

60 Decibels Report for GEEP: Round Eighteen

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60 Decibels Insights for GEEP: Round 18

GEEP

COVID-19 Study: Round 18 Report

May 2021



Credit: GEEP/NG

60 __ decibels

60 __ decibels

About This Deck

10,000+ interviews, 9 months, 18 rounds of data collection.
This deck summarizes the findings across key impact metrics.

Concern Levels about COVID-19

Impact on Business

- Ability to Pay Salaries for Employees
- Impact on Income
- Impact on Farming

Impact on Household

- Coping Mechanisms
- Overall Financial Situation
- Hunger
- Food Consumption
- Burden of Repayments

Top Insights

Round 18, May 2021

Here are our findings from 11,156 interviews collected in six Nigerian geo-political zones from August 2020 to May 2021.

- Across rounds, the overall picture is bleak.** Respondents report persistent concern about COVID-19, driven by inability to work or earn income. 4 in 5 clients have suffered a reduction in income.
- Unsurprisingly, impact and lockdown were closely correlated.** The government reopening on September 30 allowed business owners the flexibility and freedom to re-open and re-hire employees. At its low point, only half of employers were able to cover employee salaries, now 4 in 5 are able to do so.
- Savings were a critical coping mechanism.** Across rounds, savings was the top coping mechanism for respondents, with a small proportion using more drastic mechanisms such as selling assets or borrowing.
- There's been a reduction in consumption and a rise in hunger.** Respondents consume less than they did and are more likely to experience hunger today than before the pandemic. While there was a dip in hunger during the holiday period, the level of hunger in the group rose at the end of the study.
- Loan repayments are a burden for respondents.** More than 3 in 5 active GEEP clients said they struggled to repay their loan.

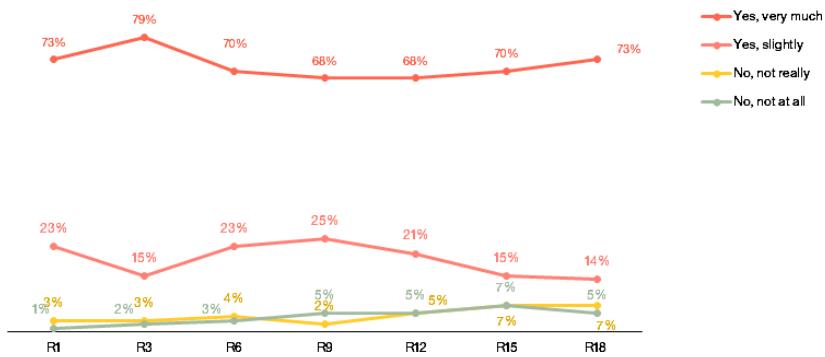
Deep Dive: Concern About COVID-19

The top driver of concern was also consistent throughout the period; clients were most concerned about their inability to work or earn an income.

Round 1: August 4-14, 2020
 Round 3: September 30-October 9, 2020
 Round 6: October 27-November 3, 2020
 Round 9: December 8-16, 2020
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 Round 18: April 27-May 4, 2021

Concern levels about COVID-19 have stayed persistently high.

Level of Concern About COVID-19, by Round
 Q: Are you concerned about coronavirus or COVID-19? (n = 11,156)



Deep Dive: Ability to Pay Employee Salaries

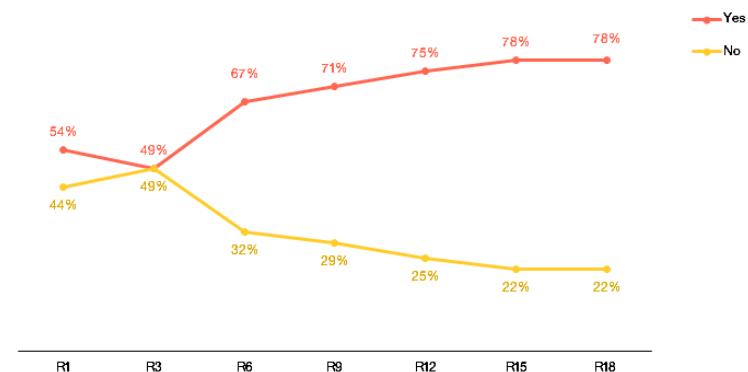
Among the 1 in 3 respondents who are employers, we've seen an increase in their ability to pay their employees. Likely, this is related to the final phase of government opening, given that most employers work in production and retail.

Round 1: August 4-14, 2020
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Employers have increasingly been able to pay their employees.

Ability to Pay Employees, by Round

Q: Have you been able to pay the salaries of your employees since March 2020? (n = 3,195)



Deep Dive: Impact on Income

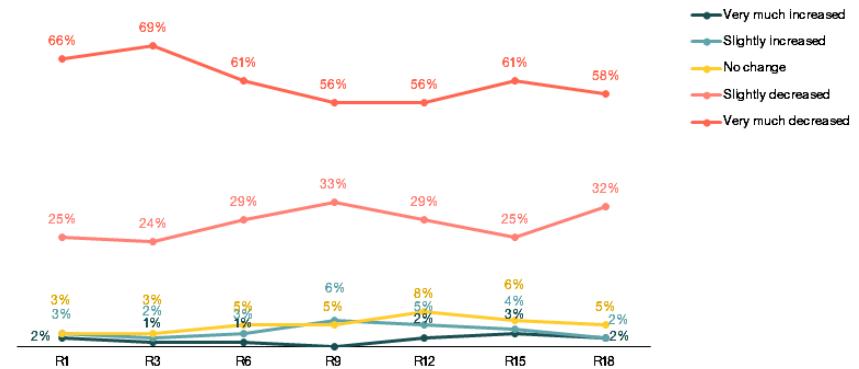
Despite the slight and gradual decrease in the most extreme income decreases, over 80% of respondents are still reporting an income decrease since the beginning of the pandemic.

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COVID-19 has had a negative and lasting impact on incomes.

Change in Income, by Round

Q: Has your income changed since the lockdown in March 2020? (n = 11,156)



Deep Dive: Impact on Farming

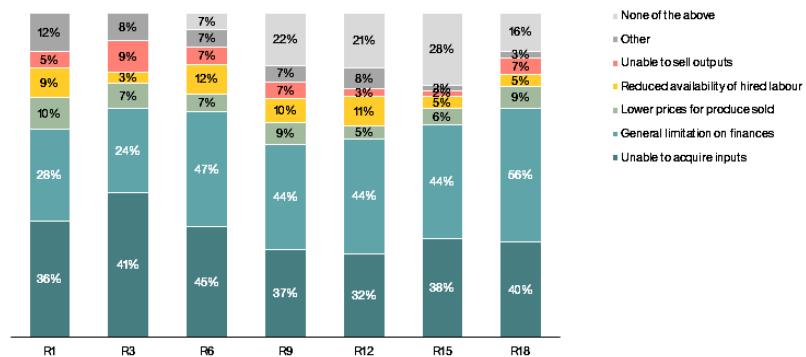
Roughly 1 in 3 respondents are primarily farmers. Among this group, the top impacts were lack of financing and lack of access to inputs. There might be an opportunity for GEEP to expand credit for farmers, or to work with input providers to tie their products to GEEP funding.

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 Round 15: March 16-23, 2021
 Round 18: April 27-May 4, 2021

Farmers have struggled to acquire inputs and manage with tighter finances.

Current Impacts on Farming, by Round

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days?
 (n = 3,337)



Deep Dive: Coping Mechanisms

We asked active GEEP clients about their financial coping mechanisms.

For those who sold assets, the most common ones were land, animals, and electronic goods.

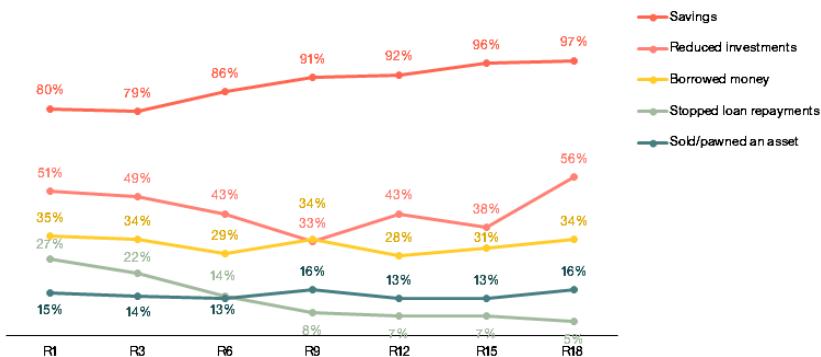
Alongside these mechanisms, 10% of respondents were able to find new income sources to manage the period.

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Savings were the most widely used coping mechanism. There has been a steady decline in clients stopping loan repayment.

Current Impacts on Farming, by Round

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following?
 Have you: (n = 10,762)



Deep Dive: Overall Financial Situation

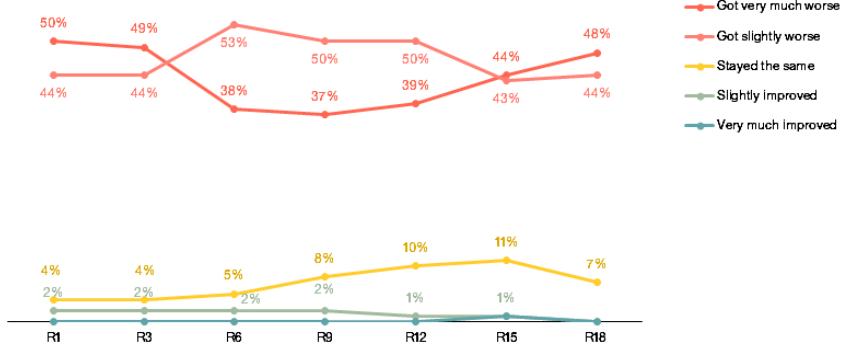
Despite easing following the holiday period, the overall financial situation of households has been dire. In the last round of data collection, over 90% reported a "worse" situation since the pandemic's start.

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Households still report a worsening in their financial situation since the beginning of the pandemic, highlighting the long lasting nature of the crisis.

Impact on Overall Financial Situation, by Round

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it: (n = 11,156)



Deep Dive: Food Consumption

Despite high reports of decreased consumption at the beginning of the project, the most extreme reports dropped by half over the course of data collection.

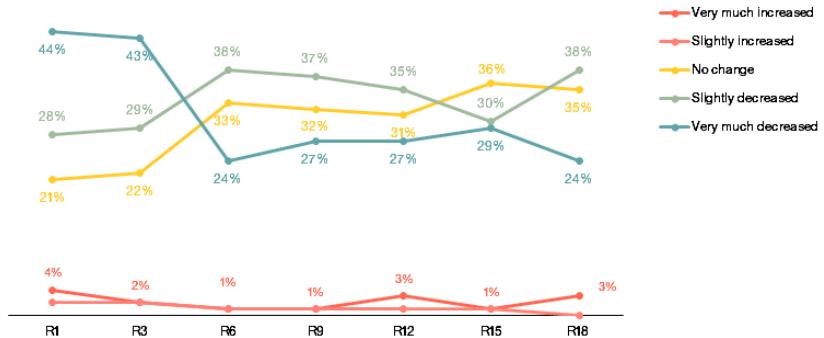
There was a steady hold among those saying their diet had not changed since the start of the pandemic, which might indicate a normalization of a slightly lowered diet over time.

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The proportion of respondents reporting that food consumption 'very much decreased' dropped by half over the course of data collection.

Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person?
 Q: Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person?*
 (n = 11,156)



* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison. The second question was used from then (December) onwards.

Deep Dive: Hunger

On average, 3 in 5 respondents reported that they go hungry, when they wouldn't normally. These respondents are not the poorest Nigerians, and nearly all are working or own an enterprise, indicating that there may be a more grim picture at the true bottom of the pyramid.

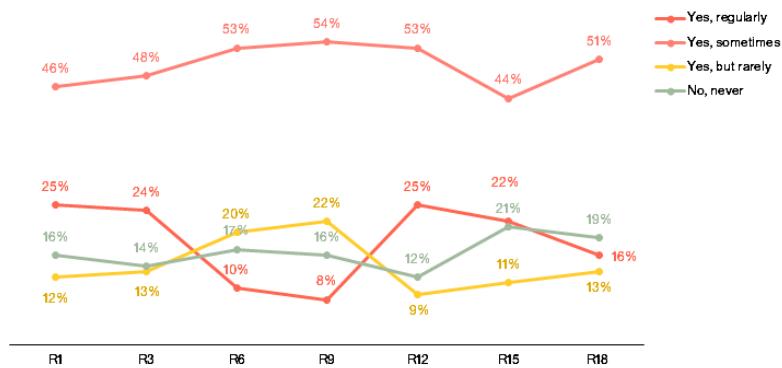
Following the opening of the economy in the end of September and over the holiday period, severe hunger was at its lowest point. It did appear to rise slightly in recent months.

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On average, 3 in 5 respondents went hungry when they wouldn't normally.

Frequency of Experiencing Hunger, by Round

Q: Do you often go hungry when you wouldn't normally? (n = 11,152)



Deep Dive: Burden of Repayment

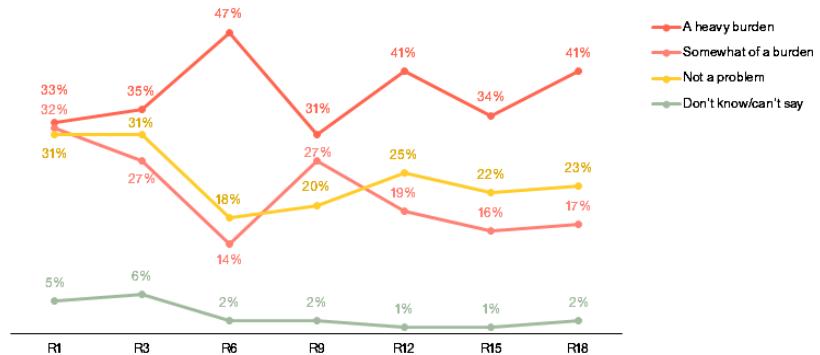
With some variability across rounds, most active GEEP clients found repayments to be a burden to some extent, with roughly a quarter saying it was not a problem.

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On average, over 3 in 5 say their repayments are a heavy or somewhat of a burden.

Burden of Repayment, by Round

Q: How burdensome are the GEEP repayments at the moment? (n = 4,797)*



*excluding those who were not actively paying their loan, or who had completed payment.

GEEP & The Economic Sustainability Plan

Protect Jobs

Keep Businesses Open

Enable Transport

Improve Access to Cash

Improve Access to Credit

We've highlighted the metrics critical to the Nigerian government's Economic Sustainability Plan.

Insights

In Round 18, 78% of employers were able to pay the salaries of their employees.

Restrictions have been less prevalent since the beginning of data collection. In the last round, only 13% say they were forced to close for any reason in the last 30 days.

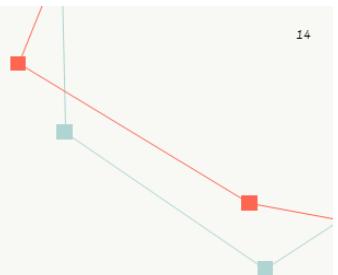
In August, 13% indicated that inability to move had impacted their business – now, 4% are saying the same.

We are continuing to see a rise in ease over time among clients who try to access cash. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 57% say the same.

34% of respondents borrowed in the latest round, most of whom borrowed from family and friends.

**Thank You For Working
With Us!**

Let's do it again sometime.



About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an Impact project measurement company that helps organizations around the world better understand their beneficiaries, suppliers, and beneficiaries. Its proprietary approach, Lean Data, brings beneficiary-centricity, speed and responsiveness to Impact project measurement.

60 Decibels has a network of 750+ trained Lean Data researchers in 50+ countries who speak directly to beneficiaries to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

We are proud to be a Climate Positive company. 

Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here!](#)

Acknowledgements

Thank you to GEEP and Rockefeller Philanthropy Advisors for their support throughout the project.

SECTION 1: CHANGES OVER TIME

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

The Good

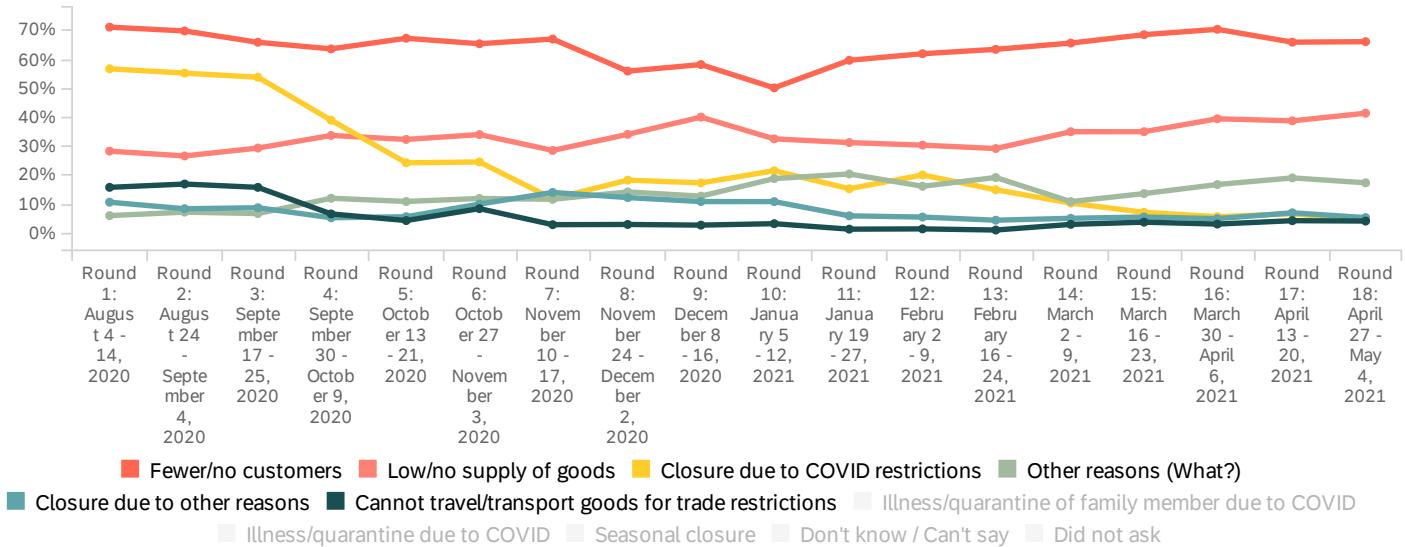
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in April 2021, this declined to 6%. However, fewer customers have been reported by over two-thirds GEEP clients in April, increasing from a low of 50% in early January.
- **Impact on Income:** The severity of the impact on households' income decreased in the past round from the peak we saw in round 10. While in round 10 almost three-fourths of customers reported a 'very much' decreased income, by round 17, this proportion decreased to 59%. Customers who experienced 'slightly decreased' income increased slightly to three in ten.
- **Consumption Changes:** Consumption has appeared to recover compared to the beginning of data collection. More than one in three customers said their consumption was not changed in round 17. Just over one in four customers reported 'very much decreased' consumption.
- **Ability to Cover Salaries:** After a slight worsening during the holiday season, we have seen an improvement in employers' abilities to pay salaries. 82% of respondents in round 17 said they were able to pay salaries, near the highest levels we've seen of salary payment since the beginning of data collection.

The Bad

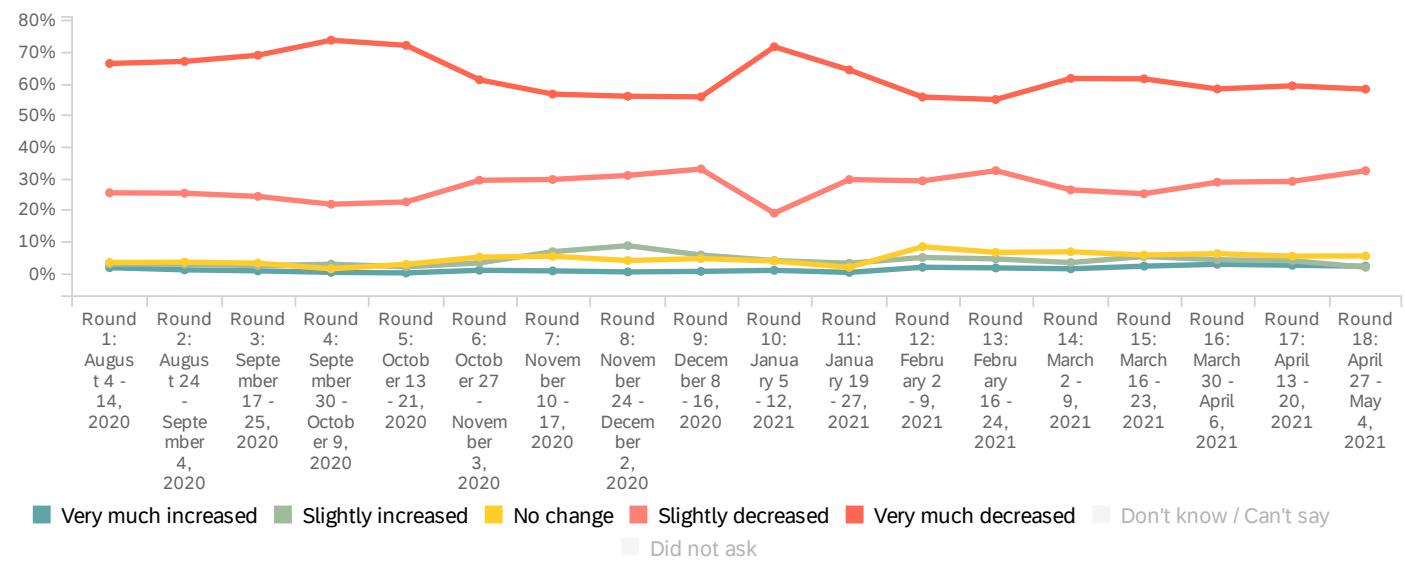
- **Overall Financial Situation:** Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (91%) customers in round 17 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances has improved somewhat: after a worsening in early January, about the same number of customers have been able to report 'slightly worse' compared to 'very much worse' financial conditions.
- **Coping Mechanisms:** Respondents have been employing the same three main coping mechanisms since the start of data collection, namely, using their savings, reducing investments, or borrowing, with the usage of savings remaining higher than 90% since late November. Those who reduced household or business investments returned to levels reported in January, where over four in ten clients reported using this method to cope. Borrowing has remained at similar levels since the beginning of data collection.
- **Burden and Confidence of Loan Repayments:** Client confidence in loan repayment has improved slightly since February, when those feeling 'very unconfident' reach 37% after a decline before the holidays. In round 17, nearly one in four clients still say they are 'very unconfident' in being able to pay back their GEEP loan, reflecting their continued financial stress. Loan burden has similarly increased to nearly half in mid-February, but has since decreased to one in four in round 17.

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

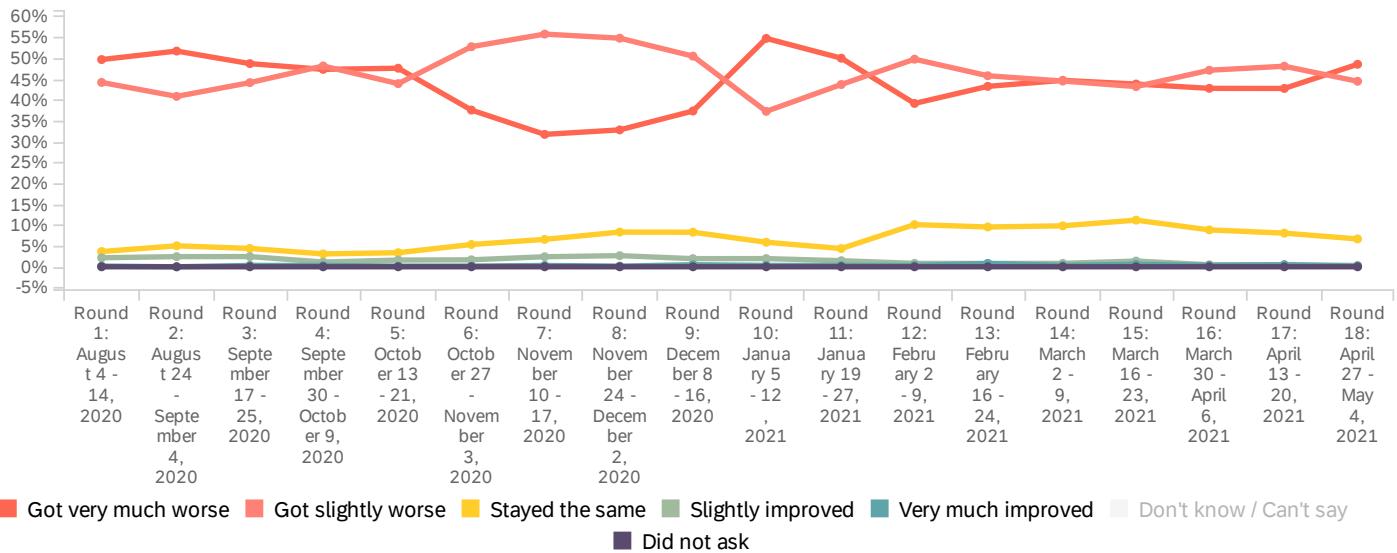
Impact on Business



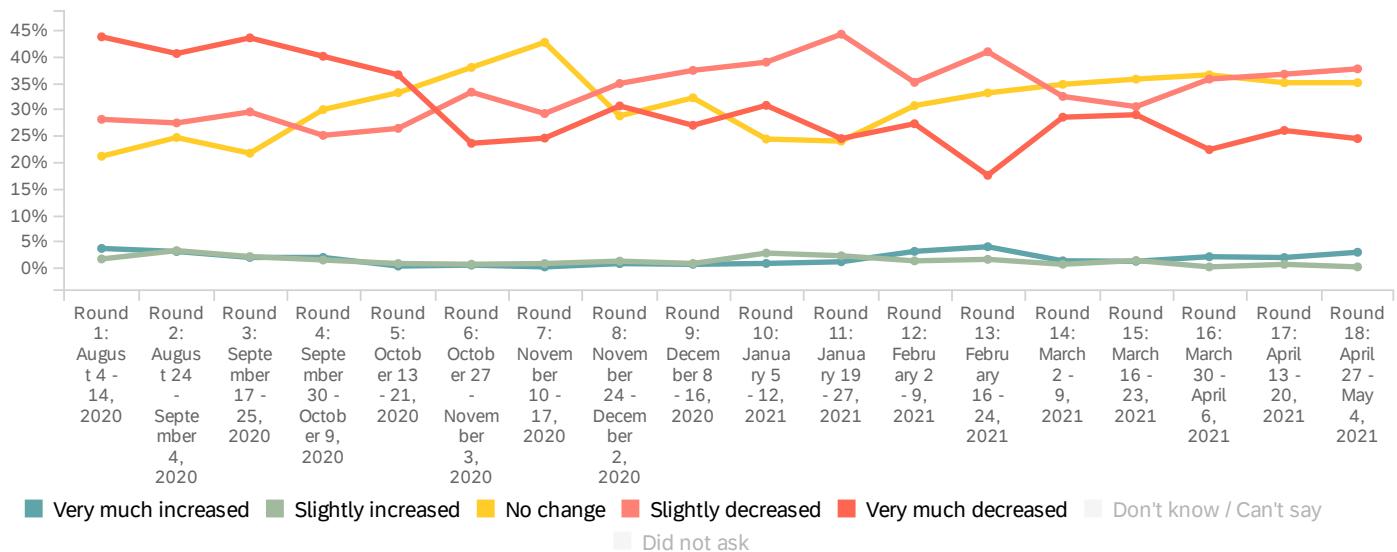
Change in Income



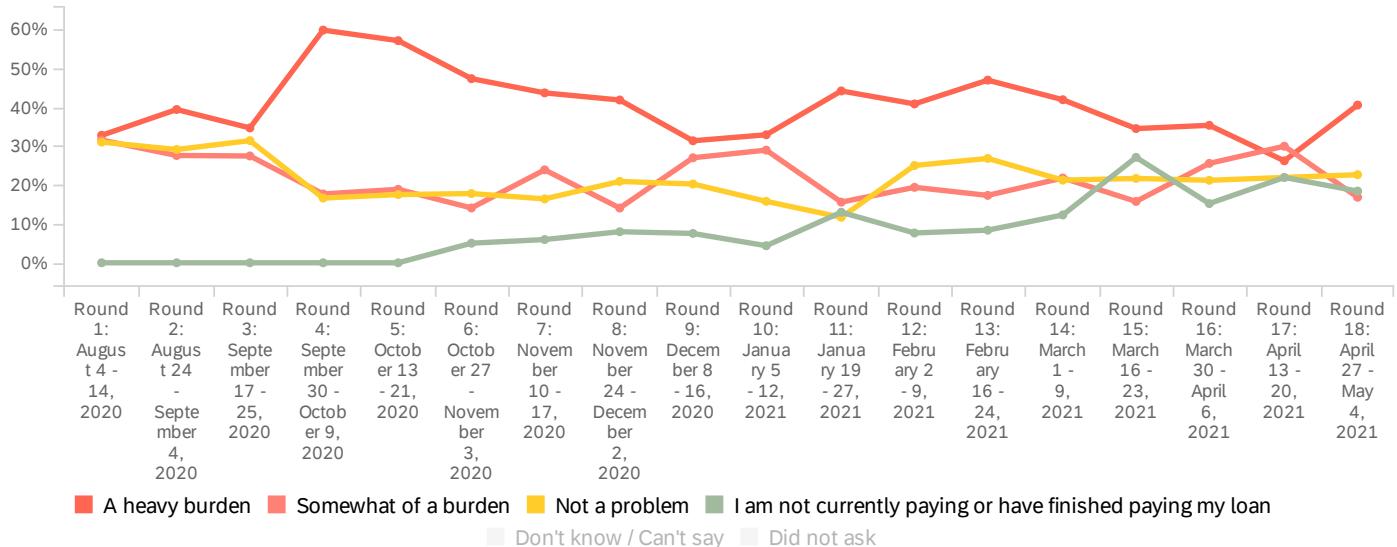
Impact on Overall Household Financial Situation



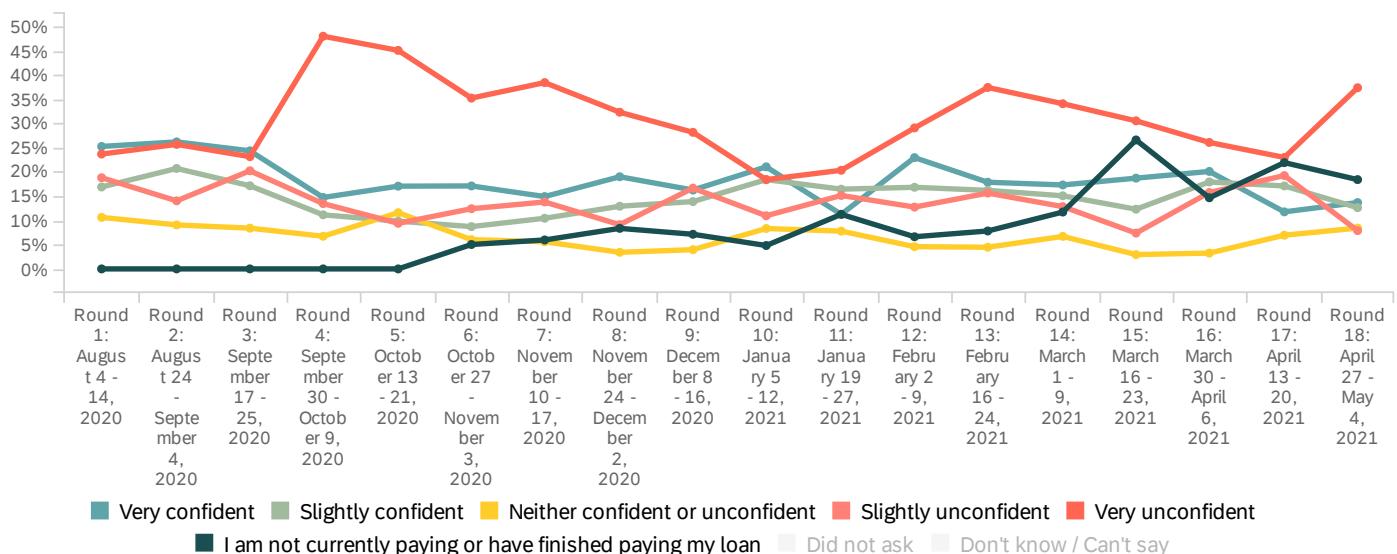
Change in Food Consumption



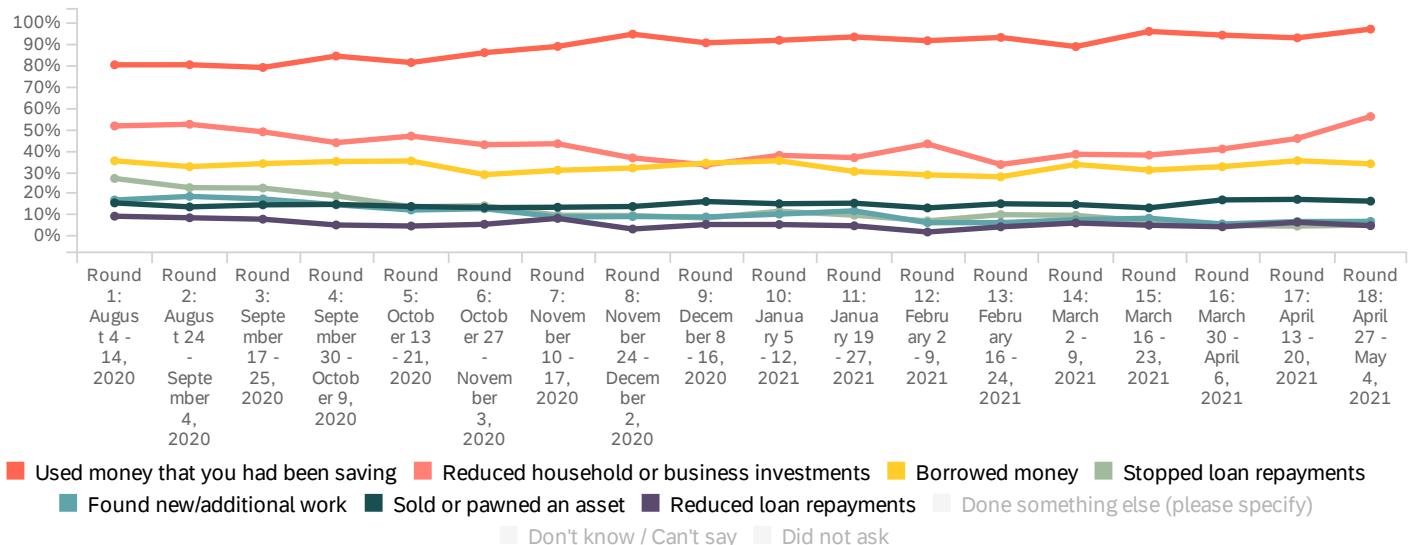
Loan Repayment Burden



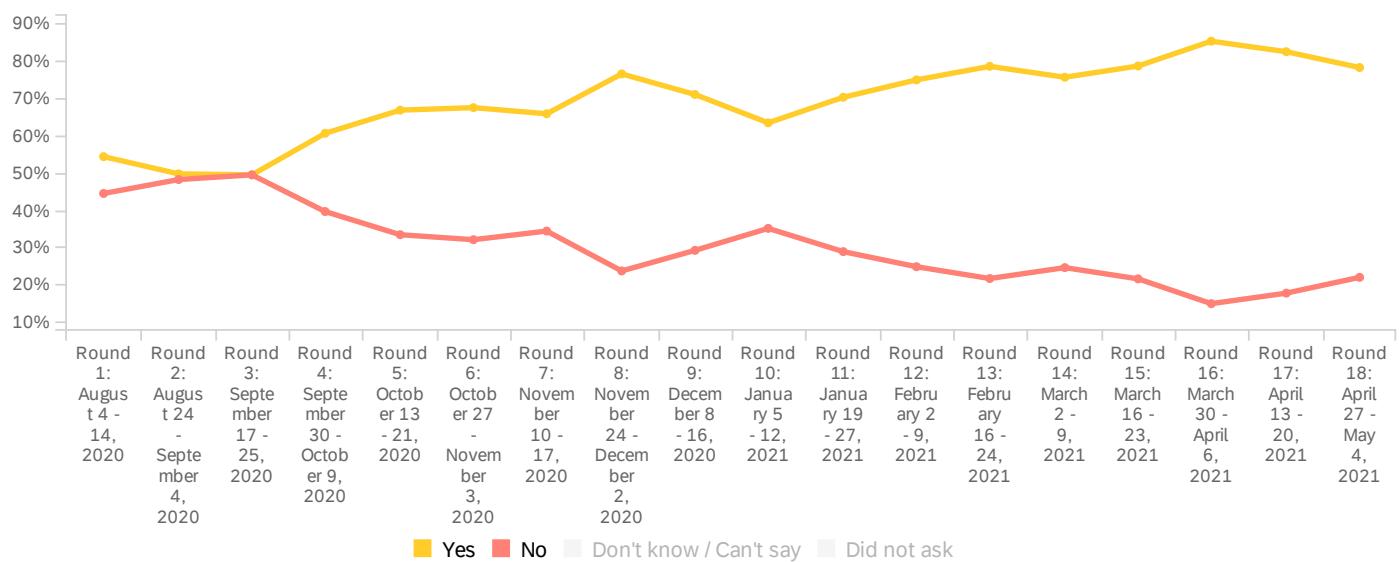
Confidence in Loan Repayment



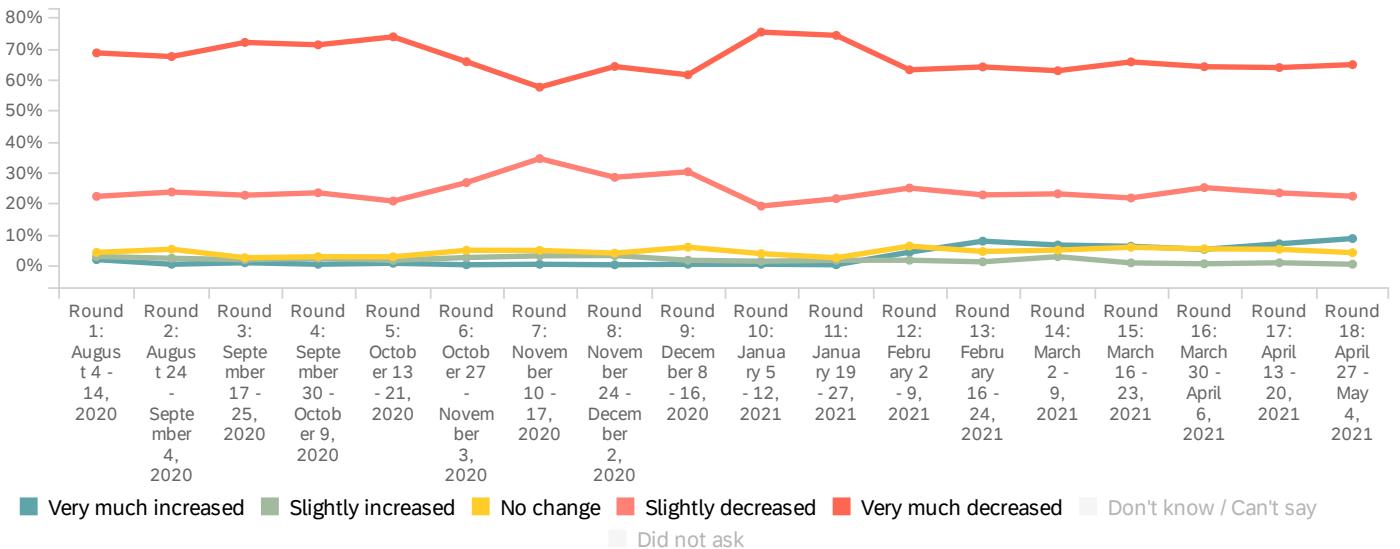
Coping Mechanisms



Ability to Pay Employee Salaries



Impact on Saving



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 3,536 MarketMoni clients (47%), 3,319 TraderMoni clients (44%), 5 FarmerMoni clients, 589 clients with no Moni loans (8%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers. This may be due to the higher requirements to obtain a MarketMoni loan, which means businesses that qualify may be larger and more established. However, respondents who reported not having taken a GEEP loan actually reported the best financial picture.

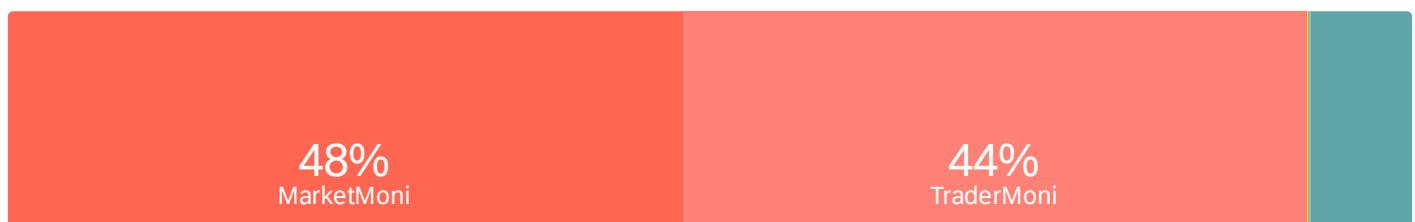
We've highlighted the areas where there were differences between the products:

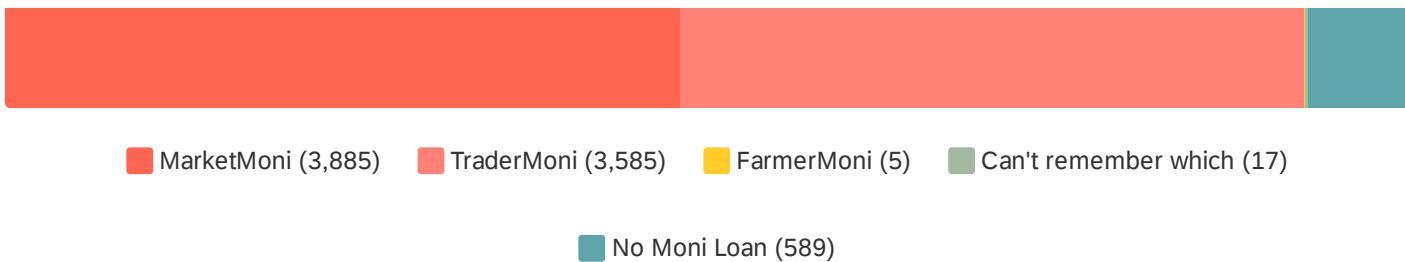
- **Impact on Income:** 59% of MarketMoni and vs. 61% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 48% of MarketMoni customers vs. 34% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 75% of MarketMoni customers vs. 74% of TraderMoni customers were able to pay employees.
- **Impact on Savings:** 65% of MarketMoni customers vs. 66% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 41% of MarketMoni customers vs. 43% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 27% of MarketMoni customers vs. 44% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 25% of MarketMoni customers were confident, compared to 35% of TraderMoni customers.*

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

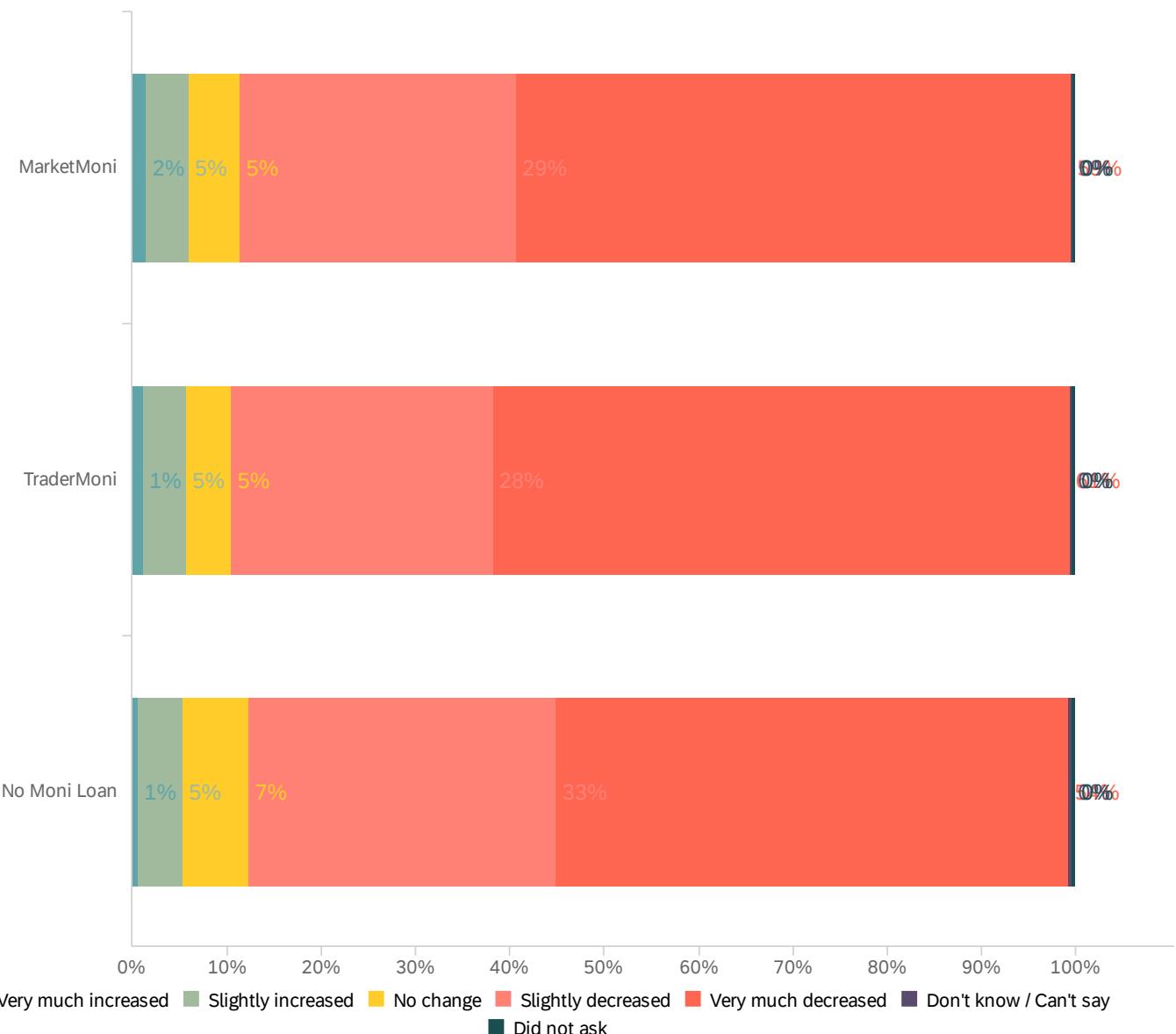
* **Note:** While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 16% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 24% of them said they had received no Moni loan at all. Meanwhile, 17% of those who appeared in GEEP's database as TraderMoni customers responded they did not receive a loan. Some questions, including burden and confidence of loan repayments, were not asked to those who stated they did not receive a loan but who may have been marked as recipients in GEEP's database.

Product Type

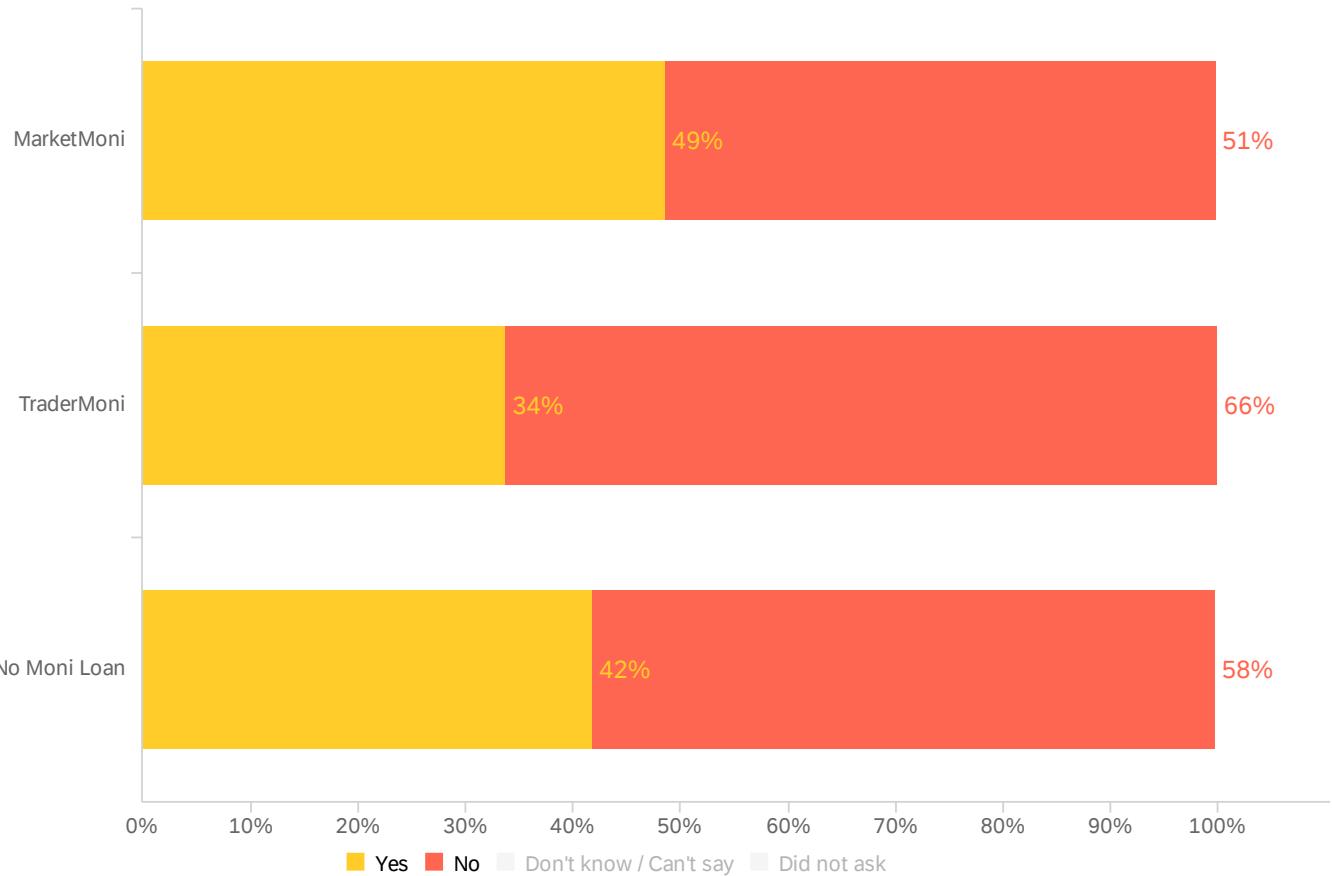




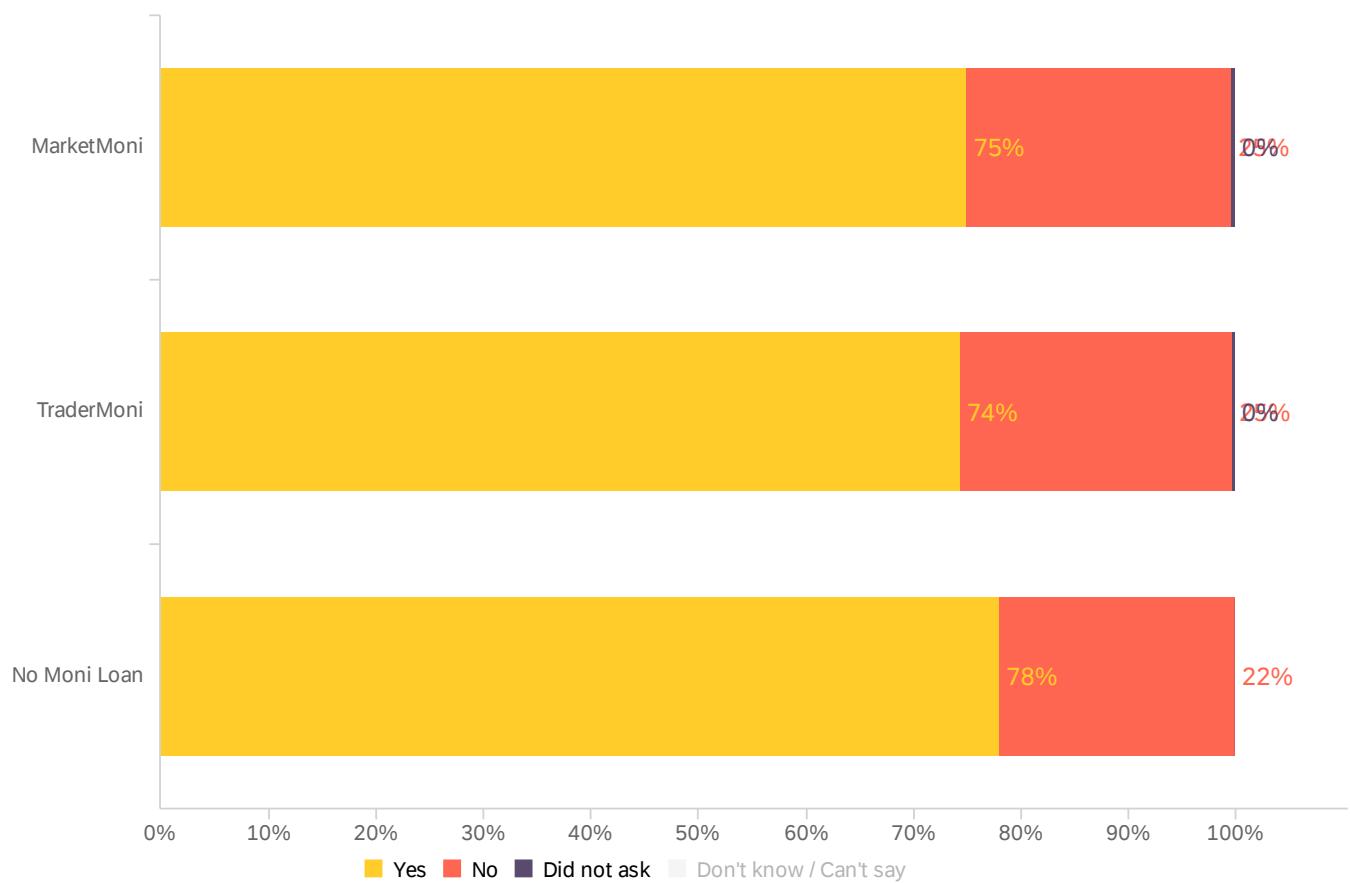
Impact on Income by Product Type



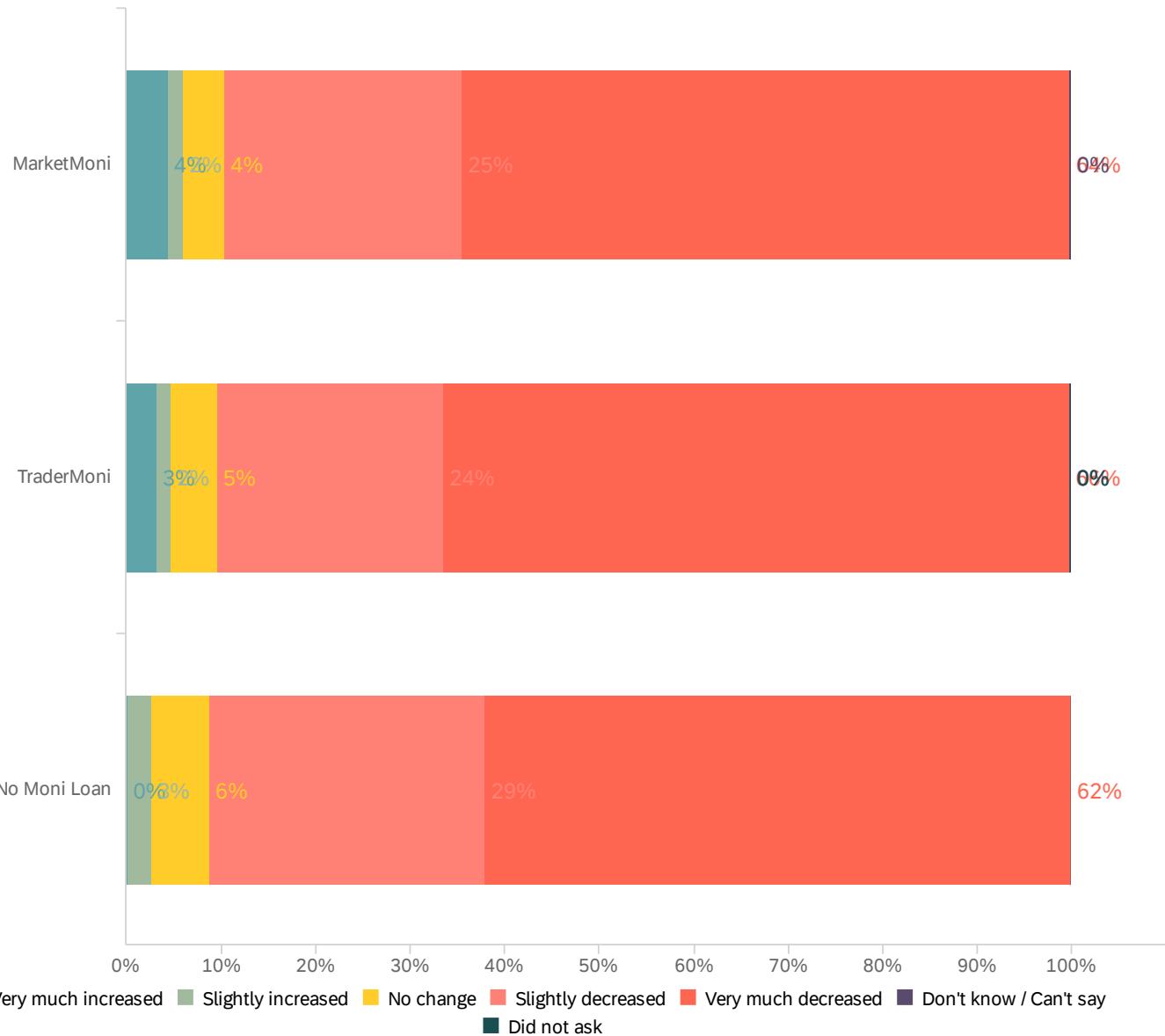
Existence of Employees by Product



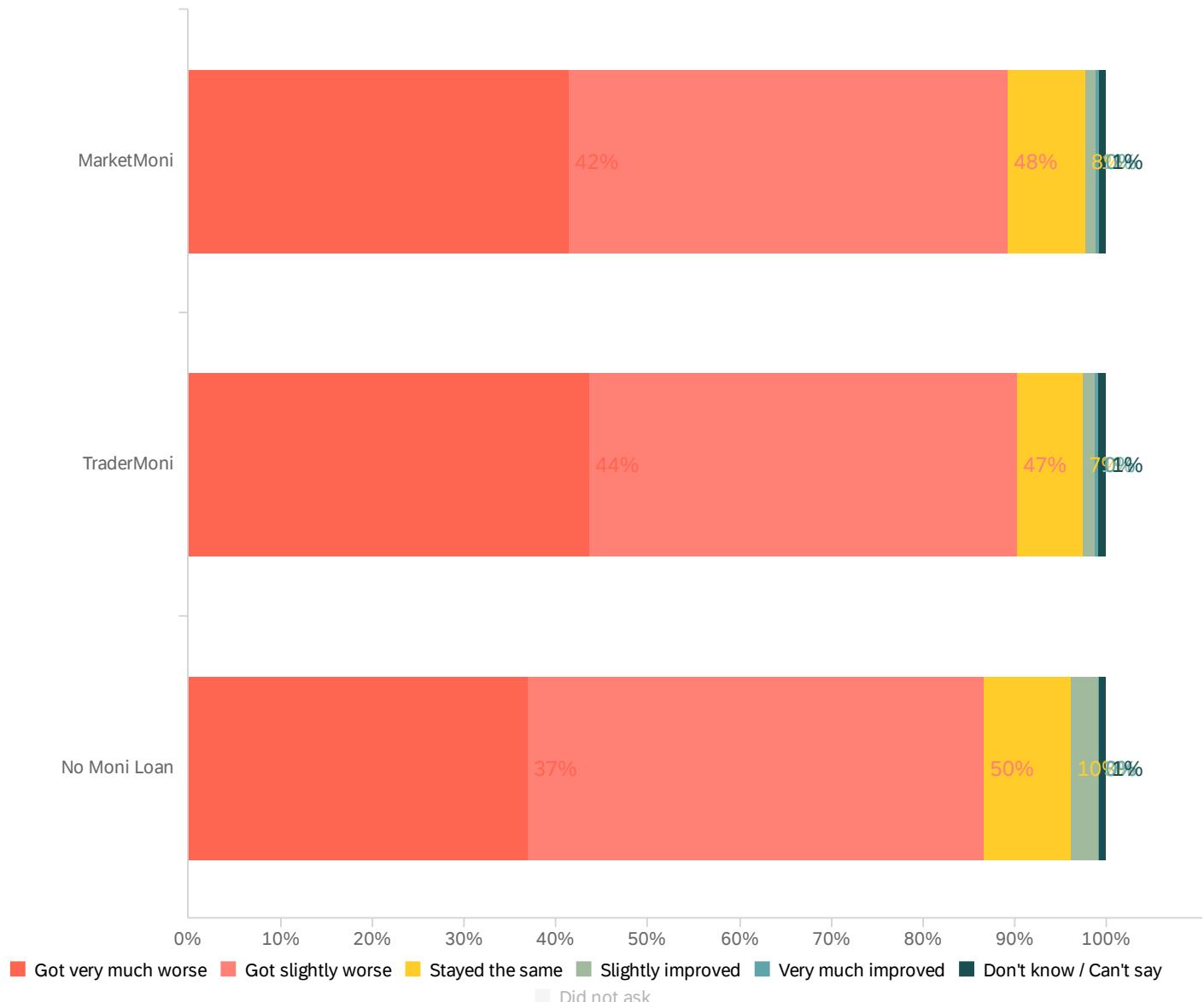
Ability to Pay Employees by Product Type



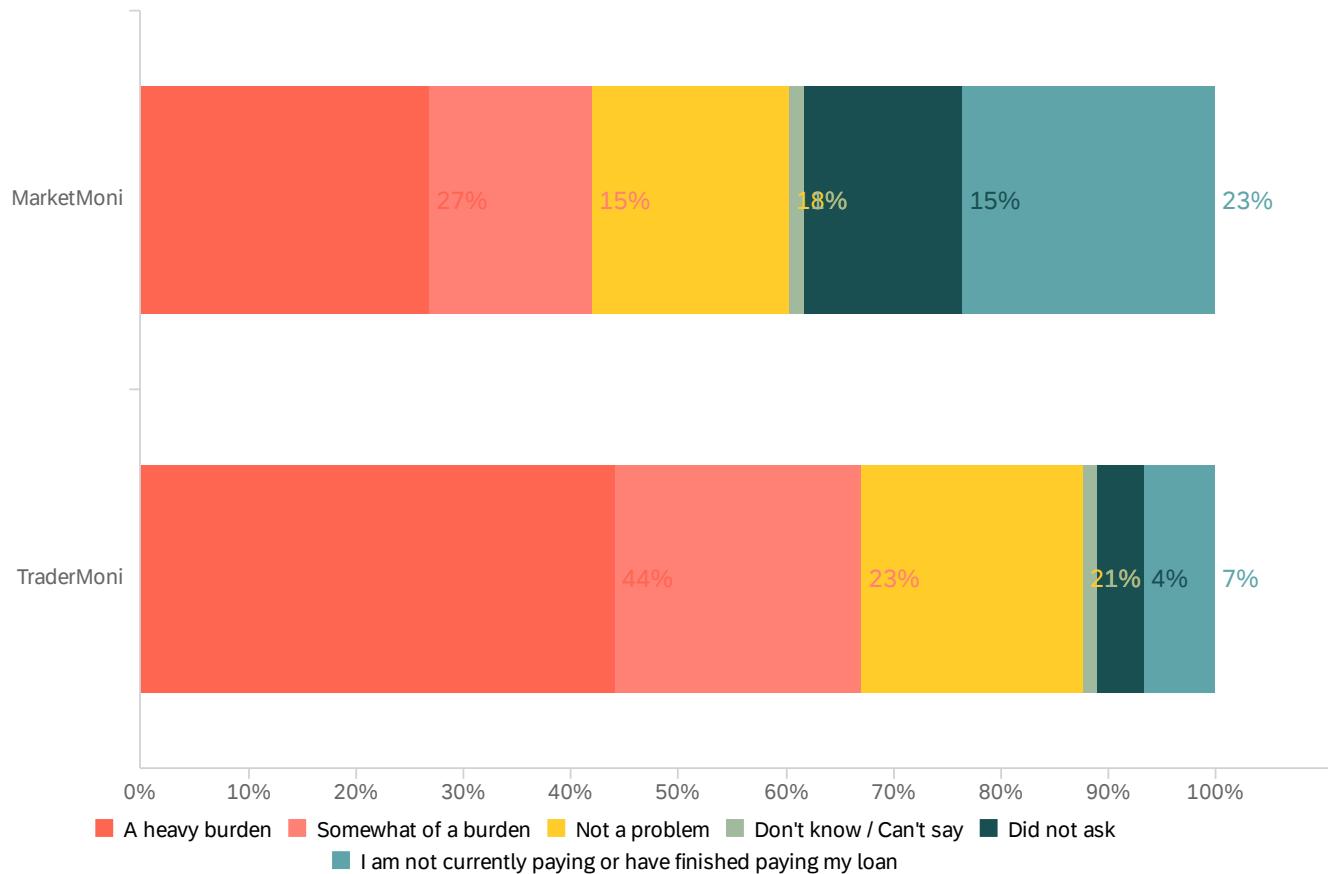
Impact on Savings by Product Type



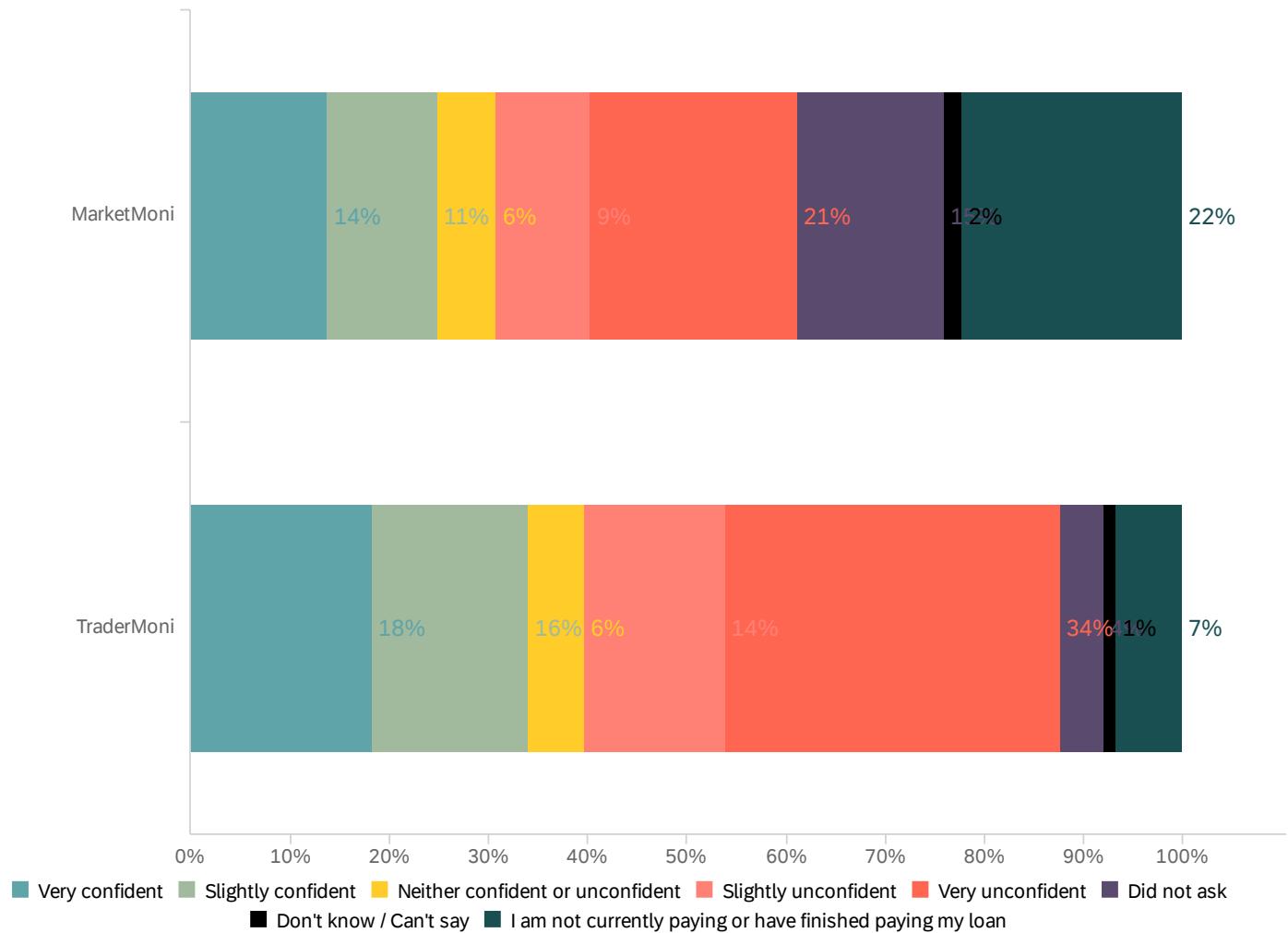
Impact on Financial Situation by Product Type



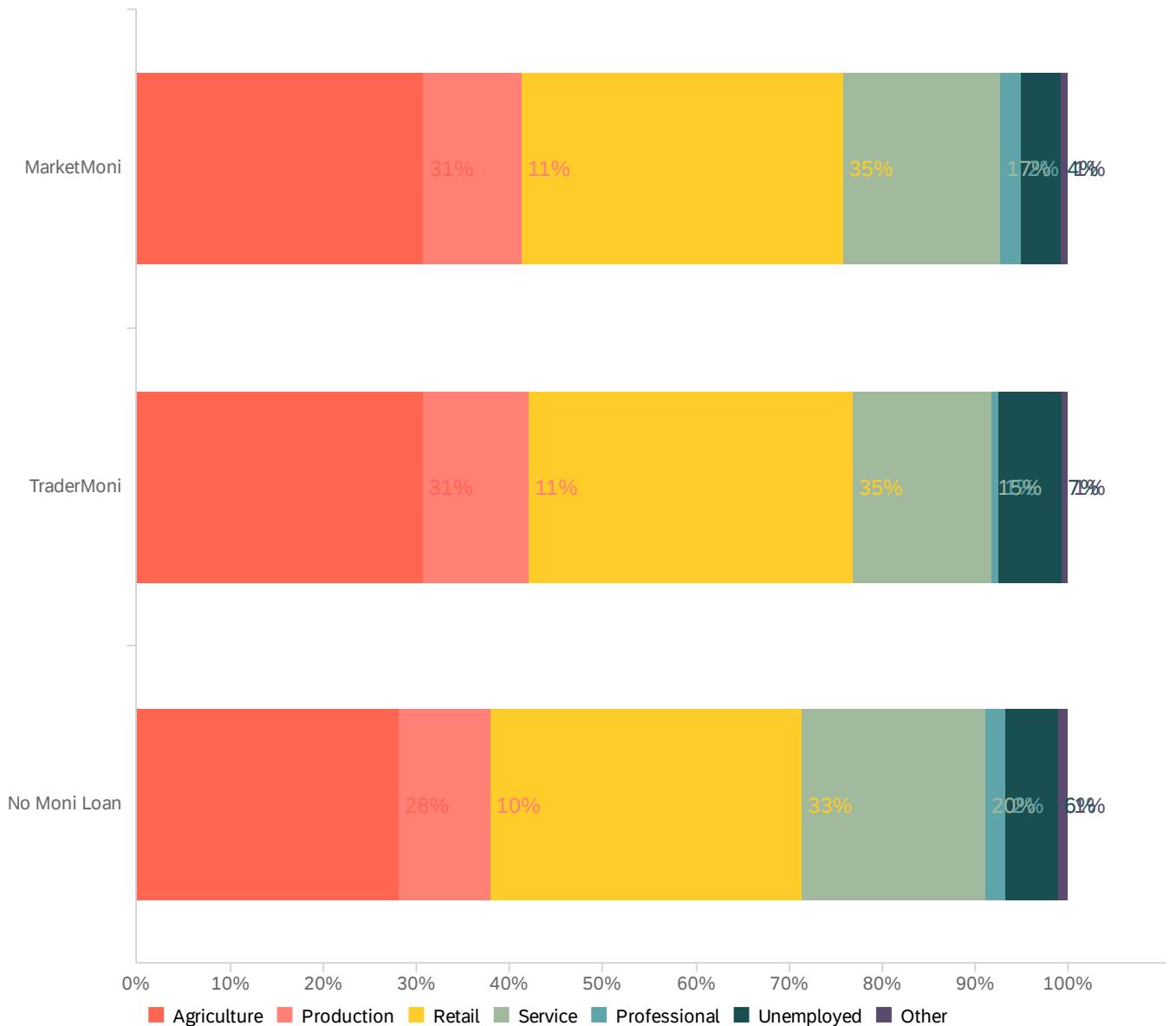
Repayment Burden by Product Type



Repayment Confidence by Product Type

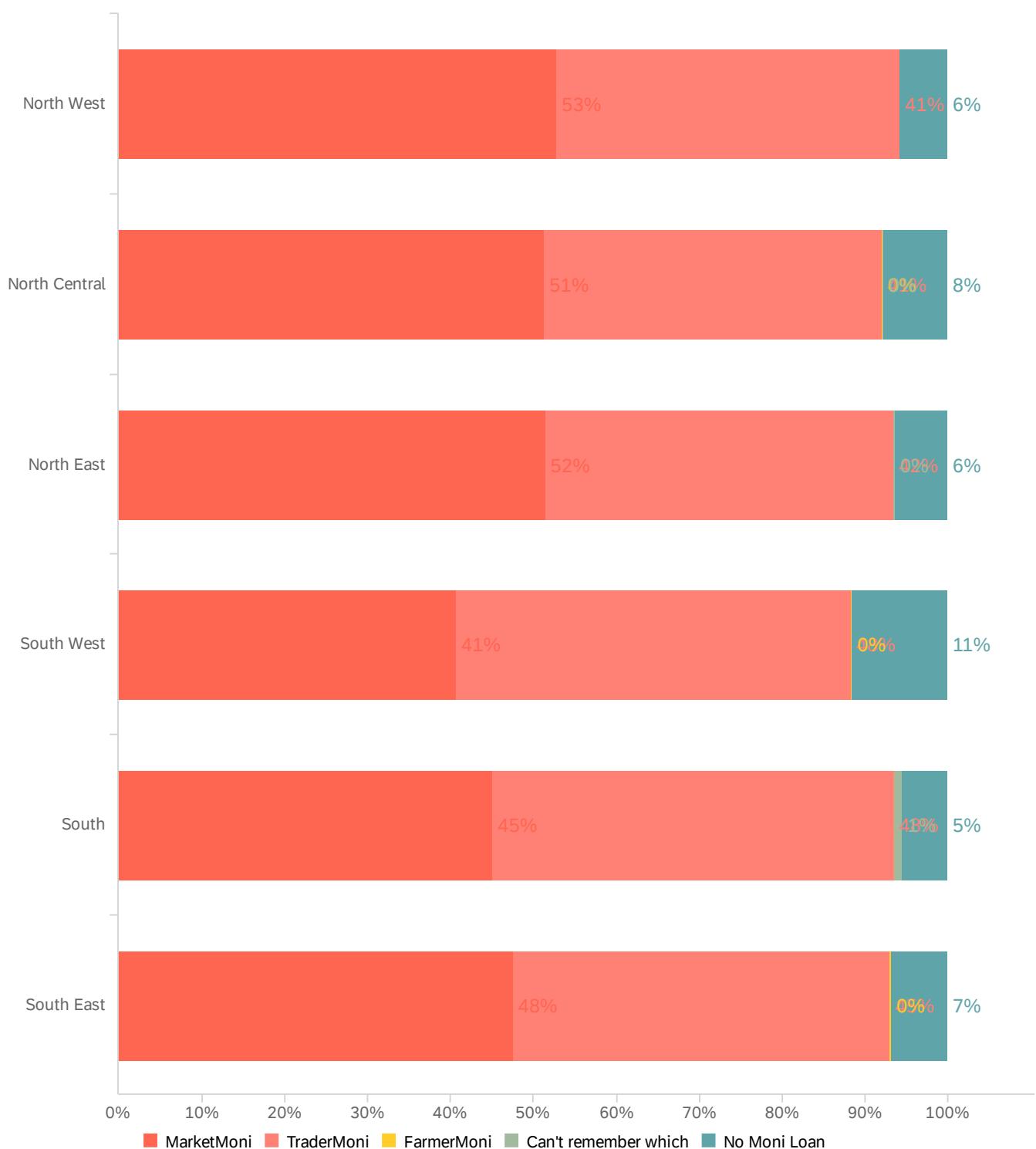


Employment Sector by Product Type



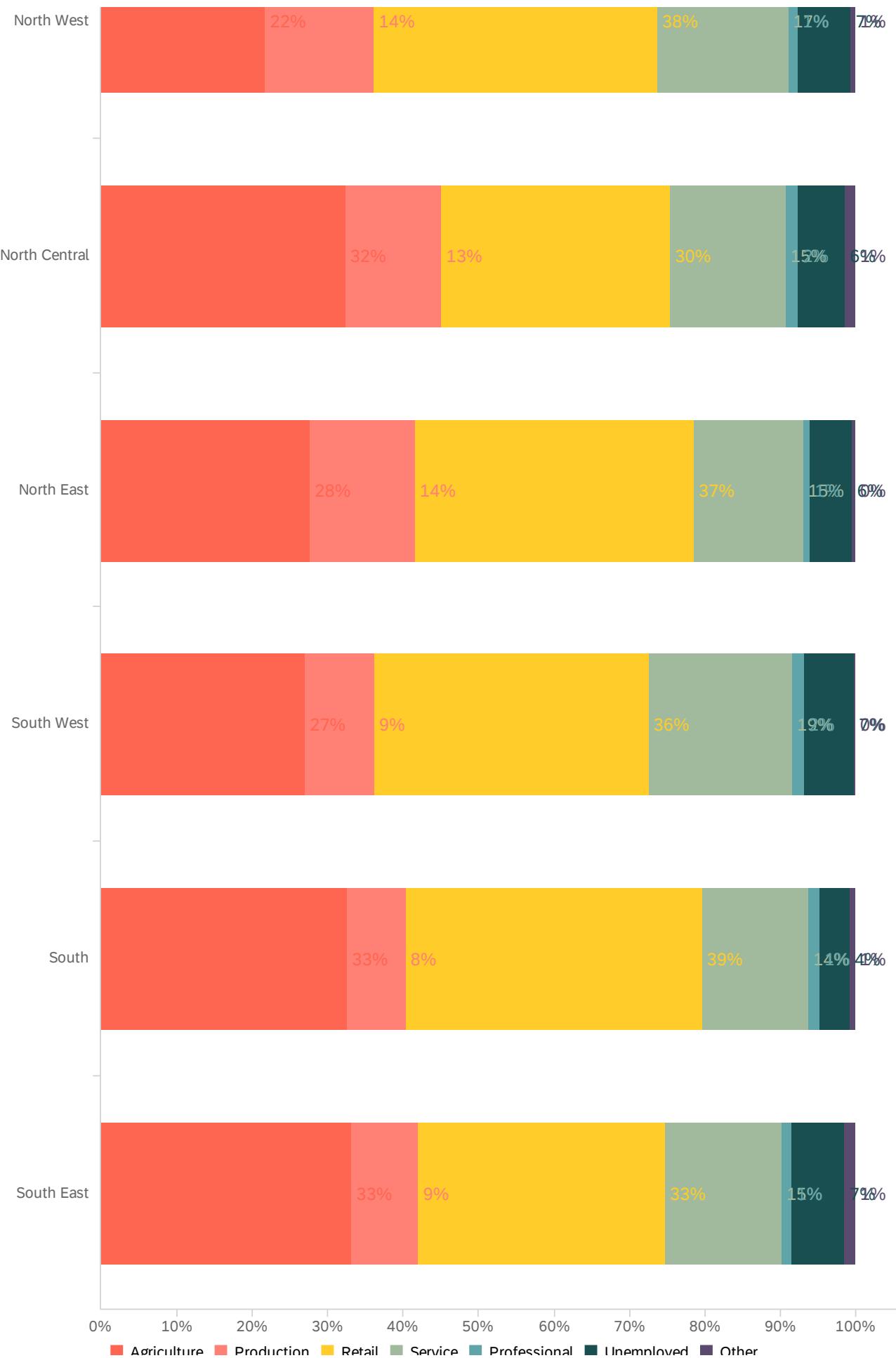
SECTION 3: IMPACT BY REGION

Product Type by Region



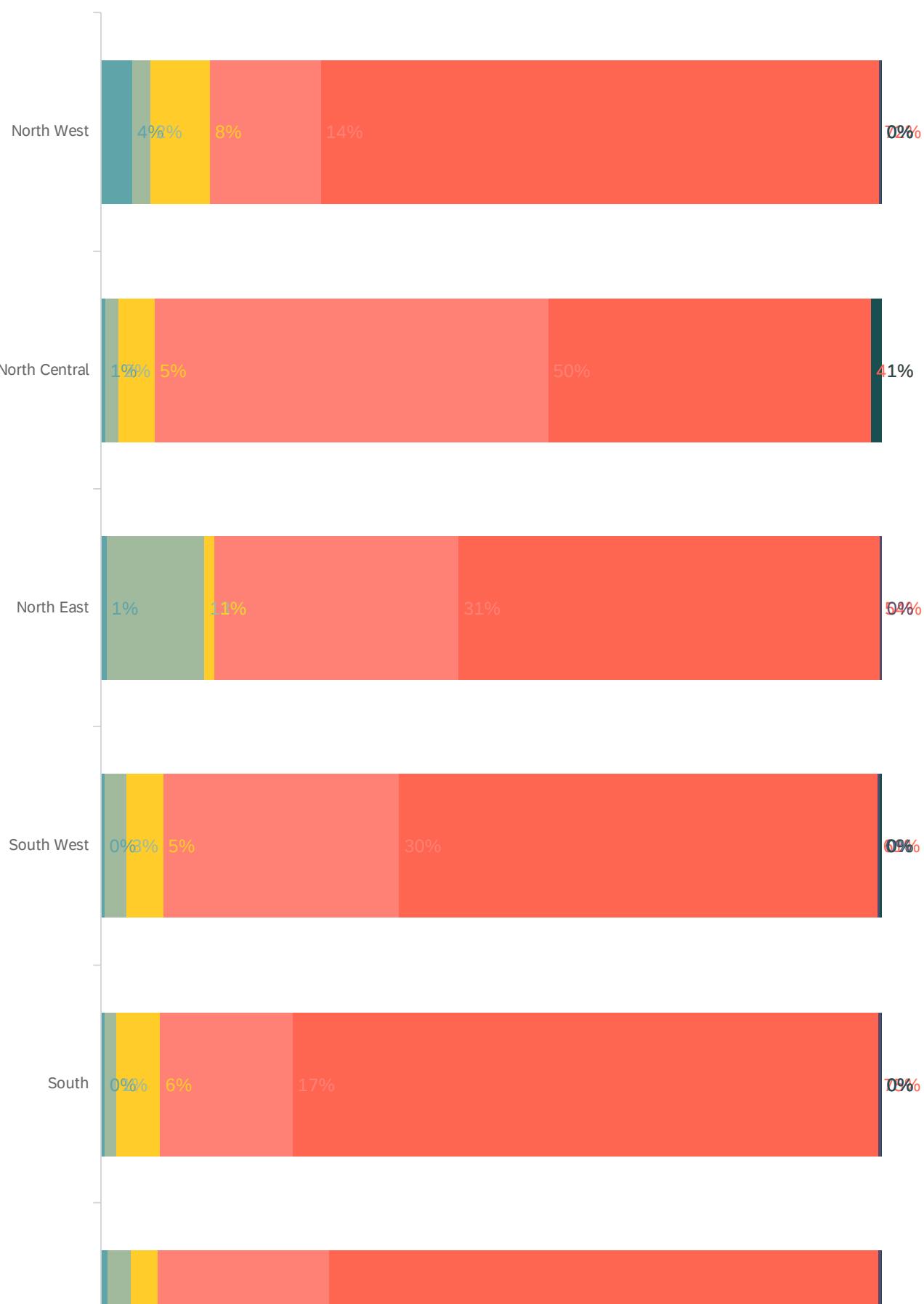
Employment Sector by Region

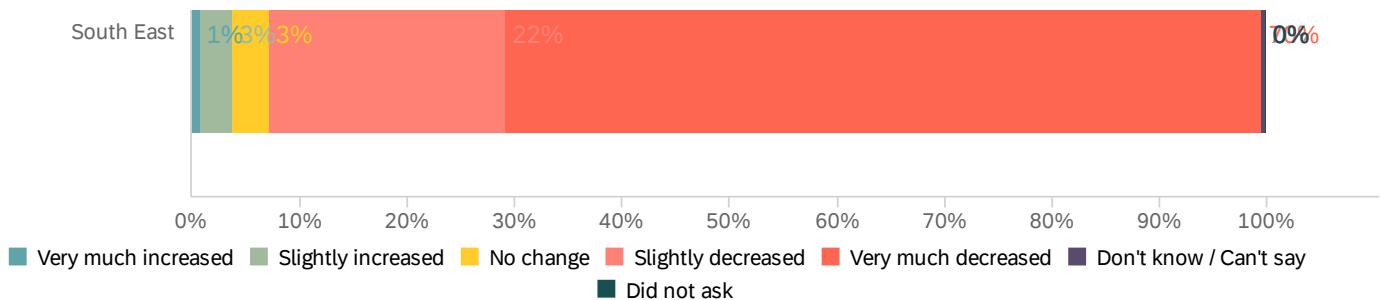




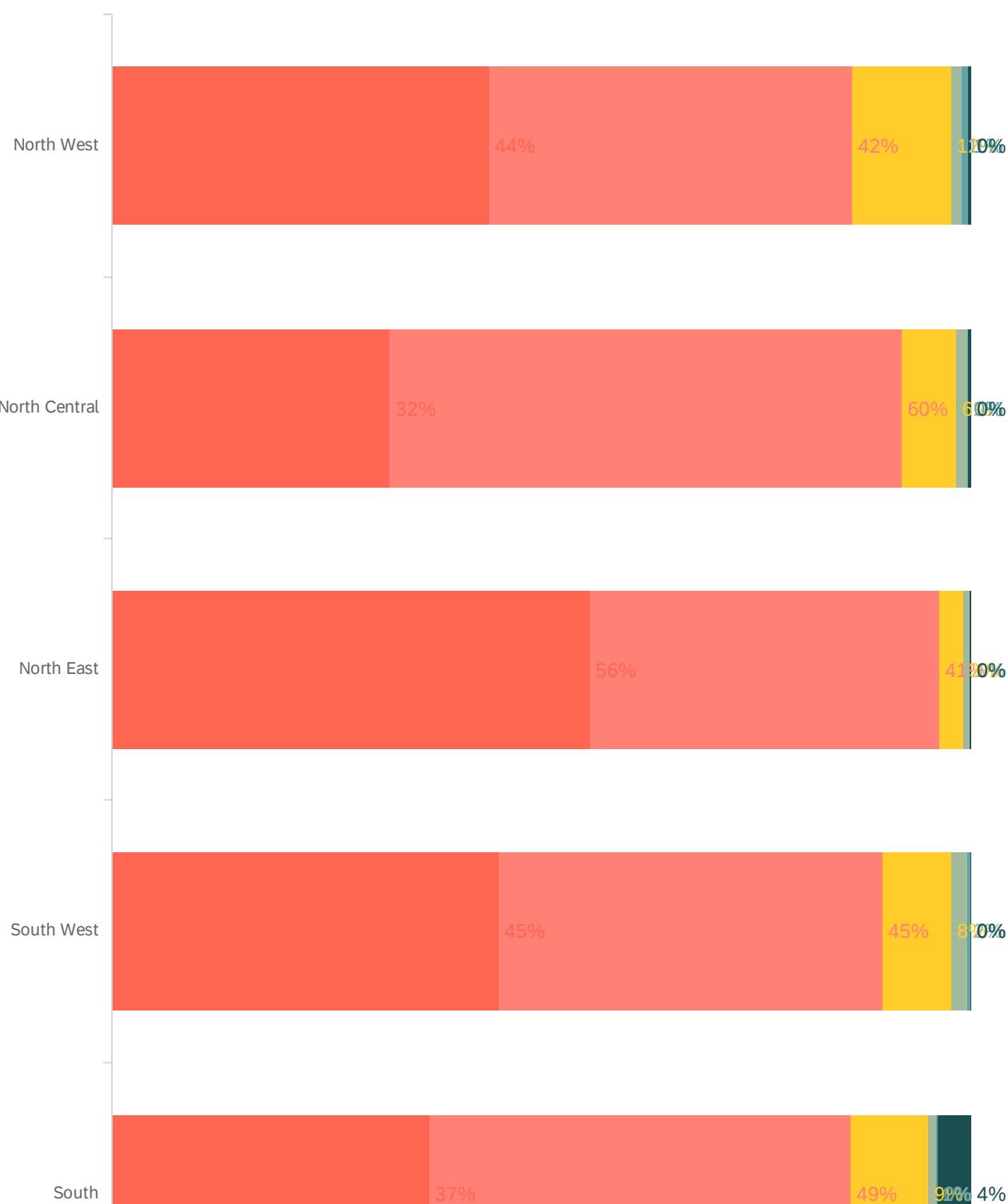
— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

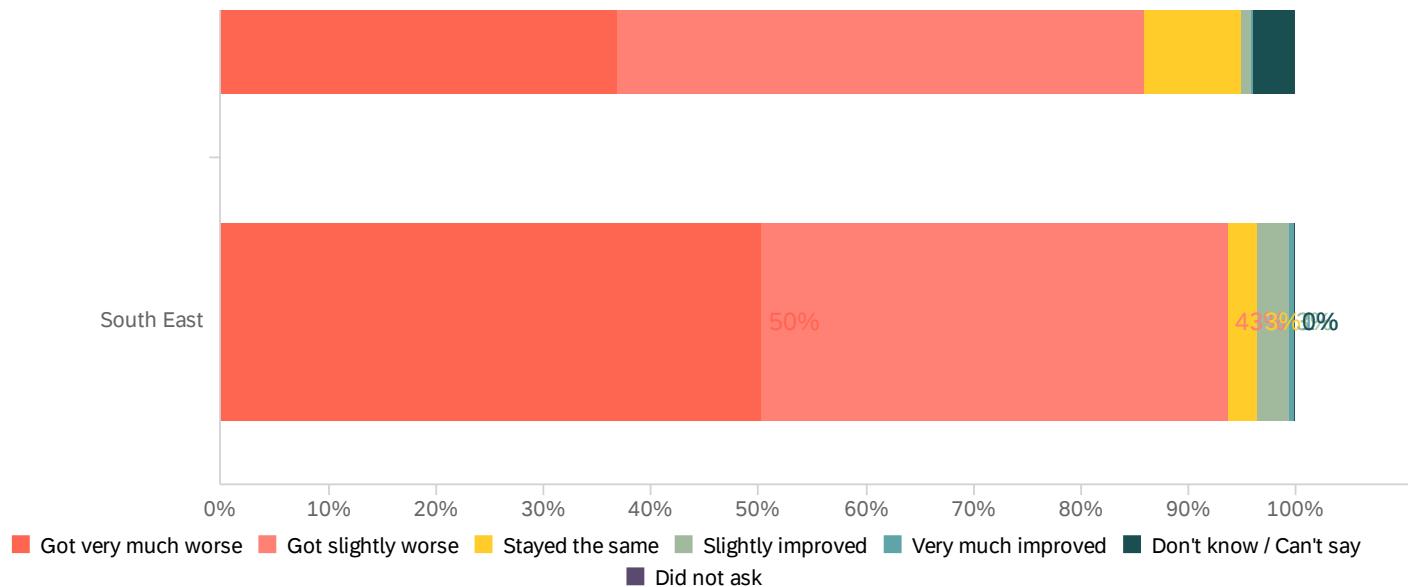
Impact on Income by Region





Overall Financial Situation by Region





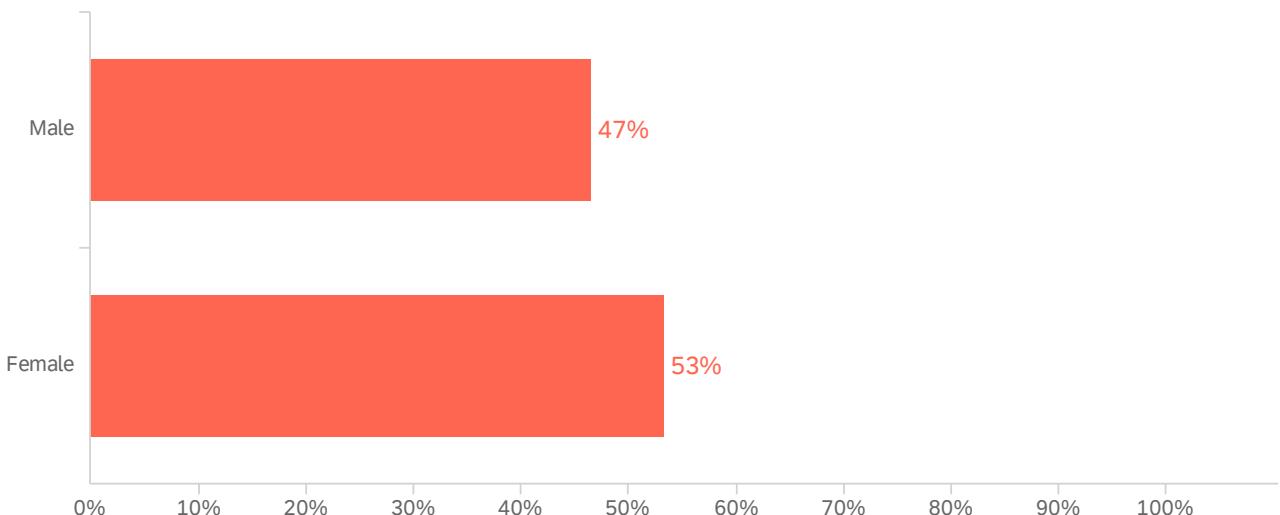
SECTION 4: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 78% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across rounds.
- **Vulnerability Level:** Very high, 43% classified as "Extremely Vulnerable."
- **Gender Differences:** Male customers appear *slightly more likely to have a higher vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (36%) and *Agriculture* (29%)
- **Employees:** Only 36% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers. Males are *much more likely than females to have employees*.
- **GEEP Loan Usage:** 82% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 72% of GEEP customers say they are "*very concerned*" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "*Very much concerned*" customers have stayed at similar levels since a low of 64% in round 7 in mid-November.

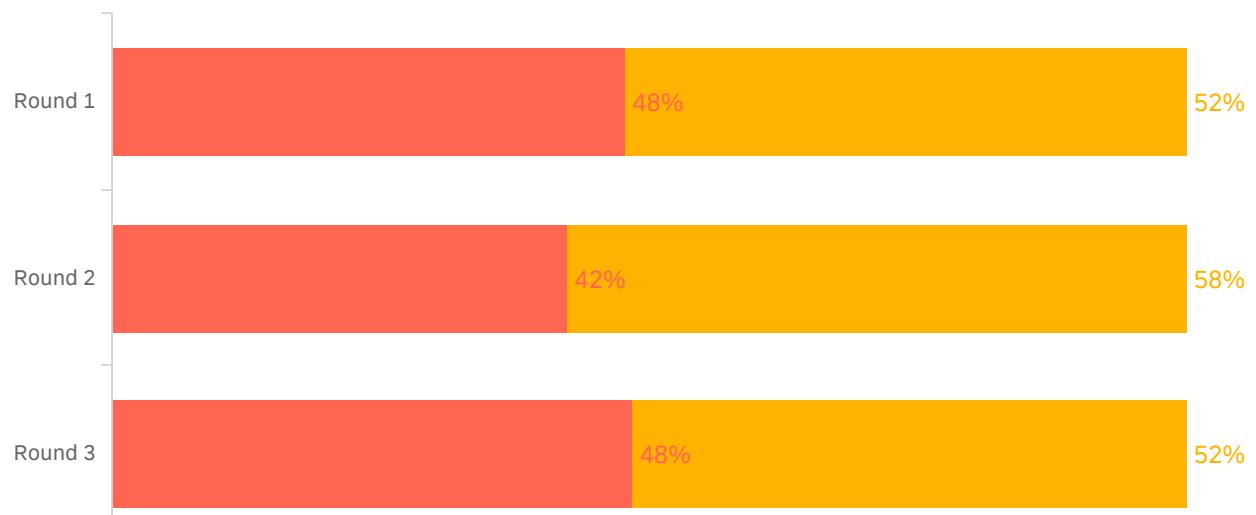
Gender

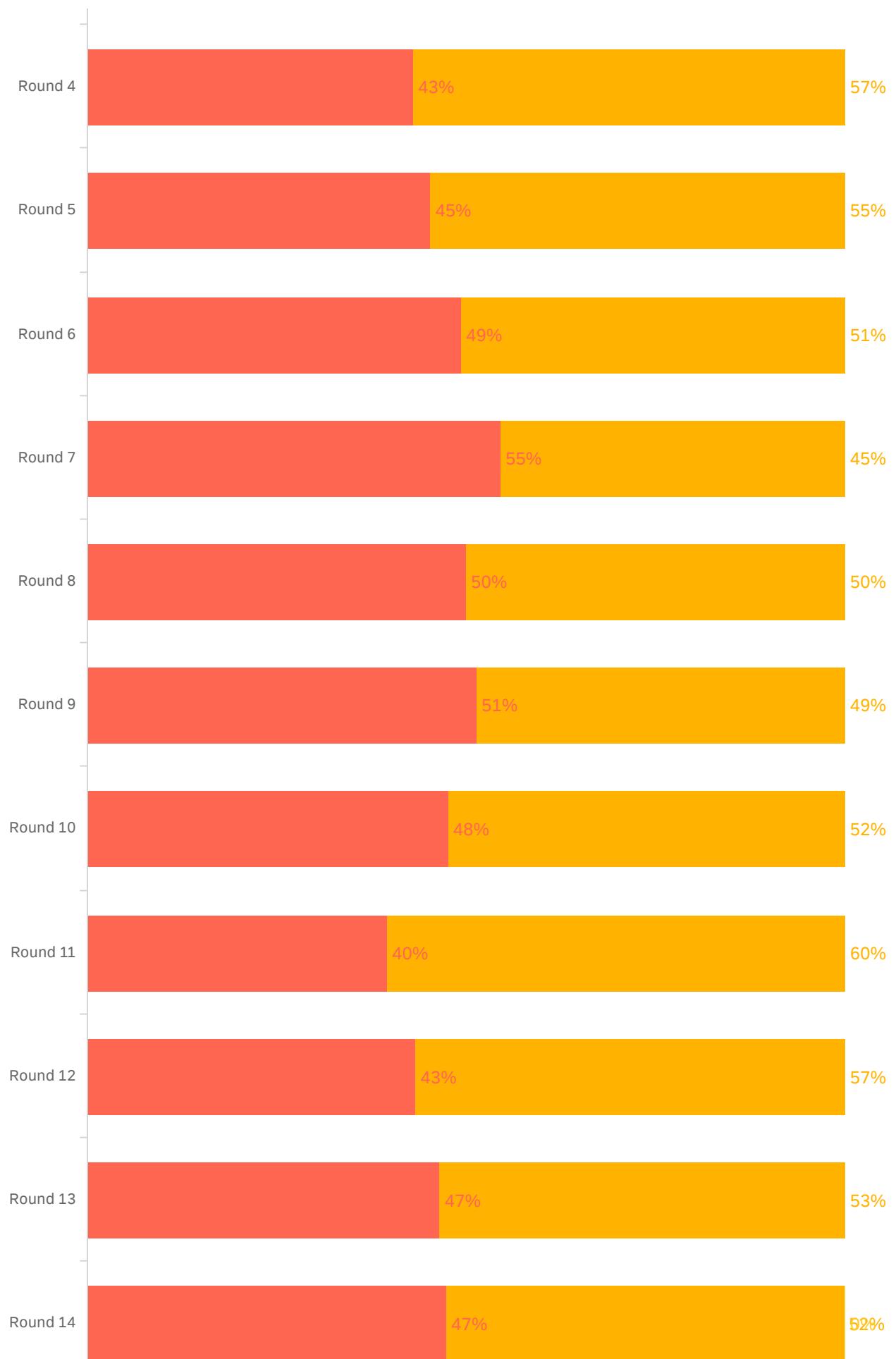
Over eighteen rounds of data collection, we've spoken to **11,156** GEEP customers. Over **53%** of these respondents are female.

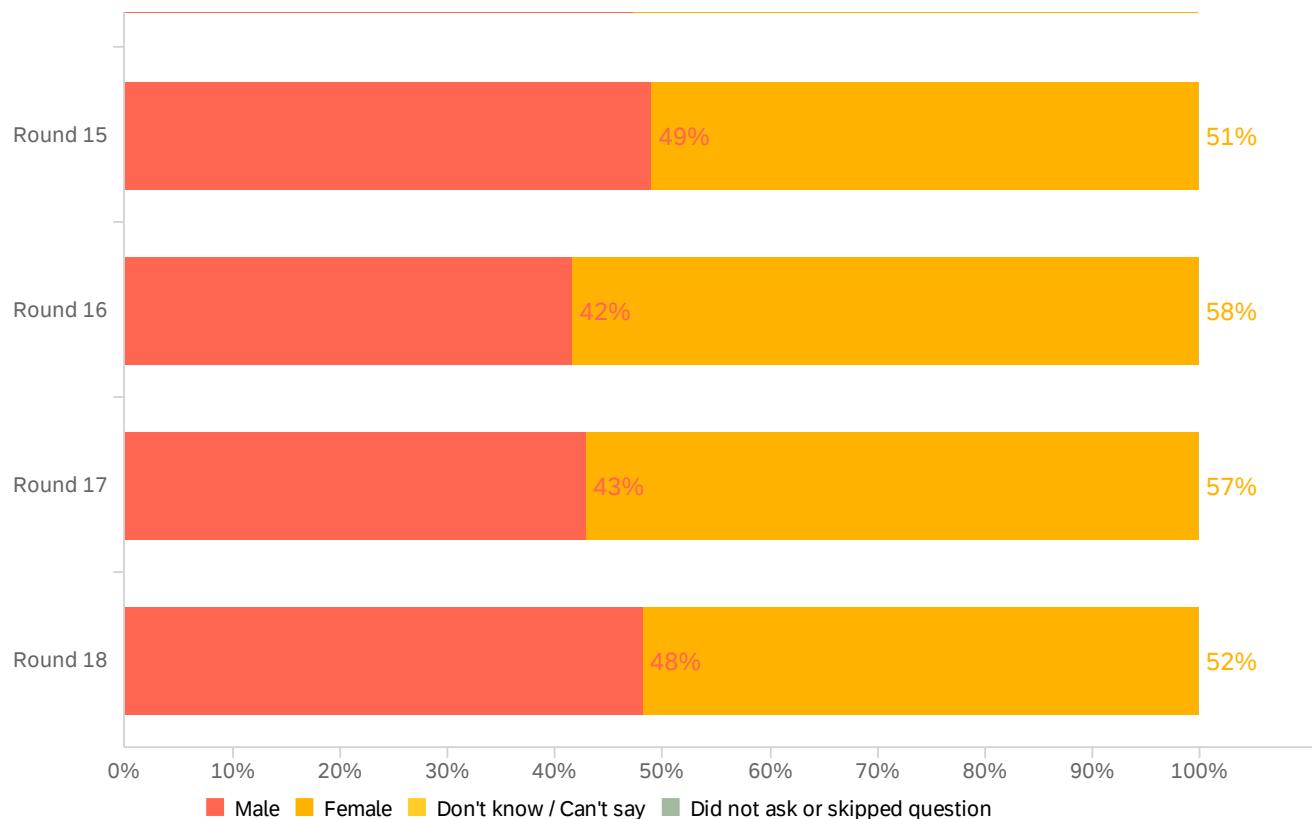
Interviews Completed by Gender



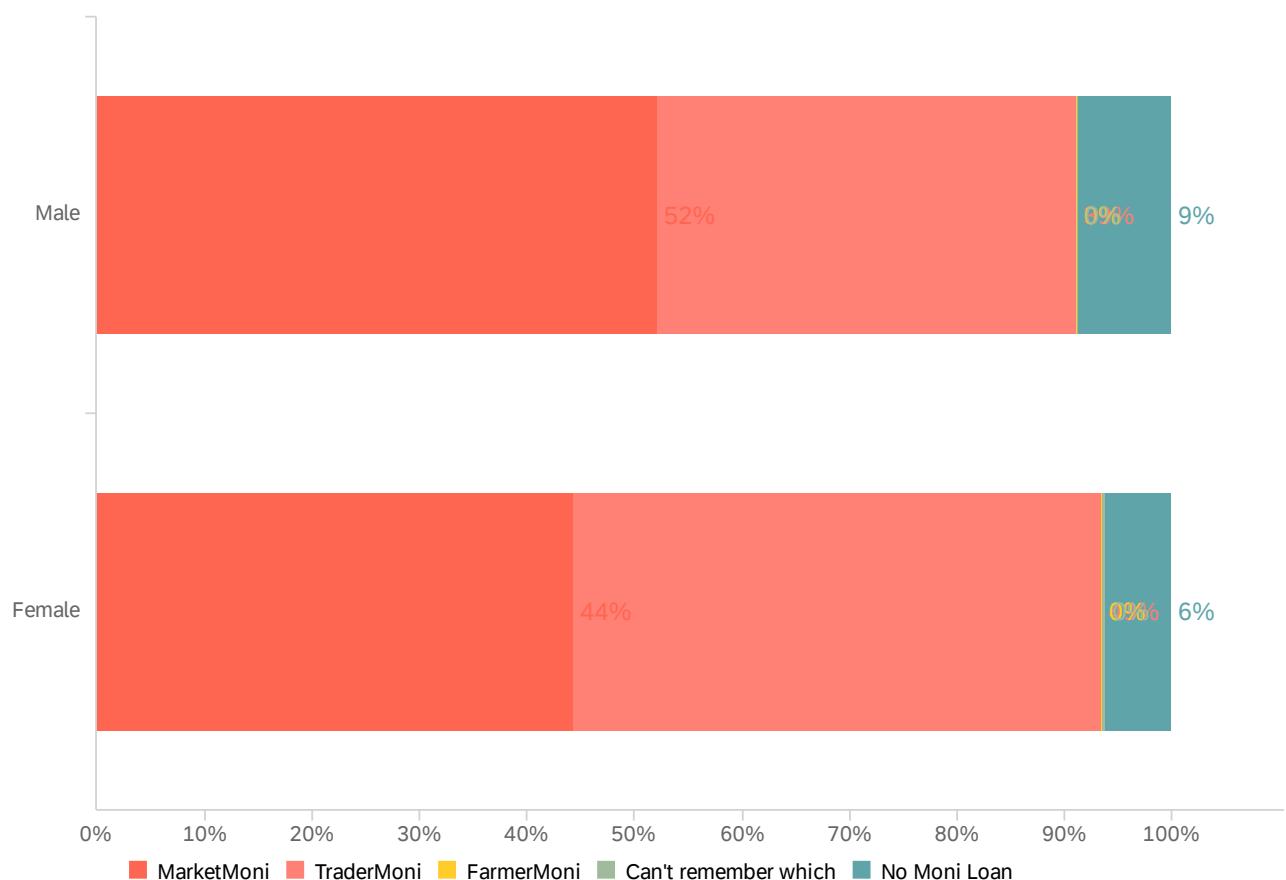
Gender by Round







Product Type by Gender

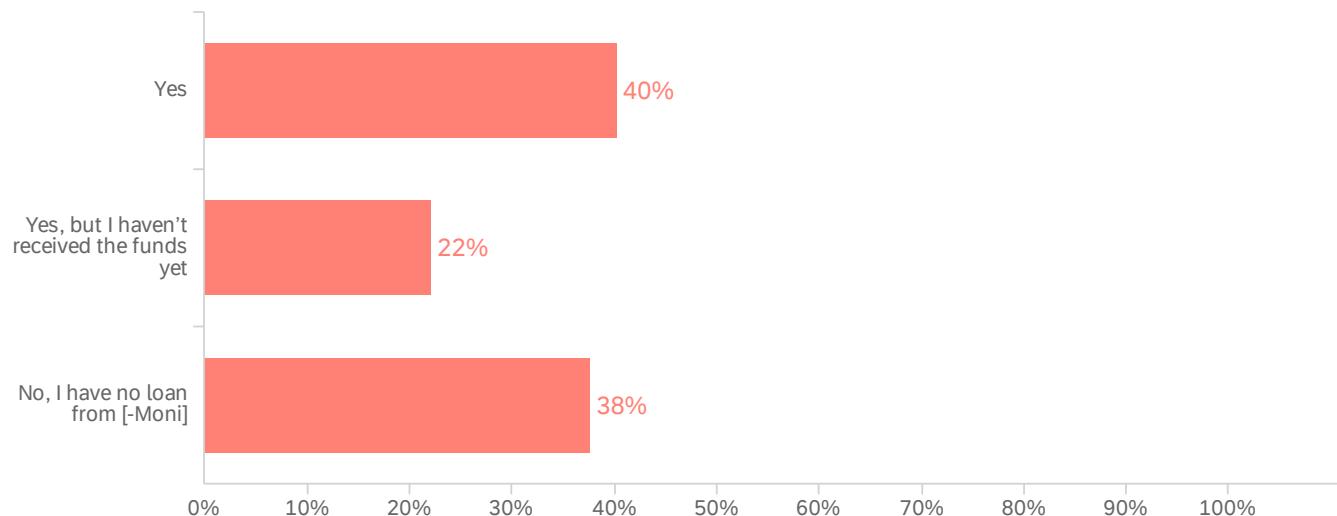


GEEP Loan Recipient Status

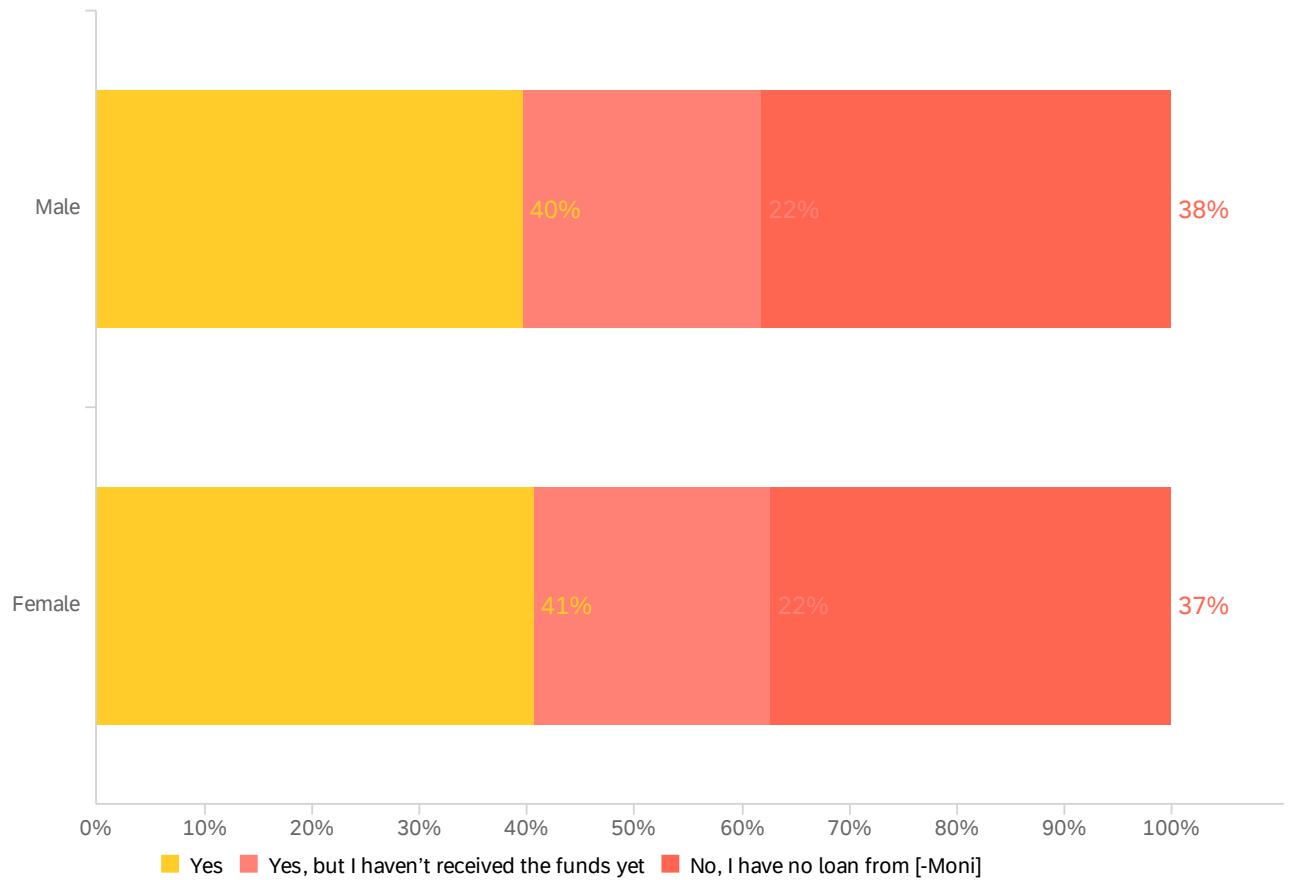
Q: Have you received a loan from [-Moni]?

(n = 9,935)

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



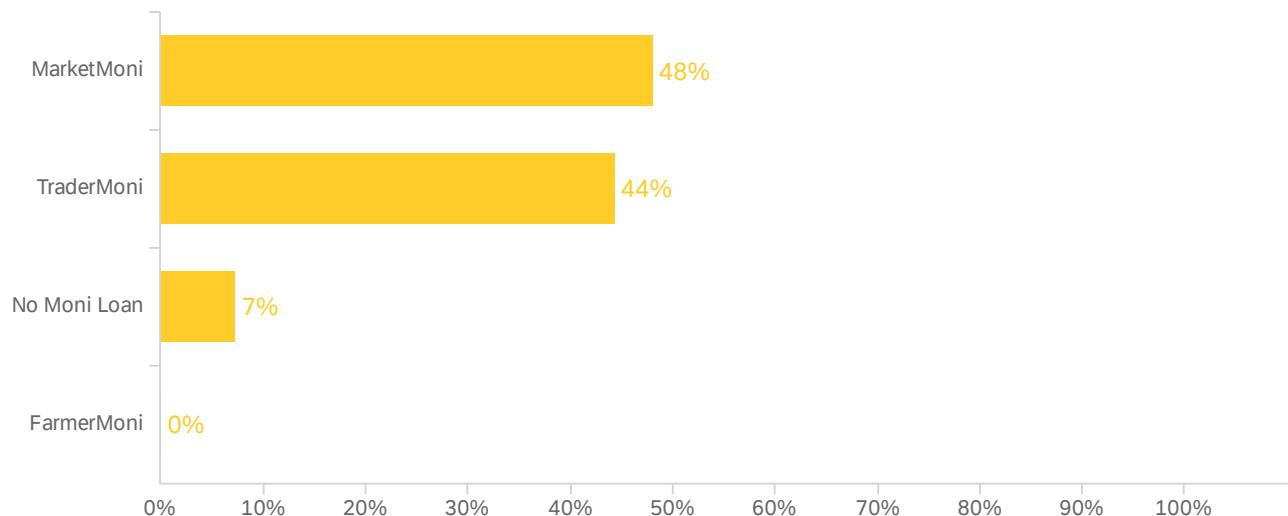
Recipient Status by Gender



GEEP Product Type (Database Response)

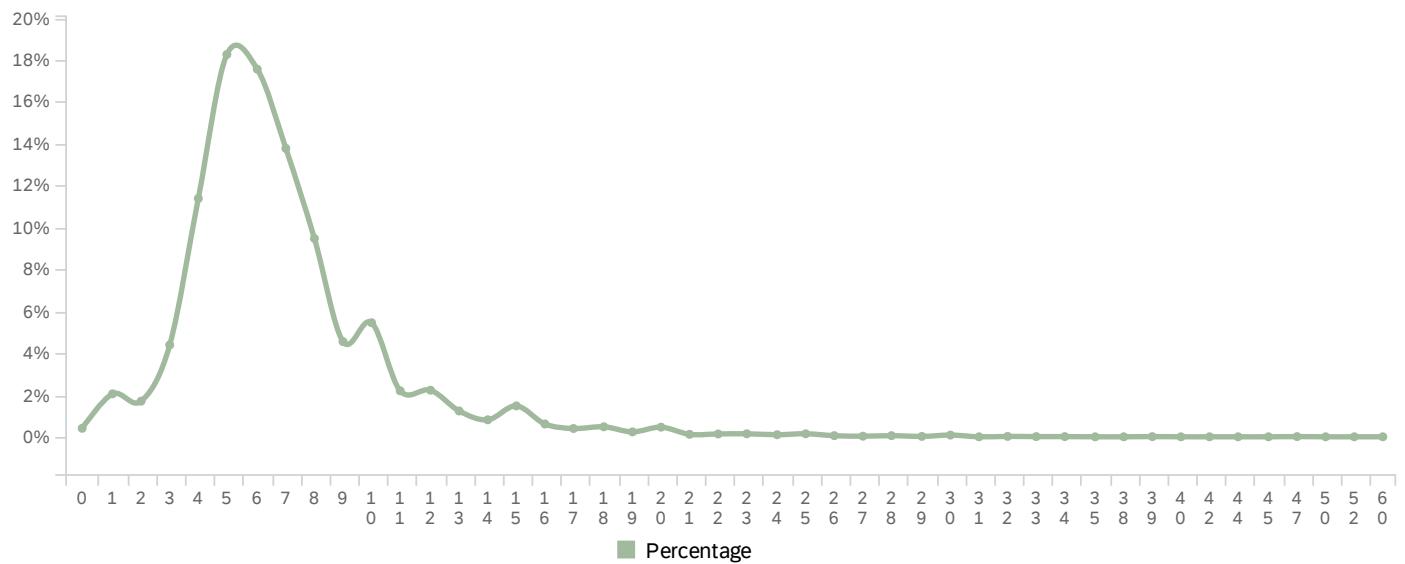
(n = 8,081)

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



Household Size

(n = 11,110)



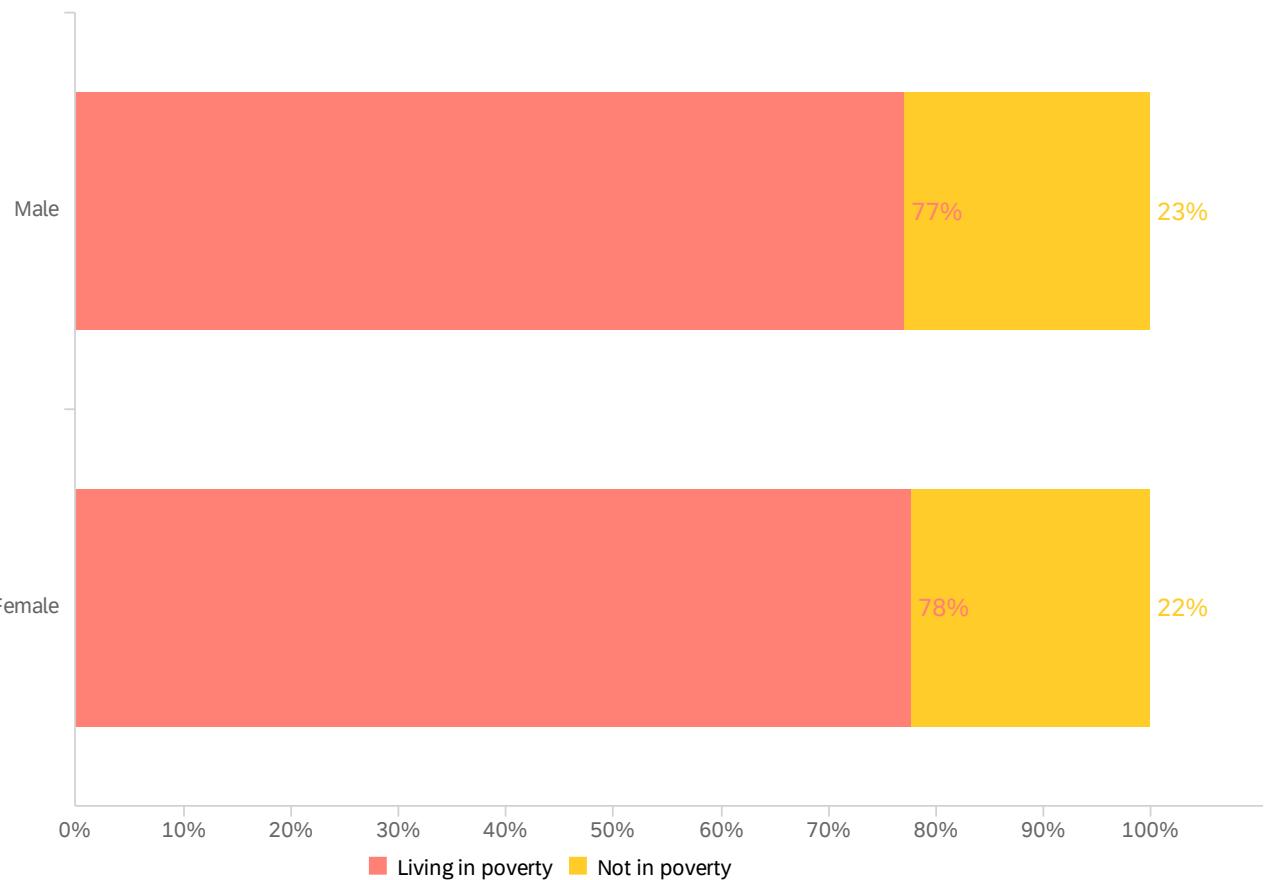
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 11,156)

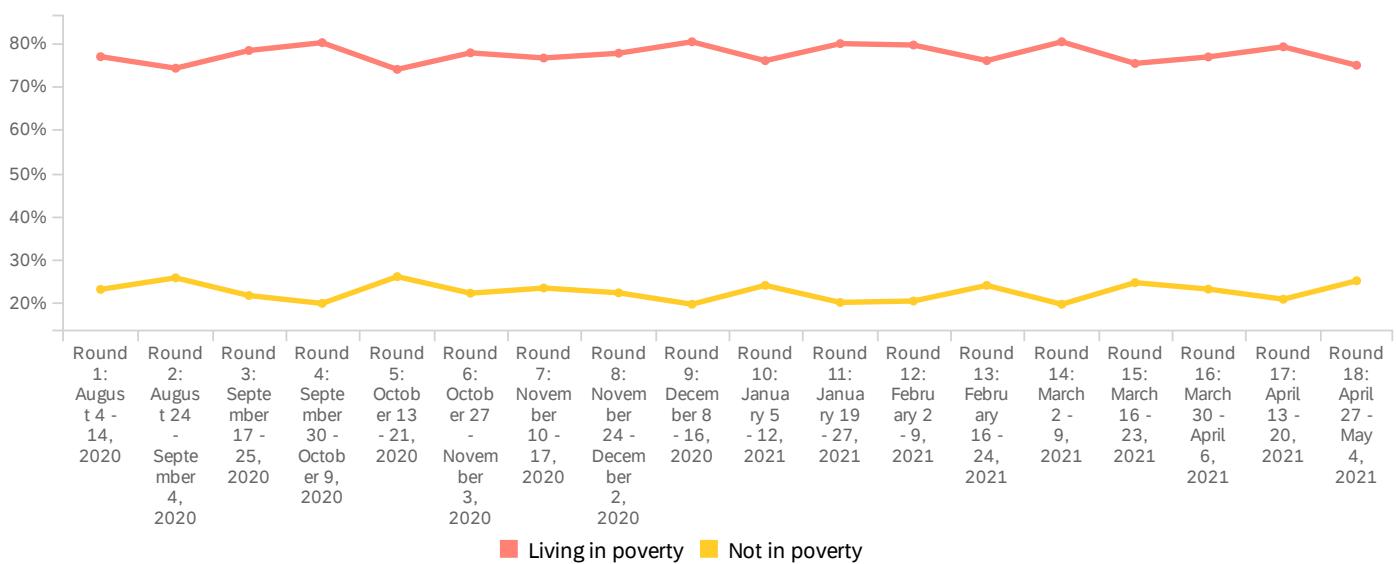
GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 78% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



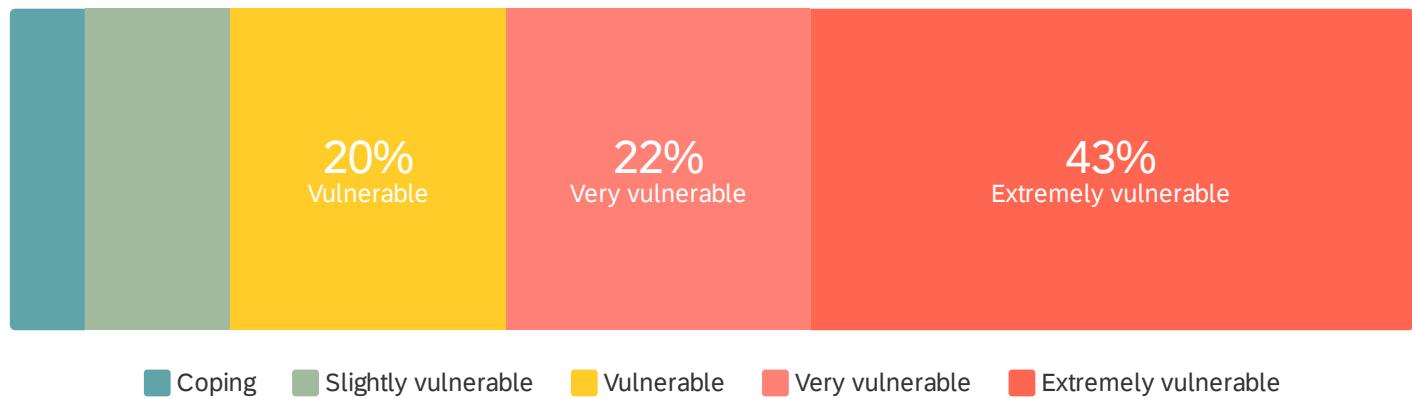
60 Decibels Vulnerability Index

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

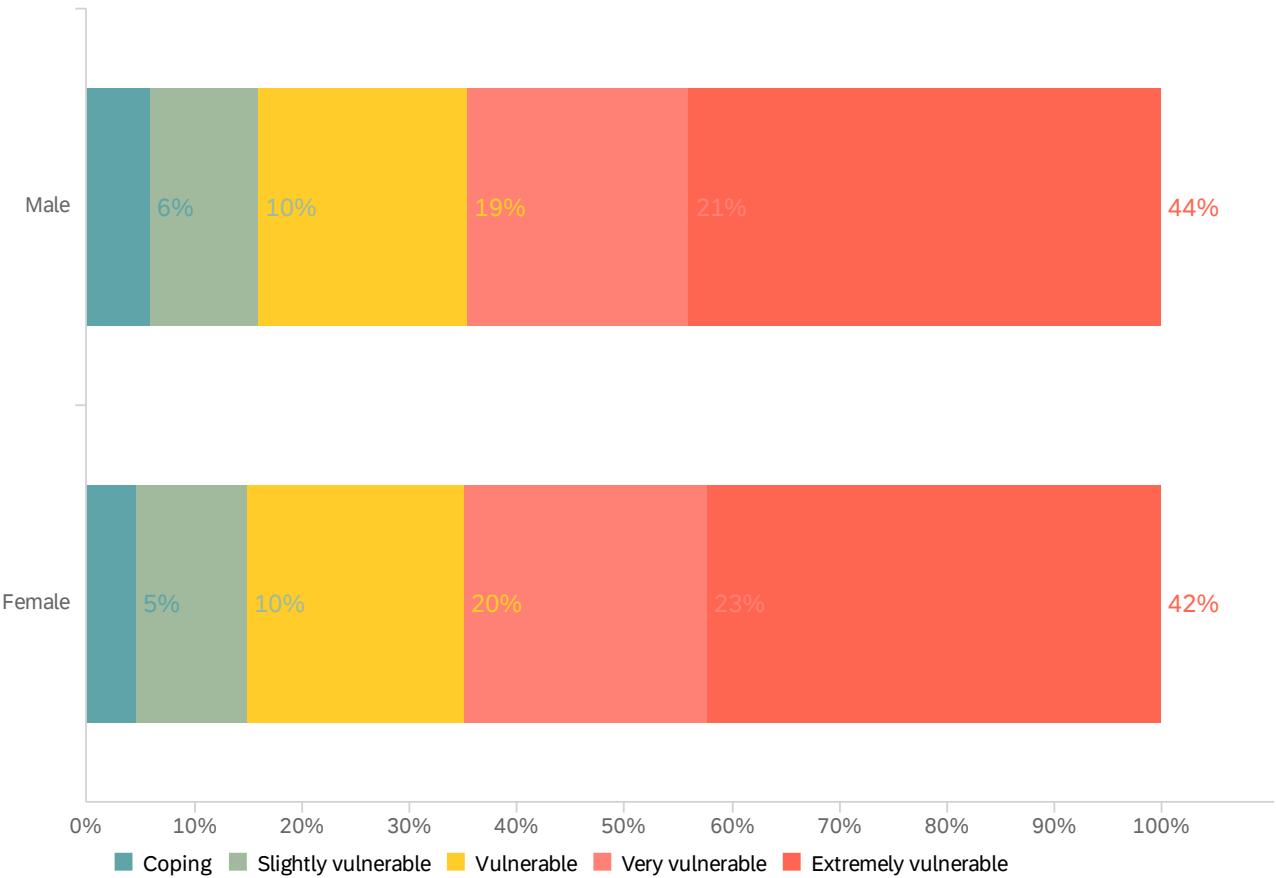
It is made up of four key themes:

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

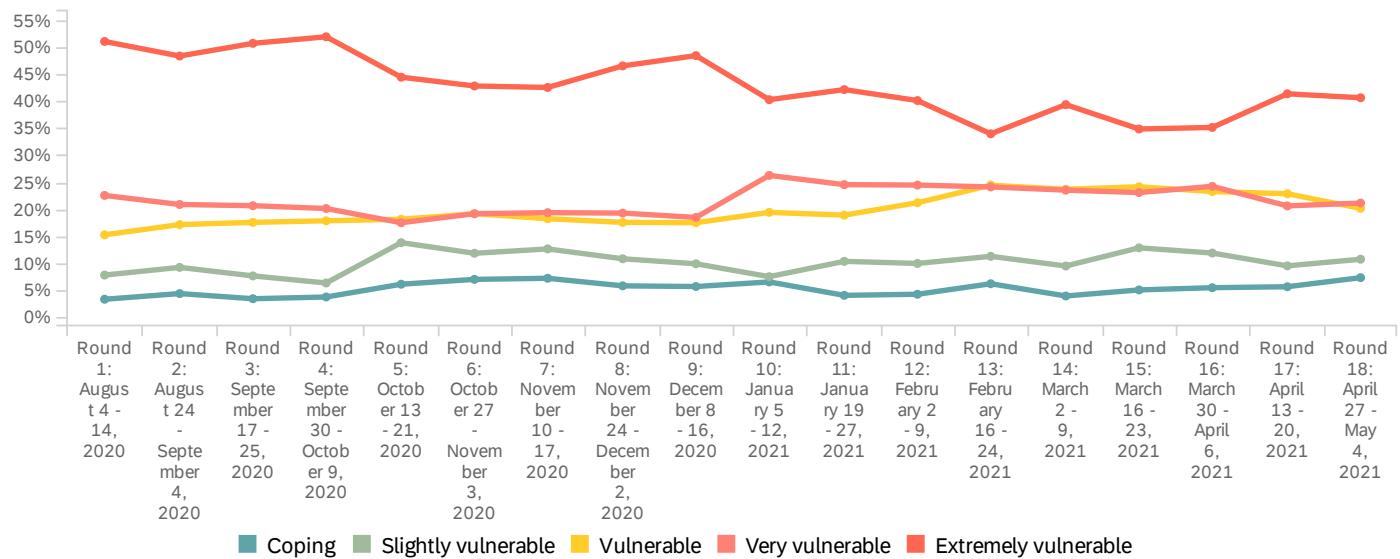
GEEP is serving a vulnerable population. Overall, 65% of respondents are vulnerable, of which 43% "extremely vulnerable."



Vulnerability Category by Gender



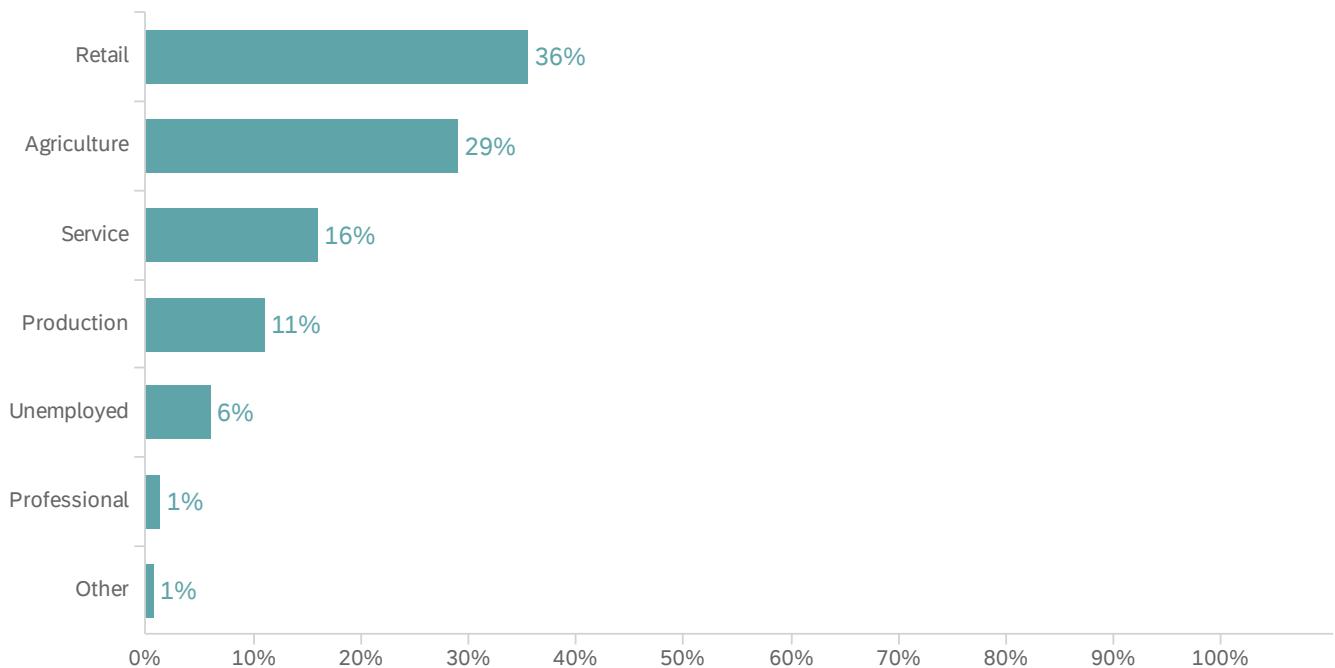
Vulnerability Category by Round



Employment Sector

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

(n = 11,151)

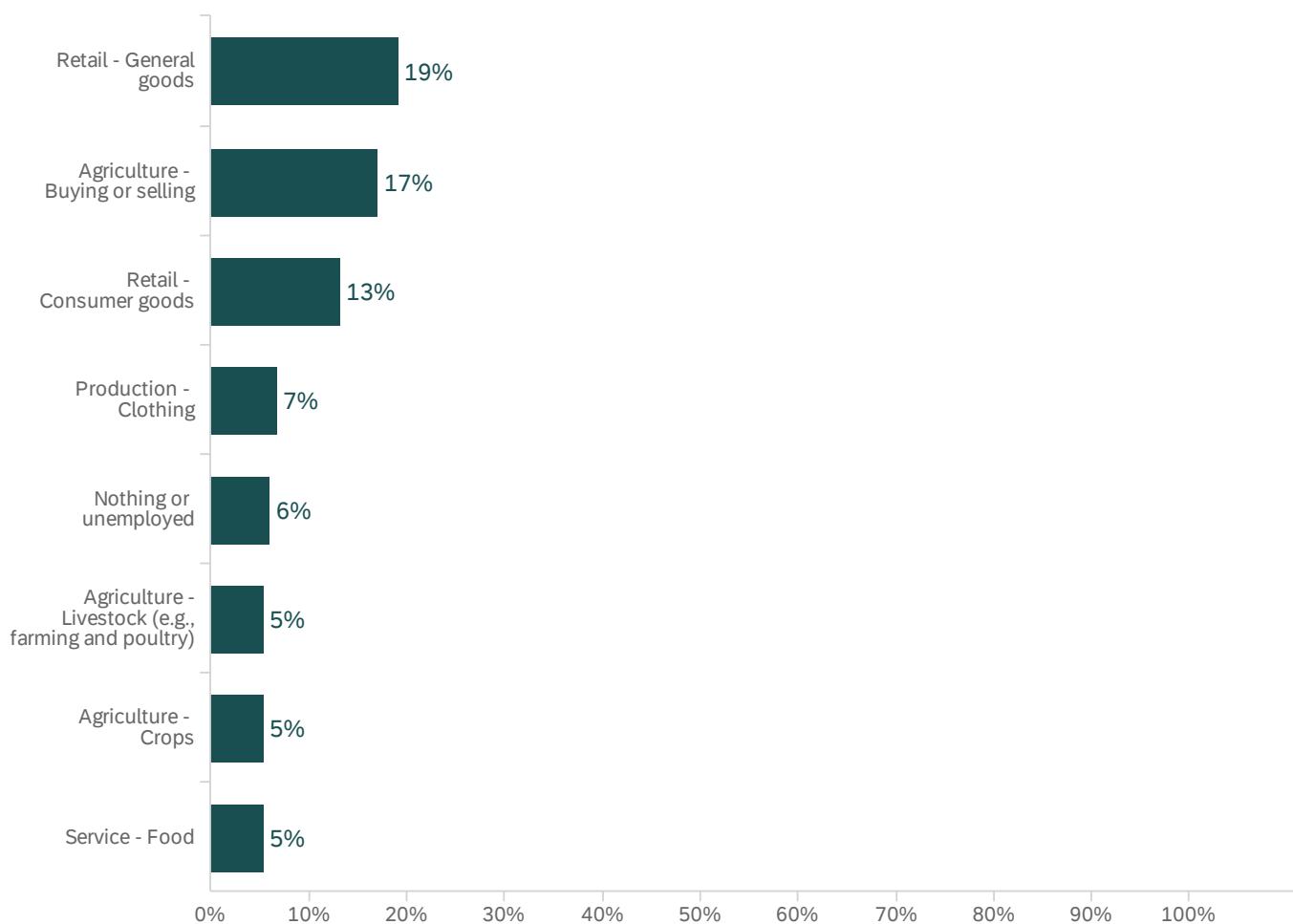


Main Income Source / Business Activity

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

(n = 11,151)

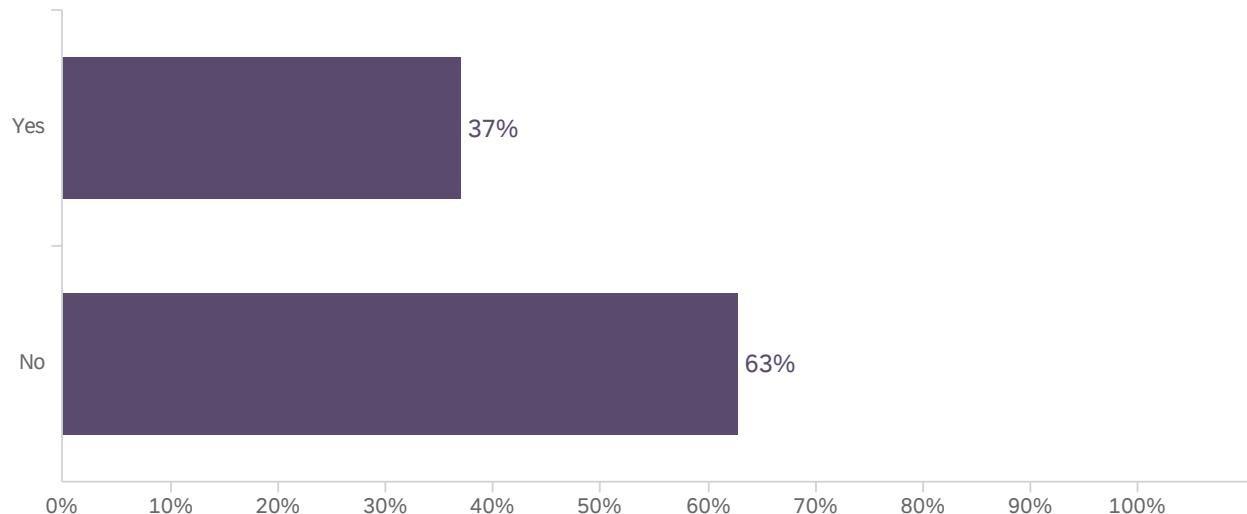
The graph below further illustrates the breakdown of respondents' business activities.



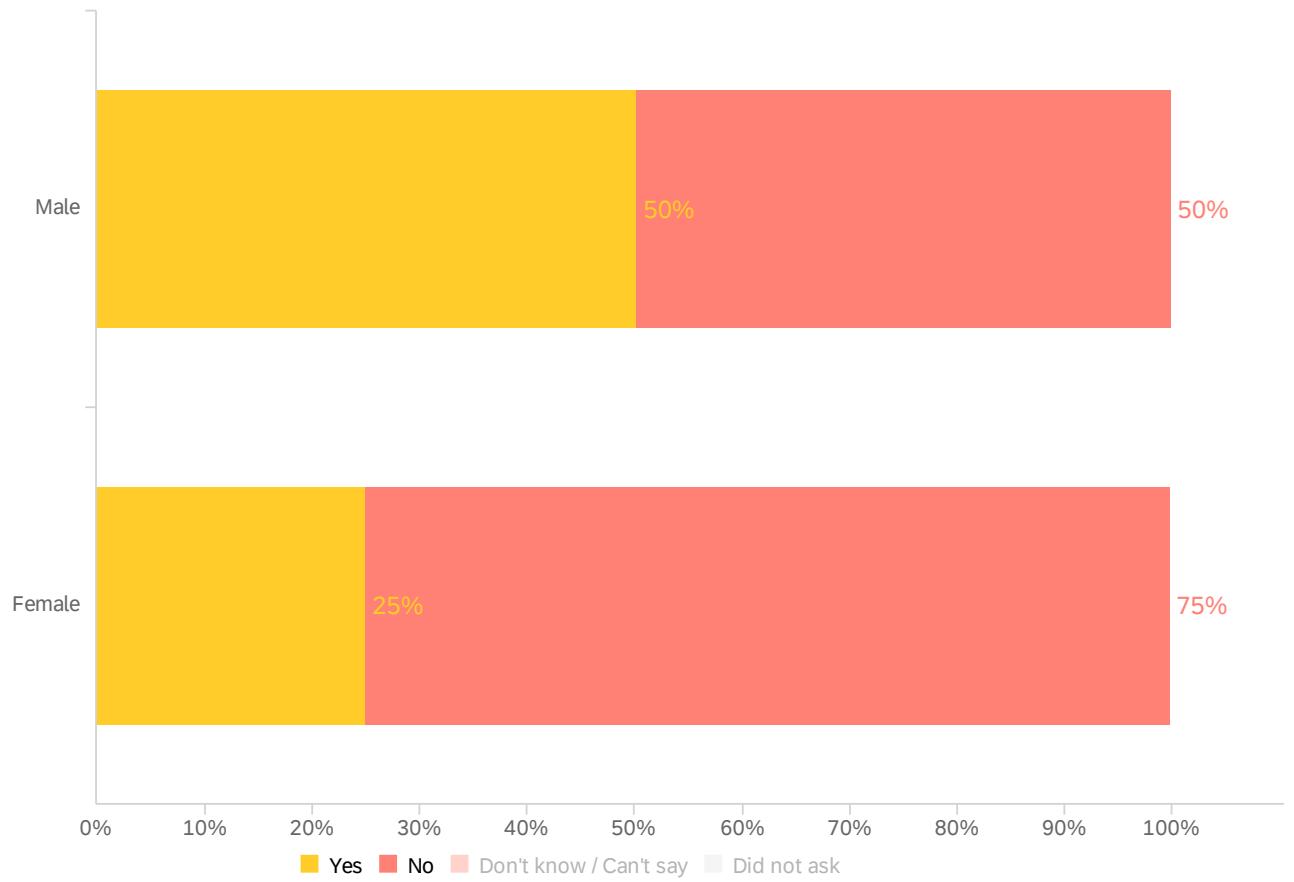
Existence of Employees

Q: Do you have employees?
(n = 10,509)

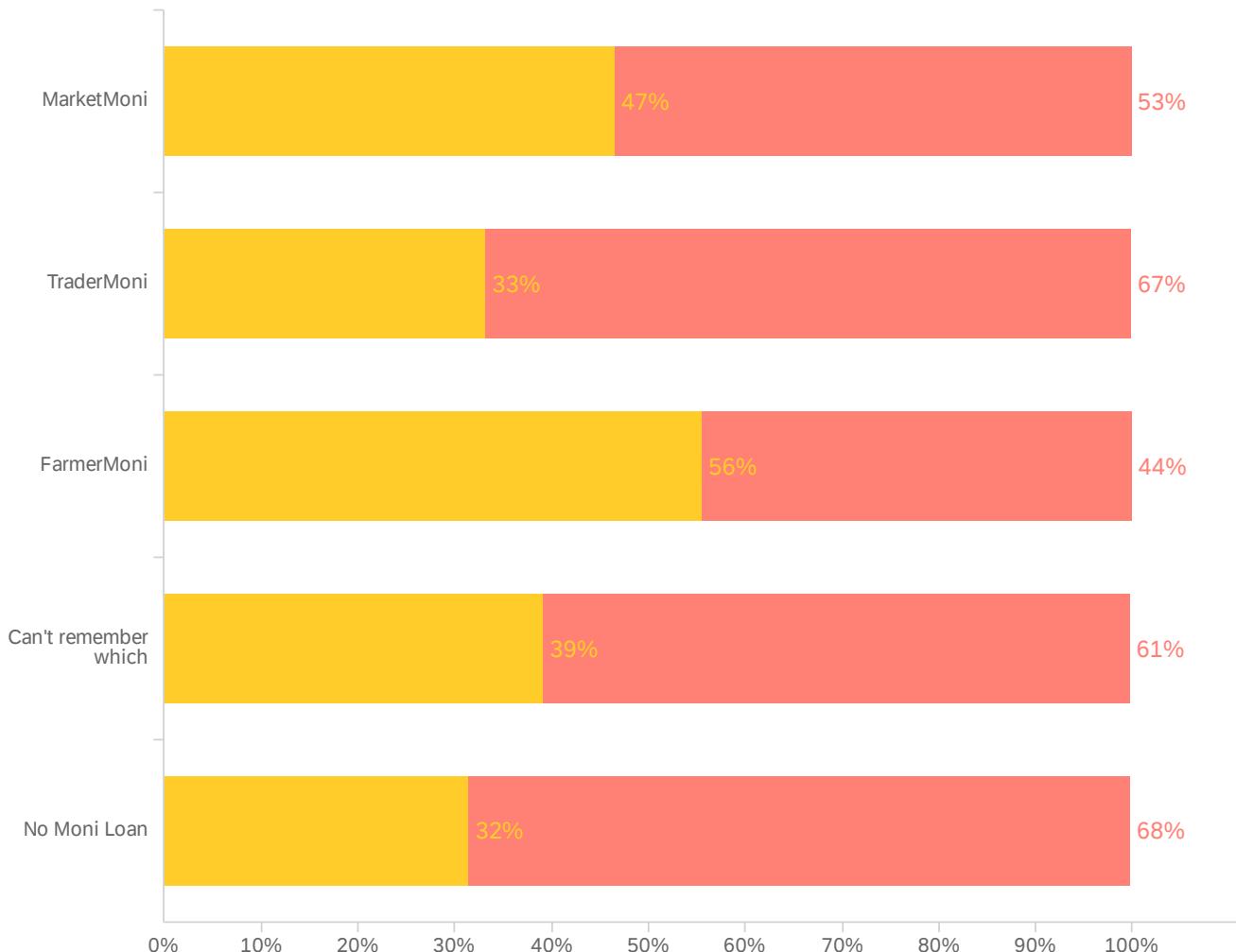
Nearly two-thirds of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: MarketMoni loan recipients are more likely to have employees, compared to non-loan recipients. Male respondents are much more likely to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



Existence of Employees by Gender

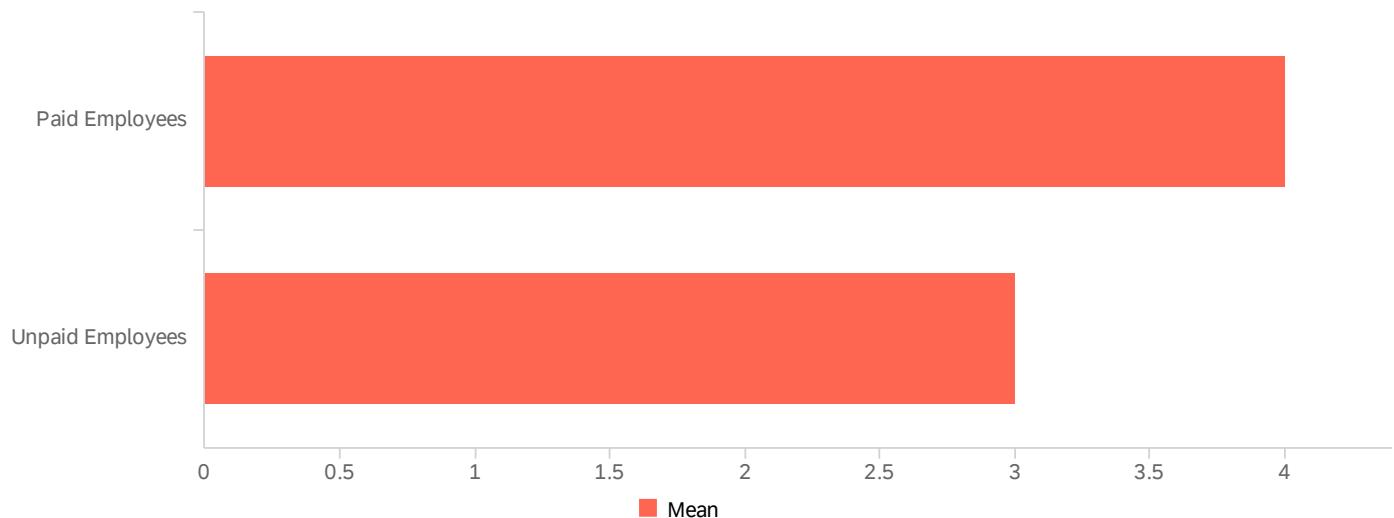


Existance of Employees by Loan Type



Avg. Number of Paid vs. Unpaid Employees

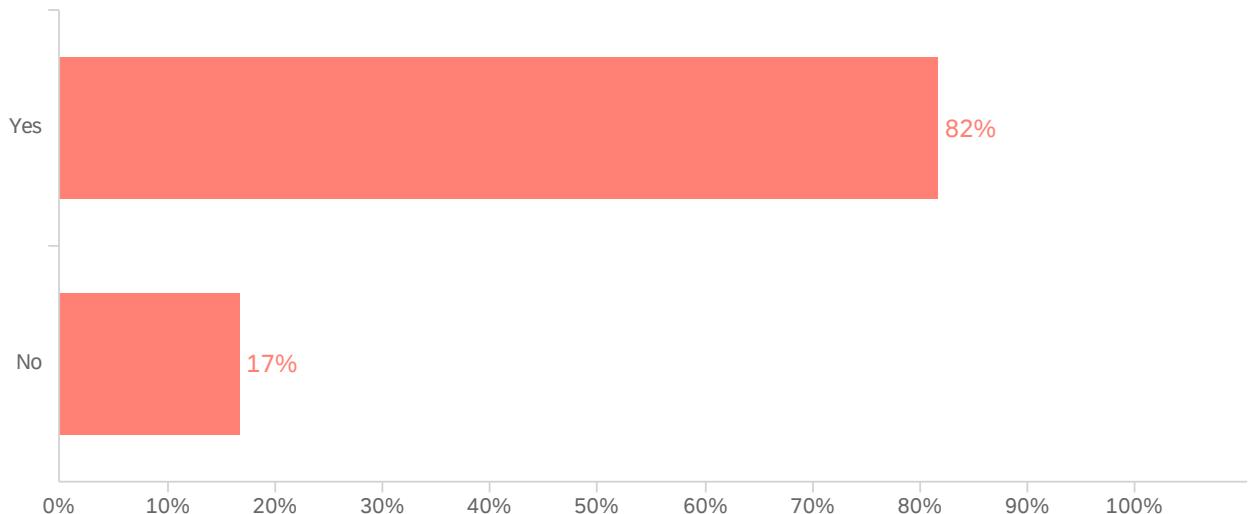
Q: How many paid and unpaid employees do you have? (asked to 37% of respondents who have employees)
(n = 3,896)



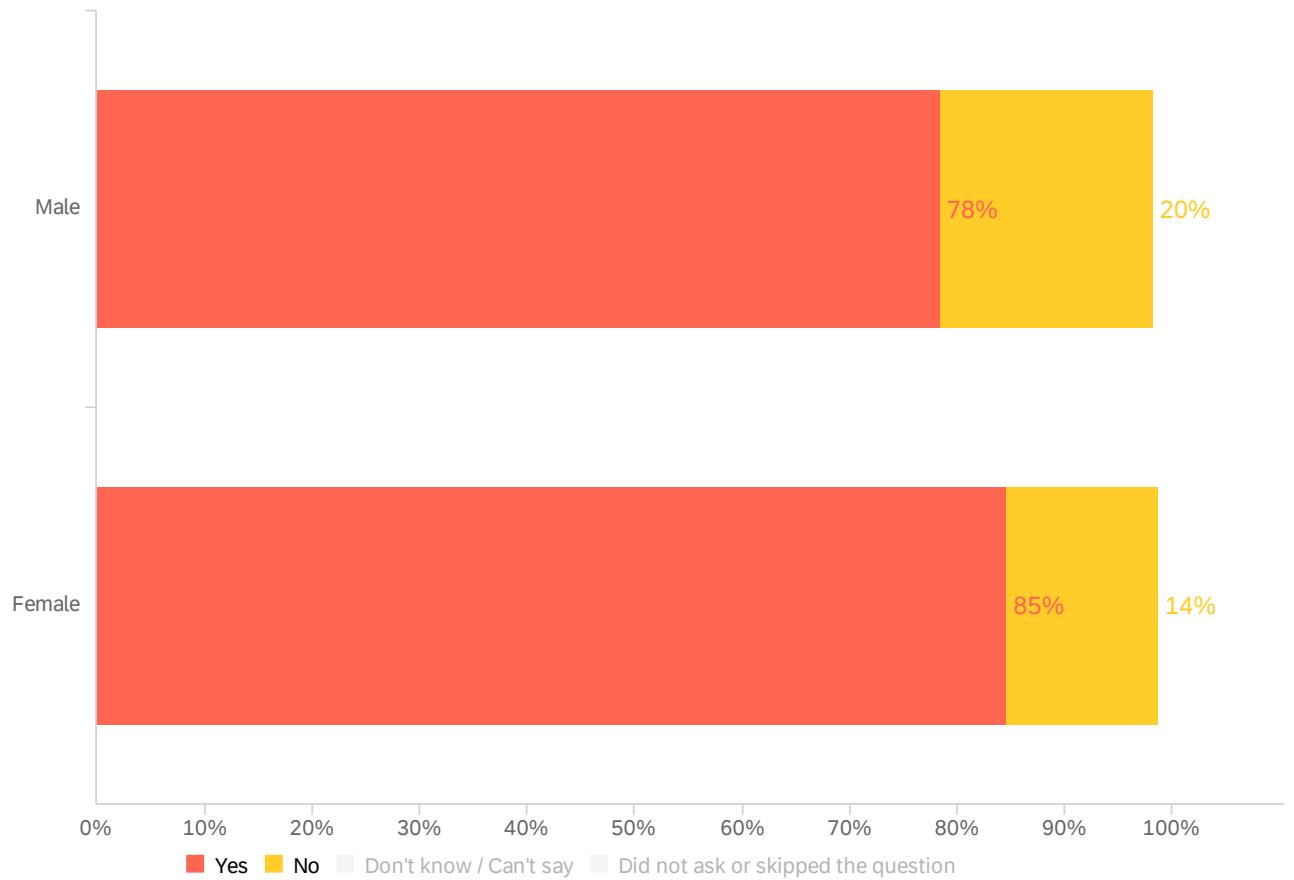
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 5,325)

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 = 11,156)



100%

Yes

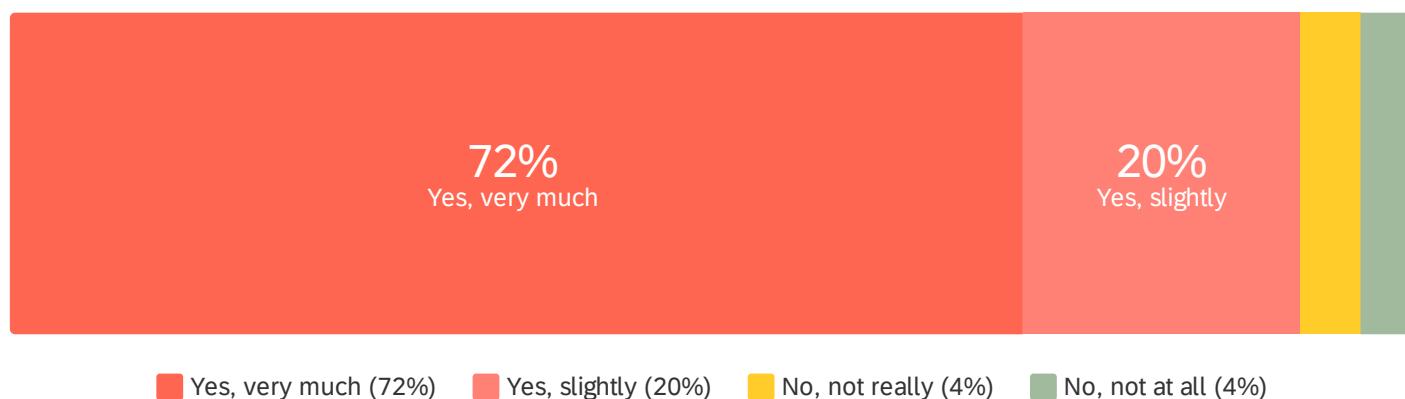
 Yes  No

Concern Level About COVID-19

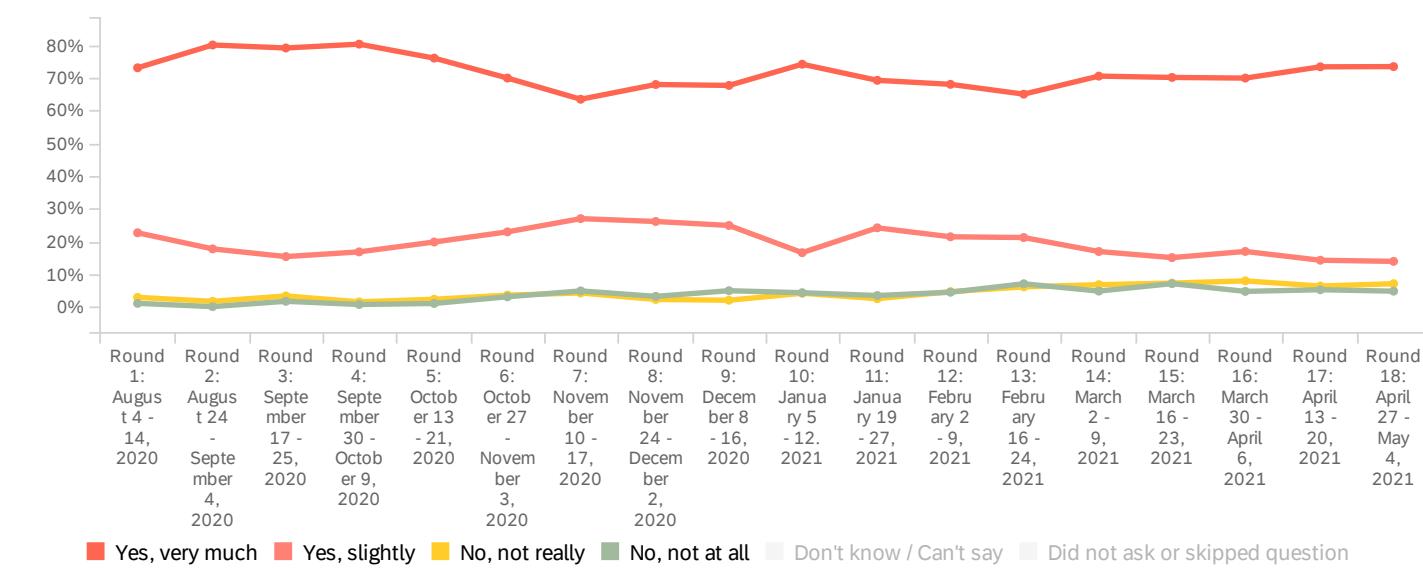
Q: Are you concerned about coronavirus or COVID-19?
(n = 11,156)

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

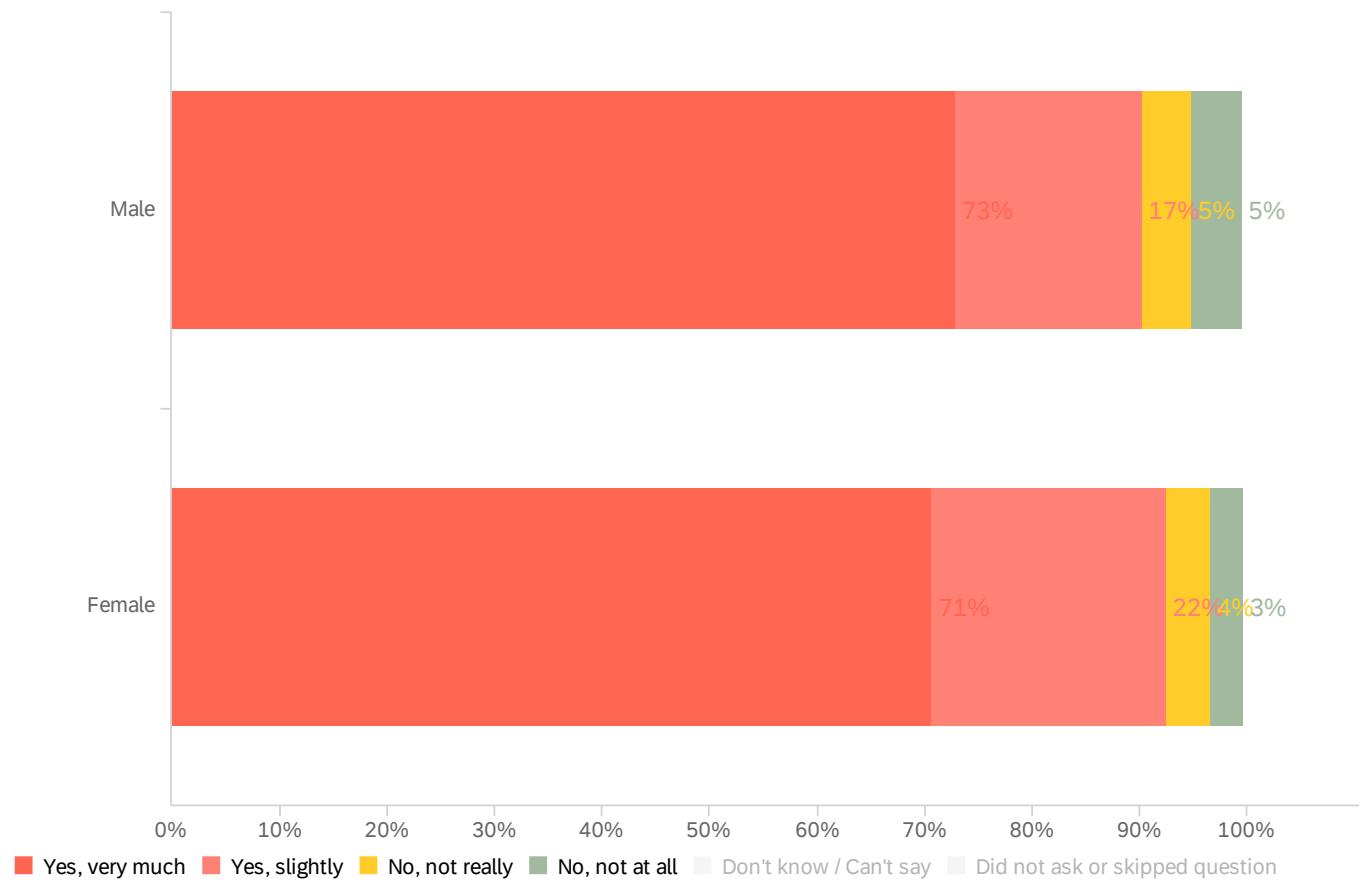
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned.



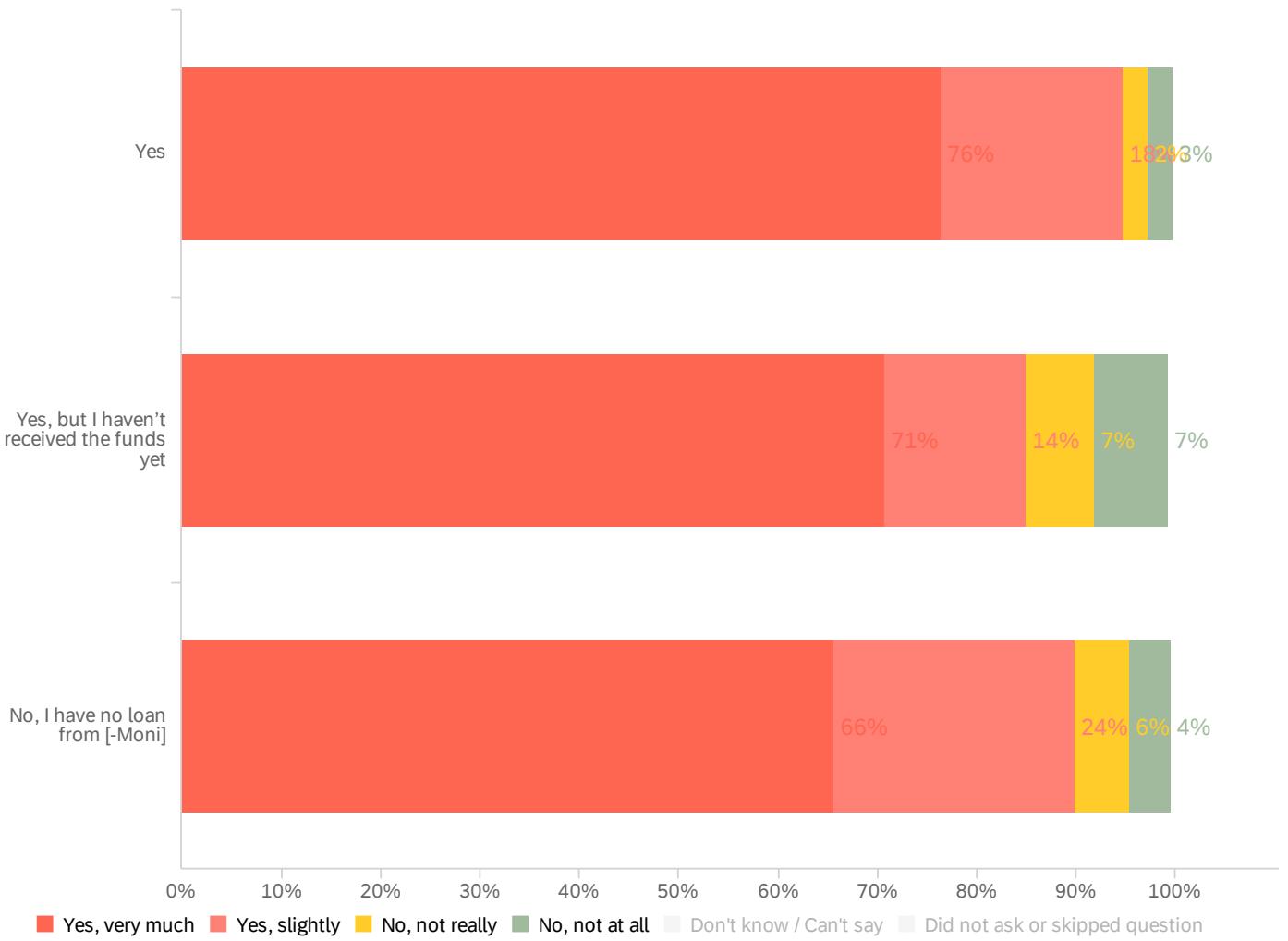
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

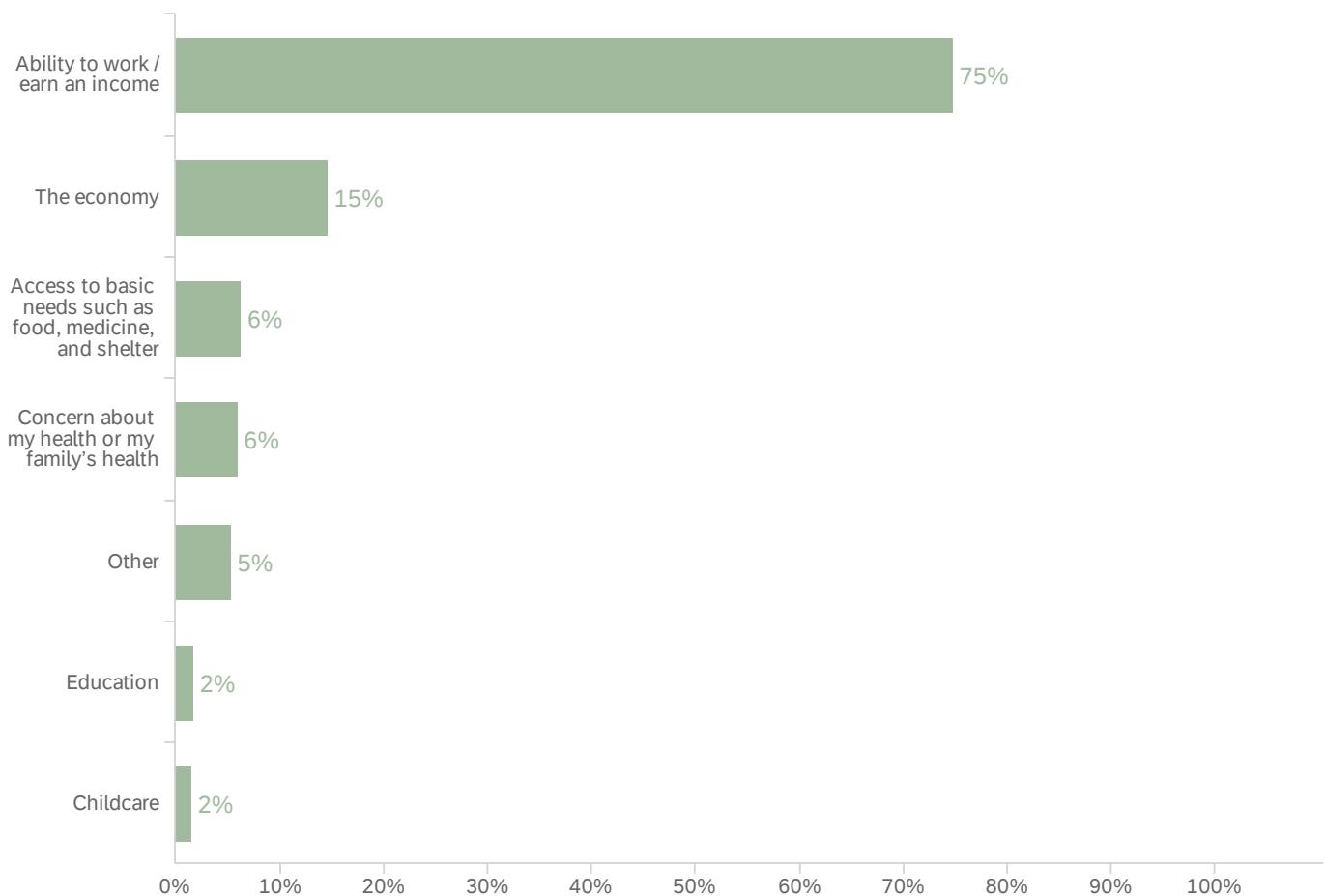


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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

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

(n = 10,326)



Respondent Voices: Primary Concern About COVID-19

Q: What is the primary concern you have related to the coronavirus right now?
(n = 10,326)

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



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

The lockdown that came with coronavirus brought our business to a stand still which is still disturbing us till today because even the buyers too does not have money again to buy

The whole thing affected my business and even before the virus issues started my shop has been demolished by government constructing road with a promise to pay compensation but till today nothing was paid. Today the suffering is quite much

My concerns over coronavirus is majorly on the destruction of our business which has made things very difficult since that period till now.

Since coronavirus outbreak food has become a big thing to get and buy as everything is now very expensive, unfortunately business has suffered set back in the process and has not returned back to what it used to be.

The main things (concern) worrying me about the covid-19 is that I need money to buy food stuff and also boost my business. The price of things (goods) in the market has gone up due to covid-19. When we sell our market the gain is small but before covid-19 our gain was more and we can even save it. Now, it's from hand to mouth because of the covid-19.

The way that the government is going about sharing the vaccine confuses us. The ones (vaccine) that they supplied, they are treating specific people and not for the general populace. And most people that are not opportuned to have the vaccine, like myself, are still looking on them (government) compound with the insecurity in the country. So everyone is confused about the whole covid-19 vaccine distribution.

My concern is that I need money that I can be using to do my business. Due to covid-19, we don't have money to use to pay our children's school fees, or feed ourselves. Just now my cassava that has not reached one year, I went to farm to harvest it this morning to have food to eat. Everything (goods and services) are very costly now like we can not see computer mouse to buy. Like one keyboard is ₦3000, something we sold for ₦800/₦1000 before covid-19. Things (goods) are in the market but costly, that the cost of importation is high. Now, we travel to Lagos to buy goods once in every 3 months but before covid-19, we used to travel once every two weeks to buy goods because there is no market here. After people price for goods, they don't buy it, that's too costly.

My concern is I don't have customers people don't buy from me again I have a small scale cosmetics that I sell from home with a little capital now the capital is very low I don't have enough customers to sell to they think the goods are expensive and that is how I buy it from the market things are expensive

Am not selling market like I did before covid-19, and there's no capital to improve the business as there's no money. The government should give us aid because our business is suffering due to covid-19.

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

The issue of covid-19 is a general something (disease) that is affecting the whole country. Challenges are too much now, people when there car spoil or is faulty, they will not come and buy new parts, they will pack there car because they don't have money due to covid-19. Some are coming for new parts, that's after rolling (testing) the motor part, they will say they will give the money but after rolling the motor, you will not see them again.

The covid-19 affected me a lot because am doing my own personal business. My shop collapsed that time (2020 lockdown), during the covid-19 (lockdown) there was a serious rain that fell that time, that made my shop to collapsed and I could not go anywhere my shop is along new road due to covid-19 (restriction). So I am feed up because I don't have any equipment for now to do business, am just at home doing nothing.

During the covid-19 (lockdown), some of my things (goods) got spoilt as all shop were closed down. I lost a lot of money when I threw them away. Some people (customers) bought things (goods) on credit and they can't repay me because they don't have money due to covid-19. They're (customers) are not paying me, that there's no money as a result of covid-19. Some people are owning me, If they're paying me, they're paying me one quarter, they will not pay me all, that they did not pay them there salary.

My business doesn't have money again because there's no money to buy cow to go to the market and sell. Now that it is Sallah period, I don't have plenty money to buy cows and sell due to covid-19. Before covid-19, if I buy cows, after two or three days, I will sell it all but now, if I buy cow it will reach 5 days or 1 week before I can find a customer to sell it.

My health is my concern because I need to be fit to run my business.....so with the vaccine of COVID 19 and wearing of face masks i am able to prevent myself from the virus.

Since May to August 2020 schools were shut down.....children were at home, no payment of school fees by parents so my income also went down.....up till now I have not recovered because I struggled to pay my staff and to also feed my family....things are just picking up.

Since the pandemic there has been low patronage on my business.....there is no contract because people don't have money to build houses or do any kind of construction.....so I don't have income as before COVID 19.

My business as a whole is affected by the pandemic, I cannot meet up with my income because every thing is costly and no customers.....I don't make profit the way I use to make before COVID 19....so the business is not moving well.

Feeding from the day one of coronavirus outbreak has become a big problem because prices of everything went up including food stuff and jobs where lost even after lockdown hopes are still down.

Coronavirus made my sales very slow and income is now very small and till now it is still the same

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

Lockdown was the first point of distraction from our businesses and capital for business went into eating and family expenses.

Like you know everybody have to stay at home at one point because of this coronavirus, capital for business was lost so we started all over again.

My income was down and there is no money again like before to buy as many good to sell and a lot of problem everywhere, no customers too

Imagine a situation where you lost everything you have and business and now i found myself in something that i could not have imagine i will be doing.

The question you just asked me now is funny because evenna small child knows how things went bad and how unbearable the cost of things are now

The lockdown affected everybody even nature, cost of living became very high we could not go out and the fear of infection was everywhere so i need all this to stop.

The way my business and the price of goods is it's really alarming very expensive we the market people our sales have gone down I don't have what I usually have it has affected me very badly

I am concern because my business is affected there is low patronage and the prices of goods are too costly.....we are trying to manage to get income.....every thing is expensive we don't make profit in our business.

Because of corona everything has increased in price the price of provision is high my little capital can't buy many goods for me because it's expensive

Corona has made my little business to go down people don't buy from me again people now prefer to go to supermarket and buy in bulk I'm just trying to get 3k daily I thank God with the little i get but corona still affects movement

Corona has made schools to be rushing students and its not supposed to be like that they are trying to meet up with the school calendar the kids stayed at home for 8months instead of teaching them gradually they are been rushed

I used to sell okrika clothes but since corona started people are not buying again they say maybe price that have used it used to have corona maybe they died with it now we don't even get the okrika much inthe market i want to change business but I don't have enough money i have very little customers now

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

Our business have stopped i used to do many business before now I can't because I don't get customers and everything is now expensive

It affected me and my business, since this Corona started everything has changed no more people in the market, my business is not moving because people are not coming.

Corona lockdown has affected me so much the money i had finished I have no capital even the demand is not much i am thinking of starting a new business but I don't have enough money i need capital to boost my business or start a new business i used to buy in bags from the riverine now i buy from the market I don't have enough money to go to the riverine again

It affects my day to day transaction, it doesn't give me access to church, bank and even my business is not moving well it has really affected me.

Corona has break everything for me no business even now I'm at home business is not running well my capital is low for me to keep going to the market

Actually it affected me in my business because is not moving, finance is not much to move the business.

Corona has affected me educationally I graduated 2019 I was supposed to go to service immediately it's now that I'm serving after was one year I didn't get the opportunity to move around corona has done us harm corona has dealt with me

Actually during corona I could not maintain my farm because of the lockdown even now I'm looking for support to go back to farming since everything has gone high I can't farm i don't have capital

The covid-19 affected our business very well, all our money scattered because there was no market for my goods. Then (lockdown) I had almost #500,000 that time, that I used to buy goods, my shop was locked and there was no market. So, my goods will spoil and we will throw it away. Even as am talking with you, am Koboless (broke) now. What worries me is getting money to do my business.

It has not been easy as covid-19 affects many thing in our life like my business, during covid-19 (lockdown) as my business totally went down and with the security issues in Nigeria now, things are getting worse. What is worrying me about the covid-19 is how to revive my business again because I know what I was gaining in my shop before covid-19 but since covid-19 came, my business has gone down because where am selling is a students area and due to the lockdown, school were close for a year. For now the market is coming back little by little.

My concerns about coronavirus has to do with how we now go about our daily life in fear and serious caution so as not to be infected, secondly the breakdown in business and high price in food stuff.

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

The covid-19 is really running the country down and the way it is going, it is getting tougher by the day because the price of things (goods and services) have sky rocketed and we've limited money to buy goods. And at the end of the day, you buy things(goods) but you can't see what you bought because it's so few compared to before covid-19. You put in money into a business and it is not delivering much gain.

We all know coronavirus shot down everything, hunger took over no sales and nobody was buying as it used to be again.

Without missing word coronavirus brought me back to this level because I lost my job and now I have to resolve to selling petty things to survive.

There is low patronage in my business due to the pandemic.....no sales.....people want to buy on credit and they don't want to pay.....so my business is not yielding profit because so many things are affecting it.....no customers.....prices of goods has gone up and credit where and there.

I take care of my health and that of my family.....because the virus is deadly I don't want anything to happen to my health because it is only when I am healthy that I can work to earn income.

My business is affected because of no customers.....people are crying of no money.....so there are no customers to sew clothes....I pray that God will help us in our business.

My health is my primary concern.....I take care of my health by wearing face mask and using hand sanitizer.

One has to be worried because it's something's (disease) that killed all our joy, our children have to stay at home for months and bring their education background backward. And there are many people that are suffering. My main worry is that it's the poor masses that are suffering because some people are making it (successful due to covid-19) and using it to make money with (through) it. Our leaders are using it (covid-19) to make money with it, while the poor masses are suffering. Honestly covid-19 is something (disease) to be very worried about and it's not good at all. I pray that God will take it away from us, so that we will have our freedom because people are been tried down, movement restricted, going out with face mask which is causing havoc to some people. Some people there health system can't handle wearing face mask, when they put it, they can't breath again for example my friend's daughter fell down in the market during that covid-19 (lockdown) issue and fainted. And she doesn't have any history of asthma but when she put the face mask she couldn't breath again.

My income has reduced to zero level because of the pandemic.....I have used up my savings and now I don't have money for my business.....the pandemic has crippled so many things including my business.

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

There's no money at all, to even buy fertilizers and farm. My business is not going well, maybe it's the lack of money, I don't know but it's not like before covid-19. The number of customers has reduced coming, not like before because even if someone has something to buy, there's no money. Then how can you(they) buy it ? That's why the market is going down gradually. If we cook and sell, we use it to buy the next food that we will sell, its not like we sell and keep the money like we did before covid-19. We're just praying for the nation, for this covid-19 to stop and may God hear our prayer, so we can go back to living how we used to before.

The health of the people is very important because the virus is deadly and dangerous.....we should be careful and use our face mask and wash hands regularly.

Every thing is down because of the COVID 19 pandemic.....my because is down.....no customers and no money to buy from the local market because things are very costly.....so I am just managing.

Things are not looking good because the economy is not looking good.....there is no importation.....prices of goods has gone up and there is inflation virtually everywhere.....the economy is bad that is why our business is not moving.....until the government look into the economy our business cannot be stable.

The pandemic has affected my business to the extent that I couldn't afford to pay my shop rent.....I have closed down my shop, i am doing my business at home and on line.....there is no income and there is low patronage.....people will placed order but I don't have money to buy and supply the goods.....even to buy goods is a challenge to me because there is money.....my business is down.

The covid-19 really affected my business, am still not balance now. First of all there are many things (concern) like cost of everything (goods and service) is not good, it's better government should assist us because if someone is sick now, going to buy common paracetamol is a problem as the price is too high. As you people (GEEP) are here, it's better you tell the government to help the poor man. Sincerely speaking, to get food to eat is very hard because there is no money.

The covid-19 really spoilt a lot of business, the period was not easy at all but we thank God for helping us to strive

My main worry is that there were many people that were dying due to the covid-19. And as they say that there is still covid-19, am still worried about it. Am praying that the covid-19 should finish, am praying that the thing (covid-19) should go.

The covid-19 spoilt a lot of business, it hasn't been easy at all, but God has been helping us

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

We are craving for things (business) to just come back to normal like it was before covid-19, lets start life over again. The country is really hard because the price of food stuffs and everything (goods and service) is inflated due to covid-19. Its not like the money is coming but we're just spending. There is no money and the little we had, we are just spending it. Let the government help us in our business so that it will recover. Us entrepreneur, it has not been easy because after school there is no job and we try to make something(business) for ourselves only for covid-19 to destroys it. The high cost of material is really high due to covid-19 like paper that we used to buy for #600, now cost #1800/#1900. So the price of everything (goods) is high. Paper are available but you're to go to the right source in Lagos to buy it, if not all the middle men add there own (increase the price) so much. I used to buy in bulk, so that the price will be low because I have someone there (Lagos) that I will make an order and they will just send it down. But now I have to buy 1-by-1(pieces)because the money is not available and demand is low.

I am not concerned because I have my own life to live and I have the right to believe whatever I want to believe. I think own politicians used coronavirus to confuse and extort the citizens.

I can't really say. All I know is that coronavirus is the major contributor to the hardship we are into today. Things are extremely high, insecurity has increased and armed robbery is an order of the day.

My health is important because I need to stay alive to take care of my family.....so I make sure to use my mask and hand sanitizer.

I'm not concerned. I have no business with coronavirus.

There is no need to get worried or to get concerned about what does not truly exists.

Everything has gone down since this Corona, it has affected everybody it also affected business and there's no money to run it, so that's just the problem.

My business is not moving.....no money....every materials is too costly and no customers....so I am struggling to put my two feet on the ground.

I am concern because the prices of feeds for my fish has gone up, so rearing of the fish is now very expensive.....there is no profit in the business any more.....customers will want to buy on credit because they don't have money also because the pandemic really affected so many businesses.....so we are just doing the business so that it will not crushed.

It brings hardship to people, business is not moving the way is suppose to move, i will spend my money and go to the market at the end of the day i won't be able to make any sales.

Since no place in the world has been declared coronavirus free, there is still need to be concerned to some extent. I am still concerned of our buying and selling. The price of things () goods are entirely different.

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

Things are so hard, things are so difficult because i don't have money, my business is coming down i am hearing of grant, grant but grant is not coming to me, see rice is now thirty seven thousand per bag and gari is forty five thousand naira and the price is not coming down that is why everything is hard and no money to stock things the way we normally do.

people were not chanced to go out to get money, the little that had money spent it on feeding their family and not on buying clothes

i was unable to pay my workers, all the money i saved up to buy machines i have sent them on my family

Being concerned is another thing. I can't really tell how concerned I am because things are still difficult only that it's fare now.

Coronavirus from day one has been very hard on everybody one way or the other, ranging from fear of infection and crippling of business

This covid-19 has brought many things that I don't understand. One, it brought about poverty to this country, things are not moving, people are just dying from the disease anyhow, money is not there (available), food is not there (scarce), we're just suffering. We don't have money to go to the hospital to take care of ourselves, we don't have resource anymore. We're just suffering for nothing without any assistance from the government.

My work is not moving well at all, customer have reduced and most of them complain saying they don't have money

I am not concerned because I don't believe and I don't want to believe it (coronavirus) exists.

It affected me in the sense that things that are moving before like my business, are no longer moving because there's no money.

My concern is about the inflation in Nigeria now and how are we going to get out of it so that my business can come alive again.

It won't be right if I say I am not concerned because nothing just happens. Coronavirus happened because our government was not prepared in any way to control it and this led to difficult time to the masses, even till now.

It change so many things because things in Nigeria are costly, what i use to buy one thousand Naira is now two thousand Naira. I don't have big money to do business, before i use to sell drinks but because of my children school i finish all the money.

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

My Main concern about the covid-19 is that am worried about the disease of course, am also worried about the new vaccine, whether it is good or not, whether it will be effective against covid-19 or safe for us. Due to covid-19, food is very expensive and standard of living is hard because there is no money.

Talking about the virus and my concerns, the truth is life has reduced us zero as a result of coronavirus and we are still in it.

There was an outbreak of ecolide that affected my chickens so my farming was affected at the peak of the lockdown so for good 3 months i was really down

I am a bit concerned because of what the market is turning into, a layman will not be able to eat quality food because everything is expensive, especially food.

The lockdown affected everybody, it really spoilt the economy of the country and we have just been trying to make it work

i am not affected nor have any primary concern on the corona

people were looking for money to eat and not to build house, so i did not have so much sales

My concern is about my husband business and mine because my husband even went into debt and my own business and now we just patch things.

I don't have any concern, all I know is that my family and my business are important to me. Coronavirus is by the way. The present economic situation of the country is caused by marketers and politicians.

It affected economy seriously. There is no market, to eat is problem. My husband is not working anymore due to covid-19. He lost his job during this covid-19 period. Things are costly now which has caused low patronage. Is hard to get like 4 to 5 customers in a day now

Coronavirus realy made things change in the world and life has equally changed too both workers and business people too.

My main concern about this covid-19 is that the issue should just go (end) and I pray that it should never come back again because it has caused so much damage to us like lack of funds. Business has falling in, no money because sometimes we're aways indoor due to covid-19. There is lack of money for feeding and everything (goods) is always costly and we don't have money to buy them. So that's what made me to write and apply for this loan.

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

During the pandemic things were not moving so it really affect businesses because no income, money was not flowing so it really affect the economy generally

During the lockdown was when the government set a ban on sales of sim card and registration and this really affected me till now, we are unable to sell sim cards we also had to get hand sanitizers and meet up with the regulations set by the network providers on protecting one from corona virus and this even made them reduce our commission

We are not allowed to go to work due to my level at work. Things have been generally hard due to not being able to go to work. Cost of living is now very high. House rent have increased, Transportation fare have increased, prices of food items have increased etc. Costs of living is like times three of what it was like two years ago. Is only God that will help us

My concern was to stay safe because during the pandemic we were all scared because the virus they said he has no cure so we were all at home with the children

The pandemic really dealt with me to the extent that I sold my machines inorder to feed my family.....now I don't have any machine to work with in my shop.....I had to start borrowing machine from my colleagues inorder to get my work done.....so my business is suffering.....I don't have income for now, I am only managing.

My business rundown completely. The prices of goods have increased and I don't think is planning to come down soon because it is increasing everyday. There is no much profits on the market again because of the high prices we are buying them. Customers are not really patronizing us like that, all we hear bis no money, no money everywhere. That is what people are using to sing now

During the pandemic things were a little bit difficult due to our day-to-day activities was locked down we were unable to go to the market to buy things and also our husband were all at home, so it really affected us in the aspect of income

I am still not balance in my business because of the pandemic.....I am still trying to patch because there are no customers now.....the materials we use for the business are costly now, we are just trying to keep the business going because things are not moving well at all.

My main concern about covid-19 is that my business has stopped, income is not generated. My business is down because of lack of capital. You people (GEEP) should try and help us, we're suffering and we need help in our business.

It makes prices of everything to be going up everyday. It makes me to spend the money I ought to used for my business during the lockdown. There is no money in circulation, everyone is just complaining. I am collecting the goods that I am selling on credit in the market because I don't have any money left after the lockdown.

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

I have nothing to say but during the pandemic things were difficult because of the lockdown no customers due to that money was not coming in so it really affected our income and also the economy generally, especially feeding the family it was a little bit difficult no where to run too because I was unable to go to my place of work

Business is not moving.....everything is terrible because people are struggling to eat not to buy cosmetics.....my business has really experienced a set back.....I am really trying to bounce back because my capital is down because of low patronage.

Honestly during that period when they locked everywhere, it really affected our business our husband were all at home doing nothing and also money was not coming in so many things really happened there was no money to send the children to school, there was no money to buy food even to buy little little things it was very difficult because things were not moving the way they supposed to move

Coronavirus problem is something that took the whole world by surprise and we are still struggling with experience because price are high at every level and all we had was spent.

Everything is costly now, especially the materials that we used on the farm. Things like chemicals, fertilizer, Urea, NPK have all increased in prices. Prices of Fertilizers increased from 7500 Naira to 10000 Naira, Urea from 9000 Naira to 12000 Naira, NPK from 9000 to 15000 Naira etc. We farmers are really suffering because we are not getting any support or help from anywhere. Government should please help us

During that period (lockdown), it (covid-19) affected both traders and students because you can not be able to sell your market very well and only small customers were buying things (goods). We thank God that things are improving little by little now. My main concern now is that I don't have money to start my business again. I used it during the covid-19 (lockdown) to eat food with my family.

Corona virus have spoilt everything. All businesses have run down, we could not work like before since it started and we are just managing.

My Primary concern now is the way my business is going there is no importation of goods into our state since the COVID 19.....people wants to buy but there is no supply.....that is the major challenge that we are facing right now.....demand is higher than supply which is affecting my business greatly.

pandemic really affected us because there was no movement we were unable to go for our day-to-day activities so income was not coming and also there was no food due to market were locked and are also expensive

The cost of living have increased now and costs of buying materials that we used on the farm have also increased, the prices are to much for us. Market is not like before the coronavirus came. There is no money in circulation because most businesses are not doing fine

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

My main concern is that it makes business goes down because there is no patronage, everybody is complaining that there is no money since corona virus started.

My own concern is how it kills people and how it spread that many people are being affected. Buy I pray that it end soon because I never want such a thing

The prices of feeds have been seriously increased and this have affected our business, because the profits we used to get have reduced. We are just trying to get back on our feet since last year that this coronavirus started. It has really affected the standard of living which is too high now.

The pandemic affected my business, there is low patronage because people are not coming to buy.....there is no money.....so it has not been easy.....my capital is down because I used part of my capital and savings to feed during the lockdown.....so now I am finding it difficult to get money to buy goods in large quantity because I don't have enough money to buy.

During the pandemic there was hungry due to no income so it really affected us during that time and also there was no movement but the major problem was food

I don't believe Corona exist, i don't have any problem and i don't take any precaution because to me Corona doesn't exist. Even with the way things are costly i don't believe is because of Corona, is because of bad government.

Corona virus stopped our business when it started because we couldn't work then. And now, there is no money to boost our business again because everything is costly and we have spent the money on us during the lockdown.

Everything (business) has spoilt due to covid-19, my business has cabarous (ruined) because I don't see funds, all of my business has run down. As a businessman that I am, am a driver and there are no passengers, fuel price is too high, part of my motor has spoilt and there's no money to repair it. Engine oil is ₦7500 for 4 litres, tyre is ₦12,000 for 32 rims and its tokumbo (fairly used), tube is ₦4000. The price of everything (goods) is too high, the federal government should try and assist us drivers in the market because we drivers, the government didn't assist us. Even the passengers are complaining about the price of ticket, that its too high. Even now, am in the garage since in the morning, I have not got a passenger.

Costs of buying goods have gone up and this have really increased the cost of living. It has also reduced the customer's patronage because most of them are complaining of no money which they said is due to the impacts of covid-19 on their businesses and jobs. My income have reduced because of this low patronage

It has shut down the economy in a bigger way. Price of everything is on the increase and the quality is reducing. It is affecting my business because my customers can't buy new clothes to sow. I have to release the staff I had because I couldn't pay them again.

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

It has disturbed the economy itself. And the economy is not easy to return back to normal because that is what we are facing. Everything is expensive and there is no sales.

The Corona virus has affected business that is why i need the capital to expand my business, the business is affected for a long while because of lockdown and during that time there were loses, that's why i need more capital now.

It has affected me a lot, I don't have money to do business very well because I spent all my capital during lockdown. I got what I'm selling now on credit. I am very worried about it, government should come to our aid.

Corona virus does not make business move like before. Those that patronises us are not coming again. The goods we are selling are increasing in price and our capital is affected.

It made me lose my job last year, it is the reason I'm doing this business now. Also things are very expensive, I'm just struggling with little fund to do this business

Since the lockdown there is no money, no movement of things and everything went up and till now everything is still very expensive.

I spend most of my business money on eating during the lockdown last year and it is still affecting me till now because there is no much money to use for my business. The prices of most of the goods that am selling have gone up and this have really makes things worst because this have reduced the profits we used to make from the business

I was not allowed to go to saudi arabia to worship because of corona it has caused so much restrictions even if i get to travel i have to follow many procedures

The lockdown and all the Corona preventive measures were my problem with Corona before, but now i don't have any concern because things are back to the way they are suppose to be, there is no restriction of movement and nobody is forced me to sanitize my hands or wear face mask.

A lot of difficulties in the aspect of food and also income was not coming so it really affected our business

Right now I am yet to recover from the losses during the Lockdown. All of my goods got spoilt because I couldn't go to open my shop. Though the market is opened now but there is no money to do business, no where to borrow money too.

I've to be concerned because corona has affected me and my friends it has affected the whole country. Every person that is doing business os affected one way or the other for me i have little capital and since the capital is low I'm not able to buy much things. Before corona i used to do fish hatchery I've stop now no capital

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

There's no market, everywhere is dry, my husband lost his job, i could not pay my rent, we were just struggling, alot of my customers collected goods on credit

Corona has affected my financial before corona i had a big capital and a running business i sell my goods to people on wholesale and retail. Since the corona i have a low capital the business too is not going on well no more wholesale corona has affected me

It affects my source of income and livelihood. My standard of living reduced because of this covid-19. Prices of everything have been increased. The salary I am earning can't really do much again because of the high costs of goods and services

I'm a carpenter I got into problem since the start of corona it has stopped my business most customers are not coming again corona has so much affected me and this change I don't know when it will end

Am not worried about the covid-19, it's a pandemic that we're learned to live with it, so am not bothered by it. It's not like am comfortable with the pandemic, why should I be? Am just not really bothered about it. My main concern about the covid-19 is that it really affected business, things (business) are not moving the way that they should but all the same, we give God the glory.

My concern now is my business capital is low, i seriously need help with money to invest in my business because Corona has reduced my capital and i have a family to feed.

It is not bothering me but business is very dull. I can't travel to since last year.

It affect my business because there is no sales when it stared, even till now. The price of goods is not encouraging at all, it is too costly.

My problem with this Corona is lack of money, i want to farm more but i don't have the money to buy all the things i need in my farm like fertilizers and herbicides.

Corona has affected the financial situation of this whole world and what has affected the world has to affect me too. Since the lockdown i was mot able to go and buy my market goods my market just started getting better but I have a lot capital before corona I could buy 100 pair of shoes and sell with in a short period of time now i can only afford 25-30 pairs and the people I'm buying from has added price to the goods

It caused dropped in the sales of goods. Even we find it hard to eat during this ramadan because there is no sales and no money. The high costs of the drugs that I am selling is not even helping matters, they are just too costly. They are like times three of what we used to buy them and this high costs have made most of my customers not to be buying like they used to

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

The problem is money because work is not going on fine. I am in debt as I am now. Things are not easy and the price of everything keep increasing.

My business is not thriving due to low patronage because there is no money in the country and the security challenges we are facing has made life very difficult for us.

Honestly the financial situation, business and lack of capital is my concern. Since the start of corona my business didn't move well they stopped us from doing our business even now I'm still affected

I don't have any concern about it. Not affecting my health or my business

I don't have any concern but I can say that things are very expensive now and there is little money to do business.

Corona is real it has affected lots of things and what has been affected will take alot of time before it gets back to normal. We couldn't move around during the lockdown we didn't do our business we could not help others because we too we have our own financial problems even now business is not moving well

Corona has affected so many businesses and companies in the country people are so much affected some people have permanently lost their jobs because of corona

My main concern about the covid-19 is that during that period (covid-19 lockdown) unlike now, traveling was not easy as a result of the lockdown. But now there is no restriction on movement we're free to go any where and it is safe to transport my business anywhere. The way business is now, it's not like it was before the covid-19, everything (goods) is very expensive now.

Financial situation is my main concern financial situation gets worse every day no international business no import and export we only use our things this has made the economy to go seriously down

It makes goods to be expensive and it causes low patronage. People were afraid of mixing with others and it affected sakes during the lockdown. Now again that there is no lockdown, everything is costly.

The places i used to travel to buy eggs at a cheaper rate i couldn't travel to since the beginning of Corona because i am being careful of infection and also because there is a restriction of movement especially to farms in plateau state, and that has seriously affected my income, feeding in my house has changed because what i normally buy for them i can't afford now.

The Coronavirus is a deadly virus that killed many people globally. I am worried for myself and my family because the vaccine is perceived to be for the politicians alone. It doesn't get to others so one needs to be very careful.

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

It is affecting my business seriously, things are very expensive especially food and customers will complain if you sell small food to them. So the profit in business is reduced

It has caused a lot of problems. Things are costly. The price of foodstuff is increasing everyday and we can't even eat enough again.

I think people are still afraid of coming out because the market is not as full as it used to be before Coronavirus. The people coming to the market don't care to use the face mask, they can spread the virus like that.

Everything has changed especially my business because during the lockdown i put to bet of a set of twins and i lost one at birth, i had to use my business capital to settle the hospital bills because my husband is not working, i didn't have any money to invest in the business again after the lockdown and i had to shutdown the business.

It is the reason why things are very expensive. People are hardly taking provisions like milk and tea because there is no money. Sometimes I don't make sales of up to #1000 in a day. Doing business has been very difficult since Corona came.

I don't have concern because I'm leaving my life to the fullest now- this year. I called last year a "limiting year" because I was not able to carry out some things I planned and that was discouraging.

No, I am not concerned. I am not concerned because my life was not well throughout last year buying and selling was difficult becaus of the lockdown. If the government had allowed people to buy and sell on time as corona started or make provision on time for people who are less previledge tings would not have been worse.

I am not concerned. Why should I be should with what made everything to e expensive. Is like being a friend with a wicked person.

The rate of death in Nigeria concerning corona virus is not much. I don't have any concerns because I think it is politicized.

Coronavirus has nothing to do with business, it is people that are making things difficulty because they want to take advantage of this opportunity.

I am concerned about how to curb the spread of the virus because people are not really following the instructions on social distance. The vaccines should be available for everyone but it is as if it is meant for the rich alone.

I am worried because it affects a lot of things. The educational system and the economy has changed. This brings about poverty because people cannot do business the way they used to do it. It also affects spirituality of the people. A lot of people couldn't go to church so they backslide and now we are treating some people like a new beleiver

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

I have finished my business capital during the Lockdown. It is difficult for me to do business now because I hardly see who to borrow me money. I spent my life savings, everything I have been saving for the past years.

It is not really affecting me because I trade in poultry and fish Farming. Feeds are expensive but we don't have much choice than to buy it like that.

I don't have any concern about it, it is not affecting my health or my business. Things are expensive though but I don't think it's because of the Corona Virus

I was filled with so much concern last year that we could not work to earn income. The lockdown last year contributed a lot to my concern. This year is better, things are getting in place.

I don't have any special concern for coronavirus. Here, we don't take it serious, the people of the community don't take it serious, only official people who go to bank (corporate setting) take it serious. Since my business is going well and my family is safe and everything is okay. I thank God.

As long as the protocols set by the government are observed, let me tell you, this thing (covid-19) will go because it will not be able to infect anybody. My worry is people attitude toward the covid-19. Those of us that have aged, they say we are easily infected. Having that in mind, it gives me a lot to worry about because I was at a funeral and only myself and one or two other people that were wearing face mask. And if people are like that towards the pandemic, it gives you a lot of concern because if everyone is willing to observe the protocol, why won't we put a stop to the covid-19 and be better for it.

The thing (covid-19)is affecting my business because what I make i don't sell as people don't buy my things (goods) like they used to before covid-19. My business is going down and my income is going down. Sales has dropped because of low patronage from customers who complained that there is no money.

My problem is that covid-19 has affected a lot of people, people are living in adjact poverty because of the lockdown of 2020 and some businesses have not been able to recover as they used there business capital to feed there family. I don't know what government is actually doing about the covid-19 because we're just suffering in pain like that. We are thankful to God that the covid-19 is beginning to ease off but by the looks of it, if we're not been careful, the covid-19 will be back. The protocol that has been set up to be observed, have been thrown away and nobody is observing the protocol.

i use to supply rice from lagos and other states, but the corona virus has really affected my business, the restriction in movement, the hike in prices and all

Corona has affected many things for me my business is down i have no money I've used my capital almost all of it during the lockdown even me i was affected with corona so corona has really affected me

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

The covid-19 is a general problem in the country, the economy of the country is so hard now because business are not going well. During this period, I borrowed money from some people and to pay them back is a problem because whatever you buy in the market, its very costly, so to get the money to buy something (goods) is not easy. To pay back the money is hard because things (goods) are very costly and the little money i have is not enough for me and my family. Am planning to leave my shop because to pay the shop rent is not easy because there's no money due to covid-19.

Since corona has affected the whole country it has to affect me corona has made everything to stop now we don't have capital i have to collect eggs now sell them and pay back before i had my own capital and all the profit was my own now i have to share the profit with someone

All my welfare is going fine, my business is also going well. i don't have any primary concern relating to the covid-19

I'm afraid of corona not to come back because it affects the financial situation if corona comes back it makes people to suffer alot it affects the economy if corona spreads again we'll be on lockdown I don't want to be locked again

It has stooped my business before corona we didn't used to suffer before we get money but now we suffer so much and the products are expensive my customers are always complaining

Coronavirus is not a serious problem in Africa. Our businesses have resumed and we are happy we are working. Here, Coronavirus is nothing to worry about.

Since coronavirus is not disturbing my normal business activities after the lockdown has been stopped. Don't ask me again, please- I don't have any concern if I do, I would have told you.

My present confrontation (challenges) is beyond COVID-19 situation. I can't say I am concerned about COVID-19 because everybody is doing things -engaged with business or others.

I use to hear about coronavirus but I don't have any concern with it like last year- 2020, that it affected our business

Sincerely, I don't have any concern with corona virus because I don't know where to start from. For everyone has a part to play. It is well.

I am only concerned about how to get the loan not about coronavirus. Coronavirus has come and gone.

It is affecting the economy because the price of things have gone up because of the Corona Virus and this leads to low demand of what we sell. The amount of poultry feed now is about times 3bof what it used to be. I know many of my colleagues that has stopped doing this business because there is no fund to continue.

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

That last year lockdown really changed everything. It is since that time that market have turned to something else. Low customer's patronage, high costs of goods and transportation, low income. My poultry business have really been affected, during Easter celebration that I supposed to sell chickens, I didn't see people to asked me that what am I selling there. Most people complained of no money. I and my family are the ones that eat most of the chickens while some died. Things are just to hard in this country and is getting worst everyday. Is only God that will help us

My kind of business was seriouly affected as there were no parties and social gatherings so fashion business went to sleep. That is my own concern about it how to recover .

My concern about coronavirus is how it took me back to my old days of suffering as my business went down since the virus broke out, so many construction work stopped and i could not see any business to do.

Coronavirus has made life very difficult for us even me as a civil servant, things are not moving well again as salaries is not coming in as usual and things are very expensive with same salary to go and buy from same market.

This coronavirus have really affected the economy, especially in the area of food production. Everything is too costly now. We farmer are the ones that are really experiencing it. The amount we used in managing farm have increased to like times three of what it's used to be. Costs of chemicals, manpower, fertilizer and seedlings have all increased

We have to take care of our health by wearing face mask and washing of hands regularly because the virus is deadly.

A lot of my customers lost their job during the Lockdown and it is affecting my business. The economy is so bad that people are not thinking of sowing new clothes.

The cost of feed is high and people are not buying again because chickens are very expensive and there is no money in the country, so my business is affected because people want to buy at low price and my profit will not come out if I sell at the price they wanted me to sell.

We have not been able to go out and sell the way wanted because of this coronavirus. Also, prices of things have really gone up including the pepper am selling. The costs are like times three of what they used to be and the profits we are making from it is not that much

My concern about it right now is getting the vaccine. I am doing my best to protect myself and my family but we still need to get the vaccine . Since the arrival of the Vaccine as announced, it hasn't gotten to my local government.

There is no money because of the hardship, the economy is not good.....all the prices of all items has gone up because of coronavirus pandemic.....there is inflation now in the country.

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

Coronavirus has closed down international boarders so businesses is not moving well again as goods can not enter again when all started so people that supply us fish stopped coming so all i do now is sell just little i can afford to buy and sell again.

The covid-19 slowed down business very well like what us farmers are suppose to produce this year, has gone down very well because of lack of capital, so we are not able to produce as much as before due to covid-19. My main concern about covid-19 is that things (business) are not moving the way it is suppose to move, the economy of the country is not good at all because of the high cost of goods in the market.

I had to go and borrow money from Microfinance Bank because I have no any means to get money for my pure water business because we have spent all I have during the lockdown. I was locked up because of this money and it really affected my child. Is everything that is costly now including the pure water that I am selling. I am not really making much profits since the prices of materials in making the pure water have increased.

The situation is very bad, it make people not to bring clothes to sow. The few people that brings clothes are pricing low because they don't have money and they blame the Corona Virus for it. This makes profit to reduce greatly.

Coronavirus made us stay at home forcefully and because of caution on getting infected and spreading the virus, so in the process we lost customers and business collapsed as capital was gone.

I have no concerned related to coronavirus now. Though during last year things were some how but things are getting better now

My concern is you that you sometimes in this period do not have what some customers want to buy because you can not afford to buy and resell and even when you have it, the cost chases the customers away because money is not in circulation again. Profit is very low this period.

Without good health one cannot do anything , so I wear my mask and wash my hands regularly.

Covid-19, in the small petty business that am doing, my business is not moving like before, people (customers) are complaining that they don't have money and the cost of things (goods) is very high. So, market is not moving at all, we are just managing to put food on our table with the small money we make. Some times, we come to the market and can only sell small and get something (small profit) but sometimes we don't sell the amount you are expecting to sell. So it's not easy for us. We're managing and pushing things (business) ahead because we don't have any other thing(business) doing but this market business.

My primary concern was to survive all this period that has brought us pain and agony, as i resigned my job to face my little business and suddenly the virus struck and everything went down. so i am just trying to start a fresh life over my business to see if it will bounce back.

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

The pandemic was terrible.....after the lockdown there is no money.....the little goods I have in my shop I was not able to sell because there are no customers and the ones in the market I cannot buy because there prices are high and I don't have money to buy because people are not buying the ones I have in the shop.....so the business has slow down.

We are not be allowed to sell all the time in the market. Prices of goods and services have also really gone up and the profits we are making have reduced because of low patronage and because there is no money in circulation. Things are really hard for common people in the country

Coronavirus affected me negatively because it brought a lot of disaster for me, like loosing a lot of my goods and some went bad and i am still in the pain of that lost.

My concern about this coronavirus is that the virus just suddenly came out and made and changed our way of life, killing people and fear of contracting it and all businesses went down. No means to survive again.

My concern is that my daughter and her 5 children moved into my home since the pandemic and i am the one taking care of them.....feeding is not easy for me and the children because everything is expensive now, so how to get food for me and my five grandchildren is my major concern.

It paralysed my business because the prices of materials we used in making Bread becomes really costly. The profits we are making have reduced because of high costs of ingredients used in making Bread.

The covid-19 affected me so much in many ways because the trade (ie retail - food like rice, beans and dry fish) that I was doing before, its no longer functioning, there's no money to do it anymore because the little money that I had before I used it all during that covid-19 (lockdown) to feed my children. As the price of things (goods) have increased, there is no money gain in my new business anymore because my "Kunu Aya" has quality, I didn't put much water in it like other people and if I increased the price people will not buy it. My main worry now is capital to start something (business).

We are not getting money to sell market again. The prices of everything have gone up including the materials that we used in making goods am selling. The profits we are making have reduced because customers have not been patronizing us like they used to

My business is still struggling because everything in the market is expensive and it has reduced the stock in my provision store and also customers patronage in my Workshop.

I am concern because most of my customers are not coming to my shop again....due to the pandemic they stopped coming.....I don't know but is bringing down my business.

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

Food has become difficult to get since this Corona started because food stuffs are expensive and our money doesn't have value and also all the killings and kidnappings going on in this country are responsible for all this hardship. We are fasting now but i can't afford sugar that i will be adding to my porridge everyday because i don't have money.

As a tailor I deal with a lot of people and now there is no patronage most people that are suppose to come to the shop are no longer coming since the pandemic.....so I now look for customers so that my business will keep moving.....before COVID 19 customers look for me infact I book them for appointment but now I look for them just to come and sew their clothes.....so of them will complain of no money to eat let alone money for sewing clothes.....and my business depend on people.....so things are not going the way I want it to go.

I am a driver and i really lost a lot last year because of the lockdown, i had to resort to being a labourer just to be able to feed my family, but now since the restriction has been lifted things are getting better.

It has really affected the sales, market have not been moving since last year this coronavirus came. Everything is now costly, the costs of goods am selling have increased and the profits I am making have reduced.

The financial aspect of my business is down.....people hardly buy snacks again.....there is hardship because everything is costly.....the cost of producing snacks and cakes is very high.....people rather stay without taking those things because is costly now.....egg roll that was sold for 70 naira is now 120 naira.....so even if I produce them I don't see buyers.....my business is down.

Honestly during the pandemic it's really affected us because business was not moving at all and in the aspect of food honestly there was hungry to cater for family was a little bit difficult due to no income

We are not really selling market nowadays because most of my customers have not been buying from me. They are all complaining of no money and also the high costs of goods is pushing many people away from buying. The costs of buying and selling of my market have really increased and this have been affecting my sales and income a lot

i used to have a supplier that supplies me goods, i then sell them and pay him but because of the corona virus i don't have the financial capacity to do that again

The covid-19 has affected me very well, as things (business) are not going well, the cost of things (goods) are high, even to buy things (goods) to sell is on the high side. People are just minimising thier ways (expenses), some people just pick rubber around to use as firewood to cook there food because they don't have money to buy firewood or charcoal.

my major problem doing that pandemic was angry for me to cater for me and my younger ones and my family so it's a little bit difficult for me due to we are unable to go for our day-to-day business is so it really affected me in the aspect of food and income

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

the corona virus has really spoilt the economy of Nigeria and has affected us that own a business

My concern is how to cater for my family and also for them to stay safe because during that time we were unprepared for the lockdown so there was a little bit of hungry during that time

the commodities prices are high which made it difficult for our income to match the commodities we need

I am not really concerned about anything related to coronavirus, though things generally have become costly and customers are not really patronizing us like they used to because of high costs of making hair and buying materials. This have also reduced my own profits but I believed everything will change for better soon by God's grace

Just that during the pandemic everywhere was locked no movement so it really affect us because we are unable to go place of our business, so due to that there was no income so it really affected our businesses and also for us to cater for our family was a little bit difficult

i used to sell yam before but because of the covid i had to stop has my business was run on the loans i collected so after paying back all the loan and the covid happened i had to shut down the business

Things went down, my customers stopped coming maybe because of the social distancing.....my business is not moving at all.....I even went to the extent of selling my sewing machines inorder to get money to feed....so things has gone down in my business.

due to the pandemic there was no movement so it really affected us because we were unable to do our day-to-day activities and also money was not coming in so we were unable to do most of our business due to no income, the major problem was income and feeding

No customer was coming again cause they were complaining that there's no money to buy clothes and that's what made the shop go down as alot of them were owing me and could not pay back

My problem now is lack of money because of low patronage i am not getting screeding jobs like before

My work has to do with interstate transportation, and when the corona virus happened lastyear they was a ban of travelling and this really affected me, but there have been a slight difference with the situation of things

people were not patronizing me during the corona times, a lot of people were looking for means of survival and getting food and not building house or painting it

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

Nothing much to say just that during that time things were a little bit difficult money was not coming in to even cater for the family was a little bit hard, so things were not the way they were during that time, there's a lot of difficulties in the aspect of income and food unable to do our daily activities so it really affected the economy, but during the pandemic my house got burn so I have to start afresh to survive with me and my family so during that time there was a lot of struggle for me to get my things back and income was not forthcoming the way it was back then

As a Tailo my work was really hindered by the corona virus as all through the lockdown people wee not doing parties, no ceremonies and this did not make me get clothes to sew

i don't have any primary concern relating to the corona virus

during the lockdown there was no market and no time to open the shop, whenever we are chanced to open the shop we try to sell little and the little money we get from there is what we use to take care of ourselves

I don't have any primary concern relating to the corona virus

During the pandemic things were very difficult especially in the aspect of income due to no movement we are unable to go to our places of businesses, so it really affected our income and also things you are very very expensive and there was hungry during that lockdown and the government did not even support the poor during that time so people were into another situation, as it is situation was very terrible during that pandemic no food and money was not circulating so it really affect the economy generally

The covid-19 has affected us too much because one of my brother died last year December of covid-19 and also my parents were also infected but they are fine now. There are a lot of challenges now due to covid-19 because there is no business anymore and there are no customers.

Business is not moving like before because there's low sales and i am not making much profit from the business.

i don't have any primary concern about the corona virus, just that it has made me lose some sales in my business

My concern is the economy all price of goods is high not only food but everything is expensive and the money in circulation is not much

My concern is I don't have capital i used fo have a large capital I sell food stuff now there is nothing to sell no capital no business

my concern is just that things were not going the way they supposed to move due to the lock down so it really affected our income and our day-to-day activities for me income was not coming in and was not going out and things were very expensive during that time

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

My concern is capital I sell kuli kuli now i find it hard to make it because of the lack of funds i used my money to chatter for my family and some people are not paying back

My concern is we didn't go out for a long time and it has affected my capital even now capital is Not back there are less customers

The economic situation of our country is getting worse everyday due to the covid-19. And one problem we're in this country Nigeria is that when ever we're inflation and the price of goods rise up, it doesn't come down and due to covid-19, the price of everything (goods) in the market has increased.

My concern is how corona has made me poor I don't have anything of my own now everything is gone now the business i do is to collect phone from someone add my own money and sell not like it's my capital

Corona virus affected businesses and a lot of things. It is a thing of sad because business is not moving well and everything is costly, and there is no patronage like before.

My concern is that we are tired of covering our nose all around and we don't want this corona virus again.

My concern is that when corona virus started, there was no money, no sales, and generally things were so hard then. And, till this time there is no much changes.

It has made business to slow down because people are not patronizing like before. The cost of living is now high and everything is now costly.

May God end this corona in our country because it gas really affected our business. We had to stay at home and spending from our capital when corona started. Now, we don't have enough money to work again and everything is just too costly

My own concern is just to protect ourselves. And my family have already taken the covid vaccine.

It caused a lot of setback for our work we were not free to work when it started. Since the pandemic have reduced, things have not returned back to normal. Everything is costly and there is no money, so we want the government to help us to make things better.

My primary concern is how it has affected businesses. Many businesses have closed down and this have lead to unemployment.

A situation where you had something doing before and now you are jobless because of the coronavirus

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

My sales is my concern and how it will improve and pick up again because for some time now it has been very bad.

In our village here, we're using facemasks, we are trying to washing our hands frequently to avoid it (covid-19). As a result of covid-19, there is no business, there is no market, even the small business that I am doing, there are no customers.

My concern is that nothing is moving well again since the virus started even to pay to shop rent is a problem

The scarcity of goods and services at a point when the virus story was very high made life difficult and expensive, so sales realy dropped and everybody has been complaining since then till now.

Nothing is moving jn my business, my business has been so bad since the beginning of this Corona, customers are not patronising like they used to.

I have lost my business as a result of this Corona, it all started from the lockdown because i wasn't going out and after the lockdown my sales reduced which later crashed my business, now i don't have any business i sold all my livestock because of Corona.

I am concerned because sometimes what we ignore often comes around showing (manifesting) itself. COVID-19 should not be ignored because it affects the world just in few months, there was no international trading even household (local) trading was limited because of lockdown.

I am not concerned because I have moved on from where I was last year to a better place. My family is doing well, I thank God and my business is progressing.

I am really facing challenges in my business because everything is expensive and the patronage is low.

I am concerned because of how the market is, the government is not regulating the price of food items. Everyone is just selling things at their own price with poor quality.

The way everything is expensive is my major concern now and it's so difficult to feed because i don't have a business now , because of the high cost of dried fish has in the market i couldn't continue with the business of selling dried fish, the price has increased from seven thousand naira to forty thousand naira, i couldn't cope because i don't have enough capital and i was feeding my family from the business.

I am still concerned because things are still difficult, to eat three meals a day is struggle, to eat what you like is a struggle. This is because everything has increased in price after the lockdown.

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

Coronavirus has affected so many things in our community. My business is just getting in shape this year. The lockdown was the main thing that affects buying and selling.

All what I can say is that business was not moving during the lockdown so it really affected me due to the lock down so it really affected my income and also things are not moving properly during that time

I'm concerned on how my family feed my husband's capital is low because he used his capital to build us a house the house we used to stay in collapsed last year due to rain and it was during the lockdown time so the capital finished now he has to go out and earn before my kids and i eat food i have 8 kids

truly things were a little bit difficult during the pandemic and also due to the lock down business was not moving and things were very expensive so it really affected me, due to that my business collapse now I have no capital to even start doing something, but to feed was difficult and to do our day-to-day activities was a little bit difficult then

My concern is how my company has stopped I can't pay my workers i have reduced most of them sef we are now working on a small scale capital

I am really worried and afraid with the number of deaths recorded through Corona, i really don't want to be infected that's my greatest fear because i don't want to die now, i still observe social distancing and wearing face mask, the only thing i am yet to do is to receive the vaccination.

My concern is how business is down and financial situation is getting worse every day people that collect my goods don't pay and the goods are expensive too it has doubled in price

Corona has reduced my business patronage, my sales has seriously gone down because i think the country is in a very challenging situation that people no longer have money now, that's why i don't make much sales.

My concern is the situation of the country no money people are suffering business is down i really need help i don't have any job i used to farm and have a business now I can't farm no money

My concern is my business has been affected because of corona my capital is down i took care of my capital during the lockdown so now things is not going on well

My concern is my capital corona has affected my business very well I don't have half of my capital now even the customers are not coming to patronize my business has to be down

My concern is i have financial issues corona has affected my business because of corona no money everywhere. I fed my family from my capital but their is no money on circulation

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

My concern is my kids education that has stopped everything about school has stopped now they're at home no school and no resumption date

My concern is how corona has affected my business i used almost all of my capital during the lockdown there was no income during that time i was only spending the money every person with business have been affected now I'm just trying to earn some money

My concern is my financial situation my situation is in a very worse condition no money everywhere no customers to build house so i can do my business

My concern is that since the time corona started out work place has closed i didn't work again no business I don't earn anything again

My concern is how financial situation is worse it's in a very bad situation everything is expensive something of 5naira is now 20naira price have increased more than 3 times and the capital is not enough I'm a tailor the sewing materials are expensive

My concern is that my financial situation is down lots of people have lost their jobs because of corona the economy is really bad people are suffering every where

Due to the covid-19, there's no money, there's no food and there're no customers like before. God is the only one that lifts me up. If not for God, my business would have crumbled because my business was totally down due to covid-19.

My business have not been doing fine, most of our customers that we normally supply our good to are no more coming, many of them are saying that they don't have money to buy market. We have spent most of the money that we are using for business to eat during the lockdown because we didn't have any other source of income than our business and we must eat. This covid-19 have really caused lot of havoc to businesses. The costs of buying goods that I am selling have really increased and this have reduced my business and income

Nothing (business) is moving like it did before the covid-19, if you people (GEEP) can help us, you people should help us. About my main concern, it is feeding, you have to feed first before you can do anything (business). Someone can cope with a business but as we're struggling to feed now as there's no money like before to buy food, it's difficult to do business when you don't eat well. During the covid-19, the money I had I used it to feed my family and the little money i make now, is through following someone to buy goods, so I can feed my family. So, am in a terrible situation due to covid-19.

I have not been getting much money to do business. Goods are too costly now and the profits we are making have reduced because the patronage have also reduced. Most customers are complaining of no money because boda the impact of covid-19 on their businesses and jobs

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

Things are getting worst everyday. We are not getting money to eat. Everything is too costly. Market have not been moving like it used to be. No sales, no money. We are just trying to survive with the way things are in the country

The covid-19 affected my business, things (business) is not going well and things (business) are very hard this time around. To buy goods and sell, there are no customers to buy it. To get funds to buy another goods is very hard due to covid-19. So, we can not afford it anymore, we need financial support from government to help our business. I used to travel to Lagos to buy goods for my business but now, due to financial struggle, I buy my goods from the market here (Imo state) from the whole salers.

The main problem is lack of capital to invest in my business, i used to travel to cotonou to import shoes but but now even if the ban on importation should be lifted i don't have the money to travel. The provision store i now manage is not big and the profit is too small.

In reality the outbreak affected me so much and till now i am trying to get myself back on track financially

The covid-19 really affected me but not my health for which I thank God. It affected my business because it is not going normally like it was going before the covid-19. Since last year, people (customers) are complaining that there is no money to sew clothes because people will be able to eat will before they will think about sewing clothes. The main thing tharts worrying me about the covid-19 is the issue of money, due to covid-19 i don't have the money to leave the area that am staying, am not comfortable there at all. Flood usually disturb us there, from now till November, if I have money now, I will leave that place.

The Coronavirus is not affecting business so much here and it is not affecting people's health too. Though things are expensive now but we are able to do our businesses normally.

Coronavirus is not something good to talk about because it memories are full od pain as doing business became a shut down or closede book.

Corona has reduced my sales rate due to low patronage and my business capital becausei have been feeding from my business.

Making money has been problem since this outbreak of coronavirus as businesses has been down

The covid-19 has affected me so much as there is no money to buy poultry feed, there's no money to pay worker (labourers) in the farm that are working for me. My main worry about covid-19 is that it's a bad sickness, I don't like it and I pray that the government will make it go away.

My concern as a farmer and a Nigerian the lockdown made it difficult for us to sell our farm produce and there was no money to buy other things we need as we could not raise money from sales.

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

Since lockdown my business has been down and i lost a lot of goods because they have expired during lockdown, and i don't have enough capital to stock my shop.

The lockdown made my husband lost his job and things became very difficult for us since then, just relying on our farming activity

It has caused low patronage and increased the prices of goods. Also, we have been experiencing low profits and income because of high costs goods that we are buying.

My concern is like every other person around me as the fear of getting infected and the way things are going, prices of goods and services has been very high and business bad

The Coronavirus has paralyzed almost everything in the country. Economy has been stagnant since last year that the lockdown started. Business is not doing well, things became very expensive to the point that it is hard to do a business.

Things are hard seriously. My husband lost his job during this coronavirus period. So I am the only one taking care of the home now. And even my own business is not that doing well. The goods are too costly to buy, low patronage and low income are all that I have been experiencing since this coronavirus started

There is a high increase in the price of everything (goods) due to covid-19. Things (goods) are costly these days because if you are buying and selling, after selling, if you go back to the market another time, the price would have double. After selling and going to buy new ones, it's a problem because the price is always increasing. My main concern about the covid-19 is just to take your precautions when you are doing your normal business, sanitize your hands, maintain social distance as you can and wear your facemask.

My concern was my income as my work started experiencing low patronage because of the kind of business, since it involve contact as an okada rider even me far of infection.

It doesn't make work to go well again since the time of lockdown. And we have not yet seen the things getting back to normal.

Not really because it could come again and no one knows if it's still within the country. If it escalate again it will be a disaster because last year was not funny, it was hardship.

There is hardship now which make us not to buy plenty goods.....if we buy from the wholesaler at a high price and we want to sell, customers will start to price according to the money they have in their pocket and you have to find a way to sell your goods.....so the business is not moving.....there is no profit because of the high price of the items.

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

It affect everything since it started. Things are yet to returned to normal. The high cost of goods does not make us profit from the business we are doing and there is no money.

My concern is that the virus scartered a lot of things as i have eaten up my capital since that period

I am not that concerned. I am only concerned if there is lockdown and I hope there want be another lockdown- because it will affect businesses, health and school (schooling).

The costs of buying and selling have really increased and this have affected the sales and patronage. Market is not like before the start of coronavirus. The profits we are making have dropped, our income is not as it used to be. The prices of goods and Transportation have really gone up and this really affecting our profits

Since lockdown my life and business has changed because there is low sales in my business and it's because most people avoid crowded areas due to social distancing and it's been bad for business.

The fear of covid19 made us stay back at home and later government enforced it so from there sales became very low and capital gradually started going down and till now we are still struggling with it

My own concern about the corona virus is just that we have to protect ourselves so that we don't contact it.

Things have changed now, and I thank God the difficult things that happened last year (2020) did not continue this year- the difficulty things like not having enough money and thinking of what to eat.

There is scarcity of goods in the market, the economy is affected greatly because there is no importation of goods and the costs of transportation is very high....sometimes we go to the market but we will not get the goods we want to buy because is not in the market.....there is scarcity of some of the farm inputs due to COVID 19 pandemic.

Everything have not been going well since the start of this coronavirus. Farming business have becomes so hard because of high costs of buying materials like tools, fertilizer, chemicals and seedlings. I have not been able to work much because of the covid-19. The high costs of living is also too much

You know, last year that corona virus started, there was lockdown and we could not go out to work, so our work stopped then but this there is difference in the work, we are working but not the way it was before corona virus started.

I am not concerned because the government is not fully implement the coronavirus caution policy, with this we know that the situation is not serious. Everyone is doing as they like; only the private industry is enforcing the policy. In the public everyone walk and do as they like without concern for their health.

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

The covid-19 distabilized me because during the lockdown, I didn't use to go any where and didn't do any business. My business is perishable goods, so majority of them got spoilt and we eat some. But now, am just coming up by the grace of God and compared to last year, it is improving, its coming up gradually again. My main concern about the covid-19 is food, things (goods) are very expensive in Nigeria now. So, before you will manage to buy something (food) that you will eat, it is hard because there's no money due to the covid-19.

It is my health that is my primary concern because always I have to stay healthy by wearing face mask and avoiding crowded areas just to prevent myself from COVID 19.

The thing is that the pandemic is all over the world. But in this country things are so costly, the price if foodstuffs have gone up. Our economy in this country is affected because businesses are not doing well and there is no money.

Our business have not been doing fine since the start of this coronavirus especially during the lockdown, because we couldn't go out to sell and this really affected us. Market is not like before, there is low sales with low profits which is due to low patronage, there is also increased in prices of goods and services.

Because the impact on my business was terrible.....there was no patronage, every thing came to stand still, people are always staying indoors.....it was really a terrible situation for me.....the impact is there but i am trying to get back to the way it was before the pandemic.....but up till now there is low patronage.....so my business is suffering as a result of the pandemic.....infact I had to let go of one of my employees because I cannot continue to buy her.....to tell you how my business is suffering.

Honestly the pandemic really affected us due to no movement and also things were expensive due to the lockdown, my concern was how to feed my family

Corona virus bring down our economy in the country because everything is now costly.

Everything is costly, no money to buy seeds even Cassava stem for planting is very costly.....we buy one bunch of Cassava stem for 3000 naira which was like 1,500 naira before the pandemic, a tuber of yam is now 300 naira which was around 100 naira before COVID 19....so for this planting season we spend alot of money in buying seeds, so our farming don't have profit like before.

Corona has brought a lot of setbacks in my education and i am not happy because i need to move forward with my studies and even now that schools have reopened i don't understand what they are even teaching in class.

I borrowed money to do a business and because of the lockdown, the business did not work. It was a book that I published last year to sell to students but covid-19 came and school was lockdown, so I lost a lot of money. Am worried about covid-19 because nobody knows the future of the disease, we don't know when it will stop. On the news, the government has bought vaccine to fight the disease but I have not seen the vaccine in Anambra state.

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

Since the issue of corona virus started, things have turn upside down. I don't have money to work again. I have to change my children's school to public school because of money. We can't eat normally again because we couldn't work like before.

this pandemic of a thing really affected our business to due we are being locked down at home nowhere to go, we are unable to go for your businesses so it really affect everything about the economy especially in the aspect of income and food

It affected my business a lot because there is no money to make clothes to sell to my customers. The money I now used in buying materials have really gone up, while the profits I am making have reduced.

My concern now with Corona is the social distance that we have been advised to observe and to me it's very difficult because there is no way i can do business without interacting with people, i need to make money to feed my family but more interactions puts me at risk of contacting the virus and i don't want to be infected.

My concern during the pandemic was that due to no movement it really affected our income and also there was hungry but the main concern then during that pandemic was just for us to stay safe not to contact the virus because the virus has no cure so they asked us to all be at home no going out and it really help us in the aspect of the virus but in the aspect of a money and income it was a little bit difficult

The prices of commodities is affecting my business.....everything is costly, business is not like before COVID 19.....no customers as before COVID 19, people are always complaining of no money....the business is just going down gradually.

My business has been down since last year because of low patronage and goods are very expensive now. I used to buy two trucks of onions and bell peppers from kano to sale here in Taraba but now i can only afford hundred bags of onions.

My main problem now is money, if I can see(get) money now, I can buy plenty goods to sell in my shop. Am concerned that things (business) should start getting better because things are getting worse by each day especially the cost of food in the market.

Business is not favorable since COVID 19 because when we go to the market to buy goods they sell to us at a very high price and if we want to sell to our customers at a high price so that we can get our profit they will start complaining that the goods are too costly.....so we spent more time in the market looking for consumers to buy our goods....so there is low patronage.

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

The sickness (covid-19) affected all aspects of life, so am seriously worried about the havoc that the sickness caused to the community. The pandemic affected both the economy and business because it reduced the working class income and caused the price of every goods to escalate to a high frequency. Now, the cost of living is high in Nigeria due to the covid-19. I have been noticing poor attendance in the church but i didn't conclude that it's the covid-19 that is the cause. I think maybe for some people, when things (life) are easy they will attend the church and when things (life) is difficult they say it is the covid-19 that affected there affendance because they will be struggling to meet up with there need. So it's when they meet up with things that they consider basic that they will start coming to the church again.

My concern during the pandemic was just our safety and also there was no movement during that time so it really affected our income due to business was not moving money was not flowing in and was not flowing out so it really affected me

There is no money, we have nothing. Market have not been moving like it used to be. We are not finding things easy at all. The prices of goods are too high. We are living from hand to mouth. No sales, no income. The situation we found ourselves in this country is really bad

My major concern during the lockdown was hungry how to survive with my family because there was no money and things was not moving so it really affected me because I am a widow, so my concern is food nothing else

Everything is costly now, the money for house rent, school fees, electricity and Transportation have all gone up. The price of onions that am selling have gone up too. We don't know where Nigeria is going because everything have scattered. We can't eat what we wanted or when we wanted,, we can't send our children to school because of high school fees. See, it is only God that would help us

I am concern about my health.....that is why i am taking and following the COVID 19 protocols by wearing face mask if I am going out of my house and also wash my hands regularly.

my concern during the pandemic was my family and I for us to stay safe from this virus and also during that pandemic we were unable to do our day-to-day activities, so money was not coming in due to the lockdown and restriction of no movement children were all at home no schools and also things were very expensive during that time so it really affected the economy generally

The covid affected my schooling, the long break we took as a result of the lockdown really affected the plans i had to get into the university

The pandemic really affected, honestly because business was not moving due to the lock down there was no money and also there was hungry and in where I stay there is insurgent crisis so with that it really affected everyone in the aspect of food and money you can't go to farm in borno state just because of boko Haram and also the pandemic came also and affected our businesses so my concern during that time was income that was not coming in and also there was hungry during that time

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

people could not go out, my chickens were not doing okay enough for me to sell them, there were a lot of causalities from here and there

The lockdown did not really affect my business as I have my own usual customers so even when we were on lockdown I still sold to them

The way people used to patronize me came down, they did not come to buy from me as some got sacked from their jobs and even the fruits sell became very expensive

The major problem during the lockdown was food and also no money because we are all at home no work no movement so it really affected everybody not just one family but all the country so that is all what I can say but the major problem was food

From the buying of the chicken to getting their feeds, we found it quite difficult and this affected me a lot

during the lockdown we were all at home doing nothing and our men were all at home too so it will affect our day-to-day activities due to no movement income was not coming in and also to cater for our children was a little bit difficult and things were expensive and no money as at that time even the government did not support us during that time we were just asked to be at all home

During the lockdown the government did not give us anything as they promised. To eat then was not easy and there is no money in circulation.

Because of the covid-19, people stopped buying second hand goods because of the fear that it might be infected by covid and this affected my sales

Business is not moving since the pandemic.....things are hard and people are suffering.....there are no customers because there is no money.....everything is costly.....we find it difficult to buy materials for our business because they are very costly.....so business don't have much profit because of the pandemic.

some of my customers were sitting at home, no going out, they could not patronize me at all, though some days I make sales and some days I don't sell anything, this is what the corona virus has done to me

The lockdown really affected a lot of people, we that we were at home all through, we didn't have money only those that were going to work. even till now we are trying to pick up

The corona spoilt my business, since we entered 2021 I have not been doing anything, I STOPPED THE Akara and Yam I used to fry because all the ingredients are now expensive, palm oil, beans and all is now very expensive

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

We need good health to enable us go about our business.....protection of ourselves and our family members should be our priority.....so we should always use our face masks and wash our hands regularly.

My concern is that I have never seen such disease that kills people that in my like. And I pray it doesn't spread more than that. Though, we are also protecting ourselves to prevent it.

Since corona started, there is no much improvement on our work again. The materials we are using to work are expensive and that is how everything are also expensive, so that is my own concern about it.

during the pandemic the major problem was income because we are unable to go for our day-to-day businesses so it really affected us in the aspect of income and also we try to stay safe from contacting the virus

If I think about the covid-19, what worries me is that one of my daughter who finished school (tertiary institutions) was supposed to be deployed for a job but it didn't work out again because of covid-19. So, it pains (hurts) me that my daughter didn't get that job and now she is still looking for work. Now everything (goods) is very expensive like garri, rice, beans and none of them is affordable for a commoner, even crayfish, one cannot afford it.

Business is moving small this time around compared last year when it was at a standstill. Business is not like how it used to be due to covid-19. Even goods are very expensive, like the high cost of poultry feed which used to be ₦4200/₦4300 but it cost ₦6000 now.

The only concern is how it is affecting business. My customers are complaining of no money. Those that usually buy plenty gallons of oil now buy few like 1 or 2. Also I can't travel to buy more because of the high price of transportation. I just send someone and they can't buy much for me.

Since last year, I don't know what to do. I lost a lot of money during the Lockdown because all of my goods got spoilt in the store. I couldn't get someone to borrow me money to start again. It is as if the coronavirus was sent to target and destroy me.

The challenge that I'm having is just finance because when customers come to my shop they ask do you've a bag or shoe which I don't have but am praying I get money to expand my business to include shoes or bags. My concern is that compared to last year, the covid-19 is not spreading that fast again and the cost of things (goods) in the market is really appalling, we the less privilege we will sleep one day and not wake-up because of hunger. If you go to the market with #10,000 you will come back without anything (food), only a little.

I have never seen such situation in my life. That one sickness can shut down the whole world. Till now, people cannot move the way they like, can't do business normally, the price of things is going up daily. Businesses are shutting down because there is no money to finance it.

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

That lockdown made me spent my business capital and i am finding it difficult now to buy fertilizers against the rainy season for my farm and i used to buy raw food during harvest and store until their prices are higher before i can sale but i wasn't able to buy last season because i didn't have the money and they are expensive.

It is a disease that has leads to so many death and unemployment. The turnover in business is not like before. Everything has gone upside down because of Covid-19. We can't travel out to bring in goods to sell because of Covid-19 guidelines.

My concerns about coronavirus and what it brought to us is how early we can recover from the loses and now we are started all over again.

Due to covid-19, it is hard to get customers, most times the market for my goods is not like it used to be before. There is no money to buy materials for sale because the price is too high due to covid-19. Things (business) is not moving well and we're praying to God that the covid-19 will end.

Apart from being a tailor i am also a student and Corona has wasted a year if my education, i am supposed to be waiting to be shortlisted as a Youth corps member now but i am still in school, we just finished our semester exams and i am not really happy about that.

My concern is that things are more expensive than normal especially food. Government should do something about it soon

I am a bit concerned because it looks like everything occurs based on its presence (existence). Now, things are okay, people are at peace and the market is progressing.

Coronavirus is a very bad story that will always bring back to someone's mind period when things changed all over the world, and also bad times for business as prices went up and customers reduced.

Am very worried about the covid-19 as a result of the covid-19 things changed like the cost of things (goods) become very expensive and there's hardship now as there's no money to buy food like before covid-19. Where I used to work before, they told us to leave because they were not making much income due to the covid-19. During this covid-19 (lockdown), everything (business) almost shutdown, people reduced their employees, so going into another work was not advice able because I was worried would loose it due to covid-19. So I decided to learning tailoring further last year (2020).

Things are not the way it used to be. It is really affecting business. I think something should be done about it. Price of things are high and it is affecting the poor. The poor can no longer buy food as they like because of the hike in food price.

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

I have no concern with coronavirus. I think I like it that way because I don't have to worry with the burden of life before me. It is best I keep to my self.

The pandemic really affected everybody because during the lockdown there was no movement, customers were not coming so due to that no income and there was hungry as at the time of the lock down so it really affected us on our day-to-day activities

The existence of coronavirus now has no harm to my family, my business and whatever I do.

I had a very big challenge last year because the major distributors of the goods i sale closed down their business, it was so difficult to get supplies and i had to spend part of my capital, but now they are back, my business is picking up and to me this year is better than last year.

My concern during the pandemic was issue of income due to no movement so it really affected the economy generally and also since the pandemic things have been very expensive so my primary concern was income

most of the feeds i give my chickens are brought down from the southwest so the restriction in movement affected me from buying them

My concern is that it restricts me from mixing with people because my business has to do with relating with people. The social distance is affecting my business because I have a little space for my business.

The Coronavirus is affecting business badly. Food has been very costly since last year and it is bad for business. Common food like Garri is no longer affordable not to talk of rice. I have been here since morning and I haven't sell something of #200 and it has been like this since lockdown.

I don't have much concern, just that things are very expensive now. I am surviving on the little business I can do.

As an igbo man what i went through was much more than anything i will be trying to explain, getting what to eat was a big problem as business was not going well again as before now. at some point accesing your own money was even a problem

My concerns is how i will continue to go out without being infected with the virus and also do my business even though sales is very bad now and cost of buying things are very high and customers too are complaining too

Coronavirus is a serious problem that made my business experience setback and we are still finding it difficult to find our foot. secondly the virus is still not over and we have to always do things with care so as not to get infected.

At this time, I don't have any concerns with coronavirus and I don't consider it to be an hindrances to business.

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

Government locked us down and there was no income at some point and they did not give anything to make things easy for us, so transacting business became a big problem and eating too because food item is very high

How is coronavirus my concern when all activities are moving well. It is only lockdown I am concerned about.

No one was going out or returning from anywhere because we have to stay at home on instruction, so sales was down and fear of contracting the virus was much too, so everything became difficult

Inflation of goods is the killing thing that coronavirus has caused. I pray we survive.

My concern now is about the farm inputs because the season of planting has come and we have to properly clear the land before planting. Presently, I am not concerned about coronavirus.

Corona virus caused a set back to our economy and we could not work like before because there is no sales

I take care of my health because I don't want to get coronavirus, I use my face mask and hand sanitizer, so my health is important.

Coronavirus has brought businesses to its knees because since the virus broke out things have changed and life has become difficult as buying and selling is very down

It affects business activities because people were unable to get goods, business activities were not going well, no money and people also lost their jobs when corona virus started. And business activities was down then.

The fact that we have to stay at home made it very difficult for us to make sales from my business and even after we started going out prices went up and customers are now complaining that everything is very expensive

It has reduced my business capital by more than half and the problem is that it affected almost everybody around me and nobody can assist me with money to invest in my business and also the patronage has been very low.

I am concerned about the health of the people. Many are dead and many are still very sick so I try as much as possible to abide by the government guidelines. It also affects business because people can not travel out of the country to buy goods so things became very expensive.

Generally, sales is not as before, it has really dropped and the goods are now so costly to buy. Most customers are complaining of no money and that the prices of goods that I am giving them are too high. This have reduced the profits I am making from the business

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

I used to have a provision store but it has collapsed because of Corona, after the lockdown i couldn't cope because there was no money to invest i had to close down my business and i am a man of so many responsibilities, i have up to 17 children to care for and borders have been closed because i used to import rice and sale but i don't have the money to invest even in local rice now.

The Coronavirus is affecting people's businesses, businesses are crumbling daily. No government is helping, price of things have gone up including food. The economy is the worst I have ever seen.

My concern about the whole thing related to this virus is that it is like the end has come because people are dying and things are getting very tight and expensive, people are not buying again like before.

There is no progress in my business because of the protocols that has restricted social events which would have increased patronage and also because there is no money in circulation, my sales has really dropped.

Corona has affected me and every other muslim in the world it has affected our business even laborer it has affected him i just console my family but we're in a though situation i used my capital during the lockdown now I'm barely surviving

The covid-19 is affecting me financially because everything (business) is stagnant, we're not doing anything (business) again and there's no money to use to do business again.

We are unable to pay for our house rent and the children's school fees due to non availability of money which is caused by low customer's patronage of my business and the impact of covid-19 on my husband job

My concern is how os has really affected my capital even the business is not running like before because goods are expensive customers can't afford

This Corona has hit my family and my business well well, during that time of lockdown business was closed down i am still trying to rearrange things because there's no money, no market (patronage).

Corona has affected the economy it has affected so many things and the condition now we are not recovering so many negative impact on the society and business nothing is moving well products are expensive this life is hard

My concern is lack of movement lack of capital goods are expensive I can't buy product now that will be enough for customers i have a low capital

My concern is poverty corona has caused poverty and no business activities like before we have been locked for almost a year so just 2 or 3 months won't make things to he back but it has affected my business

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

My concern is I want everything to be back to normal we should be financially stable and do our business well during the lockdown i used my capital to feed my family

The coronavirus came and the moment lockdown was declared everything stopped working, even food to eat became difficult to buy and no money to do my farming again

Corona has affected my business badly because i am not making money from the business, i am just doing the business so that i won't spent my capital but i am not making any profit from the business.

What is affecting me because of covid-19 is that there is no money, even the people (customers) that come to buy goods say there is no money and even us that buy to sell, there's no money and its not having money that is keeping us behind everything (business) now. There are customers but there is no money to buy goods to sell to them due to the covid-19. My main worry about covid-19 now is getting money that I will use to do business and buy food for my children.

My concern is the financial situation that is getting worse every day during the time of the lockdown i used my capital now i need help to boost my business the closing of schools really affected me

The economy is bad.....there is inflation in the country, every where there is no money.....and things are costly, the pandemic has negatively impacted on the economy.

My concern is how I sold my grinding machine and I stopped all other business i used to buy food in bulk and then sell it to school teachers they pay me by the end of the month of i got my daughter married since then no money for business and no one is coming to me too to help me

My business is nothing to write home about since coronavirus started we have eaten up capital and prices of good s too high

We can barely feed since the beginning of this Corona because there is no money and i don't have a job or a business, my husband will sometimes spend the whole day without making any sales and in such days we don't cook because we don't have the money to buy food stuff.

The state at which my farm is now is not okay at all. All my farm produce got spoilt during lockdown because I didn't see any of my customers that will come and buy them. I lost so much money invested in it and the situation is still affecting me till now. Also, costs of maintaining the farm have increased, the prices of all the inputs like fertilizer, chemicals and seeds have gone up.

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

Am very worried about the covid-19 because nothing (business) is moving and am having financial problems as business is not like before again, everything (business) has slowed down. When customers come to my shop now, they don't find what they're looking for in my shop. Because of financial problem, I have not been able to buy more goods to sell like before the covid-19. I buy my goods on credit now and pay back little by little because there's no money to buy goods.

Things are not going on the way they are suppose to move....my business is downno customers and people finds it difficult to buy things from us.....business is generally not moving well.

Market is not like before again. It is slowing down everyday. Prices of things have really gone up now, like the market I am selling, the prices are like times two of what we used to buy them. The patronage have really reduced, to the extent that to get three customers in a day is by serious prayer.

The problem during the pandemic was that business was not moving so it really affected our income due to no movement and also the economy was affected badly because no money transaction from the buyer and the seller so it really affected everyone during that lock down

My health is my concern because it is when you are healthy that you can go about your business.....I take care of my health first by following the preventive measures of COVID 19.

This coronavirus period is tough and rough. Everything is now too costly to buy. I have spent all the money for my business on feeding my family during the lockdown. I have nothing doing now to support my family

Because schools were all closed down during the lockdown and pupils were at home even now we find it difficult to pay our staff because parents complain of no money.....we have not recovered from the pandemic.....my School is just there because parents hardly pay School fees.....some parents only pay half of the School fees so how do we pay staff and do some work in the school.....it is through the school fees that we pay staff and maintain the School and without the School fees the school is bound to fail.

Am very concerned about the covid-19, something (disease) that affects the lives of the whole world, especially the way that it kill people and how it is spreading. Am happy about the little measure that the government is giving the vaccines, if they are giving good ones and not fake ones, lives are going to be saved. Unlike last year when there was no vaccine and we were not safe. Because of covid-19, people don't go out to do business like before. We've people (customers) from the northern or southern area to buy palm oil but they complain that there is no road to come because of covid-19 (restriction).

my concern during the pandemic was to stay safe with my family because the virus has no cure and also during that time The lockdown really affected us because we are unable to go for our day-to-day activities so money was not coming in so in the aspect of business I run short of income

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

Since last year that this coronavirus have started, we have not been getting much jobs like we used to because people have not been doing parties like before the covid-19. It has also increased the costs of buying materials that we used in doing our work. The income and profits that we used to make have also reduced.

It has caused prices of good to go up to the extent that I bought fertilizer and other farm materials on credit when I didn't have money to buy them. So I have been trying to pay back my debts all this time. Things are just too costly in the country and the income we are making is not that much. Government should please help us we citizens

the honest truth about this coronavirus is that during the lockdown things were a little difficult especially in the aspect of income because we are all unable to go out for our daily businesses so it really affected our income also the economy at-large because during that pandemic there was income crisis

My concern is my health because I deal with a lot of people.....I am a barber so many people do come to my shop to have their hair cut, that is why I am exposed to the virus because we don't know who is infected....so I take care of my health by using the face masks.

During the pandemic I really face a lot of challenges because there was no income that was coming in and one of my sister was sick so we really spent a lot on her and but later she's dead and also during that time food were very expensive, no food at home and money was not coming in so it really affected me in the aspect of income and food to cater for the family was a little bit difficult during that pandemic

My husband was unable to do his farming business because of the impacts on it, thereby affecting us at home. My own business is not that moving too. People are not patronizing me like before, and also, the prices of most of the drugs that am selling have gone up. This coronavirus have increased the costs of living in the country

I am less concerned about coronavirus. But I am afraid of another lockdown because it was severe for my family last year.

The cost of buying materials for business is really high now....the coronavirus has brought down the economy.....things are very costly, before COVID 19 I used to buy one truck of flour but now I cannot buy a truck because is too costly.....the economy is not good now.

The corona virus did not really affect me in any way

My concern is that it has affected our economy in this country because everything is expensive and government need to do something about it. Things are not well at all.

sometimes i go to the market i cannot sell, there are no customers even when i supply at some of my customers office, they would say there's no money and end up owing

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

Everybody is affected by the covid-19, am particularly affected by the covid-19 because as am talking with you now, am a tailor and am in my workshop. I am Idle, there is nothing to do, no job to do and there are discouraging very few customers. I used to have two persons working under me but due to there's not much work, I told them not to come to work. My income has been adversely and not credibly affected due to the covid-19 because when i started this tailoring business newly, It used to be an encouraging business but now, am been negatively affected. All the price for materials I use to buy in my business has added priice like a yard of material for shirt used to cost ₦500 but now it's ₦750 for a yard. Thread used to be ₦150 but now it cost ₦250.

The effect of the corona virus was that we were unable to go out and all the income we used to get was affected and there was no one to help

I have heard about how coronavirus affected other countries extremely killing both young and old. But in Nigeria, it is far different. In Nigeria, we heard different stories, we don't know how true it was but from my experience we are not concerned. We are not concerned because we don't keep to the precautions because people are hungry.

I am very concerned because there has been a massive change since corona came- the price of goods and services is beyond control.

Due to the pandemic my business ran down.....I use to have a shop before but since the pandemic there were no customers, so I closed down my shop, bought a vehicle that I am using for transportation business.....things are hard now....the pandemic made my business to slow down.....I am trying to cope with the situation.

I am not concerned because corona is not that different Ebola and Lassa fever; we have survived all the outbreaks and we will keep surviving.

The covid-19 has affected me in so many ways especially financially in my business. It has not been easy to buy goods because in the North (Zaria) that we buy our supply's of goods (tomatoes), they don't sell goods on credit and its affecting us as we don't have money anymore like we used to before covid-19. There are customers but I lack finance to buy goods. Am managing with the little money i have to pay my children school and when i finish paying it there's no money to buy food to eat again. Covid-19 is the worst thing that has every happened to Nigeria, it is the worst challenge we have faced so far. Atleast there is much difference now compared to last year when there was a lockdown, you can't go anywhere, you're to wear face mask all the time but now, there is curfew here because once it's 8:00 pm, you're to stay in your house or you'll be arrested.

My concern is that it doesn't make business to move well. During the lockdown people could not go to their daily work and things were not easy then.

For the past 9 month (there about), I've not been concerned about coronavirus. My concern is to expand my business the more.

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

My concern is just that we were asked to protect ourselves so that we won't have corona virus and we have been doing that. I wash my hands from time to time, I use my face mask and am doing what they said we should do so that I don't get corona virus.

My concern is that we didn't get any palliative the government promised us during the lockdown. And we did not work then because we could not go out, so it was not easy. With the situation of things now, there is no work. As labourer, we don't get work to do like before.

We have to continue praying so that corona virus can end in this country because it affect many things. The price of everything things have increase. Things are double in price even the foodstuff we are buying. The economy is not doing well again.

Corona virus has caused a lot of thing. It doesn't allow market to move in the last year, and now we don't have enough money to work like before because we have spent the money we had during the lockdown.

It affect my work a lot because since it started, there is no patronage like before. And many people are also affected and they could not feed their family because of the problem corona virus brought that business is falling apart.

My concern about corona virus was that it doesn't make children go to school and it was so sad because this has really affected the school calendar and even the children themselves.

The Coronavirus is still affecting so much, as of now people don't have money to buy food. Many workers lost their job to Covid, many have returned to their village to start farming. It has been a terrible experience for me because I can barely feed my family and pay my staff too. I am considering sending them off by month end.

It made me loose my capital during the Lockdown. The things I sell are purchased on credit and it is so sad. Before Covid-19, I can go to the market with upto #200000 but here I am now, begging to collect stuffs on credit because of the Covid-19 Lockdown.

Firstly, I am tired of the use of face mask everytime. It really disturb me because I'm not used to it but I have to use it to protect myself. Also the coronavirus is affecting business seriously because things became very expensive since lockdown. It is difficult to feed properly because there is no much gain in business again.

There is little improvement compared to the Lockdown period but things are too expensive now. No one is thinking of sowing clothes because they are trying to get what to eat. All of these things are affecting my business

Because of Corona everything in life has changed, no matter how small a thing is it is very expensive, school fees have been increased, everything is just bad and the only thing that changed for good is the lockdown that has been released.

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

I'm really concerned about corona Because it has affected my business don't have funds to finance my business now i have to close my business and start working under somebody

I am not concerned. Coronavirus is off my mind. I am focused on business and family. That is all.

My business is facing challenges because i am not making much profit due to the high cost of things in the market, i buy at a high cost and and customers will always want to buy at a cheaper rate, spear parts are scarce and expensive.

There has been a great change in my life since the lockdown has been lifted. My business is moving well compared to early last year- 2020. I will be lying, if I had said I am concerned about coronavirus.

we were unable to go to the shop and there was curfew that made us close the shop by 4pm though this has change

What concerns me is my business I'm a business woman if i go to the market to get my business goods they are always low on stock if i get it then it is at a very high rate and I have money that customers didn't pay back

There is no money to use to buy goods.....business is not moving at all.....things are very costly....when you go to the market a carton of noodles I use to buy for 2,000 naira is now 4,000 naira.....so business is not looking good at all.....people are not buying goods the way they use to buy before COVID 19.

I don't have any concerns in any way; even though there is still coronavirus in Nigeria there is no need to worry. It doesn't have any effect because people are no longer afraid of it.

My concern is that I don't want to be infected with corona I can't travel to where I want to go to because I don't want to be infected I've not gone to kaduna in like 7 months now because of corona I'm trying to observe social distancing

Due to the lockdown It really affected us in the aspect of income and also money was not coming in so we were really affected during the lockdown and also we try to stay safe from not contacting the virus

There has been a lot of changes in my business since the beginning of this Corona, there is low patronage because people's priorities have now shifted to food, and i used to sale clothing materials but i spent the whole capital during the lockdown, now i don't have the money to buy new materials to sale again.

The restriction in movement hindered my supply of goods as during the lockdown we could not move but now there have been changes

My concern is how money now has no value the value is vey little and it is because of inflation every commodity is expensive everything that you're going to use money to buy is expensive

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

The corona virus affected everyone, no money, people are not turning up like before, we were at home for close to 5 month doing nothing

I can't say now because things are different- as far as I am concerned there is no more corona virus. Now everyone is focused on living- surviving..

Honestly during the pandemic there was a lot of challenges due to no movement so it affected our income unable to get money to work for farming season so it affected us in all areas

Corona has affected my business my capital is very low and every commodity is expensive something of 300 is 700 price has almost multiplied a person with 100k capital will not be enough to buy plenty goods

The covid-19 affected everyone, everything is now expensive the amount we use in getting goods is now high

My concern is how it has affected my tailoring business sewing materials is very expensive even customers don't make new clothes again because they are saying it is expensive

My concern during the pandemic was that things were very difficult because money was not coming in and things are very expensive so to cater for the family was a little bit difficult in the aspects of food due to no money

There was serious lockdown, people were not coming and my shop was located in the center of the market and the market was closed so this really affected my income, but there have been little changes though

Inflation of the price of food stuff is my main concern i buy food very expensive the money i earn all finishes on food as soon as i earn i buy food with it i had to sell my bike for me to feed my family

the way people buy from me has really reduced, they are not patronizing me again because they don't have money all there are looking for is money to eat

There was no market like before and the price of food has become very expensive, even in my teaching job i was being underpaid this is my major concern of covid

All what I can say is that during the pandemic no movement and business was not moving so it really affected our income and also there was hungry we were unable to do our day-to-day activities during that time

The restriction of movement affected some part of my business as i could not make money at all

My concern is how everything is expensive food , medicine even shelter is expensive to pay rent now is a problem

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

The pandemic has affected my business as there are no customers, everything is costly and the prices of commodities are on the high side.....so customers are not buying as before COVID 19.

My concern is how nothing is back to it's normal state like our business that has gone down because of corona since the lockdown i used my capital and the banking system too if you go to the bank I spend the whole day that causes so much waste of time for my business

Yes during the pandemic all what I can say is that it affected our businesses and also economy generally due to the lockdown and restriction of no movement money was not flowing so income was the major problem during that time

I'm concerned of how food is expensive because of corona not only food any thing that a person will do and use money to buy it is expensive life is hard

During the lockdown it really affected me due to no movement because I am a driver, driving tricycle that is the way I get my income so during that time no movement we are unable to go out for our business so it really affected my income and also there was hungry and things were very difficult during that time

The lockdown has affected my farming last season and i didn't harvest much due to the restriction of movement and because i didn't have enough money to buy fertilizers and herbicides.

Everything is now expensive in this country and there is no money in circulation because of the bad situation of things in the country and businesses are not moving.

Right now i don't have any problem with Corona because my business is improving and patronage has increased, and can go anywhere i go any where i want to without any restriction, at least things are better than last year.

Things are different now because business activities have increased and I have started earning income.

Due to the covid-19, everything (business) is stagnant now as there is no money, nothing (business) is moving. Things (business) are bad, the price of things (goods) is very high due to covid-19 and it is not coming down. The government should assist us because we don't have money to buy goods to sell.

It is affecting business, the credit rate is much in Bayelsa state because most of the people are Civil Servants and they are not collecting their salaries regularly. This affects business because when they don't receive salary, they come to buy on credit which later affects our business.

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

The covid-19 affected our business badly like all what we planned to do this year, we were not able to do them due to covid-19 (lockdown). As it turned our plans upside down. A farmer has his season and when we don't plant when other are planting, there will be nothing (food) to harvest. So, my main source of worry that am suppose to stock food for business and am suppose to go to the farm to sow, for me to have a bountiful harvest towards the last quarter of the year. But scarcity of funds is the problem I am facing because I don't have it(money) due to covid-19. The ideas to farm is there, the labourers are there but there are no funds.

The Corona Virus is a killer disease that has destroyed many people's lives and business. I am taking all precautions even though it is not easy especially to wear the face mask from morning till evening. It has affected the economy badly because things have been very expensive since lockdown.

There has been increase in price of everything in the market. Customers are complaining that they don't have money. Sometimes I don't sell anything from morning till evening.

I pray it doesn't reach me so I protect myself and my family by using face mask always and I just received the vaccine. I am making sure myself and my family are not infected.

They are using it to steal money, there is no Corona Virus in Nigeria. People are just suffering for nothing. Things are very costly now

It have negative impact on my farming business especially during the lockdown. All the workers that were working for me on the farm left because I couldn't pay them during that period and this caused damage to my farm. All my planted crops got spoilt because there was no one to take care of them. And I also got indebted for the fertilizer I collected on credit for the crops plantations. All this is still affecting me till date. I have not come out of the loss

i am not affected nor have any concern relating to the corona virus apart from the general lack of money in the economy

Coronavirus kept us indoor at one point in time later they allowed us go out and even when we went out to physically do our business things has changed. Cost of goods and services and most especially food items prices became very unbearable so sales dropped so much

Unable to pay for the school fees of my children's due to Non availability of funds. It has caused high costs of living. Non payment of school fees by student in my school due to the fact that the parents are complaining of not having money.

I don't have many primary concern relating to the corona virus

Before i used to get plenty money and take it to go and buy goods in the market in cartons, but now the money one has can not take cartons again so i buy in pieces and lesser quantities

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

i could not feed my chickens as there was no money to buy their feeds as it was expensive and till now i am still trying to pick up

My business has been seriously affected by Corona virus because i am a photographer and the restriction in public gathering and occasions has affected my business patronage, it has affected my income negatively.

It is affecting so much, no money, no food, things are on the increase and the government is not helping. Business is not moving because people can hardly afford food, they buy mostly on credit and that is affecting business.

Business have not been moving as usual because of the impact of this covid-19 on everything. And there is no sales since I am not selling anything related to something to eat. Prices of what am selling have really gone up and the profits we used to make have reduced because of the high costs of the market

It is not easy to do business because of the Corona Virus. I can't buy goods to sell again but to collect on credit then I payback after selling. Everything has changed since the Lockdown period.

i have not been trading well due to the lack of funds, running up and down to get feeds, we could not produce well as people were not patronizing me, they were just buying for survival and this did not make market to move

The coronavirus affect big time. It reduced the customer's patronage. People are not coming to make their hair like they used to. It has also affected the costs of buying materials that we used in making hair. Things are costly generally including transportation

I am concerned about how food price is increasing daily. If you buy anything at a rate today, the price will increase the following day. I am not bothered because I sell based on what I buy.

My primary concern is bringing my business back because it was the coronavirus that made it collapsed

The Coronavirus is so rampant here I Akwa-Ibom, it is affecting business seriously because things are getting expensive everyday. I am worried that many business might shut down if this situation continue for the next two years.

Covid-19 affected me in the aspect of sales. There is no sales, business is not like before. It is as if people are no more in existence because of low patronage from customers. The coronavirus really affected people's businesses and jobs. So many of my customers are complaining of no money which has affected my own business and income

The lockdown and virus came as a surprise to all of us and the consiquences is much, capital went down and government is not doing anything about it no kind of help for the masses .

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

I am concerned because within the period it started my business has been shot down by hardship which made us eat up capital without any help.

In a situation where you can not go out from your house, no means of making money again and all we do is eat from my capital to survive during the lockdown brought business down and it is yet to respond and come up till now.

The covid-19 worried me a lot because I lost a lot of things (business) during the covid-19 (lockdown) as I could not go out to do business or get anything (goods). But now, this year is better than last year because business is getting better. Some people are not coming to do business like before covid-19 as customers say that there's no money. In terms of health, am not too worried about covid-19 because it has finished.

Coronavirus is a virus that has brought death in human and in business because since it all started everything has gone from bad to worse and is not showing any sign of change as my business too is down.

Due to this coronavirus, there are not much events that will require our business. Makeup jobs are not readily available nowadays. It has reduced seriously since the start of this covid-19. Is just few people that are doing makeup now. The high cost of materials that we make use of is another issue, it has reduced the profits we are making because of this high costs.

The company I am getting goods from are complaining of increased in the prices of materials they are using and this have caused scarcity and increased in the price of the goods. And they said is due to the lock down they are experiencing in the country they are buying the materials from. This have really affected my sales and income

My business is not growing since the pandemic because there are no customers.....my capital is down because the COVID 19 has affected my business and also no supply of my goods because there is no importation of goods into the country.....we find it difficult to do business now.

I don't really have any concerns in related to coronavirus. The only thing is that there is no sales like before again.

Nothing is moving, everything has skyrocketed to the level that I don't know how to explain.....I produce soaps and creams getting the materials for creams and soaps is a problem because they are scarce in the market and very costly, after I manage to get the materials getting the customers to buy the finished product is also another problem because people continue to lament of no money.....so the business is not moving as usual.

Since the arrival of this coronavirus, my catering business have not been doing fine. We are not really getting jobs like before and the profits we are making have reduced. Also, the cost of buying materials have increased. Things have really changed generally

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

Covid-19 is a global phenomenon, so am afraid of it. It (covid-19) has increased the expenses of goods in the market and people are suffering because the price of things (goods) or materials is too high now and it was not like that before covid-19. For instance, in my farm business, the products are very costly, so what I can afford with my money before covid-19, I can't afford it any longer. My main worry about covid-19 is how it will end, so we can enjoy ourselves the way we were doing before it came, am just waiting for the end of covid-19.

It is a sadden thing. Our government only locked us in during the lockdown without any provision, they did not provide anything for us to eat. We that we have work could not go out to work and there was no money.

It has affected my business and my farming last season, because of the lockdown i lost my capital and i have not been able to stock my shop with goods since then especially because of the season that sales are a bit high due to the sallah celebration that is forthcoming, and i didn't have enough money to buy all the fertilizers, the herbicides and to hire labourers for my farm last year because the money i had then i spent on feeding.

My concern is that it affect many things. All I intended to do were not possible because of corona virus. You know, when it started, we could not work, we could not go out and sell our goods and there was no money, till now am yet to balance from that situation. Another things is that the price if goods have increase and it is affecting us.

Because business is not moving the way its should move, there are no customers and no capital to do turn over.....I have used my capital to feed during the lockdown and things are hard now.

This Corona has disrupted businesses, nothing is moving, in my own business my sales has dropped and it has reduced my income.

Monetary aspect my business has been impacted by COVID 19 because people now buy on credit and they pay either weekly or monthly while some other people don't pay at all and it was not like that before COVID 19.....so I obviously couldn't buy or sell because I ran out of funds.

Corona really changed my life and my business because i am not making money in my business again, there's a drop in sales because there is no money in circulation, civil servants are not being paid regularly and everything is expensive, i am into poultry farming and the day old chicks that i used to buy at two hundred naira is now sold at four hundred and sometimes up to six hundred naira, and their feed is also expensive now.

This coronavirus have really affected my piggery business because the cost of maintaining the business have increased. The prices of feeds and drugs for treatment have seriously increased. They are like times three now and there is no much sales. Most customers are complaining of no money. So the business is not really favourable like before again

During the lockdown most of my fishes dead because I couldn't attend to them.....since then I have not recovered from the shock.....I lost alot of money in that process.....that is why my business is down up till now....my business is down because I don't have capital to put into it.

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

Am very worried about covid-19 because there are no source of income again, my source of income stopped since covid-19 started. There is no way I can be wealthy again since the covid-19 started. I don't have enough client because they're also finding it difficult to get money. They can only buy my goods if there's money and there's no money due to the covid-19.

It makes everything to be tight. Things are costly and market is very dull. Things are not like before this covid-19 started. It has really reduced the sales and profits we are making. It is just little income we are making now

Financially COVID 19 has affected me and the country is experiencing a serious setback because of COVID 19.....there is inflation everywhere.....businesses has slow down.....no importation of goods due to closure of boarders.....the economy has been very bad lately.....so everyone is just managing to survive.

Business is not moving.....after the lockdown everything slow down, no money and business also is not moving because everything has slow down.....if you go to the market every thing is costly even the food stuffs I sell there is no profit because we buy at a very high price and selling it is a problem because customers complain of no money.....so we sell on credit just to keep the business going.

the covid caused restriction in movement and we were unable to go to the farm so we could not sell most of our farm produce

The patronage is very poor compared to before the covid-19 started, people don't have money to buy so much all because of the covid-19

What we are experiencing now is insecurity in our community. Bandits, herdmen and cattle rustlers issues are what we often experience. The situation has gotten worse.

The covid has spoilt the economy, we don't have money in the country, people are not buying from us and there are now plenty people doing the business i do

What happen is that there is no work, nothing for now. Things are hard since corona virus started. Feeding now is hard, to send children to school is hard since corona started

Our concern now is the high prices of food stuff and other goods in the market, that is what corona virus has caused. Not everyone can easily afford to buy things now.

All what I can say about the pandemic was that due to the restriction of no movement it affect our business we were unable to go out on daily basis so with that money was not flowing, so it really affected our income and also the economy generally

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

Let me be sincere during the lockdown the major problem was hungry because it really affected us due to money was not coming in and business was not moving, so in the aspect of food there was shortage in consumption and also there was no movement even lorry's bringing firewood for me to sell they were not coming to the town so it really affected my business and to do our day-to-day activities were a little bit difficult so it really affected us

I don't have anything to say because I don't know. All I know about corona is what I here on the news.

My concern during that time was how to take care of my house because my husband was not going out on daily basis so it really affected us in the aspect of eating due to no income that was coming in as at that time, the major problem then was income and food

Because of the coronavirus situation my business is not moving well.....things are now very expensive, so I don't get returns the way I use to get before coronavirus.....the cost of feeds for my birds are higher.....so that has reduced production.....now I can only produce less chicken because the cost of production is higher.....and there is low patronage because people don't buy like they use to buy before the pandemic.

My concern then was that business was not moving due to restriction of no movement, so it really affected my income and also during that lockdown I had to tempered with my capital so our business has really moved down drastically because no money to boost up the business, so income was the major problem then

I am not realy sure about coronavirus in Nigeria because I think it is more of a scam. It looks like a scam because it is like we are being deceived. The government blames everything on coronavirus.

during the pandemic the major problem was income because we were unable to go for our day-to-day businesses and also our men were all at home unable to go out for their daily activities so it really affected our income during the lockdown

The covid-19 affected my business because of the lockdown and the price of everything (goods) has increased, the market was not like it used to be again. As we didn't get customers during the lockdown, we were just helping our selves with the goods in the shop to feed the family because there was no money to buy food during the lockdown. So, when there was no money to buy new goods, I stopped the business. I applied for job under health because I studied Radiography but I didn't get employed, that there are no jobs. Things (life) are really bad for me and my family as there's no business, if I can get a job to sweep someone house or wash clothes, I will do it.

During the pandemic the major concern was food because during that time everybody was at home unable to go for our daily business and even men were at home, so it really affected our income and also eating and also to stay safe was my concern during the pandemic

Honestly during the pandemic the problem I have is hungry is for me to cater for my family because during that time money was not coming in and things were very hard so it really affected our consumption on daily basis during the lockdown so that was my major problem

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

My main concern about covid-19 is that due to covid-19, most of the people that used to come and buy goods from us are not coming again. So, only a few of them (customers) still come to buy goods. Before covid-19, I had 15 workers but now, am managing 10 people (workers), so I can be able to pay there salaries.

The covid-19 has affected me in many ways like financially because nothing (business) is moving like before any more due to covid-19. Everything (business) is down and money is not coming into my business like before. So, I am still trying to cope as there is no money.

I thank God that we're alive, covid-19 I will say has always been with us because I remember when I was a child, sometime when you have a high fever, you will have all the symptoms of covid-19, I remember my mother will cook dogo- yaro tree leaves and other leave, then we will sit drink it and cover us with blanket to breath it in. So the end of the day, after sweating you will feel better. Covid-19, has taught us a lesson that there is God, that there is nothing we can't do in this life if God is not with us. Covid-19 has made everybody equal in the eyes God both the Rich and poor have suffered covid-19, it (covid-19) as affected the economy. It has affected business badly and those of doing business, the cost of things (goods) went high but thank God,it has reduced compared to last year (2020).

My concern is that it is affecting many things, from health to business. It affected some people's health and they can't do business while some people are healthy but can not do business again because of the bad economy. I have two big shops full of sowing materials but I'm about to shut down one of it because the Covid-19 has made me loose money. Even my customers are complaining that they don't have money.

The coronavirus situation is still affecting business till now. The price of goods has gone up because most of what we sell are imported from other countries. The ban on importation of these goods led to the hike in price of the available ones. This in turn reduced the profit on business.

The day coronavirus started in Nigeria was the day our business started facing challenges because there was price hike on every goods bought abd sold

Corona virus has changed everything especially because social distancing has reduced customers patronage, i am not making sales like before because most people avoid coming to the market because they are scared of contacting Corona, and to some it's because they don't have money.

During the lockdown everything was at a standstill and it has affected my business because it is not moving and i didn't have enough capital to invest in my farm and it has really affected my farming last year.

The lockdown was the very begining of my problem with my business because it made me loose customers and till now it has not been easy again.

I was stopped at work because of Covid-19. My employer said they can't pay again because their business went down during lockdown. Everything has changed for my family since then because it is only my husband that is taking care of the family.

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

It affects my business since lockdown and I am yet to recover. It has brought big challenge to business and lifestyle. People are not buying clothes like before, they are trying to get what to eat..

My only concern is that it is still affecting business. During the Lockdown, I couldn't go out to work, we can go out now but there is no money to do business again because things are very costly. I use to go to the market with about #200000 but right now, I don't have up to #50000 again. Everything has changed since Coronavirus came

My concern is that since corona virus started things are not like before because everything is now costly and people are complaining. But my business is still going on well just that the price of goods that has gone up make our profit to reduce.

Because is not moving as it use to because there is no money, i am not making enough sales as i used to and everything is expensive from the chicks, to the drugs and also their feed, now that we are fasting i need to assist my relatives with food items but i don't have the means to do that and that is very bad.

My health is my concern because it is when you are alive that you can do business....so during this COVID 19 one have to be careful, we have to follow all the COVID 19 protocols....wearing of face masks and taking COVID 19 vaccination is very important inorder to stay safe from COVID 19.

It spoilt our business. It does not make us work when it started. We are spending more than we earn now and there is no sales because there is no patronage like before and everything is costly.

My problem now with Corona is the protocol we are force to observe especially before entering some agencies, one cannot enter without wearing facemask and sanitizing hands, i am really not comfortable with all the protocol of this Corona.

The pandemic has affected my business in the sense that people are complaining of lack of money, so there are no customers now....and because of the pandemic prices of chicken feeds and other things needed for my farm are very costly, so it has been affecting my business....because if I plan to take 13,000 naira to the market to buy chicken feeds on reaching the market the cost of chicken feeds will be 14,000 naira and the next week another 1,000 naira will be added to it making 15,000 naira....you can't sit at home and know the cost of commodities in the market and is affecting my business because I make less profit now as compare to before the pandemic.

Things are very bad because Corona has brought a lot of setbacks in my children's education because they are supposed to be better than where they are now in their studies and my husband and i are struggling to pay their school fees because we don't have enough money due to the bad situation of things.

During the pandemic we were all afraid of ourselves because of the virus and also during that time no movement due to that business was not moving so the problem during that time was income that was not coming in, so it really affect our consumption on daily basis during the lockdown

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

Things are not the way they used to be because the restriction of movement especially to other states has increased the prices of goods and some of the goods are not available for one to purchase and that is responsible for the collapse of my business.

The coronavirus really affected us because we're all at home including our men no movement unable to go for day-to-day activities and the major problem was food during the lockdown so it really affected us badly in the aspect of food to feed the children, the family it was somehow difficult

The lockdown really affected our business because we are not going out for our day-to-day activities and also to feed the family it was a little bit difficult so we had to face a little challenges in the aspect of income and feeding

During the covid-19, there was no much sales at all and we are just trying to make a living

when we not allowed to come out, many of the customers i had i already lost one or two of them, most of them are scared of patronizing me because of the fear of contacting the virus and this has affected my sales

Honestly my business has been down since the pandemic.....there is low patronage.....there is no money in the country so people are not ready to spend their money on anything aside from feeding....before the pandemic I was doing very well in my business but now I am at home working because I don't have a shop because I couldn't pay for the rent since my business is not bringing much profit.....the landlord gave me a quit notice.....I am at home attending to my customers.

No patronage now because people are not buying like before....if I go to my shop from morning till evening I get not more than 5 customers but before the pandemic I use to get plenty customers in a day.....there is low patronage now.

It was a situation of capital almost eaten up and profit is now very small compared to what we use to buy before

Coronavirus brought about the issue of lockdown and immediately it started gown down business wise and prices went up and has not return back to normal.

Talking about concerns on coronavirus issue is directly talking about me because my business stopped during the lockdown and till now i do not have anything doing that brings income

Even workers are concern when it comes to coronavirus because apart from infection it came with hunger and hardship as salaries were not being paid.

Coronavirus has a serious adverse effect on my business and we have not been able to recover from the lockdown.

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

If you are in Nigeria you will know what people went through in Nigeria so for us petty traders our capital was almost gone because I sell fufu which you know is just hand to mouth business, so we are not buying much quantity again like before.

My concern about it is that it actually destabilize our world and my business has been hit .

It affected my work, our work is farming and fishing, we could not get income for and we lost a lot and so many fishes got spoiled

The concern I have with coronavirus is that it is capable of grounding a whole country because since it started businesses and price of things has increased all over the place

Staying at home for so long was my concern and it was the reason I lost my business and became someone who carry things around inside the market when ordinarily I sell rice and beans before now.

This coronavirus made my little business go down from the lockdown month, before lockdown finished all capital was spent and going back to market things became very expensive so I can now only buy very small.

My concern is that we followed the instructions by the government that we should use face mask, wash our hands and protect ourselves because we don't want corona virus.

My own concern is about the situation of things in the country. Everybody knows that businesses are not going smoothly and things are not in order.

I pray that corona virus leave Edo state alone. There is no money, no food because there is no work. Business is not going well because there is no patronage and everybody wants to buy on credit.

All business have turned upside down. The patronage have reduced to 20 percent since corona virus started.

The corona virus affected my business a lot till now I am still trying to pick up

Normally, I travel from my state to Lagos to go get some of the materials I sell, the lockdown affected me so much that I am unable to travel again

My business has been down now and I am just trying to pick up because the economy has not been favourable at all

People no longer buy clothes as they used to before and this has made my patronage reduce,

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

alot of people owe me money and they could not pay back when you ask them about it they would tell you there are still struggling to find food to eat

Every thing is costly and business is not moving well because my capital is down I used my capital to feed my family.....things are hard now.....because there is no money to run my business.

Our health should be our concern because if we are not healthy we cannot go out to earn a living....so for the case of the coronavirus protection and prevention is the best practice....I always protect myself by using the face mask and I prevent myself by keeping social distance....because if I am sick my family will suffer.

There is no sales because people don't come to restaurant to eat food, they will rather buy raw food and cook in their houses because they don't want to expose themselves to the virus....so my business has slow down because of no customers.

My business has been affected by COVID 19....business is not moving because we buy goods from the whole sales at a very high price and we sell at a very high price alsoso no customers because so many people had lost their jobs while other their salaries has been reduced.....so they don't have money to buy goods like they use to buy before the pandemic.....and adversely it has affected us the marketers because there is low patronage now.

We almost beg to eat because of what coronavirus have caused to my business. I have not been able to pick up the pieces of myself together. Costs of living have gone up because of increased in goods and services. Customer's patronage have reduced and the profits we are making have also reduced

It made me to stayed additional year in school. It has also increased the prices of things, which has caused the costs of living to be high now and this high costs is really affecting me a lot because I have no money to be spending like that. I stopped doing my business I went for my IT.

Many of my farm produce got spoilt as a result of not being able to transport them from farm to the market. The patronage is low after the few ones that are good been transported to the market. The money we spend in maintaining the farm have increased. The prices of fertilizer, chemicals and other inputs have really gone up and this have been affecting our income and profits.

First of all it was movement which made me stay away from farm , and selling and harvesting was difficult because you will not see who will help you work . The economy went down and till now we are yet to recover from it as it is bitting harder.

My concern is about government inability to take care of the masses at this period in time because we need them now. Businesses have been collapsing and income reduced to the lowest level yet they are not doing anything.

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

My concern is how people died as a result of the virus and also as a result of hardship caused by the virus which made businesses begin to fail, workers are not paid and school too is affected

I don't have any concern about it. It is not affecting me, things are costly and business is dull.

My major concern about covid-19 is that I don't want it to spread again, not to infect another person again. If you look at the person that has the covid-19, it is so terrible to watch the pains he is in, struggling to breath. It has affected the economy of Nigeria totally, everything (business) is just down, nothing (business) is moving, no work to do and food is costly due to covid-19. Covid-19 is still affecting my business but not as much as last year. Now we're out trying to find something (food) to eat unlike last year that we can not move in and out like we want . But for now, we're still move as we want and struggle with out business to help us eat well.

It has killed a lot of people in the country and it is still killing. It is important that everyone protects themselves. It is also affecting business because things are very expensive

I'm concerned about my business. There has not been much sales since that lockdown. I think people are much concerned about getting food to eat.

I have seen relatives that was sick because of Covid-19 and got well later. I know what they went through wasn't pleasant. It has affected everything, education, business, traveling. My major fear now is the rumor of the second lockdown. We have to try everything to avoid that.

In the market, everything is costly now due to covid-19. Sometimes when you tell a customer that this is the price that you will sell your goods for them, they will say it is too costly. Am still getting customers because I take my goods to small villages to sell to them(customers). But they don't buy much like before covid-19, just one or two things (goods).

It has affected me so much because I don't have a shop again. The person I was managing with told me to go because there is no sales like before. I just manage to do little sowing in my house. This Corona just came to destroy people's lives. I barely see work to do.

It is not affecting me. I don't think there is Corona Virus in Nigeria

My concerns are two and that is my business and my children school because they have been home for so long.

My main concern is that I don't want to be infected with the virus and I also need something (business) that I can be doing, to assist my family. I don't like to just stay at home like this doing nothing. It bothers me that i can't contribute in own home.

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

Infact it affect me in my business, i am a tailor and i also had to provision store but because people had been buying on credit and they did not pay me my money up till now i had to close down the business and fashion design business no customers.

The only concern i have now is that the government should do something about this situation, it has affected my business totally to the down and sometimes i sale to people on credit just to survive and what is remaining in the business now is not much.

My concern is how to start another kind of business because my business has collapsed and things are very hard.

I don't have any concerns and it has not stopped me from doing anything, i am fine and my business is growing .

The covid-19 situation has affected our business but we can manage it. The business is not moving like before and school that our children attend, the calendar keeps changing, we don't know when our children are suppose to stay or go to school again. Generally, the business is not moving and the price of things (goods) is high due to covid-19.

Coronavirus has brought us pain and agony, business has been down and not picking up again as a result in hike in prices of goods and services.

It has virtually affected every sphere of life, i can't go out and do my business freely so in other to continue in business i had to restategies to make things cost effective if not one will run out of business. I am not really free for the fear of the virus, people no longer come out and mingle freely and i take precautionary measures like wearing facemask maintaining social distance in other to keep myself safe.

It really affect me. I was selling food stuff before but the business collapsed when Corona came. Things have been difficult since then. I had to get loan from a bank to start over. Right now the challenge is that things are very expensive so there is no much profit on business.

My concern is during the lockdown that i stopped working i used to work in a private school i had no business and i had a sick mother to look after it was really hard for my family and i during that time the man treating her understood our situation and kept treating her thank God now the lockdown is open school is back I'm now able to provide with the little salary that I have

My concern is that it causes damages to people's health and businesses. So many lives lost and so many businesses collapsed. It is still affecting business right now, I washed a lot of clothes that the owners are not coming to collect. If I call to ask, they will say they don't have money because of Corona Virus. So it is still affecting us

It has slowed everything down, everything is stagnant, business is not moving because there's a just few customers not as much as before.

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

I'm not concerned about the corona virus at all

My customers were complaining that they don't have money, alot of items are very expensive and we are just pushing it

Those that used to help me can't afford to help me again because of the after effects of covid-19 on their jobs and businesses, that is, Job loss and unpaid salaries. I also lost my job due to this covid-19 before I started doing all this petty business. The income I am getting from the business is small and cost of living is high now in the country. Prices of everything have gone up, there is nothing that is not costly now.

We cannot trade again, i am just planning how to start the business again, i use to sell maize but it became very expensive so i had to close my shop and focus on my farming

No customers like before, it is more like I'm the one eating what I'm selling. Business is very bad, everyone is complaining of no money so they buy much on credit. There are things I couldn't buy again like rice. Things have never been this worse in this country

It really affected me because I experienced some loss and have not even recovered from it. My business have not been doing fine since this covid-19 started. There is low patronage which have really reduced my income. The costs of buying goods have increased which is also affecting my business

Right now I am still paying debt because of the Corona Virus. I had just borrowed some money to do business before the Lockdown. I couldn't use the money for business because we spent it during lockdown so I'm still paying debt now.

Market is not moving well because many people lost their job during the Lockdown. People are struggling to get food to eat so buying clothes is not much of a concern. The rate at which the prices of foods is increasing is very high. I fear people will not be able to buy most of this basic foods again because people are not buying rice again like before.

It affected business seriously, it affected income, businesses got shot down because of the impact of covid-19 on economy. Everything becomes costly, sales dropped, people don't have money to transact like they used to.

I am concerned about my business. I have never seen people buy food on credit in this manner before. Even some of my customers that were doing well before now but food on credit because it is either they have lost their job or their business is also not doing well.

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

The experience was so terrible for we Teachers especially during last year lockdown and some months after the lockdown. No school, no work and no salary. The covid-19 have really affected everything. The costs of living is so high now. Everything is just too costly. The salary we are collecting is not enough to do anything again. Not enough for feeding, not enough to buy anything

Before covid-19, when you sell goods you will see the money and its useful to you but now when you sell your goods, you don't see the money and the money that you've will be as if the wind is blowing it away because you don't do anything (business) with it and its furnished. The number of customers that buy goods are few now due covid-19. The economic situation of our country is bad now, everybody you see (meet) want to buy one thing (goods) or another but the money is not there to buy. When customers come, they complain about high cost of goods like a rubber cup used to ₦100 before but now its ₦120/₦130, one will be shouting that the cost is too much. When you tell one (customers) the price of goods, they will think you're the one increasing it by yourself and they do not knowing that its the marketers. So, they (customers) say that they will go and buy it some where else and when they reach there, they still notice that its the same thing (price) and purchase it there.

Covid-19 have affected everything, it destroyed our businesses. We are just starting from the scratch now. There is high cost of living, living standard of people have dropped because people can't afford many things. Food items are too costly to buy. Everything is just too hard in the country

My concern is that everything is now difficult price of things is high it is really hard for us to cope market is not moving too like before because customers don't come to the market very well like before

Coronavirus affected the economy a lot, the costs of buying materials that we used in weaving clothes have increased a lot. The costs of Transportation is also high and the profits we are making from this our business have reduced

My concern is that I'm a pick up driver my car is old and it needs repair but i don't have money to repair all the money that i saved up i used it during the lockdown since we were not working now I don't have money to repair I'm just trying to get a living with the car

I am still scared of Corona and it has affected my business because i have stopped visiting local markets where i make much sales, i now sale my wares at home because i wouldn't want to be infected with the virus.

My concern is that corona virus has affected my business there is decrease in all products at my shop and there is price increase of all products my capital is low

My concern is my business that is not moving like before since the lockdown business has not been the same i had to get help from people to pay my rent because business was not good then but now gradually things are starting to get better just little improvement I know it will take time before we get back to normal

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

Unable to recover from the loss I made from the market during this coronavirus period. Market is no more like before, no sales, the patronage is low. There is even no money to stock the shop. The prices of food items have really increased, to the extent that it is affecting our sales.

My daughter is supposed to have graduated since last year but because of this Corona she has been home without school, i am not happy about that.

I am concern about my health because the disease is deadly and we don't know who is carrying the virus....so we need to take the preventive measures to protect ourselves and our family.

My health is my primary concern, I take care of my health because health is wealth, I always wear my face mask and uses my hand sanitizer to prevent me from contracting the disease.

It has affected my business, business is not moving again since lockdown it was that saw me through and everything is at a standstill but i thank God i am alive and healthy.

No much sales because there is no money and there is hardship people are suffering we are struggling to feedthe business is not moving because people are not buying like before COVID 19.

i sell my goods to salary earners, during the lockdown majority of them were not going to work thus they were not paid salaries, the ones that patronized me during that period were unable to pay me so i had a lot of my money outside

during that lockdown time there was no money, people were not moving here nd there, the shop was locked for a long period of time and this made some of my items to spoil

i don't have any primary concern relating to the corona virus

There's no money to do business again as we have spent all our money during that lockdown in feeding our family

The covid-19 has affected me so much because business has not been going well as usual because everyone is complaining that there is no money, that the covid-19 has affected either there business or work. So if the covid-19 has affected your customers, it has affected you as a trader because there is no money.

There's no much income like before, i lost so some of my employees because of the corona virus and till now my business is just trying to pick up back

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

Am worried about covid-19 because it has affected my business a lot like we've customers but not like before the covid-19 because, you know things (goods) are expensive now like before covid-19, we sell a bag of nails for ₦9000 but now we sell it at ₦15,000. Immediately after covid-19 (lockdown) things (business) were not moving but now things (business) is getting better than last year.

Things has been happening in the country lately because of the pandemic there is no importation of goods which made everything to be difficult for us the business people.....i make bags and my business depends on some of the imported materials but due to the fact that there is no importation I cannot find some of this materials in the market....so i am limited to a particular kind of materials which make my business to slow down....things are really bad.

The way the situation is going in this country is really disturbing....considering the economy that is getting worse every day.....inflation has taken over.....there is no item that is not expensive in the market now,both big and small....everything has skyrocketed and the government are not doing anything about it.....they need to control the market price of all commodities if not we might not survive this situation.

The covid-19 has affected my business, there is no option now than to be patient that things(business) will get better because everything (business) is in God hands. Even this year, things (business) is worse this year than last year as things (goods) are very expensive. Things (goods) that you will buy for #800 before now cost #1500. To even see (get) Cow to buy now, its very difficult unlike before covid-19 because if you were getting 10 or 20 cows in a day before covid-19, now you can get only 5 or 4 if you're lucky. So, we're just appreciative that we can get 5 or 4 cows because other people don't even get any at all. My main problem now is finance, there is no money due to covid-19.

My basic concern ever since COVID 19 in the country at large is fear of contracting the disease....although in my State they claim not to have COVID 19 but the fear is still there because we have people coming into our State from different states and countries and we don't know who is carrying the disease, so that fear is there, so our health should come first.....I make sure I follow all the protocols of COVID 19.

During the lockdown I spent both my capital and my profits on feeding.....now I don't have money for business anymore that is why my business is backwardthings are hard because of the pandemic....so i am trying to boost my business again.

The world is turning back to normal, like my business is beginning to stabilise but in the beginning it wasn't easy because i had to lay two of my staff off, we are beginning of gain grounds.

It has not only affects people, it is also affecting business. It is difficult to move goods from the north because of the cost of transportation that has gone up since lockdown.

It is affecting business because the prices of goods are going up and so the demand is getting low. People are not patronizing us like before because of the restrictions on social gathering.

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

The worry of coronavirus has reduced. I refuse to get myself concerned about coronavirus.

Since we had restrictions during the peak of the virus things became very hard and price increased, so customers complain they can not afford the things we sell again like before.

The only bad and concern memory I have about coronavirus is the death of business and income from my work which is just a shadow of what it used to be.

I couldn't go to work since lockdown because I spent all my capital during that time. I had to borrow money to start business in a little way. Also the coronavirus affected the prices of things in the market, a bag of flour that we used to buy at the rate of eleven thousand naira is now fifteen thousand naira. Things are just too difficult

I can't say precisely because the way things are going. Things are not as usual after the lockdown. I am concerned because the prices of things are beyond normal.

My concern is that government should take serious action on those who walk around without face mask . I want to stay safe corona is a very deadly virus and people are not believing it

My concern is business is not booming like before because of the lack of funds. Customers don't have money to come and patronize my business

I really don't have any concerns related to covid right. My only concern was during the lockdown that everything stopped business closed but I thank God now business is back to normal for me

I have been busy with business that I do not have time to think about coronavirus.

My concern is the way the pandemic made my business to slow down....before the pandemic my business was moving well but since the pandemic my business has experienced a set back....there is no sales....people complain of no money and they want to buy on credit and they will not pay back.....business is not moving well.

My concern is that since last year that it started, many businesses were grounded and there was no money. There is an increase in the price of everything and the price keeps increasing since it started.

My prayer is that God should end this corona so that our business will completely return back to normal. Because it has affected our business when it started, but now, things are getting better compared to when it started.

My concern is about the high price of everything. The materials we are using to work keep increasing in price since corona virus started and it doesn't allow us to make enough profit.

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

my concerned during the pandemic was that business was not moving, my business even crumble doing that pandemic so it really affected my capital no income things were not moving honestly my business crumbled during the pandemic due to no income

When it started, there was no means to sell our goods because we were asked to stay home. And since the end of lockdown, business have not been moving like before.

I want corona virus to end in this our country because it didn't allow us to work when it started. We could not travel to get supply, and our business was just affected. So I wish it doesn't exist again in this country.

My concern during the pandemic was that business is not moving and also due to no movement life was a little bit difficult due to not moving around but in the aspect of food it was difficult because no money was coming in as income so it really affected my day to day activities

My concern is that there is no money to work because corona virus really affected our business and things are too expensive. There is no sales and the price of goods have gone up. What we are supposed to buy with #20 is what we are now buying for #50

It caused a setback to we Nigerians when it started because our business was affected and everything stand still. There was no sales and no work. But now, we thank God that there are some changes.

It spoilt business. It doesn't let us get money to buy things as we want because everything is costly and there is no sales.

It spoils our business a lot. Many business women like me could not continue with their businesses because of the money spent during the lockdown without working. We could not get money to work. In fact, that last year was like a waste to our business. There is inflation and it is just little profit we are making.

My concern is just about how government will work to put an end to corona virus so that everything will be normal.

The thing is that before corona virus started, many business was doing fine then, but since it started, our business was affected because of low patronage. But now, there are changes and things are getting better.

My concern is that it doesn't make our business to move the way it supposed to. When the government said nobody should go out, we were just at home and could not go out to buy our goods and there was no sales then. It was the little money we had that we spent on food.

The challenges I am facing right now is more than the concern for coronavirus. please don't ask about it (coronavirus).

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

Even though there is still coronavirus now but it won't have any effect on me, my family and my business because when Ebola and lassa fever came nothing happened to us, we are still standing.

I have different concerns to worry about everyday, my business and family are enough to think of. Coronavirus is no way near any of them.

Coronavirus have spoilt everything concerning my business. It has caused low patronage and reduced my income through its impact on my business. The price of feeds for pigs is now times three of what it's used to be.

Coronavirus is not the concern now. My concern is to get the loan for my business to expand.

It is the market, it has made the market to be too costly to buy, and the customers are complaining of high in prices of goods. This have made the customers not to be patronizing us like before due to the high costs of goods. Transportation is also too high for us. The whole things have affected our income and profits

It was tough for everyone during the Lockdown but things are a little better now though things are very expensive now and that is affecting business. My business capital can't buy as much as I used to buy again

My concern is keeping myself and my family safe. I'm not even sure we will be able to get the vaccine but at least for this period , we try to use our face mask and sanitizer always.

There is no money, it has affected every sources of income. My business have crashed because of this covid-19. The prices of goods have so much increased. I have no more money to do business again because we have spent everything on feeding. Every goods that I am selling have finished

we have not been able to go to our village market since the lockdown, and price of the things we sell too.

I am concerned about my work. I lost my business during the Lockdown because food stuff of up to #500000 got spoilt in the store. I am still paying debt and I don't have any business again. I have been trying to get loan but everyone is complaining of no use too. The government should come and help me.

my business is not moving at all, there's no money people are not coming to patronize me at all

Coronavirus have really spoiled things, no sales, no money. I have to be collecting goods on credits, because there is no more money to put on my business. I have to do this so that I can at least have income to take care of my family. The high costs of goods and services are not even helping matters, the costs are to high that it has affected the profits we are making.

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

Everything is expensive because of the Corona Virus and the government is not helping. We can't do business like before because of the hike in price of goods. The cost of transportation to bring food from the north is just too much because they said they have to follow social distance. All these things are really affecting my business.

Apart from the way food items are costly all because of this corona virus, i don't have any primary concern about it

I am concerned because the Corona Virus is still affecting business till now. I lost about #400000 during the lockdown which I'm yet to recover because border is still not opened so that we can bring in new goods. The government should consider those of us that survive on this kind of business.

i am not concerned about the corona virus at all, because for the past three month i have been seriously ill, cause because of an accident i have on my leg

If you look at the situation of the country and the economy a lot of people don't turn up to the market and a lot of items are expensive when you go to buy you'd see that the prices are so high hence people won't patronize you

Let us all pray for coronavirus to end because the virus has not been anything good with humans and every means of livelihood has been facing serious problem and some even closed down now.

It has really affected everything. The costs of goods and services have gone up a lot. Most of the farm labourers that we make used of on the farm have increased the amount they wanted to be collecting, and which this amount is too much. They are saying it is due to the high costs of things in the country. This have reduced the number of labourers that we now make used of and this is affecting our farm work

The business is not moving because things are expensive...I cannot run my farm because buying the feeds for my birds are very costly....I am just managing things.

It affected a lot of things and that is my concern which is how do we get back to our way of life without this high price in everything as it is now. We need our life back from coronavirus.

It has really draw back the economy. The prices of goods and services have gone up. The way we spend now is different from the way we used to spend before covid-19 started. Our business have not been doing fine because of high costs of materials that we make used of, and complaint by people of not having money. Our income have reduced a lot

The economy is not good because items in the market are very costly, even buying of items for my business is very expensive....the business is not flourishing well because the economy is bad.

Imagine a situation where you have a business and before your very own eye it all vanished and you are without any income, that is my case

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

It has caused economic problems and food scarcity. People are losing their jobs and businesses. No work available for our husbands. Prices of things have increased in the market, both goods and services.

Seriously during the lockdown people were not allowed to go out and my poultry farm is far from my house, my birds dead because they were not attended to.....so I lost a lot of my birds and up till now I am feeling the impact.....right now their feeds are very costly and there is low sales.....so business is not moving.

My major concern now is how to stay safe and take the necessary dose of the vaccine with my family. The problem is we haven't heard any news about it in my area.

I am worried about the people that have lost their lives to coronavirus. That's why I always follow the Covid-19 guidelines. Also many people lost their jobs and businesses during the lockdown. There is no lockdown again but business is low. People prioritize food over making hair so my customers are making simple hair that is not expensive.

The coronavirus pandemic made my business to suffer up till now people don't buy clothes like they used to buy before COVID 19.....there is low sales because people are struggling to feed not to wear clothes.....the situation is bad.....a lot of my customers complain of no money.....we are just trying to manage.

Since my business is in progress and no lockdown as a result of coronavirus, I have no concerns in any ways. I hope that there would be no lockdown again.

Business is bad these days because most times I don't make profit due to the high cost of everything and patronage is low.

I lost my source of income because of Corona, I used to sell food in a school environment but because schools were closed for a very long time I didn't have any choice than to rely on my capital and I don't have any money to reinvest in the business.

I wear my mask always so that I will not get the virus because my health is important because if I fall sick I don't have money to go to the hospital....so I am very careful.

Business has been down because I am not producing bags like I used to, I don't have enough money to buy the materials I need because they are expensive and I spent all my capital.

Since the beginning of this Corona everything is just going worse by the day, everything is expensive, there is shortage of food and things have not improved.

Most things that I could easily do or buy I can't now because I don't have the money, my business is down and sales are very low because of the way Corona changed everything.

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

There are no customers now.....business is not moving and there is no money....we are trying to start again to see if business will bounce back again.

I really need to invest in farming but because there is no money it's a thing of concern to me, i am confused on what to do but i have to farm so that my family can have enough food to eat to avoid the embarrassment of begging for food or money to feed my family, but the major challenge i have is that i don't have money because my business is not thriving.

The way everything is expensive is worrisome, there is no money in circulation but everything keeps increasing in price and it's challenging to me because i have to provide for my family.

There is no money to do business now.....during the lockdown I used all my money for my business to feed now I I don't have enough capital to run my business.

Nothing is moving and i want to farm next season but there's no money to finance it because customers patronage is low.

Everybody knows that coronavirus has destroyed the economy as things are now very costly.....we are dealing with a major crisis as a nation.....the economy has become very unstable because of the pandemic.....the price of fuel is very high and there is scarcity of the fuel.....the economy is what we are to focus on to put it in place, so that we can have a favourable environment for business.

When coronavirus started we all thought it was a joke and that they only wanted to deceive us but it turned out to be reality and eventually crumbled our businesses and our economy with dead rate increasing almost everyday, so i am praying for it to stop because life is no longer bearable since the lockdown all my business is down

Even till now that the corona virus has gone people are still not working, our business is not moving at all

The corona virus made a lot of items cost, so when you buy it costly some of my customers will buy it on credit and to collect the money from them will be a problem

during the pandemic the major problem was financial problem because income is not coming so it really affected our business and the economy generally and also things were very high since the pandemic till date, so the economy is affected badly money was not flowing at all things were not lively like before in the aspect of business

Truly my cousin during the lockdown was food how to feed my family because we were all at home doing nothing unable to go for our daily businesses so it really affected my income and that of my husband's income and during that time children we are all at home not going out so it's also affect the kids in the aspect of the education but the main problem then us food and income without income we can't buy food

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

During the pandemic my concern was that the economy was affected badly due to business that was not moving, money was not coming in and was not going out so it really affected our business and also everywhere was shut down due to no movement we were all asked to sit at home for us not to contact the virus and to follow the prescription that the NCDC gave us to stay safe

my primary concern during the lockdown of that my business was badly affected in the aspect of income and also don't take care of the chickens due to the lockdown we were unable to go to site where the poultry was located and also money was not coming in that was the major concern I have during the lockdown

At this time the safety of myself and my family is important. Coronavirus is a deadly disease that should be prevented. I'm not sure the available vaccine will reach everyone.

I pray it ends on time because it has made life to be difficult. Things are very expensive now, a little money can not prepare a meal because to buy a kilogram of meat is above #1000. Meanwhile business is not booming as it should since we came out of lockdown.

My business has suffered setback during the lockdown because my business is located in a school environment and when schools were closed i had no other means of feeding my children again because i am a widow with no one to support me and my business is yet to recover.

My concern is how it has affected the whole federation even me corona has affected me i am a trader i deal with women wears i had to lock my shop during the lockdown and go back to the farm even the farm fertilizer is expensive. Now market is open but capital is gone because i used to farm and support my family

My concern is is the financial aspect of the economy corona has affected the economy in Nigeria and it has affected our business i'm still facing challenges in my business because of the economy

My main concern is my school that was stopped I stayed at home for a long time I would have been in level 2 but I'm still in level 1 so much backwardness in my schoo

Corona has affected the everyone in the world one way or the other it's a global pandemic. Because of corona everything is expensive most especially food and this is because there is restrictions on entering with food stuffs so it's now expensive

My concern is I'm a school teacher they stop me teaching for over 7 months and the capital was deducted the salary is not enough to take care of my family food is expensive the money is not enough to pay debts and do things for the family before 10k can take care of the family in a month but now i have to use 20k

The cost of feeds were so expensive, that i could not buy it to feed my chickens and during the last year lockdown to sell the eggs was a problem so this made me have a lot of loss

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

My concern is the lockdown we were in last year because of the lockdown we stayed at home no going out everything stopped moving for my business but now since market have open i have continued my pharmacy with the remaining capital but for my house we have to reduce some expenses

I'm concerned because we are in a very though situation we got so much set backs in Nigeria no improvement in this country I don't have capital now a person with 1million capital now has 100k capital, someone with 10k capital doesn't have any capital and this is all because of corona . Before we could travel and import things without restrictions but now so much restrictions and money spending. I have applied for many loans but I didn't get

The concern I have with COVID 19 is my health because it is killing people and there is hardship now, I don't have money to eat good food in order to boost my immune system because with small money you cannot buy any thing good in the market....the only thing to do is protect my self from the disease by following the COVID 19 protocols and to go for the vaccination to keep myself safe.

Please, I have said I don't have any concerns.

Honestly during the pandemic income was the major problem during the lockdown it really affected our income because business was not moving at all and things were very expensive during the lockdown

What concerns me the most is how food is expensive i have a small salary and it is not enough to buy food and other stuffs now that we don't even work well we take shifts while working i don't work everyday so the income is too small to buy food and other necessities in the family

I can't say I am concerned about coronavirus. I said that because my attention is on business, on how I and my family can survive this hard time when everything gets expensive by the day.

My concern is how things stop for me because of corona my business have really changed my business activities have so much changed and reduced because customers still don't want to enter public places

My concern is how many things have changed because of corona little capital that i have is almost finished because of corona. Earning has reduced because of lack of customers. The money that i have saved up have all finished

Now everything is fine. Children have resumed schooling fully and businesses are going well but to maintain business now is difficult because everything is expensive.

during the lock down the restriction in movement did not make me have time to go to my farm very well and this affected the crops i planted as they did not germinate well

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

My concern is how business have been affected to get money to feed the family is now hard . Big dealers of goods have added money to the price of goods we that sell in a shop in the community are facing difficulties selling the goods because the people are complaining it is too expensive i had to stop the business and continue with my other business

what I can say is that during the pandemic no movement we were all asked to sit at home no going to market and money was not coming in so even eating was a little bit difficult, to get our day-to-day income was hard, so my concern during that time is food and money because without money I can buy food

i spent majority of the covid-19 period in my son's house as i travelled there and by the time i got back herdsmen already destroyed the pepper i planted so i had to start selling palmoil and pure water

What really concerns me is poverty because of corona I don't have capital I stayed at home using all my capital I didn't invest anything I kept using it capital is almost finished

There's no money, there's no market, everywhere is just dry, there's no sales at all

I would say I am a little bit concerned because throughtout the time coronavirus was all around I considered it as a rumour but it was not a rumour when it started affecting businesses and livelihood everywhere. Till now I don't get worried about it.

The present situation, ever since the covid-19 started was that the income from my business was too bad, everybody has been complaining that business is not moving or that there is no money, people don't come to buy goods like before, people are scared of us especially to come close to us to buy one or two things (goods). Infact, everything about it (covid-19) make things (business) difficult for people now. Well, we thank God, things(business) are not the same way as last year (2020), things(business) are getting better. When something gets spoilt, it takes time to come back to how it was before.

Every body should be concern about COVID 19 because it has affected all sectors of the economy.....the economy is not good because of the pandemic.....I have a poultry farm but buying of chicken feeds is a problem because is very costly, for me to buy feeds for my birds I will have to spend alot of money and because of that there is no much profit.....aside from that no sales, there is low patronage people complain of no money here and there....the business is not moving.

Honestly all what I can say is that during the pandemic there was a lot of challenges in the aspect of food and income and all businesses were shot down during that period so it really affected our incomes

My primary concern during the pandemic was to stay safe for me and my kids not contact the virus and also doing that pandemic business was not moving at all so it really affected our income due to the lock down

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

During the pandemic a lot really happened especially in the aspect of business, income was not coming in due to the lock down and we were not free due to no movement we can't go out freely, so it really affected us physically and mentally in the aspect of income

Am helpless, the business is not moving again, it has been down since covid-19 started. My business is getting worse, more than at the starting point (beginning covid-19) because what one has lost, you can not get it back. Even to see a customer, it is very hard because even the civil service salary is not forth coming. And its them that are my main customers. General poverty is everywhere before people will have something (food) to eat, it very hard because there's no money. I pray that the pandemic should end very soon because you will hear that the number of death or infected will go down today and by tomorrow, it will rise again. I pray to God that everything should be okay soon. The covid-19 has done a lot of damage in one's life.

During the pandemic there was a lot of challenges due to no movement and income was not coming in so it really affected my business

Truly the pandemic really affected us in the aspect of income and also there was hungry, so it affect our day-to-day activities and our religious life in the aspect of unable to go out to the mosque on Friday for prayers so it really affected everything about the economy

All what I can say is that during the pandemic they was hungry and money was not coming in so it really affected our income and also things were a little bit expensive

The covid-19 has affected me in many ways because I don't have cash to do business again. Since covid-19 started there's no money like before, even customers don't have money to buy things (goods). Before covid-19, things (business) was moving but covid-19 spoilt a lot of things (business) as business is at a stand still now.

During the pandemic it really affected us in the aspect of income because we touched our capital just to feed, so hungry was the major problem because our husbands were all at home not going for their daily activities and during that time we were approaching fasting period so it really affected us last year in the aspect of food and income

the pandemic really affected everybody especially our husbands they were all at home unable to go for their daily activities but the major problem during that pandemic was hungry how to feed and take care of the family, so food was the major problem during that time and also to stay safe for us not to contact the virus

My primary concern is the way that the covid-19 slowed down my business and customer don't come to my business like they used to come. The way that customers used to come before, they are not coming because of shortage of money. There is not much income coming into the business again due to poor patronage of customers.

My major problem during the pandemic was food because we were really affected due to the lockdown we were unable to go to market with that income was not coming in so it's really affected my home in the aspect of food

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

My concern is that it has made goods to be costly, a bag of flour that was ten thousand naira before Covid is now sixteen thousand naira, sugar is twenty six thousand naira. The problem is that people are not buying it because it can't give much gain if they use it for pastries.

The covid-19 affected my business very well, even now am in the market and people are not buy things (goods). There's no income to do business due to covid-19. We learnt something this covid-19 period. We have learnt how to manage the little that we have and how to manage food but it was not so before. We follow the instruction that they(government) gave us, if they say we should remain in our house, we will remain and since they said we should come out, we've come out. We thank God that things (business) is going normally now.

My concern is for the company to give me a loan.

Obviously, I can see coronavirus as a lesser concern now of which I am more concerned of other problems than COVID-19. Other problems like meeting the needs of the family and business.

It was then (last year), I had concerns like when will the corona and the lockdown will end? Will there be food to eat today? . But now there are no concerns any more.

Af far as I'm concerned, Corona Virus is not in Nigeria. The government is just making people to suffer because things are very expensive. The amount of money I use to start business can not buy 50% of the goods again.

The corona virus affected me so bad in terms of people patronizing me, especially those travelers that come to my shop to eat, they have reduced and most of them would say they don't have money

the money i had when the corona virus started was what i used to feel my family till now i can't stand on my foot well because i don't have money again

for so many month last year we could not come out because there was a restiction in movement and i got my car in installment so this affected my income because i could not make money to pay my installmental payment and it is still affecting me till now

my customers don't come to my shop again because they said there's no money so they say they can not locate me again and this has made it tough for me as i can no longer meet up with my demands

the corona virus really did affect my business so much, about 70 of my chickens and fishes died and most of my staffs were unable to come to work just because i could not pay their salary so i had to borrow money just to pay their salary

I just want to thank God because since year 2021 began we didn't have any concern with COVID-19 like last year.

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

I don't think coronavirus is a concern to me and we Nigerians entirely, because majority are just going about their businesses without taking any precautions.

We all know that there is no money in circulation because of this coronavirus and this is affecting every businesses generally. No sales, no money. I wanted to buy some goods and I gave some money out for it before the outbreak of the covid-19 but till now, I didn't see the money or the goods, when I asked for my money or goods, they said they have spent the money during the lockdown and it will take them time before they return the money or supplies me the goods. The coronavirus have also increased the prices of the materials we are using on the farm.

Hmmm! The amount (quantity) of coronavirus that is in Nigeria cannot be a problem to us. We are safe.

My concern is that it affect our business. There is set back a lot on our business. There is no sales like before and we struggle to get supply of some goods because of the scarcity and high price.

Our problem is food to eat, not coronavirus. Food stuff is costly.

It caused a lot of problems since it started. Our work is not going smoothly and the capital for our business was affected during the lockdown because we have to spend as there was no work then.

Because of corona virus, work was not going on smoothly due to the precautions they asked us to follow. Those of us working are not finding it easy. The price of everything have increase and there is no money. We need money to work to boost our business.

I don't have any concerns. No concerns in any way.

Everywhere is open now and we are doing our business like before but things are too expensive. I don't understand how but I think the government is not trying at all. They should give people some money because many businesses collapsed because of the Lockdown.

Am very worried about the covid-19 because it has affected my business because the business has become very poor and there is a low turn-out of customers unlike before covid-19. Customers don't come to buy goods again and they complain that things (business) are tight(no money). When there was no covid-19, people are turning up to do business like photocopy, printing but due to covid-19, the cost of paper and tuner has increased, turning on generator because of low cash flow, we've not been able to connect to new light that they brought to the market. Then (before covid-19) we bought a roll of paper for ₦700 and print (document) at ₦10 but now we buy paper at rate of ₦2000 plus, so the price for services has increased due to covid-19.

It has not affected me or my business, just that things are costly but I'm a farmer so I can hardly feel the hunger.

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

Things have been so tough for everyone since last year that covid-19 started, especially with farming business. Most of my farm produce got spoilt because I couldn't go out which was due to the lockdown. Also, cows that belongs to the Fulani herd's men came into my farm and destroyed it. This is still during the lockdown. The eggs that my chickens layed all got spoilt because of the lockdown. Some customers have not paid back for the eggs that we sold on credit to them since last year. Things have been hard generally because of this covid-19 issue

My primary concern is that corona virus have impact on businesses in Nigeria. Many businesses were affected especially during the lockdown and many people lost their jobs. Because there is no money in circulation and the economy is affected, that is why people are applying for different loan to sustain their businesses.

Presently things are okay because there is no lockdown. It was the lockdown that made us feel difficulty eating, doing business and going to school.

My concern is that corona virus has spoilt my work. Since the lockdown time, my farming work was affected. They harvested my crops before i got there and some got spoilt because we could not go out during that time. Till now, things have not been the same.

Most of my farm produce got spoilt during the last year lockdown and this is still affecting my business till now because It turned me to a debtor. Also, the prices of materials that we make use of on the farm have gone up, things like chemicals, fertilizer and equipments. They are too costly

The covid-19 affected me a lot, as we are talking my wife delivered a child last year through C.S., the little money i had, I spent it taking care of her, the child and buying medicine. Even till now, I have not recovered from it(expenses) and am still paying debts. As business was shutdown for months, I didn't make any money during that time but spent my capital buying food for my children. The problem I have with the covid-19 now is the hardship, I will come to work, we will not do anything (business) as there are no customers until we go back home.

My concern is the high costs of goods and services now, especially food items which the prices have skyrocketed up. It is not easy to buy much food stuffs at home now. I am not getting much income like before when I have my own business. But we thank God we are alive because it is only God that saved us from this Coronavirus

My own concern as a private school teacher is that for so long i was without salary and things became difficult to survive and every other family members

What worries me is about our youth and fellow citizens of this great country which the pandemic has done enough harm as citizens of Nigeria are reducing drastically through this covid-19 illness. The covid-19 has affected me in all angles of my life especially during the lockdown, our business was closed, we couldn't make an income anymore. Up till now, the effect of the lockdown is still affecting us as our business has not recovered from it and our children couldn't meet up with their education as they were set back for one year.

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

My children education has been seriously affected i can no longer pay for their school fees and i have lost my own business now too

The instructions on prevention of Coronavirus is affecting our business because it has made things to be very expensive. Our leaders don't reason well before they do anything

I have always adhere to the preventive measures of wearing face mask, washing my hands regularly and using hand sanitizer and my sample tested negative to Corona virus, i don't have any concern now because my business is moving well and there is no restriction of movement again.

The Coronavirus has destroyed the economy. My shop is far from where I live and the cost of transportation is high. Sometimes I get discouraged to go because the sales have dropped. The sales dropped because many customers have moved to the village because of the Corona Virus and the ones left are complaining of no money.

I am not really concerned about coronavirus now but I was not financially okay when it started then because of the effects of coronavirus on everything. My business runs down during this covid-19 period before I started another small school business again.

My reason for surviving i mean what puts food on my table is gone and i am not doing anything again as the coronavirus took my poultry farm away from me

My concerns are more of my business and not the coronavirus because my business has gone down since then particularly from the lockdown days

Due to what I've been seeing, I don't think the Corona Virus is here in Nigeria. The government is using it to affect the prices of things. Price of things are increasing daily there is no money to buy it.

Everything is expensive as a result of the Corona lockdown and there is no money in circulation because customers patronage has also dropped.

There is no money for my business because no customers since the pandemic.....every thing is not moving as plan.....my business is dying because everything is now costly and no buyers.

My main concern is that covid-19 has decreased the rate at which people come to my business to patronize me. It (covid-19) has slowed down the whole thing (business) compared to before covid-19.

COVID 19 is a global issue.....the economy is not looking good as a result of the pandemic....because nobody was prepared for this kind of situations....for now the economy needs to come back to normal before we can enjoy doing business

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

No customers, many of them have not been coming because they are complaining of no job from their own customers. The prices of materials that we are making used in our business have also gone up and this is affecting our business. This high costs of materials is affecting our profits because most customers are not ready to pay extra money for anything. They will be giving us excuses that there is no money in circulation. And things have been like this since covid-19 started last year

Things (business) is very difficult and there's no money for financial up bringing of our business. Due to covid-19, to survive in Nigeria now is not easy at all, like feeding your family and seeking medical attention. There is no more money to boost the business, there's no more capital again because the expenditure that I have for my business and taking care of my family is too much like house rent and shop rent. So my business is not moving like it used to again because of low income. My main concern is that they (government) should give me money, so that my family can be eating normally like before covid-19.

There is no food to eat because they are costly....people are suffering and hungry....what is going on in this country is bad.....the politicians hide all the palliative and they left the poor masses to suffer

My health is my concern because the virus is deadly.....there is a vaccine for COVID 19 but is not enough to protect one from contracting the disease....so I am very careful, I always maintain my distance while in the crowd

Business have not been moving very well. We have almost finished spending the money for business because of how things are in the country now due to effects of the coronavirus on everything, especially the high costs of goods and services. There is no money in circulation because there is no sales, the patronage is very low. The profits we are making have reduced. So we are only depending on God for his mercy.

My main concern is that of lack of manpower(labourers) since I can't fund it. And there's no money to buy fertilizers due to covid-19. And based on the situation of the country, to source for money is very hard now due to covid-19 and I have not been able to meet up with expenses to take care of the farm but if can get financial assistance from the government I will be able to meet up with this year farming season. Before covid-19, a bag of fertilizers was ₦3,000 plus but it cost double now.

The lockdown has exhausted my capital because i spent it on feeding and paying my children's school fees and i am having difficulties in business and feeding my family, three of my children are down with fever but i have no money take them to the hospital, i just went to the drug store to get over the counter medication for them because i don't have money.

Covid-19 makes things worst, everything is so costly. We cannot buy things because of the increased in the prices. Patronage also dropped, people are not buying market like they used to. They are all complaining of no money, saying that their work or business is not doing fine because of the impacts of coronavirus on everything

My business is not thriving because my customers patronage has dropped and i am not making enough money, i used to sale clothing materials but i can't sustain the business now because i spent the capital for the business.

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

My business has slow down because the way the prices of commodities skyrocketed was very fast.....the cost of buying feeds and medicines has also gone up.....so now even if we sell we make little profit because we invested more than we are supposed to invest, so my business is affected by the pandemic

The lockdown has prevented me from doing my business and through out that time i had no money because i am a transport operator and it's not as if i had any savings, since that time things have been so hard for me.

Am very worried about covid-19 as it has affected my business and now am sourcing for finance in my business in agriculture because I don't have enough funds due to covid-19. As am into livestock and agro production but in terms of livestock production, I have not been able to stock up on livestock due to high increase in the price of animal feed. I am currently into layers, birds that are producing eggs and I have a high demand of eggs but I don't have money to meet up the demand due to covid-19. A bag of poultry feed is ₦5800, unlike before covid-19, it was around ₦36600 and the increase is about 80%. Likewise the price of birds (chicks) which was ₦120 then but now cost ₦400/₦450 per chicken. Now, in terms of agro production, fertilizer that we used to buy for ₦3500, now cost ₦9000 or ₦8000 depending on the company I am buying 10 bags of fertilizers before covid-19, o can pearly buy 3 bags now because of the high cost due to covid-19. As a result we're using only poultry waste to make up for the difference. Our country (Nigeria) is not ready to release credit for us to invest in our business and I have what is called scarcity of funds in my business.

Sincerely, I am not concerned. What I am concerned about is increase in price of goods. Transportation fare is three time what it was before now.

Although things have improved this year because there is no restriction of movement but i still have challenges with my business because of low which has reduced my income.

i could not do anything because of this covid-19, people were not allowed to go out, economy is bad people don't have work not to talk of feeding the family or buying clothes for them

Everything is not moving because of this Corona, the business i was into of selling charcoal and palm oil has crashed because i don't have any money to reinvest again.

Coronavirus has gone, that is what I believe. In the first place, there was no coronavirus in Nigeria. Our politicians have turned it to a game of numbers.

people that are buying from me is very low, and the feeds i give my fishes very expensive so this made some of them to die

The corona virus has affected my sales, i did not have money to buy the variety of designer wears i sell and my customers are always saying there is no money

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

Food shortage in this country is a very big challenge and my business is not thriving because my sales rate has dropped and i don't have enough money to feed my family.

Normally, i go to Lagos to buy market, but the prices of the items increased even when they closed the market, i was unable to go to Lagos and after it was opened the prices of the items i sell doubled and this really affected my sales

I am not concerned as I was before- early last year. This year is better- businesses and schools have resumed fully, and I hope it continues this way.

I am not concerned because it better now than before.

The covid-19 affected my business as customers are not coming like before to buy goods. There is no money again in my business because people only buy a few things (goods) when before covid-19, they buy more than one. My main concern is that things (goods) are costs now. If you try to buy anything (goods) now, they(retailers) will be charging very high price.

There is no lockdown no lockdown, no coronavirus. I thank God there is no more lockdown, now things are getting better.

I am not concerned with coronavirus in any way.

I heard that there is vaccine for prevention against coronavirus. If it is so then I don't have any concerns having (contracting) the disease since I would take it.

,I do not think I have any concerns as at now because to me everything is going well, only that things are expensive.

To be sincere with you I am not concerned about coronavirus because I don't believe in it.

I don't know if I have any concerns because the way the issue is going, I don't understand. I know everything is getting better.

What I do does not have any thing to do with coronavirus. My business has nothing to do with it even my family.

We are in a very difficult economic situation in this country, there is no money and i don't have moneyy, everything is expensive and things are growing bad by the day.

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

My concern is my business i used to have a big shop but i lost everything because of corona i had to go to abuja to drive okada just last week VIO collected the bike now that it is the fasting period I don't know how things are going to be. Ive come back home opened up my shop now again with a very low capital

My concern is how corona affected my business my uncle and i live in the same house he got infected with corona us been with him made people to go away from us like people stopping coming to buy from my shop even though i was tested negative i had to close the shop . I used to work in s company too they close the company because of corona it was recently that the company opened we all got vaccinated and continued working

My concern is how corona has affected business. Since the start of corona no business is moving as it used to move before corona has caused the price of goods to be expensive because we can't import and export this what is making things to be expensive

The small business i was managing has crashed because customers were always buying on credit and most of them are yet to remit, i used the capital to feed my family. The lockdown was also responsible for my husband's death, because of the anxiety of not having any money to provide food for the family during lockdown his Blood Pressure was high which later claimed his life. I am really worried but thank God my relatives came to my rescue and bought fridge for me to start selling drinks.

I wasn't aware of this Corona lockdown before it was imposed, i would have moved the goods to my house to sale in the community, but after the lockdown i lost some of my goods and some customers patronage that's why my sales has dropped and my income also decreased.

because of the corona virus i was not having work at all and i had to lock my shop for a long time

my concern during the pandemic was that there was hungry and no money at hand so it really affected our consumption at home doing that lock down our day-to-day activities was not moving so it really affected it,I was on able to cater for my family on daily basis during the lockdown because my husband was not going out and it was at home business was not moving so it really affected our day-to-day activities in aspect of food and income

Honestly there was a lot of problem during the lockdown especially in the aspect of food and money, we were unable to do our day-to-day activities during the lockdown so it really affected our income and also unable to cater for the family very well

My concern is how everything stopped no movement we were locked up for a long time. This has affected my business because the stay at home rule I don't get customers snd the capital finished because of corona i had to sell my asset I thought will be back

My concern is the financial situation of the country that is in very worst even my own financial situation has decreased no market customers are not buying the capital is little sef

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

The problem during the pandemic was that everywhere was locked down our husband are unable to go for their daily businesses and money was not coming in so it really affected our income and also things were expensive during that time

i was not affected by the corona virus and i don't have any any concern relating to the corona virus

My concern is because of corona we were forced to lock our shops and stay at home for a long time I'm just trying to manage my capital but almost 80% of the capital is gone. As I'm like this some people are in a worse situation i thank God for the remaining capital that i have

the locked down affected me, i thank God for life, once there is life there is hope, my business is not moving well

Honestly what concerns me is corona has affected my business i lack customers and income and the products are expensive things are hard for me

due to no movement during the pandemic it really affected our income and also the way we cater for our family was really reduce, we just have to manage whatever we have during that time to cater for our family but honestly the pandemic really deal with us in the aspect of our business no income was coming in

My concern is how it is hard to earn an income now I'm suffering so much to get money food is expensive and the provision I'm selling is expensive the profit i get from my business is very little

when the lockdown was still around, we could not go to the village market to sell because it was locked and since then we have not been able to get the business running again

Due to the lock down things were a little bit difficult and things were very expensive during that time and also the pandemic really affected our income as we are unable to go out for our day-to-day activities so income was the major problem due to we can't spend money and money was not coming in

My concern is the situation of the country that has changed business is not going like before the goods i sell are expensive and customers don't have money with them

My concern is corona has affected my business I'm praying to God to see the end of corona but my financial situation is down i used my capital and even the things are expensive I'm just doing the business so I don't stay without a business

All what I can say is that during the pandemic we were all scared of our health so we were asked to sit at home, so we are unable to go out and also money was not coming in but the major problem during that time is hungry due to no income

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

My concern is about the covid vaccine I'm hearing so many rumors about the vaccine that if someone gets injected he will be sick. I stay at home till I confirm information about the vaccine I don't go out until it's necessary that to wearing my mask . I have to see someone that is vaccinated and he is doing well then I'll go and get vaccinated

My concern is how corona is getting transmitted through the air I don't move around freely because I don't know who has the virus i follow all the rules I don't want to be infected i have so many things to do but thinking of getting infected is stopping me

Corona has affected me financially i lost some of my relatives to corona i have stopped most of my business activities because of corona restrictions. Now market is open but there are little customers a tree can't make a forest so few people come and i get less income and my capital is not much sef i have applied for so many loan but it has not been granted

During the pandemic we were all at home including the children so I was really affected on the aspect of food because we eat more during that lockdown and income was not coming in so it really affect our day-to-day activities taking care of the children, on feeding and buying little little stuffs so it really affected due to income that was not coming in

during the pandemic my concern was just to stay safe with my kids because everywhere was lockdown we have to stay at home not to contact the virus and also there was hungry the condition then was critical because I'm a widow for me to survive with my children it's hard for me due to not going out, money was not coming in but during that time my concern was not to contact the virus is my health and my children's health that was on my mind

during the pandemic the major problem during that time was that income was not coming in and also our husbands were all at home doing nothing so it really affected our day-to-day activities especially buying something to cook, so it really affected our intake on daily basis due to no income so day-to-day activities was really affected

All what I can say during the lockdown was that things were not moving due to everywhere was locked down no movement unable to go to the market for our daily activities and the major problem during that pandemic was hungry I was unable to cater for my family due to no income so it really affected me the aspect of income and also to feed my family

My major concern is how to put food on my table because food stuffs are very costly.....we hardly eat three square meal because every food items are very costly....even garri is very costly now....I hope and pray that we are going to survive this hardship.

Things are costly now, the cost of producing chicken feeds is very high, so my business is suffering because I will spend a lot in rearing the chickens but when I sell them I don't make much profit.....so the business is not favourable.

I am very careful.....I always use my face mask, so that I will not get COVID 19.

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

The economy is very bad, items are expensive and the way people patronize my business has gone down.....I am only trying to manage....the business has slow down.

Things are costly because of the pandemic which make my business to slow down, there is no much profit and no customers.

Covid-19 affected my business because personally, to be frank with you, I don't have anything (business) that am doing again and those that were supposed to be of help to me, they were all affected by the covid-19 financial, so they can't assist me again. I have been seeking for job but have not found one and the pandemic has made it more difficult because no one is hiring anymore. And those (family/friend) that promised to assist me with money to start a business, due to covid-19, they complained bitterly that there is no money. So, am just jobless and staying at home.

My main concern is lack of a job because of covid-19, I lost my job as a teacher in a private school. The principal said he can not pay salaries anymore, that there is no money due to covid-19. So, am looking for a loan to start a business of my own to support myself.

Corona virus has caused the death of many people, but we thank God that it has been reduced by the government and that it did not affect any of my family. That is jus my concern

My concern is that the government did not give us any palliative as promised when corona started.

My primary concern is that am worried about the economic melt down of businesses in the country as there's no money to buy more material for my business. Due to covid-19, everything (goods) is expensive and everything (business) is hard as there is no money to boost our business again.

My concern is that corona virus has spoilt so many things. Everything is costly, including the food we eat, and even everything we are using at home. And this is because our economy is affected.

The way it affect everything is my concern. There is no sales and no money. The little money we have is not enough to run our business and our income is low.

Customers are not coming to buy things (goods) like before because this covid-19 has made everything (patronage) to reduce and the high cost of things (goods) is not helping as everyone (customers) is complaining that there's no money. I have some customers that are civil servant that complain that the money that they(employers) are paying them is no longer helping them because it is not enough to sustain there families. People only buy a few goods from my business now due to covid-19.

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

If a person is Nigerian he has to be concerned about corona the way everything in this country has turned upside down I have to be worried nothing is going on well most especially my business i run a cafe close to the secretariat kn kaduna most of the workers have been fired since they don't work I don't get customers it had affected my business

I have spent a lot during this covid-19 period due to the fact that things are too costly. Prices of things are like times three of what they used to be. And there is no money in circulation, people are just trying to survive. It also affected my job searching then, that is, during the covid-19 outbreak last year, I was unable to secure a job then due to the outbreak of the pandemic.

My concern is getting something to do again s i lost my business that period and equally fell sick, so i am not doing anything again.

Our health should be the first priority because it is when you are healthy that you can move around....so using of face mask is important

My concern is how we will begin to make good sales again because life has been very ugly and business looking dead

I have heard on the News that the Federal Government has bought vaccine that can take care of the covid-19. It is fine, if the government is looking for a permanent solution to halt the spread of the virus. For me, I don't use face mask but I always have it, just in case i have to enter the bank. Am not worried about the covid-19 because right from childhood, I have been having malaria but I didn't die, so is it covid-19 that will kill me? It (covid-19) is a global problem that we in Africa are used to. Its an innovation by an advance country. Is it not china that made it?

The economy is having crisis because of the shock from the pandemic....globally we have not recovered from the shock because our economy is shaking due to the fact that there is restrictions of people, goods and services.....our boarders are closed down that is why all commodities are very costly.....the impact of COVID 19 is great.....but we shall come out strong from this crisis.

What i can say about this coronavirus and my concern is how stagnant it has made my business dull even travelling to buy is nolonger encouraging because of prices and also travel ban at some points.

My business is not moving because there is no money, every thing is costly and there is no money to do business because things are costly....people don't buy things like before.

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

The price of Yam that I am selling have really gone up. And, It is affecting my income because when we buy it costly, we won't get much profits from it when we are selling it. Most of the customers complain that it is too costly, so we have to reduced the price by sacrificing part of our profits which is better than not selling at all. The number of customers that patronize us have even reduced because many of them are complaining of no money. Goods are just too costly now, Yam that we used to buy around 15000 Naira, 20000 Naira, and 30000 Naira are now 50000 Naira, 80,000 Naira and 100000 Naira. This covid have really spoiled things especially this high costs of food items

My primary concern is that coronavirus must end soon so that business can start again, for some of us who manage very small pety business has not been having fun as usual because sales is serious.

We thank God we didn't have corona virus in our state here. And I thank God that non of my family contracted corona virus because many people died of it.

The first thing we experienced was the lockdown and it made life very difficult and i lost a lot of customers and till now i am still have not regained them now.

It spoils things because people did not come out to buy goods when it started, there is no sales then but now things have changed and and everything is okay.

For me my concern is how to return back to my old sales, becauae i am just building again as my shop was robbed and looted, so i am just trying to start all over again

Things are very costly now because of the pandemic....the problem started since the pandemic....there is inflation and we are suffering....even with your money you cannot buy what you wantthe situation of the economy is generally bad.

Till now, I am still borrowing money to do my business because we have spent all my business money on feeding during this covid-19 period. For some days now, the market have been dull, not moving at all. The costs of buying goods is to high, the profits we are making now is small compared to before and there is even no money to do the business. We are just trying our best regardless of condition of the country

When you have a situation where you can not go out and people can either come and buy and when we started going out things have changed and become very expensive, so when you go out you hardly make sales or even come home without anything that is the story so far.

I am careful not to contract the disease so I use my face mask and hand sanitizer because my health comes first.

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

Covid-19 has affected my business in a way that I am just scratch my head on how to start the business again. I don't have any money to do anything now like to restock goods in my shop. Am just praying to God that I will receive money from federal government, so that I will start my business again. First of all, I don't have any worry about covid-19 again because me and my family have taken the first dose of the vaccine at teaching hospital Enugu. By July, I and my family will go for the second dose of the vaccine.

The effect of this coronavirus on my business is quite much as i have my shop locked now and i do not go there all tge time now because it is almost empty, i now sell another thing to survive kerosine precisely.

The pandemic brought hardship and the economy is bad, now a cup of garri is 100 naira which before it was 20 naira....things are hard because the economy is bad.

Coronavirus breakout was an experience that the whole world can not afford to go through again because it was a setback and reverse for us, in my business it became a struggle to survive because prices skyrocketed and people could not buy again besides food was more important than someone building houses so my product became less important this period.

Prices of everything have really gone up. If you don't have enough money, you won't be bouyant to do somethings now. I thank God that I am into some little farming, if not that I would have suffered because we were not been paid our salaries for the work we did at where I am working as security officer. We were just left by our employer to fend for ourselves without nothing. It is the small small money that I am getting from the farming I am doing that I used in taking care of myself and family. This coronavirus really affected many businesses including the one I am working for

Coronavirus period was when rain somehow just destroyed our farm and when we stayed back at home forcefully it was also difficult to sell or people coming to buy our farm produce and since then till now, you yourself can testify how everthing food stuff and other goods have become very expensive.

The pandemic is a very bad experience.....business has slow down.....no customers and no money, things have become hard.....so the business has really crippled we are trying to get back on our feets again.

My main concern is about the vaccine that was introduced, we're not sure if it will actually cure the disease or course problems to our health. We are hearing a lot of information about the drug and we don't know what to believe anymore.

The health of my family is my concern....health is wealth....so we should look after our health first by following all the protocols of COVID 19

Covid-19 made me to suffer well well. My business closed down during this coronavirus period. Things became so hard. The prices of everything goes up. To get money to take care of myself and family became hard because no source of income again when my business closed down. Even now, I am not getting money from the okada I am doing. Things that we used to buy like 150 Naira is now 200 Naira

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

This Corona has reduced my business opportunities especially because borders have been closed and the little business i am managing now as an electrician is not giving me enough money and the factory where i used to work has laid us off without paying our outstanding salaries of five months.

The coronavirus is really affecting the sales. There is no market, demand for good is low from our customers. The reconstruction of our market is also affecting our sales. Also, the prices of goods is at the high side and this is making people not to buy like they used to.

My business is down due to low patronage and it has reduced my income because customers have no money also.

My concern is that, what am supposed to be doing is to expand my business but there is no money to do it and the little business that am doing to give me an income is going down. There's no money now and goods are very costly in the market. Customers come to my shop but sometimes they won't see what they want from shop because i don't have enough money to get new goods. There's no money because due to covid-19 (lockdown), the little money i had, I was making use of it like feeding my family. So, after the lockdown, I didn't have much capital for my business.

Business is not moving because there are no customers, this is as a result of too much high prices of items.....like we the business people, you will want to make profit from each item you sell, but due to the fact that the cost price of items are on the high side, customers complain of no money...so what do we do in this situation.....we try to strike a balance by making little profit.....so that we will keep the business going....so for now there is no much profit in my business and is giving me alot of concern.

i don't have any primary concern relating to the corona virus

The profits we are getting from our business have reduced and the prices of goods have really gone up. It is everything that is costly now. No money in circulation and that is the major concern because if there is money in circulation, everybody will be okay, we won't be complaining. But we are not seeing anything, business is not moving, economy is bad. Government should please help us, they should please pump money out for us to do business

The last year lockdown really affected my business, normally every weekend is when we see money when people celebrate parties, but it has reduced, so i don't make much sales again

Because the pandemic made things to slow down in terms of business.....things are very costly and expensive.....I use to make alot of profit from my business before but now I make little or no profit because the cost of buying the goods is very high....and I need to make my profit no matter how high the cost of the goods are....so we hardly see buyer now.

i used to sell foodstuff but stopped because of the lockdown,, now i am just hustling from here and there, no stable source of income because my business crashed during the lockdown

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

Due to the increased in the prices of goods, customers stopped coming to buy goods like they used to. This really affected our sales because the profits we used to make dropped. Even, sometimes there is scarcity of goods due to the high costs of it because there is no money to buy them.

Covid-19 made things not to be easy at all for me. Market is not moving as it used to. Also, there is increased in the price of goods. I relocated from Lagos due to the death of my husband because things have been so hard, coupled with the effects of this covid-19 on everything. The effects of it has reduced my income greatly

The covid-19 has affected everything(business), especially the increase in the price of goods in the market increased due to covid-19. We that are into production of food items, the cost of commodities increased and goods we produced increased in price too. After producing the food items, your products will be costly, customers will be complaining that it is too costly and the number of people that buy it will be few compared to before. My main concern is how to boost my income because presently, the price of everything is increasing like house rent, water rate, electricity bill, etc. So I need my business, so that my income can meet up to those expenses because I don't have savings again.

Business is kind of dull and the goods are now expensive from the market. Like Semovita of 5kg that we used to buy around 1800 Naira, is now 2000 Naira, the one of 1kg increased from 400 Naira to 450 Naira. Things are just like this since covid-19 started. We have not been making much sales because of the impacts of coronavirus on everything. There is no money everywhere

The lockdown really affected me. I had a Poultry but I had to shut it down because the feed became too expensive and there is no fund. Things are so expensive that we can barely make a meal out of #2000. Coronavirus has gone but the effect is still here.

Corona Virus is not something that should repeat itself because it affects a lot of things. The lockdown made it worst but things are getting better because we can go out to work but also everything has become more expensive since we came out of the Lockdown.

My concern is not with the coronavirus, I am not sick but I don't know if it is the reason why business has been poor as everyone is saying. If you ask people why they are not patronizing like before, they will tell you it's because of the Corona Virus.

It is not affecting my health but it has made business to be dull. This has been like that since coronavirus came, everything getting expensive daily.

Corona Virus has really slowed down business because of the lockdown. The Lockdown lasted for too long so a lot of businesses were affected. Doing business now is a big risk because what you buy at a price today, the price will change the following day so there are chances of running at loss. It's not easy to invest again.

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

My concern is that price of everything is high at the moment, starting a business is not easy because getting money these days is almost impossible. I have been trying to borrow money to support my business but everyone is complaining of no money because of Coronavirus so it's really giving me concern

My main concern is that my business is starting from scratch from below zero level due to covid-19. So, am starting the business all over again due to covid-19. My business is starting from scratch because it's located inside the school compound and the school was on covid-19 lockdown. So we didn't do business for over 6 to 9 months and I lost a lot of capital because school was closed and customer travelled home. So it's after school reopened again in January that my business started all over again. I need capital to buy more goods for the business to make more money. Am Just glad that things (business) are slowly getting better than last year and am getting use to doing business with the covid-19 restriction.

This Corona has caused some setbacks in my business because there's no sales and i have a family that i have to feed, it has reduced my business capital and i seriously need help now with capital to boost my business.

Because this Corona has reduced my parent income their businesses are not thriving and i don't have a job at the moment because we used my business capital during lockdown to feed when my parent couldn't go out to work, i now depend on them for my immediate needs and feeding has become a huge challenge to us.

As i speak now eventhough we are fasting we wouldn't have been able to cook this evening, our neighbour just assisted us with rice that's what we will cook, i don't have money because my business has been down because we've been feeding from the capital and i don't have enough stock to sale.

COVID 19 is a global pandemic and the whole world is affected one way or the other.....no economy of any nation that is stable right now....our economy is not an exception....our economy is not stable that is why we are suffering this way.....prices of goods and services are on the high side as a result of the pandemic...what we need to do is to pray for our economy so that things will get better.

My concern is how corona has affected my business no moving forward in my business business activities as a business man i want people to move around freely have enough money to come and buy if they don't have money customers will not buy

I am finding it difficult to feed my children and my co-wife's because my income has reduced and my business is not thriving due to decreased in patronage, what also contributed to the reduction of my capital is i lost my husband for the past five years with no help from relatives, it's this my little business that has been sustaining us.

My concern is the problem of food every food commodity is expensive not only food all of this life is expensive medicines and all everything and the income is low

My concern is how food is expensive and there is no money all because of corona i have a business but I don't earn enough to buy food for my family we eat from the business so we limit what we eat so it doesn't affect the business

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

My concern is joblessness this life is hard everything is hard in this world that is why i decided to just continue my farming because you just have to work to help yourself I've applied for so many loans and help from government but I didn't get it we the poor don't get help from the government it only stops among the rich. Now to farm too the fertilizer is expensive diesel is expensive everything

Lack of money is my major concern because my income has decreased, because i don't have enough money since i used all my business capital on my family because i don't have anybody to support me in taking care of my children since my husband died last year, and there is no capital for me to also start a new business.

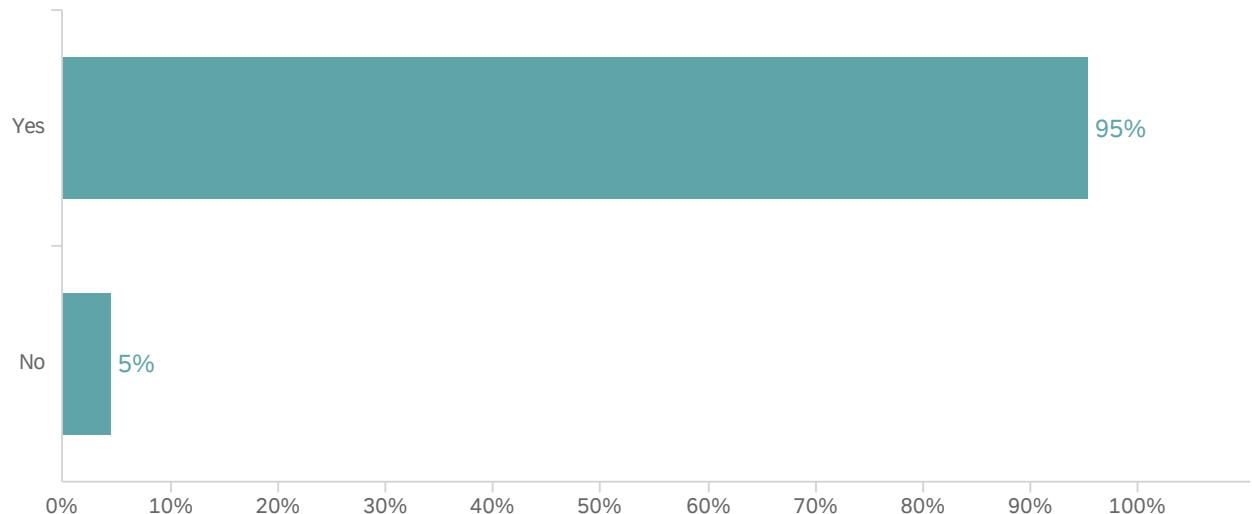
SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** Fewer customers, supply issues, and closures due to COVID-19 restrictions are the top impacts reported by 64%, 33%, and 24% of customers respectively. Only 5% have been able to switch their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their situation has worsened, with 44% saying it has gotten “much worse”
- **Income:** 90% experienced a decline in income. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 70% have been able to pay them, while 30% have not. The number of those able to pay employees improved from 54% able to pay in round 1 to a near high of 82% able to pay in round 17
- **Cash Accessibility:** 22% don't know or can't say, 11% report somewhat or very difficult, 66% report somewhat or very easy to access cash
- **Farming:** Only 43% of respondents are involved in farming. 42% of those who farm reported a general limitation of financial situation impacted their ability to do business, 40% report difficulty in acquiring inputs
- **Food Consumption:** 63% report a decrease in food consumption; 18% say they regularly go hungry, and 50% say they sometimes go hungry
- **Savings:** 91% report a decline in savings, those who "very much decreased" savings decreased from a high of 75% in round 10 to 64% in round 17
- **Coping Mechanisms:** Using savings and reducing investments are the most common coping mechanisms reported by 89% and 42% of customers respectively. 32% have borrowed money as a way to cope with COVID-19

Continuation of Main Income Activity / Business Post-Lockdown

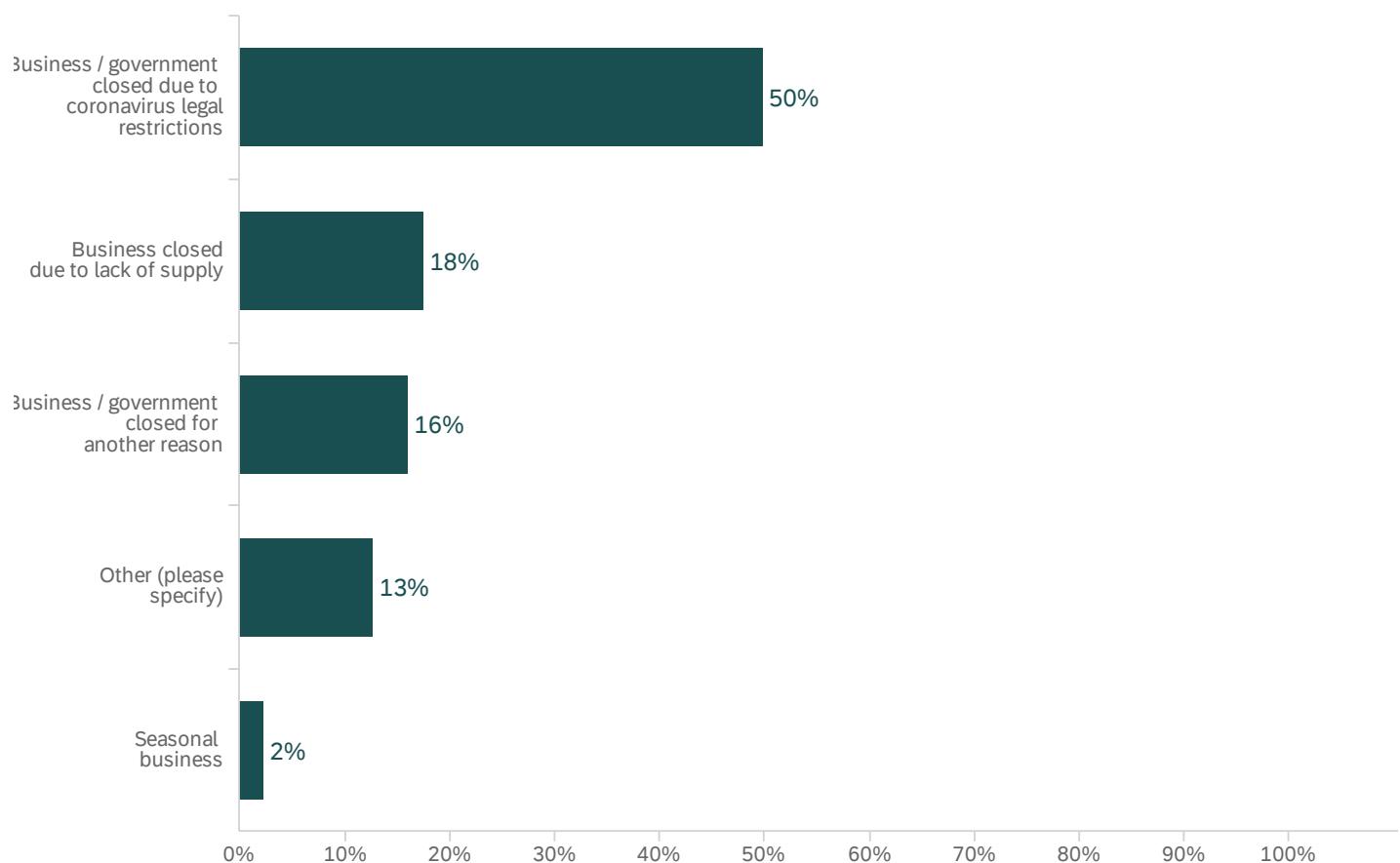
Q: Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?
(n = 10,509)

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

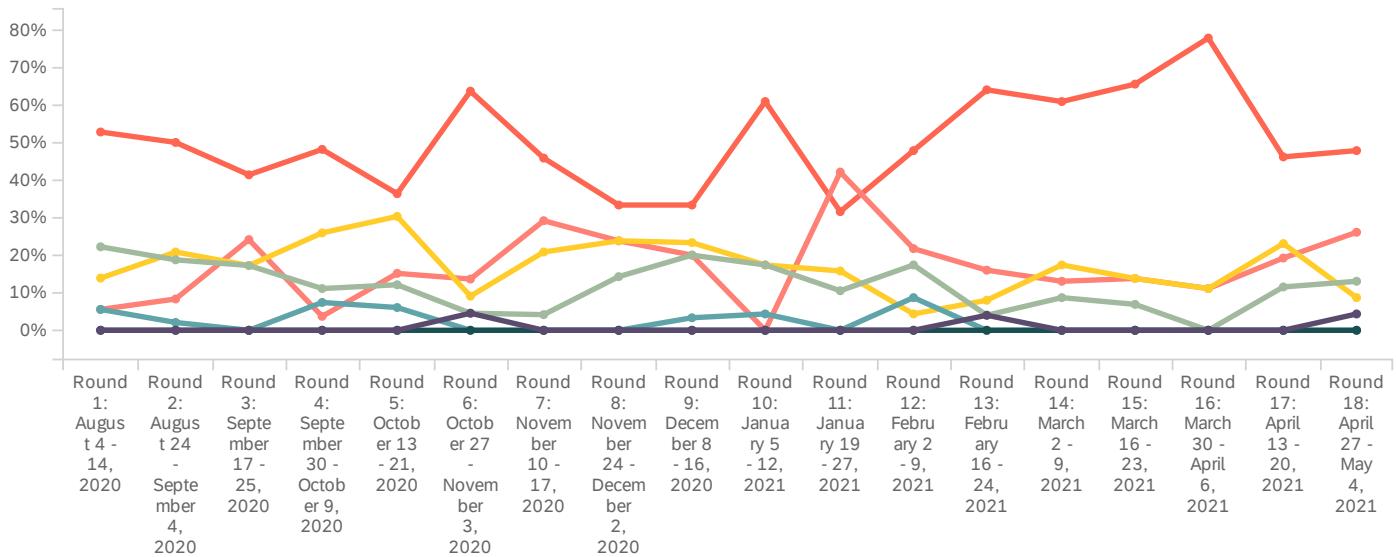


Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 479)



Reasons for Business Change by Round



Legend:

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

Other (please specify)

Started during the lockdown

Not employed or doing any business then

Due to lack of customers

Because of Retirement from work

None

I was a student at the time applied for the loan

Other (please specify)

The business was in planning stage before coronavirus started.

Just to change line of business from poultry to fish farming

I spent my capital during the lockdown so the business is closed down

I just learned it as a new skill, so I decided to open my own business

She was a student and started a business in 2020

No business

Because of high cost of things of goods in the market, so now I manage to farm.

Because my former employer did not pay our salary

I don't have a business before

I didn't have a business before

I don't have any source before

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

I was previously in service/school.

I don't have a business before

I wasn't doing anything

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

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Other (please specify)

Respondent was unemployed before starting this business.

Not doing any business before

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

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

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

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was bugged

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Other (please specify)

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Not received loan yet

My capital was small so i had to shut it down

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

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

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

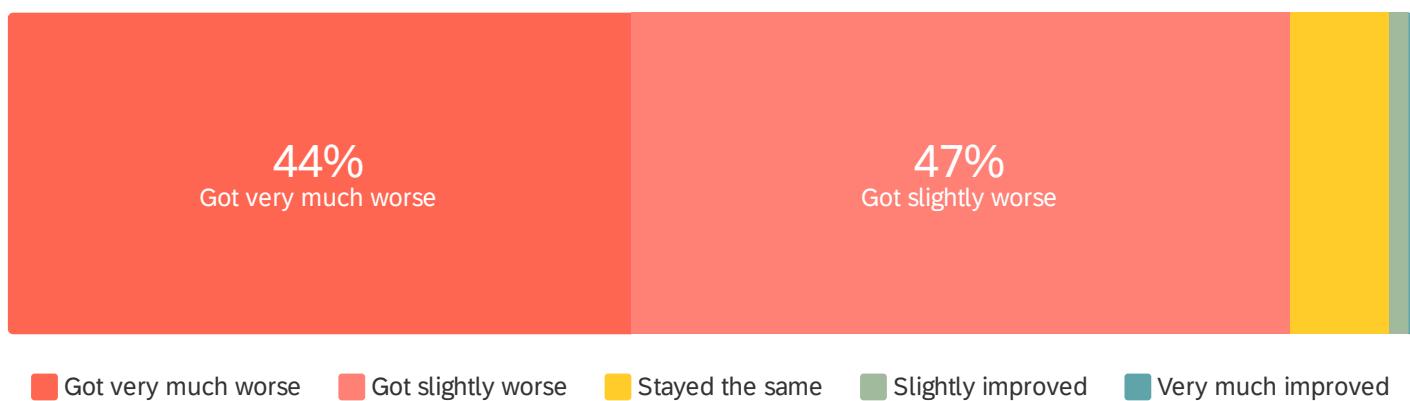
Am house wife before

Lost my capital

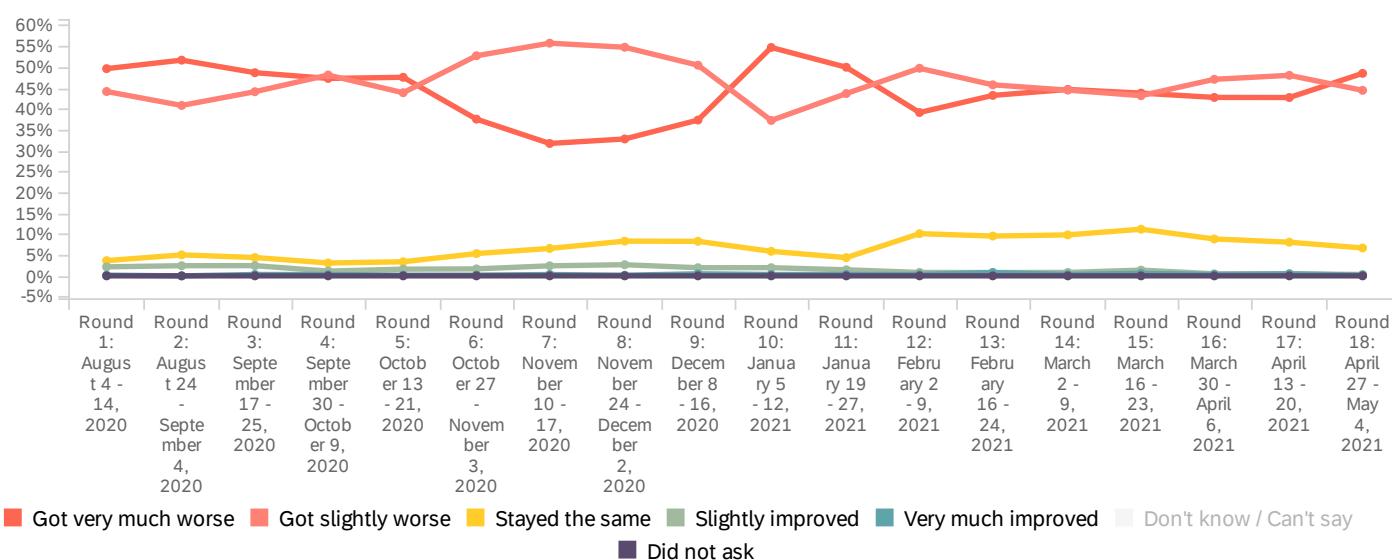
I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

Impact on Overall Financial Situation

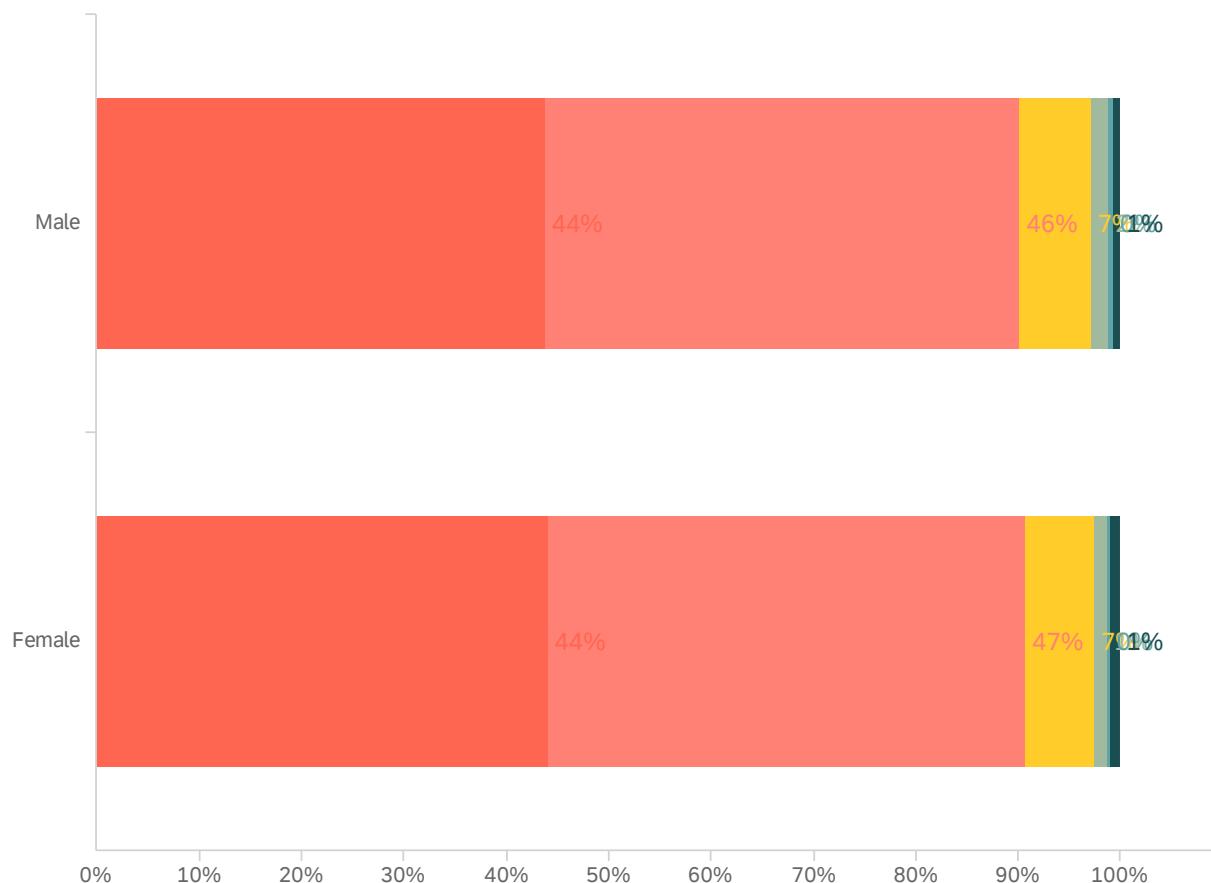
Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 11,156)



Impact on Financial Situation by Round

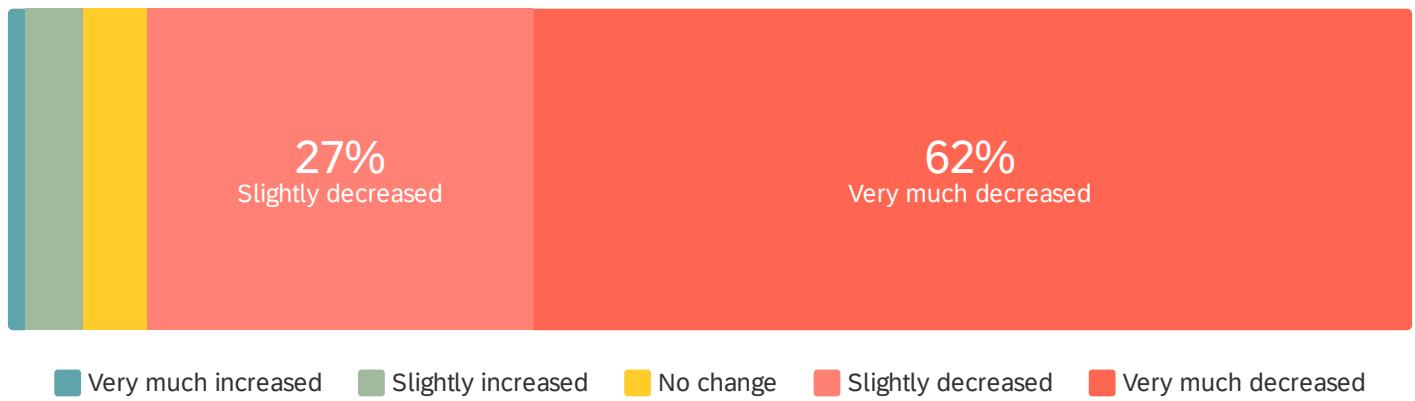


Impact on Financial Situation by Gender



Impact on Income

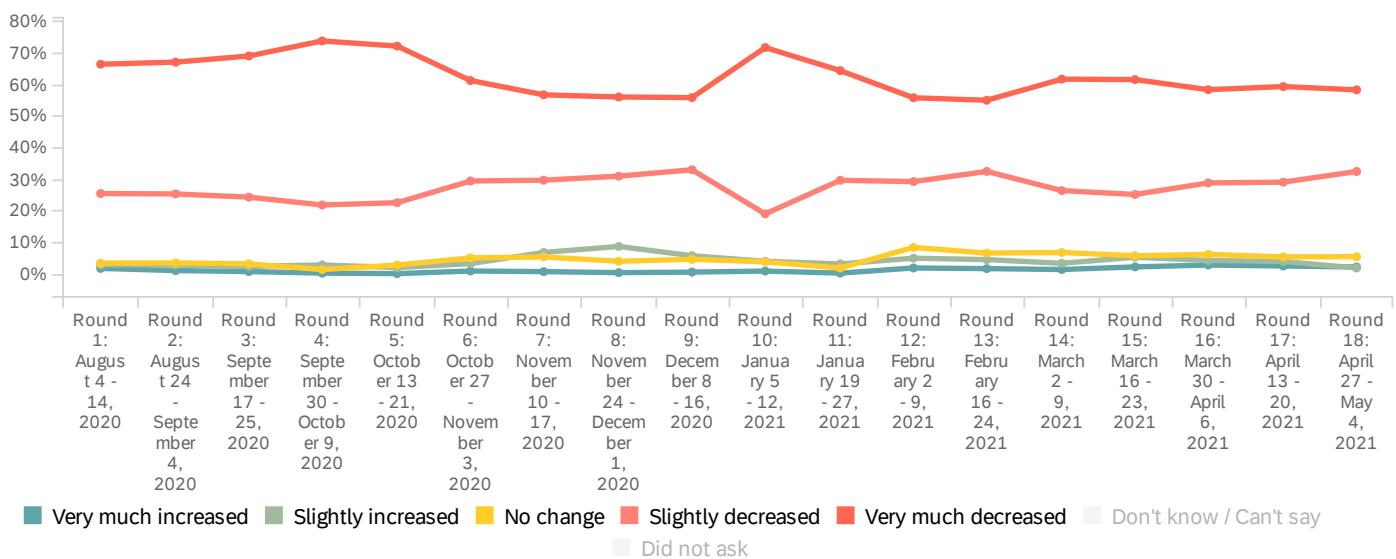
Q: Has your income changed since the lockdown in March 2020?
(n = 11,156)



Impact In Income By Gender

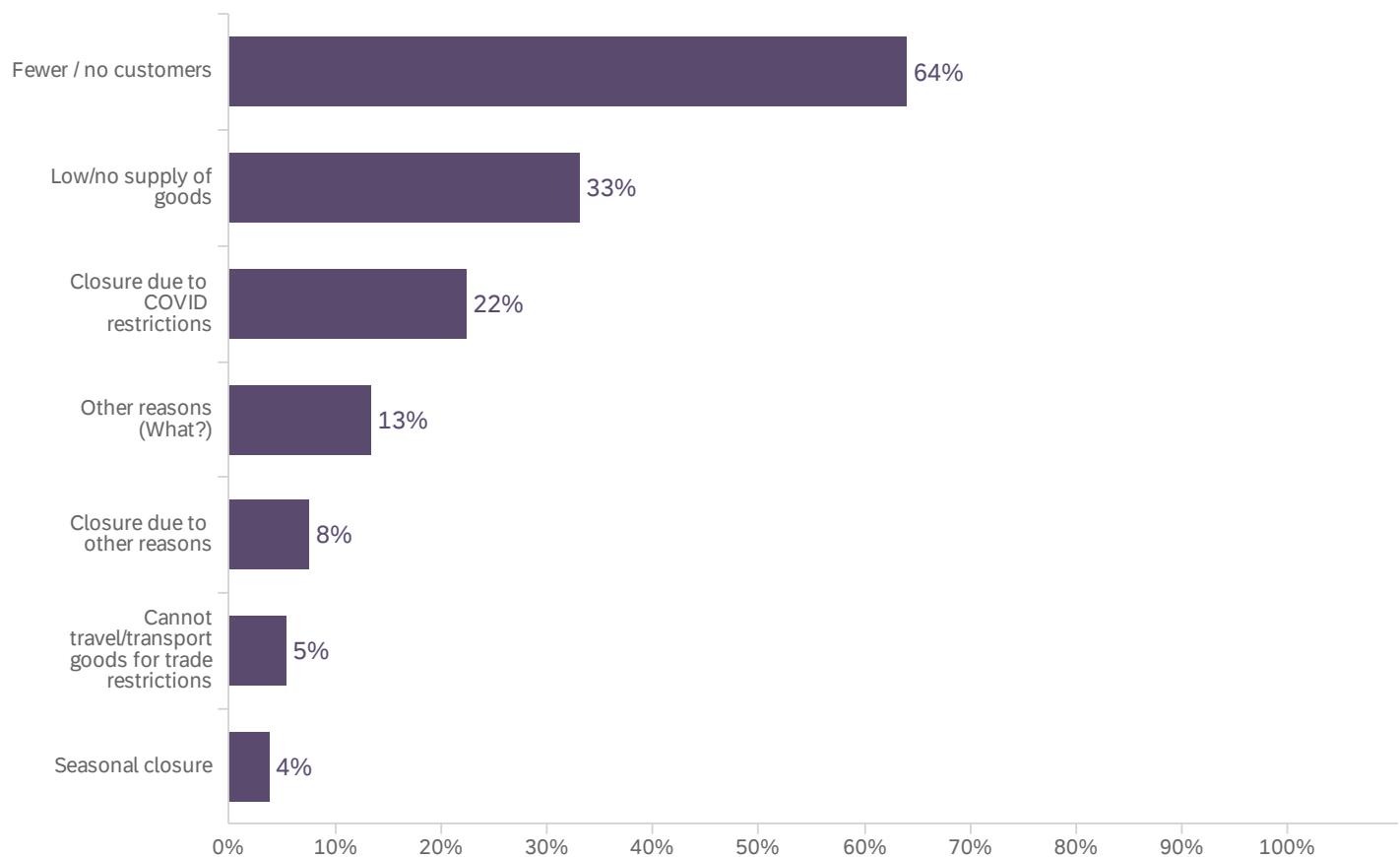


Impact on Income by Round

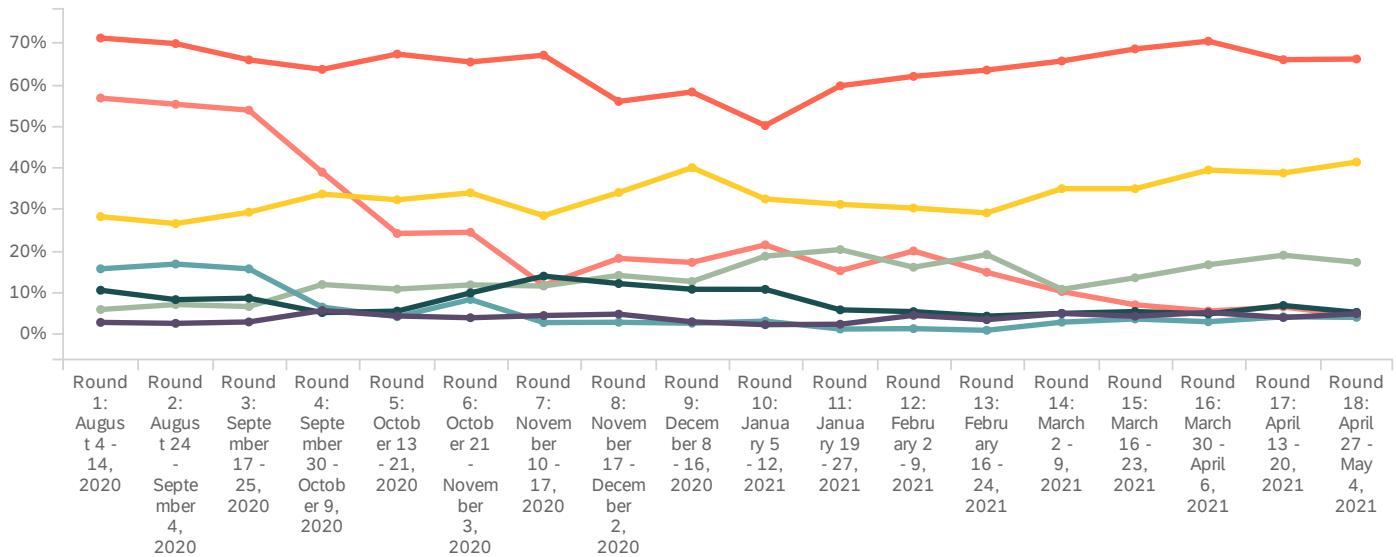


Impact on Business

Q: Has your income from your business this month been impacted by any of the following?
(n = 10,647)



Impact on Business by Round



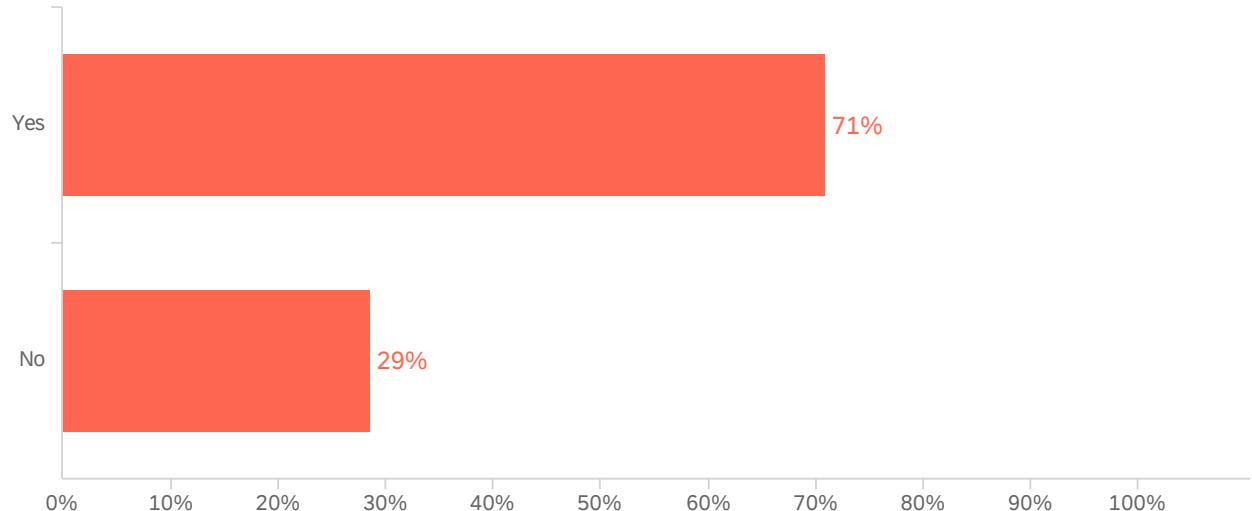
Legend:

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

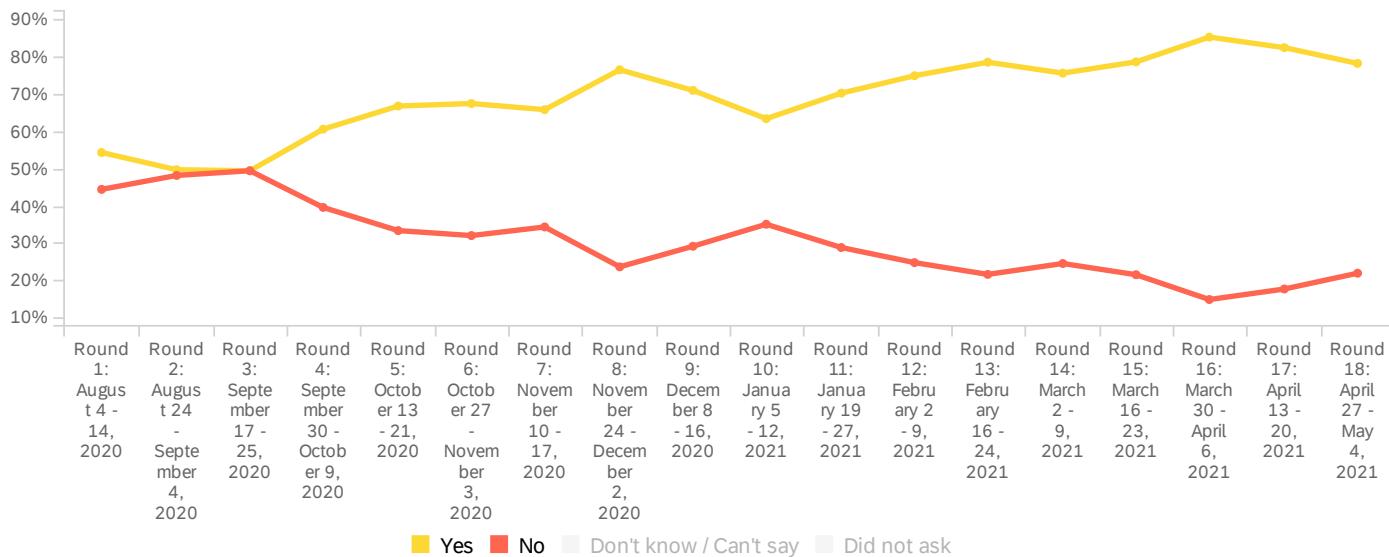
Percentage of Respondents Able to Pay Employees Since Lockdown

Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 3,195)

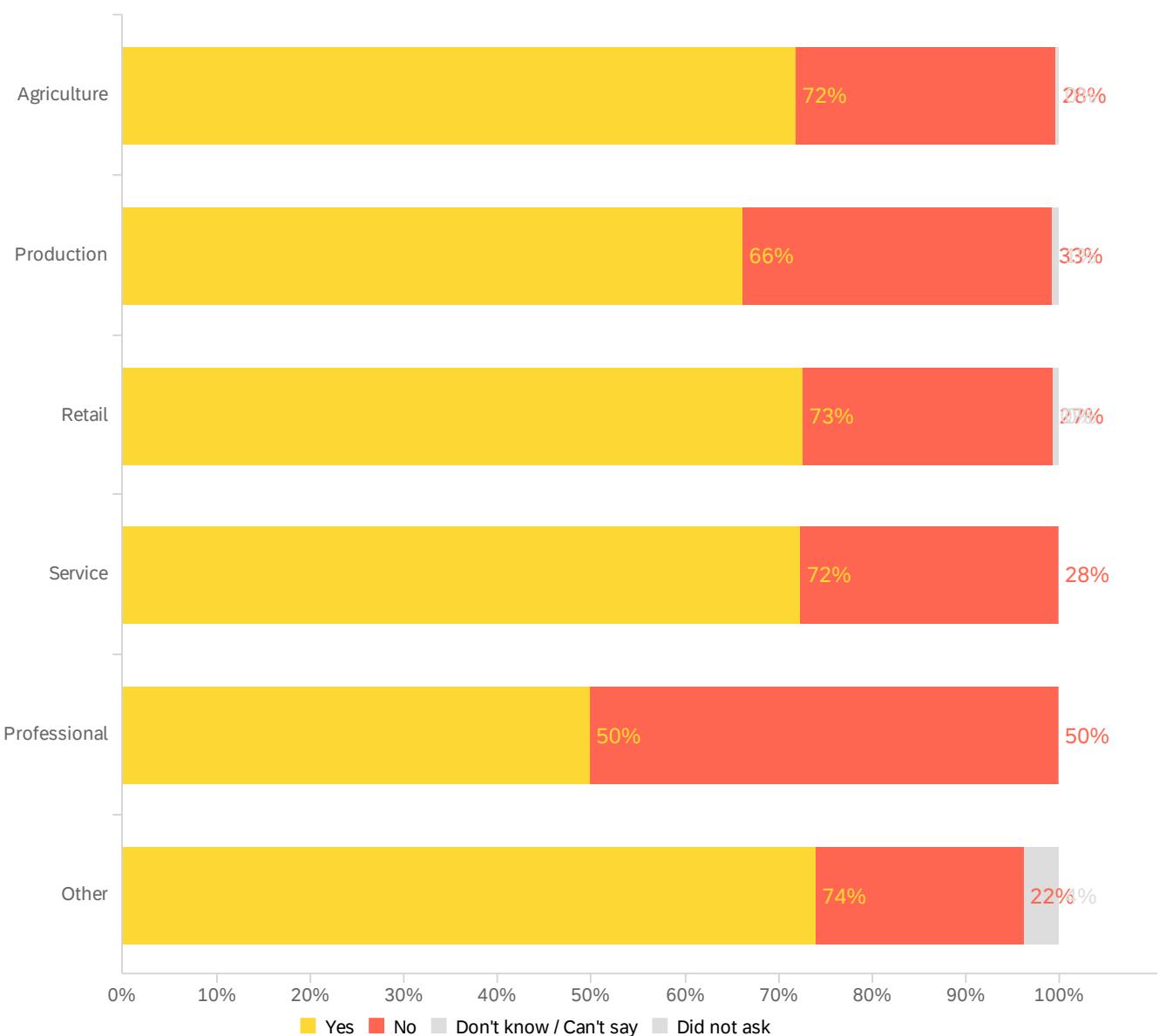
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round

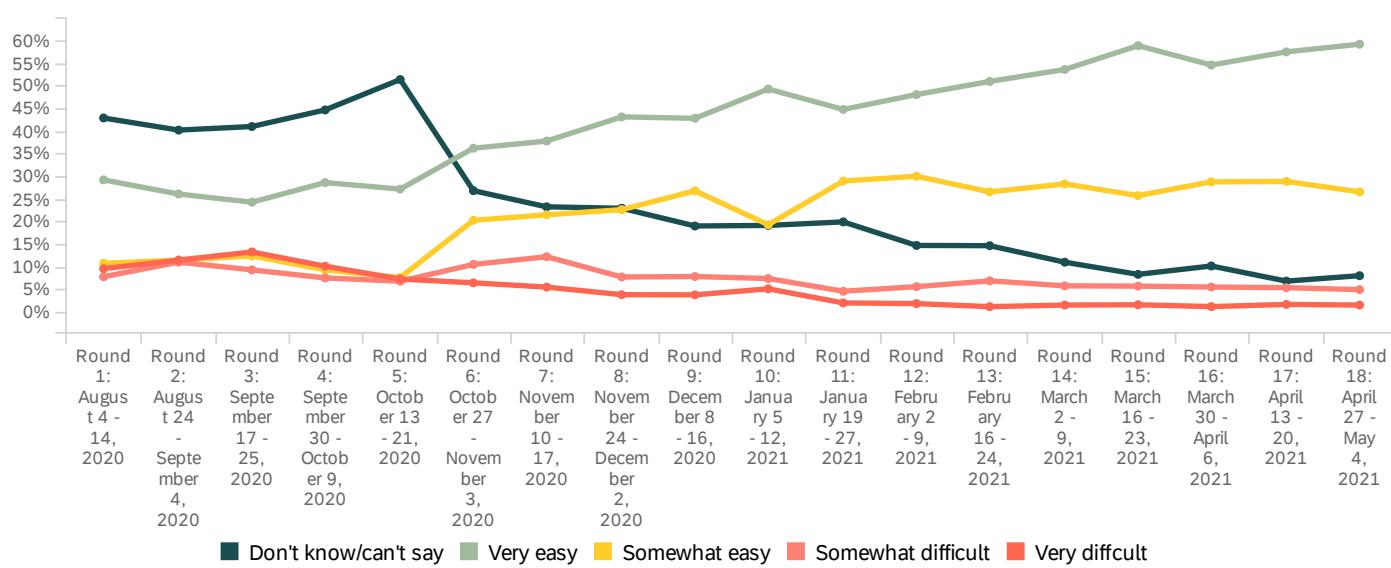
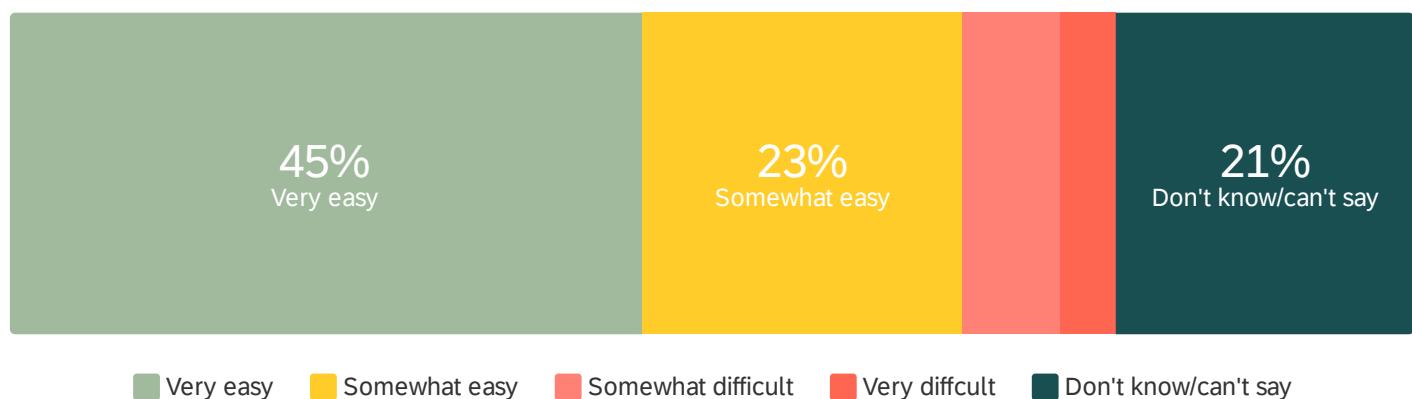


Ability to Pay by Sector



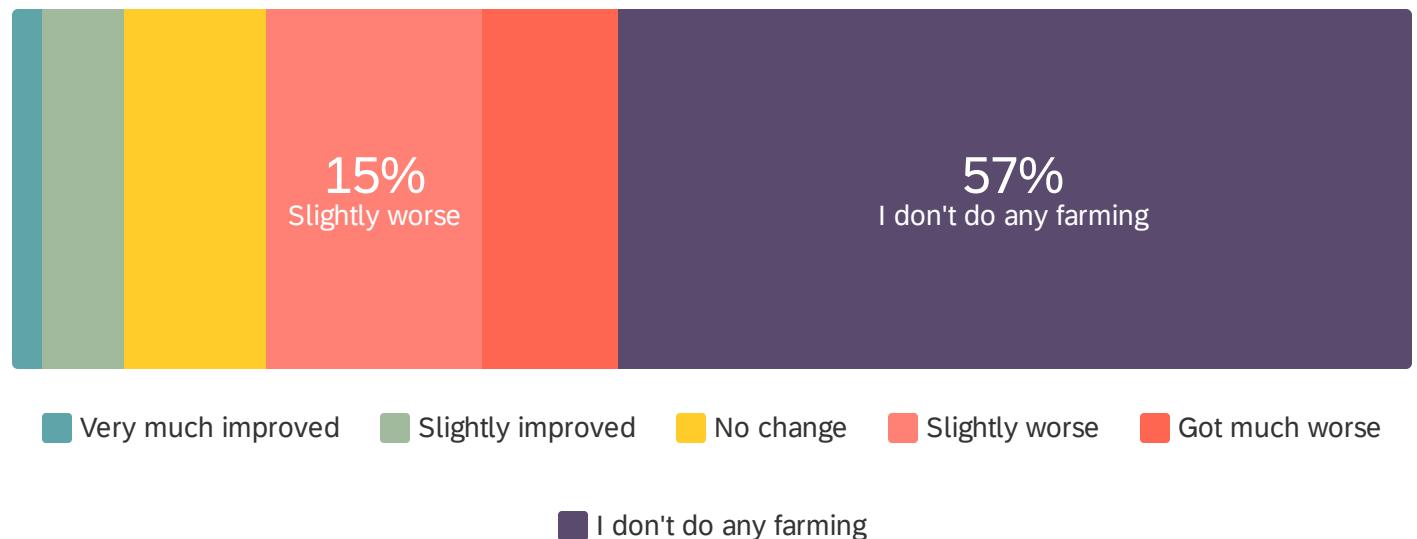
Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?
(n = 9,283)



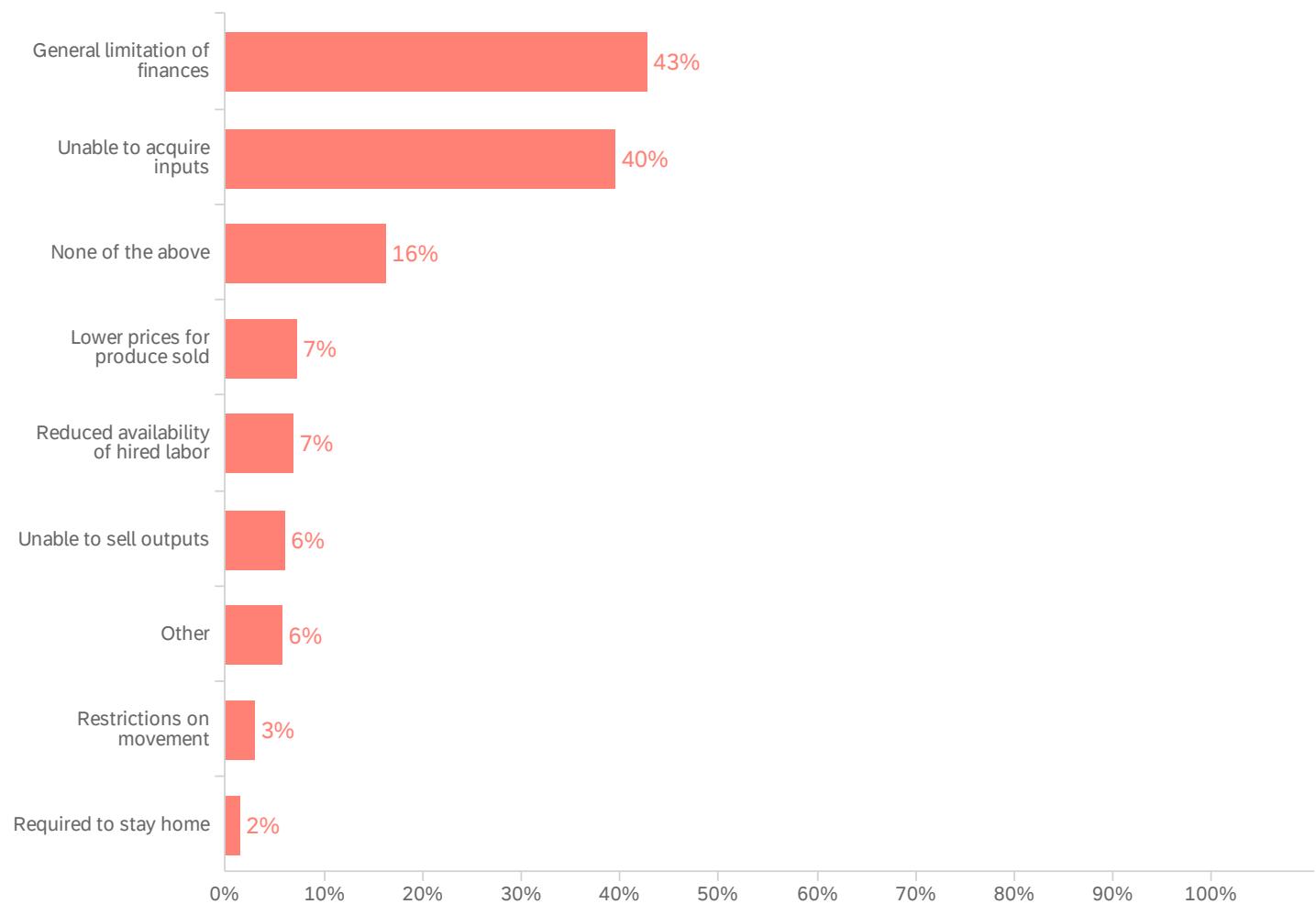
Impact on Farming

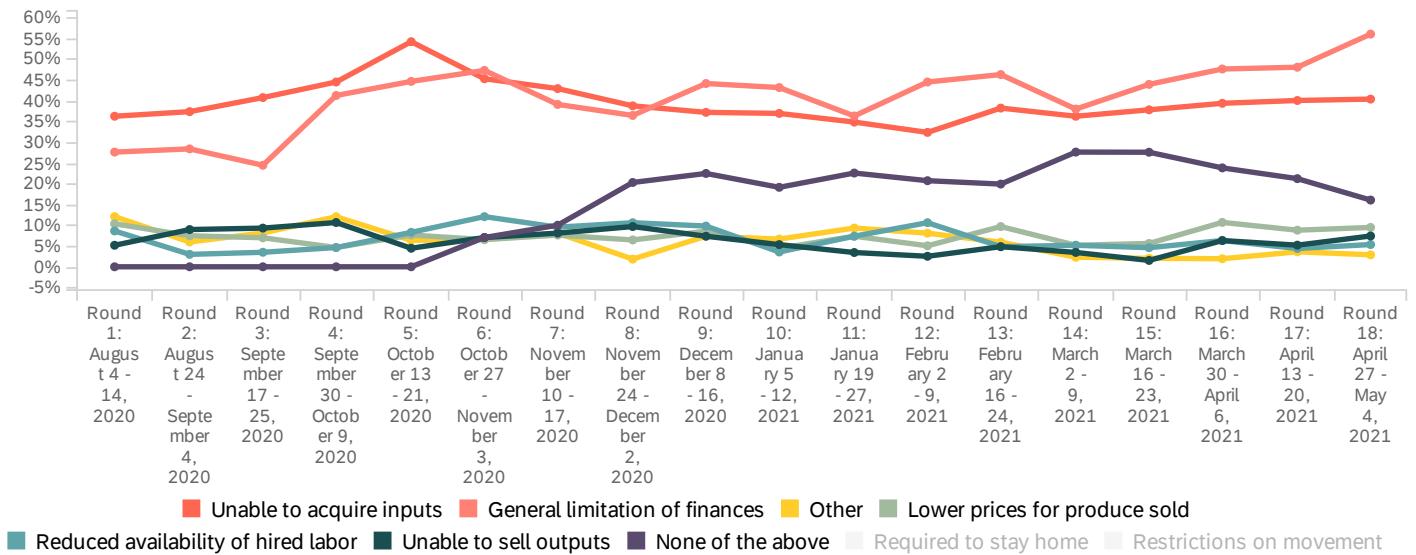
Q: Has your farming practice changed since March 2020?
(n = 9,319)



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 43% of respondents with farming practices)
(n = 3,337)





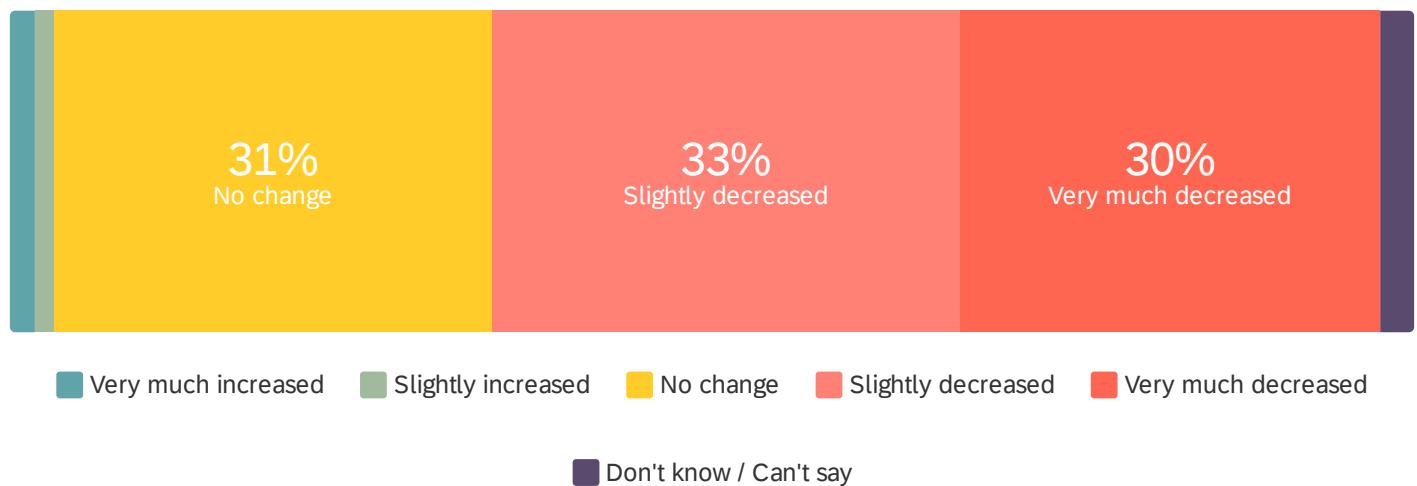
Impact on Food Consumption

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

Q: Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person? (Round 9+) *

(n = 11,156)

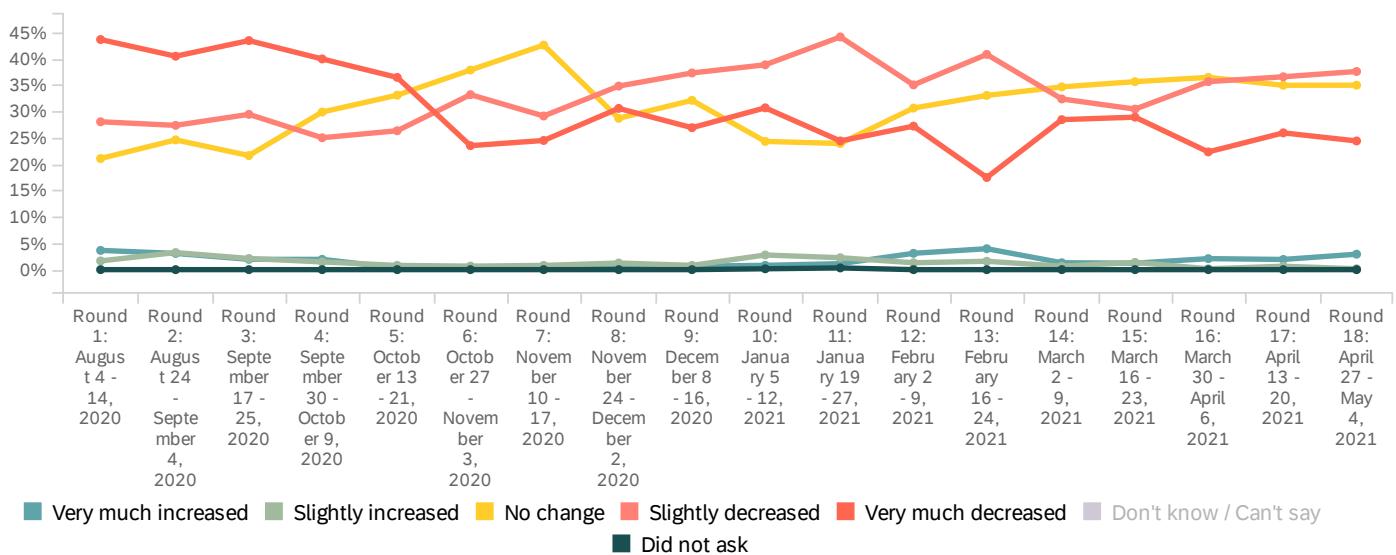
* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



Food Consumption by Gender

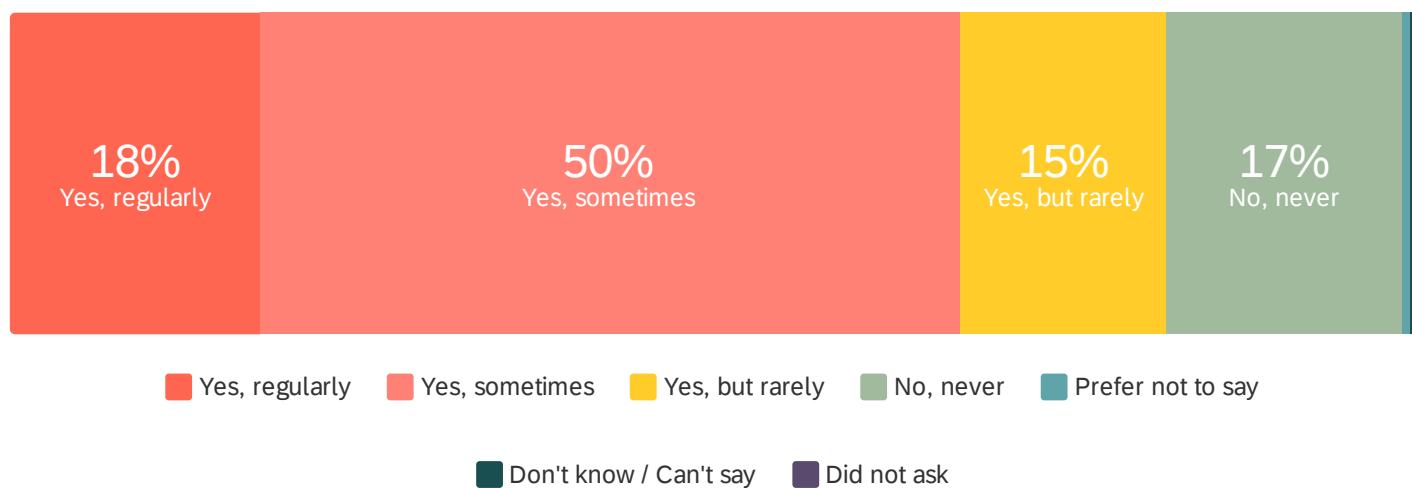


Consumption Changes by Round

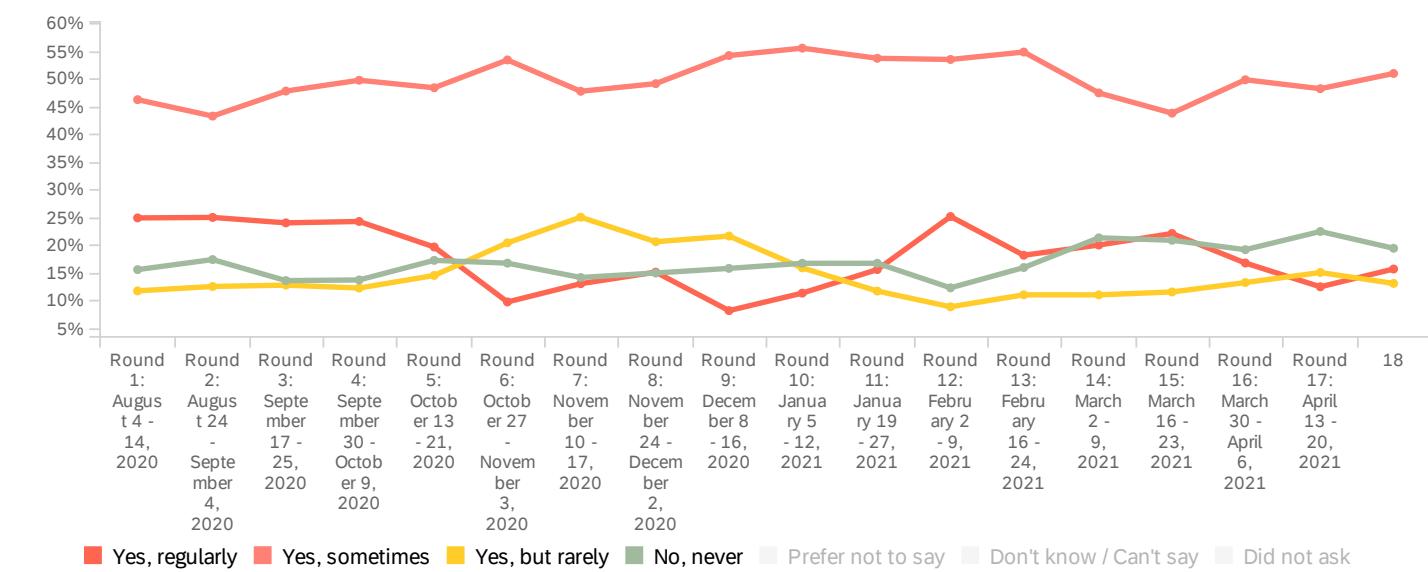


Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 11,152)

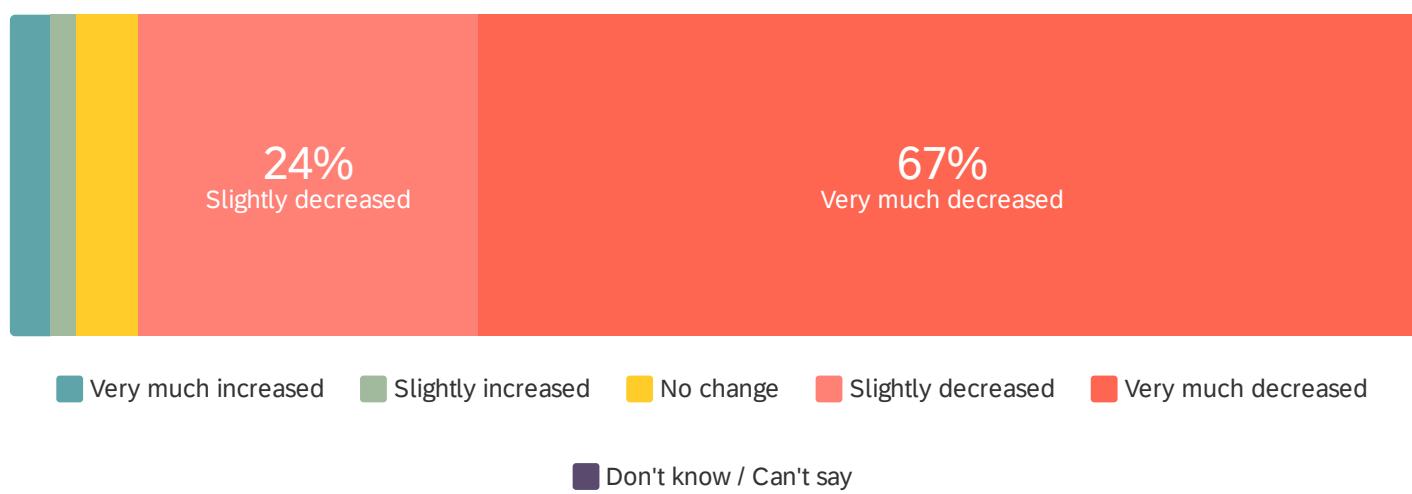


Hunger Frequency by Round

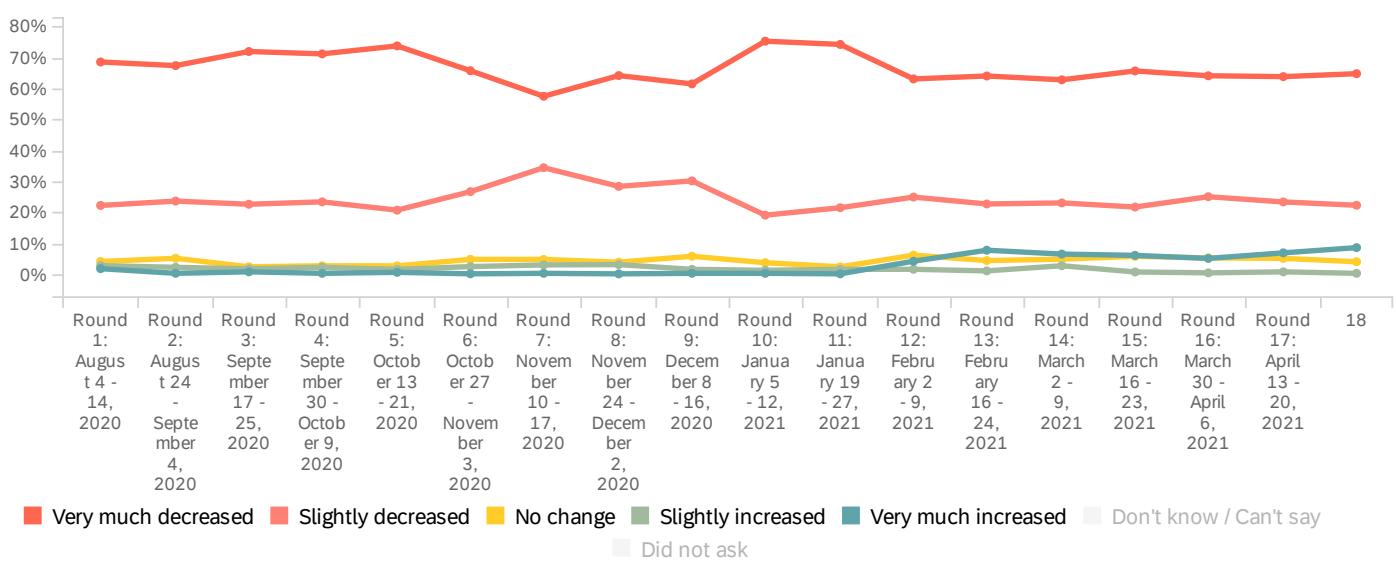


Impact on Savings

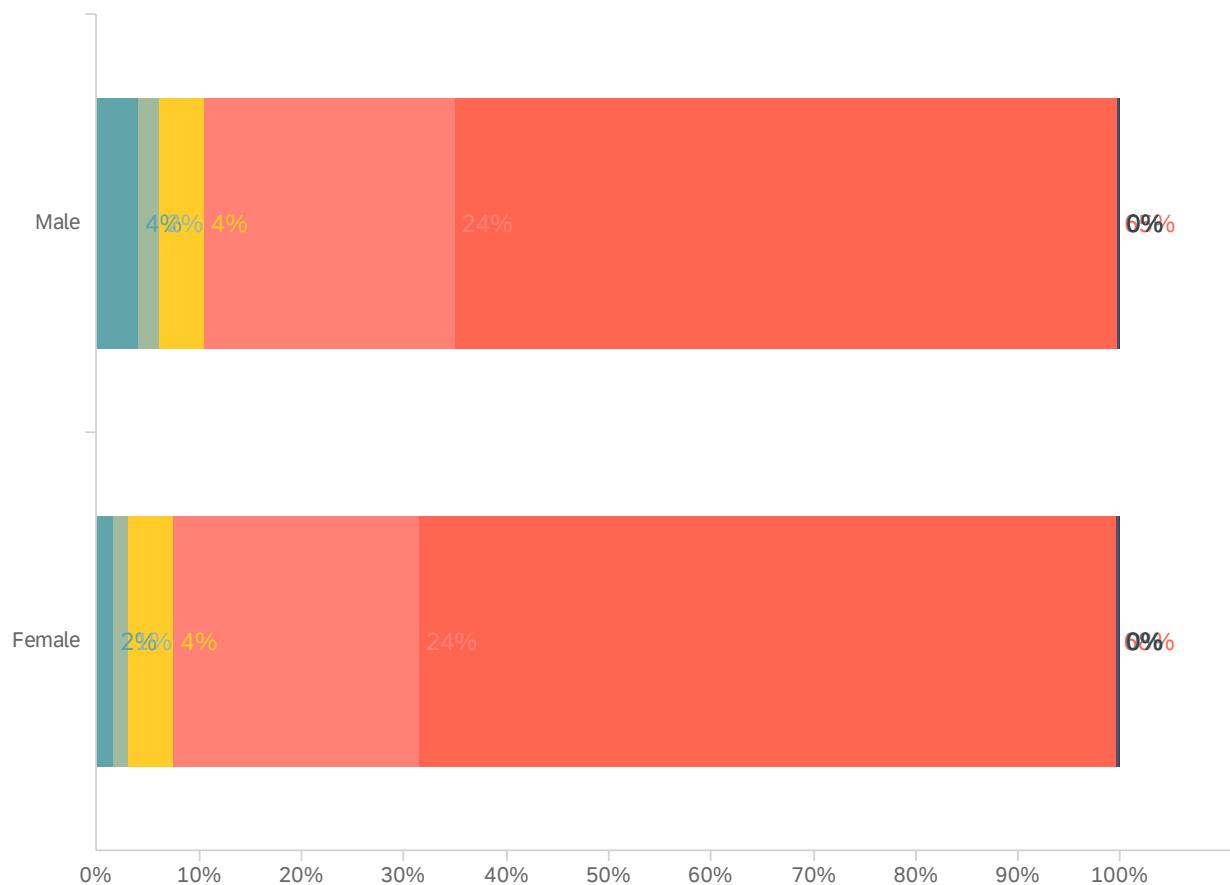
Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 10,541)



Savings Impact by Round

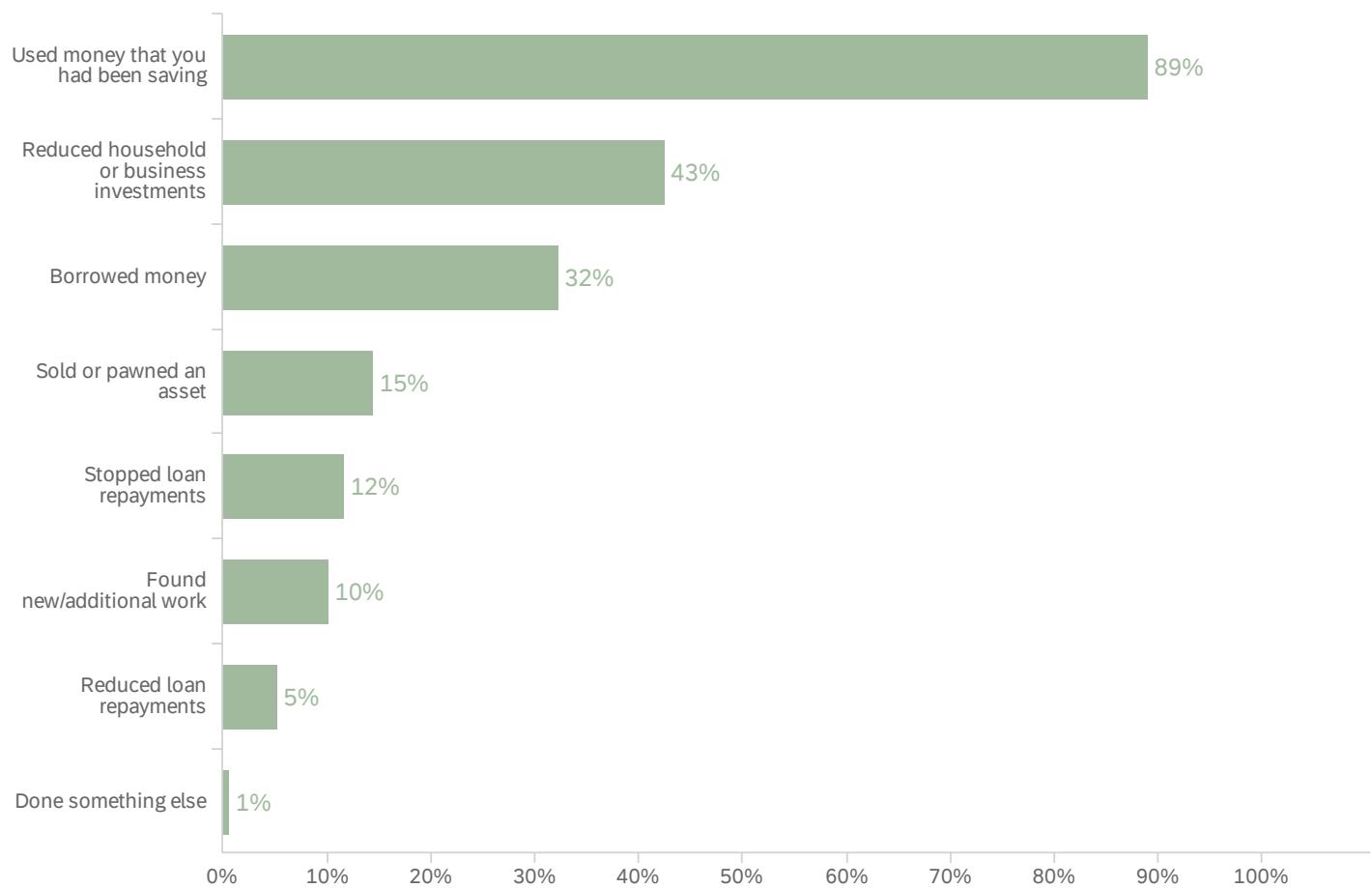


Savings by Gender

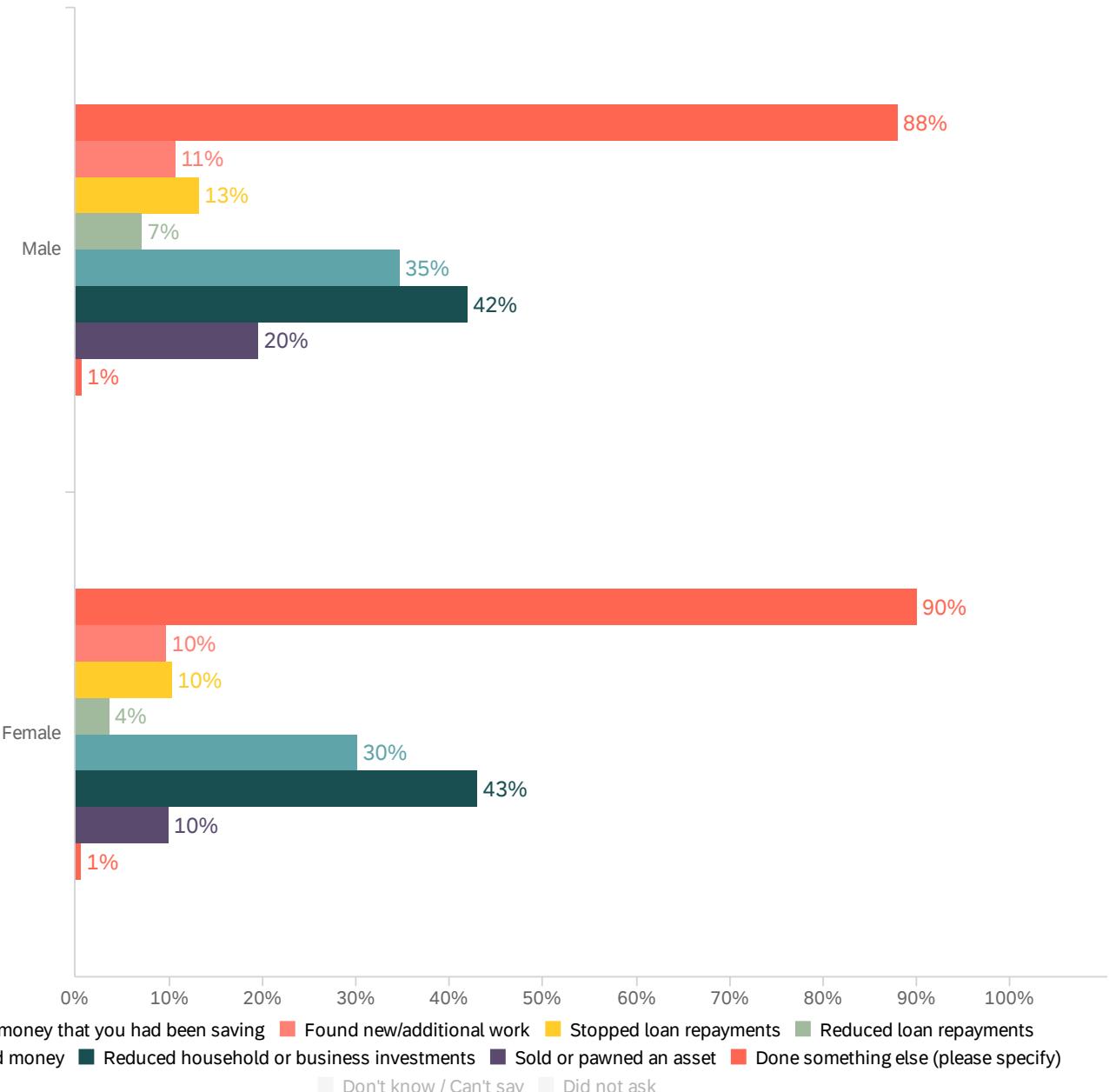


Coping Mechanisms

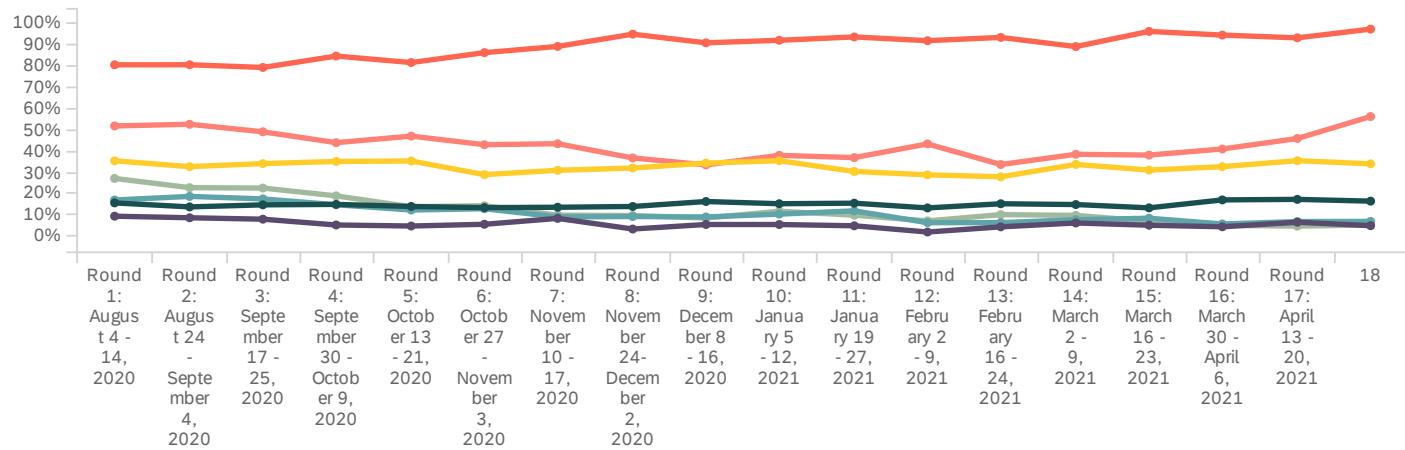
Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 10,762)



Coping Mechanisms by Gender



Copинг Mechanisms by Round



■ Used money that you had been saving ■ Reduced household or business investments ■ Borrowed money ■ Stopped loan repayments

■ Found new/additional work ■ Sold or pawned an asset ■ Reduced loan repayments ■ Done something else (please specify)

Don't know / Can't say Did not ask

Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

(n = 1,465)



Fridge

Animals

Land

Generator

Farm produce

Rice

Land

I sold my machines that I use for my furniture design

Land

Goat, maize, guinea corn

Jewelry

Goat

Goat

2 television and fridge

Smart phone and a plot of land

Land

Phone

Land

Gold earrings and mattresses

Television set and a fridge

Farm produce

Car

Farm produce and land

Animals

Processing machine

Set of cushions and a fridge

Land.

Phone

Land and car

Land

Television.

I sold my plot of land

Holland ice woman wrapper

Plot of land and livestock

Livestock

Television

Maize

I sold my sewing machines

A plot of land

Land.

Land

Animals

Animals

House

Television

Sowing machine

Livestock

Livestock

Mattress

Livestock

Animals

Car

Bags and clothes

Farming land

A fridge

Livestock

Phone

A shop

Deep freezer and generator

Sewing machine

A plot of land

I sold my fridge television and fan

I sold my fridge chicken and rabbit

Corn

Fan, gas cylinder and cooking utensils.

A plot of land and 2 bags of beans.

Tricycle

My farm land

Livestock and a motorcycle

A plot of land

A house

House

Farm produce

Bike

Livestock and 3 plots of land.

Grinding machine, freezer, sewing machine

Processing machine and sets of plates

I sold my machine and also one of my farmland

Electric Iron

I sold my millet and Guinea corn

Machine (tailoring machine)

Fridge and sound system (speaker)

Photographer Camera

A plot of land

Animals

Land

Rams

Sowing machine

Bike

i had to dispose some of my machines as i used to sell yoghurt, so i disposed the machines i used to use then

Goat

Motorcycle

Land

Half plot of land

A plot of land and a car

A plot of land

Television and sound stereo Deck

Corn and beans

Goat and ram

Music studio equipment and land property.

30 bags of beans and 60 bags of rice

Pumping machine and electric sowing machine

3 bags of maize

6 bags of rice and 5 bags of maize

A generator

A deep freezer and a fridge

Cassava farm

Generator

Plot of land

Land and motorcycle

Gold earrings

Car

Livestock

Sowing machine

Livestock

2 fridges

A house and a plot of land

Livestock

A plot of land

Wrappers, and knitting machines

Tv

Land

Animals

Plot of land and animals

Land

Land, Computer.

Goat

Android phone.

My husband sold his house

Plasma Television, Fridge

Fridge

Car

A house and a plot of land

A Plot of land

Okada (Motorcycle)

CAR

3 plots of land

Livestock and a generator

Livestock

Sowing machine

Livestock

Animals

Bike

Groundnut and corn

Land and bike

Animals

Laptop

Animals

Land

We sold our gate that we kept and our old freezer

I sold my generator and my fan and also during that time I sold all my goat

CAR

Livestock, a plot of land

A plot of land

Gold earring and chain.

Television (T V)

2 plots of land.

Mattress, kitchen utensils, fridge and a set of cushions.

Television set and a bed

Cow

Car

Livestock

Farm produce

A smart phone

A plot of land.

My land

My plot of land

Rice

My furniture at home

Television and fridge

Corn

Car

Car and Trycycle (Keke NAPEP)

A plot of land

Livestock

Animals

Land

A plot of land

Land

Animals

Beans and corn

Land

Land

Sewing machine

Plot of land

Corn

Goat

Generator

My chair and cupboard

Vehicle (V A N)

Air conditioner

Cooking pots, Coolers and plates

Kitchen utensils

Gold earrings

Livestock and a farm land

Livestock

A plot of land

Television and Generator

Gold earrings

Bed and mattress

Land

Farmland

Wrappers

Plot of land

Animals

Beans

I sold my foam, cupboard and also cooler

A plot of land

Beans

Farm produce and animals

Bike

Iron rods

A Generator

Freezer and toys

Properties

Wrappers and valuables

I sold my farm produce inorder to get money

My clothes

Yam and rice

Phone and bicycle

Animals

Farmland

Animals

Farm produce

I sold my lands and some of my goats

Android phone, Land (50 * 100 ft)

Play station

Farmhouse

Fridge

Sowing machine

Android phone

Car

Goat

Goat

It was my husband that sold corn during the pandemic

Rice and corn

Kitchen wares

Gold earrings

Farmland

I sold my plot of land and my grinding machine

Tv, chairs

Motorcycle and a plot of land

Sewing machine, fridge, land, cow

Generator

Animals

Lawn

Apple phone

Parts bought to repair AC

Livestock

A fridge and a Television set

Deep Freezer and Standing Fan

Land

Goat

2 plots of land

A car

A shop

A shop

I sold groundnut and goat food which is groundnut leave that are dried

My two shops

Animals

Animals

Mattress and chairs

House and animals

Livestock

Animals

Hand bags and a set of pots

Plot of land

I sold my clothes and my fridge knowing the love down just for us to survive at home

Shoe

Jewelry

20 bags of groundnuts, 10 bags and beans and 25 bags of rice

Livestock and 5 bags of groundnuts

A motorcycle and a shop

A plot of land

My TV and my fridge was sold

A plot of land

BIG GENERATOR, GRINDING MACHINE

Bed

Gold earrings and necklaces

Plot of land

Bike and land

Cow

Bike and maize

Farm produce

Gold earrings and rings

Livestock and motorcycle

CD player and Fan

Corn

I sold corn, bean, ram

I sold my chair and my bed

Cattle

Farm land and livestock

Car

A plot of land

Wrappers and livestock

8 bags of beans and 11 bags of millet.

Goat

pigeon and Turkey

Generator

Big Generator

Animals

Machine for making pure water

Tv

Car

Plot of land

Printer and phone

Livestock

Machine and bicycle

Okada (Motorcycle)

A car

A generator and a travel bag

Livestock

A plot of land

Livestock

Farmland

Plot of land

A plot of land

Livestock

Goat

A business table

Farm produce

Furnitures and tv

Sewing machine

Animals

Television and Generator

Land

Television and Bed

Livestock

Motorcycle

Phone

Phone

Car

Livestock and wrappers

Livestock

Soya beans, Rice and clothes

A plot of land

Rice

I sold rice, beans, corn

Rice

I sold one goat and cow to buy food during the pandemic

I soak in Guinea corn

Car

Home appliances

Farm produce

Land

Animals

Animals

Land

Rabbit

Plates and generator

Livestock

Cattle

A fridge and a sowing machine

A car

A house and livestock

Livestock

I sold my plot of land

Farmland

Animals

Farmland bike animals

Land

Goat

Livestock, motorcycle and a half plot of land.

Sewing machine and earning

Television and Chairs

Livestock

5 bags of maize

Animals

A bicycle

Livestock

Farm produce animals

Television and goat

Bicycle

3 bedrooms flat

Land

Bike and phone

Land

Animals and farm produce

FarmLand and farm produce

Laptop

Cement

My farm product rice and beans with millet

I sold my generator

Gold Jewelry

Grinding machine

A car

A plot of land

Livestock

A fridge

Land

2 plots of land

A Plot of land

Sewing machine

Land

Clothes

Land

Tv

Land

Farmland

Bike

Livestock

Livestock

Onboard diagnostics scanner

Land

Livestock

A car

Goat and cow

2 plots of land

Fridge

House

Animals

Sewing machine

Furnitures

Farm produce

DVD and speaker

Tricycle

Car

Gold earrings

Livestock

Car

Tv, radio, sewing machine and bags phone

Lands

Gold ring

Phone

Land

TELEVISION SET

Farm land

Generator and a Television set

A plot of land

I sold my plot of land

I sold my generator with my machine

Ram

Uncompleted building

Rubber containers

I sold my generator and my television during the pandemic for us to survive

I sold my bike

Land

Animals and phone

Land

Bike

Land

Livestock

A plot of land

Chickens

A fridge to a Television set

Shares

A plot of land

Livestock

6 bags of maize, 8 bags of rice and 4 bags of sorghum

I sold my car

Car, house, poultry farm

Deep Freezer

I sold my machine and phone during the lockdown just to feed my family

Livestock

AC, freezer

Land, fan

20 bags of beans and 10 bags of sorghum

Livestock

I sold my sewing machine

Mobile phone

Bed, chairs, animals

Goat

Quarter of a plot

Livestock

Livestock

Farm produce

Land

Bike

Bike

Bike

A plot of land

Cattle

A bag of groundnuts

Plot of land

A car

Sold a shop

Rice

A plot of land and a shop

Television and Generator

Land(Half plot)

Car

Generator

Sewing machine

TV, Ceiling fan, Chairs and Bed

Plot of land

Gold

A plot of land

Goat

2 plots of land

Livestock

Lands

Bed mattress

Goat

Gold, sewing machine

Land

A Television set and a half plot of land

Tricycle

A plot of land

Food Processing machine

I sold my land and television

Sewing machine

Gold earrings

Car in 2020 and Land in 2021

Car

Clothes

Generator, washing machine, Freezer, 50kg gas cylinder

Land

Television set

Tricycle

Furnitures, tv, stablozer

Tv

Land

Tv

Generator and Fan

Water dispenser

Plot of land

Half a plot

Motorcycle

Mobile phone, sowing machine and a generator.

Machine

A plot of land

A plot of land

8 drums of beans

Rice

Goat

Generator

Pot and cooler

Animals

Land

Overhead tank and a metre

Gold earrings

A plot of land, a house and a motorcycle

Gold ring

Livestock

Livestock

A car and a house

Livestock

A car

Three plots of land

Generator

Livestock and a fridge

Livestock

Clothe

I sold a plot of my land

I sold soya beans and corn

Plot of land and animals

Land

Generator

Car and bike

My rice and beans

Land

Car

Animals

Land

Animals

Land

Farmland

A cow

Livestock

A plot of land

Honey and palm oil

Chicken

Goat, corn and soya beans

Ram

Cars

Hair dryer, and Sewing machine

Motorcycle

Chicken

Mobile phone

A set of bed

Car spear parts

Ram

Animals

Animals

Fridge

Bicycle

Cage

A plot of land

Plot of land

A plot of land

Guinea corn and rice

Bed

Television set

Corn and rice

Processing machine

Livestock

Computer, photocopy machine

Animals

A Plot of land

Television and set of Coolers

Television set

A fridge

Building materials

Farm

Plot of land

A plot of land

Mattress

A tractor

Goat

Rice

House , plantation of orange

Chicken and goats

I sold my bed and my cupboard

House

Toaster and pasta making machine

I sold a bag of rice unpeeled one and also beans

Make up accessories

House

I pawned my land

My land

Land

Car

Soya beans

Fridge

Necklace

Sold crops (bags of maize, rice and sorghum)

Motorcycle

9 bags of rice

Bike, farm produce, shop

Goat (Female goat the reproduce)

Gold

Gold

Room

Goat

Livestock

Plot of land

A house

Phone

Sold crops (rice and maize)

I sold my old fridge and a bag of corn

I sold out of my chicken and also my machine

Corn

I sold my television and my fridge

Phone, motorcycle

Mobile Phone

Plot of land

Generator

Land

Cow

A plot of land

Livestock and a plot of land

Generator set

Embroidery machine

Livestock

The respondent refused to disclose the asset sold

Mobile phone and gold earrings

Fridge

Livestock

Kitchen wares

Generator and a laptop

Livestock

I sold out sheep and corn with cassava

Car

Clothes

Fridge

Kitchen wares

Livestock

Livestock and a car

2 plots of land

Grinding machine

I sold my bed sheet

Bags of groundnuts and Beans

Plot of land

Land

Plot of land

Plot of land

Livestock and sowing machine

Mobile phone

Livestock

Motorcycle

Plot of land

Television, fridge, fan

cupboard

Bike and land

Plot of land

A plot of land

Animals

Land

Freezer

Farm produce and land

Car

Farmland and a house

Tv

Goat

Mattress and sewing machine

Plot of land

Animals

Livestock

Livestock

Plot of land

Sold my wife gold earring

Two of my cow

Livestock (chicken)

Car

Bags of maize

Embroidery machine and livestock

Sewing machine

Motorcycle

Land

Stabilizer

Gold rings, animals

Fridge

Livestock

A plot of land and a set of cushions

I sold my machine and my wife fridge during that lockdown

A house and a plot of land

Land

I can't tell you it's my family secret

I sold my motorcycle

Phone

Bed

Plot of land

Refused to mention it

Cart

A plot of land

2 houses

Bed

Animals

Land

New clothing material (wrapper)

Motorcycle

4 bags of beans and 5 bags of sorghum.

Bike

Sowing machine

Sowing machine

Plot of land

Aluminum remains

Farm produce

My land

Land

Gold earrings

Groundnut that was kept for storage was sold

Motorcycle and a bag of rice

Motorcycle and livestock

2 plots of land

Livestock

Plot of land and goats

My farm, I gave out my farm in exchange for money and when I return the money, I will get my farm back.

Chairs

Land and animals

Furnitures

Animals

Land

I sold my wife Fridge

A plot of land

Animals, farm produce

2 plots of land

Sowing machine

Bed

Plot of land

gearbox unused item from the car I used to repair

I have to sell my goat and my sewing machine

Chicken

Form and ram

Fridge

Land

Livestock

Phone

Land

Goat, land

Sewing machine

Farm produce

My wife rapper clothe

Livestock

Gold earrings and grinding machine

Printer and phone

Wheelbarrow

Bike

Animals

Phone, laptop

My clothe

Television

Animals

Bike

Farmland, house

Generator

Luggage

Turkey

My television and bike

Livestock

Gold ring

2 Plots of land

Land

My clothes

Washing machine

Car

Chairs

Farm produce, chicken

Hemming machine

Bike

Millet

Machine, car and farm

Livestock

Motor cycle

farmland

Harvest that was supposed to be kept

Quarter of a plot

A fridge

Rice which I harvested from our farm

Bed

I sell out of my storage rice boring the pandemic

Crops (Rice) and livestock

Livestock

Leased my farm

Motorcycle

Half of my land

The dry tomatoes and peppers I stored I sold it out during the pandemic to buy food

Farm produce

Earrings

Household items

Land

Machine

Television

Machine

Sell off some of our storage and also a goat

Livestock

Land

A plot of land

My hearing

Livestock

Tv

Animals and bike

Car

Tv, fan

Farm produce

Tricycle

A fridge and a wardrobe

I sold off my bed and also goat

Sowing machine

A plot of land

Animals

Land

Animals

Cattle, beans and millet

Sold for my goat

I sell off my mattress and old iron bed

Home appliances

Sell off my sheep

Land

Car

Farmland

Chairs and fridge

I sold my land and goat because I was seriously sick, I have to paid for and hostipal bill and also provide for my household

the goat that am rearing

Land portion

Livestock and a car

A car

Phone

grinding machine

Machine

Farm produce

Phone

Smart phone and a laptop

phone

A set of pot

Farm produce

Livestock

Sold crops (Rice and sesame seeds)

Grinding machine

A plot of land

I sold my grinding machine

Car

Foot sewing machine

Land

Furnitures and Fan

Freezer

Smart Phone

Farm machinery

Phones

A set of plates

Car

Jewlery set

Farm land

Jewlery

Car

Farm produce that were meant to kept for the next season.

Land

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan. AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

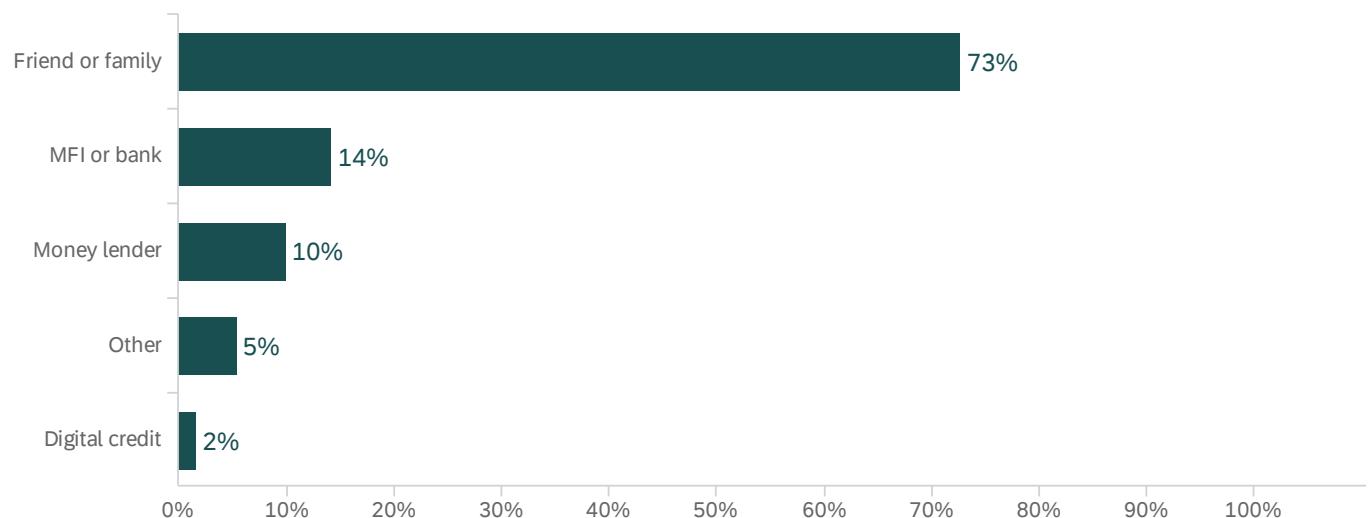
House

Jewlerey

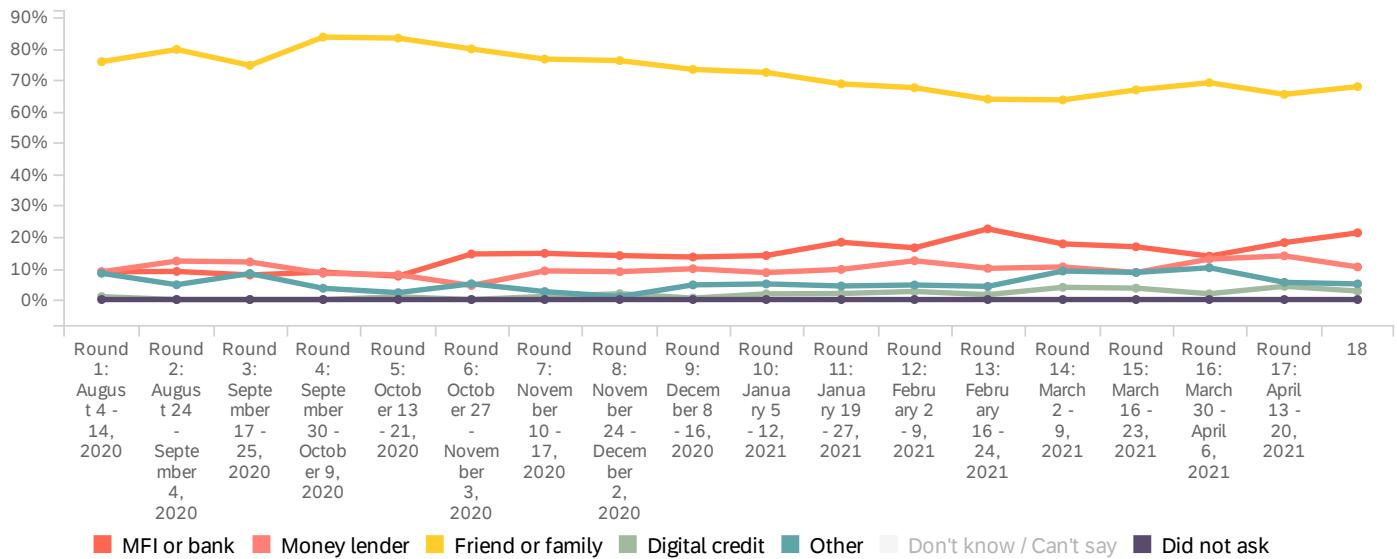
Farm produce I would have kept.

Source of Borrowing

Q: Where did you borrow money from? (for the 32% of respondents who borrowed money)
(n = 3,646)



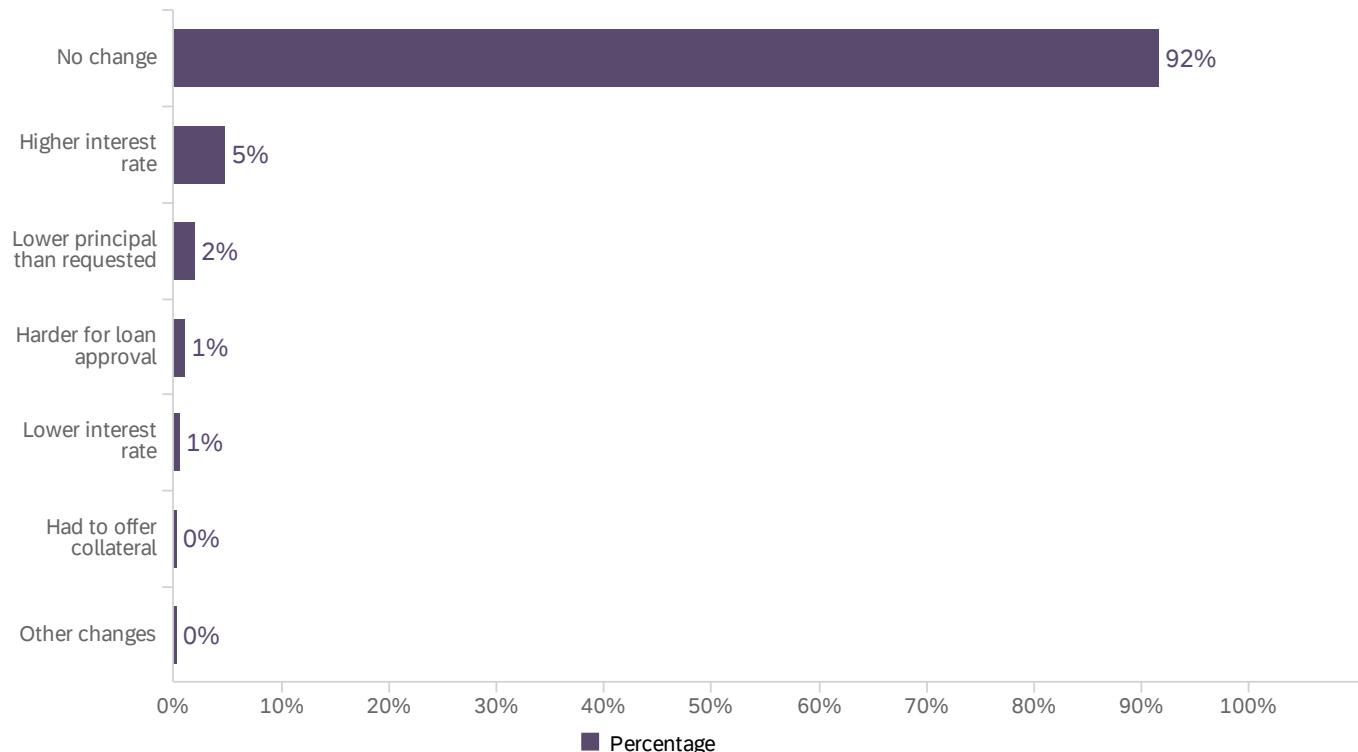
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 32% of respondents who borrowed money)
(n = 2,513)

In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit.

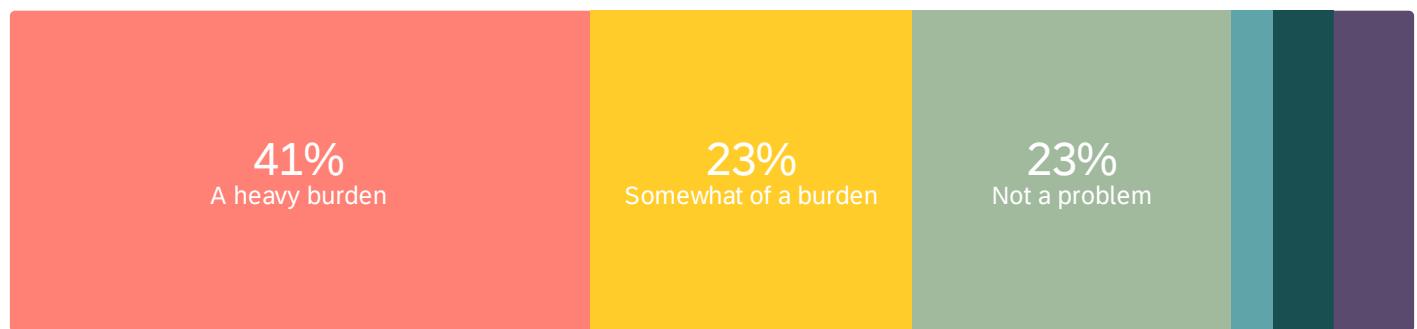


SECTION 6: INSIGHTS FOR GEEP

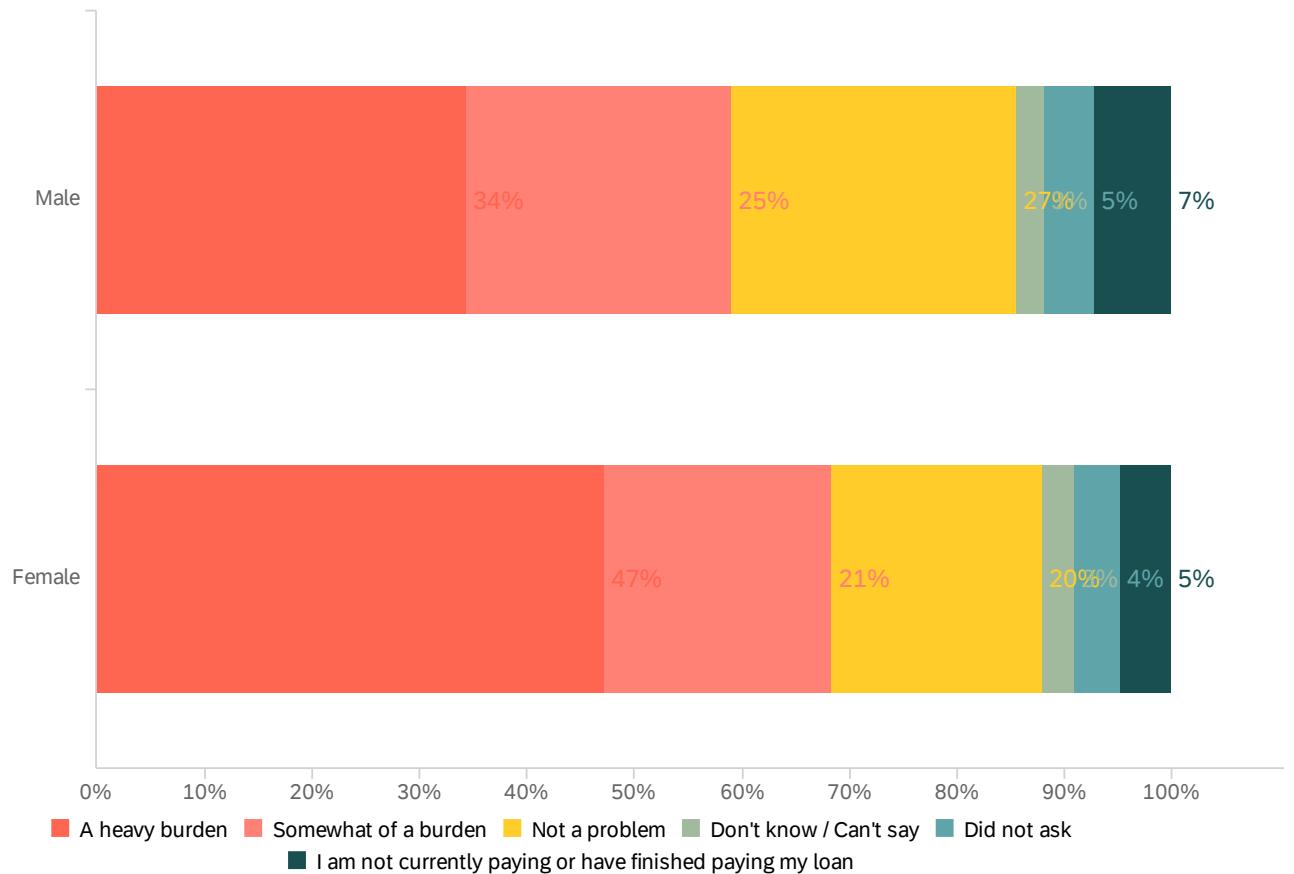
- **Burden of Repayment:** 41% report that GEEP *repayments are a "heavy burden"* at the moment, with 23% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index*. Also, 26% of customers cite their repayment as a "heavy burden" in round 17, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 45% report low levels of confidence. *Men appear more confident than women*. Those reporting *no-confidence decreased to 23% in round 17 after a spike in February to 37%*
- **External Support Received:** 83% have *not received any external support*. 14% reported receiving free food, and 4% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 46% in round 17 (despite decreasing slightly from 53% in round 16). The next most frequent sources of support are government (25% of those who did receive support) and religious bodies (24% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 53% of respondents requested this, while 34% requested a *business loan*

Burden of GEEP Repayments

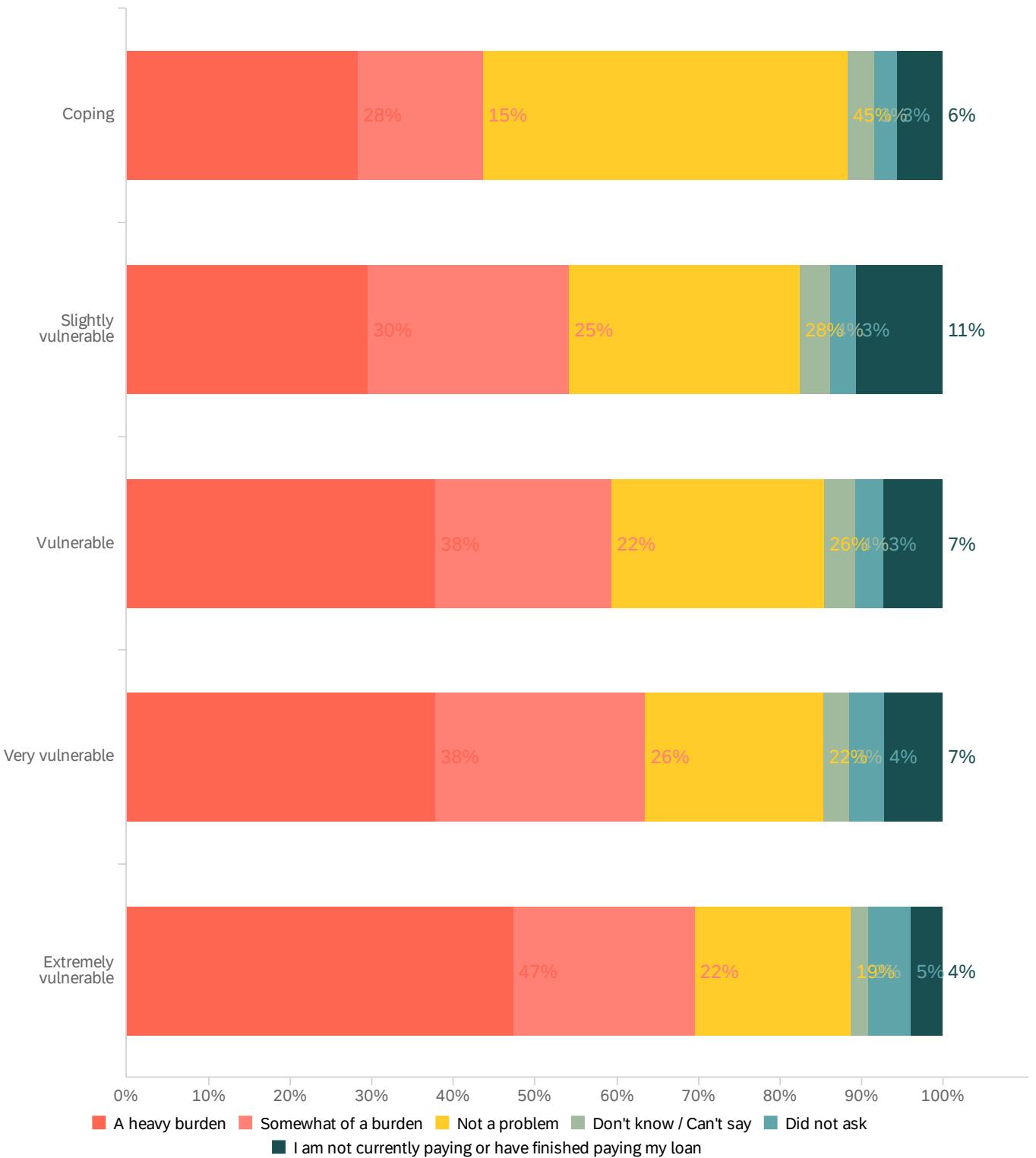
Q: How burdensome are the GEEP repayments at the moment?
(n = 5,519)



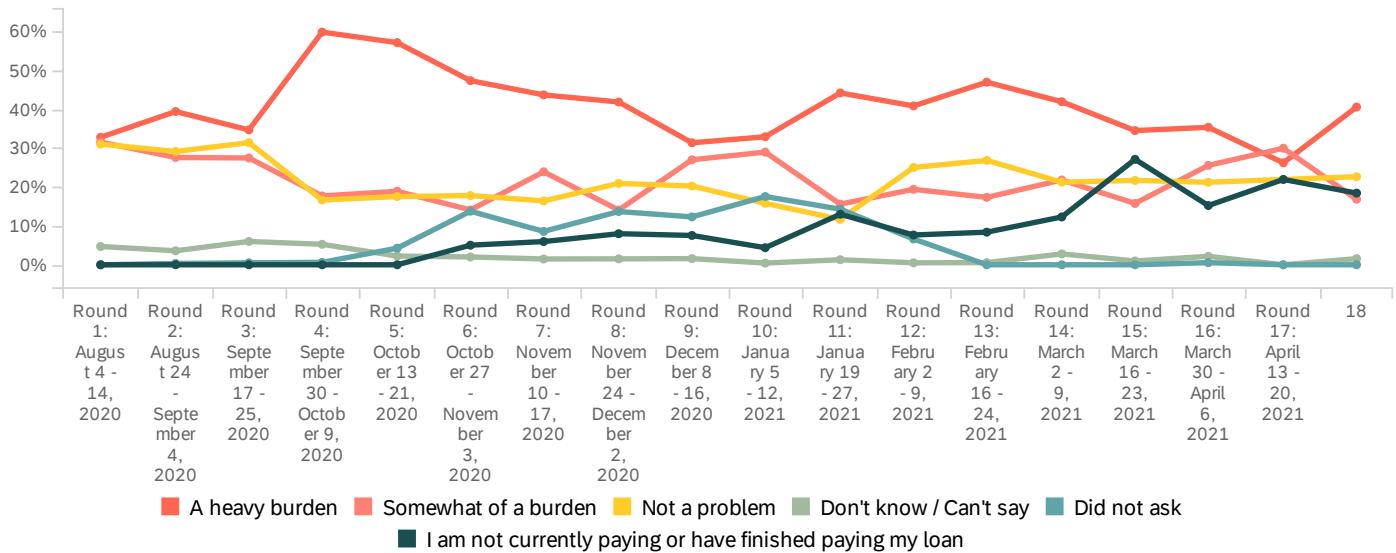
Loan Burden by Gender



Loan Burden by Vulnerability Index

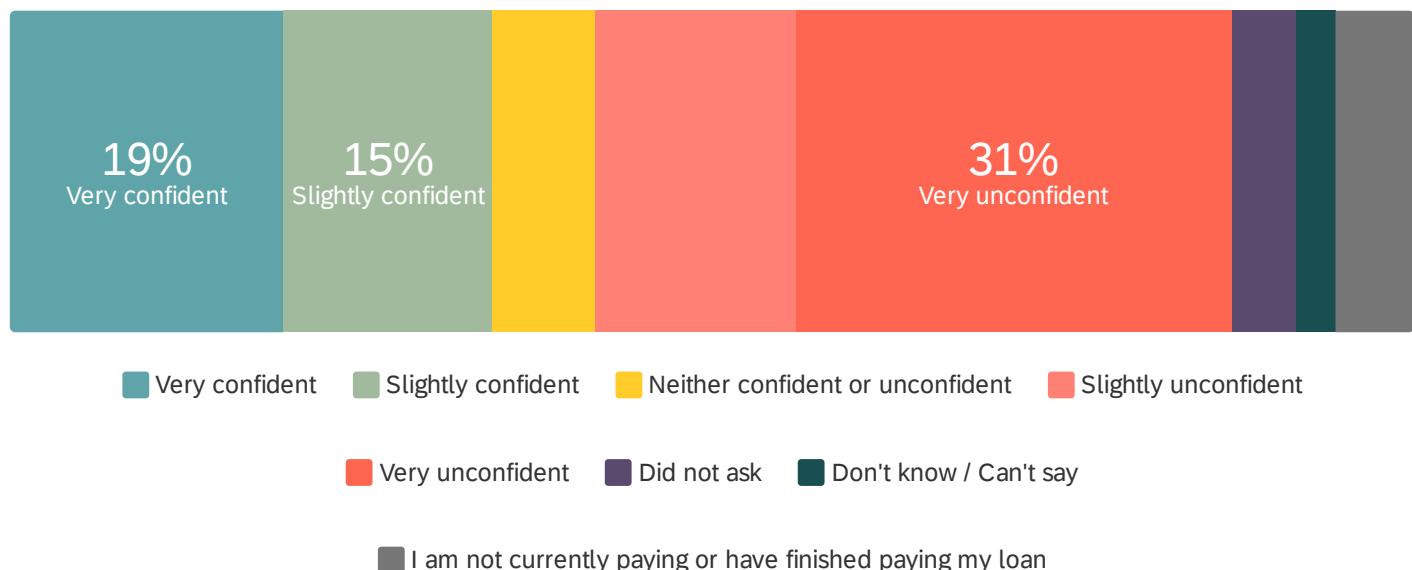


Loan Burden by Round

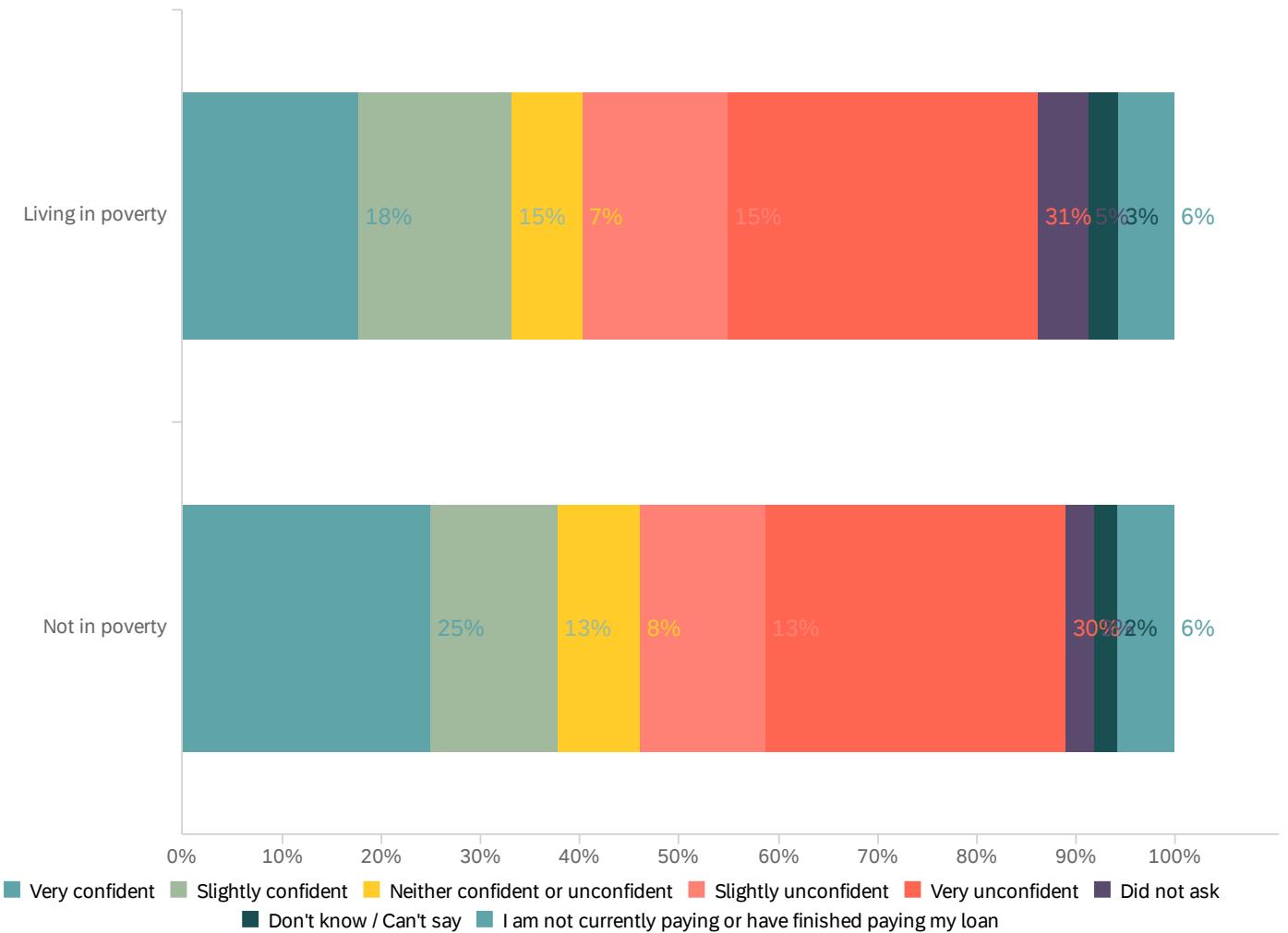


Confidence in Repayment Ability

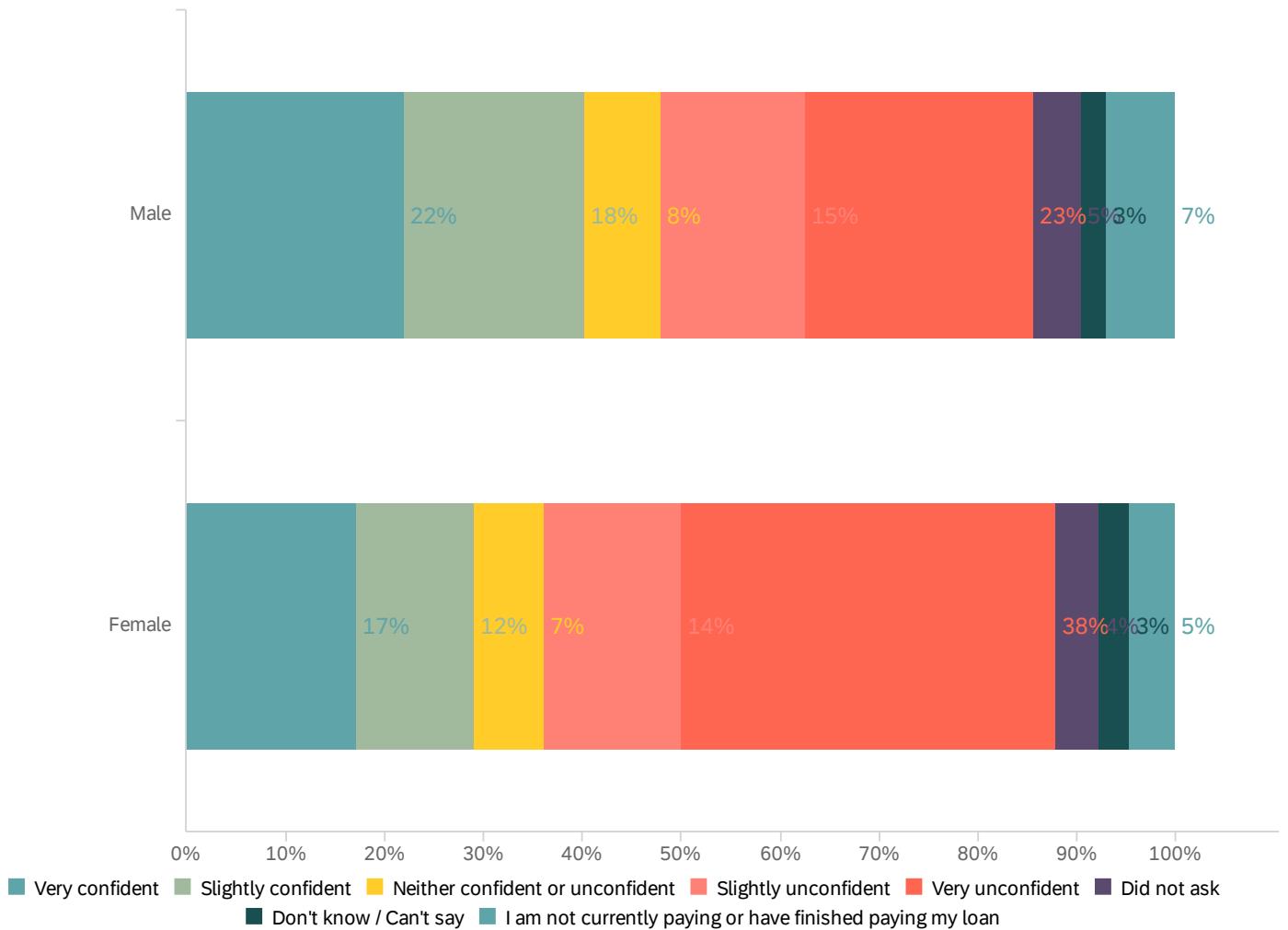
Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 5,341)



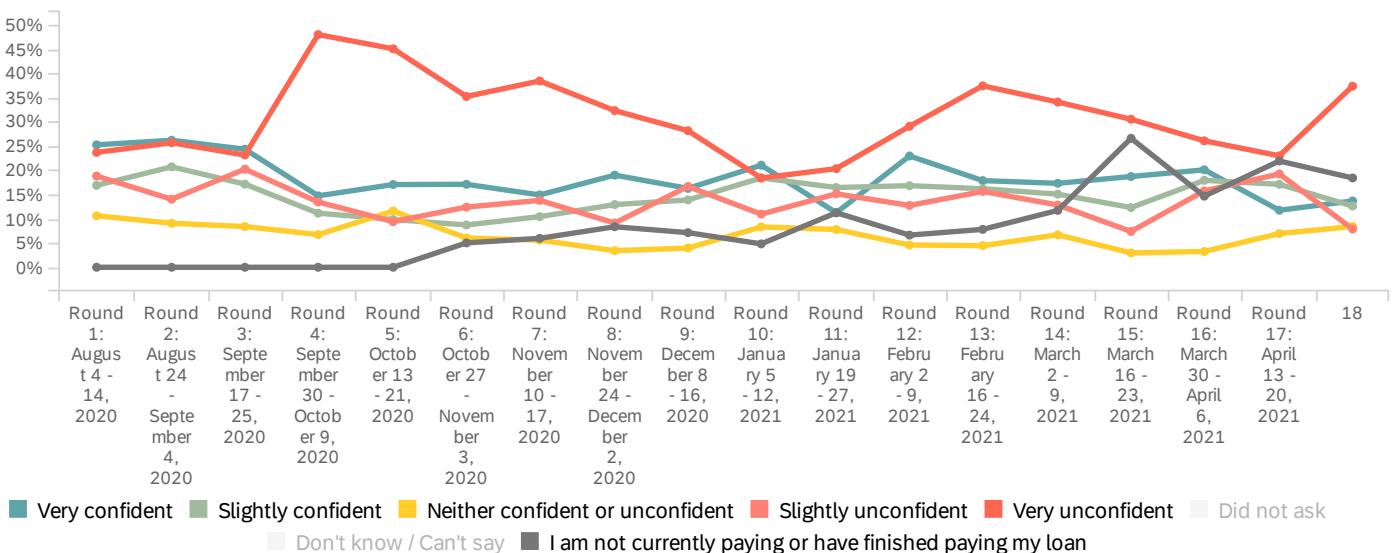
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender

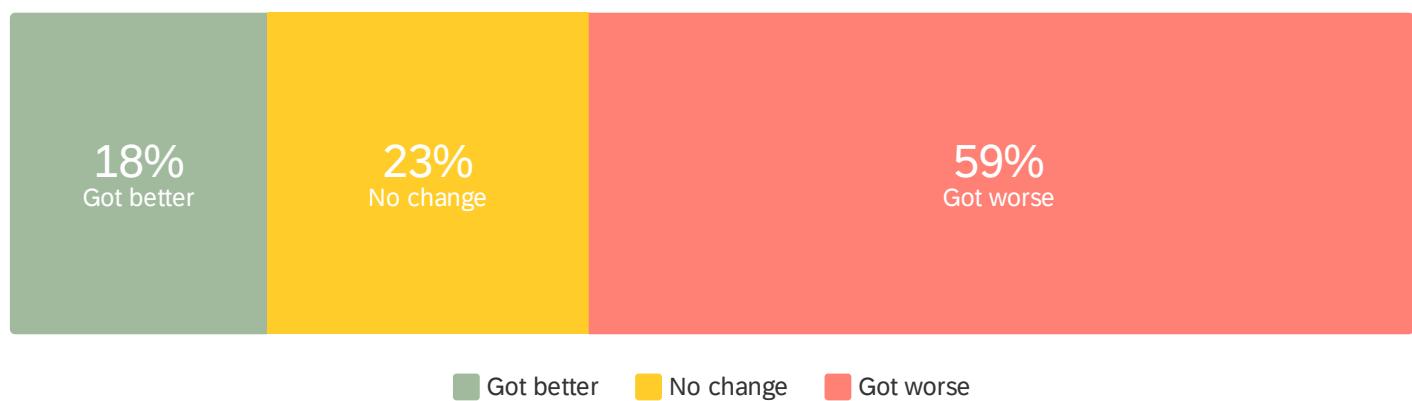


Confidence in Repayment by Round

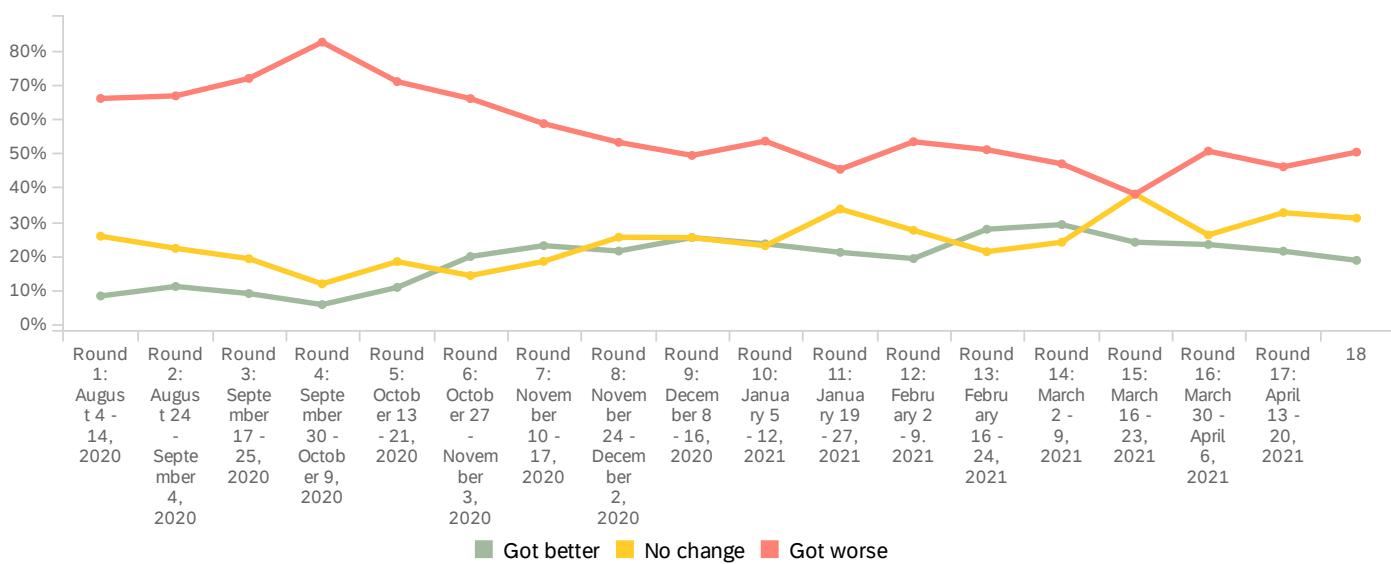


Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 3,891)

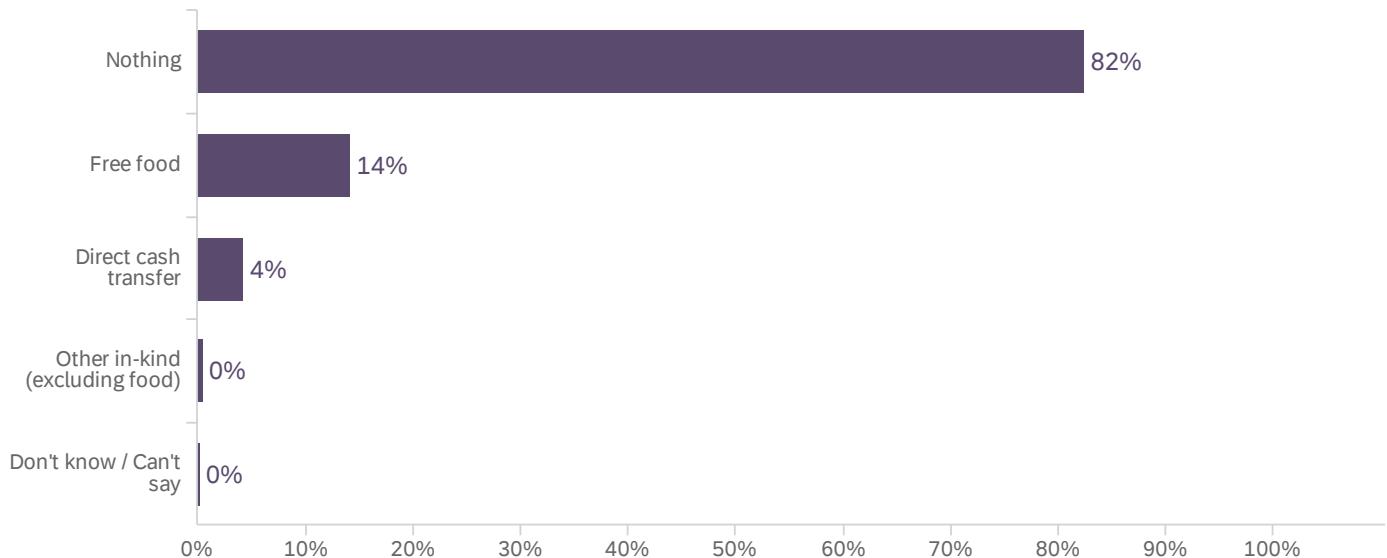


Change in Repayment Confidence by Round

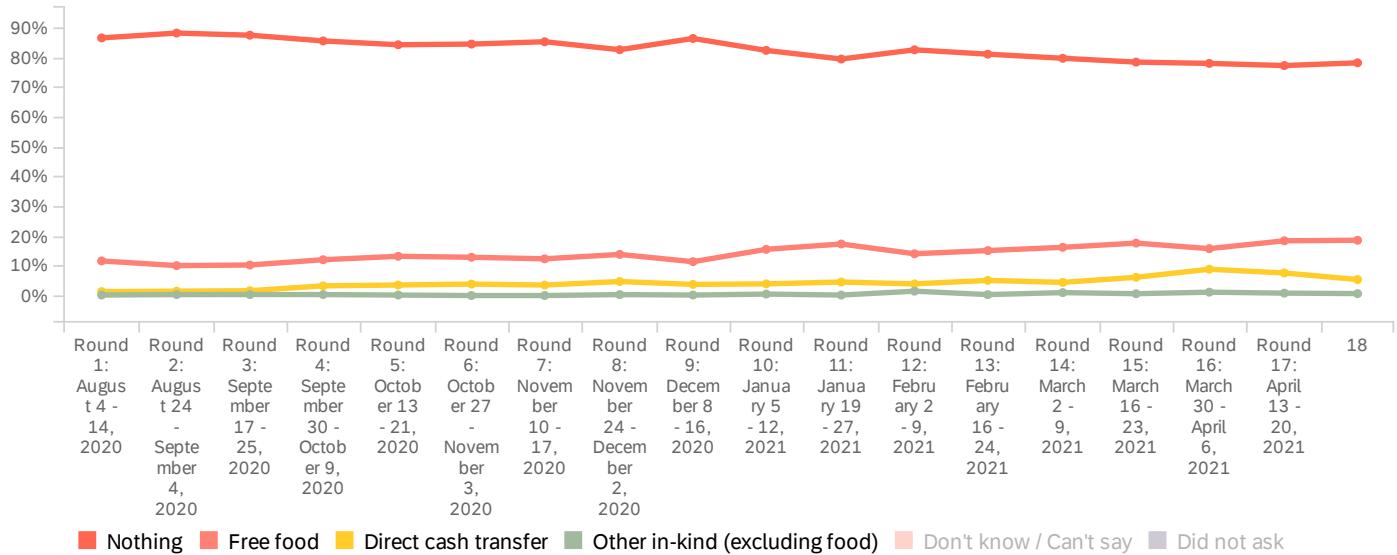


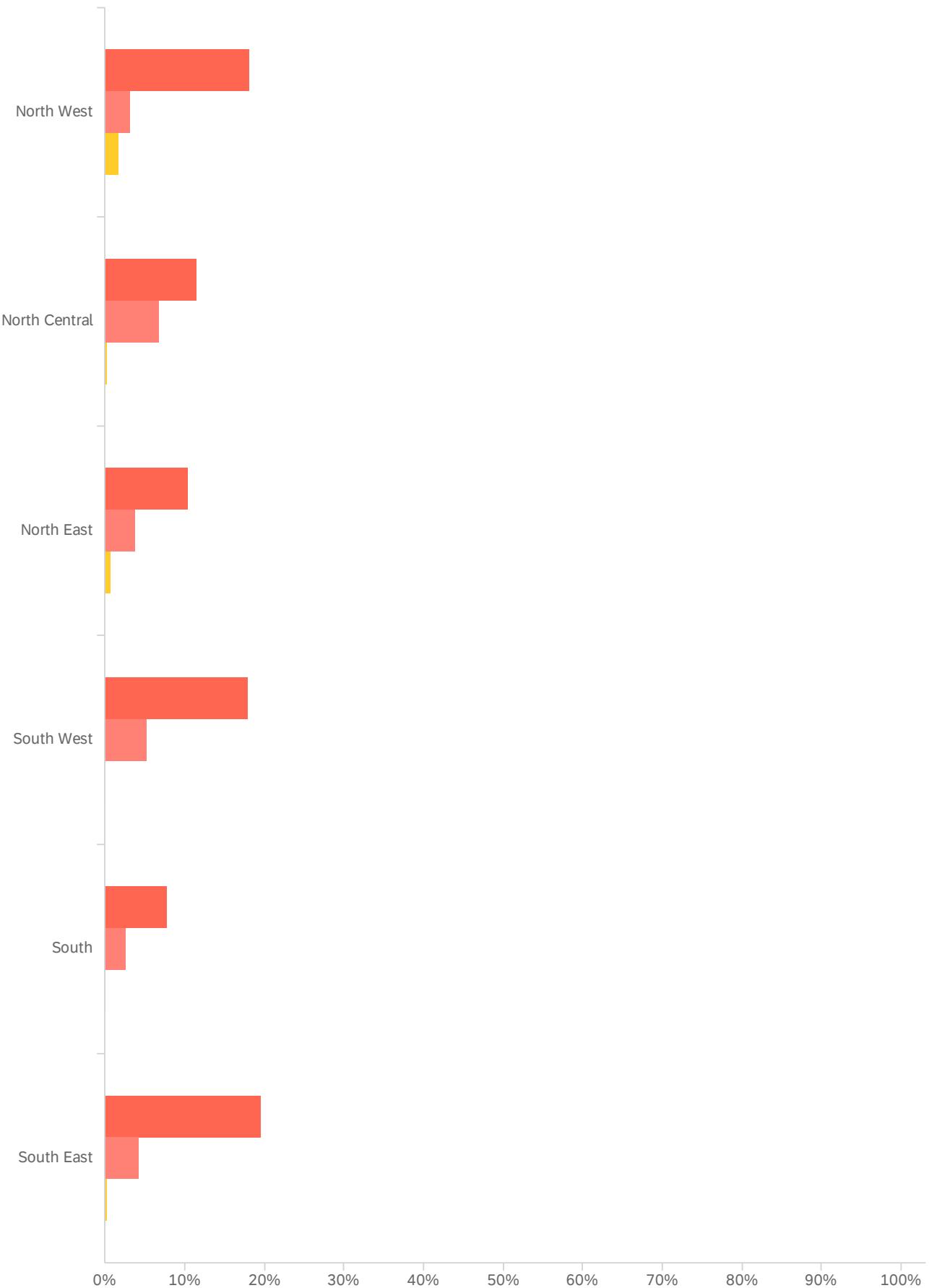
Type of External Support Received

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 = 11,156)



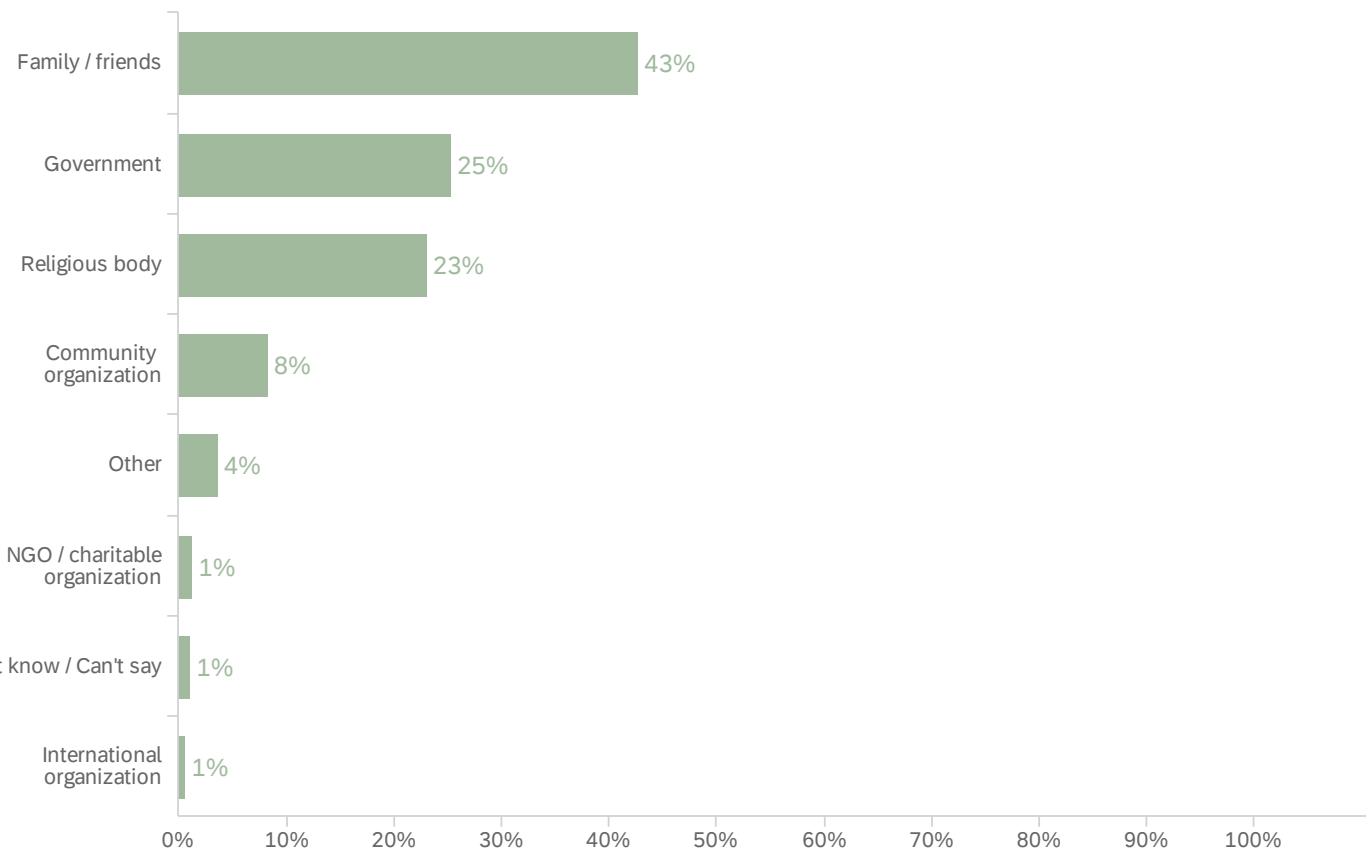
Type of External Support by Round



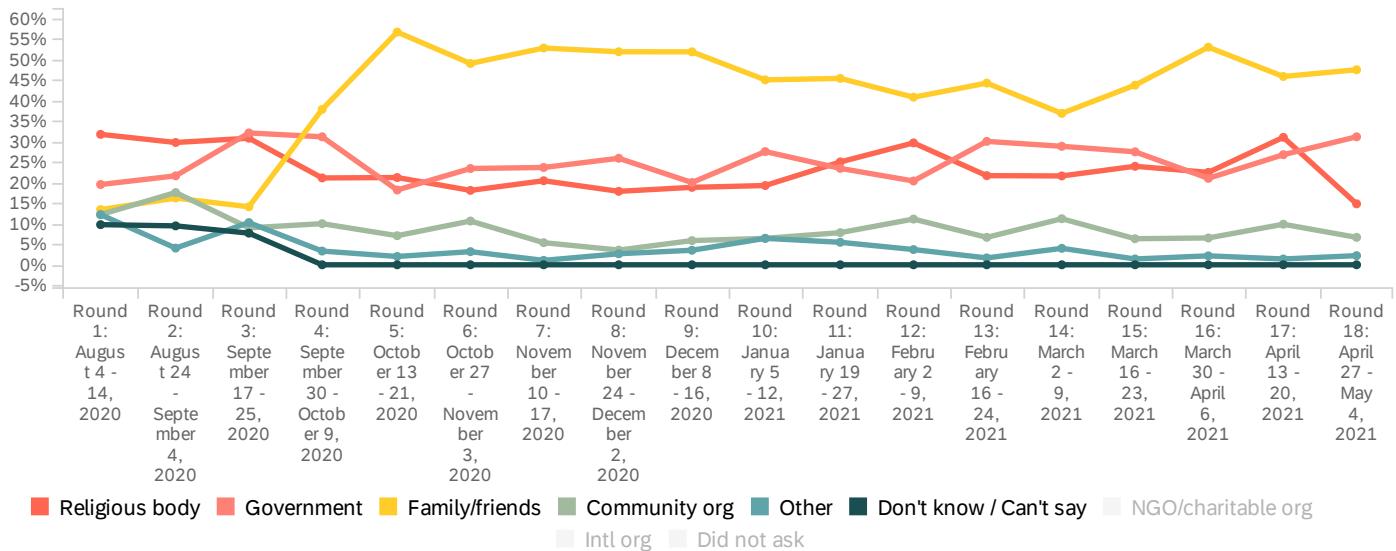


Source for External Support

Q: What was the main source of each selected assistance? (for the 18% who received support)
(n = 1,954)

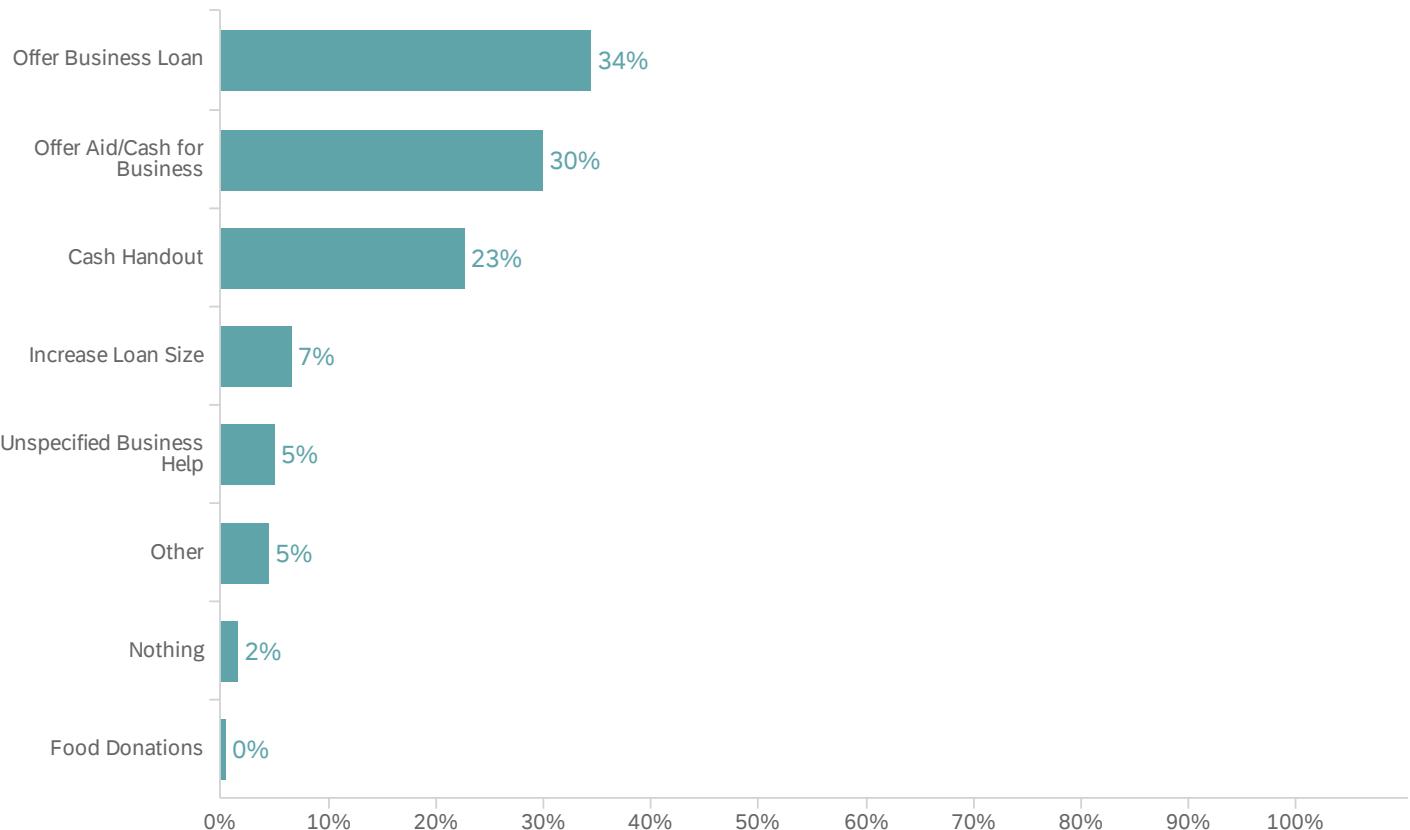


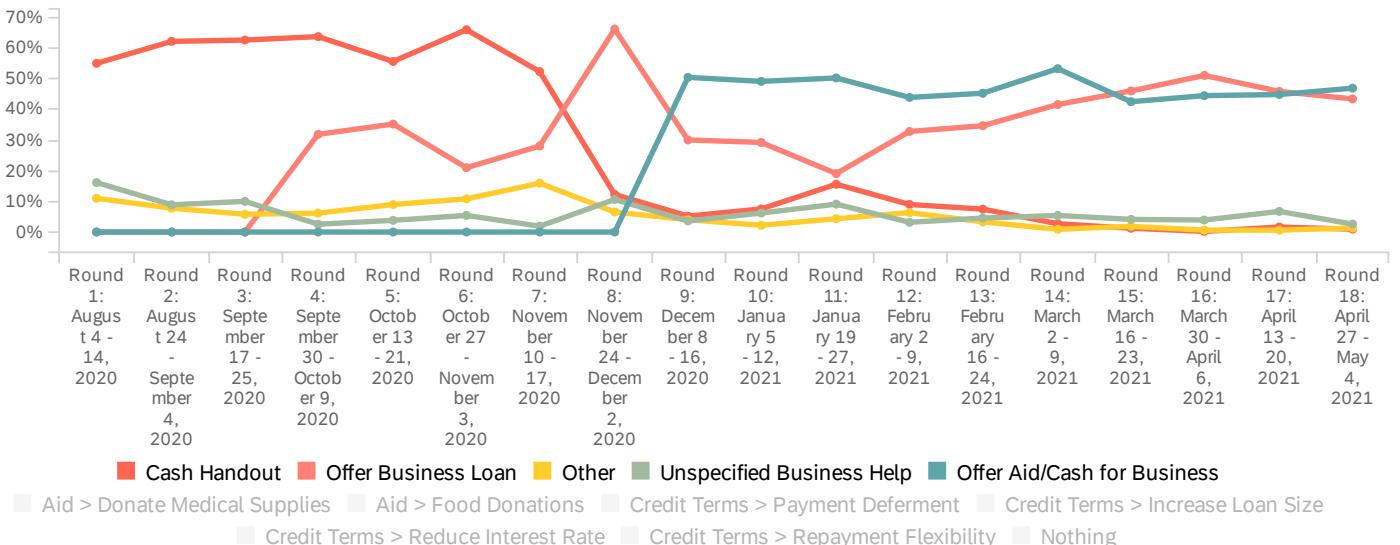
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 5,958)





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

They should help me with house rent, and feeding. Loan deal

If i can get money to pay for my shope rent a loan i mean it will help me very well.

Money loan, that is all i need fromm them that i will be able to invest in my business

Going by what you asked if the can support me finacially i will collect it as long as it will not be a loan that will.be difficult to pay back

I need money for my business to buy goods.

The assistance that I need is financial aspect of it all to boost up my business.

I need money. If I get money in my hand now, my business will bounce back to how it was before covid-19.

I want help but i want to pay back the previous loan they should let us know how to make the repayment

I need money to invest in my business and stop the fish pond business because its stressful.

I need financial help, when they (GEEP) finance me, I will add it to what I have, i will buy more goods for sell, so that the business will grow more.

If you (GEEP) can help me with any capital, so I can use it to do my business.

If trader moni can help me financially, so that i can buy more things (goods) in my shop for sell.

I need money to buy more cows for sell.

I need loan to invest in my business

They should give me another loan.....more higher loan so that I can do some maintenance in my school.

They should give me money so that I can invest it in my business to get more turnover.

They should help me with money so that I can boost my business again because I am down financially.

Whatever they are ready to offer me i will be willing to collect it, a good loan inclusive all will help me add to my business

I have a land i am planing to farm on, so if i can get a loan support then it will help me to do that.

If i get something from tradermoni it will help me invest well in my business and farm land.

A situation like this, money is the only thing i need to support my business. A loan will be fine.

Let me give me another money to allow me do my buses well i mean another loan.

If i can get a loan of one million naira or half a million then i will be able to live up my dream

If they can give me the loan, i will make good use of it to begin my own stuff again

The truth is if they actually wants to support me they should give me a lot of money to run my shop i mean quite a reasonable amount of money.

I need money to add to my business so i can bring more goods and sell

They should give me loan so that I can boost my business.....I want to buy more goods for my shop.

If i have money i will relocate from this place to a place that it will be booming and i will buy things that i need in my shop .

I need money to add crayfish, stock fish to my business i can even sell it to the people in the north

I need money to invest in my business and also to go into farming so to enable me to move, the loan will also help me to build my POS (point of sale)business.

I want any amount they can help me with even up to five million naira i will pay back, so that i will get drugs in my shop.

I need money to add to my own money to do the business because am satisfied with this business. I really enjoy my business, so to change will be hard for me for now.

I need money to boost my business to how it was before the covid-19.

If they can help me continue in my business with a loan help

I need capital to purchase more goods and sell.

I need help for my farm and also for my food shop.

What i wish they can do for me is that they should fund my farm and my shop because i wish to make it like a supermarket.

They should give me another loan to buy more goods for my business.....if they give me money it will be helpful to me

I need money so that I can start up a business.....I want to go into fish farming, so they should give me money to start.

They should give me loan of 1 million naira or above so that I can buy industrial machines and employ more workers.

They should give me another bigger loan because what they gave me was too small, I want something big so that I can buy goods for my business.

All I need is money to boost myself in my business, so that even as I am home I can do my business. So that I can invest into it, so that even if there is a lockdown and nobody is going anywhere I can still be having money coming into my account. So, I can have money coming into my account even if I am not going out.

I need another loan to help me buy more goods, my income is down.....I need money for my business.

We need help, even if it's a little, we will appreciate it. I need money for the farm and market that I am doing.

They should give me a higher loan so that I can expand my business.

They should give me money so that I can buy goods from the local market.

If they can give me a loan of 1 million naira I will appreciate it.

I need money so that I can buy goods and pay for my rent.....now I am losing a lot of customers because my shop is closed down and customers will look for me.....so I need money to boost my business again.

I need money to boost my business and improve my financial situation

I need money to assist me in my farming like buying fertilizer.

If I can get a loan to boost my business and also any other form of assistance will be welcomed

We need capital to build a better business and to improve on the business.

I need help that was why I applied for a loan. Please they (Trader Moni) should give loan on time. The price of things is changing.

I need a loan to keep my business on track and I will like to sell at the market to gain customers.

I need money so that I can buy a van that I can be using to distribute clothes to my customers.

I would like to have the loan I applied for. It will help my market.

I need a loan to increase the goods I sell. I will use it to get varieties of goods for my customers.

The little token i can get from them will help me augment to what i don't have now so that i will have enough of food stuffs to sale.

If they can help me with loan so that I can manufacture some furniture so that my customers will see and buy.....now I only depend on the order placed by customers.....but if market moni gives me money I will make and showcase to my customers, through that process I will have more buyers.

If I can get money I will use it to buy feeds for my fish or if they can supply me with fish feeds I will be happy.

If they can help me with capital i will make it big and also put in my farm to make it better, but i will prefer the money to be grant.

I need a loan to expand my business.

I will prefer a grant so that i can buy all the things i need

if i can get another loan to put in my business i would appreciate it

i need more money to boost up my business and collect more staff, so as to increase my productivity

I will need help with the loan. If they can fasting the release of the loan, it will be okay for me.

I want to invest in another business which is clothing business and it is only a loan that can make that come true

Pleas assist me with a loan for my business.

i need money to buy weavons, attachments and some instruments i need in my shop

The loan will be of help to me, once I receive it because I already have a plan on what to use it for.

If i get the money it will be good for me, i will buy the things that i don't have in my, so that when customers come to buy something they will find it.

I don't know

I need help in terms of loan. I applied because I want it to use it for my business. You know getting loan from bank is not easy, they have many procedures and questions.

If i get big money(if i have a substantial amount)i will do business again and because i no too get education (Because i didn't get a good education) i wan make my children to go school, i go pay for their school.(i want my children to go to school, i will pay their school fees).

All i will want is a support that will help me do my farm well and add to my clothing business.

i need capital so i can revive my poultry business, m savings was not enough for me to revive it as it was an unexpected experience, so if i ca get a loan for that

Yes, I would like them (Trader Moni) to give me a loan. I have not received any thing since I've registered with them. I would like to know how they are doing it.

any other form of assistance will be welcomed

My business is the major thing now and if they can give loan.

I will need a loan to support and sustain my business. I have applied for the loan and I am waiting for it.

I will appreciate if they can empower my husband or give him money (Grant) to start a business. So he can be able to support at home too

They should give me a loan support that will help me do my farm and also do a business

What I will find helpful is money. I want you(GEEP) to assist me with money to do my farm. After farming (season), I can also use the money to start another business.

honestly if I can get money it will really help me because I would like to be going to Kano to buy clothes and bring it down to bauchi because I will buy it in cheaper rate so if I can get loan honestly it will really help me a lot

They have started the sim registration back but not everywhere in the country, so i need money to get prepared once it gets to my own state

It will really be helpful If they can give me money (Grant) that I can invest to start my own business

Yes money will be helpful because I will use it to boost up my business because now things are very difficult so whether loan or Grant anyone that come truly I will really appreciate it

They should help me with money so that I can buy another machine and they should create a platform where we will have the leverage to advertise our products.....especially we that are into furnitures and other hand work so that we can showcase our work.

Giving out money (Grant) to we Nigerians at this period of covid-19 will really help us

Yes it's going to be helpful because I will use it in my business especially my farming business and also my groundnut oil business

They should give me money so that I can start selling computers and some hardware also.....I want to expand my business but I need to expand the business.

What I will find helpful is for you(GEEP) to give me capital to use in my business.

By supporting our business with loan

money is the key to everything, if I can get money it will really help me because I would like to boost up my business and also selling tailoring material stuff

They should help me with money to support my business so that I can buy goods for my business.....I need financial assistance so that I can buy goods to stock my shop.

money will really be helpful for me because I will use it to buy food stuff and keep and also start selling so that I can start getting profit so it will really help me if I can get any support whether loan or Grant

All i want is a loan to do my farmig activity which require financial surpprt

What I wanted is financial support like funds (Grant) that I can invest on my farming business

I need money to restart my business.

They should please give us loan to run our business because it will help us a lot.

If they can give me money so that I can travel out of my state to another State to buy goods so that I can bring down to my State to sell, I will be glad.

I will really appreciate it, if I can get loan because it will help me to boost up my business and also buy material for my work

By giving me loan that I can used to improve my business

If I can get loan from them, my work will improve.

Anything they feel like doing

By giving me loan that I can invest in my business to improve it

What market moni can do that will be helpful to me is to give me money to enable me buy goods in larger quantity.....now because of lack of money I do buy in smaller quantity which I don't make much profit from it.....so I need good financial capital to support my business.

yes if I can get money I will really appreciate it because it will help me in my farming business and also in my onions business because I will buy and store them later I will sell it out

The only help i need now is money, it will bring more customers if i buy more things in my shop, i can take a loan and pay back.

Yes, what they can do for me is to loan me and I will pay the money back.

By giving me money (Grant) to support my business

Give me the loan again to venture into other petty business

If they can give us loan with low interest rate, it will helpful for our business.

All i need is cash to get all the food stuff i sale.

Support my business with a grant.

Yes, I want loan to support my business.

I want more loan to add to my business

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If they give me another one so that i can begin to do well again like before

It will really be helpful if they can give me loan to support my business

I will appreciate a financial assistance to boost my business.

Yes money will be really help for me because it will help me to boost up my business especially selling spare part

Give me more loan to buy more food stuff to sell

I want to give me anything they feel like money or materials with that i can boost my capital

By supporting the citizens with money (Grant) especially at this covid-19 period

I want them to help me with capital I'll use it for farming

My major challenge is finance, I need a loan for my poultry business that I can pay back after a period of time like payable after two years.

I will appreciate a loan to boost my cap knitting business and to also invest in the production of perfumes.

I want grant or loan

Nothing

It's rainy season already and if i can be helped with a loan i will invest in farming.

They should help me with capital to buy goods and add to my business i want my business to be back to normal but I don't have capital

By giving me money (Grant) to support my family and business

The help I need is grant, if they can give me I will be happy.

If i can get a supply of all the things i sale it will be very helpful and also money to invest in poultry farming.

I want them to help me with more capital and they should provide account number for me to be paying back so i can continue my business and

Give me grant or loan to expand my business.

If there is capital, everything (financial issue) will be solved. I need the capital for my cattle business.

If they can help us with grant, it will go a long way to improve our business and we will be able to employ more hands.

I want to supply more eggs like i used to and to also invest in poultry farming so that i can produce my own eggs and also get a manure from them for my farm.

Give me grant to support my business

Give me a grant or loan to support my restaurant. There are some foods that will attract more customers if I start making them.

Give me another loan to add to my business capital

I want to grow this business and i need a good amount for that, if market money can give me the loan it will be helpful.

Trader should make their services (giving out loan) always available whenever we request for it.

I need a support to buy one or two weaving machine(s). And if they (Trader Moni) can supply the machines at hire purchase, I would be grateful.

I would need the loan to support my business and I would need business advice for my business to progress well because things are changing.

What happen is that I have 2 - 3 shops selling materials there is nothing bad in it. The Trader Moni can help to solve the problem for lending me a loan to maintain the shops.

I would need a loan to know how Farmer Moni operates because I have not received a loan from them before. I would need the loan for farm inputs.

Give me loan to expand my business

Give me either grant or a loan to add to my business

I want loan to add to my business

I want loan or grant to support my farm.

Give me a bigger loan to improve my business

If Market Moni would help me with a loan to import quality suite material or suit, it would be of help to me.

I need the loan to buy more goods for my business and to sustain my workers.

If I can get a government grant, it will help my business. I want to expand my farming business by buying more yam seedlings, more hectare of land to farm.

The assistance I need now is money to raise my business and be selling again because as sales has been bad, I don't have money to produce more sales.

any other form of assistance will be welcomed

I have many business ideas but i need capital to do them so i need capital for my business

If the federal government can borrow me money to add to my business because my business is almost collapsing. If they can borrow me money, so I can pay back gradually.

I want them to add capital for me i want to add more workers and open up a shop

I want them to add capital for me i will use it to improve my business

All I need now is a loan. They should give what they have and I will be willing to take it.

I need a loan for maintenance just once this year.

I need a laon to employ workers and to buy goods (stock) for my business with different cosmetics.

Trader Moni can help me with a loan to increase more goods for my business and to employ workers.

I need a loan to establish a poultry.

I would want trader money to export my goods- food stuffs to other countries. That is the support I need, if they can do it and if they can give me loan without delay I would appreciate it.

Give me loan to invest in my poultry business.

I will really appreciate it If they can support we farmers with money (Grant) to invest on our farming business

If i am given money loan i will be able to buy my sewing materials in bulk and it will enhance business.

For me i need money to take care of my family first.

They should give me Trader-moni so that I will use it for my farm but much more this time as things are very expensive now

By supporting my farming business with funds (Grant)

They should give me money so that I can add to my capital to boost my business.

Give me some loan to invest in another business.

I want them to give me loan so that I can pay back gradually.....I want to expand my farm....so I need money to do so.

Giving me money (Grant)to support my family and business

Give me more loan to support my business

I need money to buy food stuffs for my business.

If i get a good loan support i can change my business to another one

I need funds to expand my business.

Giving me money (Grant) to support my business

It depends but I will like to have money like a loan to put into my poultry farm.

The only thing that can be helpful is giving me money (Grant) that I can invest in my business

If i can get money to invest in my business it will help me, so Tradermoni or marketmoni can help me raise such money to assist me then i will pay back later.

They should give me loan so that I can buy more goods and they should tell me how to pay back.

Presently, the stuffs (goods) that I use to sell, I have shortage of money. So, if you people (GEEP) can give me money, so that I can go into the market and buy large quantities and store it to be removing it little to sell it.

I want to open a full restaurant so if i get a loan support it will help me achieve that.

They should give me a higher loan so that I can buy more goods and I will pay back after selling the goods.

I will really appreciate if they can help me with loan to support my fruits business

If they can finance my business, i need a small loan to run my business well.

Just a good loan will solve all the problem at hand now then i can start doing well again.

If I can get 30,000 naira or 40,000 naira to support my business.....I will be very happy.

By supporting our business with funds (Grant)

I need capital to do my business again and if possible, out of it, I will farm from it.

What that can be helpful is by giving me money (Grant) to support my business

Apart from being a mechanic i also have a provision store that my brother is managing for me, i will like to expand that business and i will be grateful if Trader Moni will give me a loan.

I will appreciate a loan from Trader Moni to buy more wrappers because i don't have enough wrappers to sale.

I want to buy some sewing machines, pay my rent and also employ few workers to help me at the shop but I need money, if they can give me loan I will be happy.

I really want to invest in farming this year and i need a loan to invest in that.

By giving me money (Grant) to support my family and business

I need money to boost my business especially to buy flour for baking.....if they can help me with money I will be very happy.

Yes a lot that money can do I will use it to invest in my business and also by some tailoring materials and be selling so money will do a lot for me

It will be great and helpful if they can give me money (Grant) to invest on my business

To have cash to enlarge my business.

yes the money will really help me because I will use it in my business and also be able to cater for my family

Honestly I need that money because I will use it to invest in my farming and also my business whether loan or Grant anyone I am interested because it will really help me in boosting up my business

i have always wanted to go into farming but i have the financial capacity to start, so if i can get assistance with that so i can start

By giving me loan to invest on my business

Honestly money will really help me if I can get it because I will use it for my business for me to get more profit

if i can get a loan so i can start up a business so i would no longer be dependent on my husband

I need money to buy industrial sewing machines to replaced the ones I sold, I will be happy if they can give me another loan to buy the sewing machines.

Yes money will be helpful because I will use it to buy things and be selling so I'll prefer if it's loan or gift anyone

i just need the GEEP people to help us again no matter how little them money will be as they have helped us before

Because construction jobs are hard to find now, i will need a loan to buy a Tricycle for commercial purposes so that my family can have food to eat.

if one can get a huge amount of money tp invest in other business it would be a good thing

if the organizers of GEEP can give us money, atleast that was why i applied for the LOAN, so if they can help us process that will be good

Honestly if I can get more money it will really help me in my business because I am in need of loan so if I can get more I will really appreciate it

i need money to buy goods in my shop, so if i can get another loan i would be happy

Please I need money, money will really help our business to boost up the business because now without capital we can go into business and there is a lot of businesses but no money and things are expensive so whether loan, grant, gifts, government support I will prefer anyone that comes as far from my business to survive no problem

I need money to start another business like buying and selling of tailoring materials.

I will appreciate it if Trader Moni will boost my capital with a financial assistance.

I want money to farm I'm a farmer during the rainy season i will use the money for other season farming

Yes money will really be helpful to me because I will use it for my business and also on farming

I want them to help me with money to add to my capital so the business will go back to normal

I need financial assistance, so that I can put something like buying chemical (herbicides) for my farm and hire workers.

I want trader moni to give me grant to support my business because things are hard.

Nothing

If they can loan me to support my business, it will be helpful.

If they can give loan, I will add it to my capital to stock more goods.

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They can help us with grant, that is what they can do for me.

I want loan to support my business

They should help me with a loan that will be flexible enough to pay back

If I can get a grant, it will help us in this current situation in the country.

Whatever they give me will help me start all over again, so I will need a loan

They can help me improve my business like getting new stock or give me money as loan.

I need finance because now it's farming season, if I have finance, I can farm well, it will help me.

If they can help me with trader moni it will go a long way even a loan will not be bad

Investing more money in my business is my major concern so if they can help me with cash loan I will be happy

If Trader Moni can give me a loan it will seriously help me for my husband to start up a business and to also feed my family, .

All I need is a loan now to start up a business and to pay my children's school fees .

Money is important in business and since Trader-Moni is willing to help with a loan I will go for it as many times I can.

I would need cash to support my business so as to avoid bank delay in delivering the money. I have heard that bank delayed some people and I don't want that to happen to me.

I want to improve my farming and rearing animals and I will appreciate a grant from Trader Moni.

You know someone needs to get better in everything for good life. Presently, I need a loan to improve my business and this is important to me.

I will like to continue with the business of selling dried fish because it's a profitable business but I don't have the capital to invest in business and a loan will be of help to me.

I would need a loan just to maintain my business. I have applied and I am yet to receive it.

I need to stock my shop with provisions. The loan would be helpful for me.

It will really help me because I will use it to invest in my business for me to get more profit so I'll prefer loan

I want capital to setup s business

money will be helpful because now I am in need of serious capital so if I can get loan it will help me to boost up my business and also to buy more feed for my fish because I just started the fish farming business not too long

I want capital so I can farm very well

The help i want now from Trader Moni is money and i will do my best to pay back, i want to invest in farming and to also buy more Caps to sale.

I will appreciate a supply of drugs from Trader Moni because my chemists is almost empty.

I want them to help me with farming tools money to hire a farm and buy fertilizer and pay my workers

I want them to help me with money as a capital or provision to sell or sewing machine and sewing materials

It will be great and helpful if they can give us money (Grant) to support our business and family, especially at this time of covid-19

What am lacking is financial assistance to back up the business that am planning on because I want to go into garri or rice farming back home in the east.

They should please help us by giving us money (Grant) to support our family expecially during this covid-19 period that everything is hard

By giving me loan to support my business

Please help your follow man with money so that I can help my business to grow and so that I can carry out my responsibility to my family like providing food.

I am a businessman and if Trader Moni can support me with a loan to stock up my shop i will be very happy and i will make sure every month i pay something.

If i get the money support it will help me begin some little car part selling

I want a grant because it's not advisable to get loan at this time

They should help me with loan to settle my debt and also use for my farm

My capital is low and i don't have enough accessories to sale, if i can get a loan to order for new ones it will help me.

If i can get a loan of like #100,000 thousand naira i will use it to bounce back well

If I can get more money, I will buy (hire) more land, buy more poultry feeds and use it to improve my business. So I can get more manure for my farm.

All i need is labourers money and also little money to buy what we plant so a loan will be fine

Trader Moni should support me with a supply of all the things i sale in my shop.

All i will look forward to is the little loan support to help my farm activity

It will be helpful if they can give me money (Grant) to support my business

I need good money to start up again so a small affordable loan

I want loan so I can do another business

I will appreciate it if they can give my husband loan to start a business, so that he can also have something doing

I need more goods to fill up my shop. So I need money to buy more goods.

I will like them to help me with loan to support my farming work

I will like to get a loan from Trader-Moni because I need to support my business.

I need money for my business.....I need to buy more goods and to pay my rent.....so they should help me with money.

If they give me a loan with low interest, I will pay back.

They should give me little money to put in my business and my farm too

I need a loan for my business and I need it urgently that was I registered.

By giving me money (Grant) to support my family and business

I want to buy enough cosmetics so that my customers will always have what they want, and i want Trader Moni to assist me with money because i don't want to collect any loan now.

If they have any help for me it should be financial assistance such that the loan will be easy for me to pay back

I need loan to start farming work, because that is what I do before.

Trader-Moni can help to establish my business well because I have heard good testimonies of people who have benefitted. I would need a loan to support my business.

I will be happy if they can give me some money to buy my farm inputs

The thing that can really help me now is money (Grant). At least with that, I can do many things on my farm. The government should please help us. We really need their help

What I need as help now is grant if they can do it for us.

I want my children to maintain schooling and I will need a loan to expand my business so as to profit more.

You (GEEP) can help me financially. The covid-19 choked (strangle) my business very well, so I need finance to add it to my business to buy more goods.

I don't have a shop right now....so I need loan to rent a shop so that I can pay later.

If they can give us grant, it will be helpful.

Supporting me with loan will help me with my business

I am planning to expand my shop, so I need a higher loan to enable me rent another shop.....so if they can help me with another higher loan will be happy

honestly it will really help me to support my business if I can get loan because the first one I've paid so if I can get another one it will really help me and I will use it as capital

They should give me grant.

If they give me 50,000 naira or 100,000 naira to add to my capital I will be happy.

I need a financial help from Trader Moni to sow clothes and sale to customers, and i will gradually payback the money.

The only assistance that I need is for the government to increase our salary because the price of everything (goods) in the market is increasing.

I want the to assist me and give me grant to start up my own business.

it will be helpful if I can get money because the first one really help me is just that I don't know where to start paying to so if I can get more I will really appreciate it

All I want is money, they should please give me loan to support my business

I really want to invest in dry season farming and i need a loan to help me do that and also invest in my business.

Yes it will be helpful because I will use it to start up my business because now things are very expensive in the market

If they can give me any amount of money to add to my business I will be happy because my capital is down.

I need a loan to supply more trucks of onions and bell peppers from kano state because my capital can only afford one hundred bags of onions.

They should give me loan because I want to go into poultry farming but I need money to set it up.....if they give me loan I will pay back.

I need capital because there is a portion of land I need to cultivate but am having a little challenge of financing it.

Yes money will help me because I will add it to my capital, it will really support my business so if I can get loan or any means I will really appreciate that

The only help I believed they can give me is by giving me money (Grant) to support my business

Honestly I need money if I can get I will really appreciate because I will you it will be buying little little things and be selling and also to cater for my children

By supporting us with money (Grant) that we can use to improve our business and take care of our family

I need money to add to my capital so that I can buy plenty goods

Yes money will be helpful because if I can get a loan now I will start buying clothes and be selling

Honestly money will help me because it will go a long way whether I change my line of business or I start all over again for now I don't have any capital or any money with me to start with so if I can get any support I will really appreciate it

with a type of business like mine, having money to pump into it from time to time is what i need, so if i can get a loan to do that i would pay back

if i can get any form of loan or grant to increase my business i will be happy

honestly money will do a lot because I can use it on my farm business I can use it to buy materials to my shop so if I can get loan it will really go a long way in my business

If i have something like N150,000-200,000 to add to my business i would be happy and then be paying back bit by bit

Yes money will really help me because it will help me to be able to buy materials, yes money will be really whether loan or Grant

They should give me a loan, I will use it to buy goods and I will pay it back.

i need money, a loan that would put in my business

I want to expand my business by getting another cold room.....they should help me with money so I can buy another cold room.

if you people can borrow me money to add to my business i would be appreciate

i need money, preferably a grant because i have plenty things i have to do when the money comes especially spending it on my farming

i want to start my food business back so i have been looking for money and someone to borrow me money so i can start again,

I need money to start up my own hospital.....I am working with the government but I want to start a private hospital but is capital intensive.....so they should help me with money so that I can at least start up something.

The help they can do for me is to loan me to add to my business capital to boost my business.

If i can get a loan, I am sure am going to return it.

for now if I can get money it will really help me to boost up my business because I would like going into selling spare parts of machine and it's not a small money they start that enough business so if I can get a loan that I will be paying back on weekly or monthly basis I will prefer that

I need financial assistance that will enable me to buy things (goods) in extra large quantity.

I need financial assistance to buy more goods for sale and open a provision shop near my house.

Borrow me some money to put into my business

I want more loan to do more of farming.

I need money, if it can come as loan or anything. I want to expand my business, it is going down and I want to add more varieties of things (goods) to the business.

Help me with some loan so I can do other business

I want to invest more in my farm and rearing animals and i need a large sum of money to do that and i will be grateful if my request will be granted.

I want you to support me with a loan or a grant

If they will give me a loan it will be useful for my car part selling and farm work too

What i need is financial assistance to boost my business and if i have money I want to raise chicken for sale.

I want Trader Moni to support me with a generator and an embroidery machine.

Yes, what they can do to help me is just (simply) to give me a loan. I will be grateful if they can do that.

If i can get money, that is if they can give me loan to build my business that will be fine.

I really help in renting a shop and buying some sewing machines. I already have one sewing machine but am lacking a generator (electric) and a shop.

A good loan will help in boosting my business

I need a loan to sustain my business.

Yes money will help because it will enable me to buy more materials to sew bags and pillow so from there I can be getting profit, and also money is good to invest on a business of your choice whether the one I'm doing before or having another business in future so if I can get money the problem is solve

I don't know how they can help me with a loan this coming week. I need a loan of N50,000.00 (N: Nair - Nigeria currency)

I need a loan of about a million naira to invest in my business and farming.

Money will be helpful because I will use it for my shoe business so whether loan or Grant anyone that come I will prefer it because it will really help me in boosting up my business and also to help my family

if i can borrow a huge amount of money to put in my farm so i can buy other farming tools i will be happy

I'm hoping to get a loan of a lesser interest rate and a flexible repayment plan.

Give me loan to buy more goods to sell

Loan to support my business

Well for me if any money loan is given to me i will be glad to have it as it will help my business

The #10,000 naira that they gave people if i also get it i will use it, add to my business so that it can increase

I need money for my business and also for my family up keep, so a little loan will be fine for such a time like this.

I need a loan to expand my barbing shop and business.

If i can get more money like loan it will help me grow my gas business

I need a loan to purchase freezer for my business.

Presently we are weeding our farm so if i get financial support from them all this will help me do that

I need a loan to buy instruments

As a farmer for that matter, I need enough chemicals and fertilizer and want a loan to get them.

If we can get grant to boost our business, I will be happy.

I need money to pay for my training as a tailor and to buy a sewing machine

If they can give us more and this time something more than the last time like #20 thousand upward

I think grant will be helpful for me if they can give us.

Money is the only language business understand so if they want to help then they can give me good loan

I need a help from Trader Moni of money to buy some materials i need for production of furnitures but i can't collect any money i will pay back especially with interest.

Give me loan of about #150000- #300000 to do another business

They should please help by giving me money (Grant) to support my business

Market money should please help me because i am in a difficult situation, i will be grateful if i can be assisted with a loan to invest in a business and in farming, i will work hard to pay back.

Give me a loan bigger than the previous one

All i need is money to support my business so if i get a loan kind of money i will be happy

I need a help with a loan to expand my business and to also take care of my family, because i am a businessman i will work hard and pay the money in good time.

I want capital to continue my business my capital is at the verge of finishing

I need money to boost my business and also to improve my farming.

They can help by giving me loan to support my business

I want money that I will continue my business that i was doing more capital

If they can help me with farming, it will help me because i will need a bigger land, some machinery in farm business and also the seedlings will be good.

I sell food stuff i want them to help me with money so i can sell it enough

I want them to help me with capital or buy inner wears for me to sell I will make sure to pay back

If they can help me out in my farming work give me money to invest in it

I need help with fertilizers, herbicides and improved seedlings to farming this season

I need money to use and do my business.

I need loan to stock up my shop with goods and to expand my shop.....I need capital to achieve it.....so they should give me loan.

I will need money to boost my business so if i get loan from them it will not be a bad idea

I need a financial help to enable me start up a business but i can't take a loan now if Trader Moni can just help me i will be grateful.

It will be helpful if they can give me loan to invest on my farming business

I need money to start the poultry business again.

They should give me money to buy more goods.....I will be happy if they give me the money.

It will be helpful if they can give me money (Grant) to support my business

Money will go a long way because with money I can start up a new business if so wish but for me if I can get a loan I will go into my business and also my farming

I need another loan so that I can boost my business.....since the pandemic my capital is down.

They should please give me money (Grant) that I can use to start my business back

I need loan so that I can pay my staff.....I was not able to pay them last month.....so I need loan to pay them.....so that I will repay the loan later

Please give us money to do our business and provide us with fertilizers for our farms at a cheaper price.

Honestly if I can get money now I will invest in farming and chicken because is the fastest growing business but if no capital don't go for it, but if I can get loan that I will be paying installmentally it will really help my business so I will prefer anyone whether loan, gift or grant anyone that come for me it will allow my business to survive

Giving me money (Grant) will really help me improve my business and take care of my family

It will be helpful if they can support us, we farmers with loan. So that we can invest it on our farm

Money will really help because with money I can invest bigger so if I can get huge amount of money now I will expand my poultry business

I need clippers, stabilizers and I want to employ more hands.....so they should help me with money so that I can get more clippers and employ more staff.

honestly if I can get money I will go into my main business and also farming because that is what can fetch me money now and also sell and get profit so I would like to go into farming and selling of cattle

I will be happy if they can give me and my husband money (Grants) to invest on our business. It will really help our family because we don't have anyone, it is only God that we have.

I need a loan for a big provision store that has everything a customer would ask for.

I need money to buy more goods.....as I have told you earlier,before COVID 19 i use to buy a truck of flour to sell but due to the pandemic and the way my business slow down I cannot afford to buy a truck, now I join money with other traders to buy a truck of flour we will now share the flour.....if market moni will give me money I will be able to buy a truck again.

They should give me a loan of two million naira to start a good business like selling cars

if you can give me a loan of over N500,000 i would really appreciate it and be happy

I need financial assistance to boost my business, buying more clothes and materials for my business.

if you can help me with my farming as that is what i rely on when it comes to making money, so if i can get help with a loan

For now, the only thing that would be helpful for me is loan. If the company can loan me about N100,000 (N: Naira, Nigeria currency)

I really need the loan because I will use it to promote it to another level.

Thry should give me loan so that I can buy more vehicles for my transportation business.

The Trader Moni loan would help me to buy additional machine (tailoring machine).

I deal with perishable goods, so what I need is finance, that's what i need. I have every other things that I need, I have goods and know where to buy my goods but I need finance which is my problem.

If I can get a loan from them, i will use it to work and pay them back.

I would need a loan because there is need for me to buy recent phone accessories. I would be happy if this request is being granted once again.

If they can give me grant, I will be happy because it will help my business.

If I can get a grant to start a business, like selling animal feeds, it will be helpful.

They can help me with grant to expand my business

They should please try and give us loan to support our business

Whatbthey can do to help me is that they should give me grant to expand my business.

The help they can do is to loan me and I will pay back

I want grant to support my business. I don't want loan because it may be difficult to pay back considering the economy now.

I need assistance in form of loan to support my business.

I need more loan to support my family and business.

Give me the loan so I can use it for my business

I need enough capital to feed my livestock and to also invest in farming, i need help with money to boost my business but i don't want a loan.

What I need from them is only a loan. I need it because no bank would give a loan without interests or charges. I know Trader Moni would be able to help.

My challenge now is lack of capital and i will be grateful if i can get a loan to invest in my business.

I have been hoping and planning to establish another business. I would need a loan to do this because I see this as an opportunity.

I want capital for my business the other time i used it very well

They should give me loan it will improve my business I will buy more goods with the money.

The Trader Moni loan would be helpful for my business to expand my business and to employ more workers.

I want capital to be doing nomadic farming so i can farm at season

Yes money will really help because I will use it to boost up my business to the next level and also in my farming business it will really go a long way if I can get loan

Trader Moni should please empower me with a loan to invest in my business and to also buy clothing materials to sale to my customers but the repayment period should be long.

if i can get little funds to continue my business i would appreciate

if i can get the marketmoni as i am tinking of going into farming as i used to farm but had to stop

I would need a loan in the coming month to add to the money with me and to invest more in my business.

Yes money will be helpful if I can get more loan I will use it to buy sewing materials and be selling so it will really boost my business for me

if we can still be giving the MarketMoni i would be happy so i can put in my business

I want a sewing machine and capital to buy sewing materials

Honestly money will really help me because now no more goods for sell, so if I can get loan it will really help me

if you can help me with little cash to call back my barbers and also to pay them

i need money that i will use to buy materials in my shop so my business can grow well

i am into poultry farming and if i can get a loan to invest in my poultry farming so it would become large

Yes money will really help because I will use it to buy food stuff for my business so if I can get that kind of money it will stand as capital for me and also I will be able to help my family

if money can be lent to me i would appreciate it and pay back

They should give me another loan.....but it should be a higher loan, something higher than the previous loan so that I can add to my capital and expand my business.

If i get capital i would boost my food stuffs business if I'm asked to go to taraba to get the food stuffs sef i can go

Yes money will do a lot because it will help me to boost up my business and also I would like going into farming business too so if I can get loan I will prefer it because it will really help me

Yes money will be helpful if I can get money I know by now I will have my own tricycle not working for someone, so if I can get money whether loan or Grant it will really help me a lot in my business and also to cater for my family

I will be happy if Trader Moni can help me with a deep freezer so that i can produce more ice blocks and sale.

I will be grateful if i can get a loan to expand my business, but a loan that doesn't attract any interest because charging or payment of interest is forbidden in Islam.

I want to farm and if i can get a loan it will help me in renting a farm land, buy fertilizers and the herbicides that i need.

I need a loan to increase my capacity to increase the stock of my goods.

I need financial assistance to boost my business.

Give me loan to put in my business

I need money to buy fertilizers to make my plants(crops) grow well.

I need loan like a million naira to do more business.

Assist me with loan of about #200000 to invest in my business

Help me with anything maybe a grant but I don't want a loan.

By giving me loan to support this my farming business. They should help those of us that are into farming business

if i can get a loan to buy more goods to my stocks i will pay back bit by bit

I need money i need my business to expand so if i get a loan from them it will make a difference.

They should support or help by giving me money (Grant) to use in development of my small school business

i would appreciate it if i can get money to grow my business as my customers ask for so many items i don't have in stock

i need money to use in my poultry farming and also to add to the bag business i am also doing

I need loan to open my studio of photography and to buy other things i need to do my business.

I want loan to improve my business

It will be helpful if they can give me money (Grant) to support my family and business, after all it is government, they have the money

Give me loan or grant to do business

i am hoping to grow bigger than i am so i can have an animal farm so i need money to buy some goats and sheeps for a start

By giving me money (Grant) to support my business especially at this period of coronavirus that everything is tight

Give me more loan to stock up beans because the price keep increasing

All i need is money to begin another business and if they can provide that for me

I want loan to support my family by adding another business to the one I'm doing.

The should support our business by giving us loan

If they can bring a proper platform that will allow covid19 loan to be given to people

If they can help me to pick up again with my business I will be happy.

Increasing my capital for business is very important so if i can get such support from them.

I am lacking a lot money in my hand to do business. I need money to buy material in my business, so that it will enable me to do some work and sell it.

If they can make available a good loan for me to put in my business i will be happy.

Is only money (Grant) that they give us that would help us with our business

What we want is money (Grant) that they can give us to add to boost our business

I need money to buy more goods and also product supply.....if they can supply us with goods I will be happy.

It will be helpful if I can have access to loan to support my business and also if they can help with import assistance with my goods

I need capital so that I can buy certain materials.....there are materials I want to buy but I don't have enough capital to buy them.

The only help I want is money (Grant) to support my business

My major problem all is finance. I need finance for my pig farm and my cassava farm.

They should give us loan, if they give us, our work will be improved.

I will appreciate a loan to invest in farming and to also expand my business.

They can help us with the same trader moni again but it will be better if they can give us more than the #10,000 they gave us then.

They should give me loan of 60,000 naira and above so that I can buy more electrical parts because my capital is down.

A loan would be helpful to expand my business and to also improve my staff's salaries so they can have enough money to take care of their families.

They should issue me loan because there is inflation in the prices of clothes.....they should give me loan so that I can start all over again.

I need a loan of a substantial amount to invest in my poultry business, to buy enough drugs and feed, i need to also expand and start supply to restaurants and hotels.

It will be helpful if they can give me money (Grant) to support and improve my piggery business

They should help me with reasonable loan so that I can sustain my fish farm.

I need money to support my business.

The only help they can give us is by giving us money (Grant) to support our family and business. At least as citizens of this country

They should help me with loan so that I can channel it into my farm.....I want to expand my farm but due to lack of funds I couldn't.....so they should give me money so I can expand my farm.

They should give me money so that I can go to the market to buy more food stuffs and stock up my shop so that my business can grow.

if i can get a loan to put in my business and buy more goods so i can sell it and make more money

if you can assist me financially, maybe loan so my business will grow

I need a loan for my poultry farm specifically to get (purchase) vaccines.

if i can get a money that i would use to buy more grinding machine i will be happy

If I can get assistance if loan from them to start farming work, I will be glad.

I need a loan from Trader Moni to restock more grains before it gets very expensive.

Yes money will really help because if I can get loan I will use it in my business stock my shop with goods and sell them later, so the money will really help me in my business

If I can get this money I will use it to invest in my business because that is what I know I can do, so it will really help me in boosting up my business

The help I need now is a loan to buy farm inputs- seeds and fertilizer.

honestly I am in need of money whether Grant or loan anyone that come I will prefer it because now things are not like before everyday life is changing things are changing in the aspect of buying and selling of things are very very expensive, so I am in need of money to buy goods and keep and later sell them

My capital has really gone down.....I want market moni to help me with some money so that I can add to my capital and boost my business.

Yes money will really help because it will help me to boost up my capital if I can get more loan I will be paying installmentally

I would be grateful if Trader Moni can support me with a loan to purchase instrument for my business.

Money will use me if I can get more because it will help me in boosting up my business again

I need more money to buy goods to sell.

Yes money will really help me in boosting up my business like buying things and be selling with my sewing so it will go a long way whether loan or gift anyone that come I will appreciate it

Yes money will really help me in my business by buying raw food during harvest and store them and later sell them and also in my farming business so if I can get loan honestly it will really go a long way because I will put more courage because I collected loan in the business and I will be paying little by little

I need cash to pay my employees and also to buy my goods for my business.

I need finance to put in my business.

Give me Grant to invest more in my business

Give me a bigger loan to support my business

All i need is money from them to boost my market

A loan would be very good to me at this moment to stock my shop with enough drugs.

All i need is a loan to invest in farming, to increase the size of my farm.

Every business needs money to survive so if they can give me money to invest in my business i will be happy

Money (loan or grant) to increase my business and maybe Change it.

I want some loan so that I can grow my business gradually.

If I can get a loan for my business, I will be happy.

I need an assistance with a loan to boost my poultry business and to also invest in rearing sheeps and goats.

They should give me loan that will help me support my business.....I have business ideas but I don't have capital to support my business ideas.....so if they can help me with capital it will go a long way for me.....right now so many people are coming to buy my chicken in large quantity like up to 100 or 200.....so I need capital to buy more birds.

I want trader moni to assist me with grant

I want to buy more sowing machines in my shop and also to invest in my farm and if i can get a grant it will be of help to me.

They should help me with loan so that I can buy more feeds for my birds.

A loan will help me to expand my poultry farming, to be able to employ others and to get a big farm that i can cultivate in large quantities.

Yes with money I can go into farming and also rearing of cattle if I can get more money, it will really help me in boosting up my business and also to help my family

A loan will give me the opportunity to invest in selling veterinary drugs because i have experience in that business and i will also like to invest in farming.

Money will do a lot because I will use it to boost up my business but I will buy chicken because now I have no chicken at all, but if I can get loan despite the fact that the chicken and the feed are expensive I'll buy little quantity and train them and sell, so as to be able to boost up my income

Without money business will not move, so if I can get a support weather loan or gift it will really help me in boosting up my business because now no capital and things are very expensive, so if I can get more money I will be able to buy goods to the shop and sell so I will prefer anyone loan or grant just for me to be able to boost up my business

if the organizers of MARKET Moni can assist me with finance so i can increase my employees, As you know when theres enough money business will grow

I need money so that I can rent a shop, for now I am at home working but I am losing alot of customers.....so I really need a shop.

I want money because there are goods I want to buy, they are new supply but I don't have enough money....they should help me with money.

Trader moni know what are going through so if they need to give us something i will appreciate it well.

Tradermoni can give me money to continue and also improve on my business

If I get a loan from them then I can do my farm better and also start up another business again

They can help me buy giving me loan to start up a good business

If i can get loan to do my business, i will be so happy

If they can give me loan it will make things better and i will be able to employ more workers

If they can help improve my clothing business with a loan

If money is available i will expand, i will be able to pay and increase my workers on my farm nd loan.

If they can look at what we traders use and help us reduce the cost of goods and product and also assist with loan support.

All i want and i will expect is if they give me another financial support.

If they have something to assist me with a loan to begin to buy enough of my product i will be happy.

They should give me grant to do my farming work.

If they can give me grant, it will be more better for my business because I will add it to my capital.

I want them to give me grant to support my business.

I want them to give me grant to work. And I want them to also give me a deep freezer, chiller for drinks and big generator.

I need money to boost my farming and expand it so i can make it bigger as it is my second source of income

if i can get some amount of money , maybe in form loan and i will pay back little by little

actually it would be of great help if i can get a loan to add to my business

They should give me money so I can buy more goods in my shop.

I need money to expand my business....I want to buy sewing machines so that I can open more branches.

I need another loan from market moni because the previous loan they gave me was too small...so I want a higher loan to help me run my business.

I need capital because my capital is down, I really need money to run my business....since the pandemic my business has been seriously down....so they should give me loan to invest in my business.

It will be helpful if they can give me loan to support my business

I believed if they can empowered us with training and give us money (Grant) to establish, it will really make a change in Nigeria

They should help by giving me money (Grant) to support my farming business

I need a cassava grinder and if they can help me out in that aspect i will be happy. so a good loan to buy that.

All i want is for them.to give me money to make my business increase.

A loan will be good as it will help me invest well in my fashion business

Give me money (loan or grant) to put into my business

I need money to buy more goods to sell.

I need money (grant) to get back to business properly

I need loan or grant to stock my shop

We need assistance of money as business can not work without money. Sallah is coming now, if you've money, you will buy a lot of things (goods) and be selling to make profit.

Give me loan to get a shop

I need loan or grant to start a business

If i can get a Grant from them for my business

I need money to reopen my business again.

If i can get fertilizers, herbicides and money for labourers for my cassava farm and an electric sowing machine it will help me.

I just need a supply of what i sale in my shop and it will be ok for me.

If i see money i will be able to start again

It's the loan i want so that i can use it to increase my business.

I need funds to boost my business.

If they provide me with money i will expand my business and i will be able to employ more workers

I want Market Moni to support me with equipment like chairs, canopies and tables to always rent out.

Give me grant to support my business

Money loan or grant to invest in other business.

If i can get Trader Moni it will boost the business.

They should give me money (Grant) that I can invest with, to support myself and family

I want to restart my petty trading back so i need money to start all over again

I will appreciate a loan to support my business

They should support our business with money (Grant)

I want grant to do another business to support the one I'm doing

Give me more loan to divert into another business of selling food stuff

Provision of funds (Grant) to support Nigerians like me, especially with our businesses

Loan to support my business

They should give us money (Grant) to support our business and family

I applied for money(loan), so give me the money, so that it will help me. I can use it in my business.

It will be helpful if they can give me loan for my business

I need financial assistance to boost my business

Giving me money (Grant) will help me improve my clothes weaving business especially now that I am retired

I will like to expand my business and to also invest in cold drinks business and i will need a loan and a supply of a deep freezer and a generator to start.

It is money that they can help me with, they should give me money (Grant) to do business

I will like a supply of firewood in large quantities because of the rainy season we are about to enter, demand is always high.

They should help me with money so that I can pay my staff and buy more hair dryers.

I need money to invest in my business because I want to buy more goods , I need to stock up my shop with goods.

If they can help me with imported high tech equipment for fumigation it will be good because the manual doesn't do much.

They should give me another loan to invest in my business, my capital is down.

if i can get money to build up my business and make it grow i will appreciate it

if GEEP can borrow me some amount of money to add to my business i will be happy

i need money to continue my business and start again as we have spent all the capital

fertilizers is one of my major problem when it comes to my farming as normally it is the money i get from my sewing that i use to buy them but since everywhere has been dry and there's no money i can't afford to get it again, so if i can get money to continue my business and my farming i will pay back

We need money to expand the business.

I need them to help me import some of the materials I need to produce bags or they should give me grant to enable me buy the materials

They should give me loan so that I can add capital to my business....I want to expand my business.....I need money to buy goods.

Help my business with financial support.

If market moni can help with money it will enable me to purchase more drugs because things are getting costly every day.....when you think of drugs people are in need of every day by day especially the essential drugs....like paracetamol some thing you can take at home.....so if market moni can help me with money I will just increase my commodities that is all.

I need another loan because I have finished paying the previous loan I collected, but this time they should increase it.....atleast let it be a big amount that I can add to my capital to boost my business

I am undergoing training on digital training and I will like a supply of deep freezer to avoid wastage.

Give me more loan to support my business capital

I'm still expecting the loan so I can use it for business

Please tell the company- Trader Moni that I need a loan for my business and I promise to return so that I can get more.

Government should help us with money to invest and pay back.

If i see money there are things i will do so an assistance like a loan or Grant will be fine

What I need from Tader Moni is what they are giving. I would need the loan they are giving.

I want them to help me stock up my shop for me it will increase the sales in my business

Since Trader Moni is willing to help with loan, I would be happy if they grant me the loan I applied for.

I need a higher loan than the one they gave me before, so that I can boost my business.....I will buy more feeds for my birds.

If I can get grant from them, I will be haply.

They should give us grant to boost our business.

I want them to give me grant to buy materials and tools for my work.

Yes money will really help because it will stand as capital for me to boost up my business, so I'll prefer loan if I'm given an opportunity the first one have paid

If they can assist us by giving us loan, it will be of use for our business.

The help I need from them is loan and I will return the money

Yes I need money, if I can get loan it will really help me in boosting up my business

What I would like them to do is to give us grant to work

They should please give me grant to support my business

They should give us loan that has low interest rate to support our business

If I can get a grant to add to my capital, my business will be improved.

If they can help us with grant to do business, it will be helpful.

If they can assist me with loan the, it will be used to run my POS business.

If they can help us with a source that will supply us goods on credit and we pay back, it will be good.

I need a loan that can afford woven machine and I need about 3 woven machines.

I need access to loan easily and I know Farmer Moni would be able to help since they have been helping others.

What will be helpful for me from Trader Moni is only a loan. It would be helpful, if I can get a loan. Thank you.

Access to funds (Grant) to support my piggery business

The help I need is to get a loan to buy more machine (tailoring machines).

It will be helpful if they can give me money (Grant) to add to my business

Give me more loan to increase my business capital

The only help they can give me is by giving me money (Grant) to start my business again

Let them encourage us, if i get a loan from them i will be able to start another business.

Help me with a grant to start a poultry business

I Will appreciate if they can give me money (Grant) to support my business

I need more loan like 200000 to buy more yams

I need a loan to venture into other business

i need money to pay my hospital bills so i can get better

large capital is very essential for every business to grow most especially in a country like Nigeria, so if i can get a loan to add to my capital i will be happy

I dont know, but they know what to do i can not say anything

They should please support we farmers with funds (Grant) to help us improve our farming businesses

I need money to buy chicken feeds and to pay my workers

If i can get money from them to venture into a new business

By giving me loan to support my business

They should give me loan so that I can buy goods for my farm.....like chicken feeds and medicines.

If they give me such a good money for my business

The help I want is money (Grant), so that I can start business to support my family too

They should help me supply chicken feeds and to help me get more customers or they should come and buy off my chickens.

Give me loan to support my farm business and pay my staff salary

Give me grant to buy more equipments

I need loan so that I can invest it in my business.....I don't have much money for my business.

I need a loan to support my work.

I will appreciate it if Trader Moni can support me with money to invest in livestock farming.

I need an assistance with a loan to invest in poultry farming and to also buy a new sowing machine.

I need money to buy more goods because my capital is down.....business is slow because I don't have much money to invest in it.

I need a loan from Trader Moni to enable me start production.

I need a help with a big freezer and also need a loan to invest in dry and wet season farming.

I will appreciate if i can get a loan to stock my shop with more goods and also invest in farming.

They should help me with money so that my business will bounce back again.....I want to start other businesses but I don't have money.

Trader Moni should support me with a loan to invest in farming or they can supply me with fertilizers, herbicides and seedlings.

I really need help with drugs supply in my store so that i can expand my business.

My capital is down, I need money to buy more goods

I want to farm but i need money to hire a farm, hire labourers, buy enough fertilizers and herbicides, farmer Moni should assist me with a loan of a substantial amount to farm.

If they can give me certain amount of money lets say.....3 million I will buy additional vehicle then get some one that will be driving it while I pay the person for every days worked

If i get surpprt from them financially as a loan to improve my business, that will be fine

the previous money i got from GEEP Is very small as people are demanding for more materials so i need money to buy more materials so i can get jobs and my boys that are working for me would have more experience

if i can be assisted with some money so i can use it to buy more goods for my business so it can boost

I need loan for me to invest in my business and also farming

Yes money will really help me because if I can get loan now I will buy raw food in bags and be selling so I will prefer loan if I'm given or Grant the opportunity

honestly I am in need of the money because I will use it to invest in my business and also I will take care of my family, loan will be preferable

Honestly money will really help me especially on my business but I will prefer loan with short frame repayment, the reason why I am in need of money is out now I am lacking capital out of hundred percent I paid 30% as commission to my workers and 20% goes to the family while 50% will go back to the business and now things are very expensive before we have up to 350 chickens but now is less than 50 so if I can get that kind of money it will help me to strengthen back my business

I want them to rent a shop for me or give me a loan to do that.

I have a child that has learnt tailoring, i will like Trader Moni to assist us with sowing machine and i also need a knitting machine.

if GEEP can make me get the loan i applied for so i can put it in my business i will be happy

I need money so that I can expand my farm.

I need a loan to open a special account for my business

Yes money will do a lot because it will help me to boost up my business whether loan

I need a loan to support my business fully. I am willing to pay back on time.

I want them to give me money to boost my shop

What would be helpful for me is only loan for now. It will help my business to grow.

i need money to buy fertilizers for my farm and also to employ more people to work for me on the farm

Yes money will be helpful because I will able to buy and sell in a little bit higher than before if I can get the money and I will also to be able to cater for my family also

now that palmoil is outside i will need money to buy it in large quantity so i can sell well and also i will like to repair my refrigerator that has spoilt so i can sell purewater

if it is Money i can get from GEEP i will be happy so i can use it to buy more fruits that i sell

I am a business man, I know the benefit of loan to any business. The help I need now is simply to get a loan that I applied for.

I need assistance like cash to buy food for us to work and also to employ more people to work in my farm.

They should supply me with chicken feeds or they should help me with grant or loan so I can buy feeds for my birds

yes money will be helpful if I can get more loan to support my business and my farming, it will really go a long way because now I have tempered with my capital, so with the support of money I will use it as capital to boost my business

yes money will be helpful that is why I will register for the program if I can get loan I will use it to step up my business so that I can buy things and put in stock and sell, I am really in need of capital to boost my business

Honestly I am in need of money whether Grant or loan for me to be able to boost up my business, so it will really help me a lot if I can get anyone out of it

I need financial assistance to finance my farming and architectural business.

Honestly if I can get money it will really help me because I wish to have a poultry and to be rearing rams so if I can get a huge capital that is what I will invest on

Honestly if I can get more money I will use it on my farming business and my raw food business

Money will really help me because I will use it to invest in my hotel business to get more chickens and to buy more food and keep so if I can get more money I will really appreciate it to boost my business stronger

I need money to buy goods to sell.

honestly if I can get loan it will really help me because I will use it as a capital to buy materials and sew them and sell from there I can get a little profit and from there I'll be paying back little by little so if I can get the loan I will prefer it because it will go a long way for my business

Yes money will be helpful because I will use it as capital to boost up my business whether loan or gift anyone that comes I'll prefer it, now things are not easy not like before that I buy groundnut at the rate of 250 naira per mudu now is almost 600 naira and before I grind the groundnut and bring out the oil at the finishing stage no gain at all

I need financial assistance to use in my business.

Honestly if I can get help I will really appreciate because it will make me to be able to boost up my business but the honest truth is that I will prefer Grant than loan

I need loan of about One hundred thousand naira to support my business.

I need cash to establish and expand my business.

Presently, I need a loan to expand my business. I need it and people have been receiving loans around me.

I need a loan to consistently vaccinate and feed my birds and to pay workers regularly.

All I need is a loan to expand my business

I need money to pay up the loan i got from the micro finance bank so if i can get a grant to pay back I would appreciate

all i need is financial support so i can revive my farm and continue to make money

i need money to pay up my debts and also to provide for my family, so if i can get a loan i would pay back

this time that sallah is almost here i need money to go to the ABA market to buy alot of materials that i would use to sew clothes for my customers

The financial challenge i faced during the covid-19 period really affected my children's school fees and my family, so if i can get a loan to put in my business so i ca provide for my family i will be happy

I need a loan to create additional business.

I need a loan to stock my store so that my business will keep growing.

They should please help by giving me Loan to support my farming business

The loan- Trader Moni Loan would be helpful for me to buy more goods and to employ more workers.

The help they can do is to loan me and add to my capital to boost my business.

I need money (loan) to buy feeds, drugs for my animals. I also need loan to pay my workers.

If I can get a grant from them, my work will be improved.

I want loan, loan will help us boost our business

I need a loan to buy farm inputs- like seeds, fertilizer and pesticides. I also need it to support one of children's education.

Give me grant because I can't collect another loan again.

I need money for my business.

If I can get a grant to support my livestock business

It will be great if they can support me with loan to improve my farming business

What I know will be of help yo me is grant. If they can give us, I will be happy.

My business is trying to pickup. What would be helpful for me is loan. I need a loan.

If they can give me loan, it will be useful to expand my farming work.

They should support we the farmers by giving us funds (Loan) and inputs like fertilizer, chemicals

I need capital to finance my business.

It is only money (Grant) that they can help me with, so that I can use it to start my business back

I will like to start up a business so if such a support can come from marketmoni people then i will be happy even if they will give it out as a loan

If I can get capital, I will be fine. I will use it to buy poultry feed more livestock (chicken and there drugs).

I want to go back to my fish farming business so if I get any loan to that effect I will be happy.

I want to expand my business and i am seriously looking looking for a loan to also invest in both dry and wet season farming.

The loan will help a lot if I can get it to boost my business

By giving me money (Grant) to support and improve my school business

All i want is to start another business and if the support me with a good loan or grand it will all be fine

If they can help me with loan to boost my business i will be happy

I will like a grant to invest more in my business

I will like to start rearing animals because it's profitable and if i can get a loan it will be helpful and i will also expand my clothing materials business.

I don't have money for my business I need money to invest in my business...they should give me loan i will pay back.

I need capital for my business.

They should give me loan to invest in my business or supply me with goods.

It will be helpful if they can give us loan to support our business and family

I need money to add to what I have for my business and to raise up my snail farming again.

I need money because I have used all my capital during the lockdown....so now i am trying to start all over again....if they can help me with money to invest in my business again i will be happy

What I need now is money to buy more goods

I don't want any loan from government again but if they can give me money (Grant) for free to help and support me and family, I will appreciate it

I need money. The money i need now is not to feed myself but to acquire more land, buy fertilizers and invest in the business.

If Trader Moni can give me a loan i promise to pay back, i will work hard by investing in a business and to also take care of my family.

By giving us money (Grant) to support or help us with our business

I used to sale clothing materials and i lost the capital during the lockdown, i want Trader Moni to supply me with those materials to start selling again.

They should help me with loan because my capital is not enough to run my farm.

I want Trader Moni to assist me with a loan to invest in livestock and crops farming.

My greatest challenge is scarcity of funds to increase the production of livestock and agro business. So,hh I need financial assistance for my business.

Yes, I would want Trader Moni to give me a loan. It has been a while I have been expecting a loan. They should consider me too.

I will appreciate it if Trader Moni can supply all the products i sell to me to expand my business.

if i can get a loan for my business i will be very thankful

I need help with money to invest in selling groundnuts oil, rice, palm oil and charcoal and to also invest in poultry farming, if i can't get a grant i will appreciate a loan.

I would need a laon to expanded my business and to have branches .

If i have plenty money i will be able to buy more fishes for my pond so i need loan and financial assistance to do this

I need help with a supply of firewood and a loan to open a provision store and to also improve my life.

if you can give me money so i can be able to add it to my business and go to Lagos to buy more goods

I need a loan. That is what I need now. There are many needs to meet but I would appreciate if I get small loan.

If I say I do not need the loan they have been talking about, I would be lying. I need loan to boast my business.

Give me money, so I can buy goods to sell in my shop.

I really need financial support for my business. I would like Trader Moni to fully support me.

I would like the Trader Moni to help me with N250,000.00 (Two Hundred and Fifty Thousand Naira) for 1 year to buy materials.

I need a loan just to support my family.

I know it is very possible to increase my provisions, so I would like Trader Moni to support me with money. If they can grant for free, I would appreciate it.

Trader Moni would be helpful if they can give me loan, now.

Trader Moni would be helpful if it can support me with a loan to get (buy) major farm needs (inputs).

I need an urgent loan now if they can help me with it. I need to buy different (varieties) maize seeds because we are gradually in its season.

I have distributors of goods in our main market that i can buy whatever i need for my shop from them, i need a loan without interest to expand my business

I want tradermoni to help me with money or goods I want to open up my shop again

If they want to help me then i want capital or provision

I will need a supply of different types of drinks, a freezer and a generator so that at all times i will have cold drinks.

I need a big freezer that will contain more drinks especially in this hot season and in will also need to invest in my poultry farming.

if i can be assisted with finance i would really appreciate it

yes money will be helpful because I will use it to invest in my farming business and also my tomato business so if I can get loan again it will go a long way for me to start up my business again

Honestly I'll prefer loan because it will really help me in my business and also to cater for my children so loan will be the option for me to be able to boost my business because no any family member can support me now even though I go they will complain

yes money will be helpful because I will use it to invest in my business if I have the opportunity of getting another loan because I have not paid for the other one

if you people can send me money to buy hairdryers, equipment and other hair materials

I want them to help me with medicines of money to buy and put it in my shop

If I can get money I will invest it in my business by selling phone not only repairing phone so if I can get loan it will really help me because I will use it as capital to boost my business

if i can be able to borrow money to use to buy more goods in my market

Honestly money will help me a lot because it will help me to boost up my business and also my farming business if I can get loan I will really appreciate

They should help me with capital i want to be selling the used clothes i have potential there or they should help me with sewing machine i can make clothes i will start making clothes

I want them to help me with capital or bags they can even give me things to sell i want to continue the business

My own is that if I can get loan it will really help me in my farming business, so money will be helpful because it will stand as capital for me to be able to buy fertilizer seed that I will replant

Honestly I am in need of money if I am given an opportunity I will use it in farming and poultry business and also sell other things at home like pure water, ice block for me to be able to get little little income because now even food has no profits like before due to its expensive, so money will be helpful for me

Yes money will really help me because I love to go into rearing of cattles so if I can get money now I will go for rearing of cattle business but I think with that I will be able to cater for my children

Money will be helpful because if I can get more loan I will invest it on my potty business to get more chicken so as to have more gain, so I will prefer loan if I can get the opportunity

Yes money will be helpful because it will make me to boost up my business so all what I need is money so as to start up a strong business, I will prefer loan

I need money because I want to buy more goods to stock my shop

I need money for my business....I want to produce chicken feeds but I don't have enough money to do that....so traders moni should help me with money.

I need money to add to my business because my capital is down, I want to travel to buy mellow seeds but I need financial support.

I need more money to add to my business.....chicken feeds are very costly....so I need money to buy chicken feeds.

They should give me another loan so that I can boost my business....my capital is down now.

He said he needs a loan to start a business.

I want them to help me with grant to boost my business.

If I can get materials for my work supplied to me on credit, and pay back later, I will be happy.

I need capital to expand my farming business and employs more people, so I can acquire more hectars of land for farming.

If I can get a loan to do business, it will be okay by me.

If they can help us with grant, business will get back to normal.

I need money to buy more goods to sell.

I want them to give me a huge loan that I'll be able to boost my business change some machines and repair some

The only thing I would appreciate and that would be helpful for me is for them to give me money (Grant) that I can invest in a business

I will need money to do my snail business and if such loan can be gotten from trademoni I will be happy.

I want to start a business of Information Technology but I need a bigger loan to start with.....if they can give me a bigger loan I will be happy.

Tradermoni can give me money to continue invest bigger than what i am going through now in my business, even as a loan.

I need to expand my farm.....so I need money to buy more plots of land

My business will receive a big boost if i get a huge capital loan from them

I need money to add to my business, I want to buy more goods.....I need capital to add to my business.

They should give us money (Grant). We know the government have money, it is something they can do

What they can do for me is to give me another money that will be good enough to boost my business

If they can give me loan, i will pay it back.

Please like you asked me if tradermoni can help me with a soft loan to invest in my business

Nothing

Fund is what i want and if i get good loan to invest in my business.

I need money to start fish and poultry farming.....that is what I want to start doing but I need money to start.

The only help they can do is by giving me money (Grant) for my business

Since after covid19 i am still waiting for help, just capital or loan to start stocking up my shop.

I need money for my business....my capital is almost finished.....so they should assist me with a higher loan so that I can continue with my business

What I need is money. Money that will help me to establish more in my business and to produce more goods in my farm.

Good loan for improvement of my business so that we can begin to do well again.

If they can help me with money so that I can start a business I will be happy.....I want to start a poultry farm but I need financial support.

My business is a business that needs quite a huge cash to run so tgis period when all capital has gone on surving the covid19 period i need good capital to boost my goods again so a loan from tradermoni will be good.

They should help me by giving me money (Grant) to invest on my farming business, so that it can become big

If i will get financial assistant from them in a form of loan instead of all this bottled neck loan i will be happy

Right now business has slow down and my capital is down.....I need money to buy more goods to boost my business.

I need financial support for my business. The government should assist us with the proper method of killing the pest and rodent in our farms. We need high level of financial mobilization to support our farm to be productive.

I need money to buy pumping machine.....they should assist me with the pumping machine or they should give me money to buy one.

They should please give me loan to help me start my business back

Trader Moni should assist me with a loan to provide my family needs especially my children's school fees, buy sallah clothes for them and to also feed my family.

They can help by giving us money (Grant) to support us as Nigerians

The only thing a businessman like me needs is money to boost my capital and i wouldn't mind a loan.

I need financial help for my business.

They should give me another loan so that I can boost my business.....my capital is down.....I need another loan so that I can reinvest it in my business.

if i can get more money to buy flour, sugar, butter for the chinchin i sell i will appreciate that

It is money (Grant) that they should give us to support and help our business

i would be happy if i can get a loan to buy more sewing materials and sell it, so my business will boost

I want them to give me loan so that I can start a new business.....maybe I can start a poultry farm.....I have the ideas but I don't have enough money to start....so they should assist me with money.

i was pursued out of the market during the lockdown and i am just trying to start my store again so if i can get capital to do that

Give me money (Grant) for my business

They should please give me money (Grant) to help me and my children, I am a widow and I have no one that is helping me

The only help they can do for us is by giving us loan to support our business

Loan to kick start my poultry business again

Assist me with a loan

Maybe a loan to boost my business capital

Give me some loan to add to my business, get more birds so I can have more profit.

If I can get a loan of about #500000 to do business

I need real money to make returns after sales and if your (GEEP) interest rate is not so high,I would like collect a loan to boost my business.

I still need help of a loan from Trader Moni they should not be tired with me, i will make sure i pay back

Trader Moni should assist me with a grant like the ten thousand naira i earlier received from them, it will really be helpful.

I still want to continue with selling food stuffs and i need help to boost my business but i am a very poor person i can't collect any loan, if you can help me because of God it will help my business.

They should give me money to expand my fish farm....so that I can start expanding my fish ponds to have higher yield

If only i can be helped with money to boost my business and take care of my children and also be able to pay their school fees i will really be grateful.

Just like Trader Moni assisted me before if i can get that assistance of a loan again it would be helpful.

If i am able to access Trader Moni loan again i will boost my business so that i can be able to assist in paying my siblings school fees.

I will like to start selling phones accessories and other electrical wires and to also farm, and i need assistance of a loan from Trader Moni to buy all these and it won't be hard to pay back.

i need a loan to pick up from my business, as the corona really spoilt it and made it almost crash

any form of assistance will be welcomed

If i can get Trader Moni loan it will help expand my business because my shop is located in a strategic location but i don't have enough money to stock up my shop because customers keeps coming to ask for things that i don't have in the

if you people can assist us with money i will use it for my business to make it boom

Presently, I need a loan urgently to support my farming.

i need financial assistance and loan to put in my business

if i can get more food items and money to keep my business going

i need money to go into another business as this is what have being on my mind, where i live i don't have access to good water so i am planning of building a borehole so i can be selling it to people as water is a basic need and people will patronize me but i don't have funds to do it so if i can get another loan i will be happy

kerosene is a big expensive and most people that can not afford to buy it or a gas cooker would go for firewood and this makes them patronize me very well, so if i can get money to add to my firewood supply i will be appy

there's no money to run the business nor bring it back to the way it used to be before the corona virus happened, so if i can get money to put it in the business i will be happy

Yes money will be helpful for me I will use it to buy cow and ram so as to rear them and sell it after some month so if I can get loan I will prefer it

Honestly money would do a lot because I will use it to boost up my business, so if I can get extra loan I will really appreciate it because it will help me to boost up my business

Honestly I am in need of money to invest in my business I'll prefer more loan because it will really go a long way for me to boost up my business again

Yes money will be helpful because I will use it in my business and also my farming business so if I can get more loan honestly I will go for it

Yes money will do a lot because with money I can invest big and get big profit, so if I'm given an opportunity to get money I will use it to invest in my business

Yes money will be helpful for me because I will use it to buy food for my chicken and also for my farming business so I'll prefer loan

Honestly if I can get money I will use it for my business especially buying fridge and generator so as to run my business since there is no light

Honestly if I can get money now I will invest it on my business especially my hairdressing salon and also farming so I will prefer loan if I am giving the opportunity

yes if I can get money I will invest it on my business especially rearing of cattle and also doing my local perfume, so it will really help me if I can get loan

yes if I can get money it will really help me in boosting up my business because I am in need of capital whether loan or Grant anyone that come I will prefer it

Honestly money will be helpful to me because I will use it to stock my shop but honestly I will prefer Grant than loan

Honestly if I can get money it will help me because I will use it in farming and also in my shoe business I will prefer loan so has to buy goods and what I'm going to use on the farm, so it will really help me a lot

The assistance i need now is money to do farming seriously

What we need now is financial assistance to sponsor our farming.

Give me loan like #100000 to improve my business

If I can get a loan then I can invest in other business

Help us with money (loan) to do more business

I need financial assistance to start a business

Support me with money (Grant) to do more business

I need a loan to boost my business capital.

I need money to improve my business and if i get a significant amount, I will start a poultry business. I have always wanted to try it(poultry) but there is no capital.

If I can get the loan to boost my business

If I get a loan I can use it to start another business.

They should support our farming business by giving us loan, it will really be helpful for us

If they can loan me to boost my business, it will be helpful.

I will like them to give me grant to work

If I can get a loan to start a POS business, I will be glad and I will pay back.

By giving me money (Grant) will help me with my business

If they can give us grant to work, i will be happy.

All I want them to do for me is to give me grant to support my business.

If I can get grant from them, I will use it for my business and I will also rent shop from it.

It is only money that they can help me with, they should give me funds (Grant) to support my poultry business

If they can help me with grant, I will appreciate it.

I have applied for different kind of loans and nothing is coming, so if i get support from tradermoni i will be happy because it will help my business so much

It will be helpful if they can give me money (Grant) to support my business. That is the only thing they can do to help me

I want them to help me with money so that I can travel to buy plenty yam to sell.

If they can loan us money that will be easy to pay back i will be happy with that.

I need money because I want to start a poultry farm before I retire from government work.....they should help me to set up the farm.

By helping our business and family with money (Grant). They should give us money

I need expansion, I want to open more branches and to teach more boys how to wash different kiind of vehicles.....training people now you need money to do that and opening new branches need money also.....so I need higher loan than what they gave me before now.

I need money so that I can buy a vehicle that will help me convey or dispatch the chairs and canopies to the event areas.....so if they can help me with money I will be happy....because now my children uses wheelbarrow to dispatched the chairs and canopy.....so I need to be mobile.

All i need is capital because drug business is about capital to buy quality and enough quantity so that when buyers come they will always have what they want so a loan will be very good if i can get such help from them.

I need a loan since as a farmer I need farm input and farm machines like sprayer and planting machine. If the loan is sufficient, I would be able to get these things..

I need funds to boost my business.

My food vendor business only needs money to thrive so if i can get a save loan from them i will be very happy so that it will grow well.

If the programme can help me by giving me money, i mean good money to invest in my business i will appreciate it even a loan will not be a bad idea

Supporting our farming business with funds (Grant) will really help us as farmers and the country

If i have good money i will be able to improve my farm and that is if i can get money from them to do that.

I need financial assistance to restart our pig farm again.

I need a sowing machine to start sowing clothes since i sale clothing materials it will be very good to me.

They should give me money to buy more plots of land to expand my farm.....because farming is a lucrative business now....I need to expand my farm....I have the capacity to pay back any amount of money given to me as a loan....that is the advantage....so any amount they give me I will pay back.....so I need like 2 to 3 million naira.

What we want is money. They should give us money (Grant) to help us with our farming business

I want to stock up my shop with tiles and if i can get a substantial amount as a loan i will really appreciate.

If they can get me a loan it will be fine by me to boost my business

I want to change my business because fish business is seasonal and now that is scarce i am not making enough money but if i can get a loan i will invest in selling food stuffs.

I need like 1 million naira from market moni so that I can buy a milling machine.....the loan they gave me was too small, I need something higher now.....a milling machine is about 300,000 naira....so I need 1 million naira to buy machine and to employ more staff.

I need help with a loan to invest in the next farming season and to reinvest in poultry farming, poultry farming is a good business but it's just that it's capital intensive.

I will appreciate if they can give me money (Grant) to help me start a Digital business

I need a loan in form of cash to buy relevant and recent machines (welding machine). If the company can buy it for me then I pay gradually, it would be helpful.

The only help I want is money (Loan), at least government should help us with that, so that we can use it to improve our business

i need money to boost my business and also make it grow bigger

If it is very sure they can give me loan then i am good to go with making my farm grow very well

They should give me money so that I can buy more bananas to sell

Whatever they give me i will collect it will help me in my business, so if i get a loan fine

if i can get another loan s i can divert my business and continue to make money from other source of income

I believed it is loan they can help us with. So we can use it to improve our farming business

I want to employ more staff.....I need money to do so.....so they should help me with money to employ more hands that will help me.

All i need is a soft loan with no killing interest to buy more goods and boost my market value too

I've been unable to employ more labourers or increase pay (salary). I would be grateful if Trader Moni can help me with a loan of N200,000 (Two Hundred Thousand Naira).

if i can get a loan to buy more sewing machines i would appreciate that

if GEEP can boost me up by giving me financial assistance in form of a loan i would appreciate that

I need fertilizer if very important now that we are preparing for a new planting season and getting a loan quickly is what would be of help for is now.

if i can get a loan to put in my business, so wen i start making sales i can pay off my debt

I need money to start up rice processing.....through that I will be able to help farmers in my community in processing their rice without having to take it to another community to process.....but I need capital to start.

my shop rent has expired because and my landlord has been telling me to pay, but i don't have money so if i can get a loan to pay her i would appreciate

when someone has plenty capital the person would be able to do business well, so if i can get money to add to my small provision store that i have apart from the hairdressing shop

I want them to help me with a new motorcycle to work.

I want them to give me loan, if the interest rate would be low

The can help me with grant to start a business

If they can loan us to work, we will pay back but the should make the interest rate to be low so that it will be easy for us to pay back.

If they can give me loan, it will make my business better.

What I need mostly is financial assistance, if I can get that from any where and am even willing to go and borrow any where. The in we with borrowing is that everyone ask for collateral and I don't have such. What I need new is if I can support my business and the farming that I want to do so that there will be food at home.

I need money to buy potatoes that has come out, so I can buy and sell. So, I need money to restart a business.

I really need help with money to start a business of food stuffs and to also take care of my family.

I need money to start a business, so that I will be using it to try my best to provide food for my family.

I need help with a capital to invest in farming, most especially to hire two hectares of land, if a can get a grant i will be very grateful but if that is not possible i can get a loan with a low interest charges would be good.

I will need additional capital as a free gift because i am poor, i will like to buy more groundnuts to process oil and make cake to sale.

I need financial assistance to have more birds or pig to sell.

I want a sewing machine i will be using it to make bags i make it with other peoples own if i get it I'll be making bags from home

The capital i lost during lockdown if i can be assisted with it in form of a grant will be of help to me because the cap business is not moving and selling cold drinks in this season will be more profitable to me.

I need Farmer Moni loan to create a good poultry environment with moderate wheather for the birds to survive and grow well..

I need all my business investment to improve so well and a laon is the only thing that could help me.

Before selling the rice i need to process and package it and i need a lot of capital to do that, like a loan will be very good at this moment.

I need a cash in the form of loan from the company (Trader Moni) to support my business.

I want them to help me with fridge and generator we don't have like light I want to start selling cold drinks and water

Honestly it will help me a lot because the first one I collected it really help me a lot, so if I can get another chance I know I'll be able to buy more things and sell and also to gain more customers and also have more profit

I want money as capital or they should give me food products to sell

I need a loan because it would help buy phones and to create a security for the phones to be saved.

My business is capital intensive and i always run out of cash and if i can be help to increase my capital to enable me buy more crops and store i will be grateful

Money will be helpful for me because I will use it to buy more things and be selling at home so if I can get loan I'll prefer it,

money will be helpful for me because I will use it to invest in my business to get more goods to the shop because now the shop is empty due to no capital

Money will really help me because I will use it to buy stock in bulk so as to get more profit but honestly I will prefer loan if I can get any for me to be able to boost up my business

Yes money will be helpful for me because I will use it to invest in my business but honestly I will prefer loan

if you can borrow me money as the money i was supposed to use to maintain my car was what i spent during the lockdown

if i can get my MARKETMONI i will appreciate it has it would go a long way for my business

if i can get a soft loan to put in my business so paying back will be easy

End of Report