

60 Decibels Report for GEEP: Round Eleven

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60 Decibels Insights for GEEP: Round 11

GEEP
COVID-19 Study:
Round Eleven Report
2nd February 2021

60 _ decibels



Credit: Council on Foreign Affairs

Top Insights

Round 11, January 2021

Here are our findings from over 6,791 interviews collected in six Nigerian geo-political zones from August 2020 to January 2021. This report is live, so keep yourself logged in!

- **Reduction in footfall following the festive season.** We observed a slight rise among business owners in those whose business was negatively impacted by fewer patrons. From rounds 10 to 11, we saw that number increase from 50% respondents saying that they don't have enough customers to 60%. This could be driven by increasing inflation affecting demand, but we suspect it's also a runoff effect of the festive season's end.
- **Decrease in savings.** It appears as though, potentially to manage the holiday's needs, households tended to save less of their income during the first month of the year. Three-fourths of customers reported their savings 'very much decreased' in January.
- **Folks are getting paid.** In round 11, we saw a slight increase in the proportion of employers able to fulfill payments to their employees – 70% from 63% in round 10. This might be due to the boost businesses received from holiday shopping but could also be connected to government policies such as the Federal Government's Economic Sustainability Plan, which seems to be recently gaining traction. The proportion of businesses that report having employees has also increased, from 25% in round 1 to 43% in round 11.
- **Will hunger become the new normal for Nigeria's lower and middle classes?** We're still monitoring the food consumption data and find it interesting that the trendline for those with a 'slightly decreased' diet continues to rise. While those suffering from severe hunger have decreased, the overall picture may indicate a normalization of slight hunger across the population. As the pandemic wears on, it is critical to understand how clients and citizens adjust their long-term eating habits, such as consistently eating two meals instead of three.

60_decibels

GEEP & The Economic Sustainability Plan

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

Protect Jobs

Changes in the Last 30 Days

In Round 11, there was a boost of employment in the Agriculture sector, which may be due to government schemes to tackle food insecurity and less competition from agricultural goods imported from neighboring countries.

Insight / Discussion point

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

Keep Businesses Open

Restrictions have been much less prevalent since the beginning of data collection (67% in R1, 21% in R11), and closures declined by 10% in the past two rounds.

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

Enable Transport

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

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

Improve Access to Cash

We are continuing to see a rise in ease over time among clients who try to access cash. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 45% say the same.

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

Improve Access to Credit

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

The proportion of customers borrowing from MFIs or banks has increased by 10% from R1 to R11, and loans from friends and family have decreased by that same proportion.

SECTION 1: CHANGES OVER TIME

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

The Good

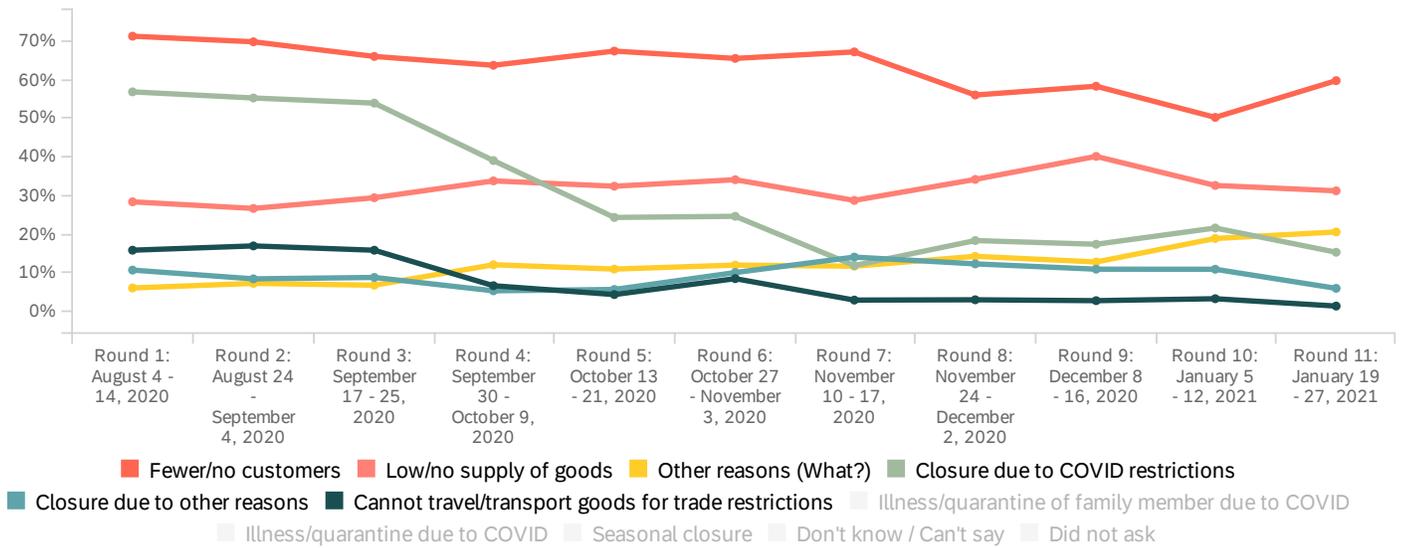
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in January 2021, this was reduced to less than one-fourth. Moreover, closures declined by ten percent between rounds 10 and 11.
- **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, in round 11, this proportion decreased to less than two-thirds.
- **Consumption Changes:** While fluctuating in recent rounds, consumption seems to be recovering compared to the beginning of data collection: in round 11, almost one in four respondents reported 'very much decreased' consumption, half that in round 1, and five percent less than in round 10. However, respondents reporting less severe drops in consumption have increased since the beginning of data collection.
- **Burden and Confidence of Loan Repayments:** Client confidence in loan repayment has steadily increased since September, when it hit an all-time low. Nevertheless, a third of clients still say they are 'unconfident' in being able to pay back their GEEP loan, reflecting their continued financial stress.

The Bad

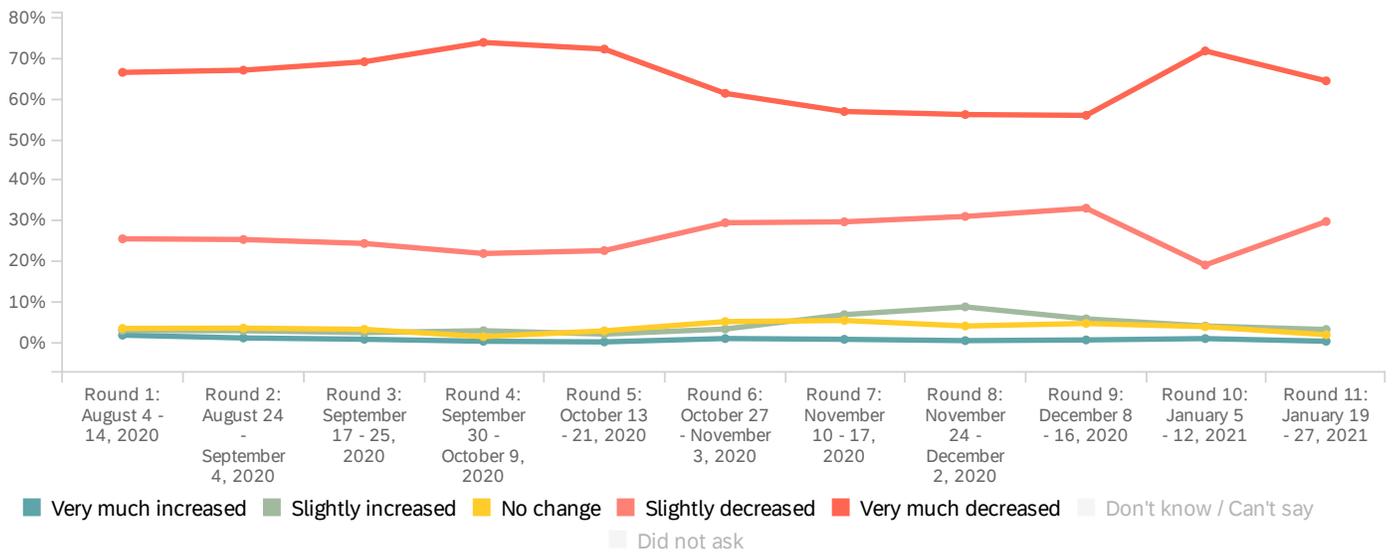
- **Overall Financial Situation:** Households' overall financial situation has not improved since the beginning of data collection. Almost all (94%) customers in round 11 report a worsened financial situation since the start of COVID-19, the same proportion as in round 1. While the severity of the impact on customers' finances had been improving, starting in early January, customers were more likely to report 'very much worse' than 'slightly 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 consistently increasing since round 1. Interestingly, in the last round, the percent of respondents able to find new or additional forms of work is at a low of 11%, compared to almost double in round 1. On the positive side, fewer respondents are completely stopping their loan payments compared to earlier rounds.
- **Ability to Cover Salaries:** We had been seeing improvements over time; however, since round 8 we've seen a reduction in employers' ability to meet this. Round 8 levels were the highest since we started measuring this trend in round 1, with three-fourths of respondents answering they were able to pay salaries. Round 11 levels represented a 6% drop in the ability to cover salaries compared to the round 8 high.

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

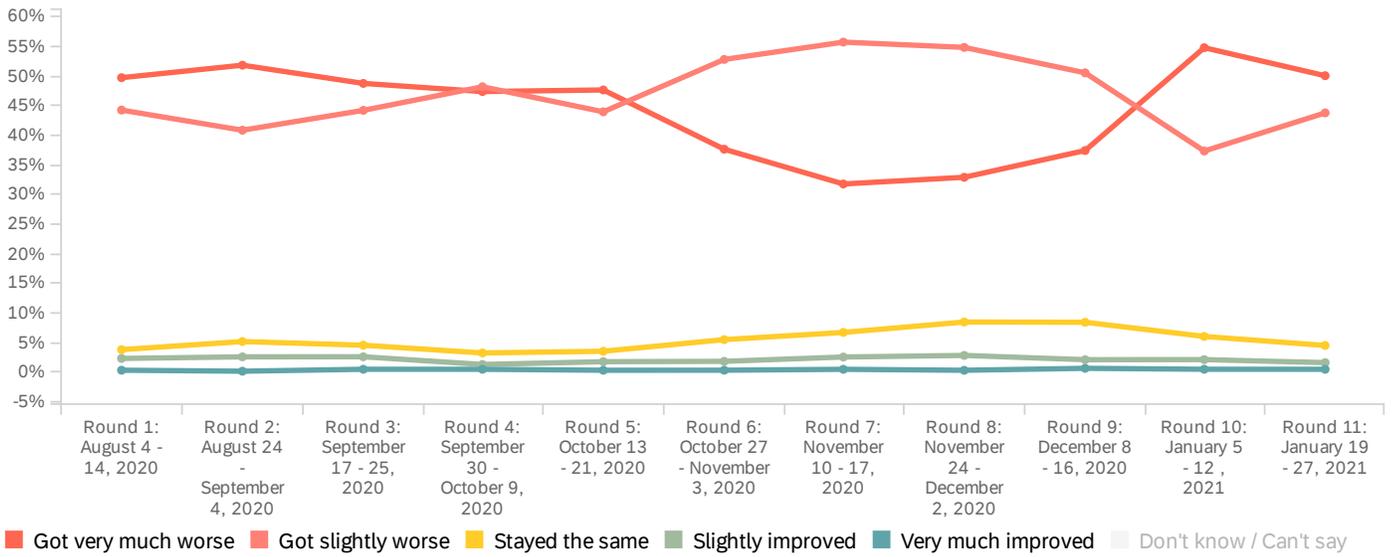
Impact on Business



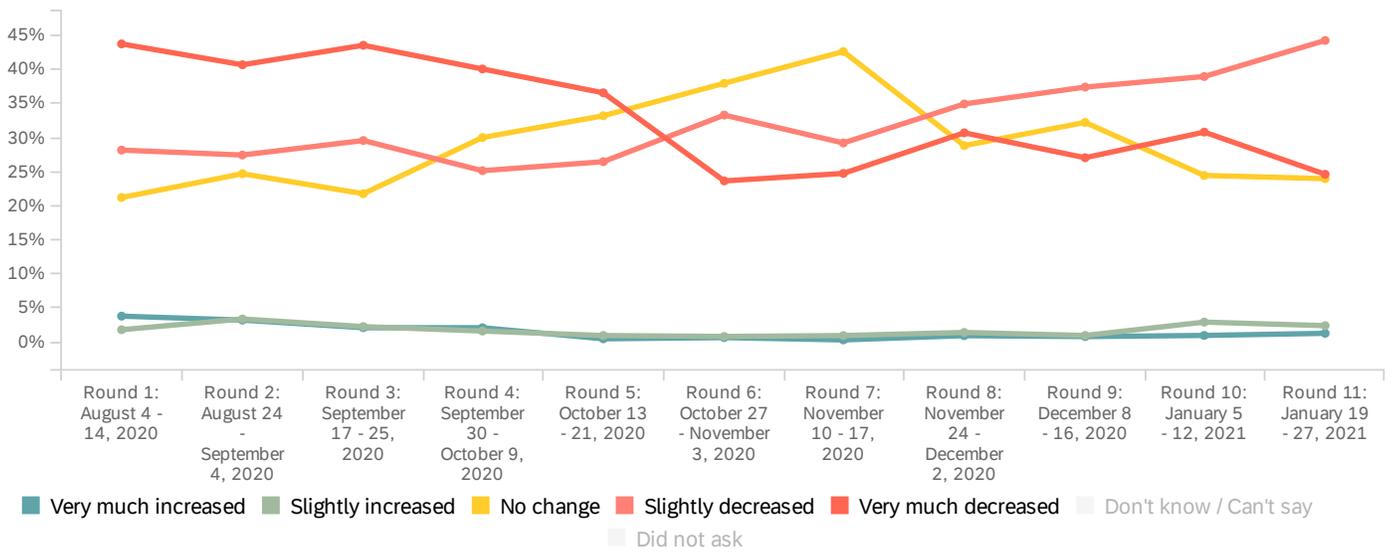
Change in Income



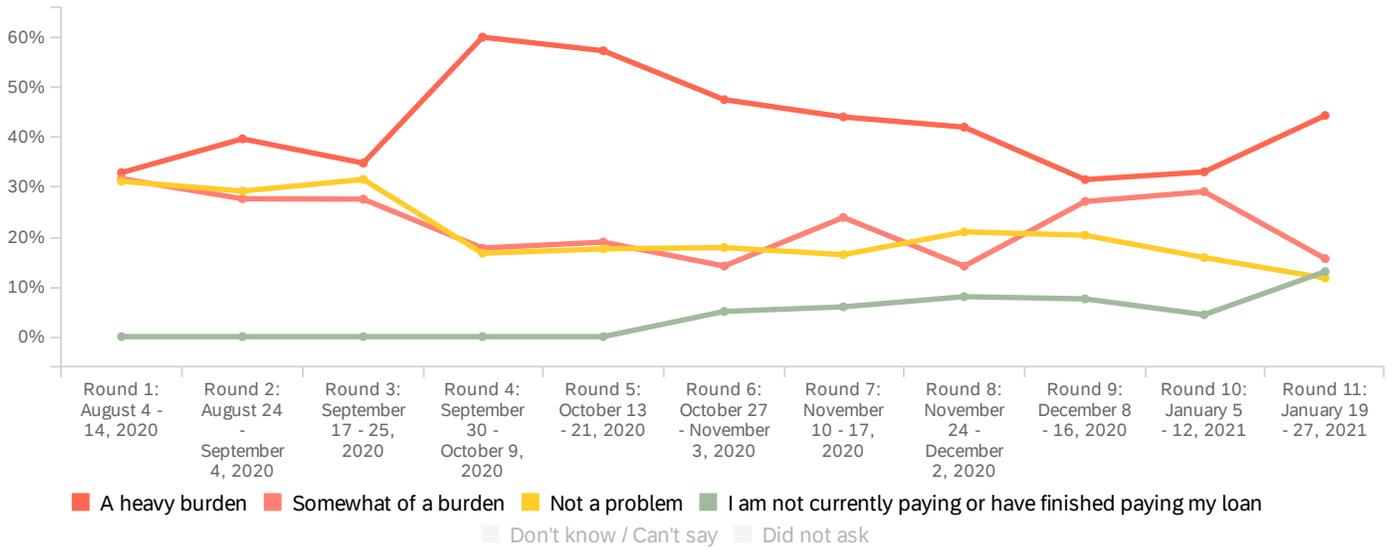
Impact on Overall Household Financial Situation



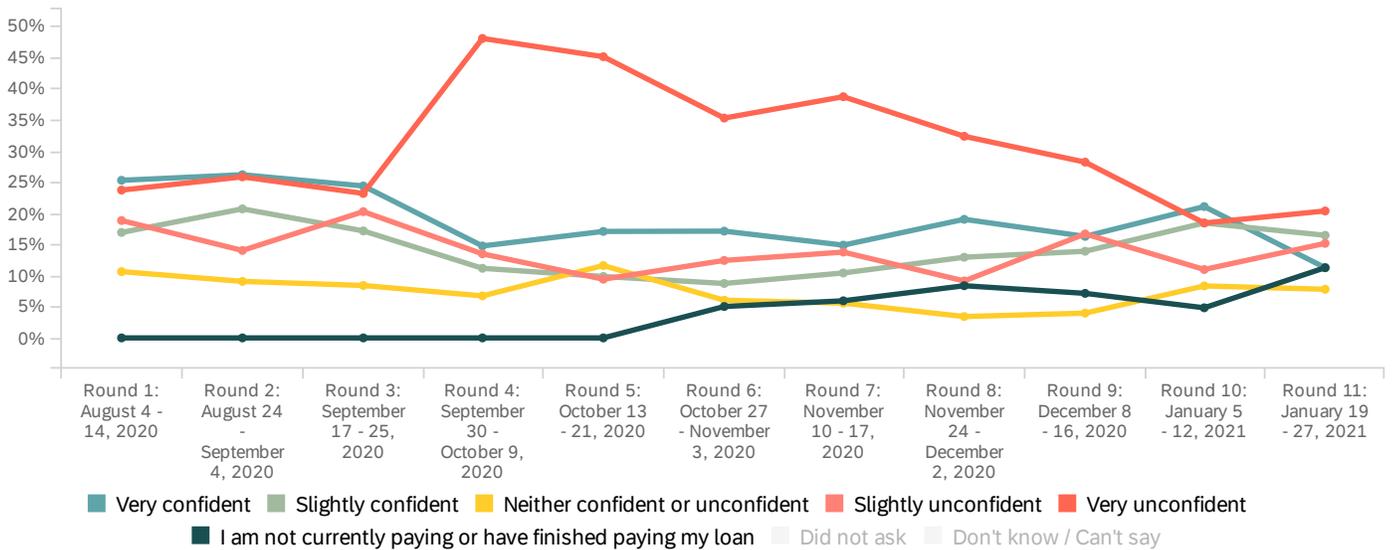
Change in Food Consumption



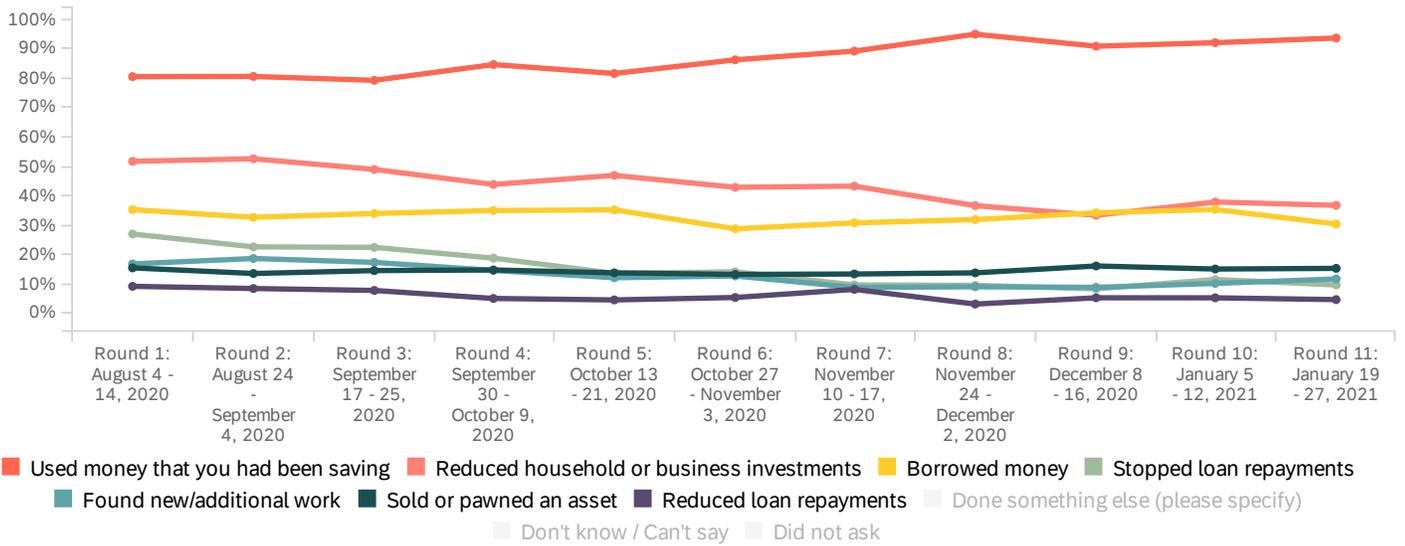
Loan Repayment Burden



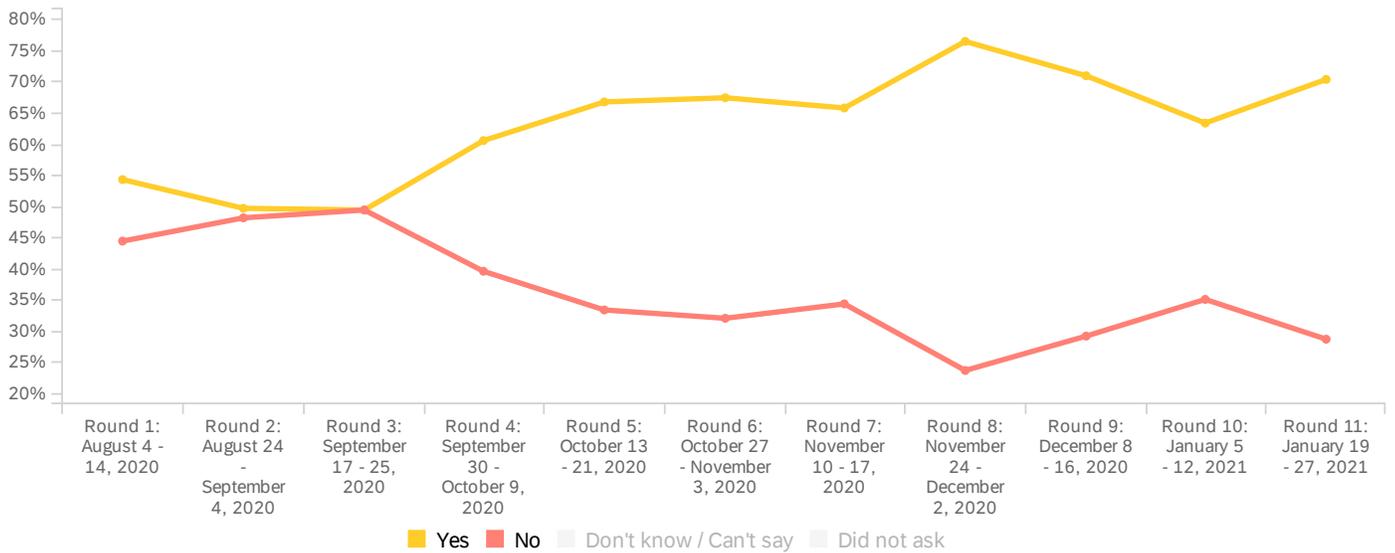
Confidence in Loan Repayment



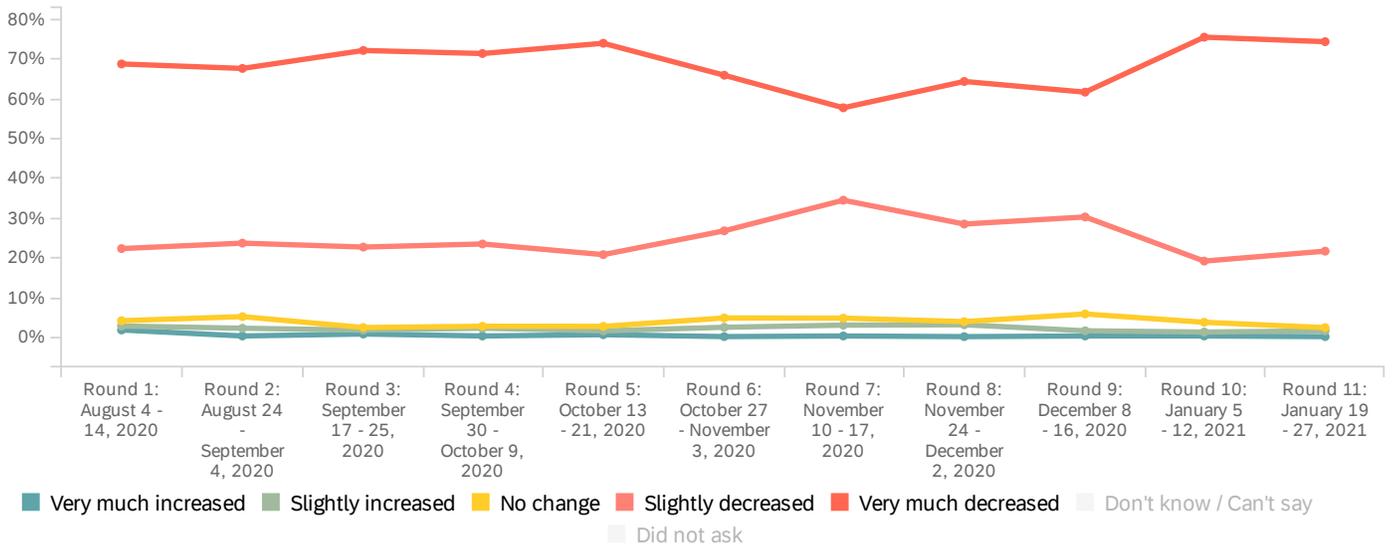
Coping Mechanisms



Ability to Pay Employee Salaries



Impact on Saving



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

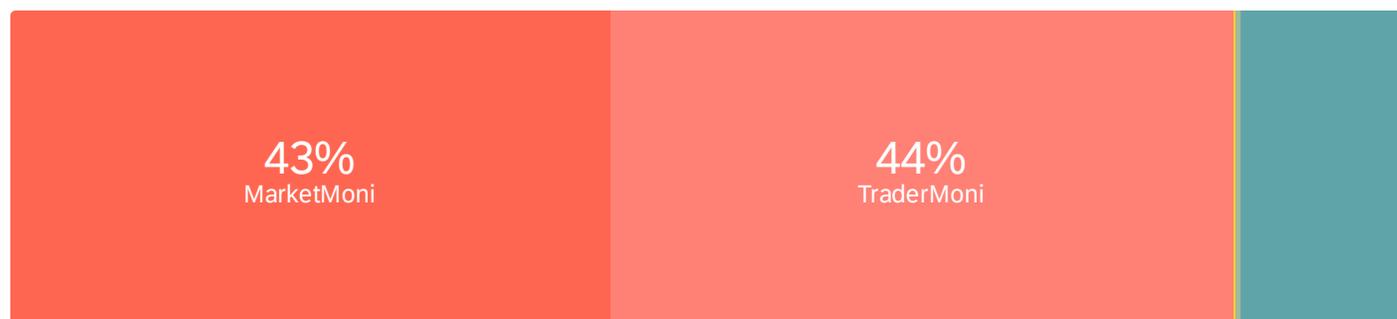
From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 1,646 MarketMoni clients (44%), 1,586 TraderMoni clients (43%), 5 FarmerMoni clients, 445 clients with no Moni loans (12%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers but also report less confidence in loan repayment. This may be due to the larger average ticket size of the Market Moni loan. We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 60% of MarketMoni customers vs. 63% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 43% of MarketMoni customers vs. 31% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 67% of MarketMoni customers vs. 69% of TraderMoni customers were able to pay their employees.
- **Impact on Savings:** 65% of MarketMoni customers vs. 68% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 40% of MarketMoni customers vs. 42% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 33% of MarketMoni customers vs. 44% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 21% of MarketMoni customers were confident, compared to 34% of TraderMoni customers.*

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

* **Note:** While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 19% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 30% of them said they had received no Moni loan at all. Meanwhile, 13% of those who appeared in GEEP's database as TraderMoni customers responded they did not receive a loan. Some questions, including burden and confidence of loan repayments, were not asked to those who stated they did not receive a loan but who may have been marked as recipients in GEEP's database.

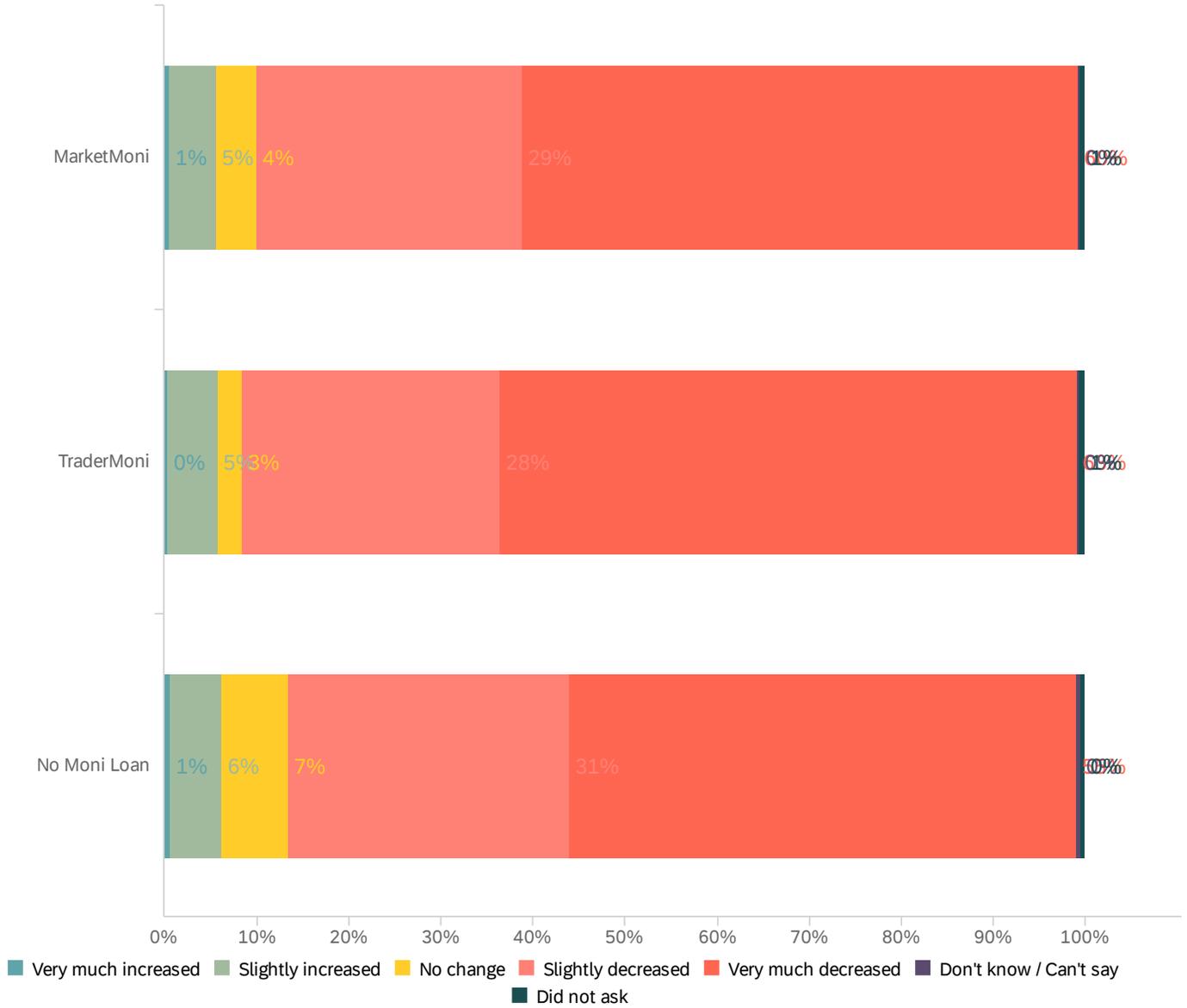
Product Type



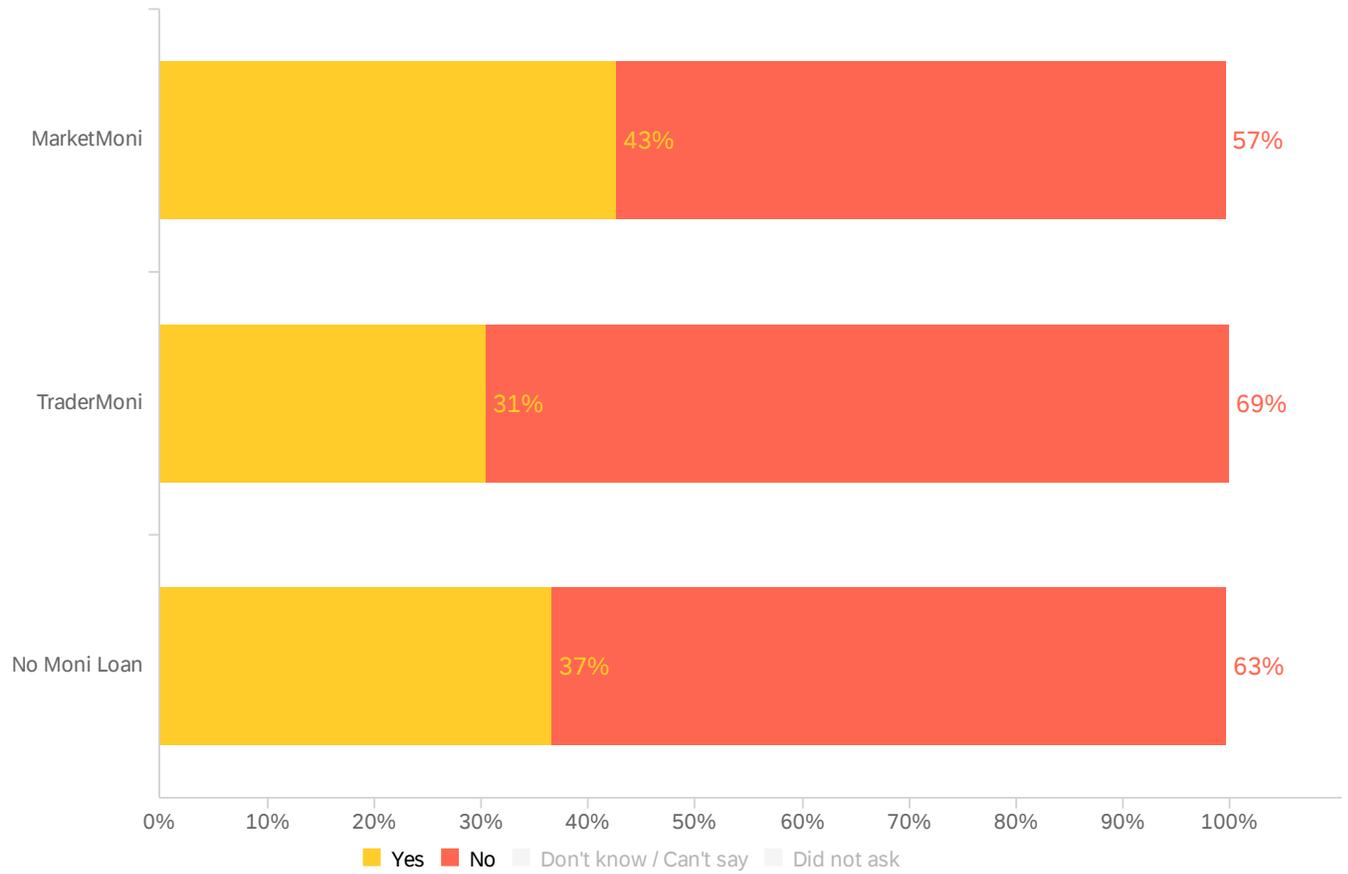
■ MarketMoni (1,586)
 ■ TraderMoni (1,646)
 ■ FarmerMoni (5)
 ■ Can't remember which (17)

■ No Moni Loan (445)

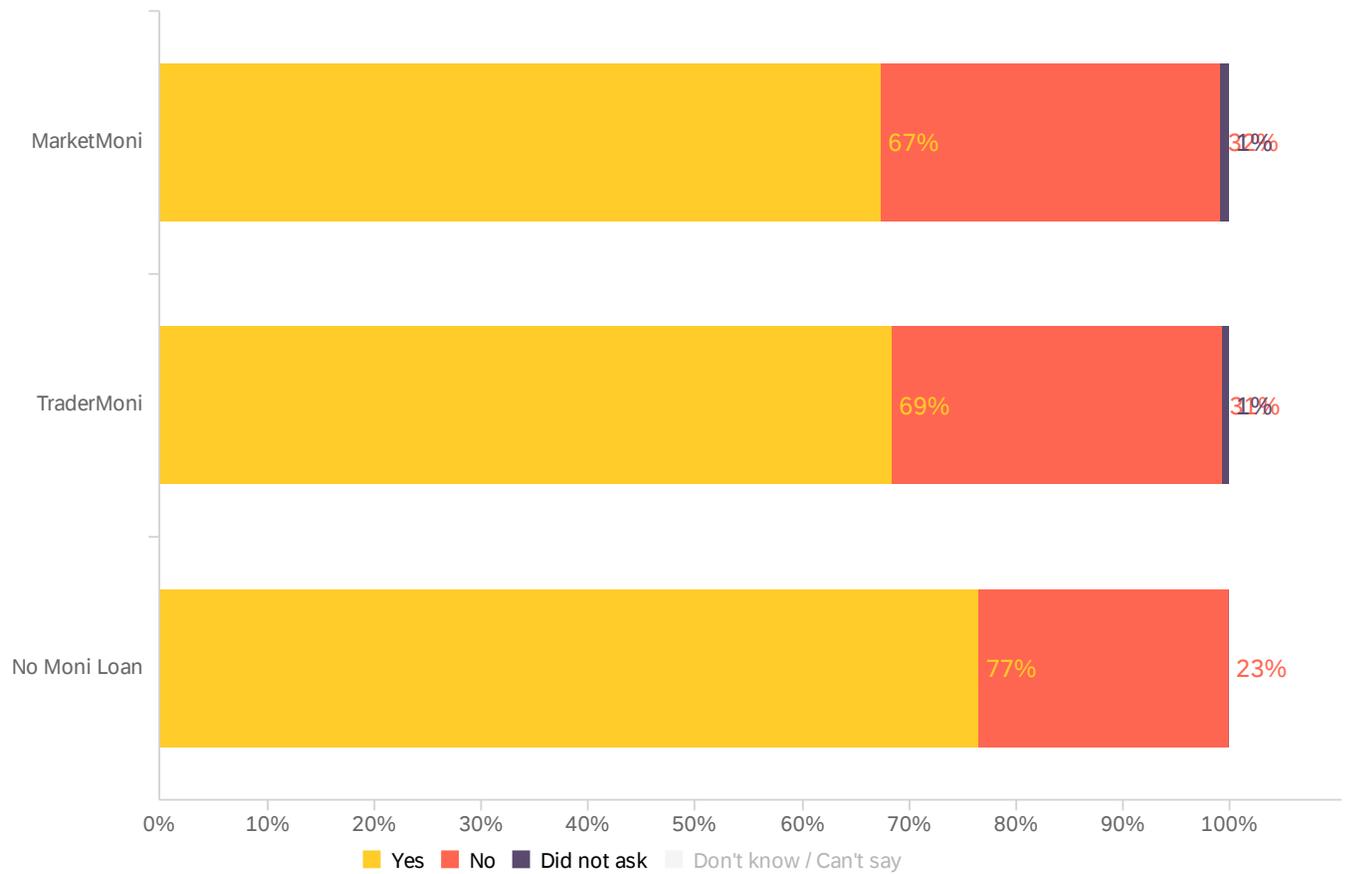
Impact on Income by Product Type



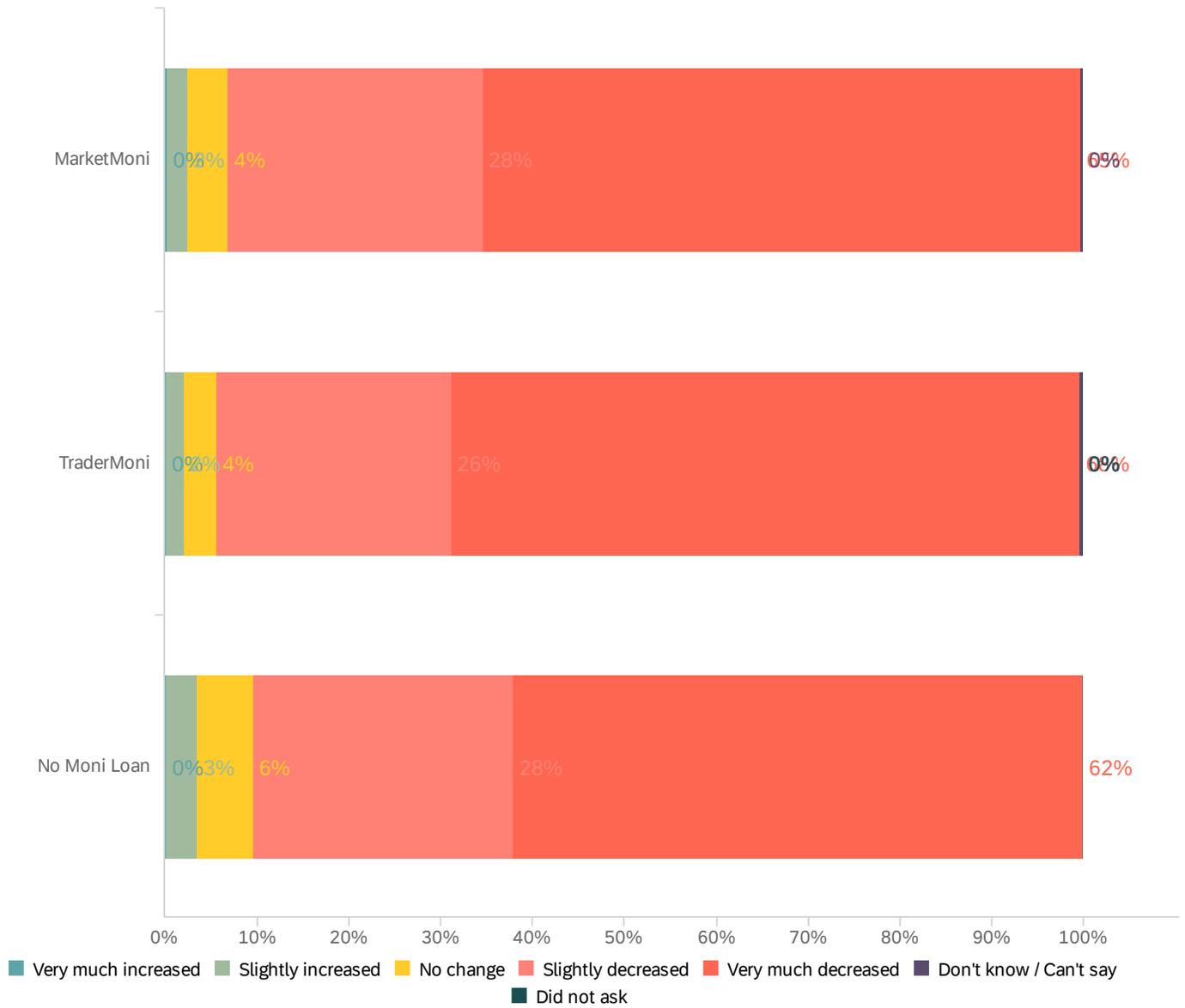
Existence of Employees by Product



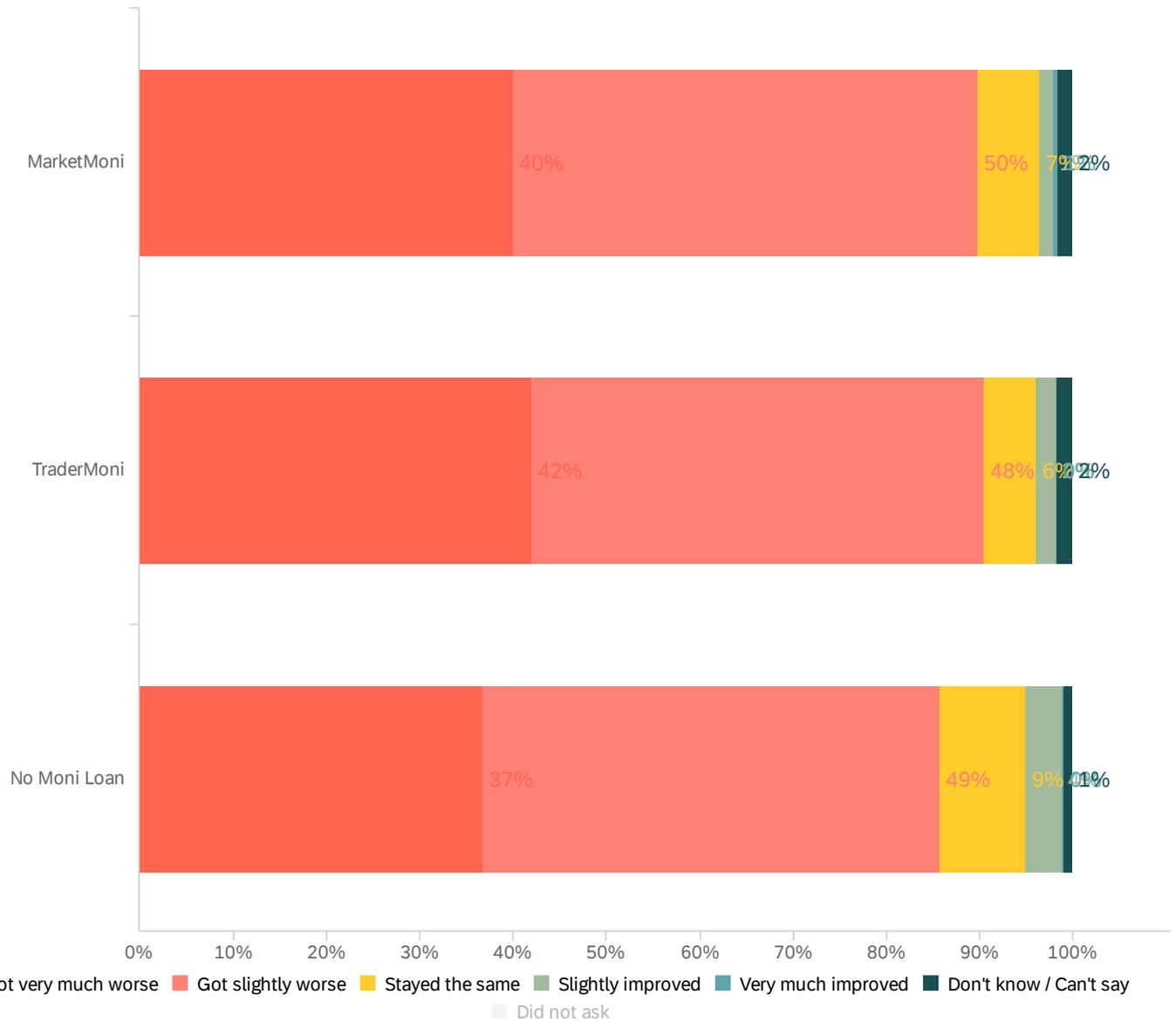
Ability to Pay Employees by Product Type



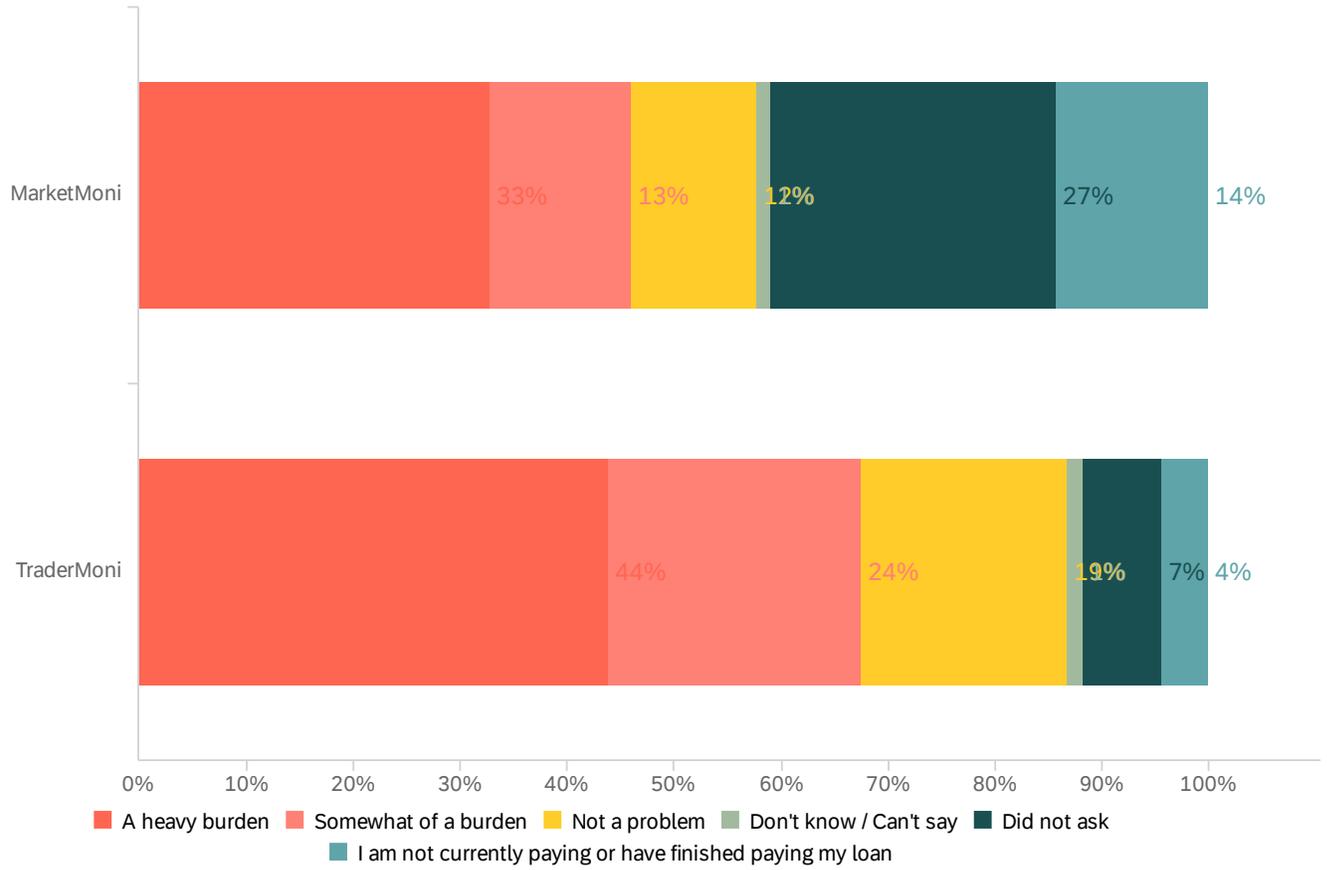
Impact on Savings by Product Type



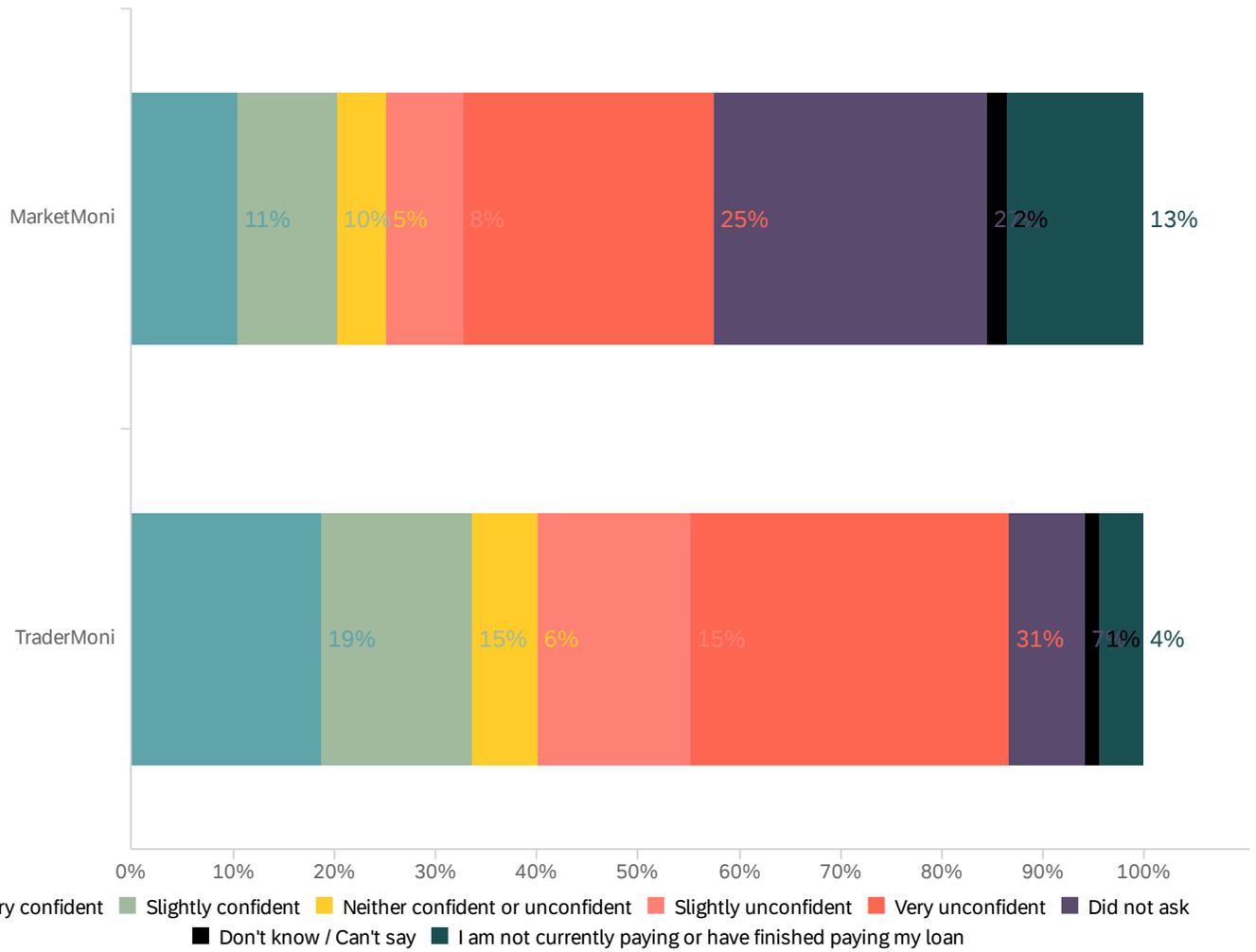
Impact on Financial Situation by Product Type



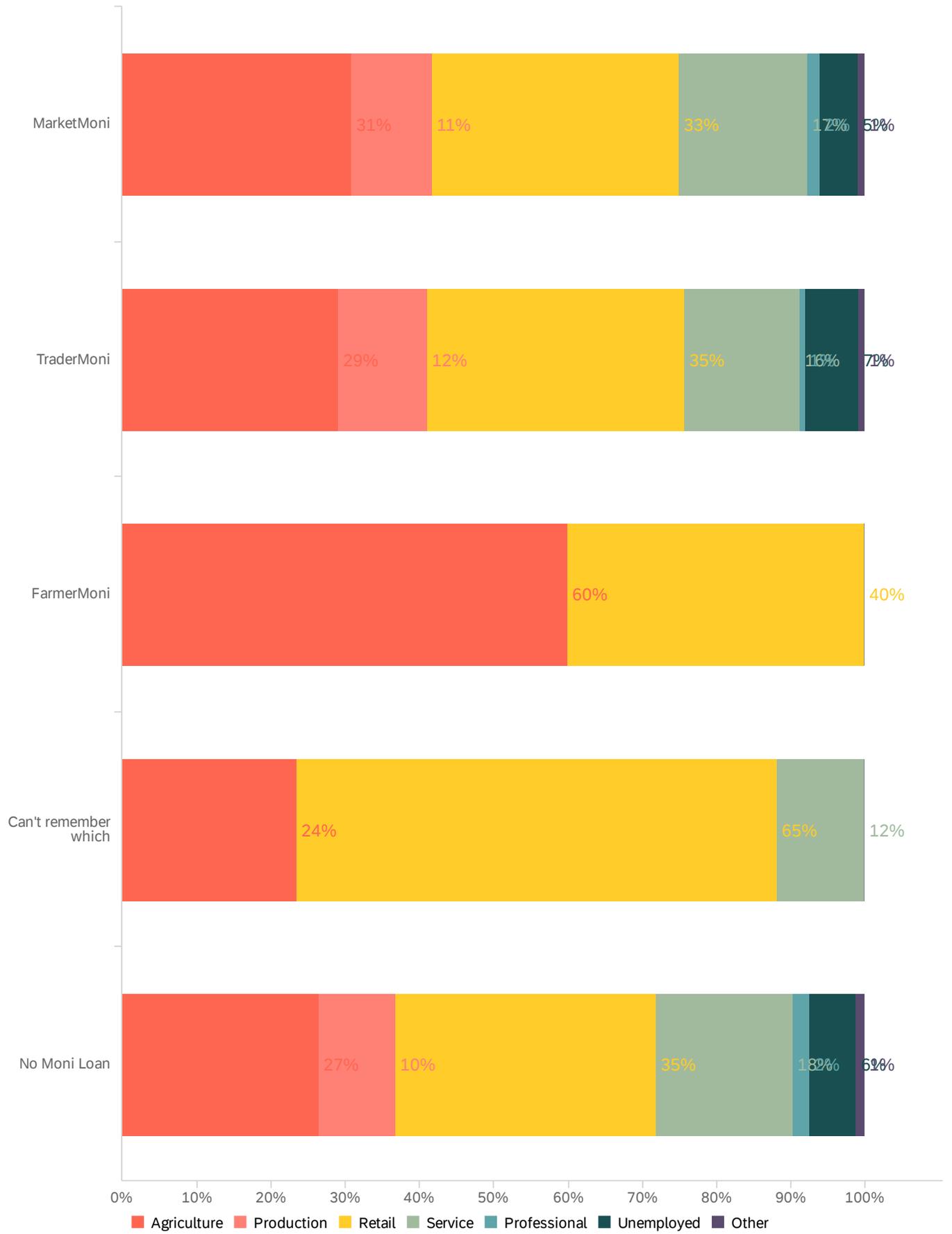
Repayment Burden by Product Type



Repayment Confidence by Product Type

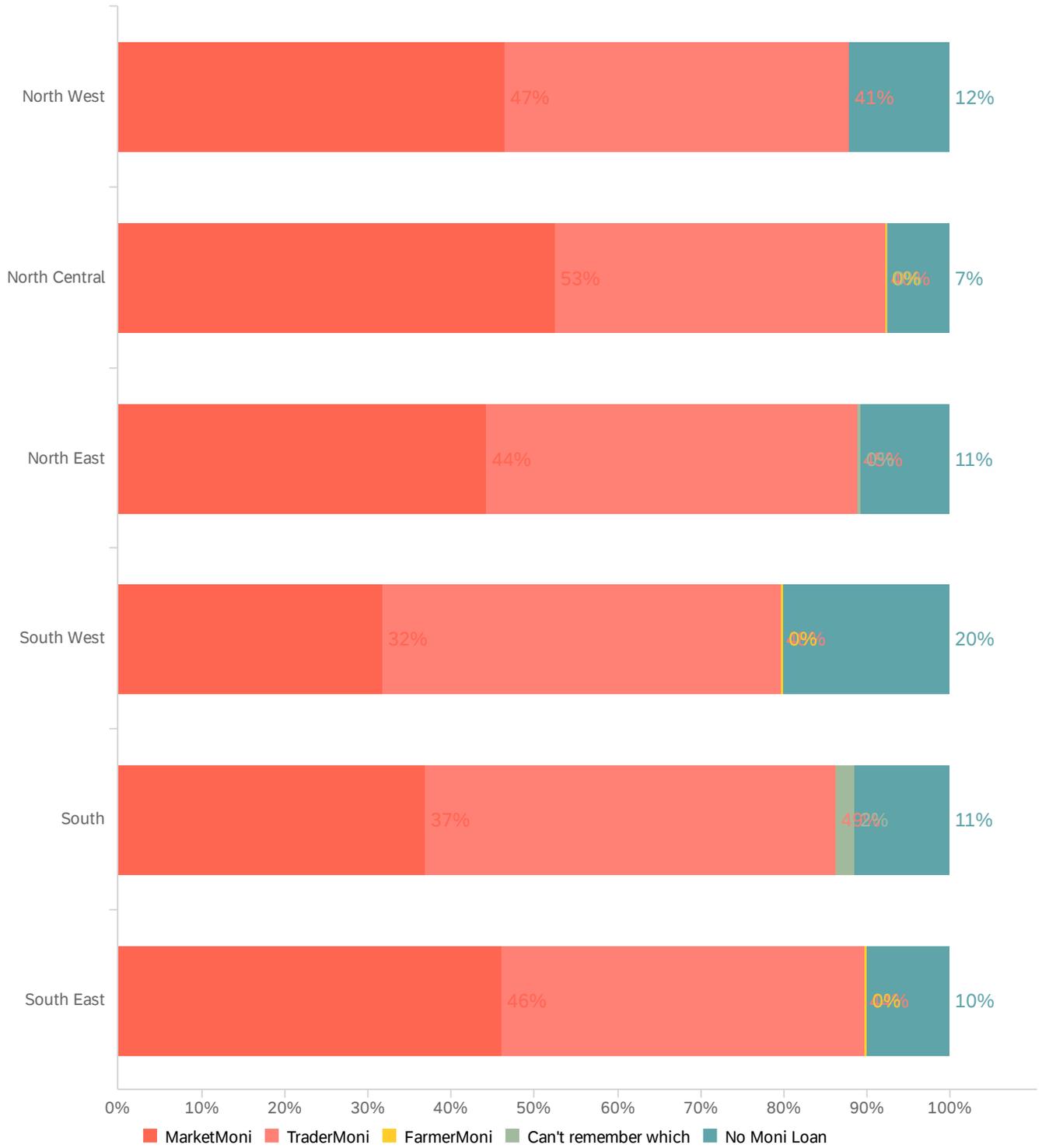


Employment Sector by Product Type



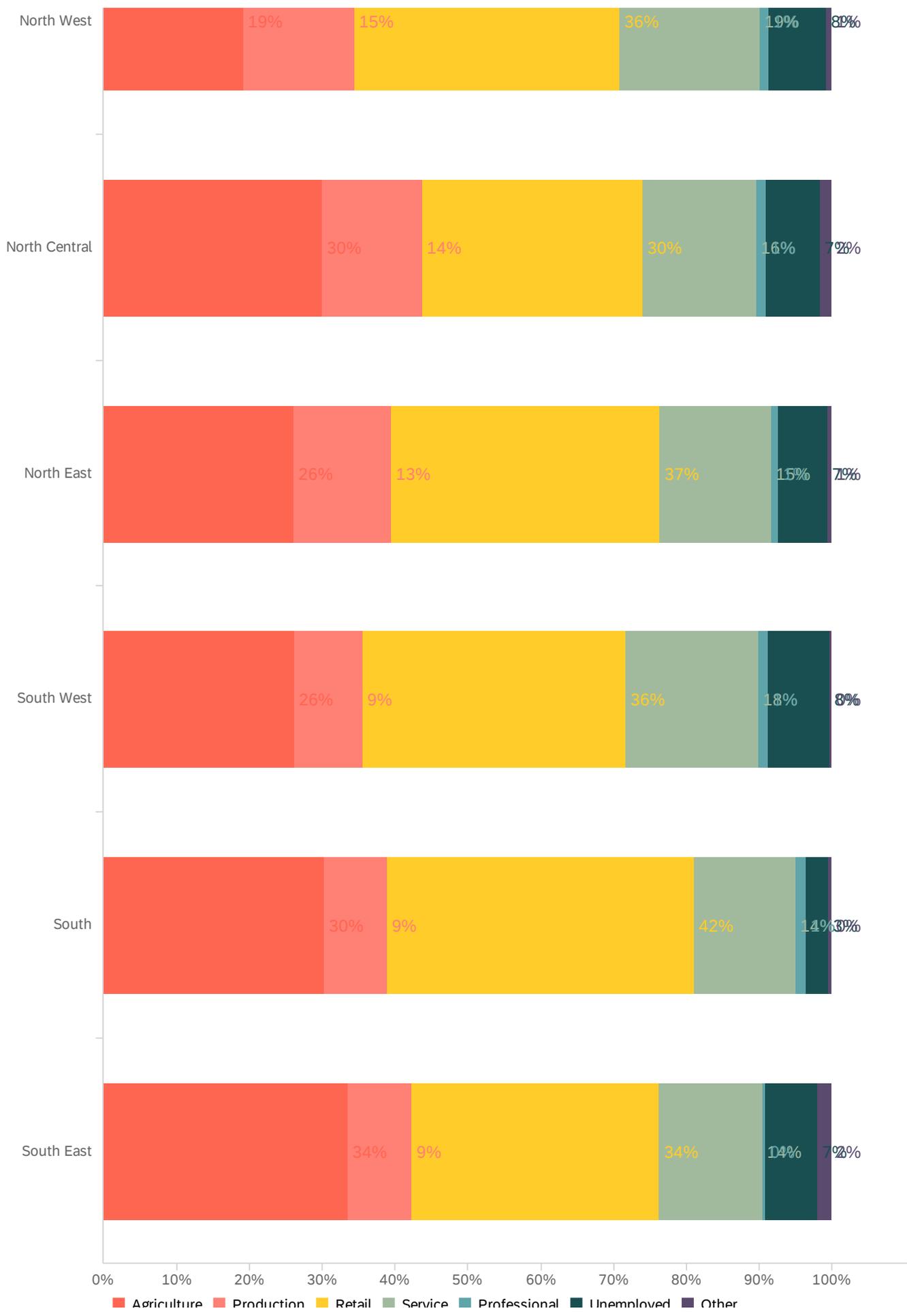
SECTION 3: IMPACT BY REGION

Product Type by Region



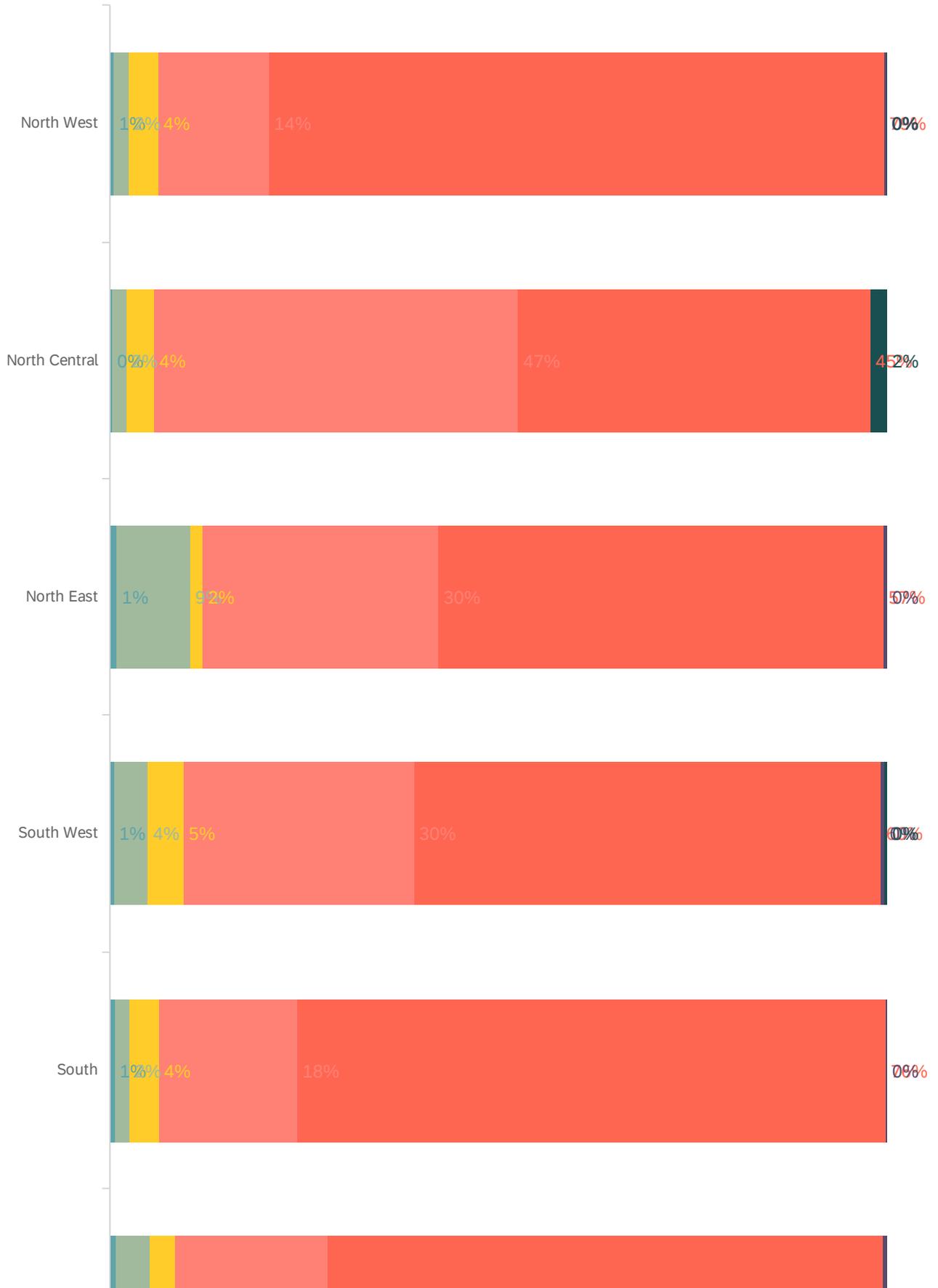
Employment Sector by Region

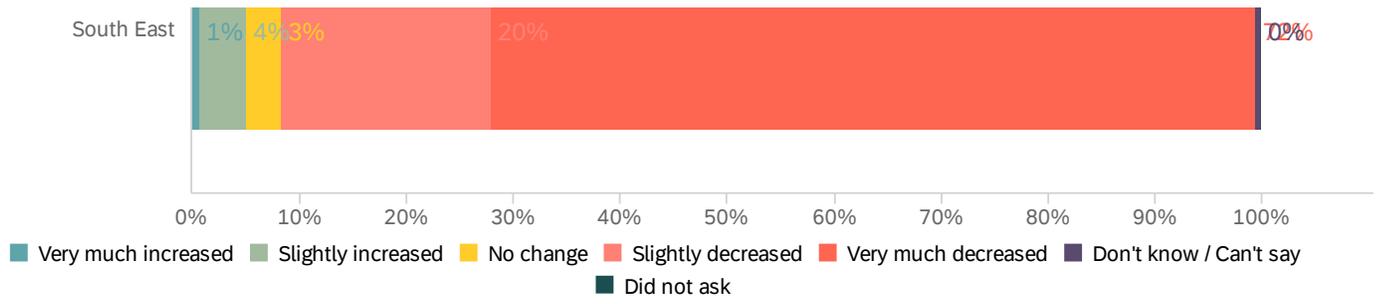




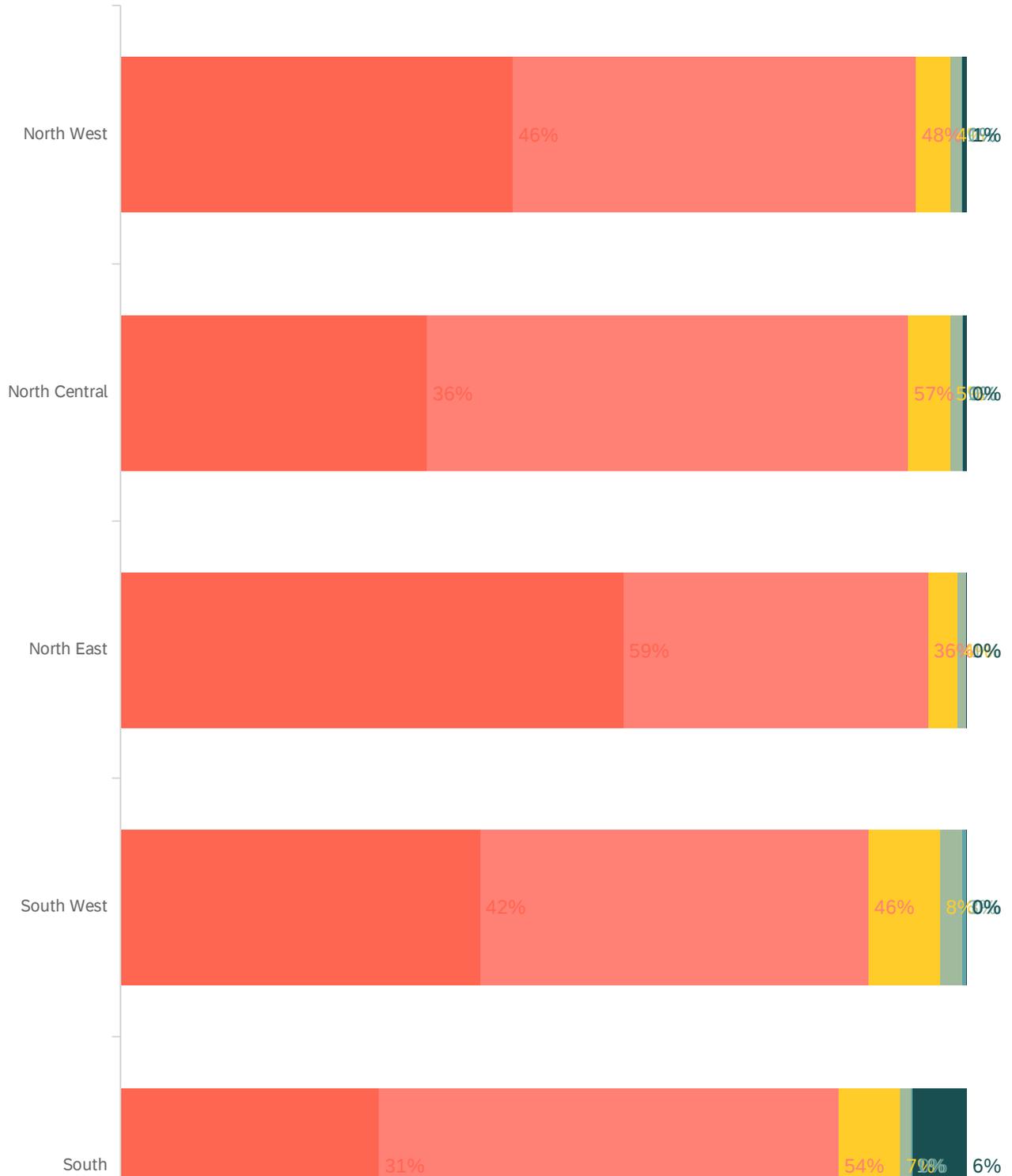
— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

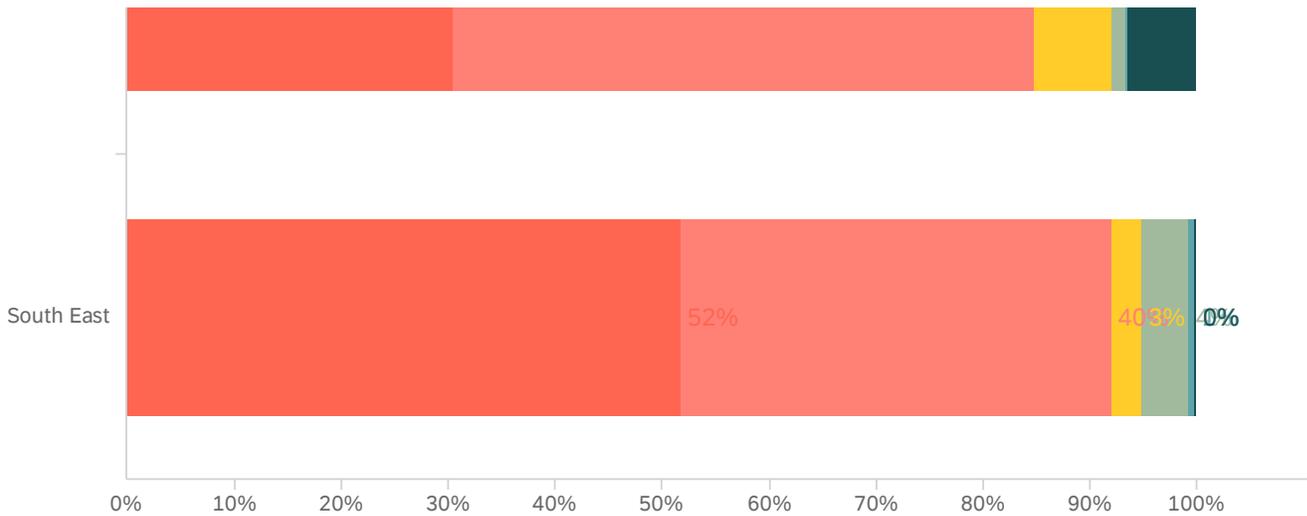
Impact on Income by Region





Overall Financial Situation by Region





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

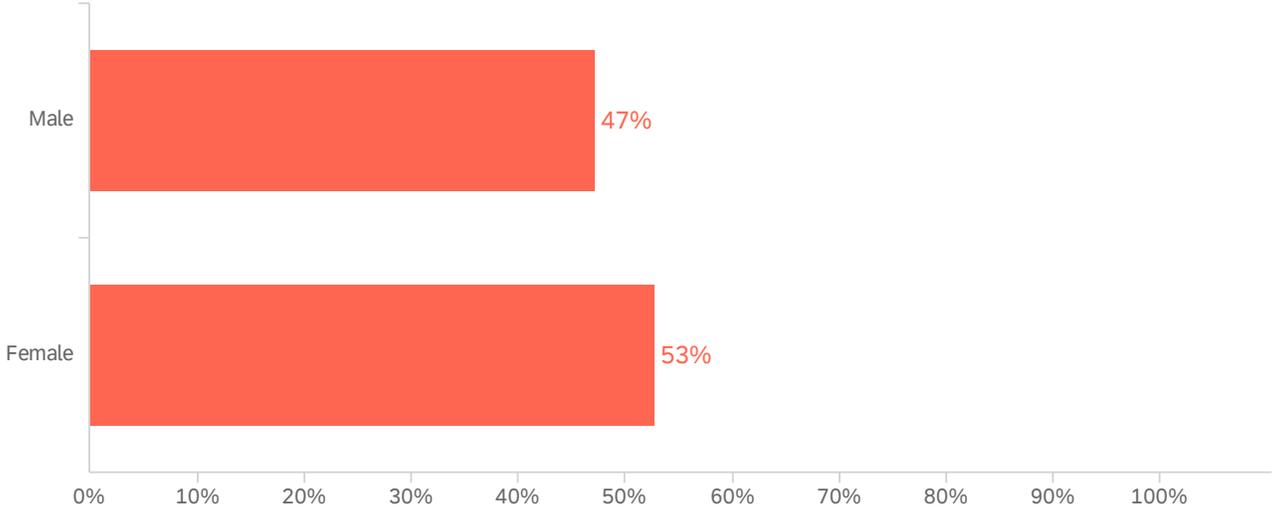
SECTION 4: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 77% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 46% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (36%) and *Agriculture* (28%)
- **Employees:** Only 31% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 82% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 73% of GEEP customers say they are "very concerned" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "Very much concerned" customers decreased from a high of 80% in round 4 to a low of 68% in round 9.

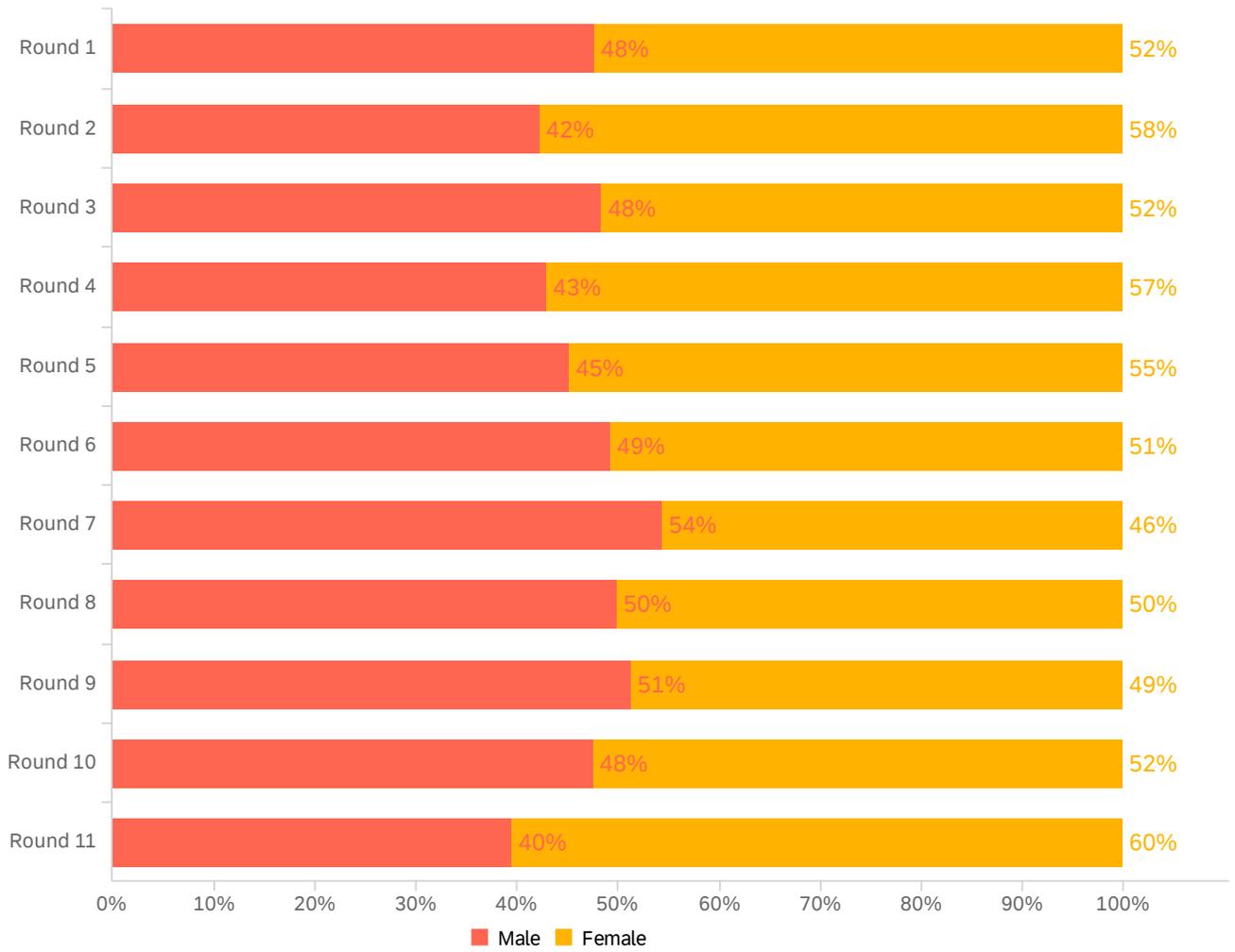
Gender

Over eleven rounds of data collection, we've spoken to **6,791** GEEP customers. Over **53%** of these respondents are female.

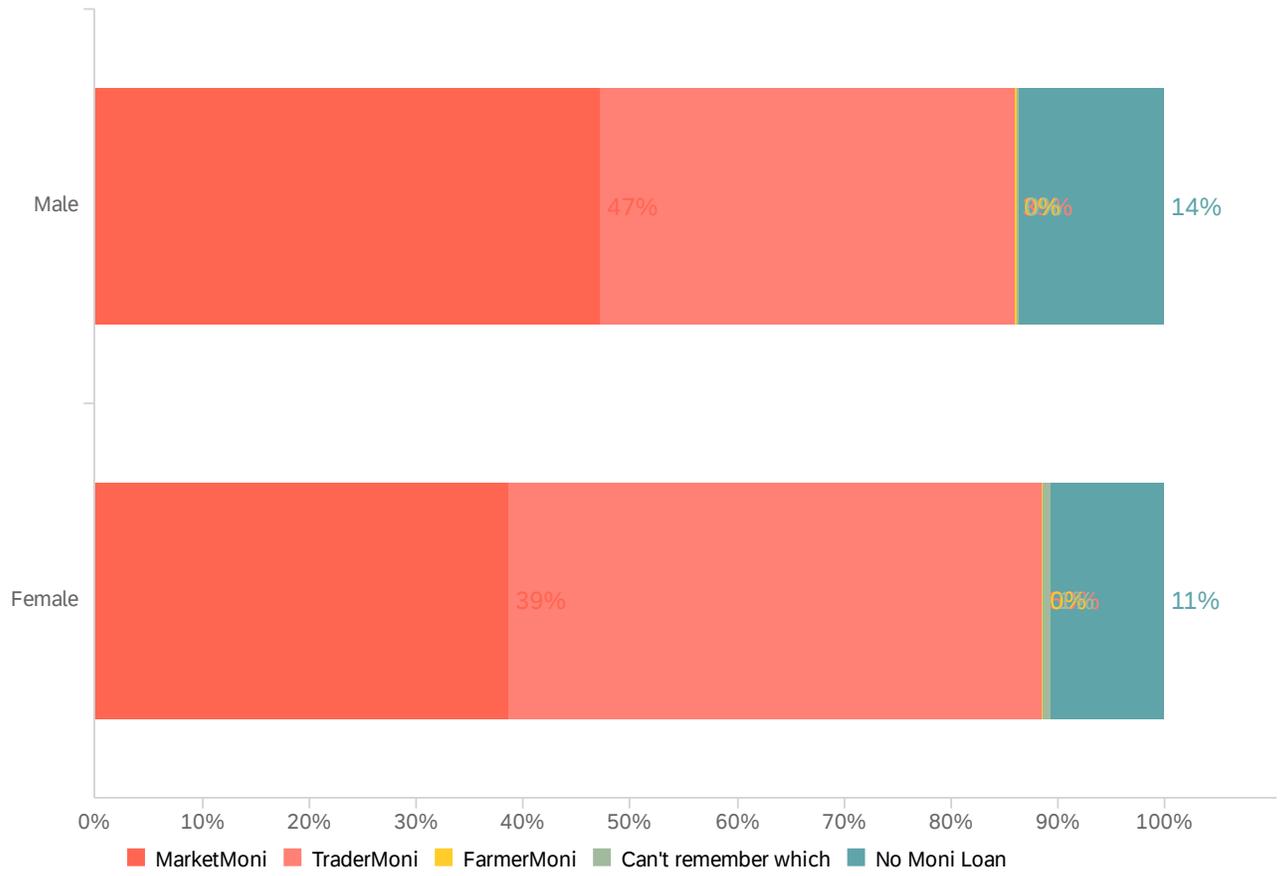
Interviews Completed by Gender



Gender by Round



Product Type by Gender

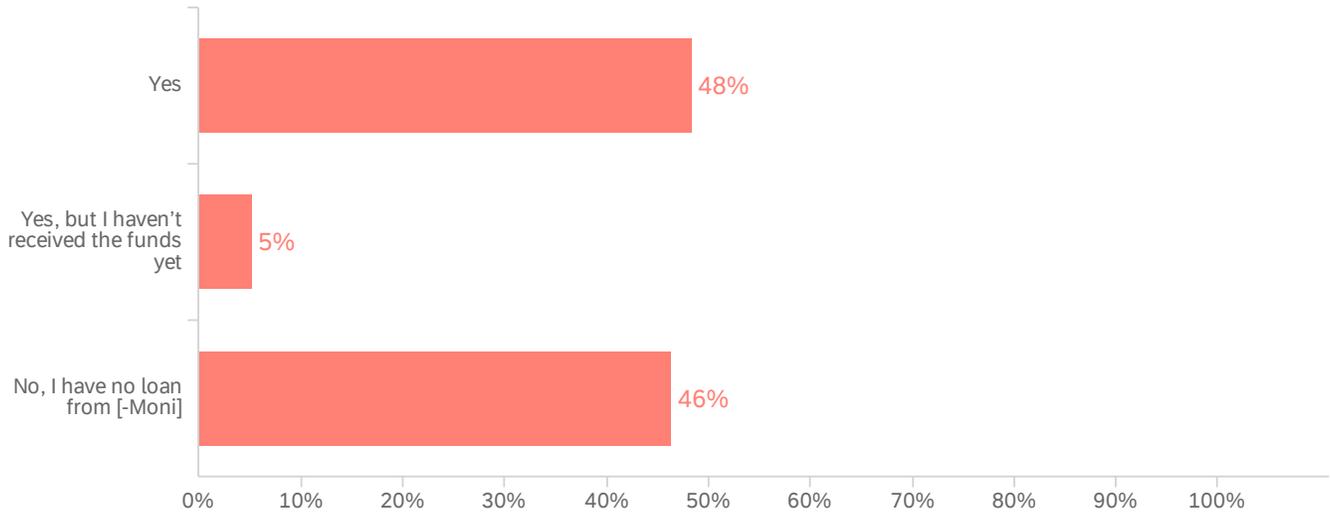


GEEP Loan Recipient Status

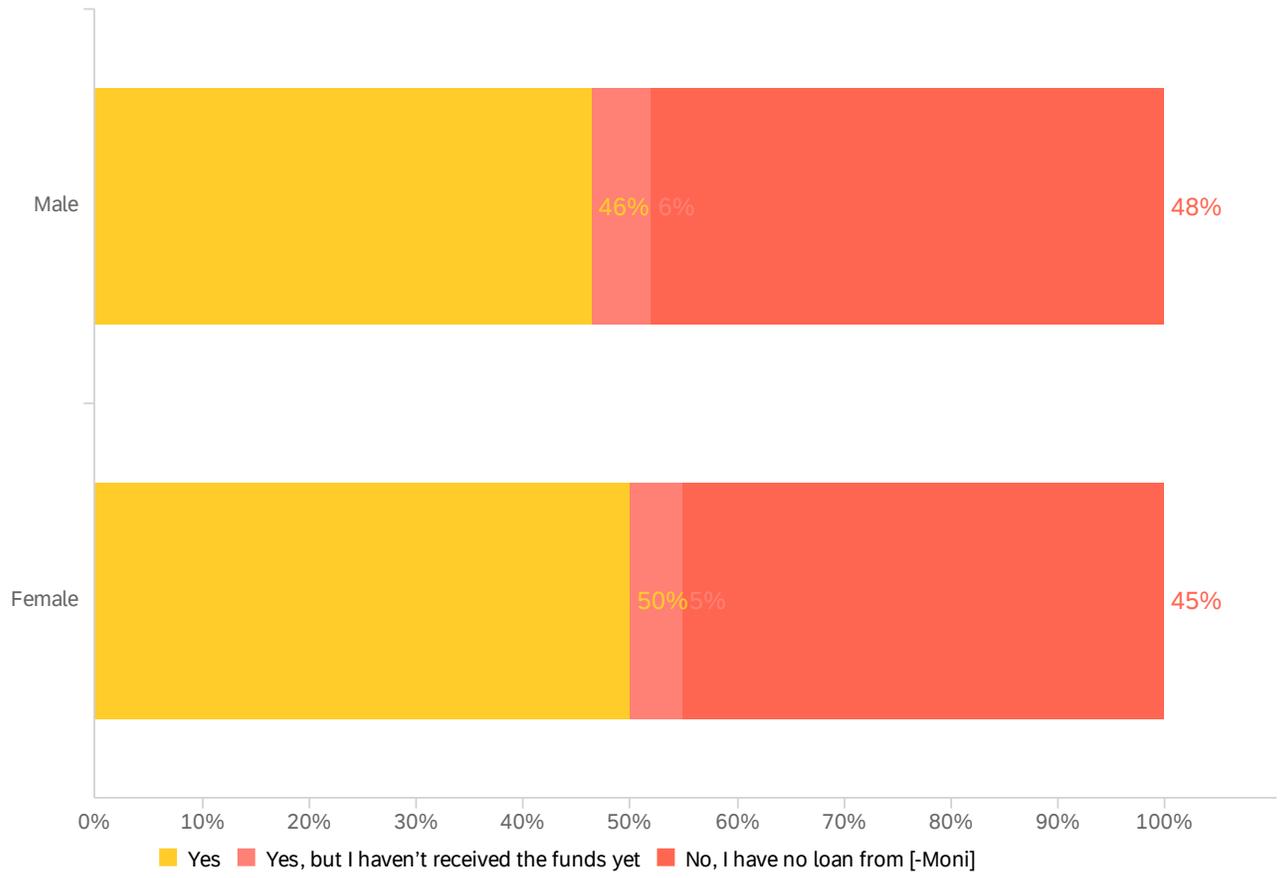
Q: Have you received a loan from [-Moni]?

(n = 5,569)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over nine rounds of data, 48% of respondents reported receiving a loan from TraderMoni, MarketMoni, or FarmerMoni. 5% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 50% of women surveyed received it, compared to 46% of men.



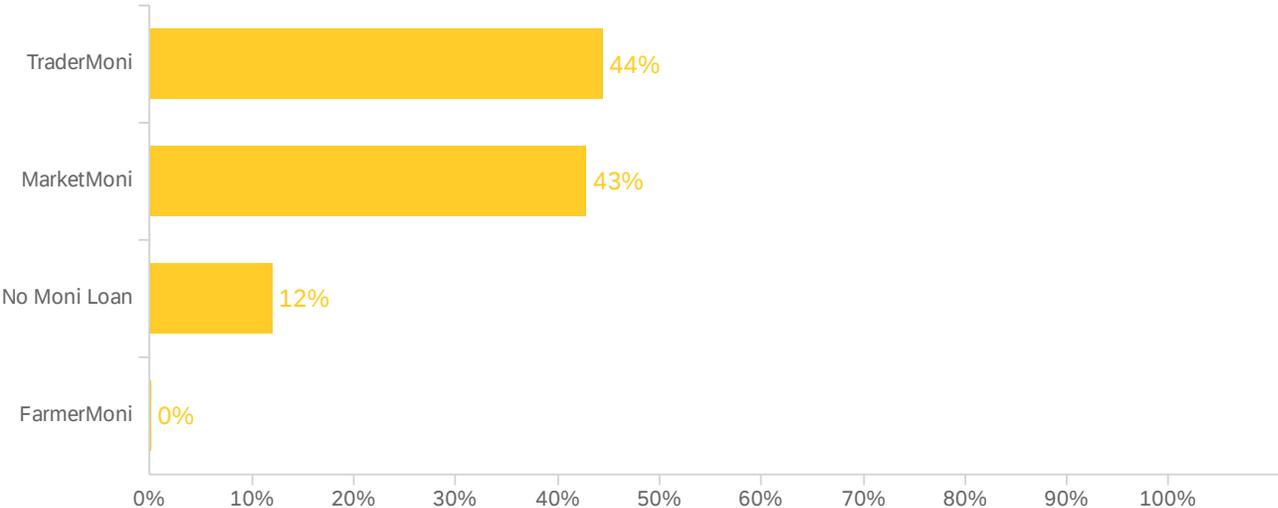
Recipient Status by Gender



GEEP Product Type (Database Response)

(n = 3,699)

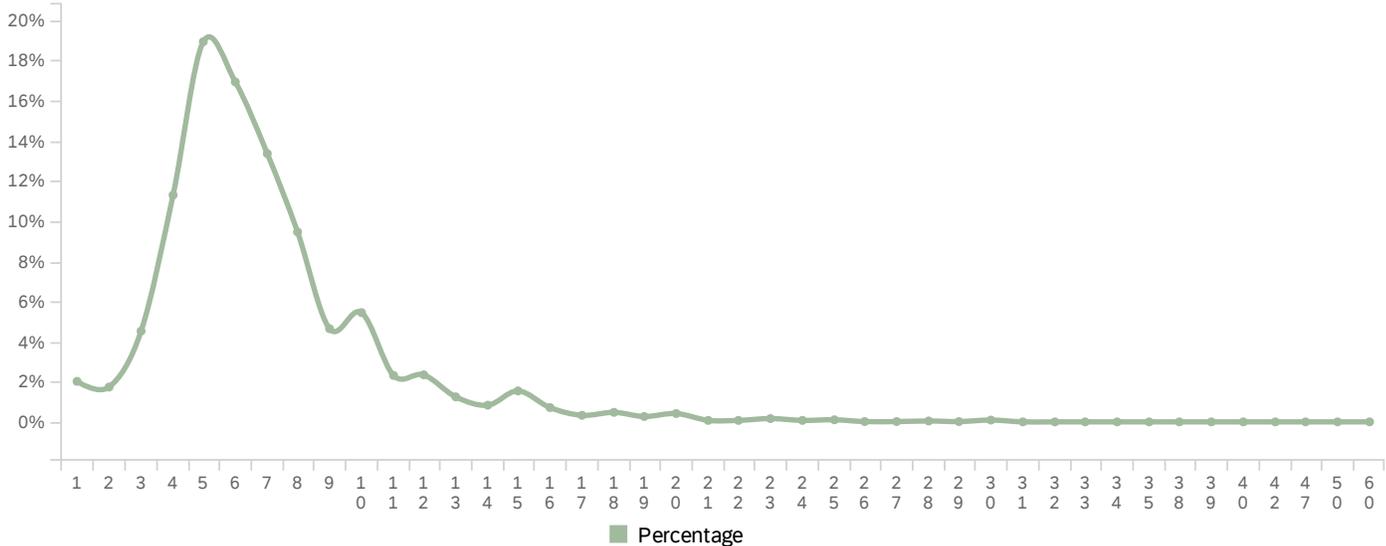
Starting in round 6, we utilized GEEP's product status for clients, which reported that **44% of those surveyed received MarketMoni loans**. We were surprised by the number of clients who said they did not receive a loan at all from GEEP but were on the list of MarketMoni recipients. We have continued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



Household Size

(n = 6,751)

Insight: Respondents' household size ranged from 1 to 60, with a median size of 6.



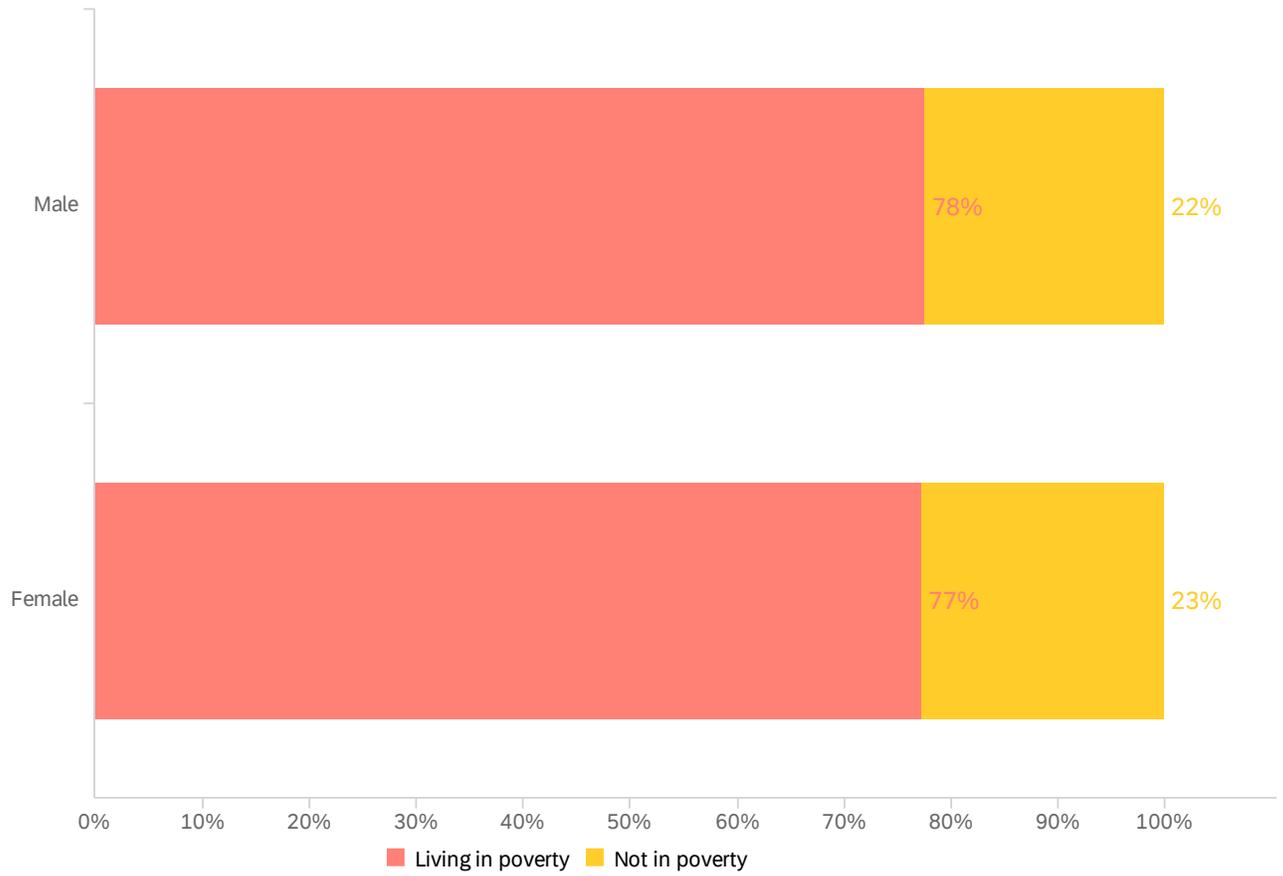
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 6,791)

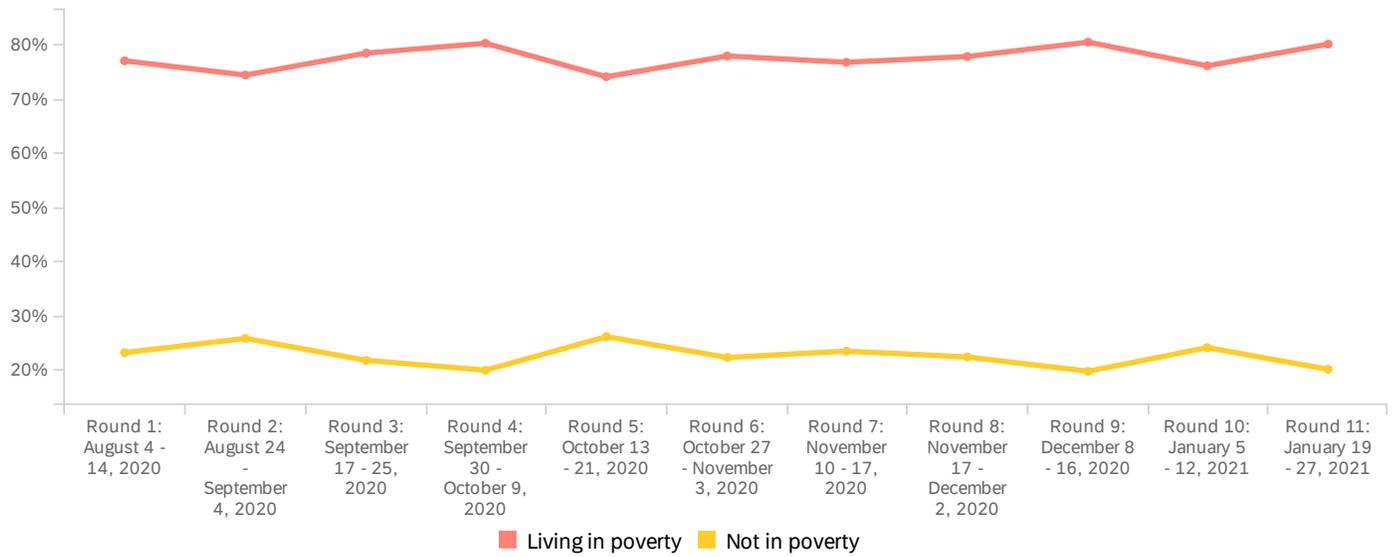
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 77% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



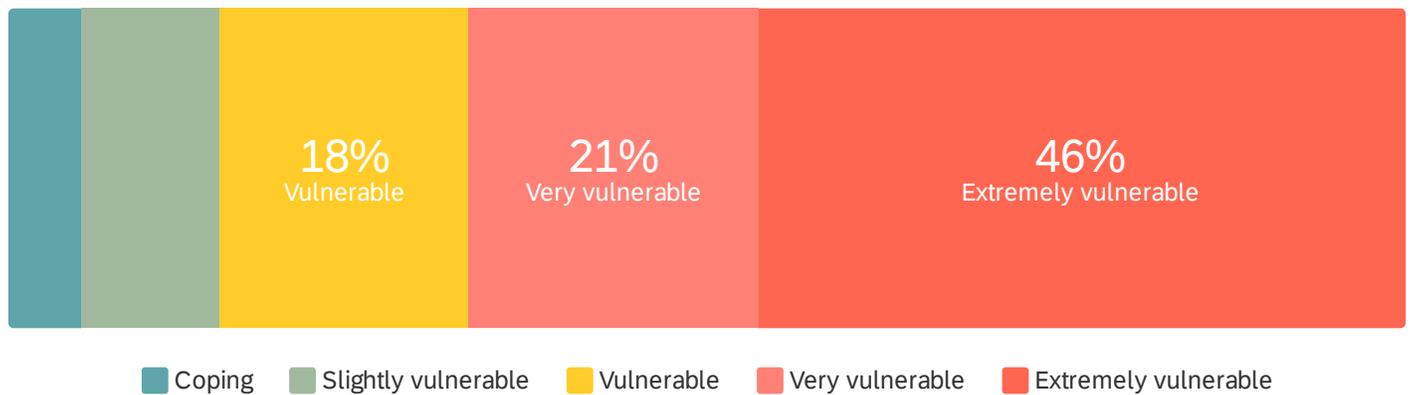
60 Decibels Vulnerability Index

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

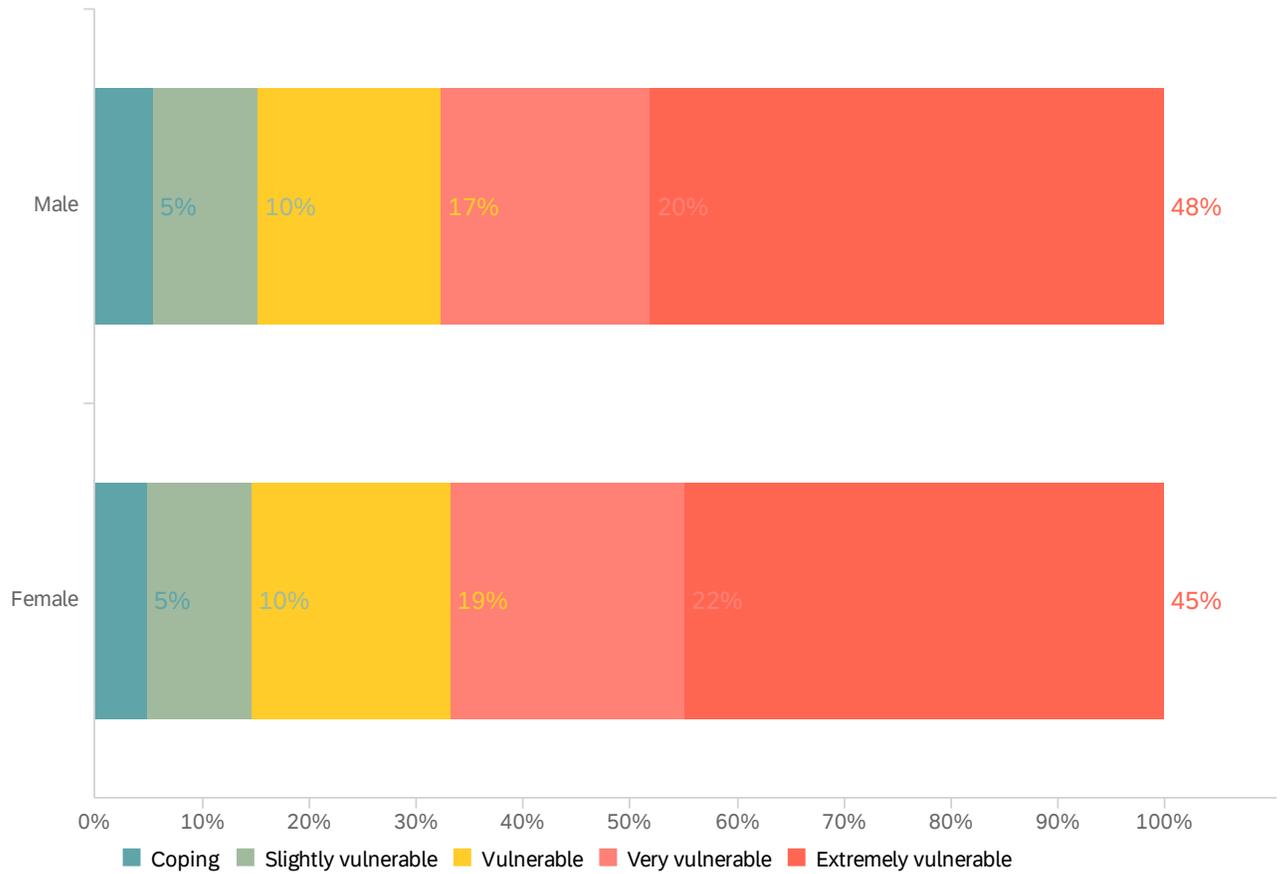
It is made up of four key themes:

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

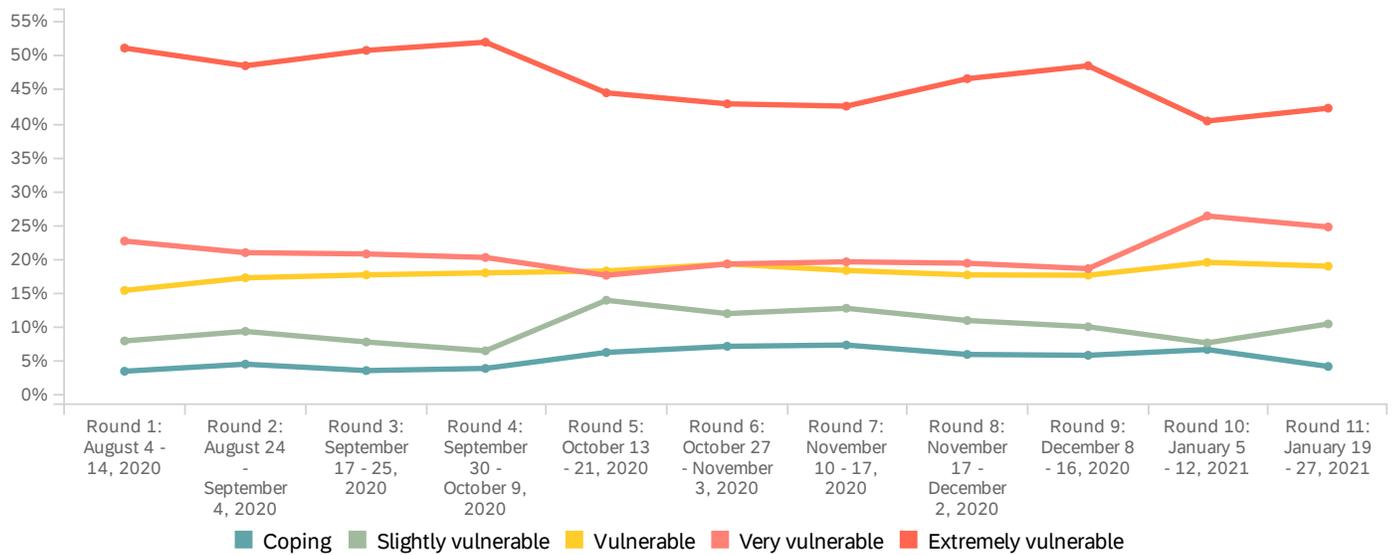
Insight for GEEP: GEEP is serving a vulnerable population. Overall, 67% of respondents are vulnerable, of which **46%** "extremely vulnerable."



Vulnerability Category by Gender



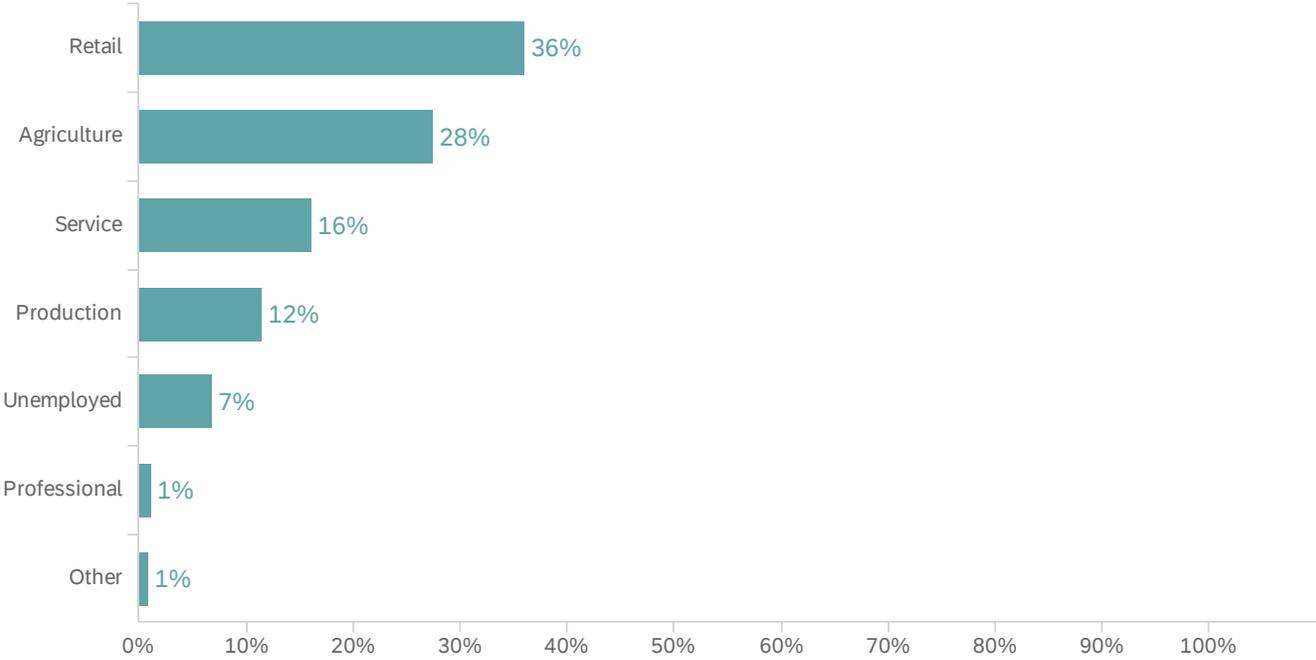
Vulnerability Category by Round



Employment Sector

Q: In the last month, what was your main source of income/business activity?
(n = 6,788)

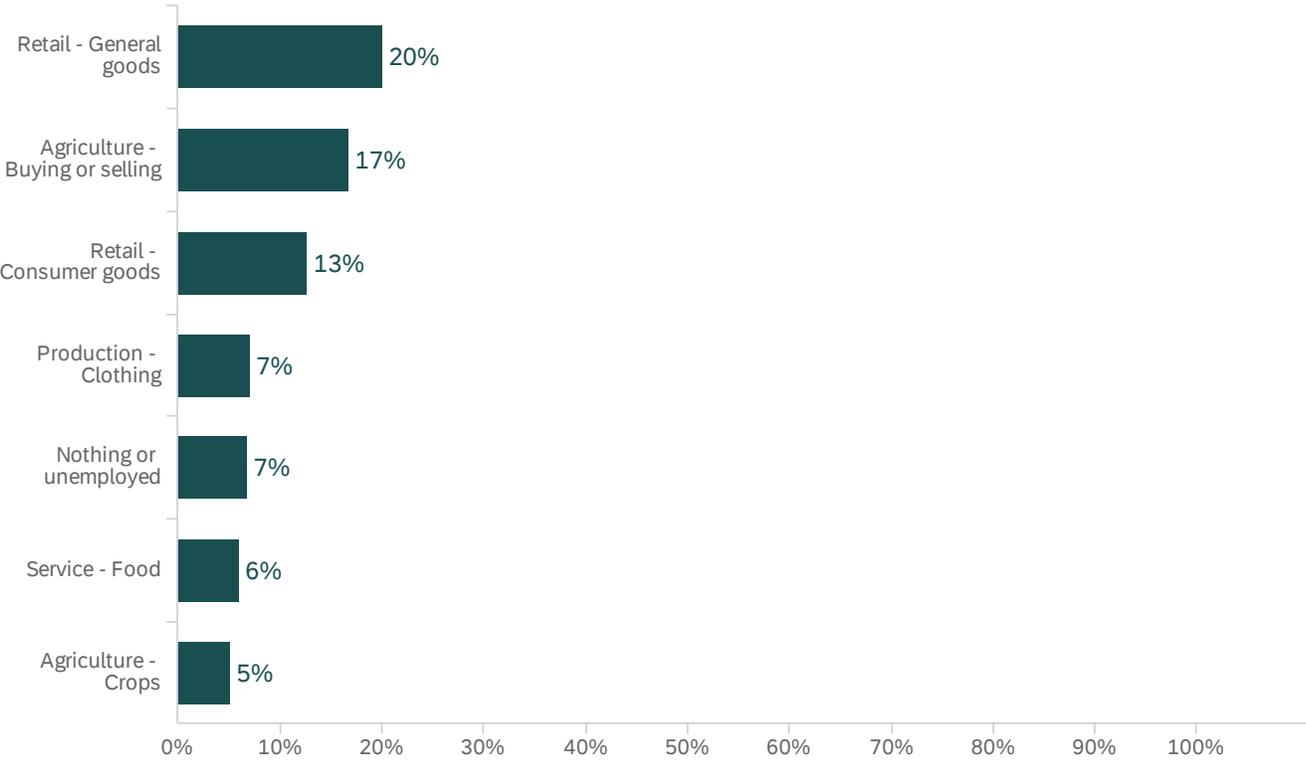
Insight: Retail is the biggest sector among GEEP customers: **36%** work in it. The second largest is Agriculture, accounting for **28%**.



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 6,788)

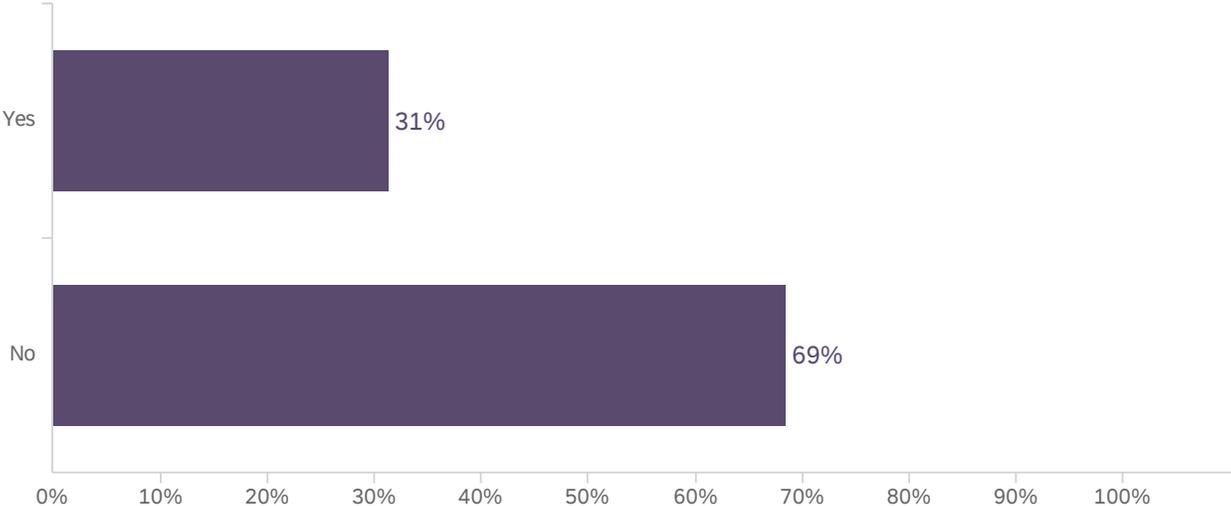
Insight: The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (20%), agriculture, buying or selling of fresh produce (17%), and consumer goods (13%) segment.



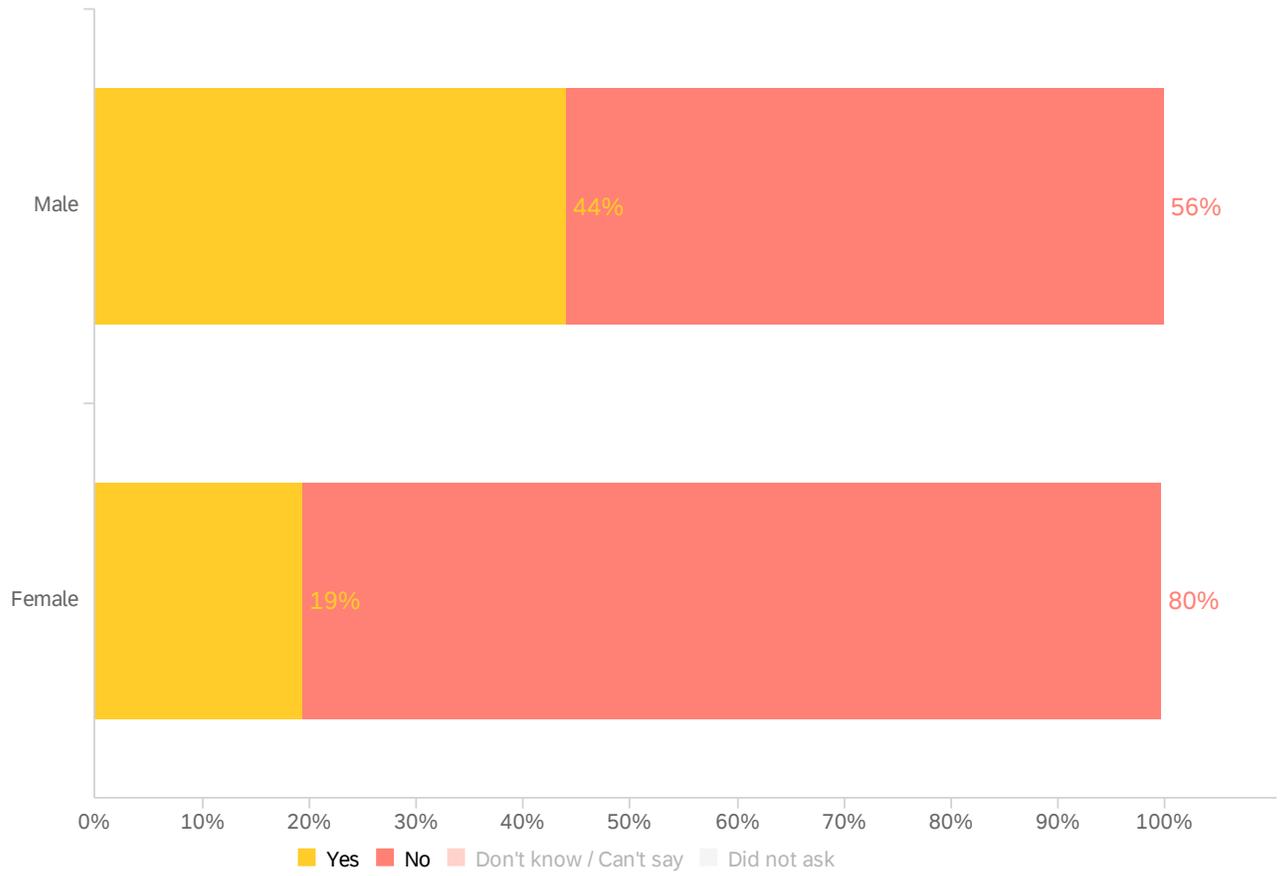
Existence of Employees

Q: Do you have employees?
(n = 6,356)

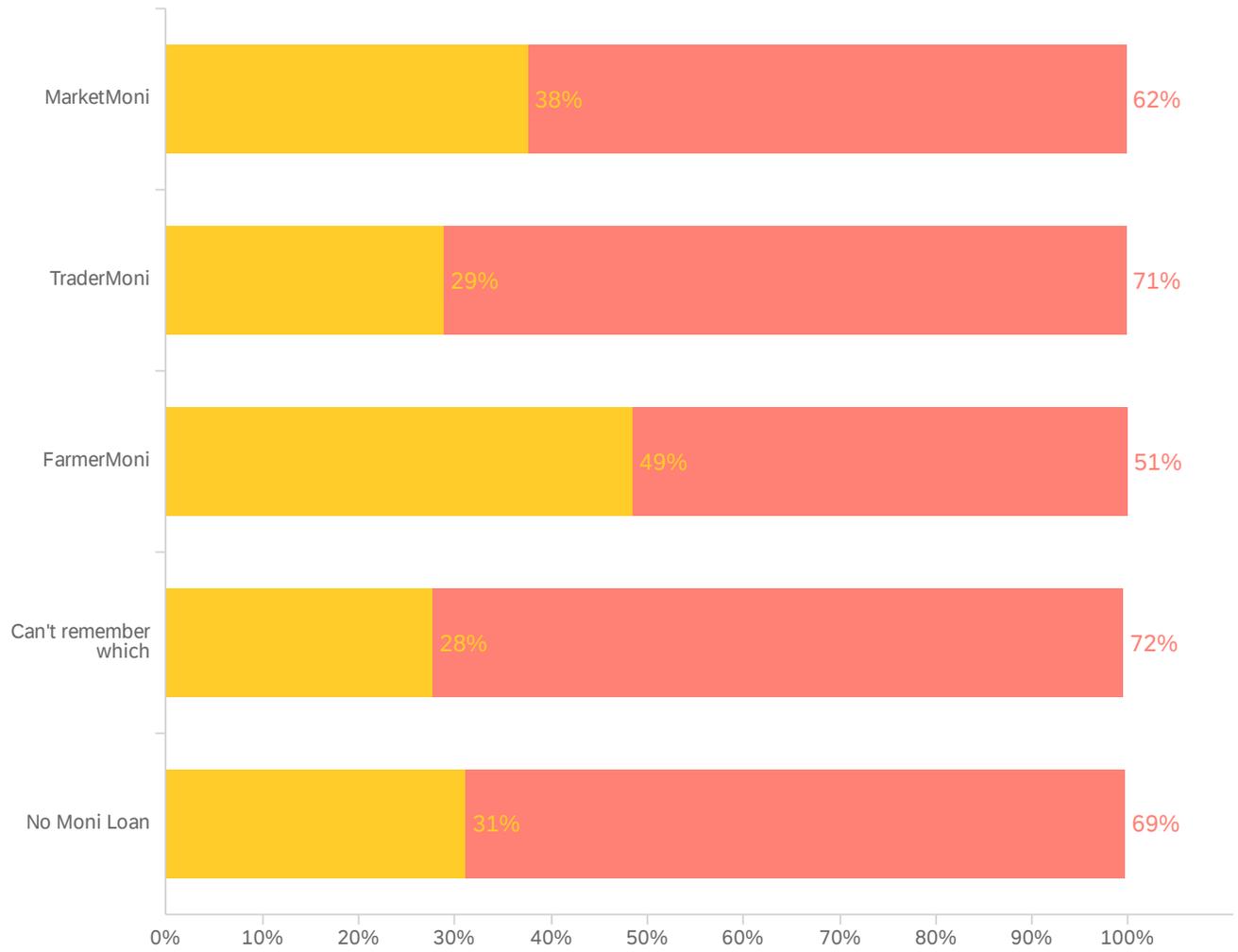
Insight: More than two-thirds of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: 38% of MarketMoni loan recipients have employees, compared to 31% of non-loan recipients. Only 29% of TraderMoni loan recipients have employees. Male respondents are more likely to have employees, with 44% responding that they do have employees, compared to 19% of females.



Existence of Employees by Gender



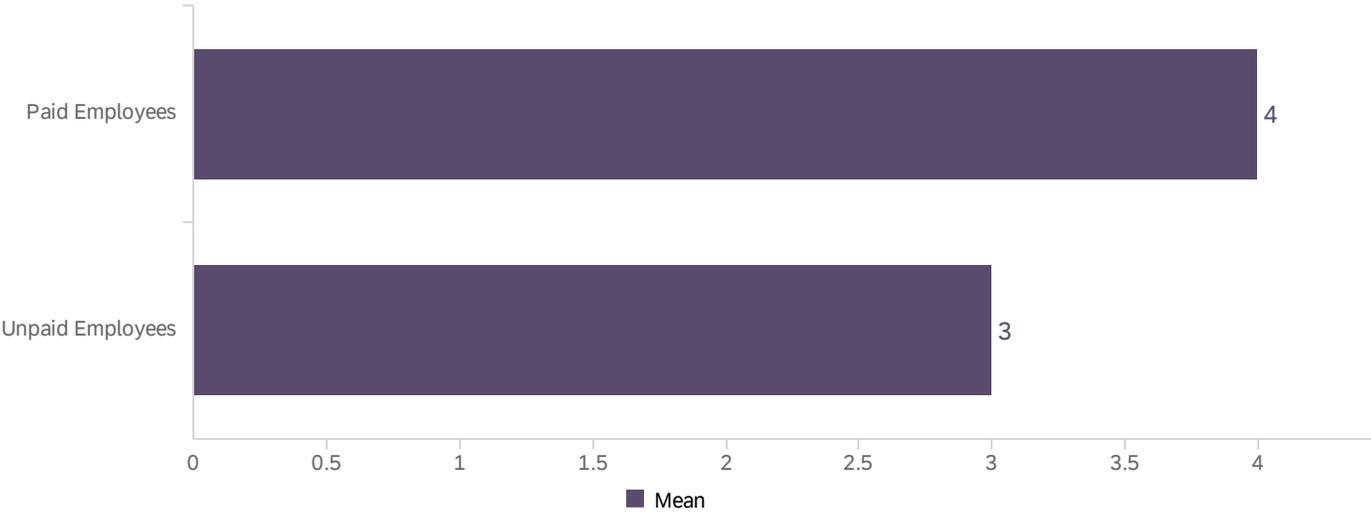
Existence of Employees by Loan Type



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 1,993 respondents who have employees) (n = 1,993)

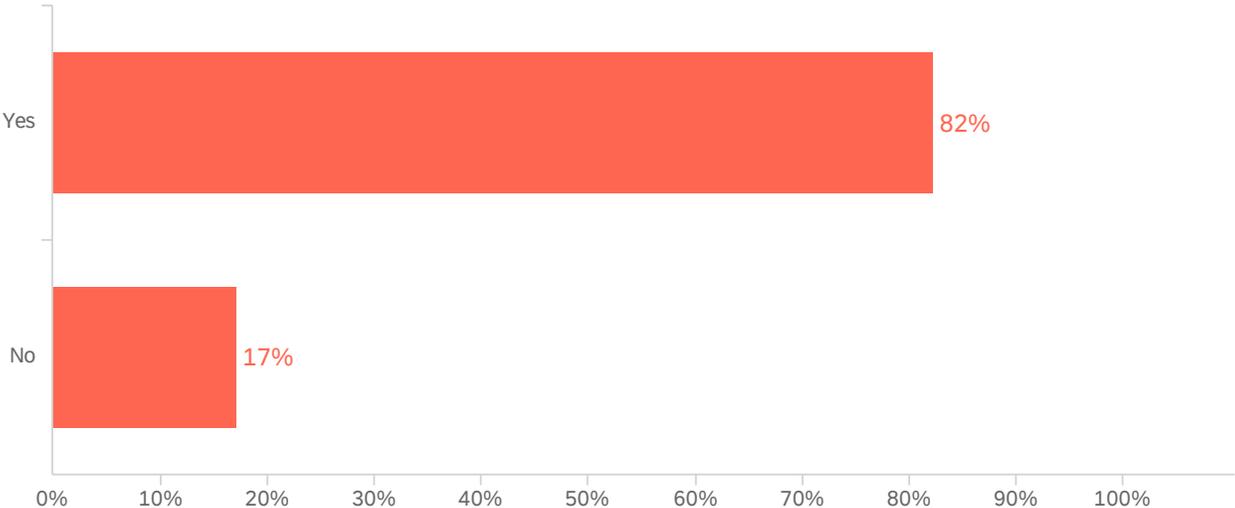
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



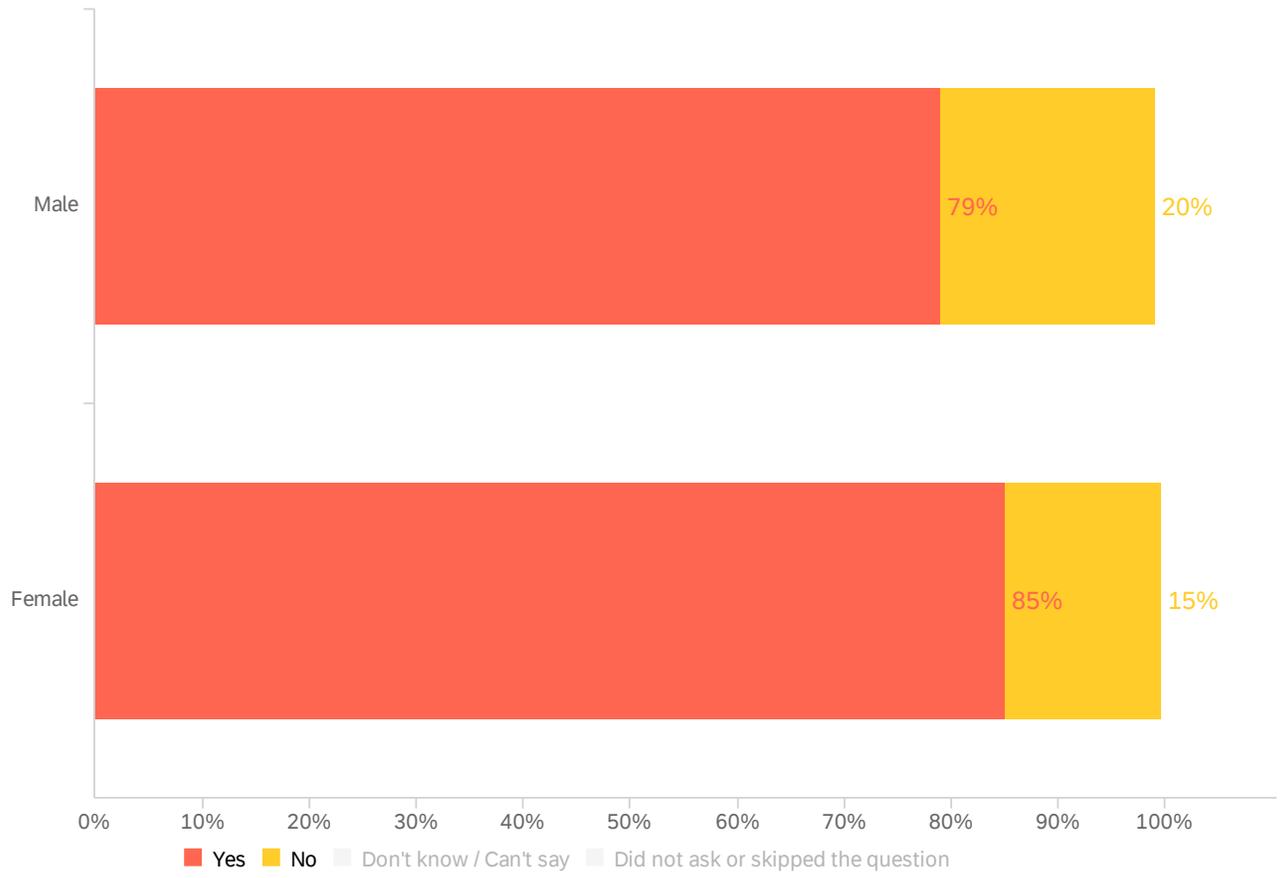
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 3,960)

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



Usage of GEEP Loan for Main Income Source by Gender



Awareness Level of COVID-19

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

(n = 6,791)

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



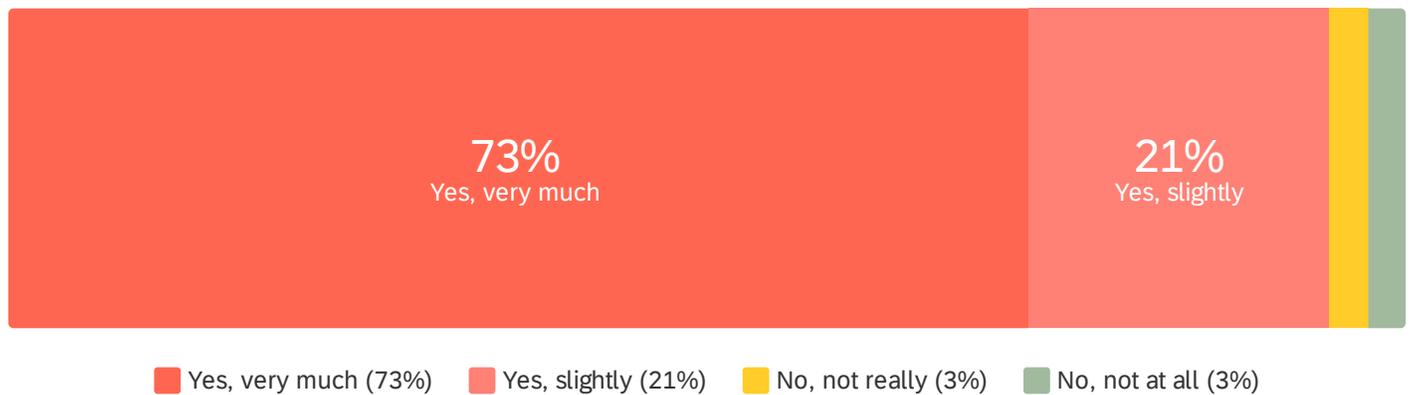
■ Yes ■ No

Concern Level About COVID-19

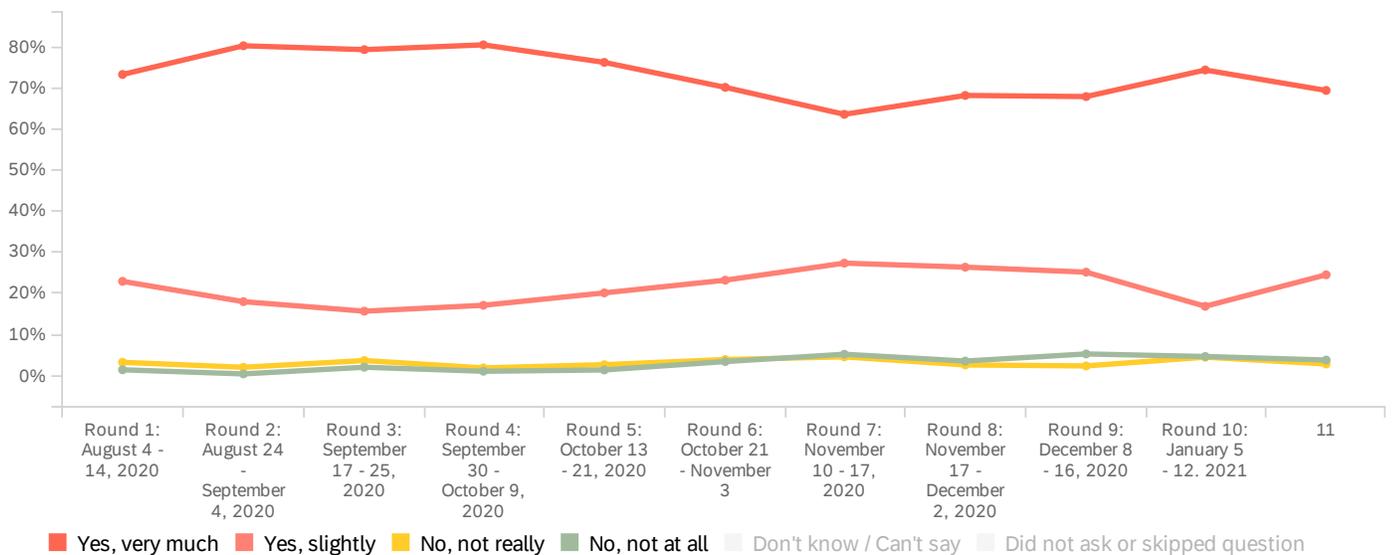
Q: Are you concerned about coronavirus or COVID-19?
(n = 6,791)

Insight: Concern levels among respondents remained high, with **73%** "very much concerned". This is higher than both the September 60dB Global Benchmark of 38% and the West Africa benchmark of 64%. For comparison, the East Africa average is 56%. "Very much concerned" customers had increased between from a low in mid-November round 7 (63%) to 69% in round 11.

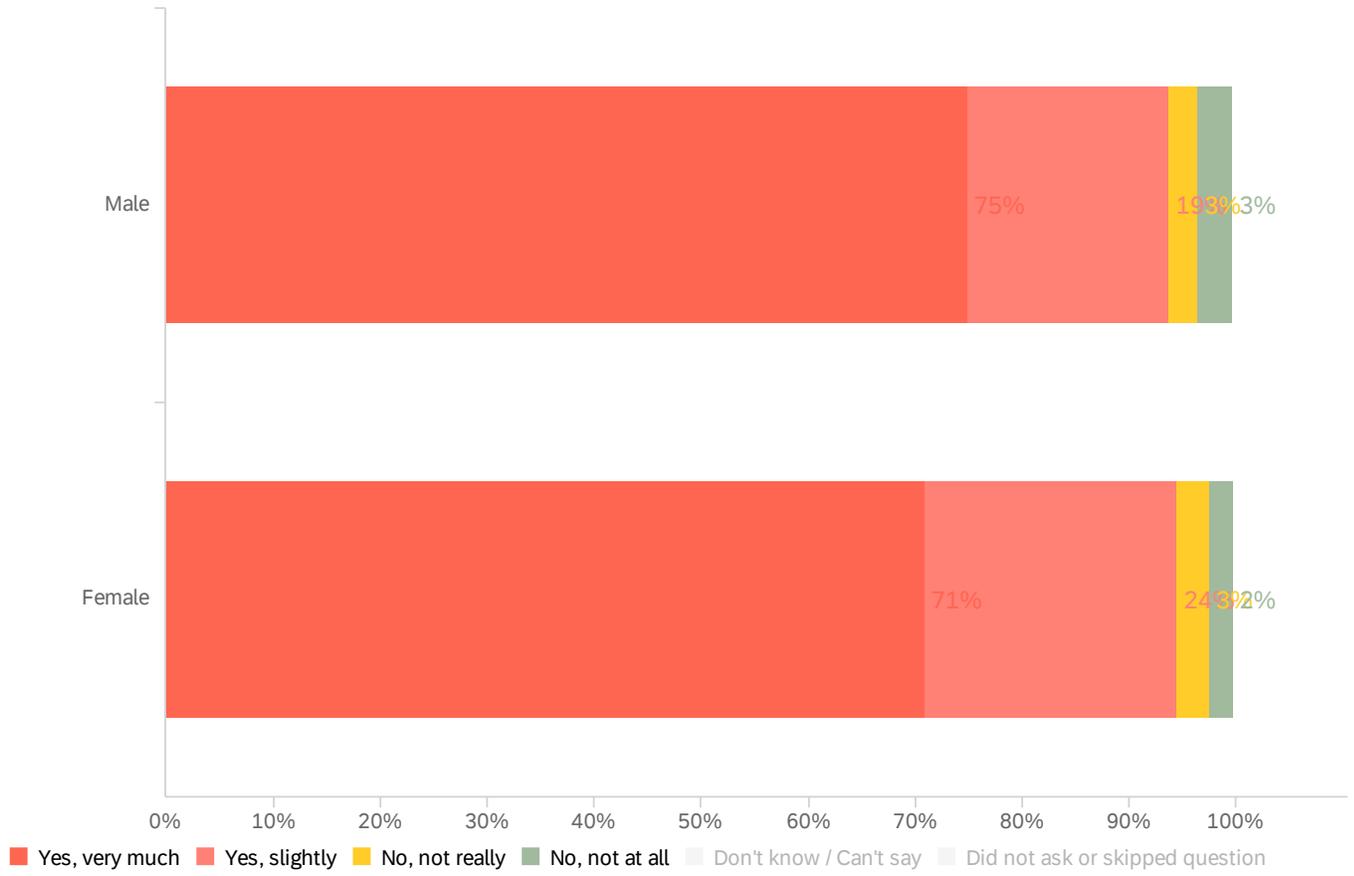
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 90% answered that they are "very much concerned".



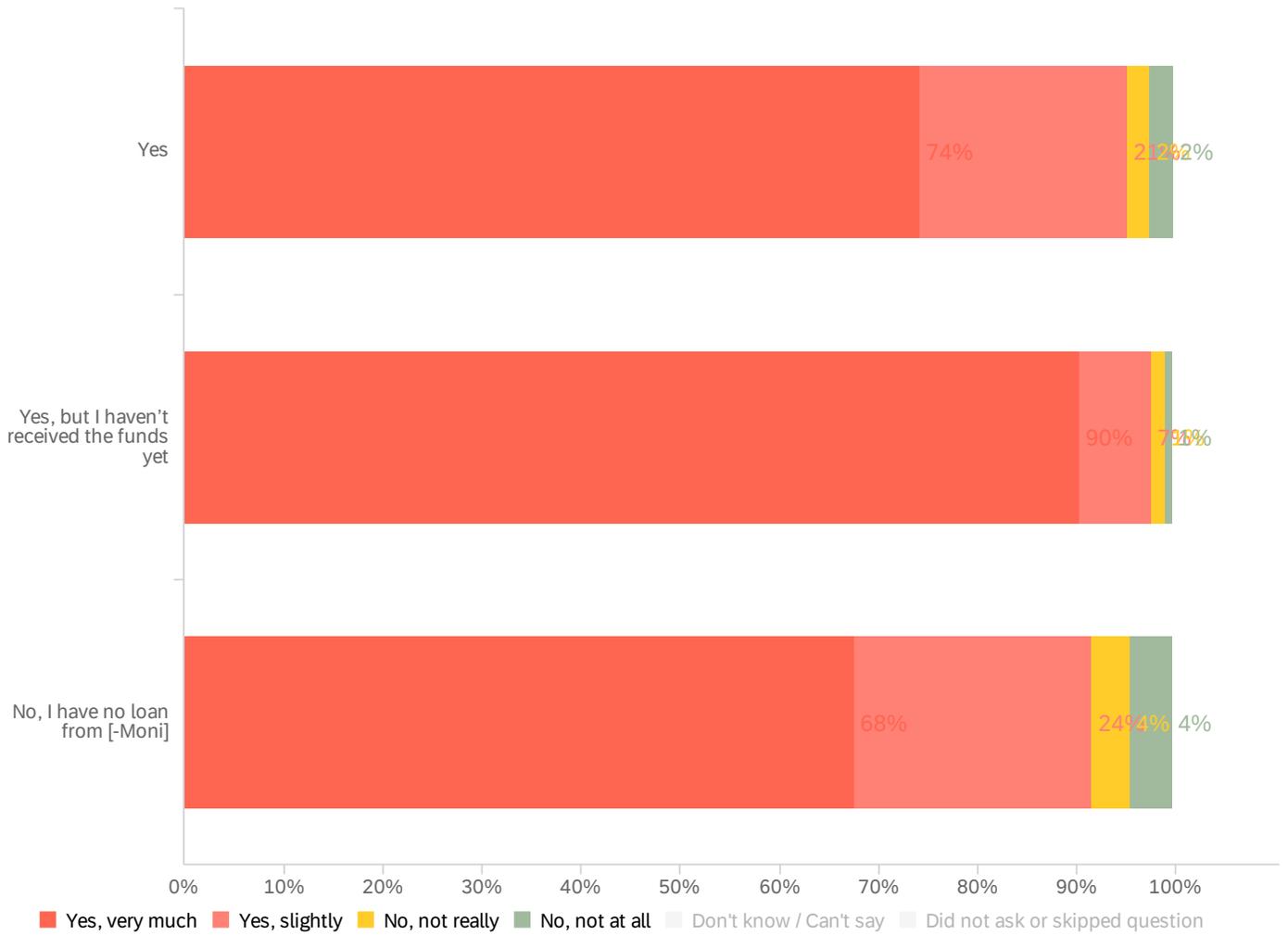
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

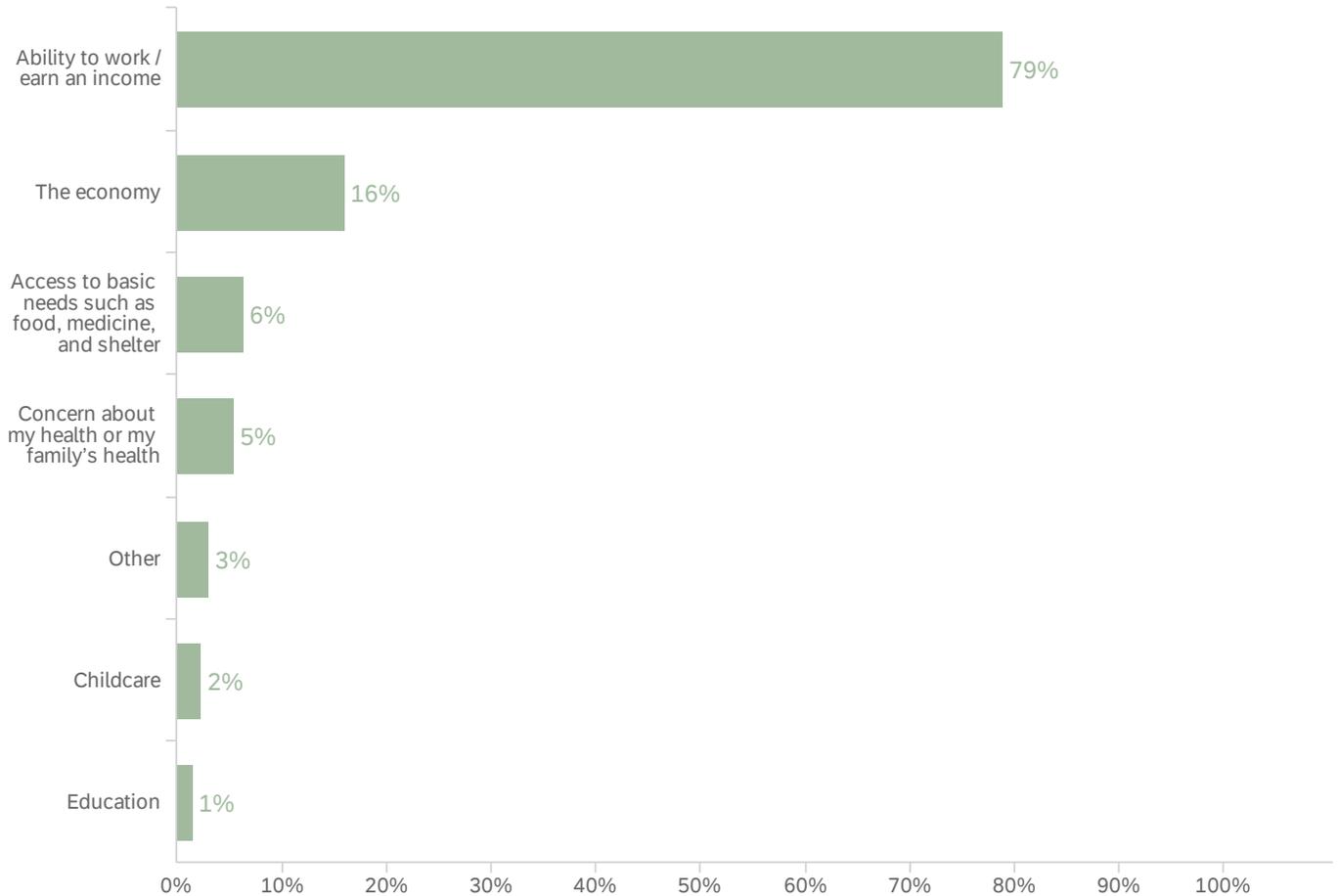


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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

Q: What is the primary concern you have related to the coronavirus right now?
(n = 5,960)

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Coronavirus did not affect my farming work

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

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

The coronavirus did not affect me in any way

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

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

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

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

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

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

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

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

I am struggling to gather money to buy goods and restock my shop, the high price of things in the market has not made it easier

I am not concerned about the coronavirus

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

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

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

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

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

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

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

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

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

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

The way people used to sew clothes has gone down, even the ones that manage to sew clothes don't usually come and collect them

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Things are not moving well like before.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The cost of starting up a business is the challenge.

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

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

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

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

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

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

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

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

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

We have faced a lot of challenges rrgarding our capital

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

It 8s a painful thing because of the children that were at home for almost a year without going to school when corona virus started. My children are also among the students affected and our education is affected in this country.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

My main problem is the issue of insecurity

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(respondent asked me to skip the question)

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

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

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

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

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

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

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

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

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

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

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

Coronavirus does not affect me personally or my business

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

i am not really concerned in any way about the covid-19

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

I believe that when people are not going out they can not make money and during the lockdown we could not make money, but now the situation has changed and we are hopeful.

Business is slow, and not as fast as it would have been if I had the capital. Since I don't have the capital needed to run my business, it's slow. I was into piggery but because there was no money to keep up I had to sell it off and used the money to start up food business so that I can save up and go back to my business and we can also eat from the food business.

My concern during the pandemic was food because we have a lot of challenges in the aspect of food during the lockdown no money and no movement so it's really affect our daily needs

Yes my concern during the pandemic was that business was not moving no movement so it really affects everything pertaining business because of the lockdown and also during the lockdown things were expensive, income who was the major problem because shops are locked so it affect our income

It actually the business, my company has been affected very well, because we work with schools and some of our clients couldn't complete the payment of there contract because there was no money.

In my profession as a Nurse, the covid-19 is affecting us, even though we're using our gadget like the protective measures like our face mask, nose mask, face shield and all those things, there are still cases of covid-19 as we still take sample for investigation. We still pray to God on a daily basis since we're into charity work and don't want to be infected by the covid-19. The finance is not much, the reason why it seems am not bother by the risk to my health is that, when the token (salary) is given to us, I go and buy food stuffs that I don't have, at least in a quantity that will keep us going until the next time that i will see my salary.

My main concern is this, I believe that if there was a proper treatment and equipment that would be used to cure or help people, I believe it will enhance our business right now, our business is not moving as it used to move before. If customers come out without facemask to guard there face, they will be scared to enter my shop, even my kids are scared about the covid-19. To me, the covid-19 is bringing challenges to my business and its affecting all areas of my business, especially sales of goods are now low. I am just pray to see a means for my business to go back to the way it used to be before the covid-19.

Am thinking about it in terms of peoples health and how we live, we should learn to help each other in the country. If a man comes out in a day to do business, he prays for more capital to come into his business or make a good income from his business which will enable him to uplift his mode of living and settle some of his financial issues but due to the covid-19, it has been difficult as the economy is upside down, goods are very costly in the market. Everything in business is about capital, when you bring your goods to the market, people that normally used to buy my goods, don't have capital to buy goods and some just buy one or two bags of rice compared to before covid-19

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

Covid-19 is affecting businesses, there's no money coming into my business anymore because money is not circulating in the country since the covid-19 started. Also, market prices for goods is too high for entrepreneurs to go into the market to buy goods because with the little money you have, due to covid-19, you can't go into business again, the money you have will be too small and the value of goods will be too high. Business is on standby for now because of the price of goods and money is not even circulating due to covid-19. Even in this month (January 2021), business is even worse because the "End SARS" protest took us back, business slowed down again. I just hope the government will do something about the situation because people can't buy food and its affecting the masses.

Covid-19 affected my business so much, even the cost of goods is high, when you sell the goods that you've at normal price, when you go back to buy more, you will have to add more money because the price will increase. When you make a list of goods to buy in the market, when you reach there, you will not be able to buy half of it because goods are very expensive. My shop is scanty, there're no goods in my shop compared to before the pandemic. Even when customers come to the shop, when you tell them the cost of goods, they will not buy because of the price that its too high. If ten customers enter my shop today, only three will buy something, the rest will go when you tell them the price due to the high cost of goods.

I pray that this corona virus end soon. When it started, there was no free movement due to lockdown. My work was affected because there was no patronage. If by chance I get any work to do then, the gain would be small. But after then, there are changes

It does not make business to go smoothly and I am in debt now. All the money I had was spent when there was lockdown and it is affecting my business. I could not buy goods as much as I used I used to buy again.

My concern is that our business have been affected and the income is not like before. We could not eat the way we used to eat before and my children could not attend school in the last term because of money, I just enroll them back in school this term.

The coming of Corona virus has increased the prices of goods in the market and there's no money in circulation, and that has also reduced consumers purchasing power.

I am not concern about the virus because my relatives and i have not contacted the virus and i have never seen anybody infected with the virus, i only hear in radio stations of the infection rate and i am not bothered but i only pray Allah to continue to protect the poor masses.

The economic challenges has slowed down my business because people now prioritise food than making hair, they don't patronize my business even if they do is on credit.

The lockdown has affected negatively, because as a result of the lockdown gods are now very expensive and are even scarce in the market

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

The restriction of movement and social distancing has been very bad to my business, and also because people don't have money to patronize my business, i have not sold up to two thousand naira worth of vegetables this week and i have responsibilities, it has not been easy for me.

The virus has really affected the country negatively especially northern Nigeria, businesses are not thriving and like me i have little children that i most provide for at times and it has not been easy.

I am worried about the wide spread of the diseases, and the plenty deaths we hear about. The lockdown affected every business, kids were at home with no school. Everything about coronavirus is worrisome.

The manner of contracting the virus is very worrisome, the virus can be transmitted through air, so we live in constant fear. Our income is also very low, so we have had to really manage our finances and adjust to the new ways of life.

Staying at home during the lockdown without any source of income was hard. The lockdown also banned prayer congregation which was a big concern for me.

During the lockdown, most of my goods got spoilt and I lost a lot of money

There is no money, I cannot pay for office rent and I am also owing some of my employees too

Though things were really bad in the beginning, they are getting better now

The pandemic really affected by business as there is no market, most people that usually buy from have stopped

Plenty of goods got spoilt and I have not had money to restock my shop because of the way things have increased in price

if i had a lot of capital it would go a long way as the lockdown as really affected my business, we no longer make sales like before

we don't have capital to continue the business, we are just trying to patch everything together to make it work

i cannot think about this covid-19, this is my country i cannot run out of the country so just have to manage the current outbreak and situation well

I'm not really concerned about the corona virus

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

Business is not moving, things are expensive, people's income are low. Many will be sick but won't buy drugs, some I'll treat them even when they don't have money because I won't let someone I can help die because of money, some I treat thinking that they will pay me when they recover but they don't pay.

You know how it is, business has not been smooth, business is a bit rough.

We are trying, it's moving little by little just that if there's enough funds, it will be better, but since there's none, I'm managing the one I have.

I only farm and make oil but since COVID 19, market has not been moving.

Corona has affected our business I can't do things that i used to do before I can't farm no money corona has affected me badly

My concern is how things are very tight for us we are not earning really well no jobs work places have closed no activities businesses are down

What concerns me the most is my business nothing is going on well since the start of corona financial situation is down no capital I'm also a teacher schools are not paying too nothing is going on well

What concerns me is how the country is there is no food even if you get it it is expensive not even food everything is expensive we are just trying to provide for ourselves and family

My concern is food is expensive and we have no money the poor is suffering so much no money and food is really expensive

I am praying to God to curb this pandemic because it is frightening. It is affecting everything including prices of goods and services that have gone up. Also, there is no much sales, still due to this coronavirus

The profits we are making now is very small due to decreased in sales. High costs of goods is the main caused of this decreased in the sales we are experiencing and also, most customers are complaining that they don't have money

It has affected business generally, there is no money in circulation. Business is dull and people are not patronizing or buying like before

Covid-19 really affected me to the extent that I could not continue doing my own personal business that I was doing before the pandemic started. All the money I had was used to feed my family. High costs of living is another problem at the moment

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

It has makes the market to be dull, that is, people are not really patronizing market like before and this have reduced sales of goods because people are complaining of no money

My primary concern then was business was not moving and schools are locked so it really affect us in term of income and also there was hungry

It has stopped almost everything, because I'm attached at a private school and so with the closure of school there was no salary and there have being no assistance.

It has caused a lot of problems, first of all basic need is not enough, the lack of going to school for children has caused us problems. Therer is also the restriction for us to go out to earn.

There's nothing at my business place and there's no market, patronage.

My very worry is that it was like a reset button it slowed down our movement and all businesses where affected and we need it to end soon

For me it was a case of how to survive this period and return to my normal life because the level of economic hardship has turned the whole system upside down, sales is very bad and schools are closed down till nowto enjoy again

The covid-19 pandemic has affected everybody too much, it has affected my business very much as the price of goods have gone high, expenses of children has also increased like paying school fees. As a result the business capital has dropped from what it used to be due to the covid-19.

Let me start with the cost of material, the cost of materials are really sky-rocketting daily and for me to continue with my business, i am finding it hard. Secondly, the issue of transportation. During the covid-19 lockdown, that was the worst because there was no movement. Travelling to buy goods and to sell was a very difficult thing because of covid-19 restrictions and most of us that are just starters in my business. But currently, due to the high increase in price of commodities, travelling to buy goods is also costly. And when i buy goods, people find it very hard to buy the goods when i add the price of goods due to the change in price in the market. I try to convince my customers that the price has also added in the market, they would rather look for alternative place to buy the same goods. Also, scarcity of food items is the worst because to eat is difficult for an average Nigerian and we can't eat like we did before the pandemic. And all of this issues is as a result of covid-19.

It made business to go down. There was no sales at all during that lockdown and almost all my business capital was spent then. Till now, am yet to recover from it because I could not stock like I used to and everything is now costly.

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

Since corona virus started, it has disturbed my business and my husband's work. Also, our children's school because we are still owing some money. My husband is a bricklayer and his work is not going well. So I used to spend from my business to cater for our home and this is affecting my business. The business is not doing too well because there is not enough money to run it.

It is a painful thing because during that time, if not for the small farm that I have, feeding would have been so difficult. All the money I had was spent during the lockdown and it is still affecting me till now.

It really affected my business. My shop had been on lock since corona virus started. I used to sell foodstuff there but not any longer because all the money from the business was spent during the lockdown.

There is a lack of money in the economy. No one is also buying items, so I am not able to make any money. I do not have any customers since the coming of corona, I am really worried about my income.

I fend for myself and my kids, we depend on daily outings to earn a living, so the restriction on movement was very hard for us. I was jobless with no source of income at all. Even the kids couldn't go out to source for any income to buy food stuff.

The feed of the poultry is now costly, even this December I lost some money as their feeds are now very expensive and some of them died as I was not around and my children could not attend to them. During this lockdown, we could not feed very well we lost some amount of money

We have been managing, just that things are costly, so prices of food items are inflated, in fact there is general bad market.

My main concern is education there's so much set back for students undergraduate, secondary and primary in fact all schools have been affected they are repeating the same session for 2 years there is so much set back

What concerns me the most is business have spoilt income has reduced all because of corona and we are not happy no free movement because of corona

What I realised is that covid-19 is real and it has made all goods to be costly, and this is causing me not to be able to get drugs. Likewise food items are also on the high side

My concern was food because things were hard due to lock down it's really affect our business during the pandemic due to no movement

It has not been easy for me and my family both educationally and business wise because my business has gone down

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

My concern is about too many restrictions attached to the virus like churches been closed, some markets closed and business has been bad things are very costly, nothing to eat no sales and somehow everybody was affected

Corona virus spoilt things so much. Things that are not costly before are now costly since corona virus started. There is no patronage like before and there is no money

I don't have enough money and food for my family and we've been advised to maintain social distancing because there has been an outbreak in my community of a flu that most people are suffering from, most people are infected cough out bloody mucus and some are on drip but it has not been confirm which type of infection is that. business , and we've been advised to

There's no enough money in circulation and everything is so expensive especially food, it's so bad that two thousand naira cannot buy enough ingredients to make soup.

Corona virus has affected my business negatively, things are not moving as they should and i have lost a lot of money because of the lockdown, and also because of the social distance only few customers patronize my business.

I believe Corona virus is not close to me and it will not come close to me, besides i ensure i wash my hands to avoid being infected and also maintain social distance.

during the lockdown there were no celebrations nor parties so i could not bake again throughout that period but the situation is improving

If not for God, I don't know what man would have done, we have lay hands on anything just for sustainability, due to high cost of fish and poultry feed, we went on recession.

Corona has stopped so many things during the lockdown my business is not running well no capital i have used almost all of my capital

So many things concern me right now but education is the top of my concern corona har caused failure to education though children are now back to school I'm still hoping for things to go back to normal

My concern is the problems that we are facing in this life everything is expensive we can't import things from outside countries that is why everything is expensive economy is down

My concern during the pandemic was that's everywhere was locked down no movement and we can go to shops due to the restriction so it really affected our businesses so that London really brought set back to our businesses

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

We are facing a lot of challenges, from food scarcity to lack of money. It has affected our business because we don't get profit as the items are now expensive.

The whole thing about this covid19 is just terrible because my business got shrinked and my whole income was off, things are not very expensive and coping with life now is something else

My concern is that we were restricted from making money that is the way i see it, and business is still struggling

My business capital has drastically reduced because i spent part of it during lockdown and now i don't have enough money to boost my business investment.

The high cost of things in the market has reduced the gain I often make from the business and not many people are even buying

The food items are now costly, their prices have skyrocketed and just try to manage ourselves

During farming, we need money to buy things like fertilizers, but during the lockdown, there was no money to use.

Well, we're managing, because during the COVID 19 lockdown there was no market and no customer to buy from us, but now things are coming up again.

My concern is no money financial situation is down poverty everywhere economy is down

My concern was food because during the lockdown things were a little bit hard in the aspect of money because no money and you can't move around due to the lock down so we were affected with that and also business was not moving and food is expensive so it really affect everything about the economy, so we are not affected during the pandemic on our day-to-day basic needs

My primary concern was to stay safe and during the pandemic things were little difficult because we are not going to shop so money was not coming in so it really affect our income and also feeding

There are a lot of challenges, very low customers and even if they bring there work they price it at a very low price and I need more machines for the business to move better and to get more customers.

It has affected me a lot, my business is down, patronage is down as a result of the restrictions on movement. It has really affected.

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

The only challenge we faced is that of conducting of business, as we were not allowed to move. But now I have no much problem and it hasn't affected me.

Lack of money

Business is not going smoothly, all we are selling has increased in price and there is no much money to stock enough goods as usual. Even the high cost of transportation during this corona makes our profit to reduce.

I am preventing myself from contracting the virus by wearing face mask, social distancing and washing my hands.

During the lockdown we have to move the business to the house and try to make sales from there, cause i help my mum in her business and that was were i invested the TraderMoni i got into

I have concern over many things financial situation is down business is down my husband was staying at home for a long time without working now capital is low

What concerns me the most is financial situation that is low every one is complaining of no money my customers are always complaining they don't have money my business is down my capital is low

Customers are not that patronizing me due to the covid-19 protocols put in place since the start of the pandemic. I am experiencing low sales because of the pandemic

The economy is going down, and it is not good for health and it has affected us, my business is not moving as there are no customers.

My very means of livelihood was affected because hunger is everywhere and particulaly my house, thing are now very difficult

The concern i have is that of the early stage when everything was locked down and life was almost cut short, business is not moving again and till now our means of livelihood is still not balance

My worries about covid-19 is that it makes business not to be moving fine, business is somehow now as it is not moving. And the business, based on the the lockdown period, we were not able to go to the market, so we used our business money to buy food. As we ate from the business there is not much money to buy goods for the business. In this month of December, the government said we are going for another lockdown, so we are very worried, even in this January, they were still saying the same thing but i think the lockdown has not come yet, we are still worried that there might be a lockdown. And if there is a lockdown, business will not move again, to eat food will be a problem because there is no money. So we're really worried about it.

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

It affected our business because the price of everything has increased since corona virus started. There is no patronage like before and there is no money. During the lockdown, the school children that used to buy things from us were all at home for that period and this affected my sales.

May God help us. It affect my business, because the economy is not good and things are costly. The lockdown did allow us to do anything and we had to spend the money on us then.

I have no concern because God has protected and kept us alive and healthy and he will continue to to do it, i don't have any reason to be concerned about any thing.

Although i take precautions of social distance and wearing face mask because i i believe Corona virus is real, but because i am pregnant i'm a bit worried about my safety and that of my unborn child.

It has affected my business by reducing my capital because i have been feeding my family from my business, and business is not moving at all due to low patronage.

The lockdown has exhausted my business capital because i had to feed my kids, and get new. stock but i don't have the money

It has totally finished my money and i don't have any money to do business and earn an income.

Because of Corona virus my business is not moving well, everything is bad and i have been using my business capital to feed because i don't have money and the responsibilities of my aged parents and kids are on me.

There is increasing poverty everywhere. Everywhere you go there is no money or food, everyone is struggling. The lock down added to everyone's problem as people were not allowed to earn a living.

The restrictions on movement stopped us from earning a living as our occupation required us to go out every day. So we were jobless with no more or food to support our family, the raising rate of poverty is the highest concern.

During the lockdown, many people were afraid to come out to buy things so it was hard for me to do the business but now things are getting better

The market is not moving, people don't have money and poultry feeds are now very expensive

I was not having enough money to increase my business and even till now I have been trying to manage the little money i have

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

My customers are not bringing clothes for me to sew like before and this has really affected my income

We were not able to move, we were indoor all through the lockdown and Covid-19

The main market was locked for 3 months, so it was not easy at all, feeding and making money was not easy

During the lockdown we did not have electricity for 9 months and this really affected my business a lot

The lockdown really affected my business, since the beginning of the year i have not been able to do anything as i don't have capital to continue the business, As a graduate, since i finished my NySc i have been looking for a job and this business was what i was using to sustain myself but now i cannot any longer

Business has not been moving well since last year, everything has been shutdown, the lockdown affected business.

What concerns me how the financial situation is going down globally we the youth it has affected us soo much all my things have crashed everything we have has finished I'm a graduate no job no business i used to travel to Aba to buy goods but now I can't. I need help from the government no one is helping me

My concern is schools my kid's school was locked for long my children were just moving around without learning anything for almost a year now that they have open I don't want them to close again

What concerns me the most is how business is not going on well the financial situation is down and my business things are expensive

My concern is how they close school and most of my customers are students since they close the school i don't have enough customers

Covid-19 have affected the sales of market. People are not really buying like before covid-19 started. Another concern is the reduction in the number of congregation that are allowed to worship at religious places

The issue of using nose mask and keeping social distance all the time. And also the prices of goods have increased compared to before COVID-19 started and this is due to the impact of the coronavirus on businesses

It makes market to be dull, no sales. It also makes the prices of goods to be increased and people are complaining of no money due to the effects of this coronavirus on everything

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

My primary concern during the pandemic was that things are difficult in the aspect of food and income we suffer during the lockdown because we are not allowed to come to the shop so in affect my income to the extent I start picking up scrap items and sell them off

my primary concern was food because we were locked down and no money during that time, so it really affects our business and also our house hold because family are not eating the way they supposed to eat

My concern was that no movement food are expensive and market have been locked down so in my place we go to market twice in a week so it really affect our income and the economy

During the pandemic we face a lot of challenges in the aspect of food and income during that time we were unable to go to the market to get what we sell so it's really affect my income

Everything was the problem because our husbands are at home not going to work to get daily food for us and things were hard so it really affect everything about the economy during the lockdown no where to go, business was not moving

Coronavirus it affect the economy because during the pandemic schools were locked down, no food no money so it really affects everything I can think of and also my concern was about our health because always it is said in the radio that we should have social distance we should always wash our hands so I'm also concerned about our health at home

My main concern during the pandemic was food that's the major problem because during that time business was not moving so no money

Talking about coronavirus has really affected the economy due to restriction of movement so it has really affect the economy

It has bring businesses down, and has really affected me, not only me but with the people around me as well. No customers as schools were closed, and now that that students are back the patronage is still low because there is no money to boost the business.

Business is not moving. Like now I'm a tailor, no customers, and I need something to make money and to make the business move.

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

Covid-19 affected my business badly,even now, we've not recovered from the shock of covid-19,it hasn't been easy because my business helps provide food for my family. So, trader-moni should try to help us more this time to give us some tangible money that if the person holds it,you can pay for a shop and also have some money left to start the business by buying goods. ₦10,000 is just feeding money for three or four days and not enough to help a business. During the lockdown,we couldn't go out to buy or sell goods,so when my children are crying due to hunger,i can't still keep the money am saving for business. The money just vanished when i used it to feed my family during the lockdown. So now,i am just trying to start my business again.

Am concerned about many things because life has been hard as a result of the covid-19. Things am concerned about are like buying food for my family which the price is very high now unlike before the covid-19. My business is not moving well again because i did not have money to buy goods due to covid-19

Since last year (2020), we've not recovered from the lockdown because so many of us exhausted ourselves in terms of feeding with our business money. We can't stay hungry when there's a little money left in the account. So, due to the lockdown which was three or four months, there was no other means of surviving or feeding than to use my capital to buy food. So, since last year, we've still not recovered from it, we've still scratching to make an income from our business.

There are no cases of Corona virus in Borno state and i don't have any concerns but i wear a face mask to protect myself just in case.

The restriction has made me spent part of my business capital and i am yet to recover, and because of the lockdown i lost my father and couldn't travel for his burial, and that is still painful to me.

Corona virus is on the increase from last year's lockdown everything has been very expensive and i am afraid of another lockdown because so many people are now infected, and also because feeding has been very hard due to the high cost and lack of money.

There is a shortage of everything. There is not enough money or food in circulation, people are in difficult positions. The economy has been negatively affected by the virus.

What concerns me the most is the financial situation that is not going on well no income people are afraid of getting infected so they don't come to the market to buy things and i don't get to earn much

What concerns me the most is to be able to provide for my family I'm the eldest in my family i have to take care of my mother and siblings and my business is not doing well now food is expensive. My bike got stolen recently i have to buy medicine for my mother

My profits and income have really reduced due to low customers patronage. Most people are complaining of no money due to impact of covid-19 on their businesses

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

My primary concern was well being of my family and also their education because during the lockdown schools were locked and it really affect the economy Casio because income was not coming in

My concern was that we were about to start fasting so it really affect us in the aspect of food and money because no way to access food or daily income due to the lock down

My business, the supply has dropped down because of the lockdown, and I am unable to take my products to my customers, and they are as well unable to come to me. And up till now there is still the effect on the supply.

Covid19 is a problem that has caused a lot of issues particularly in business all over the world, because the way things prices of goods and food became high is another story. my poultry business is just surviving

Basically, the protocol that the government made to prevent corona virus is not been followed by people and they are just saying that there is not corona virus. The government need to step up in their action to make people follow the protocol because we are now hearing about the second wave on corona virus and there is need to prevent it.

It has not in anyway affected me eventhough so many people the world over have been infected, i just pray that God help us but my children and i always take precautionary measures of washing hands, wearing face mask and ensuring our environment is clean

Things have really changed because of Corona virus, there is no money and my business is not thriving due to low patronage.

The economic challenges in the country has changed everything especially food items are very expensive and the infectious rate is on the increase, things are just bad.

My shop is scanty, there are no enough goods, in fact I had to let my sales girl go because I did not have money to pay her

Coronavirus did not affect me at all

We are trying though things have not been easy, goods are very costly right now.

Work is fine and business is fine also and I don't have problems with my customers.

Business has just been there, just the normal inflation in the prices of things in the market.

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

Sincerely the COVID 19 of a thing though, business has been bad, I haven't gone out since, so I'm looking for what to do.

What concerns me the most is not going back to school we have been at home for more than 10 months I'm in my last year at the university I would have started serving but I wasted 10 months at home schools have started opening I just hope we don't close again

My concern about this coronavirus was that everything was tight during the pandemic no money no food due to the lock down that we had so it will really affect our income and also and my concern was to stay safe from not contacting the virus

My concern during the pandemic it was food because during the lockdown we suffered a lot due to no movement, no income, even to buy something from the neighbouring environment is difficult, so my primary concern is for me and my children to stay safe and also things are not coming the way they are due to lockdown so life was a little bit difficult

It has being a very very difficult time for me and my family, even my husband's business that we are relying on has been affected, and on the 25th, last year I lost my husband. I have what I've never experienced in my life.

My concern is that it affected our eating habit and business is going down day by day causing fear of when will it end

Covid-19 has disturbed us a lot in terms of buying farming inputs like fertilizers, herbicides and insecticides because some companies that produces such items were closed during the lockdown and i didn't get fertilizers to apply to our rice crops. Due to covid-19, our relations in the town are lacking food because its more expensive in town, so they come to the village to buy food in large quantities because its cheaper here.

I have never seen anybody physically around me infected with the virus, i only hear from the media about the symptoms and how many people are infected and their locations, i don't think is something to be worried about

I am a student, so the lockdown spoilt my academic plans and also other future plans. We were at home for a long period of time with no school, no work and no money.

People are really suffering and dying because of the bad economy, there is a lack of money in the country. Businesses were shut down, so we were at home with nothing to do and no money pay our staff.

There is a big fear of catching the virus. The lockdown also shut down businesses so no food and no means of earning money. Due to the lockdown, poverty rates have increased which has also increased crime rates.

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

My husband was home with no work, so our income has reduced, we have had to make some adjustments especially in terms of food. My kids have also been back at home with no school for so long, I fear that they will forget everything they were taught.

My biggest concern is how the virus affected my studies. I am a student and I could not attend school. The lockdown was also hard, we had no income at all. We had no food to eat.

my store is located beside a school so as children are not going to school the patronage

It has been tough, you know, all these our trade in this part of our country favours those who hoard their goods and sell when there is scarcity of that item, but things are tough now.

We all know how it is, it has been tough, but I won't just say it's bad, I will rather say it has been okay, though things are expensive in the market.

What concerns me the most is the financial situation that have gone down because of corona we have wasted more than one of our lives doing nothing all because of corona and the economy is so bad

During the pandemic we were badly affected because of the lockdown no movement and we can't go to shop so it affects our daily income and also things were expensive so my main concern during the lockdown was to stay safe

The main problem was food during the lockdown and it really affect us because we are not going to the market because everywhere was locked, no income on daily basis so to afford food was hard so it affect the economy

My concern was that it was during fasting so it really affects us because no money no movement business was not moving well so it really affect the economy generally

The whole issue made me lock my office even as a corper, i could not even enjoy the youth service i went for and i got stuck in Akwa Ibom state because of the lockdown so it is not a good experience for us

Covid-19 really crippled all sector of the economy because when one couldn't go out to run their normal business during the lockdown to make money. Even with this happening, the landlord will open their hands wide to demand for their rent. As school has resumed, i am a student and have to pay my rent for the very fact that my luggage are still in my house in school, even as i have not stayed down there, i will still have to pay another rent for the time i've not stayed there. So, it's very devastating and we all hope for our government to do something for us. Even as we try to live above our challenges. Covid-19 is a terrible challenge.

I don't have money to run the business the way I want, also the number of people buying from has gone down

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

The lockdown really affected us most especially my income and ability to make money but we thank God

During the lockdown, business was not moving the way it should. Though the little one we have, we are making use of it.

We are suffering, sometimes it gets better, other times, it does not because of the pandemic.

What concerns me the most is my business because of corona my business is down I want to get opportunity to earn I don't want to be on another lockdown it's better I follow all precautions than to be on lockdown

My concern is our business because of this social distancing my business is getting affected I'm not getting customers like before I sell tea and bread people have reduced coming out to buy we are just running the business

It has affected my business because all the goods and materials I used in my business are now scarce and even the price of anyone you get is on the high side. So my business is not really doing fine

During the pandemic things were hard due to the lock down you can access cash, food are expensive you can't go out for your daily activities so we were really affected

The pandemic really affect my education because I'm a student we will locked for some months and also things where I add no money no movement you can't go out to buy anything you like in the market so things are hard during that pandemic

My concern is my poultry farm that has been affected seriously and i almost stopped operation at a point because feed is very expensive now, birds are twice the price we buy before and buyer are not ready to buy at the amount we sell our birds because of the price

The government should help us because of covid-19, we don't make money like we used to anymore. Before covid-19, business was going on normally but because of this covid-19, we've not been able to meet up as we don't make sales anymore. So if the government can assist or help us to improve our business by assisting us financially, we would be grateful

It affected us because buying and selling is doing fine and there is no money. Customers are not patronizing like before, some of them said it is when they are well fed that they think of buying clothes to sew. So things are not going smoothly.

Business is not doing fine and goods are costly now and everybody knows that it is because of corona virus. When the lockdown started, we were at home and could not work and we had to spend from the business capital.

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

I didn't do any business since last year because people's priorities have changed to only feeding and i sale clothes, i completely stopped the business and i don't have the money to invest in a new business.

I was making and selling chin-chin before this Corona and i was making good money but now people are not patronising because they don't money. There's no money and it's all because of Corona

I have not seen anybody infected with the virus but i heard that someone in my community has been infected, i am not observing any precaution but i am very fine.

Things are expensive and I dont have enough money to buy goods because customer have even reduced

People can not come to buy clothes for their children as there is no money in the economy

My shop was lockdown and there was no source of income for me for about 5-6 months

Because people have not been going out so i could not make money and the patronage is low and so many even collected on credit

Well now after the lockdown, it's moving well though.

What concerns me is my financial situation before corona o used to have a shop but now the shop is not functioning well no capital to run the shop well

Corona has made me to stay at home for a long time without going to school but now school is open lessons are not going on well and we even have to buy school stuff no money

My concern is how my business is not going on well like before no capital customers are not coming to buy like before

My concern is inflation of price for food stuff we have many problems every commodity is expensive and there is no money for food

My business is my main concern i run a small scale business every time i go to the market to buy things for my shop there's increase in price I'm always at loss

My concern is how people can't mingle around like before we have to observe social distancing and it's affecting my business because people are not coming out to buy my capital is low

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

I am not concerned because it doesn't really affected me personally

During the pandemic things are hard because our men are not going to shop to their daily businesses so it really affect our income and also food so the major problem is food because they are little children at home and with hungry anything can happen

My primary concern during the coronavirus was food because we were not expecting the lockdown immediately so we did not prepare and it really affect us why we were at home my husband was at home nowhere to go for daily income so it really affect us in our day-to-day activities

We pray God eases the hardship, it has stopped everything completely, things are now expensive, from food items to the materials we use for business.

We were not allowed to go out and get what to eat and earn, and it has stopped education. And the government haven't done much to help out.

The COVID-19 has made us lose money, I couldn't go to market during that time, and it was the money left with us we used to feed ourselves and cater for the family..

There bad and good side to everything. So if the bad one comes find a way out. One has prepare for unforeseen circumstances like case of corona virus, if one is used to cleanliness like hand washing before, it will be easy to follow the necessary precaution to prevent corona virus.

I am a student and the lockdown affected my education. The small business I had also shut down for sometime because of the lockdown. So I had no school, no work, no money.

My concern is we don't have food stuffs because of corona food is expensive and we don't have money to buy

I'm a student my education have stopped because of corona i wAnt us to resume school my education is my major concern i want to go back to school

During the pandemic life was very difficult no money things are expensive no going out even to feed the house nothing due to the lock down so we face a lot of challenges during the pandemic, income was affected and the major problem was food

It was a very difficult period and things are still bad because the system has not been the same since the pandemic, customers have not been coming as they use to

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

My business requires me to go out every day to sell provisions, but with the restriction on movement I was not able to continue with my business which made my life difficult. I am struggling with food as I have exhausted my income. No one is buying things anymore, people are saving their money.

My concern about corona is business no capital most people are now jobless government is not helping I don't know much cos my family provides for me I'm not lacking anything but I can see how they are hustling to make ends meet

My concern is how education is not going on well I'm a student we stayed at home for almost a year we didn't learn anything but school have open now i hope they don't close schools again

Everything is expensive now, the price of items has gone up a lot. Things like rice and oil have increased so much and are very expensive for someone with limited access to money.

My concern about corona is that I'm a student it has affected my education even if we resume now parent will not be able to pay our school fees everything is down my education has totally gone back

What concerns me is the inflation of price I'm building a house every commodity is expensive if i go to the market today tomorrow the price is not the same even food is expensive i want the government to help the poor we are suffering

I have very big problems, like regarding feeding my house, schooling, and my husband is not financially strong I am the one taking the major responsibilities and that of the children.

What concerns me the most is how this life has changed no school no money no business I'm just staying at home now school have opened it's not all schools that have open only few I want to go back to school

coronavirus as affect the economy generally in the aspects of the lockdown businesses was not moving schools were locked and life was a little bit hard in the aspect of food

Things are not moving well, my business is not thriving and i am not making enough money because of the economic challenges.

Business is not running well no money no food capital have finished during the lockdown even the things I sell is expensive soya bean is expensive

My concern is how we don't have food and we don't have money to buy food food is really expensive for us to afford

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

During the COVID-19 it was difficult, I'm a student and I'm running a cafe and there was no work and I didn't know where to work and I'm struggling. I don't know where to get money to improve my business. At the moment I'll be going back to school.

The lockdown crashed my business because there was no money then, i had to give the money for my business to my mum so we could eat.

My concern would have been because schools were closed but since schools have now resume i don't have anything bothering me with Corona virus.

My concern was problem of food because during the lockdown things we are not moving and there was serious hungry so we were badly affected due to the coronavirus, no money you can't go to market because of the lockdown and things were expensive if we were to buy in our area

The pandemic did not affect me

My concern is education the way there is no going forward in the education system in our country i have been at home for a long time

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

My business was not affected by the pandemic

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

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

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

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

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

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

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

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

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

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

My main concern is that I want everything to go back to normal. Our lives have changed so much because of corona. Every thing is expensive. The economy is in a bad situation. No money.

I am more concerned about the economy as a whole. There is inflation in price and no money. Everything is not going on well.

Business was not really affected by Covid19

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

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

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

During the lockdown, most of my goods spoilt in the shop and I had to throw them away so I dont really have money like that

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

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

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

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

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

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

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

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

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

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

My business needs more finances.

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

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

Things are normal now, compared to during the lockdown.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

My primary concern is that God should help us to have it stopped , because businesses are no longer moving on well and patronage is very low.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Closure of businesses and school

I am concerned about my health

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

My health is my main concern

My primary concern is the trauma of the virus

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

I don't have much problem

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

I don't have any problem, nothing

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N/A - respondent has no concern.

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

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

I really don't have any concern right now.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

God is good to us, that's all.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

I have no concern about coronavirus

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

I have no concerns related to coronavirus

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

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

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

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

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

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

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

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

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

I don't have concern with coronavirus now

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

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

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

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

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

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

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

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

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

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

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

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

The main problem I have is regarding my business

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The farm work is not moving because I don't have money to buy fertilizer and also hire labour

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

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

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

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

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

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

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

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

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

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

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

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

What is the primary concern you have related to the coronavirus right now?

My main concern is my business all of the places that I look for money places that i hustle have closed even if i open my shop no one comes people don't have money

The covid-19 pandemic has not been easy for me because there's no money from my business compared to before the pandemic. There's no money these days to feed my family well. Due to the covid-19, business has not been moving well as there are no customers. A lot of customers are still at the village, they have not returned from Christmas break.

My kids are staying at home no school there education nothing they open the school recently now school is closed

The covid-19 affected everybody in the country but by Gods grace,i know that we wil all succeed in overcoming the covid-19 pandemic. I also know that the government is doing a lot to help those that are suffering due to the pandemic. The covid-19 has affected me so much because it has left me stranded ,my business is not moving like before. When the government told us to stay at home. We were doing nothing at home. When we obeyed government order to stay at home, business stood still and it almost crumbled too because we were not making an income. So, now in my business, I don't have much capital again compared to before the pandemic. The pandemic has paralyzed my business so much. I now need financial help to assist or support my business.

It has depreciated my business and made my capital to become very low compared to before the pandemic. My family depends on my business to feed and as sales in my business has slowed down due to COVID-19 it has become difficult to provide food to properly feed my family

The COVID-19 affected me very much because I'm a teacher in a private school and as schools were shut down due to the pandemic, I was not working and I was not receiving any salary. I only survived through the mercy of God because I don't have another source of income.

It affects the way we do business. Before, we can load passengers as we like but there are restrictions now.

It has affected the economy, everything is very expensive and it has affected my profits in business.

We are not allowed to move freely and using the face mask always is a big challenge for me. All these things have to stop

I don't have a business again because of the Corona Virus. I spent all my capital during the lockdown and now I don't have money to do business.

The business is not moving again, things are very expensive in the market, the little capital I have can't do much for me, but things are moving for those that have money now.

My main problem is money scarcity, I don't have money and it really bothers me.

What is the primary concern you have related to the coronavirus right now?

The prices of buying ingredients for making snacks is expensive now, but we are trying and God is our strength also.

Being it a global issue and how it has affected a lot of people around me, and concerned about my close ones.

Things are costly in the market now and it is hard to do business now.

I am worried that the virus will easily spread in Nigeria because people are not following the protocol for safety. This has also affected the economy, it has gone worse since March, 2020

It affect everybody. There is no sales because there is low patronage. There is no money in circulation. It is those that are well fed that think of buying clothes.

Everything has being tied down, nothing is going good pertaining our business

Nothing, I have no concerns at all

During the lockdown, they were forced to closed the business down as a result the capital was used to feed the family and the business fell as there was no capital to order for goods after the lockdown. I had to collect goods on credit due to the pandemic and my business is not moving well because of lack of capital. If business has capital, it will move because you can buy goods that you don't have in the shop. There's not enough money to order for goods from Aba or Port Harcourt.

There's no case of covid-19 in my community and i observe all the protocol of washing my hands, wearing face mask and social distancing.

The Corona virus has reduced my business patronage as well as my income due to the economic hardship which is as a result of the lockdown.

There is no sales, we are not selling like before and there is no money. Things are costly and the everybody is complaining.

Because it has cost me a lot, my shop is closed, I had to go back and start selling a little from my house.

The issue of food and money being affected, the lockdown affecting patronage of my business because it doesn't allow the gathering of people now.

It has not been easy, you need money to upgrade your business, when you have enough goods in your shop, it attracts customers.

What is the primary concern you have related to the coronavirus right now?

The hardships it brought about making our source of income not yielding enough.

Business has not been good since the pandemic started, it has not been going well. I travelled home to the village for Christmas and since I've been back, there are no customers to patronize my business because customers don't have money compared to before the pandemic.

Yes my concern is that during the coronavirus we suffered a lot because we were locked at home no where to go and to get our daily food is hard so it really affect everything about the economy things are expensive but right now is for us to stay safe of this virus

The lockdown has escalated the prices of goods because borders have been closed, and my business is really down because i can't afford enough raw materials, but thank God things are improving.

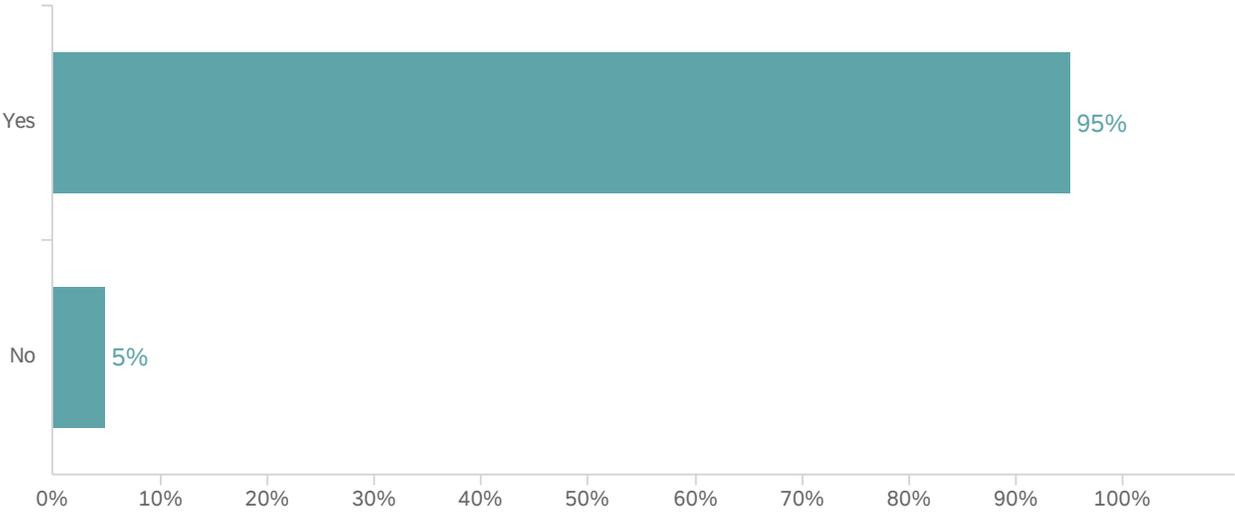
SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers, supply issues, and closures due to COVID-19 restrictions* are the top impacts reported by 63%, 32%, and 30% of customers respectively. Only 5% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their *situation has worsened*, with 44% saying it has gotten “much worse”
- **Income:** 91% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 64% have been able to pay them, while 36% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 70% able to pay in round 11*
- **Cash Accessibility:** 30% *don't know or can't say*, 16% report *somewhat or very difficult*, 56% report *somewhat or very easy* to access cash
- **Farming:** Only 39% of respondents are involved in farming. 42% of those who farm reported *difficulty in acquiring inputs*, 40% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 65% report a *decrease in food consumption*; 17% say they regularly go hungry, and 50% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who "very much decreased" savings *increased from 68% in round 1 to 74% in round 9*
- **Coping Mechanisms:** *Using savings* and *reducing investments* are the most common coping mechanisms reported by 86% and 43% of customers respectively. 33% have *borrowed money* as a way to cope with COVID-19

Continuation of Main Income Activity / Business Post-Lockdown

Q: Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?
(n = 6,356)

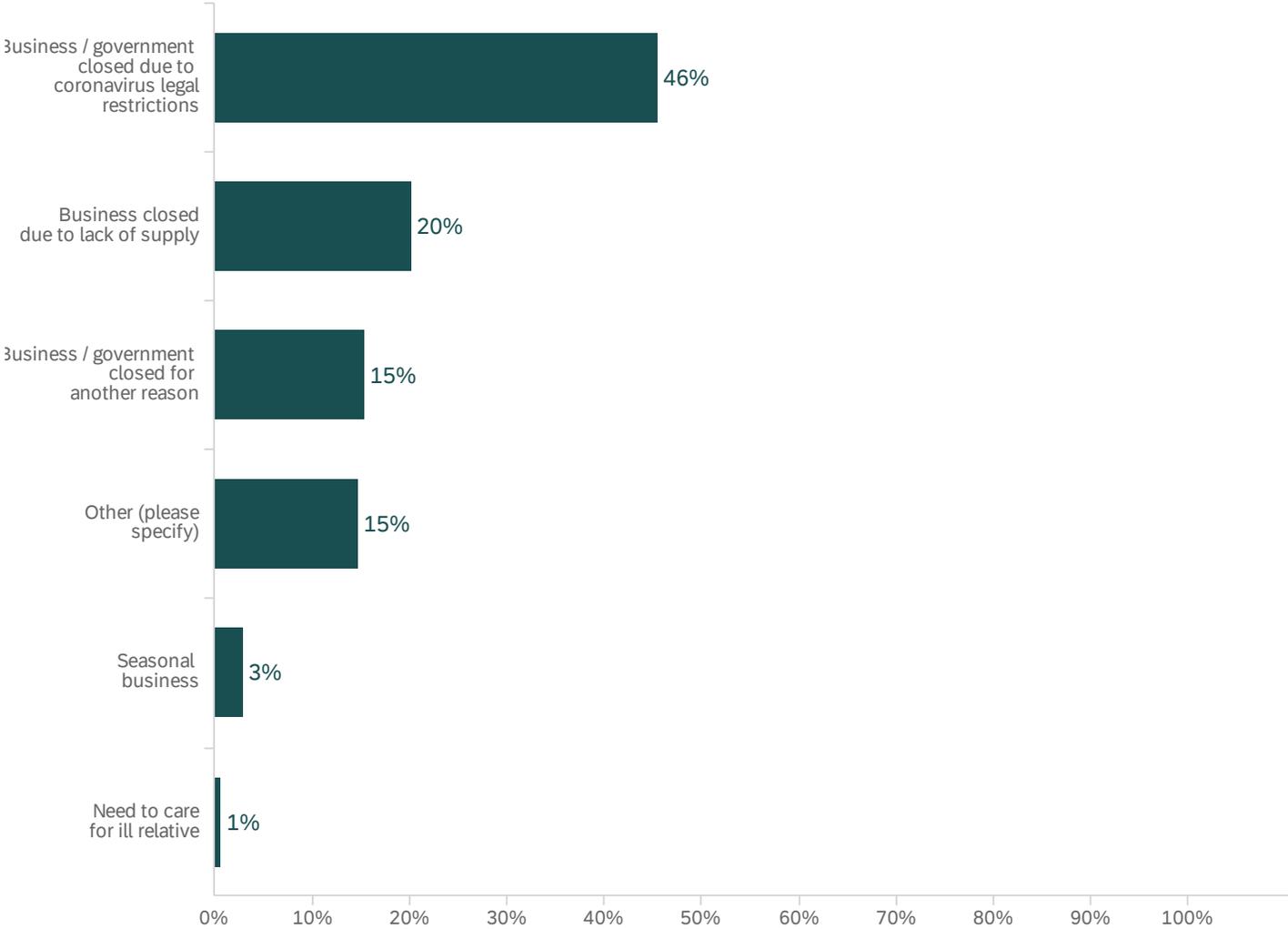
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



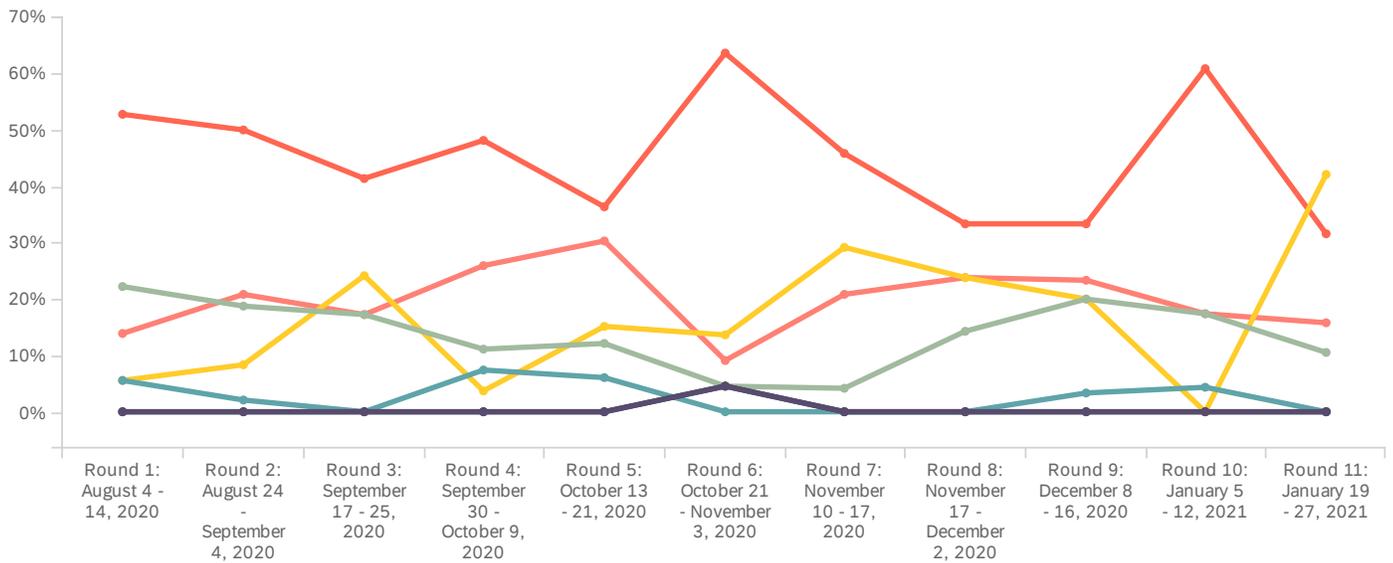
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business) (n = 311)

Insight: Of the 311 customers who switched businesses, nearly half changed in direct response to COVID-19 legal restrictions.



Reasons for Business Change by Round



Legend:

- Red:** Closed Due to COVID Legal Restrictions
- Pink:** Closed Due to Lack of Supply
- Yellow:** Closed for Another Reason
- Green:** Other
- Blue:** Seasonal Business
- Dark Blue:** Not Able to Farm Due to Lack of Inputs
- Purple:** Not Farming Season

Insight: Customers who reported closures due to legal restrictions decreased in the most recent round. Lack of supply concerns decreased from 23% in round 9 to 16% in round 11. Below, customers elaborated on other reasons why their business changed. Some said they did not have a business or employment before. Many cited the loss of capital or customers.

Other (please specify)

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

Other (please specify)

I was not able to make profit from my last business so I changed.

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Not doing any business before

. I used to tie and die but I wasn't making profit.

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

Other (please specify)

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Not received loan yet

My capital was small so i had to shut it down

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

The former business I was doing wasn't profiting me anymore

Temporarily closed because of low patronage from customers and no money to restock my provision store

Am house wife before

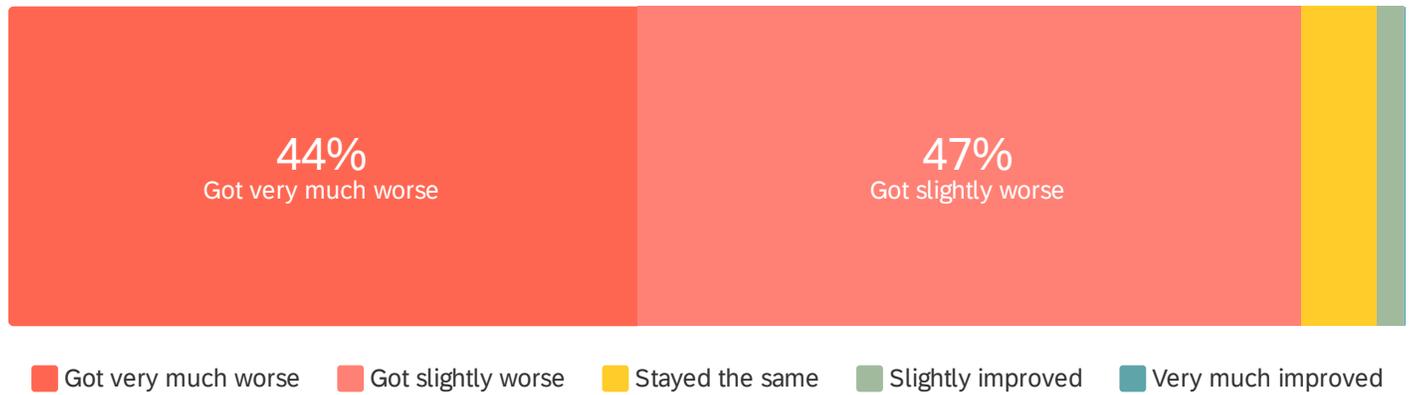
Lost my capital

I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

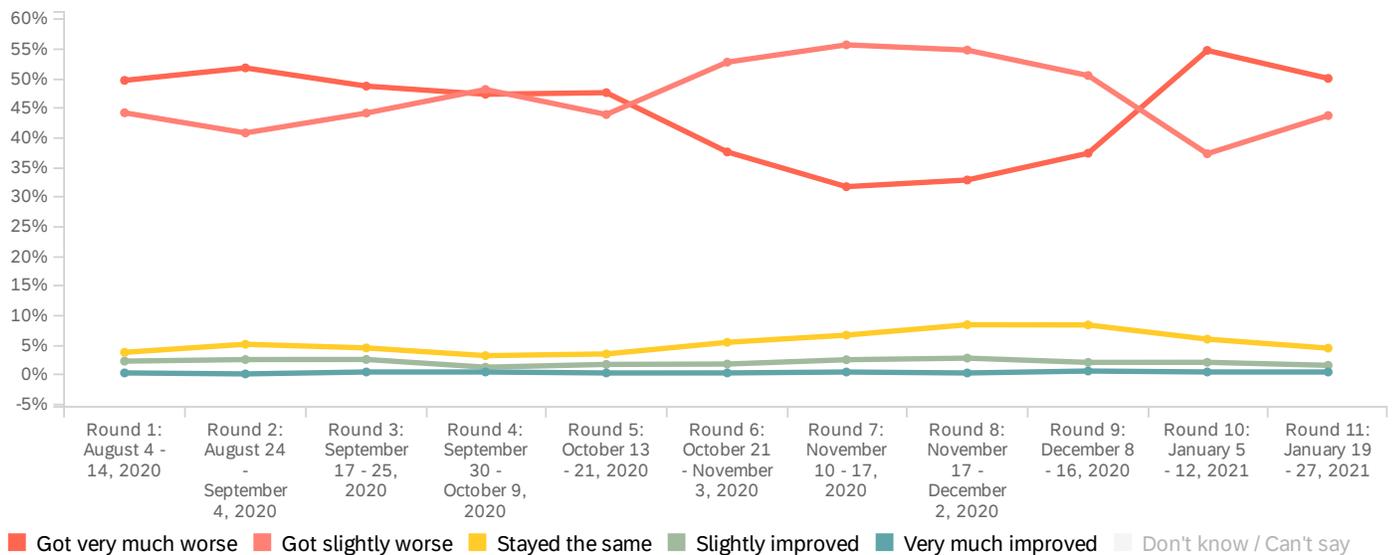
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 6,791)

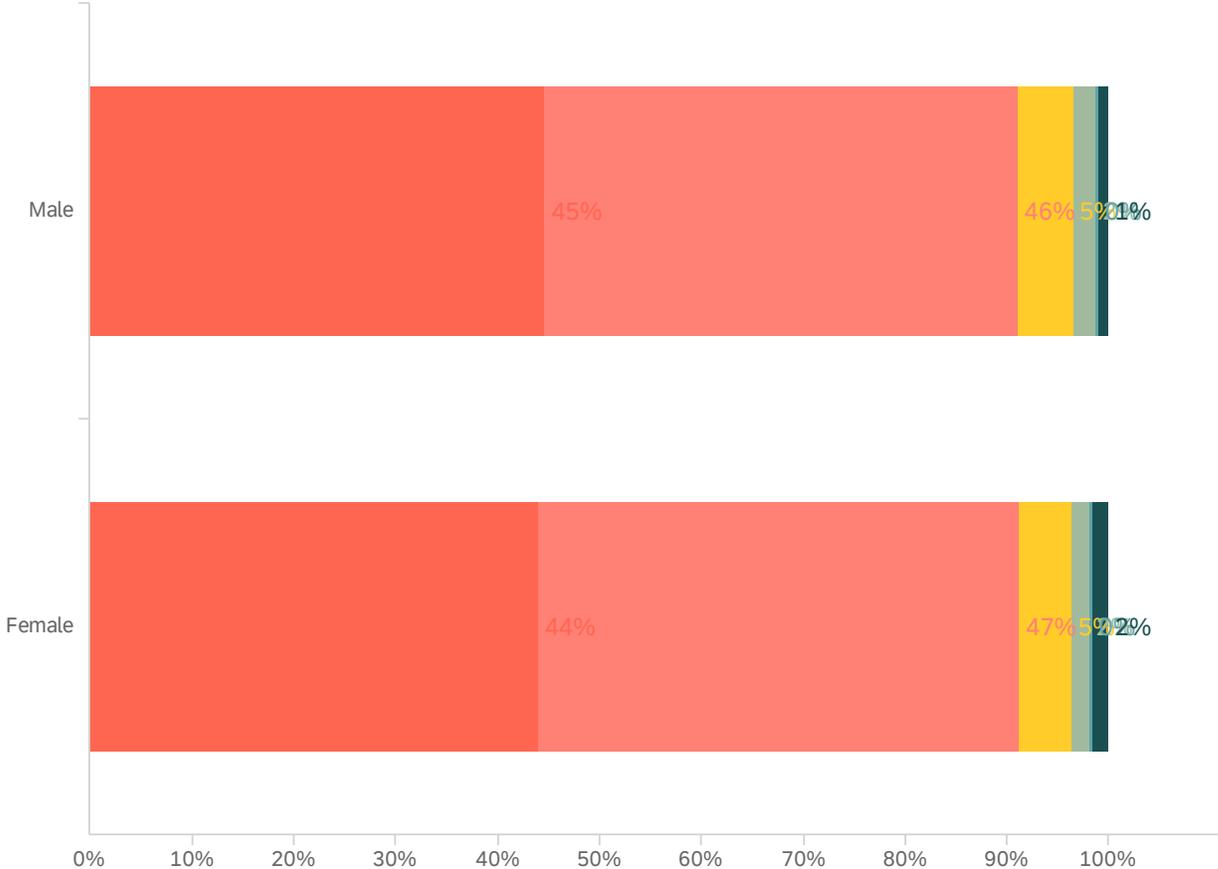
Insight: 91% of customers report a worsening of their financial situation. Only 2% say it has improved. We noted almost no differences by gender. In round 11, more customers said their financial situation "got very much worse" than "got slightly worse" (50% "slightly worse" to 44% "very much worse"), but those reporting "very much worse" financial situation remained near the highest reported levels in six months of data collection.



Impact on Financial Situation by Round



Impact on Financial Situation by Gender



Impact on Income

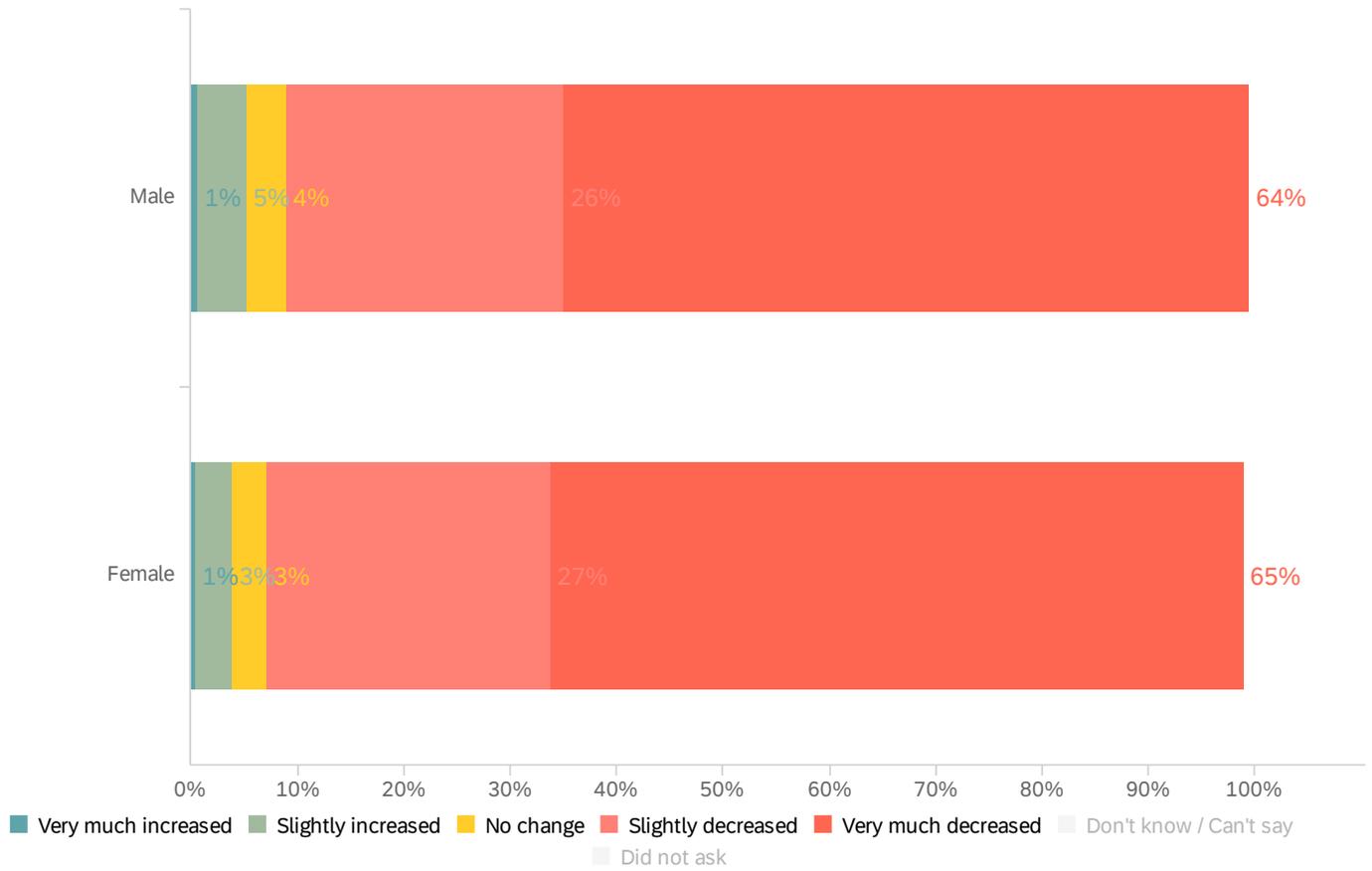
Q: Has your income changed since the lockdown in March 2020?

(n = 6,791)

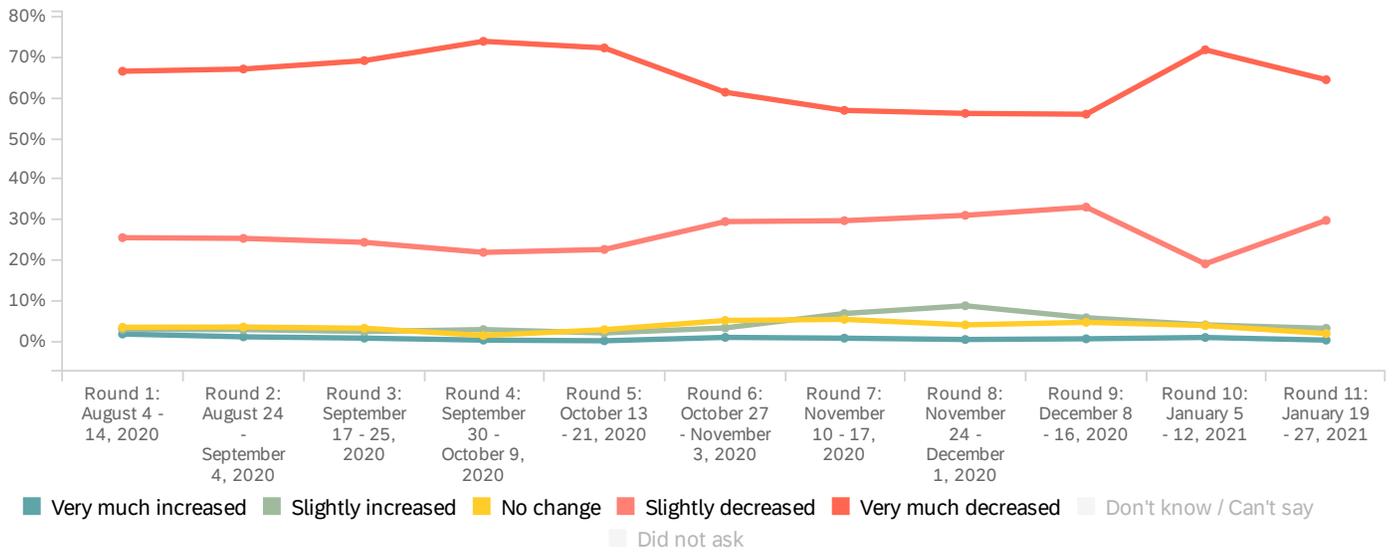
Insight: 91% have experienced a decline in income, with **65%** saying it has "very much decreased". Gender differences were very small. Customers with "very much decreased" income decreased slightly after a spike in early January: this percentage decreased from 72% in round 10 to **64% in round 11**.



Impact In Income By Gender



Impact on Income by Round

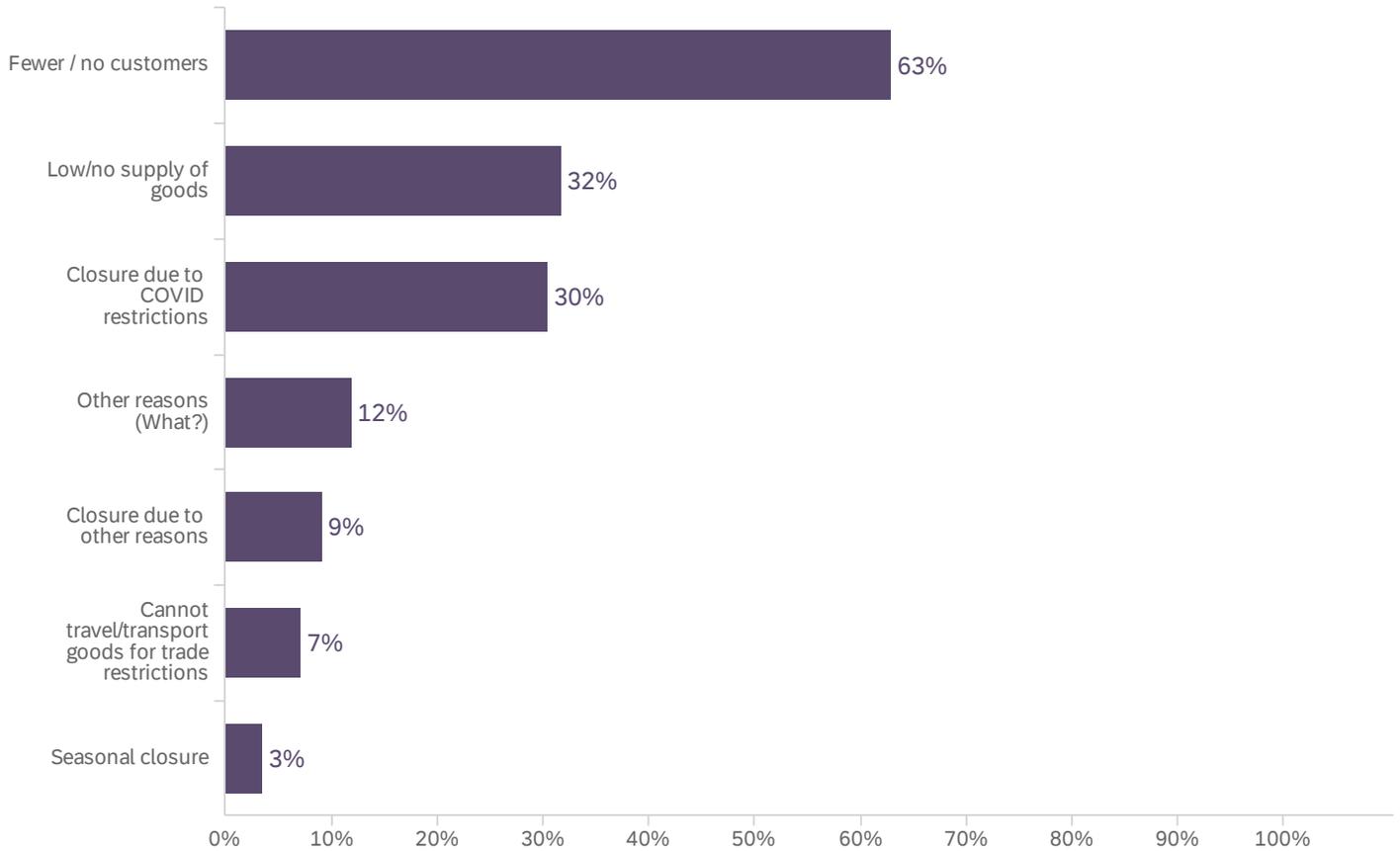


Impact on Business

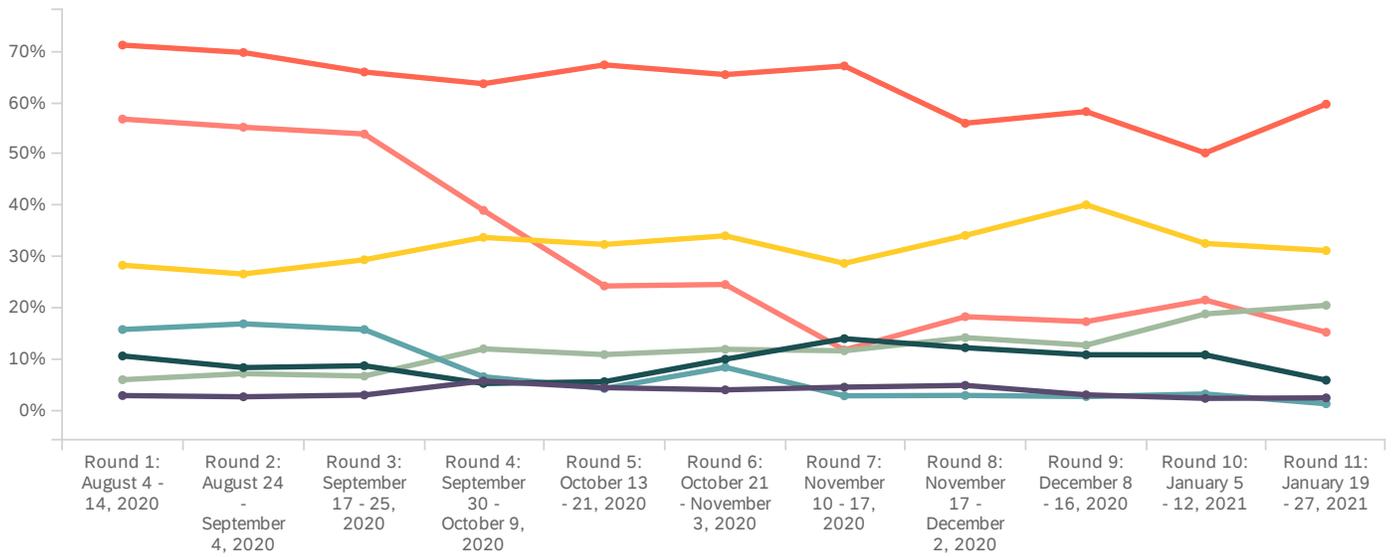
Q: Has your income from your business this month been impacted by any of the following?

(n = 6,556)

Insight: The effect on businesses has been substantial; almost **2 in 3** businesses said they have fewer customers. **32%** suffer from a low or no supply of goods.



Impact on Business by Round



Legend:

- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

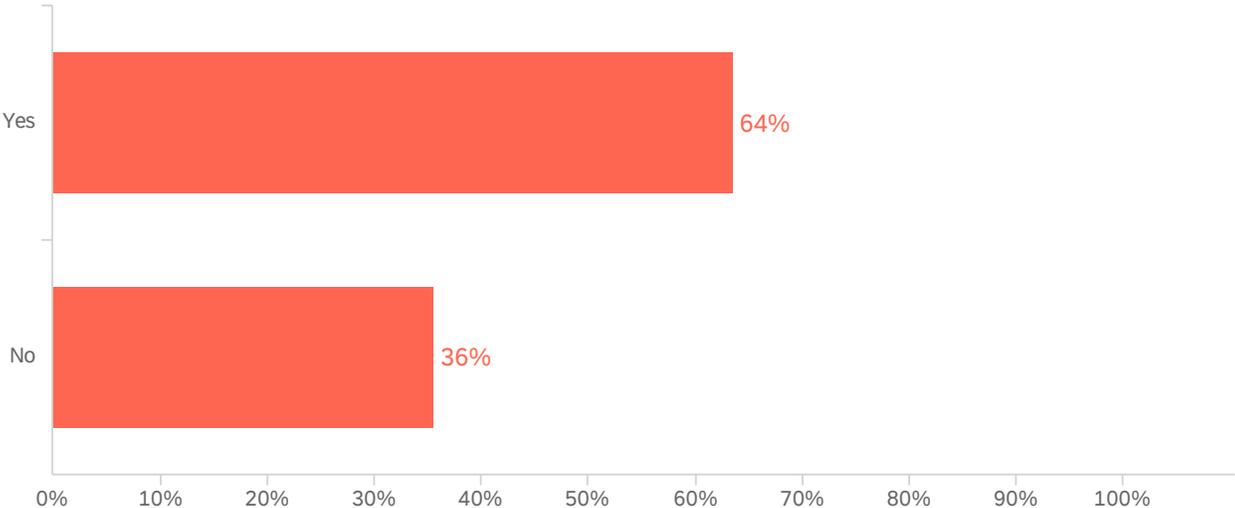
Insight: Those suffering from fewer/no customers increased to the highest level since mid-November. COVID-19 restrictions continued to decrease, from 57% to 15% between rounds 1 and 11. Trade restrictions similarly decreased from 16% to 1% between the eleven rounds.

Percentage of Respondents Able to Pay Employees Since Lockdown

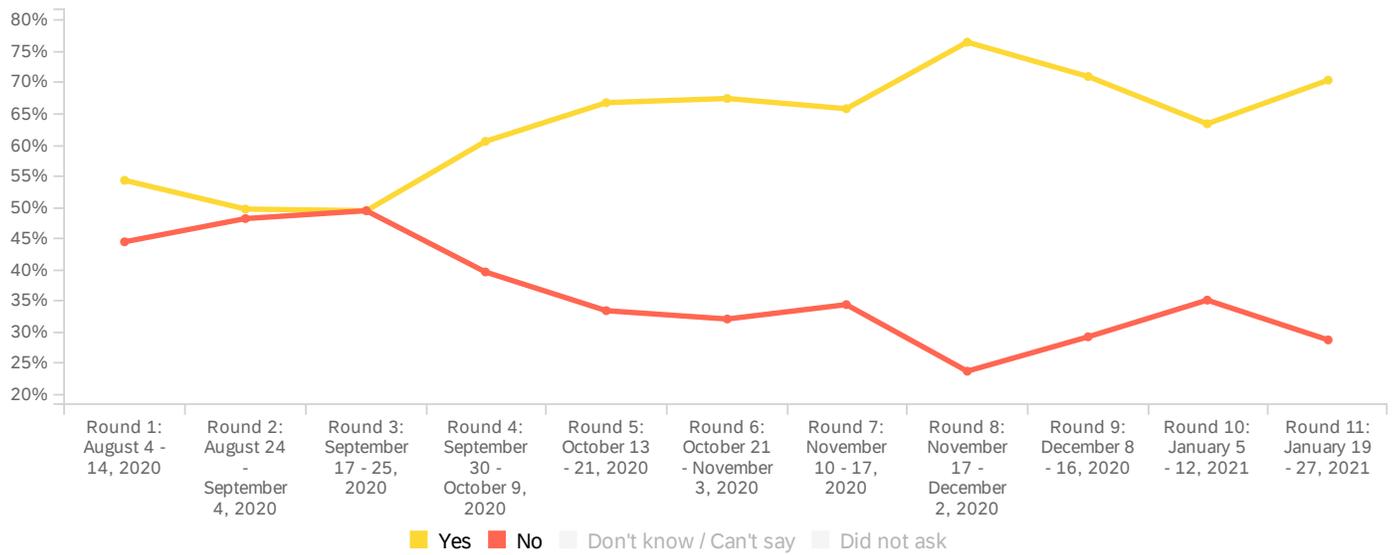
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 1,659)

Insight: In round 11, 70% of respondents were able to pay employees, improving to levels reported in early December. Service appeared to be most able to pay salaries, with **69%** of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (**64%** of respondents in this sector unable to pay).

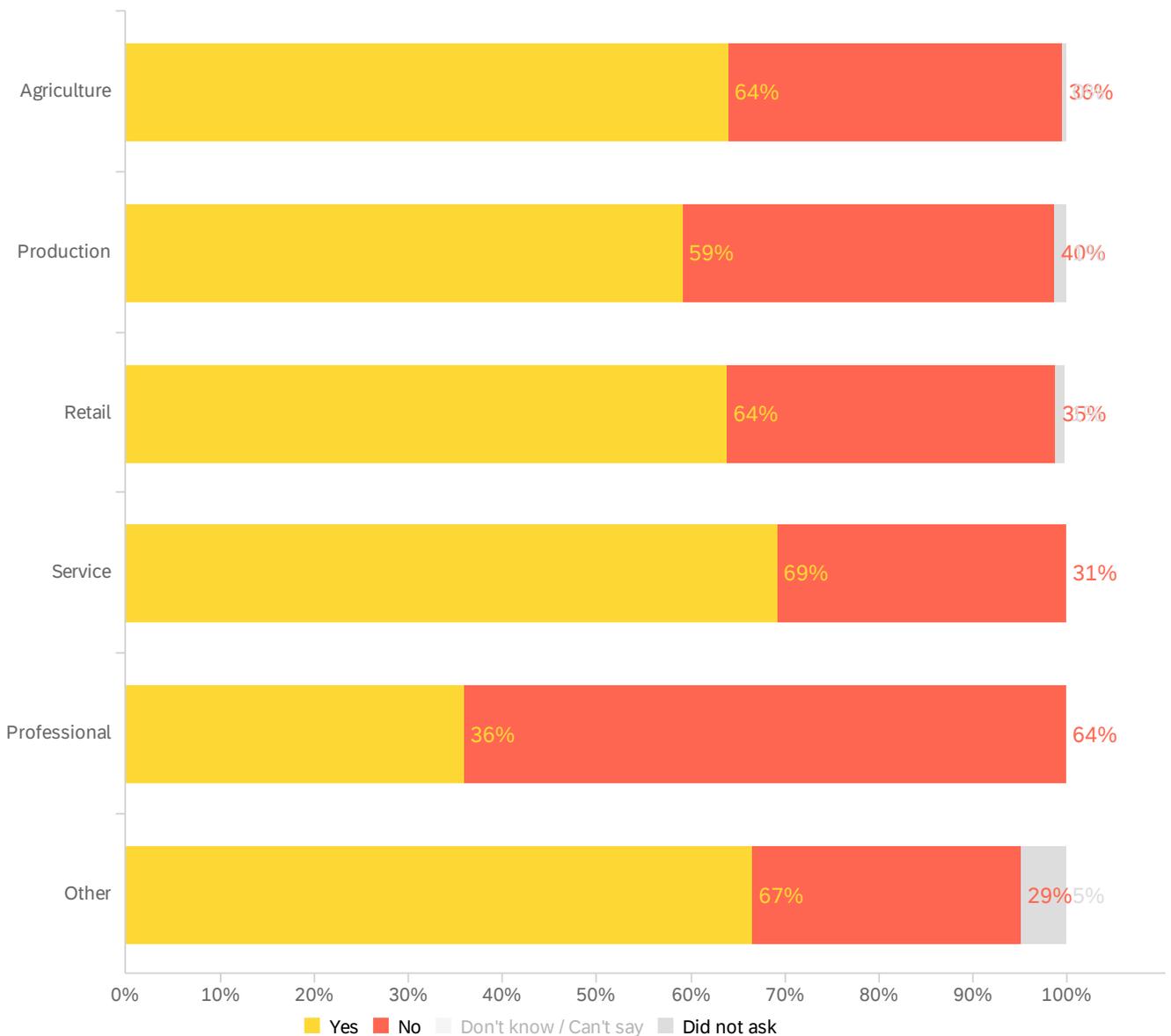
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round



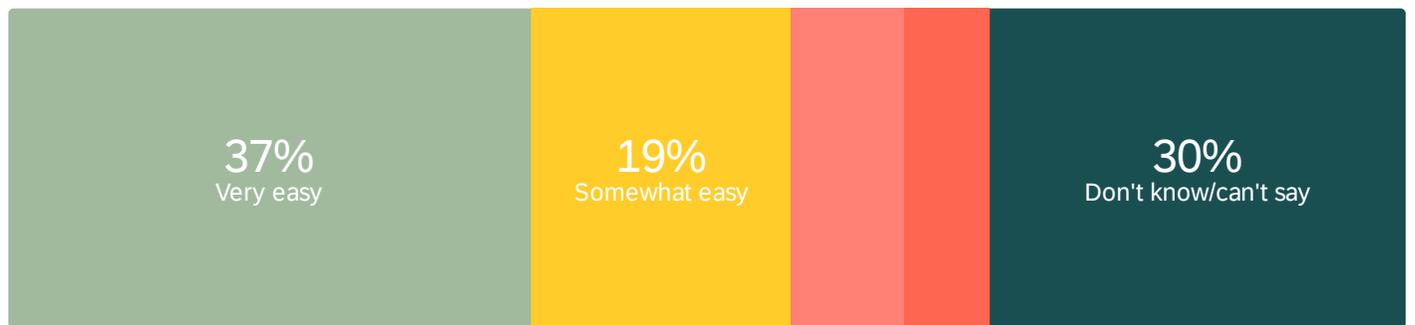
Ability to Pay by Sector



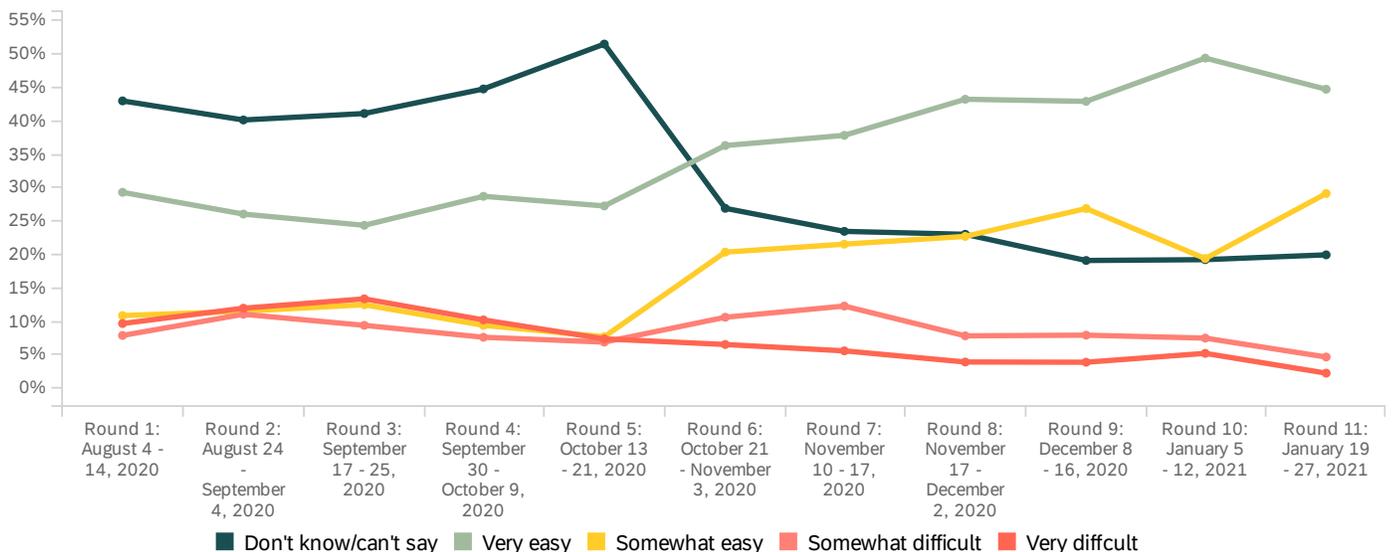
Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?
(n = 5,533)

Insight: While 31% of respondents don't know, **37%** say it is "very easy", and only **14%** say it is "somewhat" or "very difficult" to access cash. Access has consistently improved round over round: **45%** of round 10 respondents find it "very easy" to access cash.



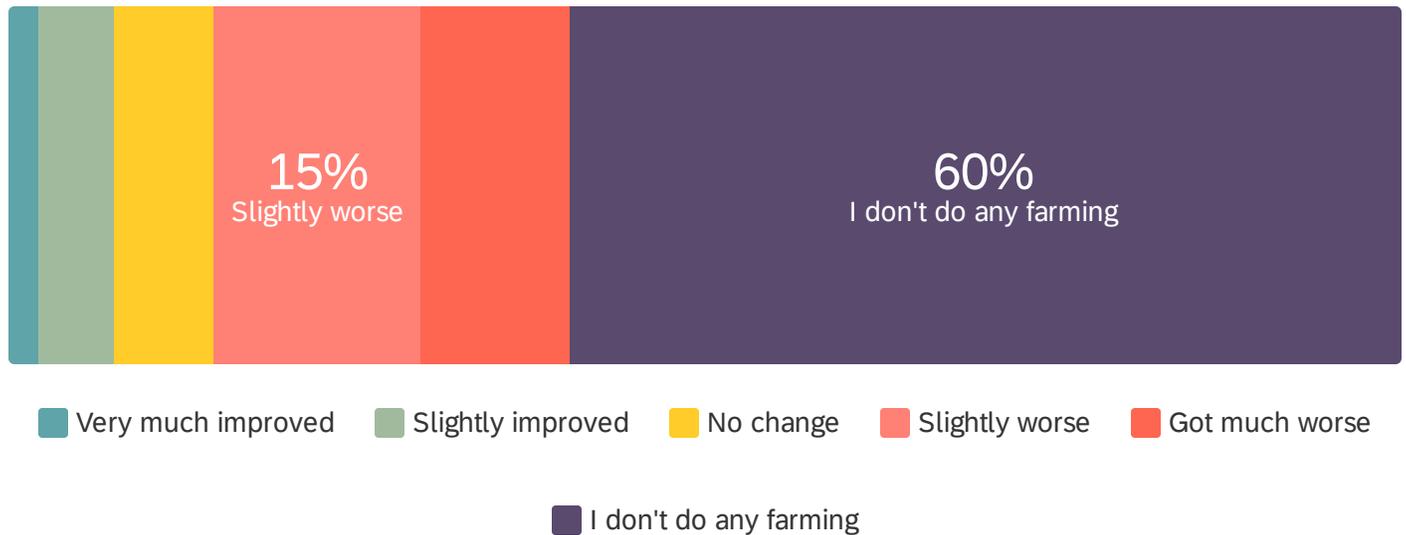
■ Very easy
 ■ Somewhat easy
 ■ Somewhat difficult
 ■ Very difficult
 ■ Don't know/can't say



Impact on Farming

Q: Has your farming practice changed since March 2020?
(n = 5,569)

Insight: The majority of respondents do not farm: only **40% are involved in farming**. Since March 2020, nearly **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

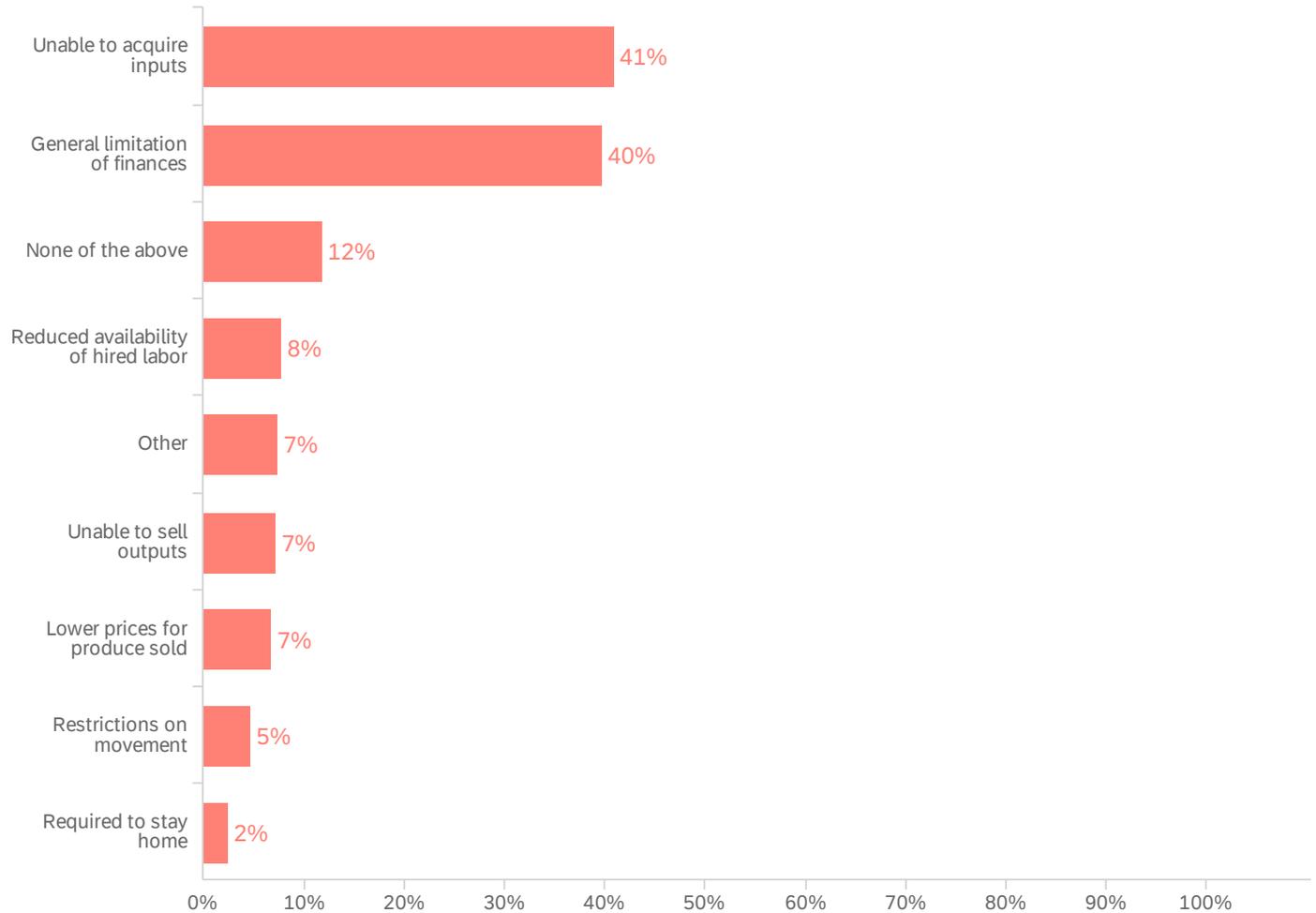


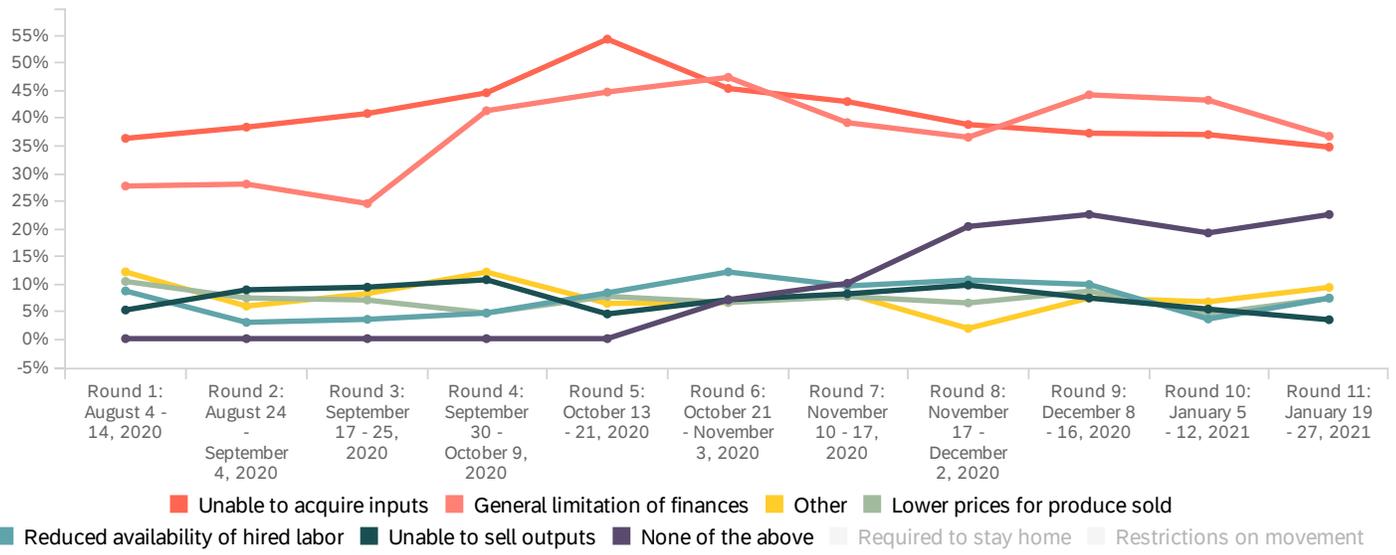
Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 40% of respondents with farming practices)

(n = 1,886)

Insight: 41% were unable to acquire inputs, and 40% were limited by their general financial situation. Between rounds 5 and 10, the percentage of respondents unable to acquire inputs decreased from 54% to 35%. Those restricted by their general financial situation also returned to levels reported in early November after a spike in the last two rounds.





Impact on Food Consumption

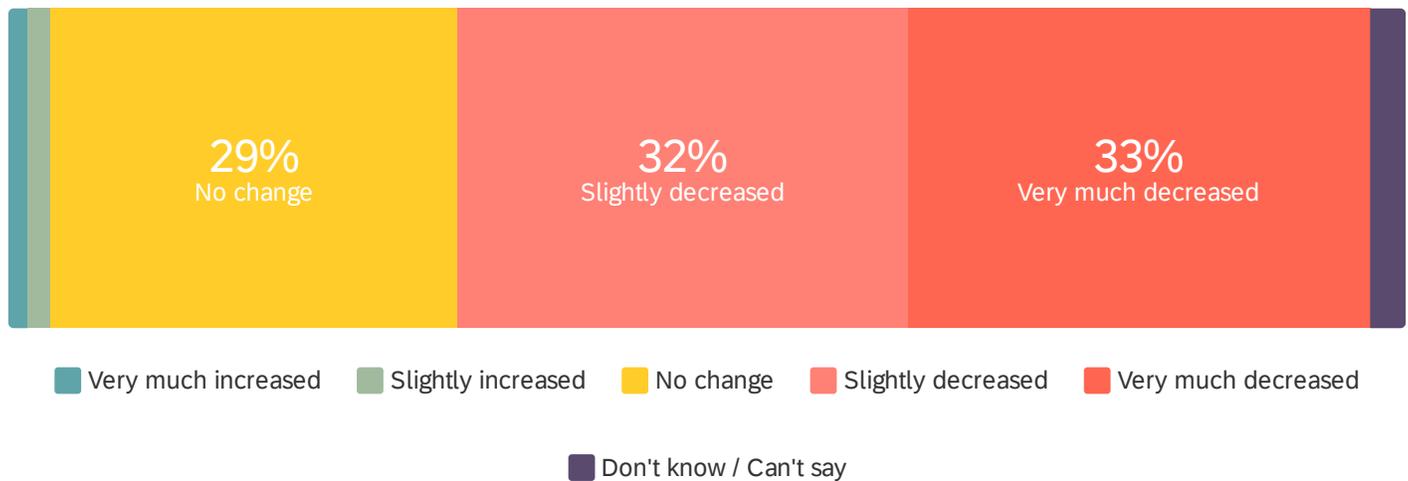
Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

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 = 6,791)

Insight: 65% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. Consumption seems to have recovered slightly compared to the beginning of data collection: in round 11, 44% reported a "slightly decreased" level of consumption, and 24% "very much decreased consumption" in this round compared to the high of 44% in round 1. However, since round 6 in October, the proportion of respondents for which food consumption has decreased rose from 57% to 68%, signaling a worsening of the living conditions in the past two months.

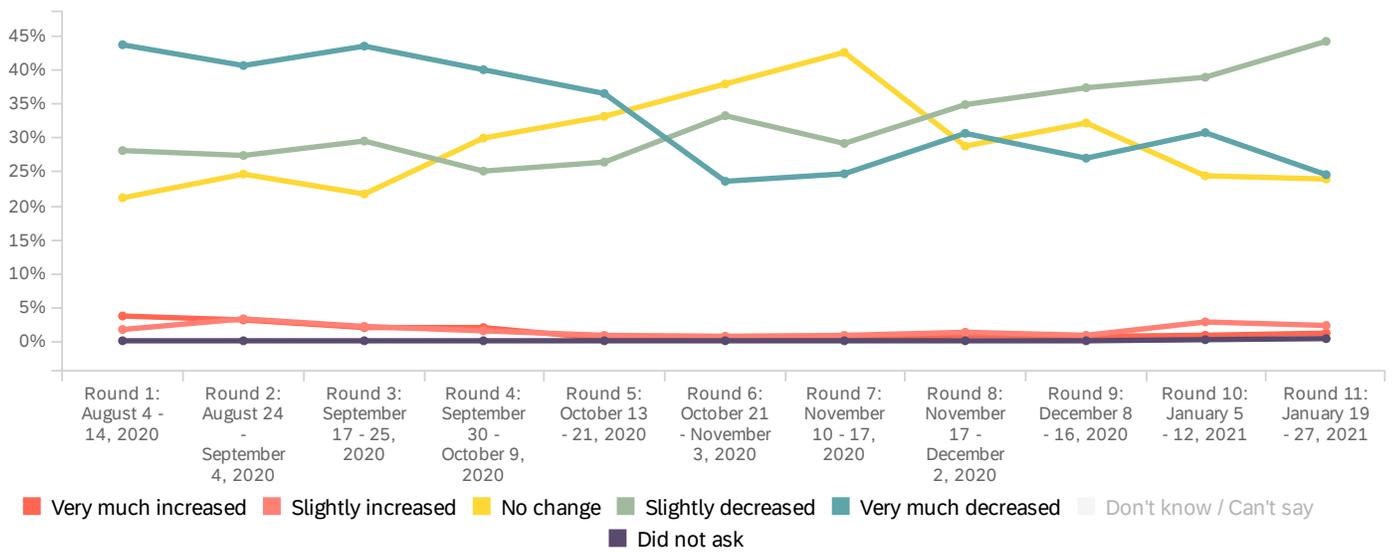
* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



Food Consumption by Gender



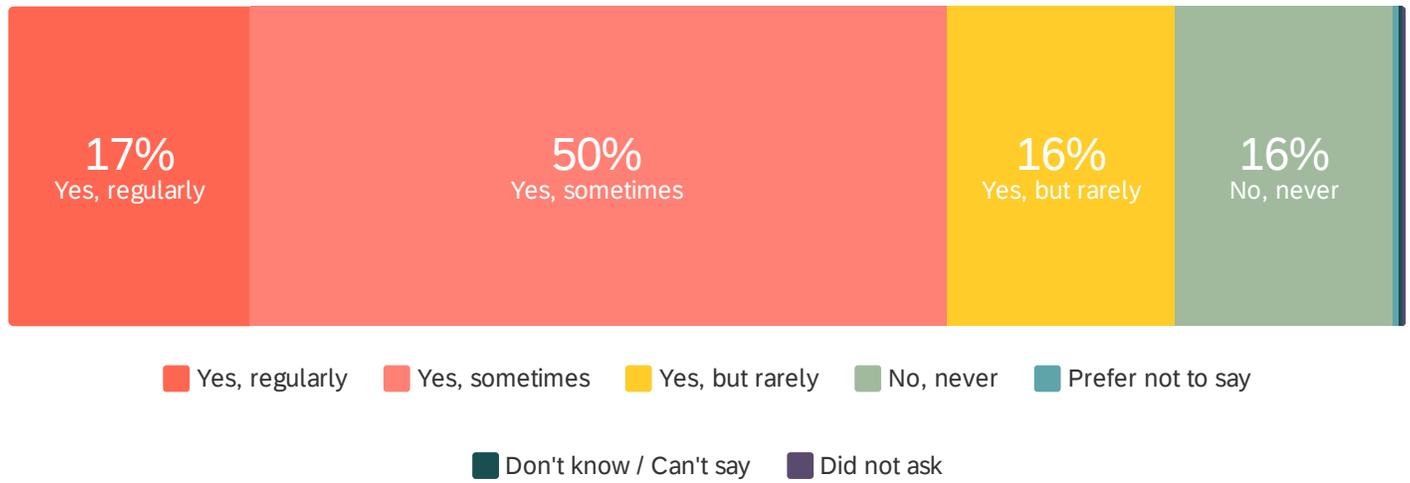
Consumption Changes by Round



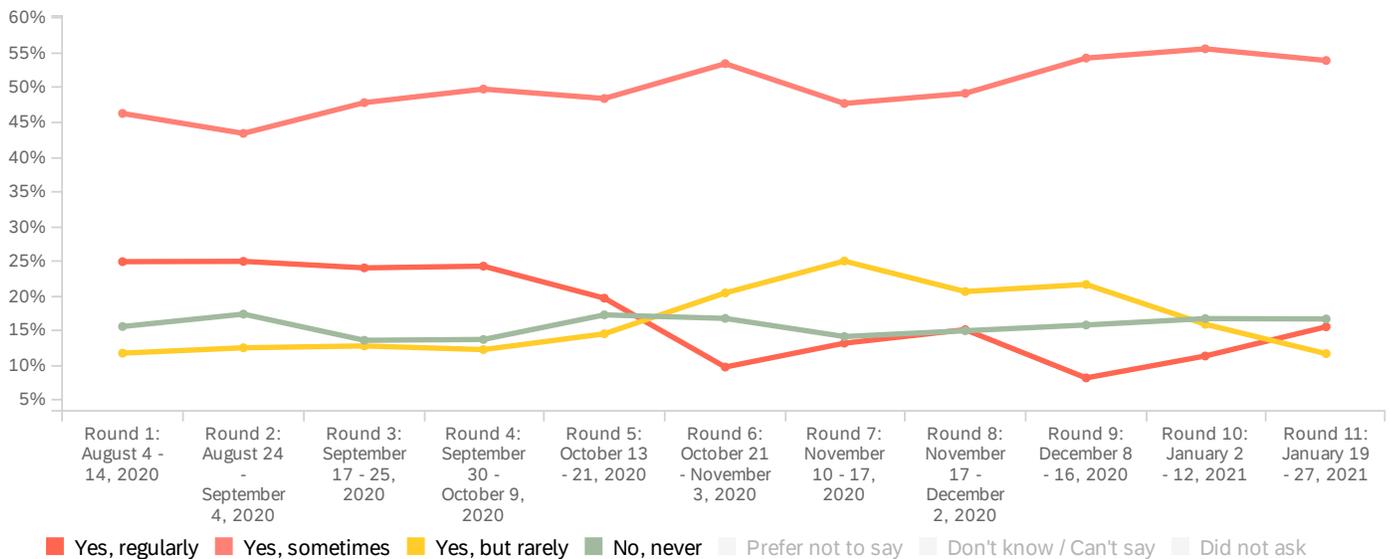
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 6,166)

Insight: 67% of customers regularly or sometimes went hungry. Those who went hungry regularly decreased from 25% in round 1 to 15% in round 11. We did not observe significant differences by gender.



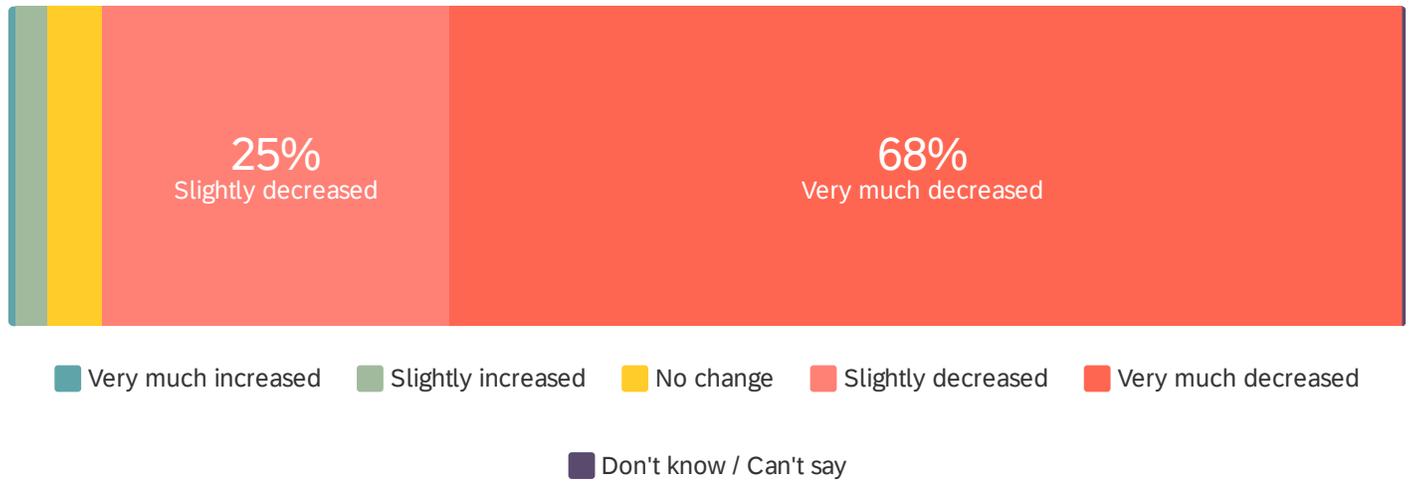
Hunger Frequency by Round



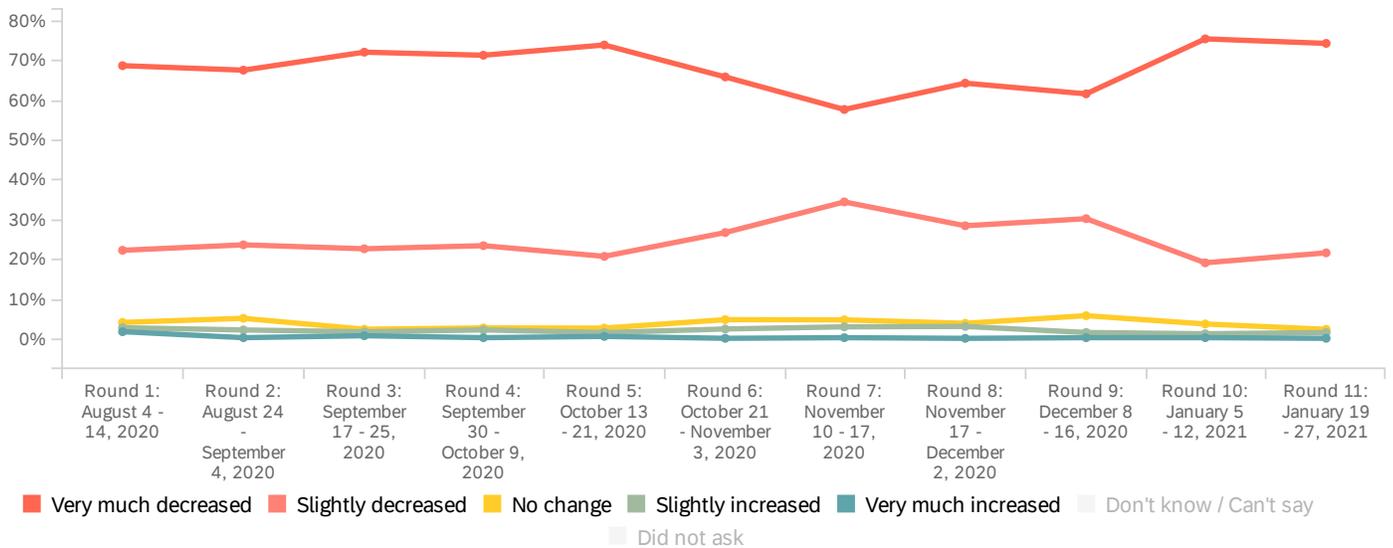
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 6,791)

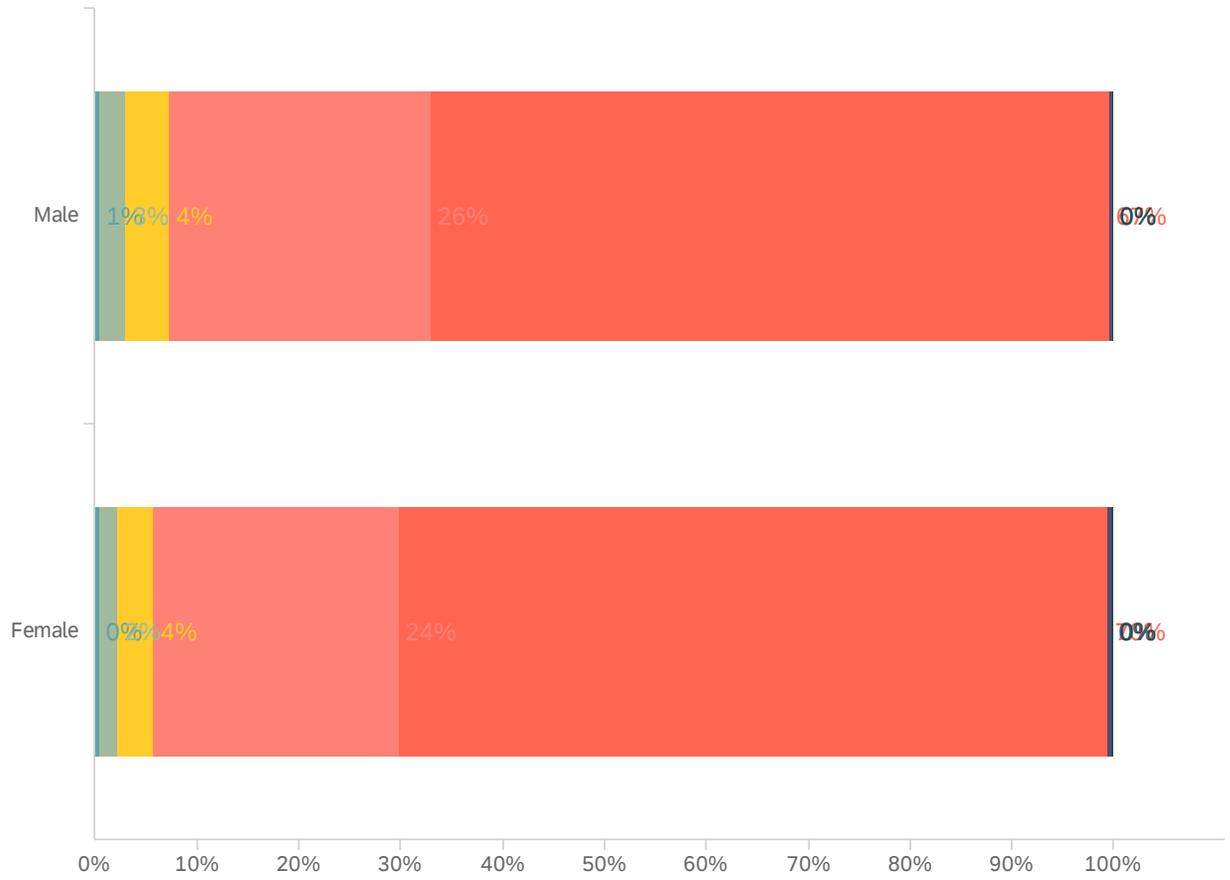
Insights: Savings decreased significantly for customers: **93%** reported a decrease to some degree. Those with "very much decreased" savings remained at a high of the project at **74%** in round 11.



Savings Impact by Round



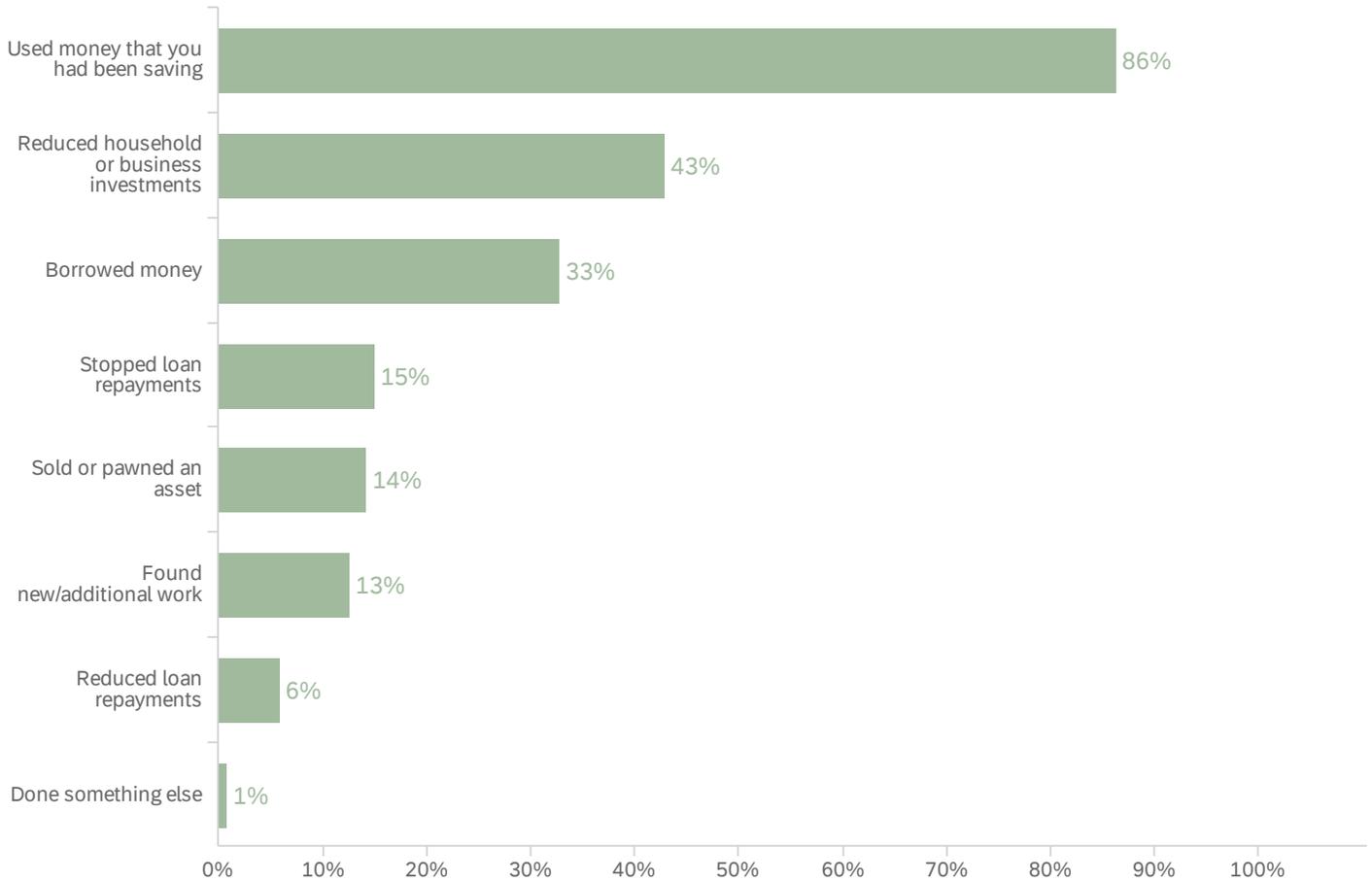
Savings by Gender



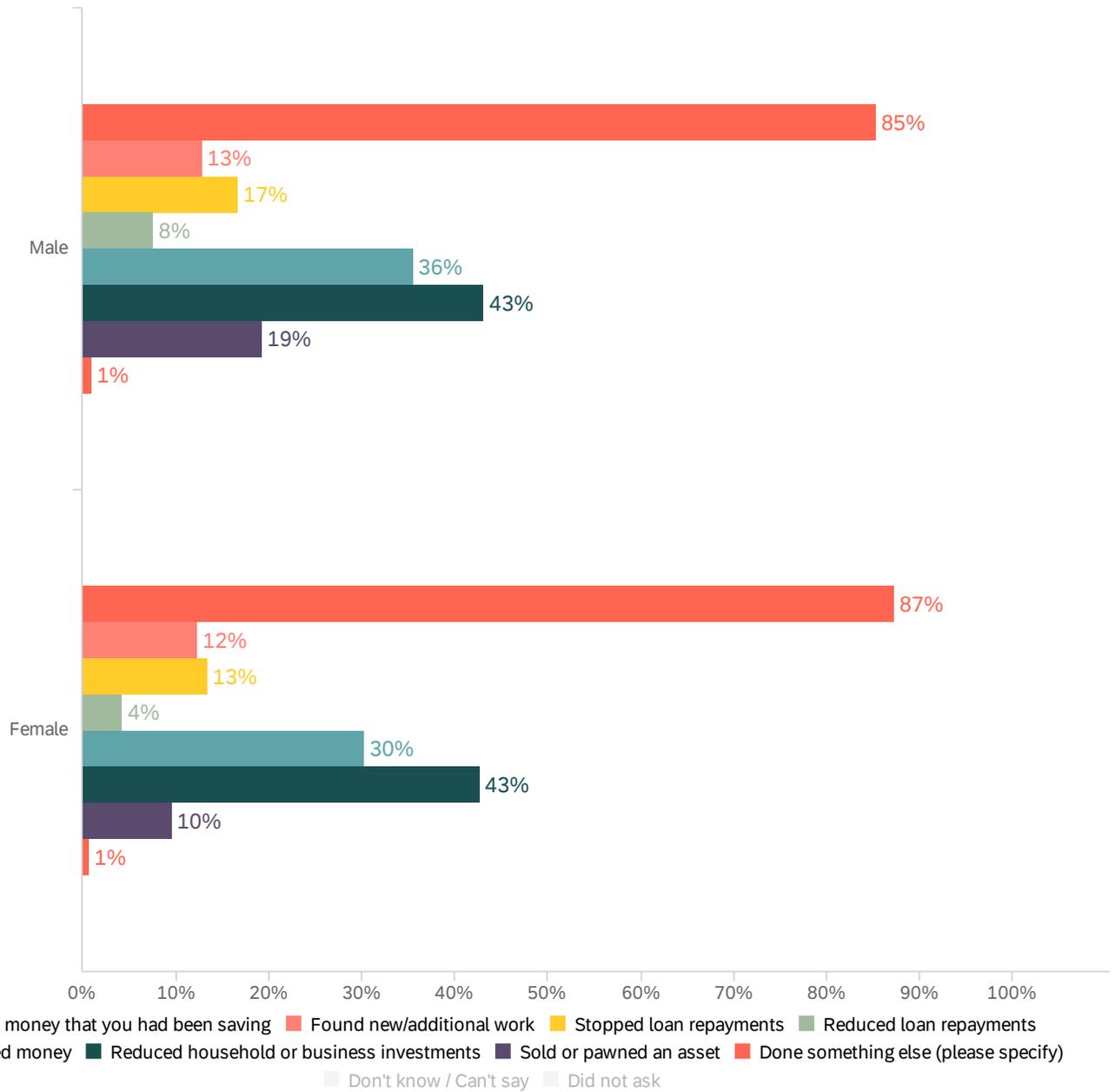
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 6,540)

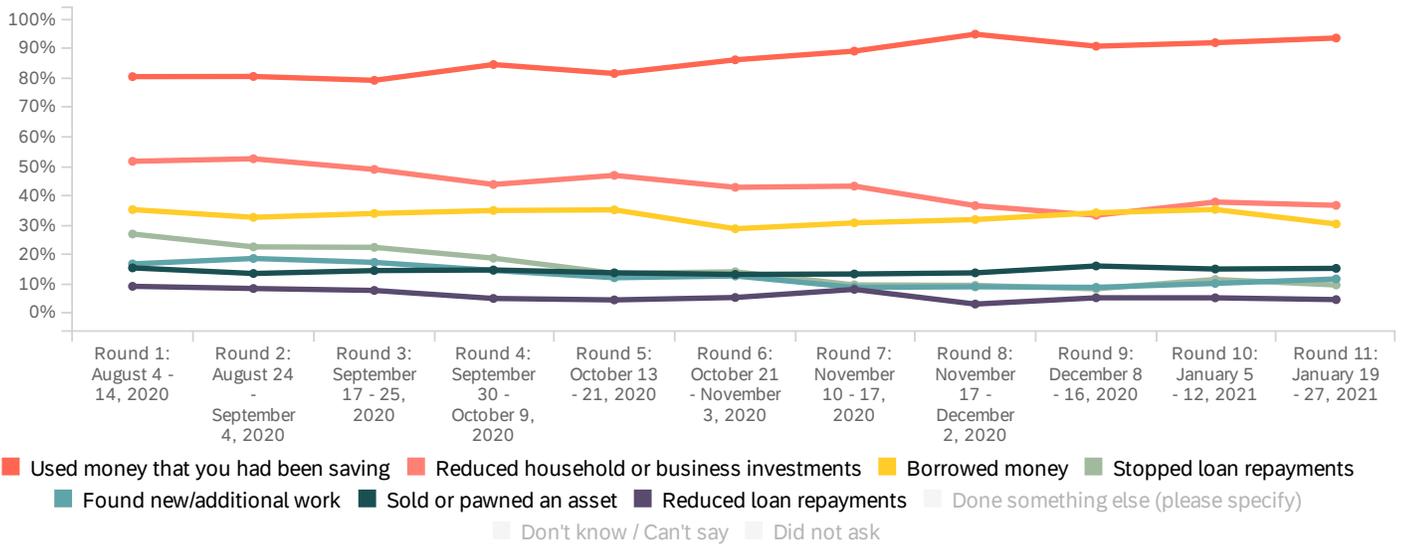
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, to borrow money, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



Car

Farmland and a house

Tv

Goat

Mattress and sewing machine

Plot of land

Animals

Livestock

Livestock

Plot of land

Sold my wife gold earring

Two of my cow

Livestock (chicken)

Car

Bags of maize

Embroidery machine and livestock

Sewing machine

Motorcycle

Land

Stabilizer

Gold rings, animals

Fridge

Livestock

A plot of land and a set of cushions

I sold my machine and my wife fridge during that lockdown

A house and a plot of land

Land

I can't tell you it's my family secret

I sold my motorcycle

Phone

Bed

Plot of land

Refused to mention it

Cart

A plot of land

2 houses

Bed

Animals

Land

New clothing material (wrapper)

Motorcycle

4 bags of beans and 5 bags of sorghum.

Bike

Sowing machine

Sowing machine

Plot of land

Aluminum remains

Farm produce

My land

Land

Gold earrings

Groundnut that was kept for storage was sold

Motorcycle and a bag of rice

Motorcycle and livestock

2 plots of land

Livestock

Plot of land and goats

My farm, I gave out my farm in exchange for money and when I return the money, I will get my farm back.

Chairs

Land and animals

Furnitures

Animals

Land

I sold my wife Fridge

A plot of land

Animals, farm produce

2 plots of land

Sowing machine

Bed

Plot of land

gearbox unused item from the car I used to repair

I have to sell my goat and my sewing machine

Chicken

Form and ram

Fridge

Land

Livestock

Phone

Land

Goat, land

Sewing machine

Farm produce

My wife rapper clothe

Livestock

Gold earrings and grinding machine

Printer and phone

Wheelbarrow

Bike

Animals

Phone, laptop

My clothe

Television

Animals

Bike

Farmland, house

Generator

Luggage

Turkey

My television and bike

Livestock

Gold ring

2 Plots of land

Land

My clothes

Washing machine

Car

Chairs

Farm produce, chicken

Hemming machine

Bike

Millet

Machine, car and farm

Livestock

Motor cycle

farmland

Harvest that was supposed to be kept

Quarter of a plot

A fridge

Rice which I harvested from our farm

Bed

I sell out of my storage rice boring the pandemic

Crops (Rice) and livestock

Livestock

Leased my farm

Motorcycle

Half of my land

The dry tomatoes and peppers I stored I sold it out during the pandemic to buy food

Farm produce

Earrings

Household items

Land

Machine

Television

Machine

Sell off some of our storage and also a goat

Livestock

Land

A plot of land

My hearing

Livestock

Tv

Animals and bike

Car

Tv, fan

Farm produce

Tricycle

A fridge and a wardrobe

I sold off my bed and also goat

Sowing machine

A plot of land

Animals

Land

Animals

Cattle, beans and millet

Sold for my goat

I sell off my mattress and old iron bed

Home appliances

Sell off my sheep

Land

Car

Farmland

Chairs and fridge

I sold my land and goat because I was seriously sick, I have to paid for and hostipal bill and also provide for my household

the goat that am rearing

Land portion

Livestock and a car

A car

Phone

grinding machine

Machine

Farm produce

Phone

Smart phone and a laptop

phone

A set of pot

Farm produce

Livestock

Sold crops (Rice and sesame seeds)

Grinding machine

A plot of land

I sold my grinding machine

Car

Foot sewing machine

Land

Furnitures and Fan

Freezer

Smart Phone

Farm machinery

Phones

A set of plates

Car

Jewelry set

Farm land

Jewelry

Car

Farm produce that were meant to kept for the next season.

Land

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan. AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewellery

Farm produce I would have kept.

Motorcycle, generator and my wife wrappers

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

Jewelry and generator

Sold some of the farm produce

Livestock

Wrappers

goat and one of my new wrapper (cloth) just for me and my family to eat

Pasta making machine

Livestock and bed

Livestock

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sewing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utencils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

earring

animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestock

Plot of land

phone

Earring

machine and phone

Sold my land

Land

Animals

Land

Livestock and sawing machine

land

Photocopy machine

Phone

Livestock

Phone

land

animal - chickens

Generator

Sold my animals

Bike

TV and Fan

I can't disclose

Television and Fan

Phone

An earring.

Television and Home Theater set

Freezer and Sewing machine

Mattress

Phone

Phone

One new cooking pot I have

Motorcycle

I sold my Generator and Okada motorcycle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

Animals

Deep freezer and tv

Phone

Phone

machine

Sewing machine and Generator

Hand set (phone)

Generator, laptop and television

Freezer

Chicken

Tent in the market

Gas cooker

Car

Land

Land

Refrigerator

Television

Farmland

Bike

Animals

Refrigerator and stabilizer

Animals

Plot of land and a house

Chicken

Phone

Birds

Machine

Television and generator

Clothes

Sawing machine

Generator

fabrics

phone

phone

land

machine

Land

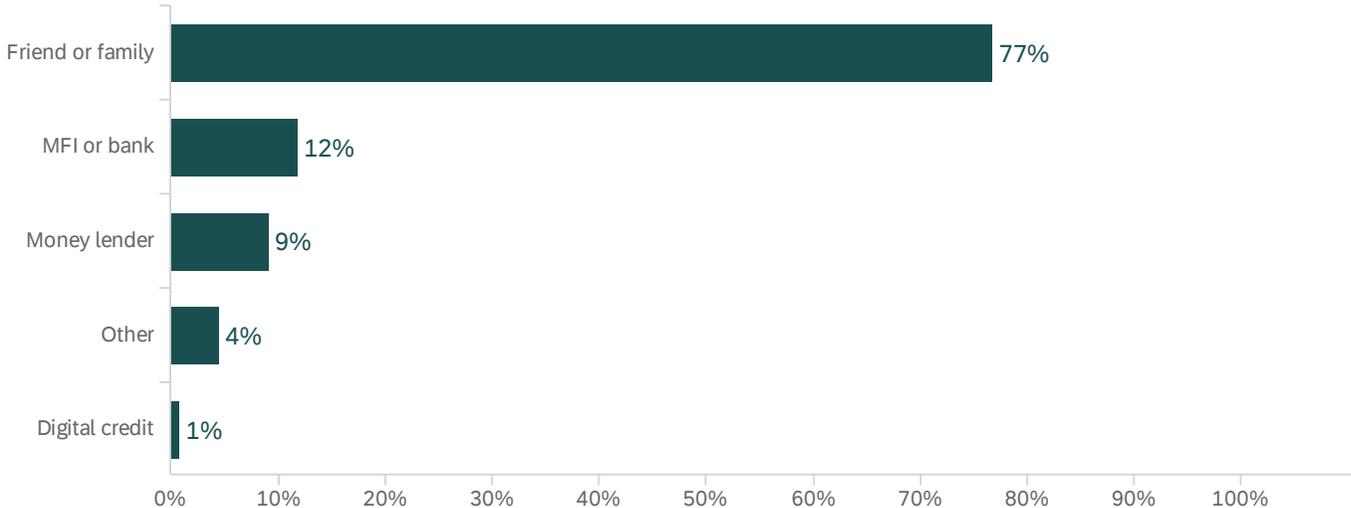
Deep freezer and furniture

bike

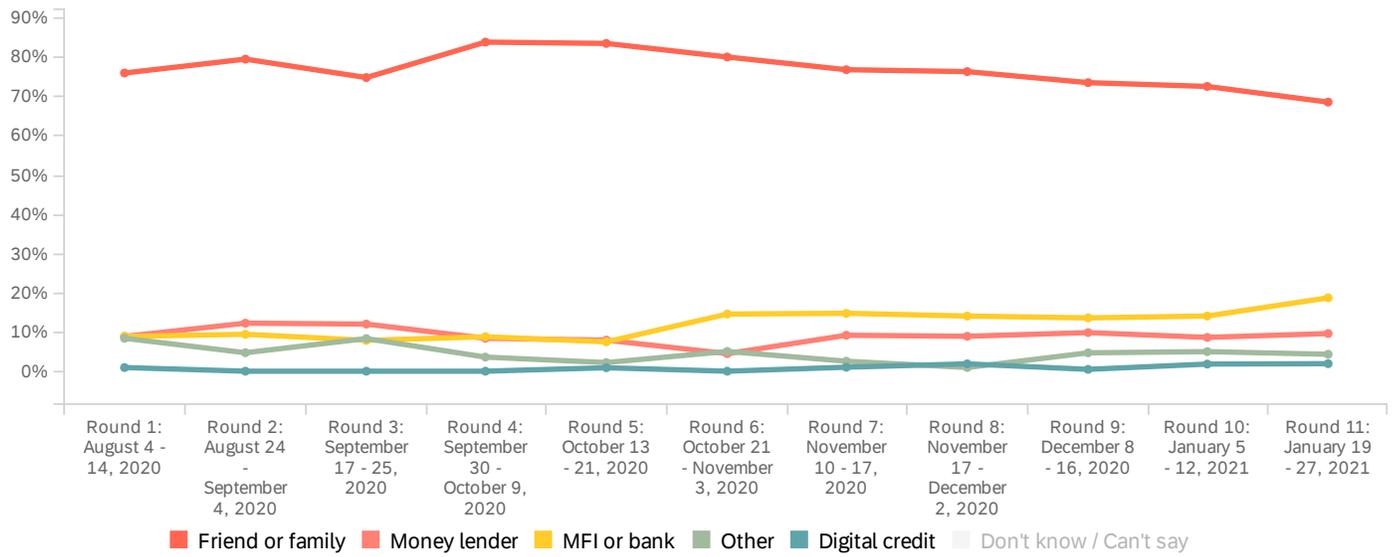
Source of Borrowing

Q: Where did you borrow money from? (for the 33% of respondents who borrowed money)
(n = 2,358)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks. However, borrowing from banks or MFIs reached a project high of 19% in round 11, while those relying on friends or family declined to 68%.



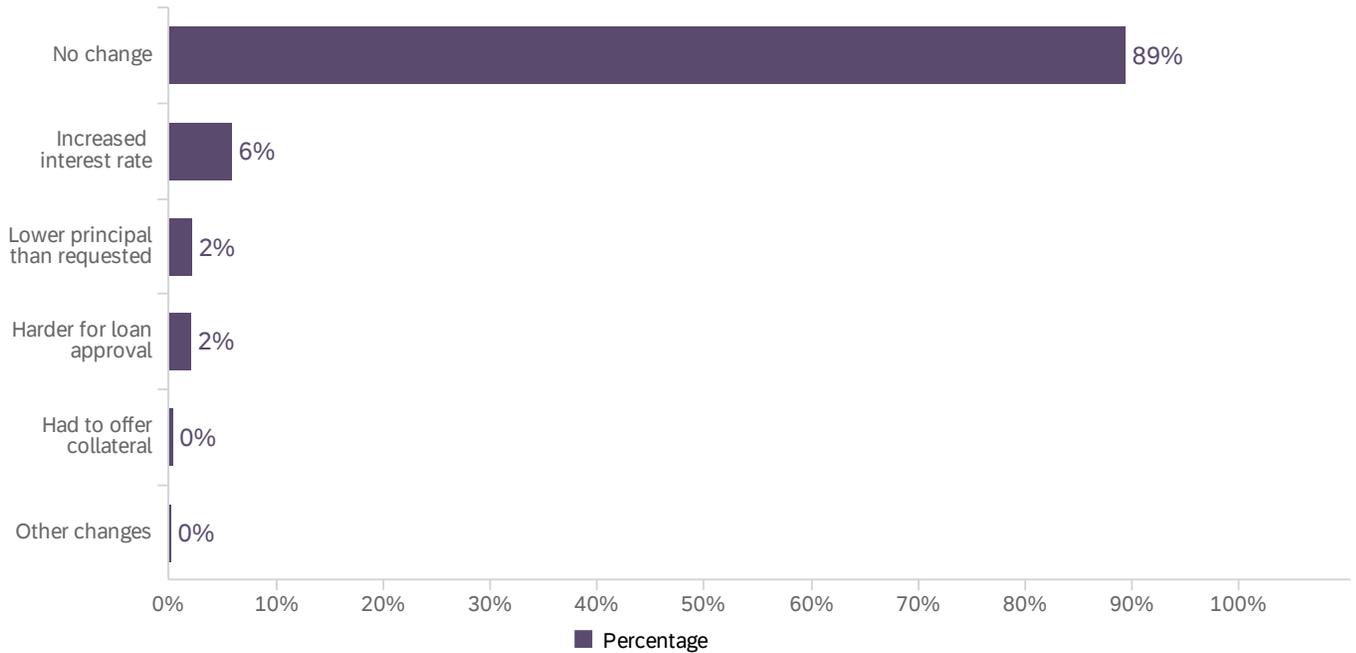
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 33% of respondents who borrowed money)
(n = 1,233)

Insight: In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit. Most did not see any changes, but the most common change was an increased interest rate, which was reported by 6% of customers.



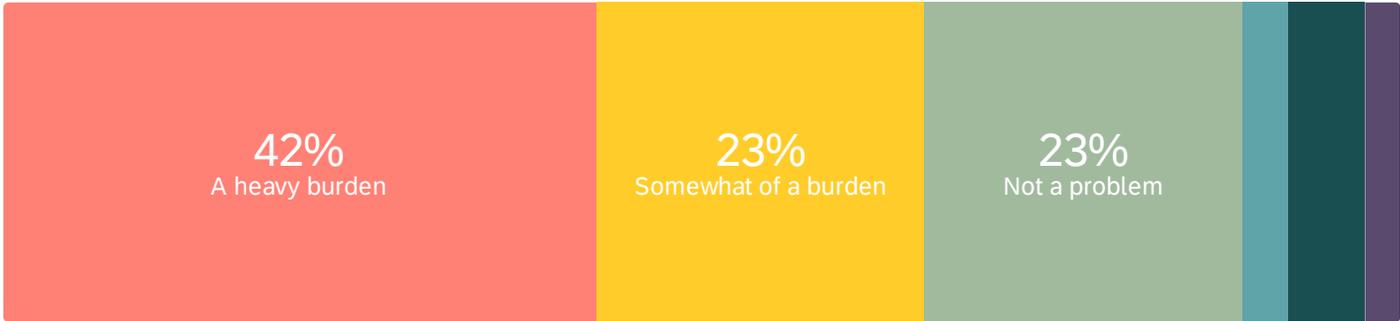
SECTION 6: INSIGHTS FOR GEEP

- **Burden of Repayment:** 42% 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, 44% of customers citing their repayment as a "heavy burden" in round 11, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 46% report low levels of trust. *Men appear more confident than women.* Those reporting *no-confidence* remained high at 35%, and those reporting the highest confidence decreased from 21% in round 10 to 11% in round 11
- **External Support Received:** 85% have *not received any external support*. 13% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 45% in round 11 (despite decreasing slightly from 49% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 45% of respondents requested this, while 25% requested a *business loan*

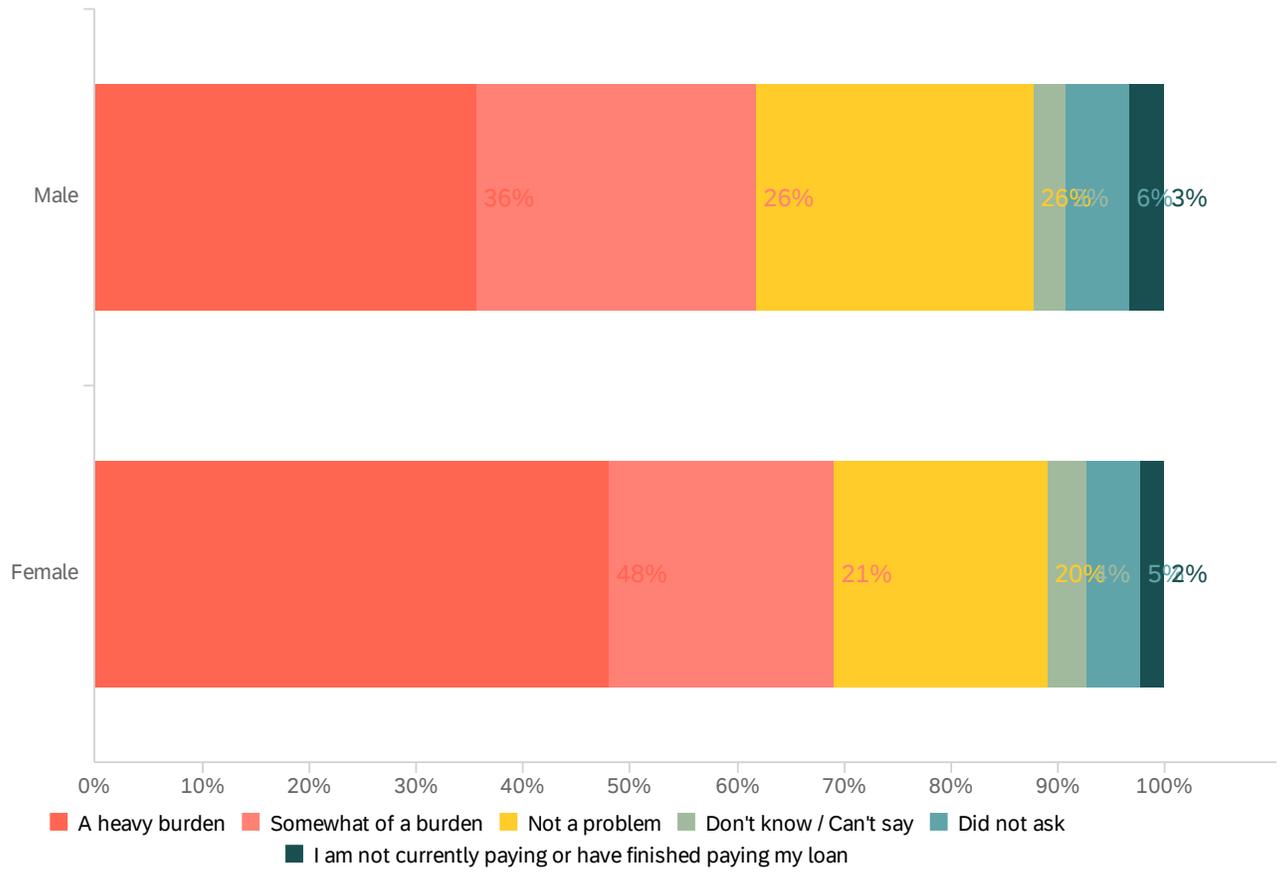
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 4,203)

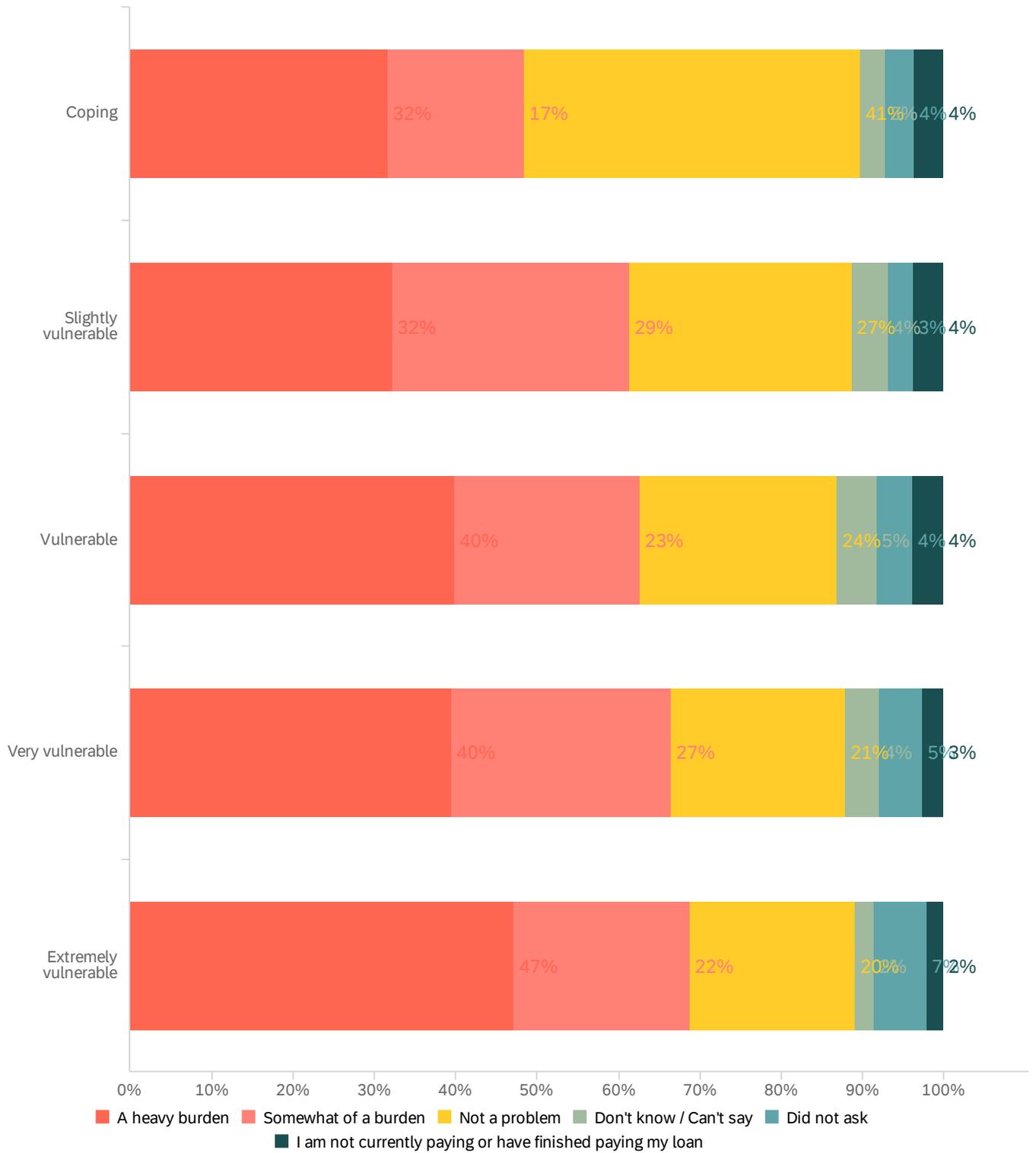
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index. 44% of customers cite their repayment as a "heavy burden" in round 11, compared to a high of 60% in round 4.



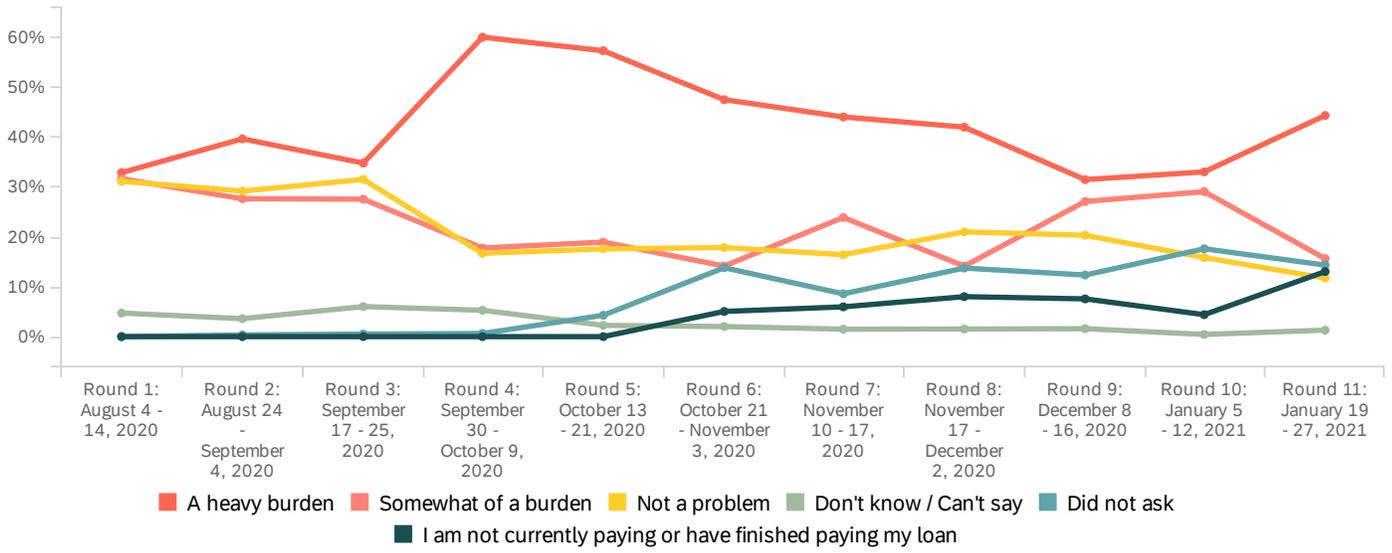
Loan Burden by Gender



Loan Burden by Vulnerability Index



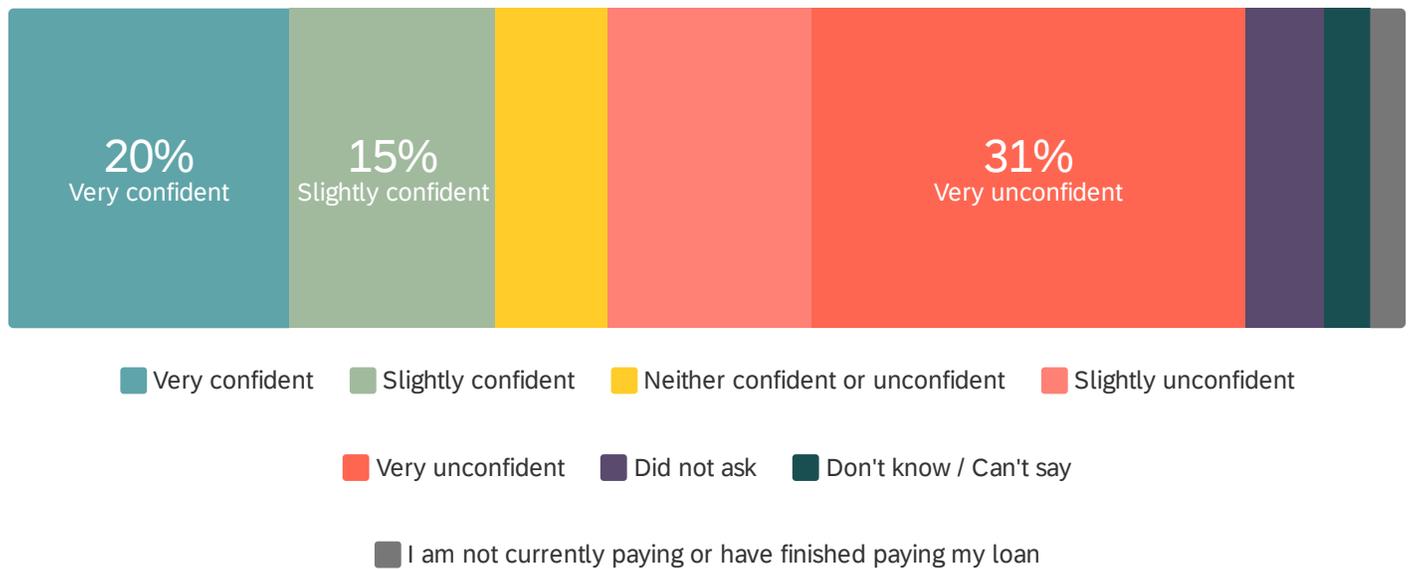
Loan Burden by Round



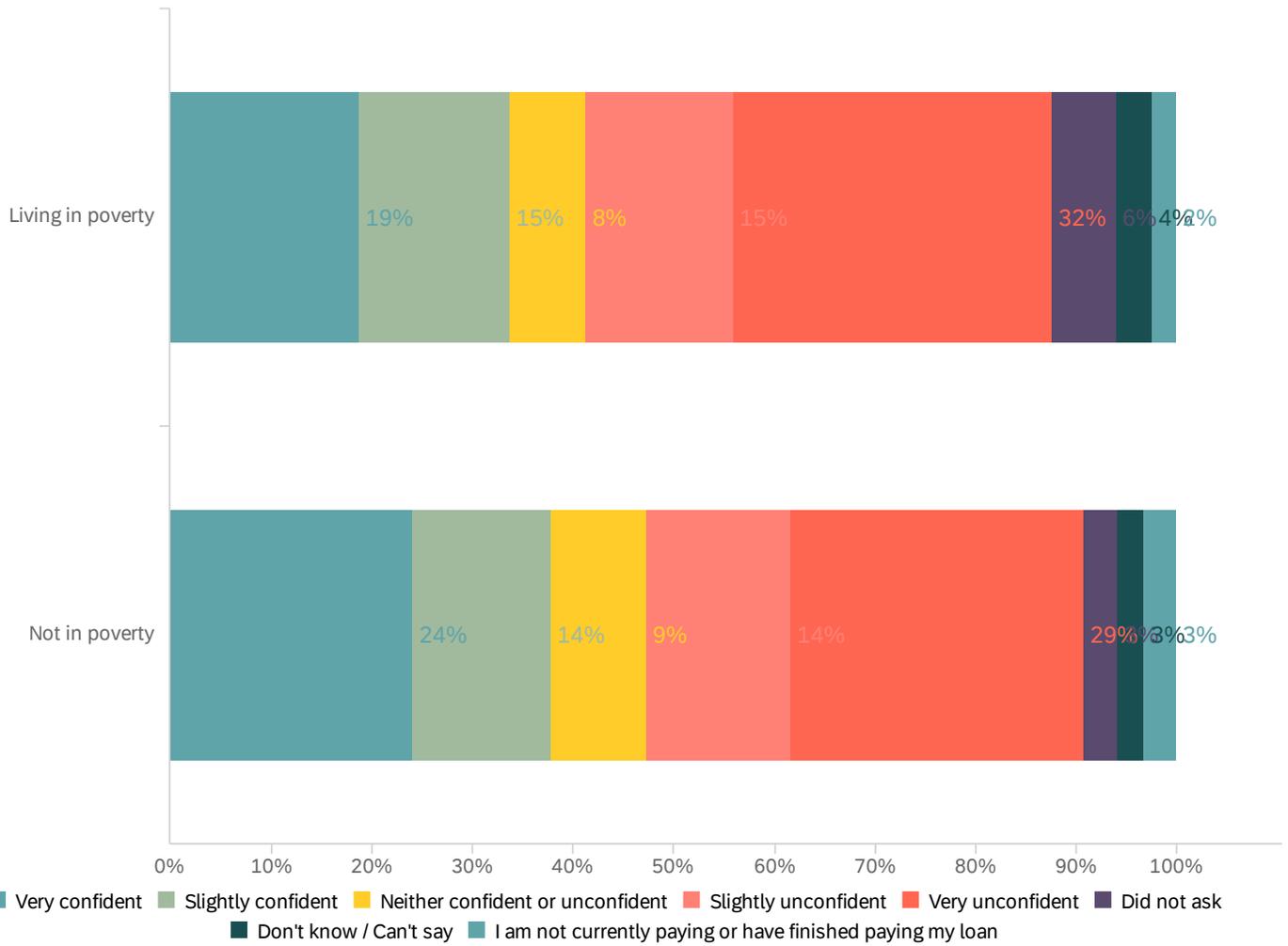
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 4,215)

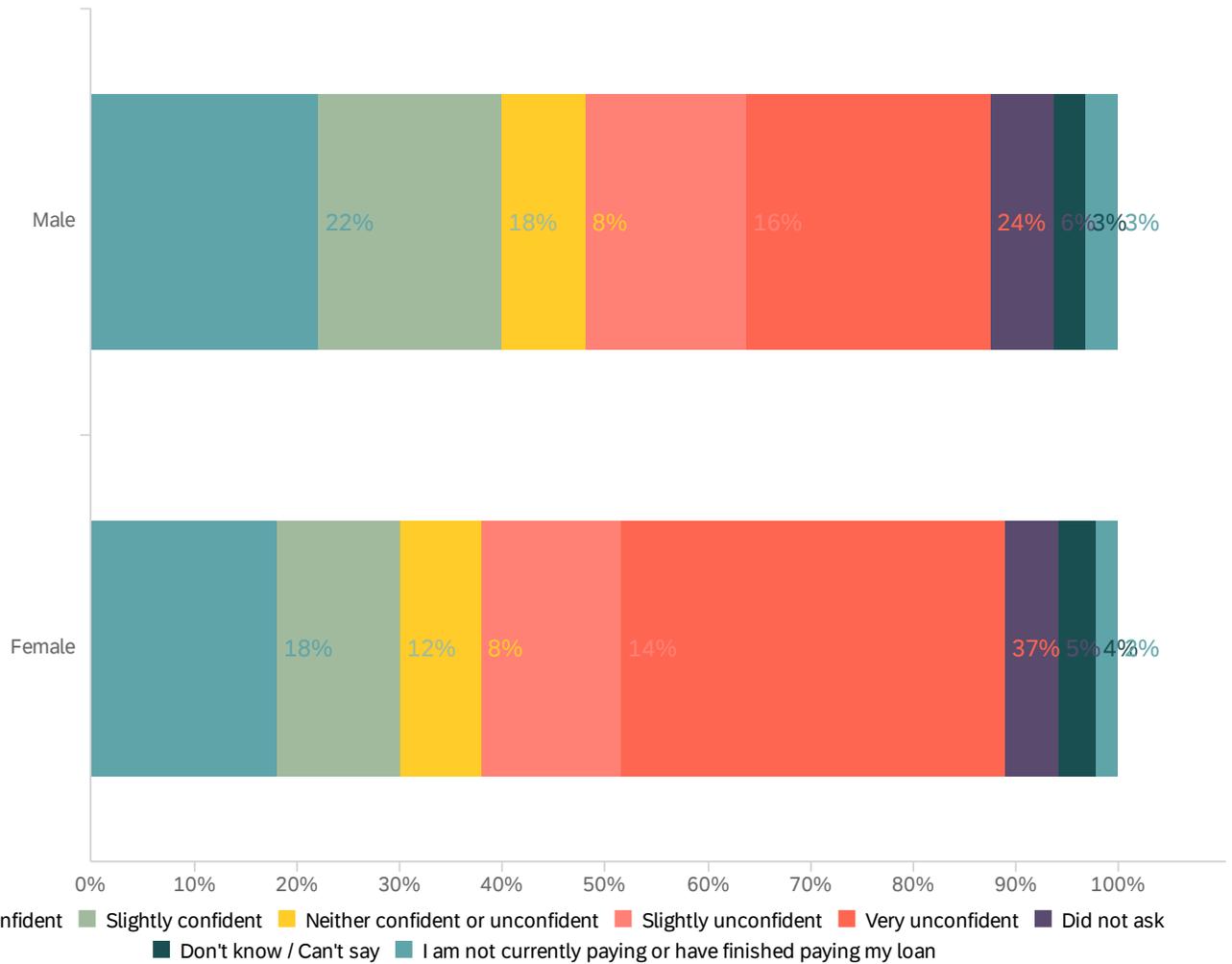
Insight: **35%** say they're confident in making next month's repayment, while **46%** report low levels of confidence. Men appear more confident than women, and those living in poverty are also slightly less confident.



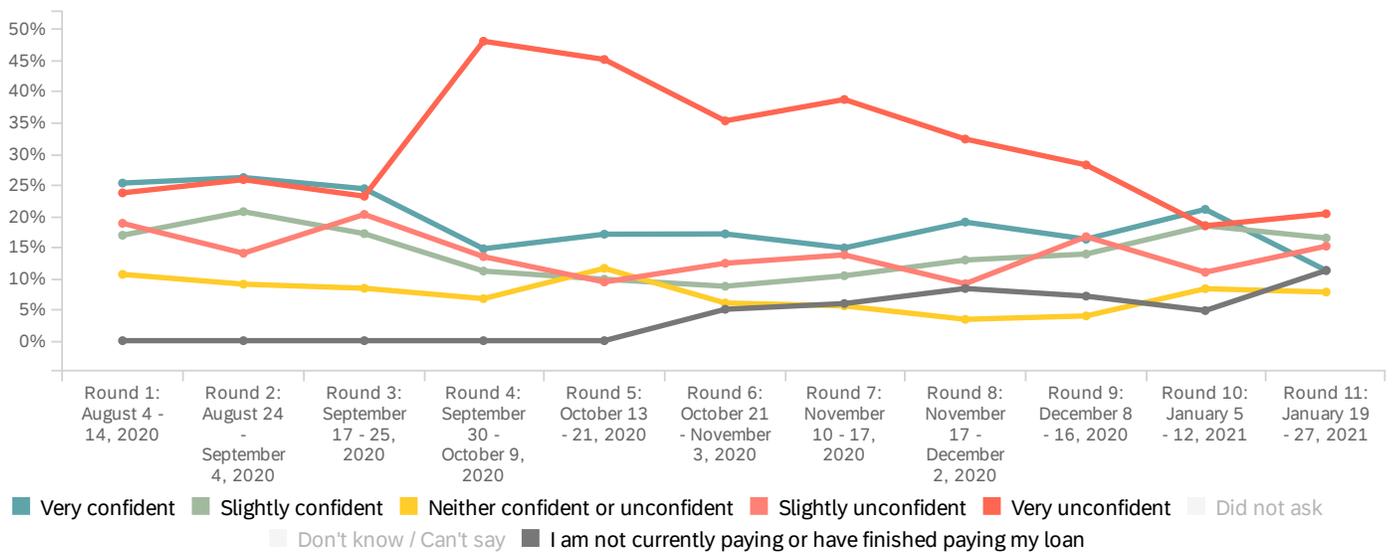
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



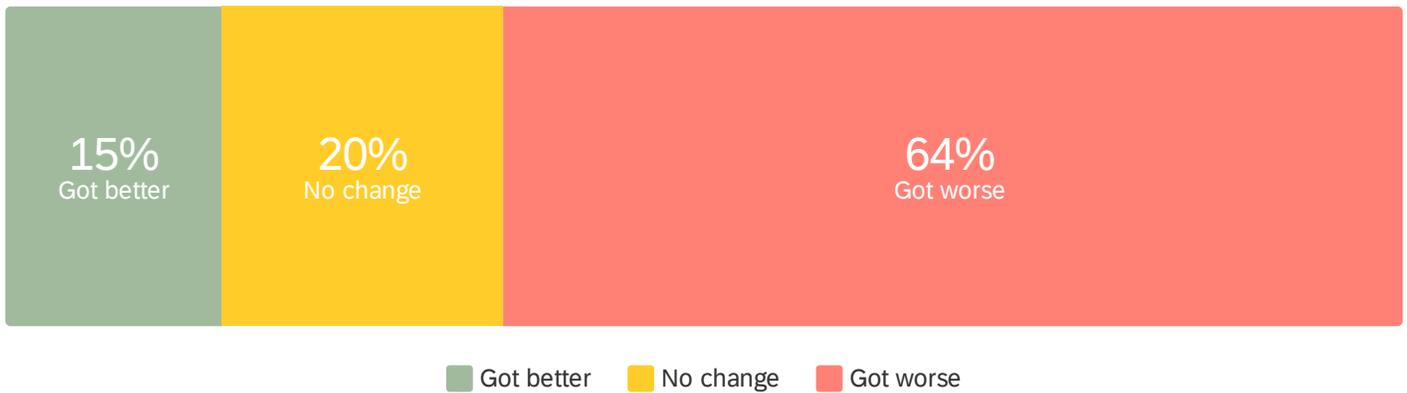
Confidence in Repayment by Round



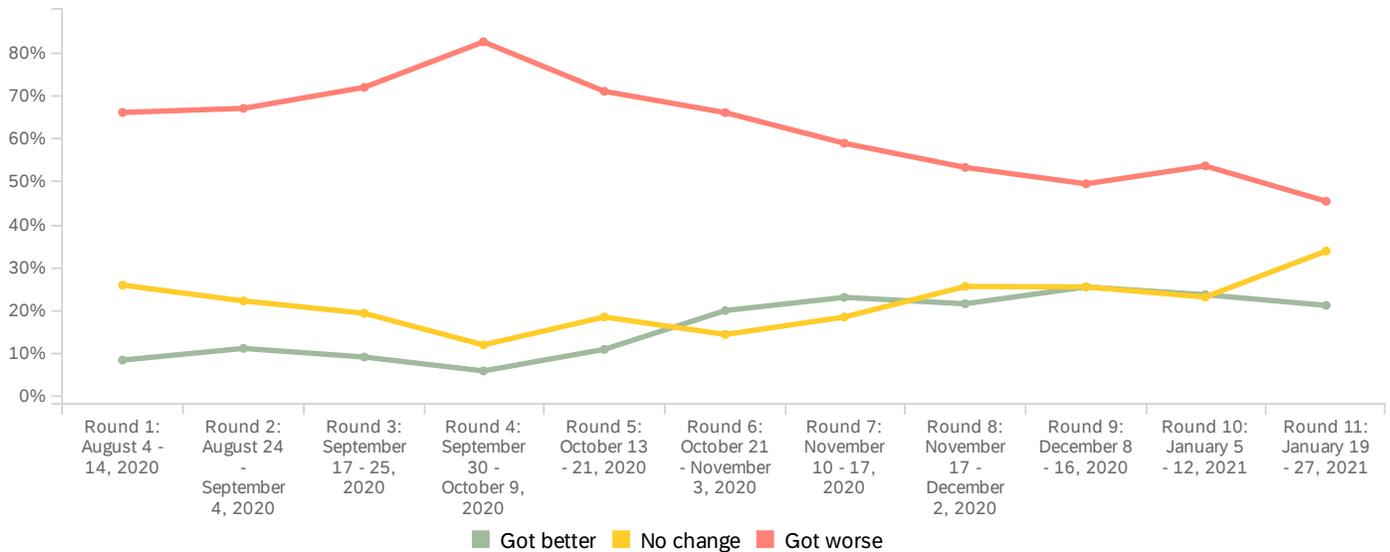
Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 2,663)

Insight: 64% of respondents said their repayment confidence got worse since the beginning of the pandemic.



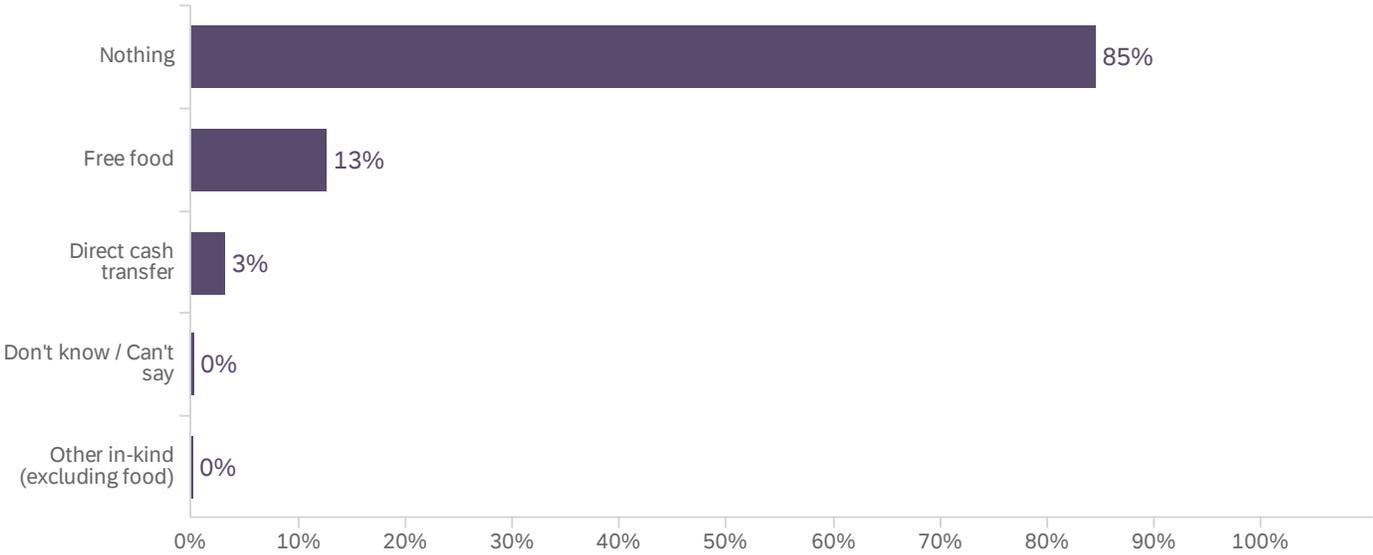
Change in Repayment Confidence by Round



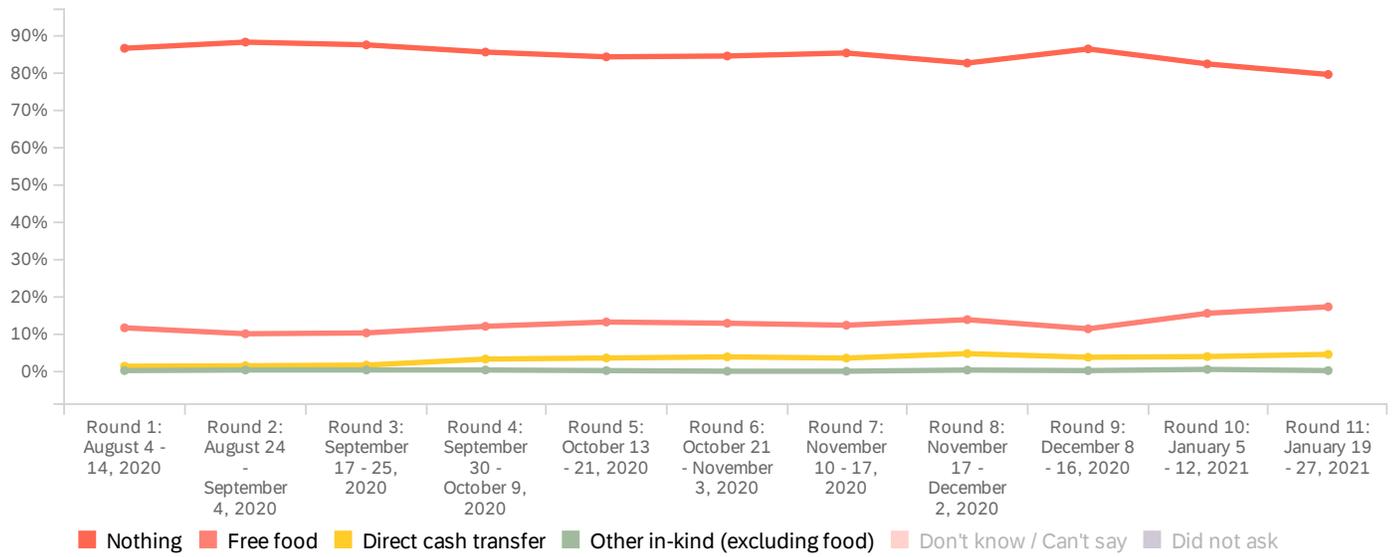
Type of External Support Received

Q: Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?
(n = 6,791)

Insight: Most customers (85%) have not received any form of external support. This has not changed across the eleven rounds.



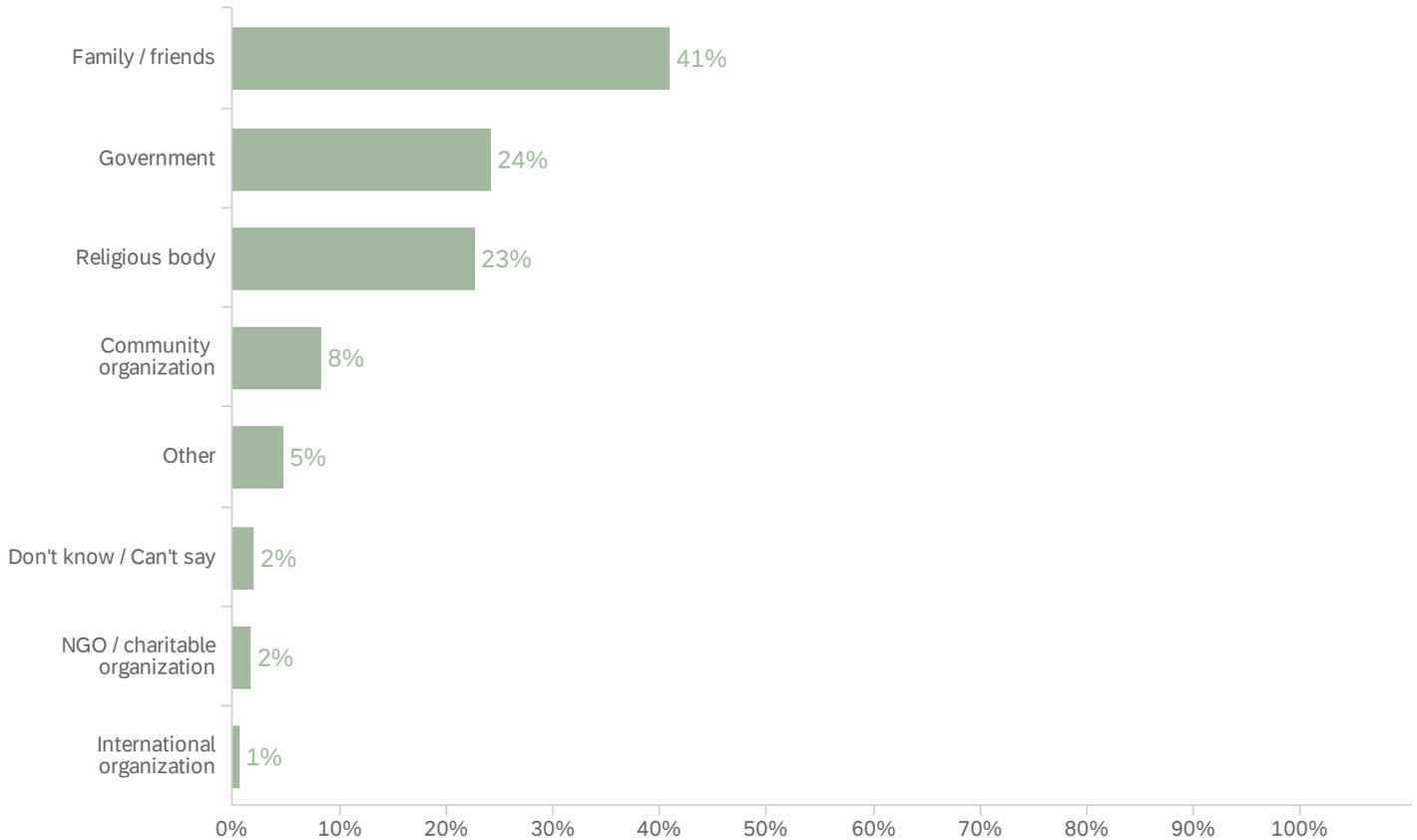
Type of External Support by Round



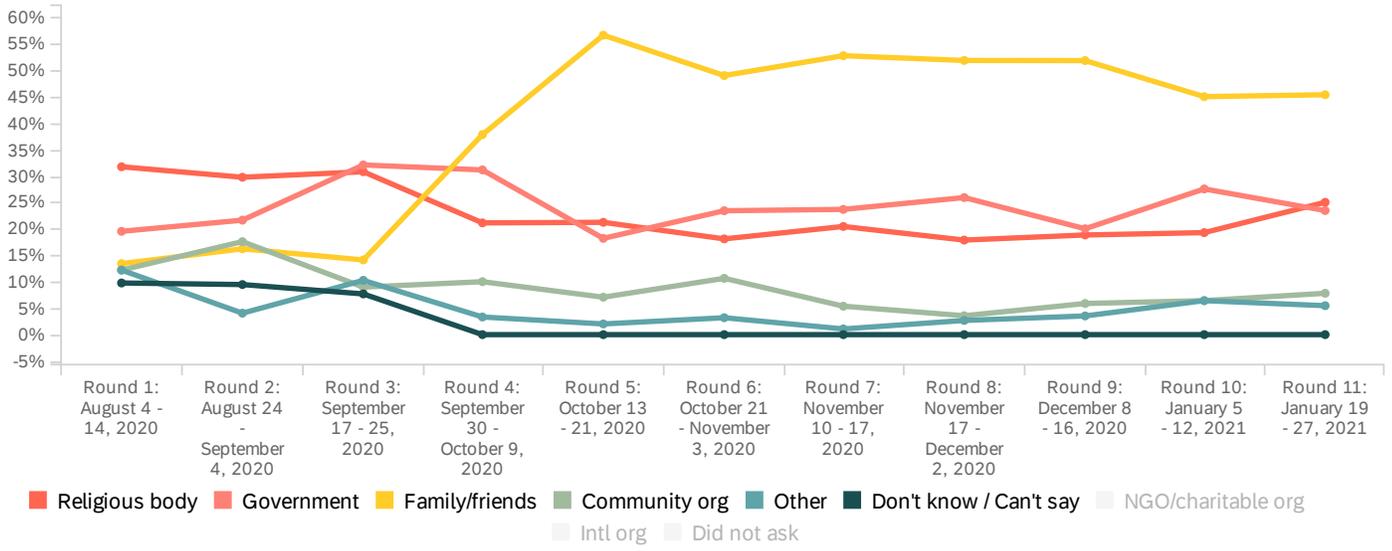
Source of External Support

Q: What was the main source of each selected assistance? (for the 15% who received support)
(n = 916)

Insight: Of those who did receive support, **41%** received it from friends and family, **24%** received it from the government, **23%** received it from a religious body. Support from religious organizations has decreased since round 1, while support from friends and family remained high at 45% in round 11.



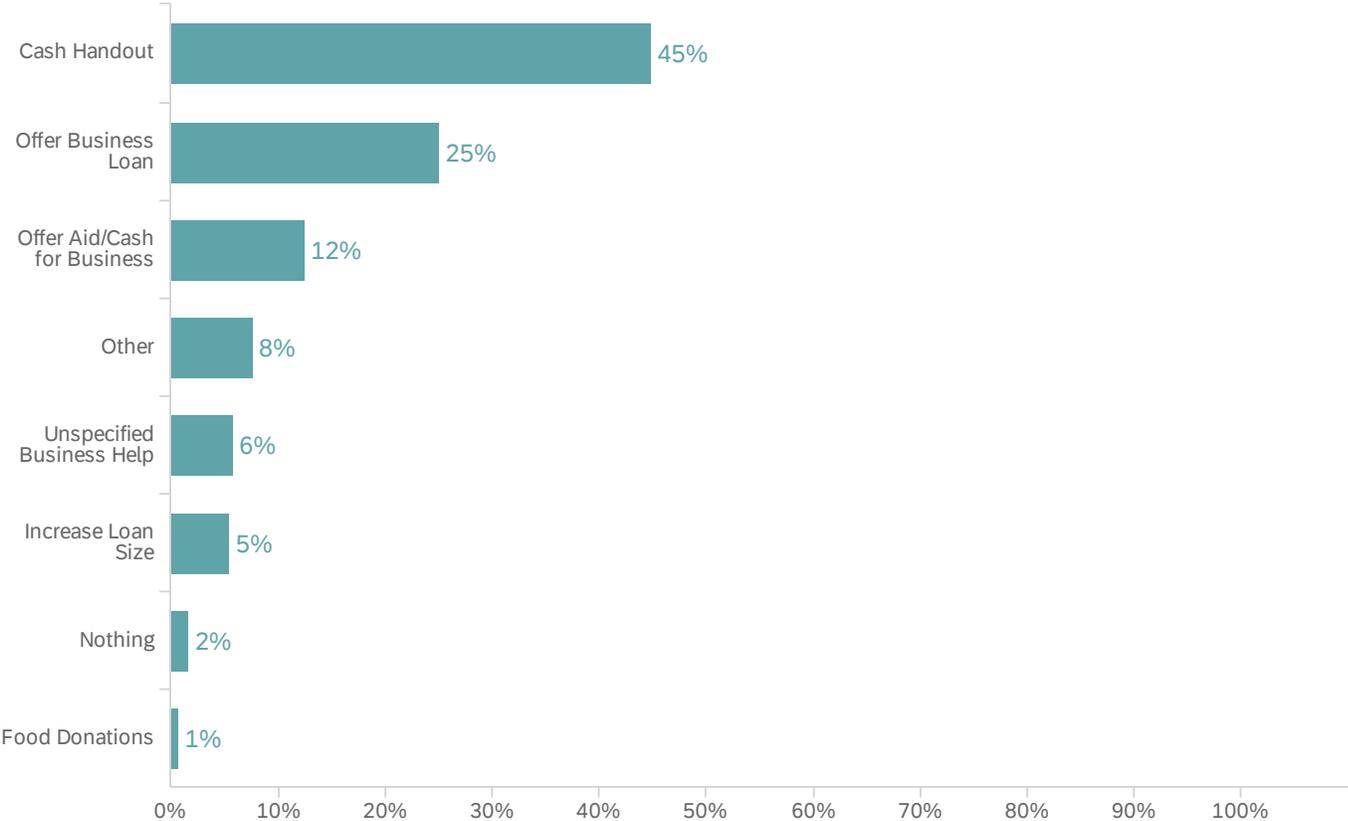
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 2,827)

Insight: 57% of respondents requested a cash handout for personal or business use, and 25% requested that a business loan be offered.



Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus_Covid_Company_Support_oe_v1_ENG

"By increase, by giving me enough to boost my business"

"Can help my situation oh, to get it.

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

"If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy"

A grant to expand my business would be helpful.

A grant to expand my business would be very helpful for me now

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in irrigation farming

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to invest in the production of groundnuts oil and groundnuts cake would be helpful

A grant to restock my shop with the goods in need.

A grant will be fine by me

A grant would be helpful to enable me expand my business and to also invest in tailoring and making liquid soap

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan in of a substantial to invest in animal husbandry.

A loan is fine

A loan that can help me increase my capital for my business

A loan to buy a new Tricycle

A loan to buy a wheel barrow to hawk my meat would be helpful.

A loan to buy the types of clothes that are on demand in my community will be better.

A loan to expand my business and also invest in another business

A loan to expand my business.

A loan to invest animal husbandry

A loan to invest in both dry and wet season farming.

A loan to invest in buying and selling clothing materials.

A loan to invest in buying and selling livestock and to pay my children's school fees

A loan to invest in buying and selling livestock will help.

A loan to invest in farming crops like maize and rice

A loan to invest in my business

A loan to invest in my business

A loan to invest in my business.

A loan to invest in my business.

A loan to invest in the business of selling charcoal because it's the business i was doing before i lost my investment.

A loan to invest more in buying rice from rural areas to resale in the urban areas.

A loan to rent a shop that will serve as a store and also to increase my working capital.

A loan to start selling recharge card again will be better for me

A loan to stock my shop with new phones, airtime and accessories.

A loan will be better to expand my business and also in buying and selling clothing materials.

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

A loan will help me to expand my business to be a distributor.

A lot money can do if I can get more money I will boost up my business and I will go into large farming, money would be helpful very well

A sawing machines because i want to delve into fashion sawing clothes

A sowing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

A supply of kitchen utensils

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though must politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add money more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.

Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrowed me to support my business

All I need is finance for my business.

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan or free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is financial assistance for my business to make it grow

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to invest in my business and having a good term of repaying the the loan back

All i need is money to start my business again, just a loan to start again

All i need is more money to invest in my farming

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help they want to give I need it

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything else is fine, better still, they can give me the help in form of grants.

Anything is fine

Anything is fine

Anything is fine

Anything is fine, grant is good but I don't want loan again.

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that they can do to reduce the prices of things in the market, it will help a lot.

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide to do or give me is fine by me.

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you think of doing to help me would be very much appreciated

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

As a farmer I need grant to put into my farm.

As a farmer I would prefer money, this is because when working in a farm there is always daily expenses. Money would also help me pay my workers.

As am into farming, am also into poultry and fishery. Whatever i do, it is based on the capital at hand. So, if i had financial assistance, i would use it to invest it in my farm.

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, eithe grant or loan, they are both fine.

Assist me in my business or could be a loan i will appreciate anyone

Assist me with a grant to buy more goods to sell.

Assist me with a grant to invest in my business.

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so i can stand on my own two feet and also help others too in there business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with funds, it will be helpful to me.

Assist me with loan to boost my business.

Assist me with loan to upgrade my business.

Assist me with money

Assist me with money to establish my business. I want to be able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

Assistance with money

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and i am planning of adding more food items to what i am selling, so if i can be giving another loan then i would be happy

At this point, any form of assistance that can make my business grow is all i need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me some money to increase my farming business

Buy food stuff for us and add more loan

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan worth 100,000 Naira to increase my animals business

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for business

Capital for my business

Capital for my business

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the challenge. I need capital to meet up to people's demands, by that I will also make my own money.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business

Capital to expand my farm business

Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees

Capital to improve my business and buy more goods

Capital to improve my business.

Capital to improve the business

Capital to invest in my business

Capital to restart my business

Capital to restart my business and invest into rearing animals.

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Cash assistance maybe a loan, that's okay.

Cash issue is the problem i am facing in my business,so i need capital to invest in my business and other business ideas that i want to start.

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Did not ask this question.

Did not ask this question. Respondent did not receive loan.

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Employment opportunity

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Farmer-moni can help us very well inorder to produce large quantities of food to supply people in our the urban areas by supplying farming inputs like fertilizers, herbicides and other things.

Finance

Finance in form of a loan and poultry feed.

Finances will be helpful

Financial support in my business

Financial Assistance

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance as loan or grants

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow, I just started it July 2020.

Financial assistance for my business to grow.

Financial assistance if they can give me a loan, it will be acceptable.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance in the form of grant.

Financial assistance should be better of but they should increase the price from #10,000 again, I am a graduate and if there is any vacancy, I am interested to work.

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to buy materials for my sewing training and for when I start my own sewing business.

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.

Financial assistance, I need some grants to help me.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help

Financial help as loan to support my farming

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial help, either as grant or a loan

Financial support

Financial support and training on poultry farming.

Financial support for me in form of grants

Financial support for my business

Financial support for my business

Financial support for my business, if they can increase the amount of the loan they give, I need some more loan.

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me if i can get the money it will be for my health because i have been bedridden for some time now my health is a serious problem for me, because i don't go out or even stand up to do anything even strength to talk

For me there is nothing that i am expecting but if anything happens fine

For my eggs business money will be helpful if government can give him either loan or grant

For now nothing else

For now, nothing else

For the government to create avenue for jobs and employments.

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me Grant or Loan to do business

Give me Grant to support my business.

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a bigger loan to support my business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business so I can be selling generator parts.

Give me a loan to improve on my business.

Give me a loan to start a business again

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.

Give me another loan but with a extended time of payment and increased amount

Give me another loan to boost my business

Give me another loan to start my business again

Give me another loan to support my business

Give me any amount of loan to raise my business

Give me big loan to add to my capital.

Give me capital

Give me capital for business

Give me capital to do business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me grant to support my business

Give me loan

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to support my business

Give me loan or grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in my farm.

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan to support my business.

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to do more business

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grant to invest in my business

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to invest in my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give my money to use to fill up my shop.

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is fine

Grant is okay for me to start business

Grant is what I want them to give me

Grant me a loan

Grant since I won't have to pay back.

Grant to aid in reviving my business

Grant to boost my business to be a major distributor

Grant to buy groundnuts and beans to use in my business

Grant to expand my business, to buy enough hibiscus tea and tigernuts .

Grant to improve my Farming

Grant to invest in buying and selling wrappers, shoes and jewelleryes.

Grant to invest in buying different types of hair beauty products i need.

Grant to invest in my business by increasing the quantity of firewood and charcoal i order.

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grants to invest in my business.

Grants will help

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me wit a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a grant to get some of my equipment

Help me with a loan of 30,000 Naira to improve my business

Help me with accommodation and paint production equipment. The accommodation will be a place for my business to produce paint.

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with grants for my business.

Help me with money for my business

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy more goods, not just yam to sell to people.

Help me with money to buy new goods for my shop

Help me with money to put in my farming business.

Help me with money to start my cement business afresh

Help me with selling my poultry.

Help me with some grants or a loan or just give me the one I applied for.

Help me with some loan to start my business again.

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Help with some of the items I need for food as they are now very expensive.

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Helping me with a loan to restart my cassava business will go a long way

Helping me with a loan will go a long way to assist with my business

Helping with supplying of drugs will be much appreciated. But will surely pay back the money after selling

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I Just need funds to boost my business as I already spent my capital on feeding

I Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need food items for my business

I also need money for my business

I also plan of going into sales of weavon and poultry farming

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a businessman so I would prefer money as I sell gadgets and I farm.

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam(transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with money to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I can't say anything in particular now

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay of my off my debts

I desire to establish a poultry farm, if there's anyway you people can help me be it loan or grant, I started but stopped half way so I need help.

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could be given to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involve in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know if they will be able to but if they can they should give me material for building house

I don't know yet, no idea yet.

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind loan or grants, I need the money to purchase my goods.

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't need market-moni help again,the money i got from them has been a problem for me because i got the money through a friend who took part of the money and i have to pay it all back.

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I don't want a loan again because i don't know how i will pay it back but if i can get some money as help for covid-19, tell me and i will give my account number.

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want any until I know the conditions attached to them.

I don't want anything

I don't want anything.

I don't want loan

I don't want loan

I don't want loan

I don't want loan

I don't want loan, just grants

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I don't want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't need help from anyone except from God

I don't need loan

I don't want any loan from the government I don't have hope

I don't want any more loan

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I have about 60 snails unsold and i need money to but them feeds and chemicals to maintain their environment and prevent rats from getting to them so I'd appreciate it if i can get any form of financial assistance for my business

I have been on break because I recently had a miscarriage but due to lack of funds I wasn't even able to have a proper check up in the hospital and my stay at home has made me spend all my business money, so if i can get Financial assistance to start over again

I have business ideas but lack capital to . So i need an increase in my loan.

I have no capital, I want to continue my farming business but I have no money. I want a loan and I still want to be trained.

I have not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I have told the people who called me to back not to call me again. I don't want anything from you people, because you will ask me to pay back. I'm not expecting anything from you, except from God and my business.

I have workers to pay and I supply eggs so money would be very helpful to me right now as a business man.

I just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money either as a loan or grant, just help me.

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I just want to manage myself in Nigeria, go to my ministry work and manage myself and my family, I don't want anyone's money.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I learnt tailoring before but lack the money to buy tailoring machine and materials to use in my shop. So I need financial assistance to start the business.

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I nee money to finance my farming of crops and poultry business too

I need money, if there was enough capital I would increase the goods in my shop so that I can make more sales.

I need #100,000 loan from Trader-Moni for my business.

I need a big loan to push my business again

I need a bigger loan like fifty thousand naira to increase my business

I need a bigger loan to support my business

I need a bigger loan to support my business

I need a dryer and grinding machine for my business.

I need a generator, herbicides and fertilisers for irrigation farming.

I need a grant because i prefer to buy my tools by myself, i know what works better for me like the type of welding machine and filling machine i need, and to also have a good working capital

I need a grant to buy a fridge and start selling cold drinks.

I need a grant to enable me feed my family

I need a grant to help me in my business.

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business.

I need a grant to support my business

I need a grant to support my business.

I need a larger amount of loan, the one given to us before was quite small

I need a loan

I need a loan (substantial amount)to invest in machanise farming because the previous loan we received was not enough to even plough my farm.

I need a loan as i plan to start farming when the rainy season starts, so if i can get.m a loan for that I would appreciate

I need a loan boost my business

I need a loan for my farming business, also to start up a charging center for phone and gadgets..

I need a loan from Trader Moni to invest in a new business like selling food stuffs because more priority is now given to feeding.

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business.

I need a loan to fund my business so i can pay my house rent and my children's school fees

I need a loan to fund my saloon and also to get more equipments

I need a loan to get more stock for my shop

I need a loan to help my business

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan to invest in my business.

I need a loan to pay my children's school fees

I need a loan to pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to start my business again and also pay my rent

I need a loan to strengthen my business

I need a loan, I need money.

I need a loan, money to fence the land I bought so that I can start farming there.

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need an assistance of food supplies for my business.

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance even if it is loan to support my business

I need assistance in my business. I need financial capital to buy goods.

I need assistance of loan that will be easy to return

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

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I need capital for my business in form of grants.

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital the most.

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods for my business

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to improve my business

I need capital to invest in my business

End of Report