

60 Decibels Report for GEEP: Round Four

GEEP Reporting Project

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60 Decibels Insights for GEEP: Round 4

GEEP COVID-19 Study: Round Four Report

13th October 2020

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Top Insights

Round 4, October 2020

Here are our findings from over 2,400 interviews collected in six Nigerian geo-political zones from August to October 2020. This report is live, so keep yourself logged in!

- **Concern has held steady.** The proportion who say they are concerned about the COVID-19 situation (c.78%) has not changed over time, indicating the staying power of this global challenge.
- **Those experiencing income decreases is continuing to rise.** In Round 1, 62% said their income since the start of COVID-19 had decreased very much, this rose to 74% in Round 4. This indicates that the picture for business is not being reflected in incomes, even though more businesses are open now than during Round 1. This is most likely driven by continued lack of demand, the top challenge reported by businesses.
- **Fewer are saving.** Over time, we are seeing fewer customers maintaining or increasing the amount they are saving. In Round 1, 65% said they were saving less or not at all compared to pre-COVID-19 months. In Round 4, this increased to 74%. Savings have been serving as the most common coping mechanism – reduction in this area will leave customers more vulnerable as time goes on.
- **Businesses are opening up, but supply may not be following suit.** Businesses are continuing to open their doors following the easing of national and state restrictions. However, supply challenges are rising: in Round 1, 26% said their business was hampered by supply challenges, rising to 34% in this round. In the Agriculture specifically, the inability to purchase inputs is the largest challenge reported, experienced by 41% of the third of clients who farm.

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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

We've seen a slight increase in the proportion of those who are wholly unemployed, from 1% of clients to 9% in October.

Insight / Discussion point

This may be related to the 40% of employers who could not meet salary payments in October.

Keep Businesses Open

Business closures were down to 39% at the beginning of October from 61% in August.

The gradual easing of lockdown measures, with phase three rolling out in September, seems to have had an impact here.

Enable Transport

In August, 23% indicated that inability to move had impacted their business – now, only 6% are saying the same.

We suspect the above is also responsible for this.

Improve Access to Cash

16% reported some difficulty in their current ability to access cash, an improvement on the 21% from the last round in late September.

While most don't appear to be seeking to use cash, what can be done to facilitate the movement of funds?

Improve Access to Credit

Among the 34% of respondents who have borrowed to cope with the COVID-19 pandemic recently, 15% have done so from a formal source.

It isn't clear how easy it is to access a line of formal credit – would it be useful to add this to the next round of surveys?

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Analysis: Key Metrics of Interest

Gender

Here's what we're finding on the metrics that are important to you.

Women are less likely to stop or reduce loan payments (35% of men to 25% of women). However, they are more likely to consider their loan repayments as a burden (34% of men say heavy burden to 46% of women) and have less confidence in their ability to pay (35% against 46% men).

Product Type

32% of MarketMoni clients were "very confident" they'd be able to make repayments, against 23% of TraderMoni clients. MarketMoni has slightly more paid employees than TraderMoni (24% vs. 19%), but both groups have a similar ability to pay those employees.

Loan Receipt

We segmented users by those who have received a loan and those who have not: 76% have received a loan, while 24% have not. We did not see any difference in vulnerability against those who've received a loan from GEEP, but they did appear slightly less able to continue paying their employees.

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SECTION 1: CHANGES OVER TIME

We've highlighted the areas where we saw the greatest change over time, even at this early stage. Here's what might interest you:

The Good

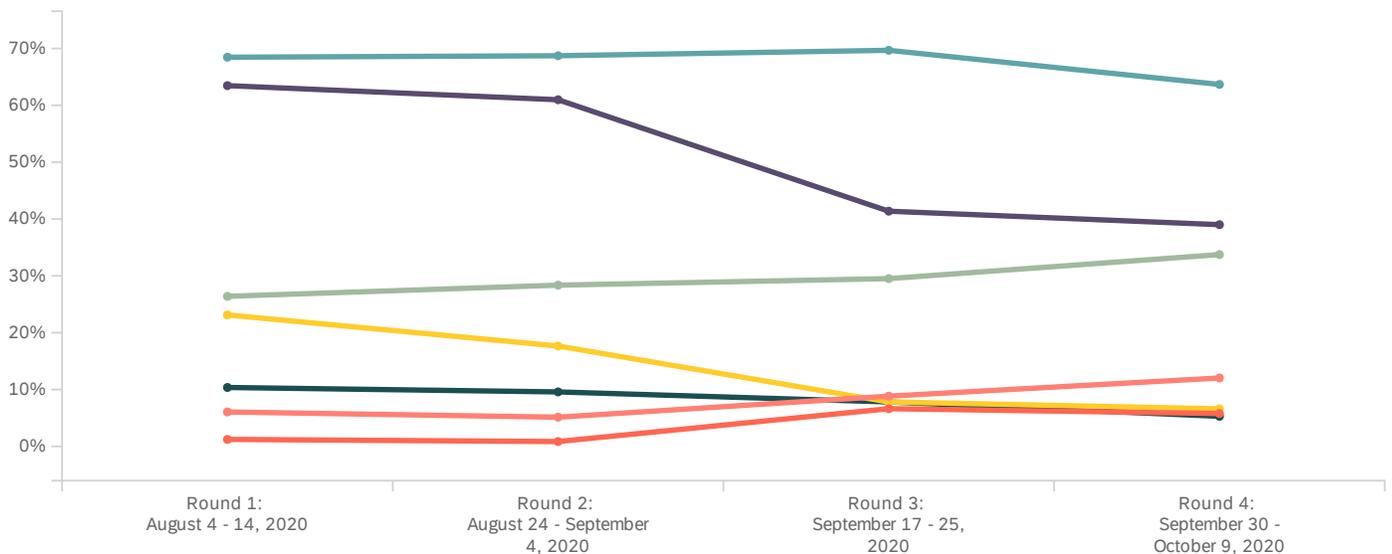
- **Impact on Business:** We're steadily seeing fewer closures due to COVID restrictions, from 63% in round 1 to 39%.
- **Coping Mechanisms:** Fewer respondents are stopping or reducing their loan payments, and more are drawing down on their savings, a less volatile way to cope.
- **Ability to Cover Salaries:** We're seeing volatility over time - while there was a reduction in employers ability to meet this rounds 2 and 3, round 4 levels improved levels match those of round 1.

The Bad

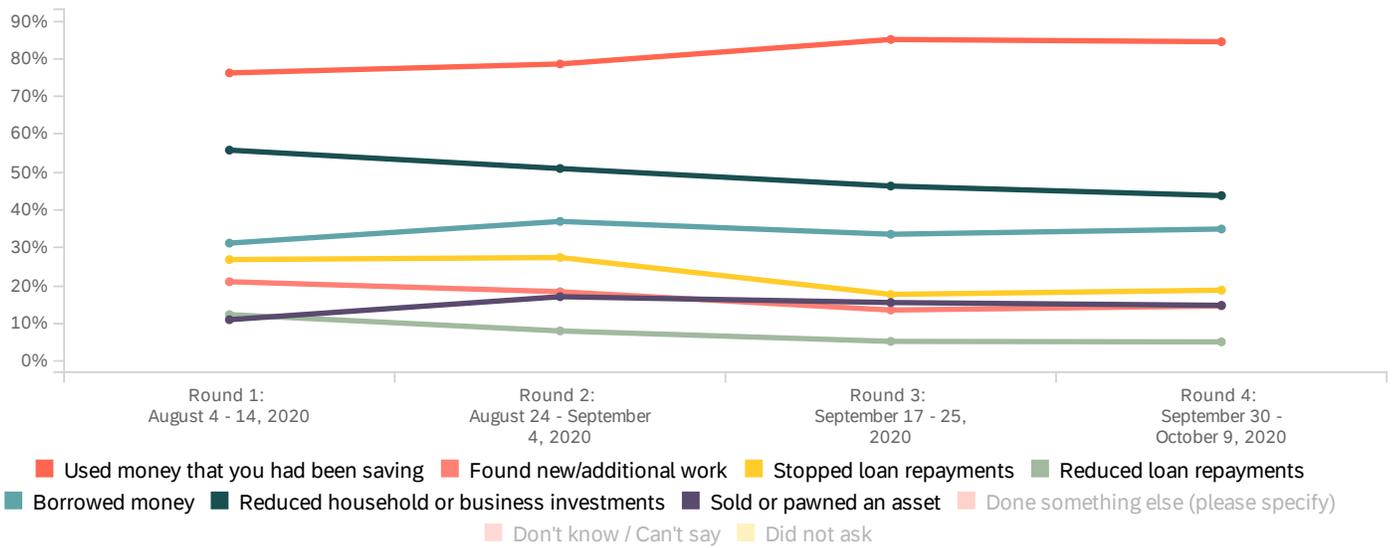
- **Burden and Confidence of Loan Repayments:** In round 1, 26% said they say their loan repayment as a 'heavy burden' and 14% said they were 'very unconfident' they would be able to make the next payment. In the last round, 60% said the loan was a burden and 48% said they wouldn't be able to make the next payment.
- **Impact on Savings:** We're seeing a slight worsening in savings, with 71% of respondents saying their saving has 'very much decreased', compared to 65% three rounds ago.

Interestingly, we aren't seeing notable changes in vulnerability, poverty profile, overall financial situation 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.

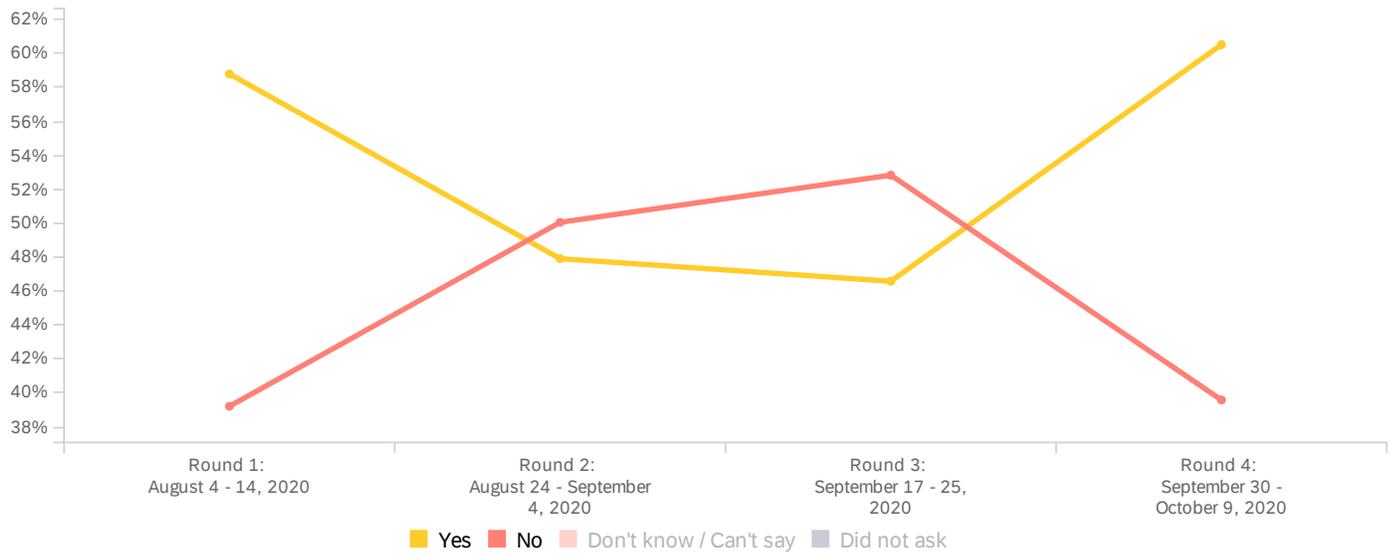
Impact on Business



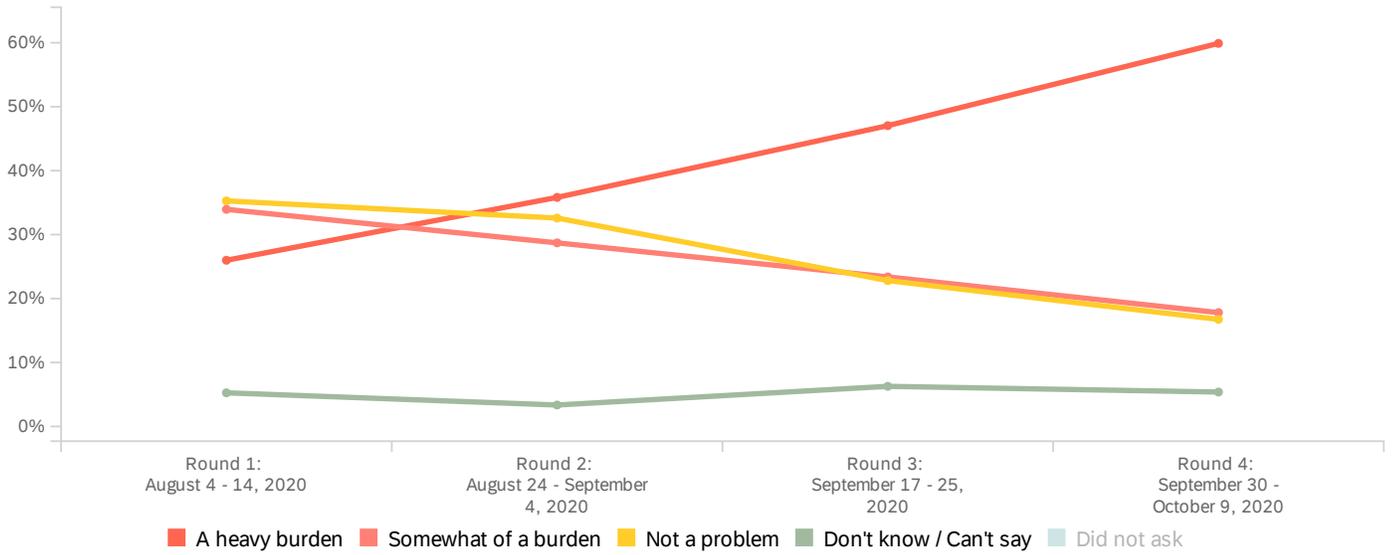
Coping Mechanisms



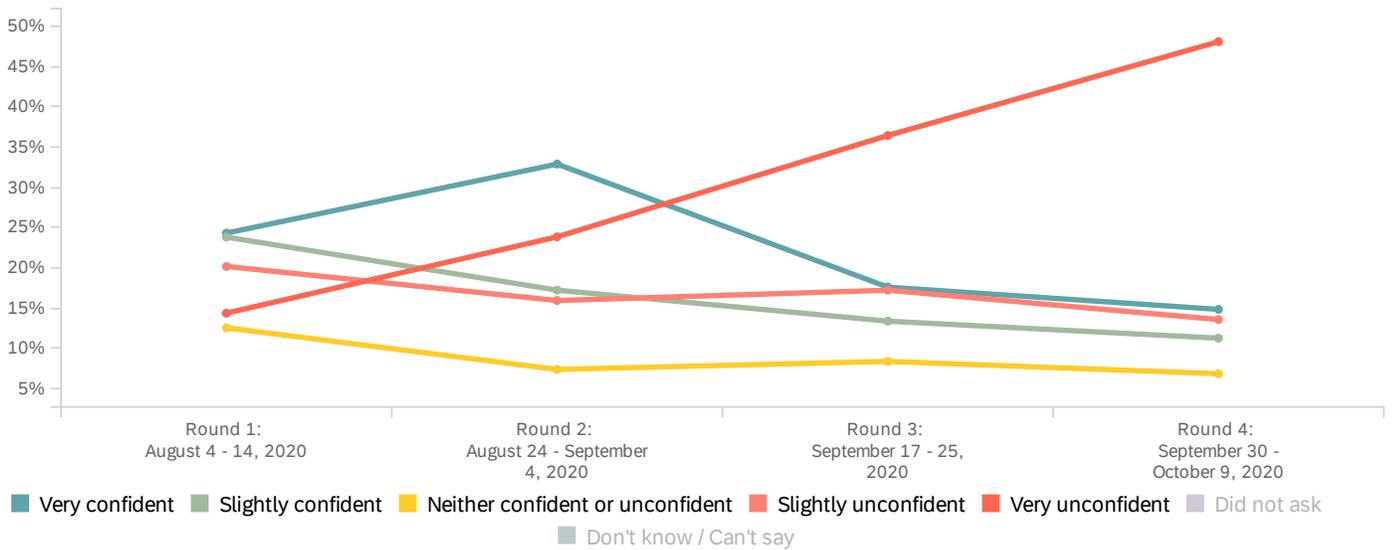
Ability to Pay Employee Salaries



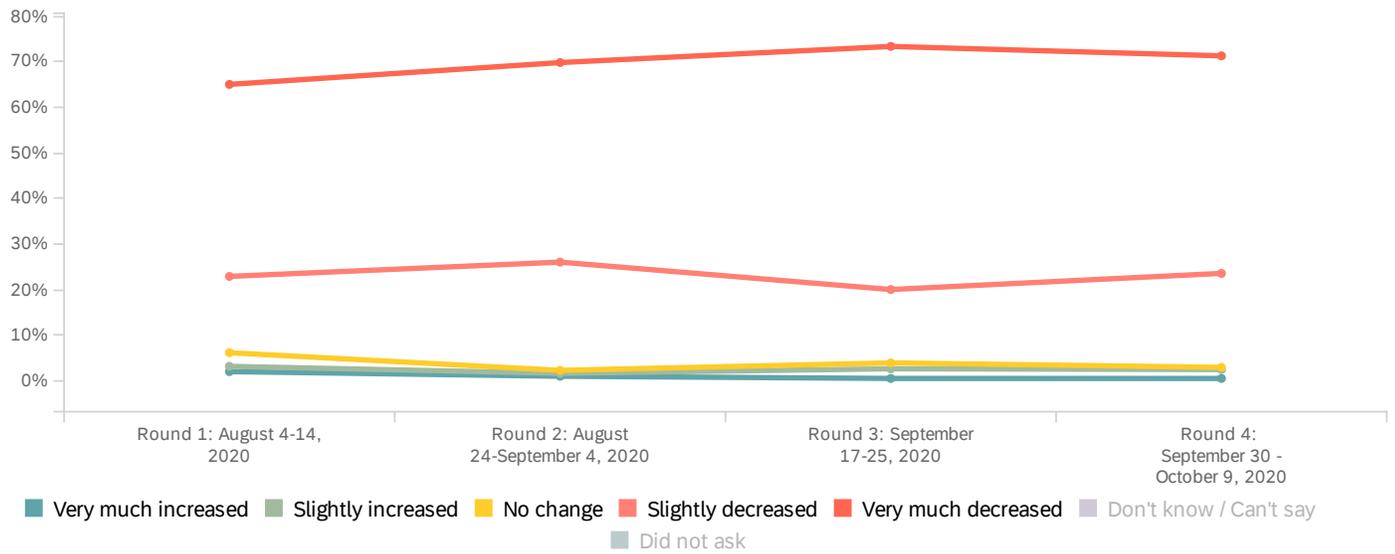
Loan Repayment Burden



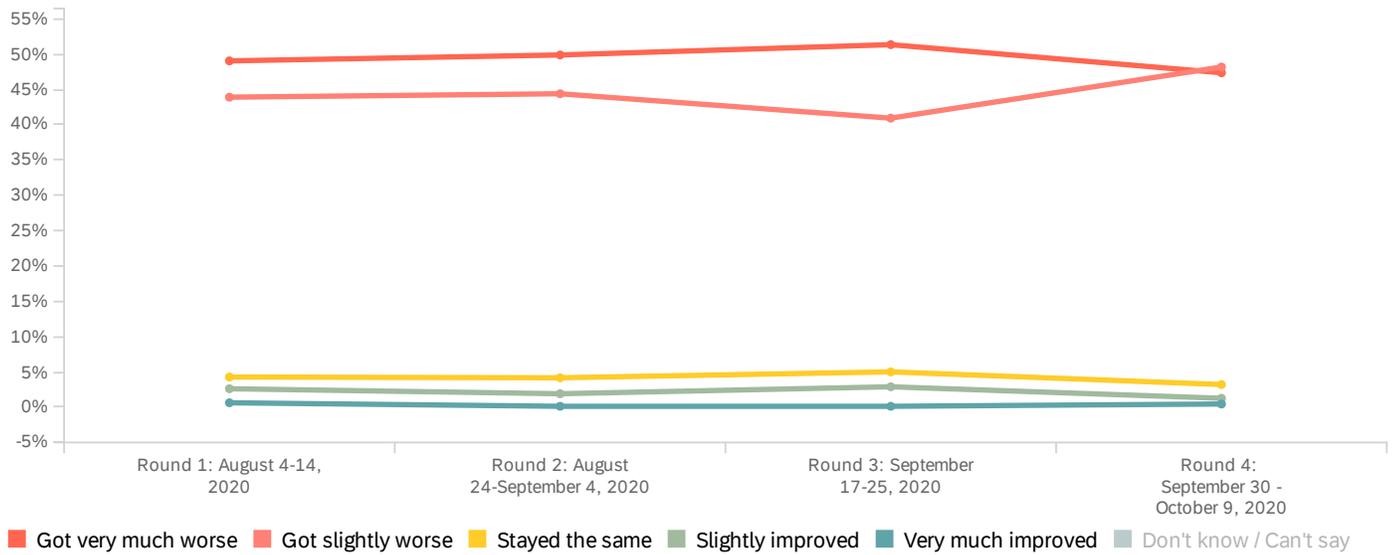
Confidence in Loan Repayment



Impact on Saving



Impact on Overall Household Financial Situation



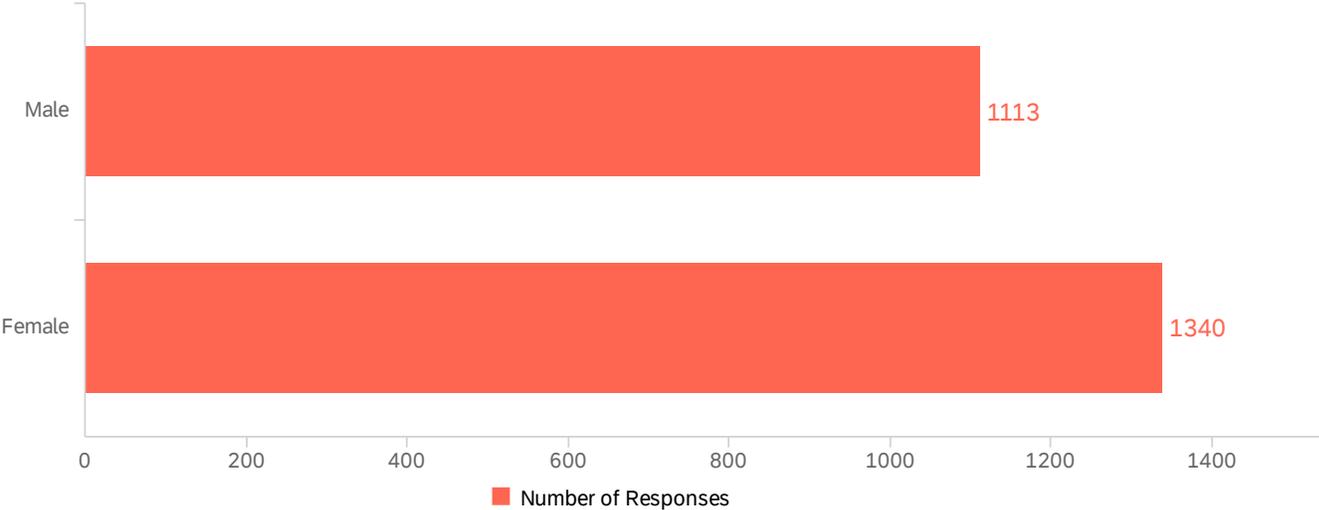
SECTION 2: RESPONDENT PROFILE

- **Gender:** 55% Female
- **Poverty:** 77% *live below poverty line* vs. Nigeria average of 73%. Respondents below the poverty line increased from 73% in round 1 to 80% in round 4
- **Vulnerability Level:** Very high, 51% classified as “*Extremely Vulnerable*”. Most vulnerable respondents increased from 47% to 52% between rounds 2 and 3
- **Gender Differences:** Male customers appear *slightly more likely to be in poverty* and to have a *high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (50%) and *Agriculture* (15%)
- **Employees:** Only 25% *have employees*. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 85% used the loan for *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 78% of GEEP customers say they are “*very concerned*” about *COVID-19*, vs. 60dB Global average of 64%, West Africa average of 77%, and East Africa average of 67%. “Very much concerned” customers increased from 73% in round 1 to 80% in round 3

Gender

Over four rounds of data collection, we've spoken to 2,453 GEEP customers. Over 55% of these respondents are female,

Interviews Completed by Gender

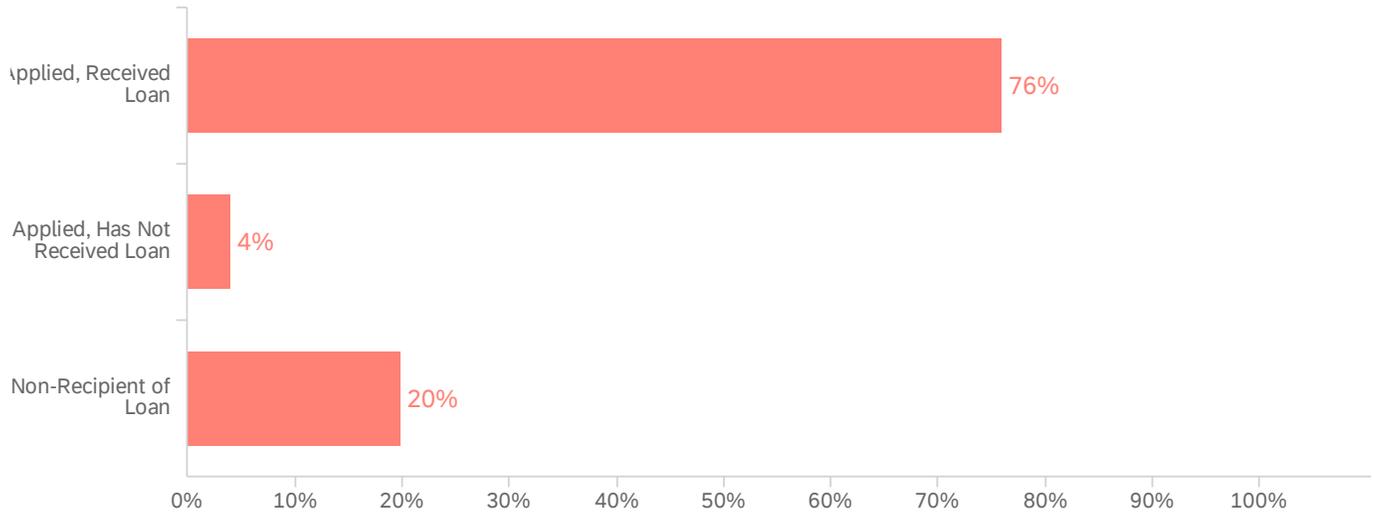


GEEP Loan Recipient Status

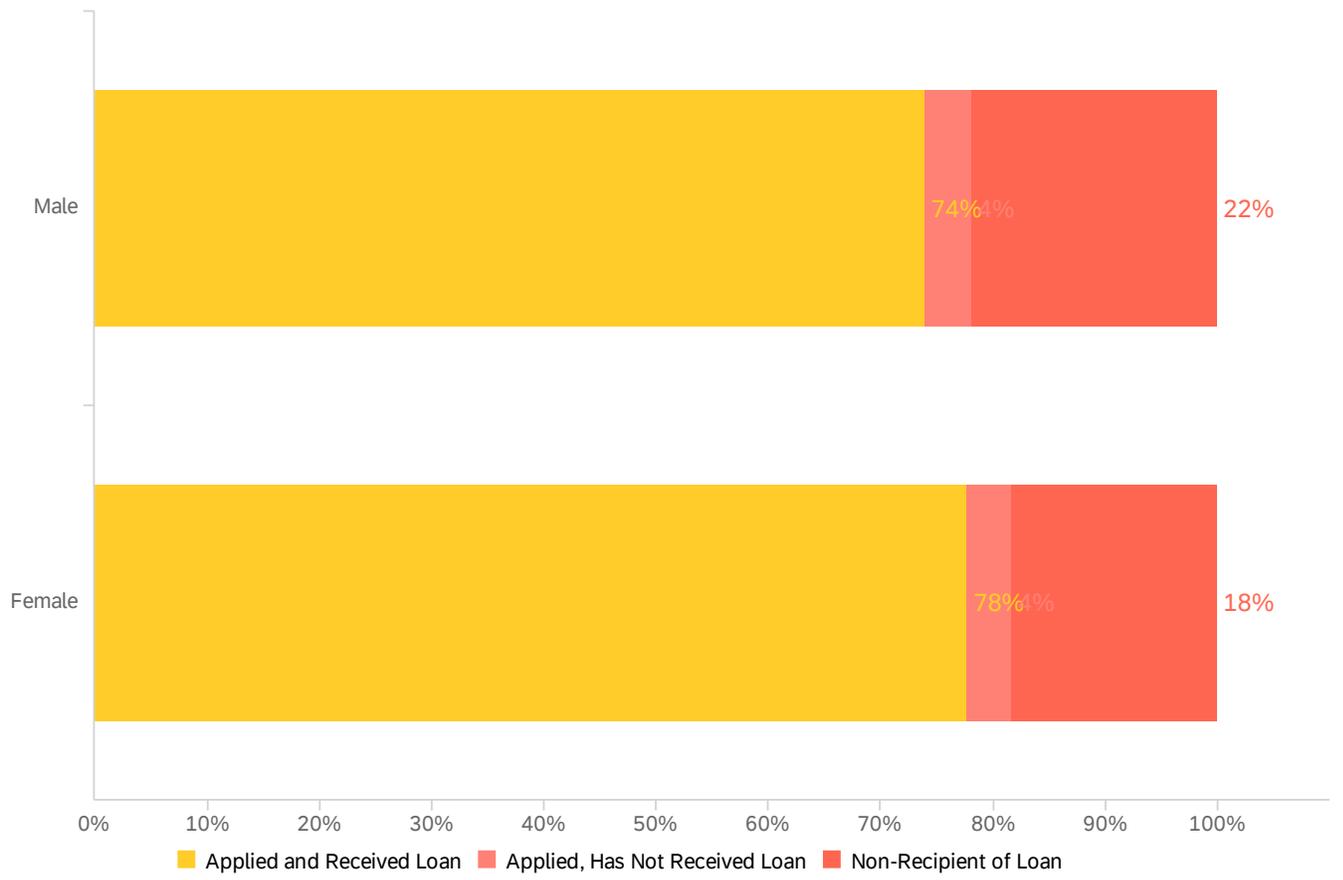
Q: Have you received a loan from [-Moni]?

(n = 1,231)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over two rounds of data, 76% of respondents received a loan from TraderMoni, MarketMoni, or FarmerMoni. 4% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 78% of women surveyed received it, compared to 74% of men.



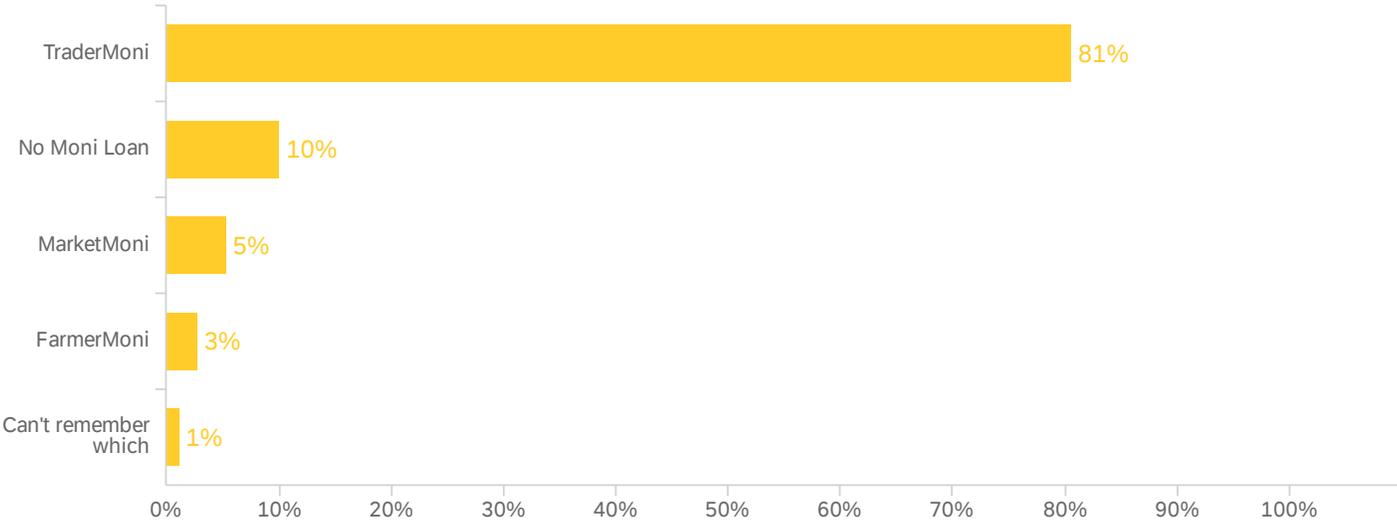
Recipient Status by Gender

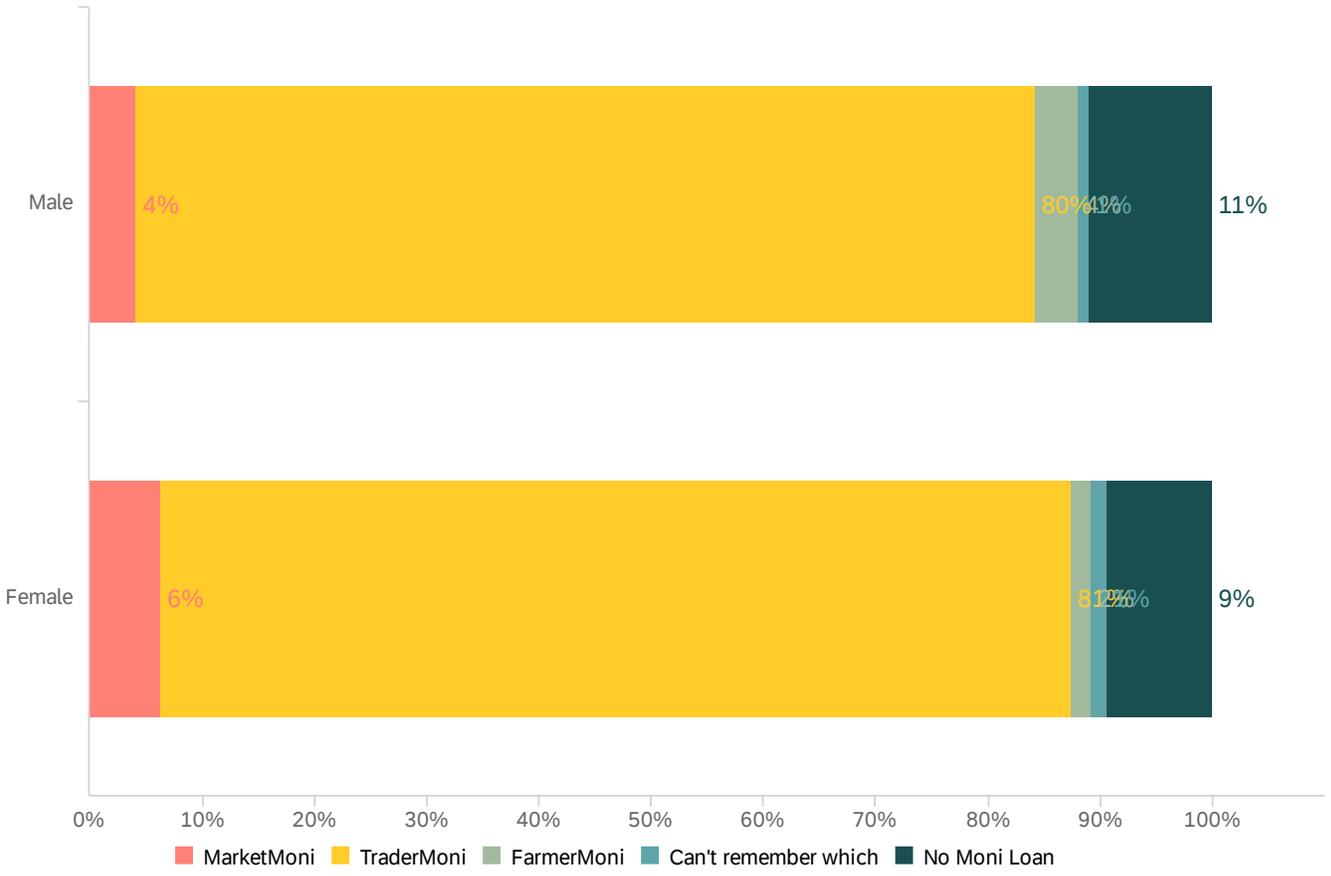


GEEP Product Types

Q: Which product do you use?

Insight: The respondents we've spoken with are predominantly customers of TraderMoni, at 81%. Does this align with GEEP's product segmentation?

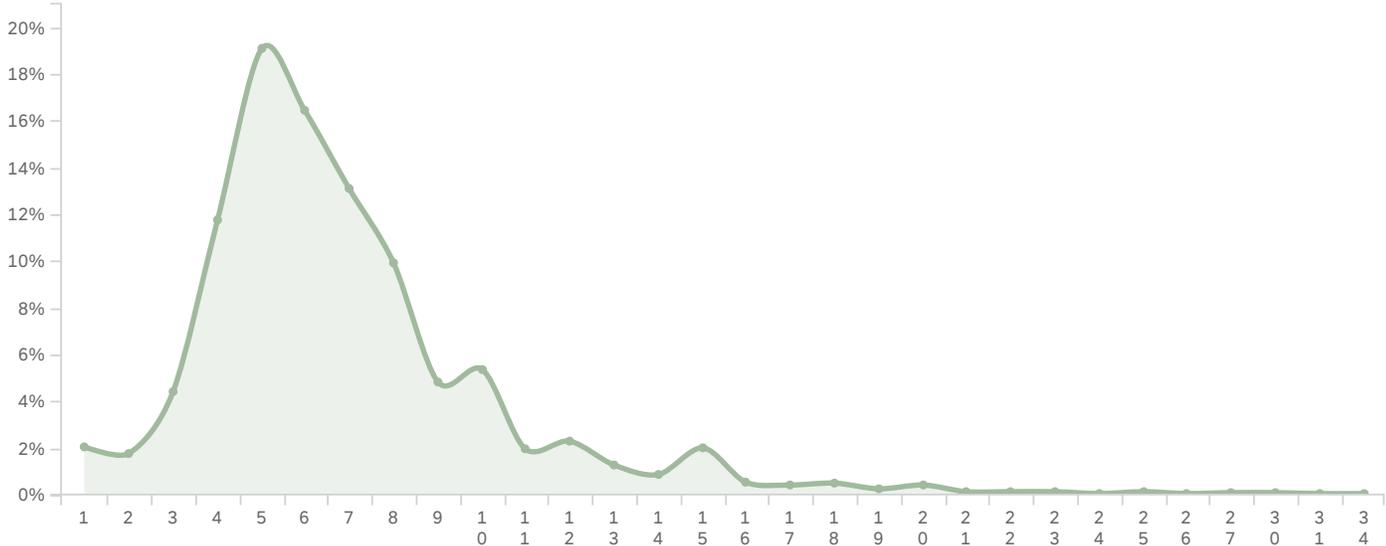




Household Size

(n = 2,449)

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



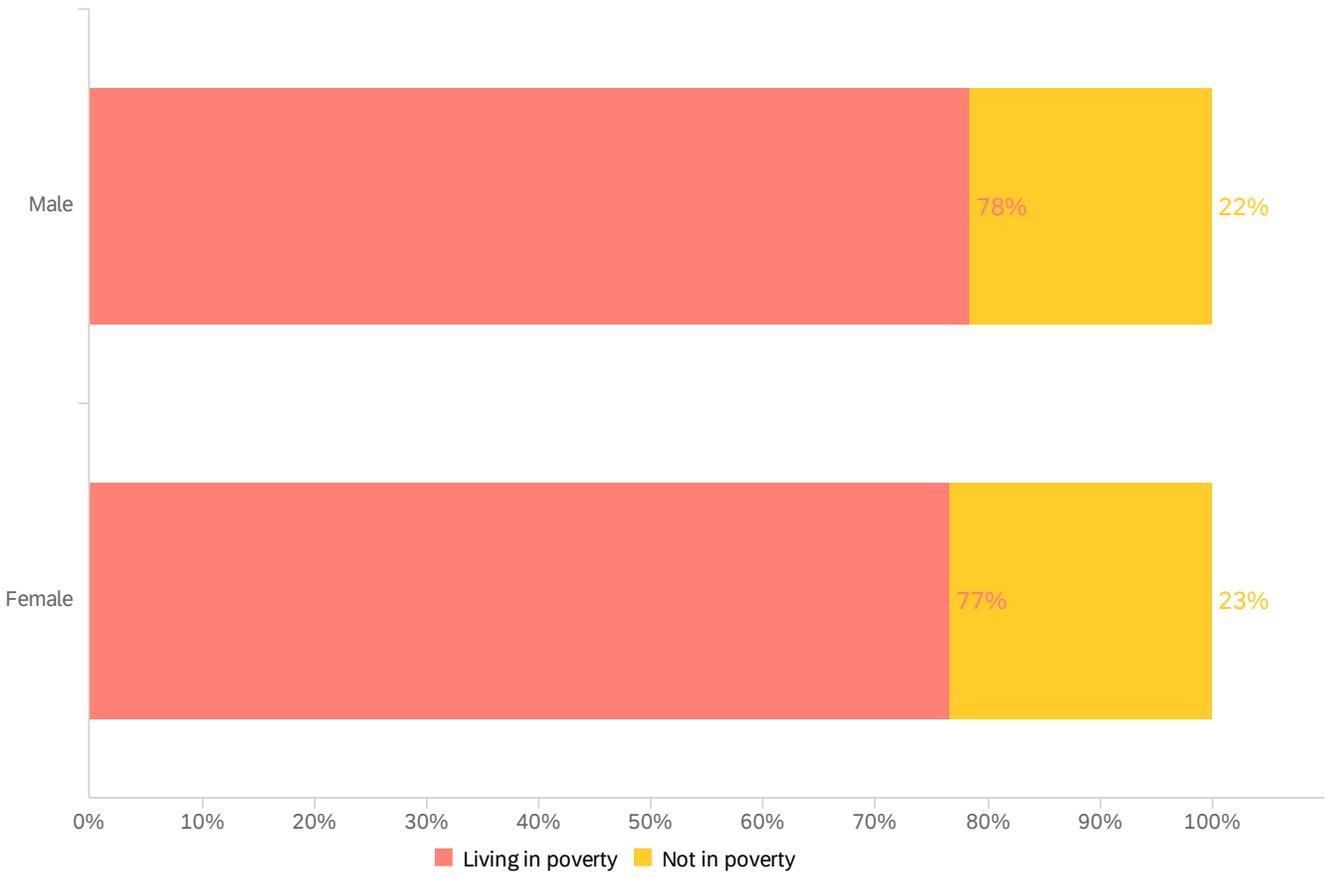
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 2,453)

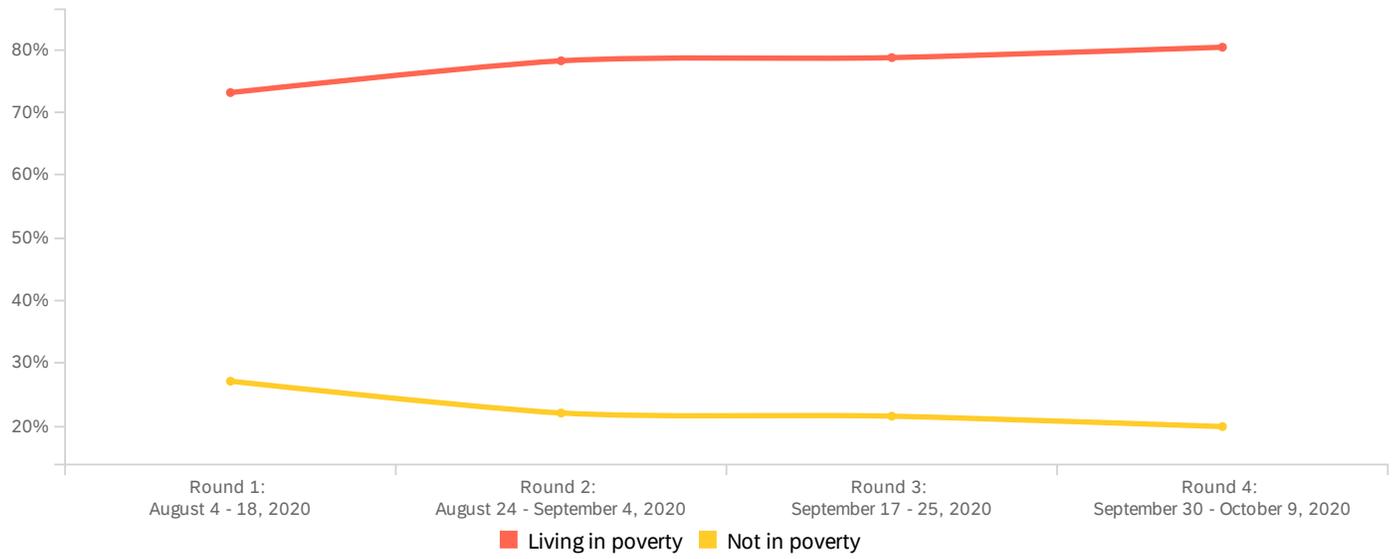
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: **77%** of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate was slightly higher among men than women.



Poverty Profile By Gender



Poverty Profile by Round



60 Decibels Vulnerability Index

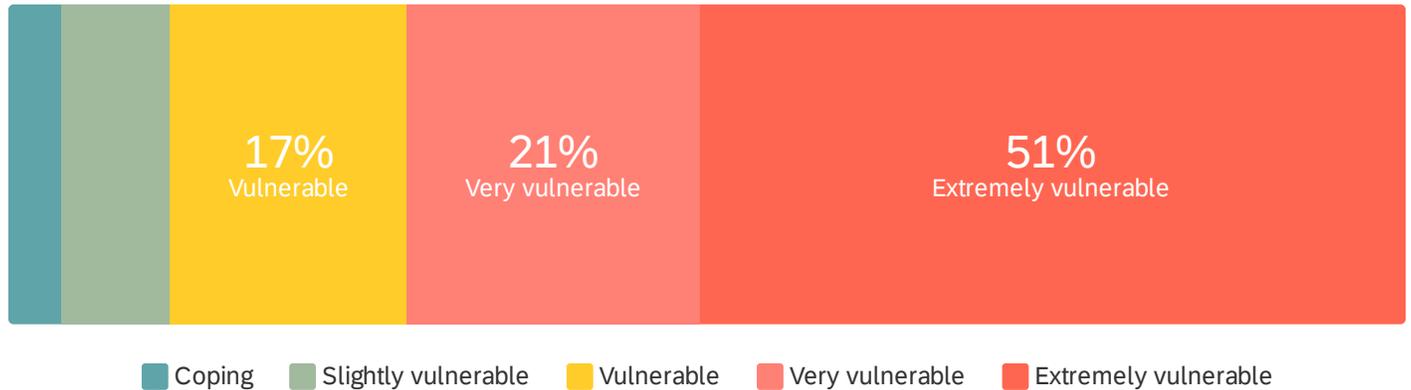
60 Decibels developed the Vulnerability Index to help us identify how shocks affect a family's situation. It was designed during COVID-19, and can be used during health pandemics, after natural disasters like floods, or other events.

It is made up of four key themes:

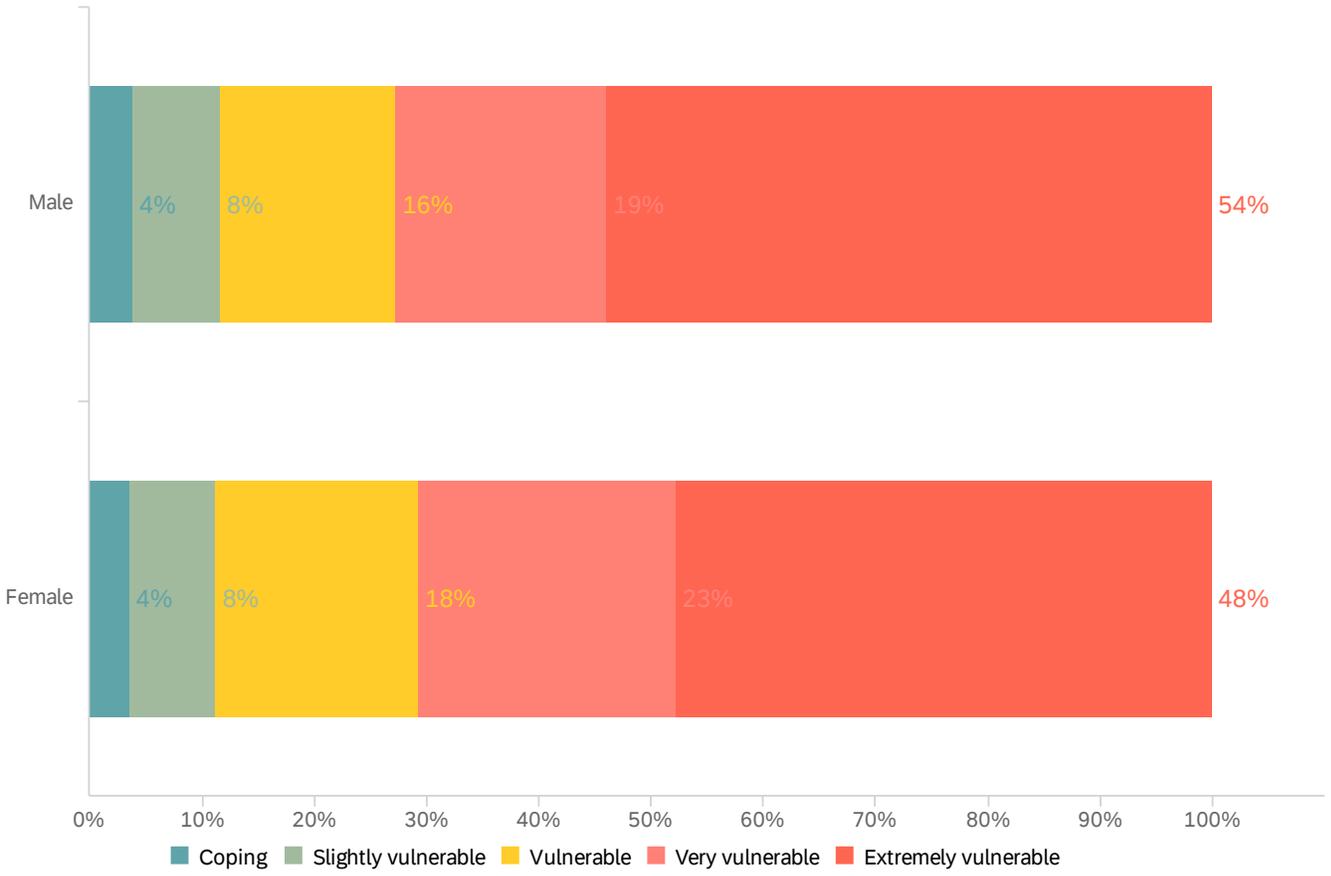
1. **Poverty Level:** Those living in poverty are already more vulnerable as their income is likely lower.
2. **Change in Financial Situation:** Getting a sense of how a family's overall situation has changed gives an understanding of ability to weather shocks of all sorts.
3. **Coping Mechanisms Used:** 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 an extremely vulnerable population. Overall, 51% of respondents are "extremely vulnerable".

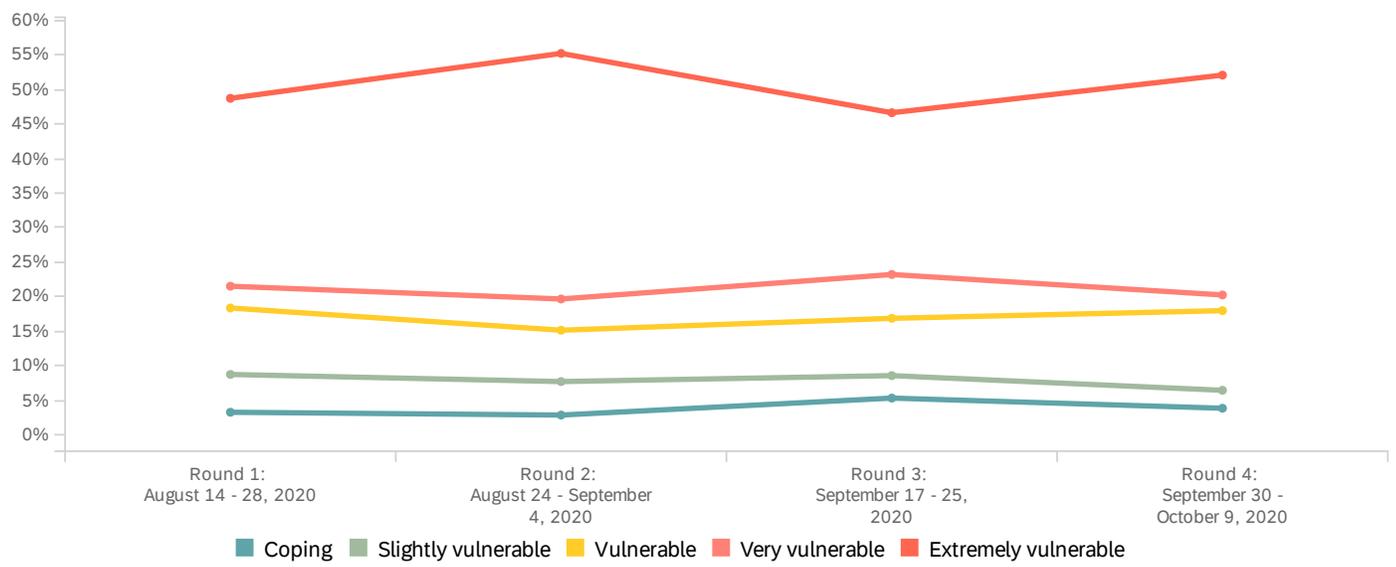
GEEP loan recipients were slightly more likely to be "extremely vulnerable" than non-loan recipients: 49% of recipients compared to 47% of non-recipients fell in this category.



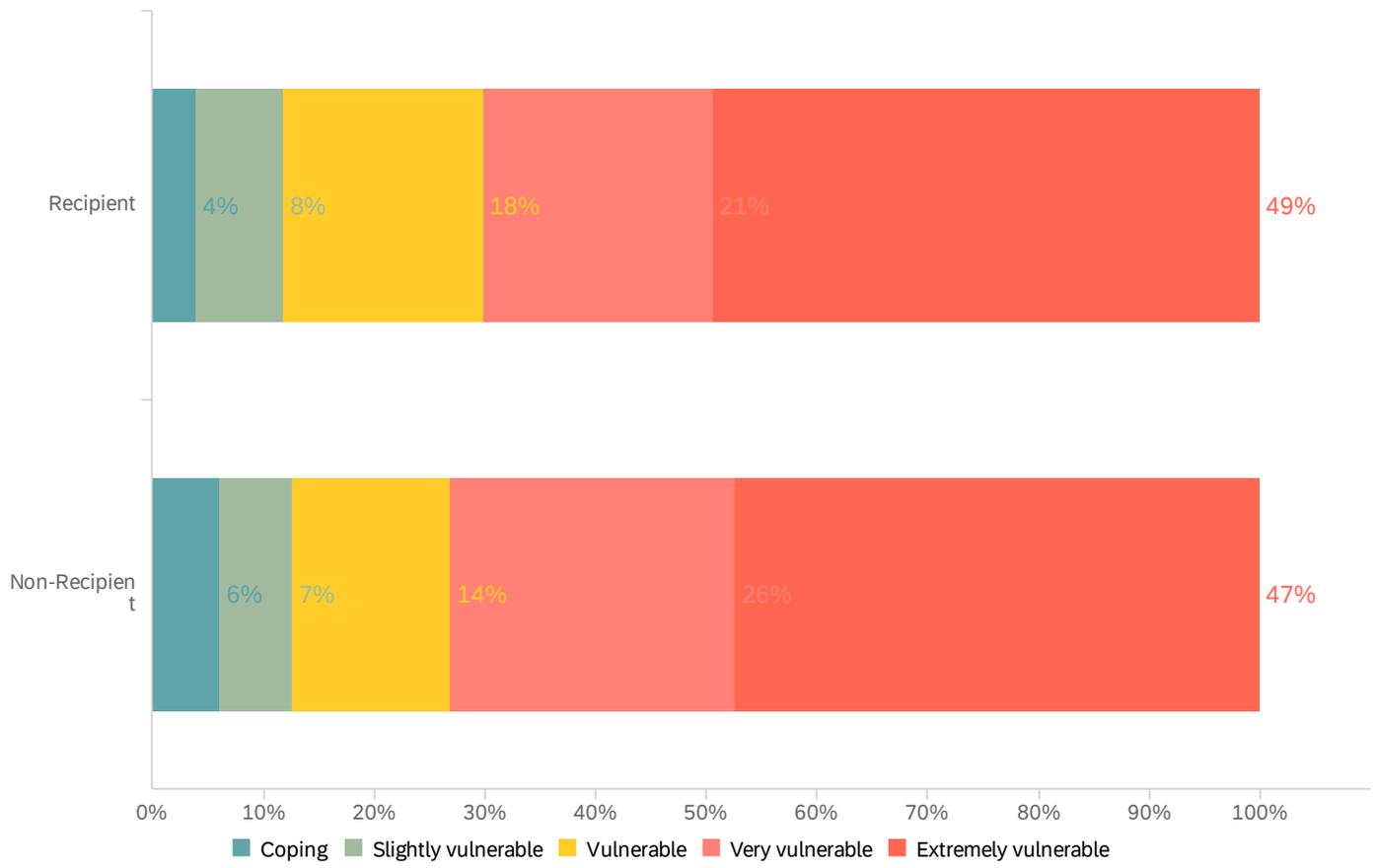
Vulnerability Category by Gender



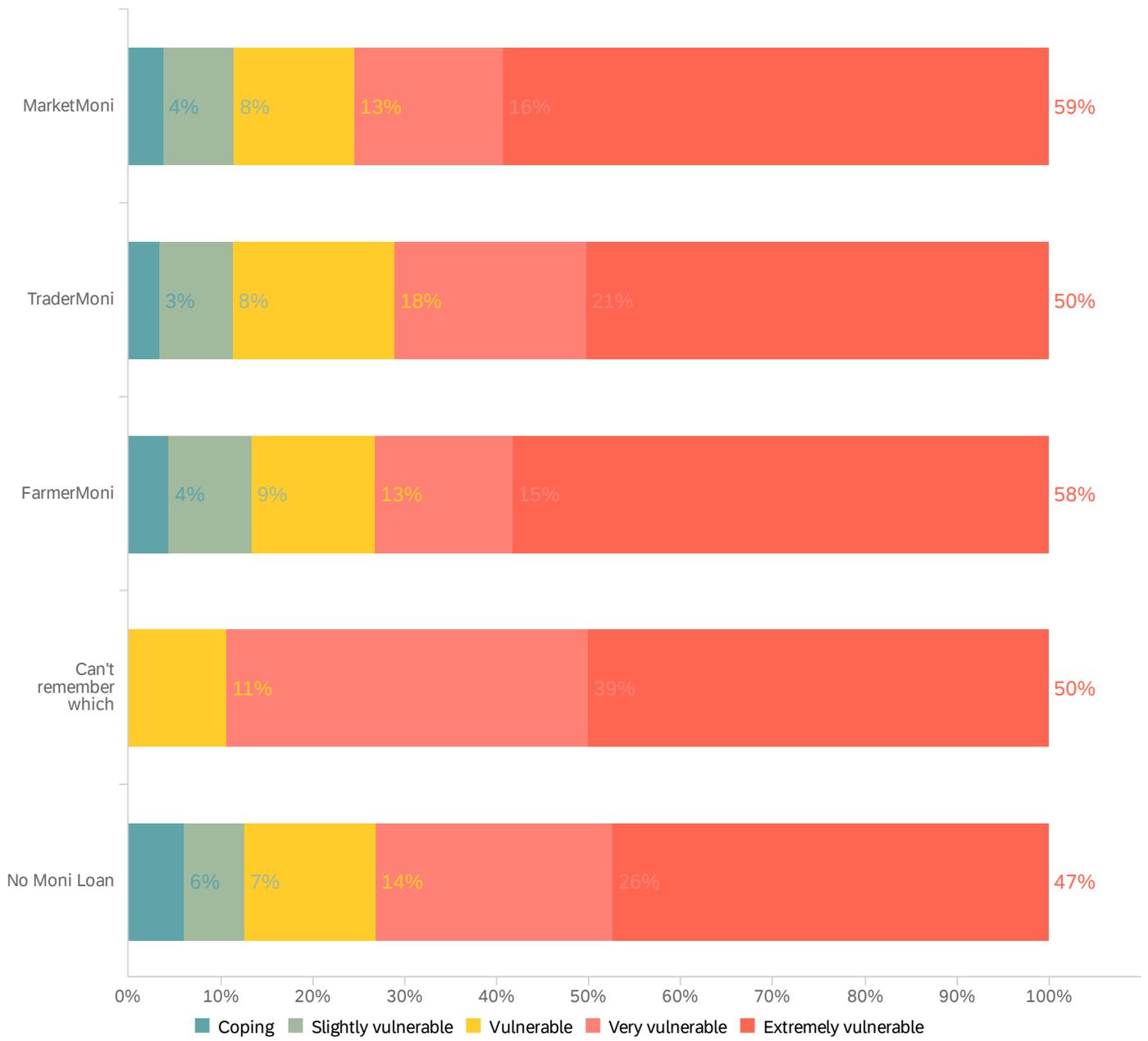
Vulnerability Category by Round



Vulnerability Category by Loan Recipient Status



Vulnerability Index by Product Type

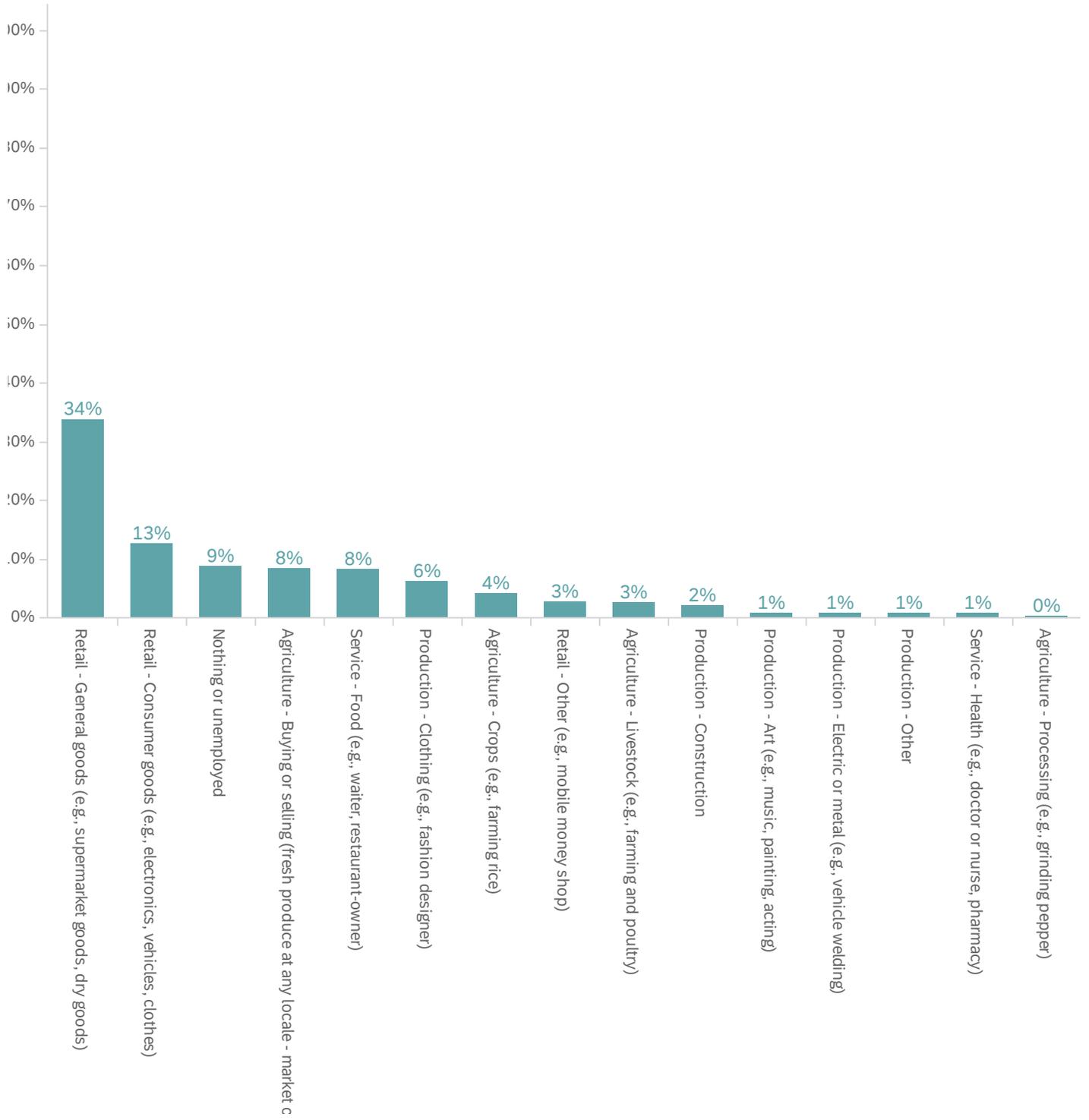


Main Income Source / Business Activity

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

(n = 616)

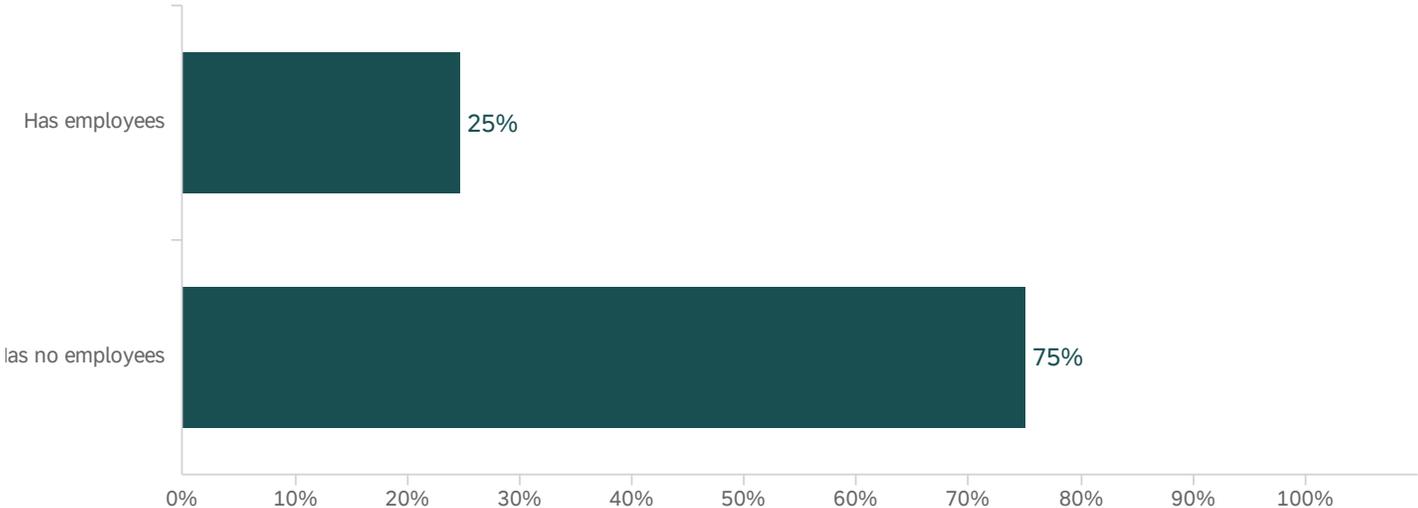
Insight: Beginning in round 4, we utilized the new sector definitions that were discussed with the GEEP team to categorize the customers' main source of income. Retail is the biggest sector among GEEP customers: **50%** work in it. The second largest is Agriculture, accounting for **15%**.



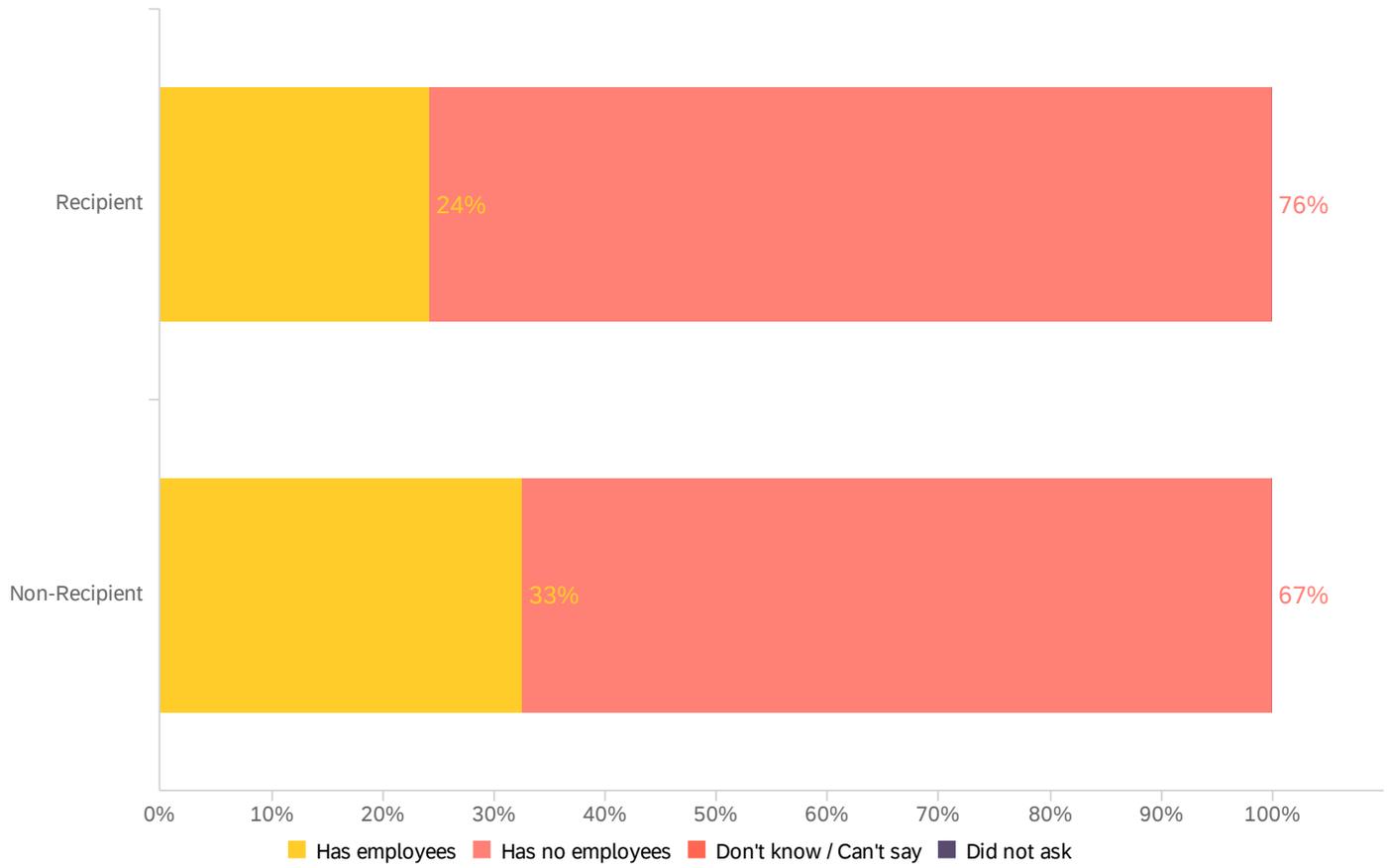
Existence of Employees

Q: Do you have employees?
(n = 2,312)

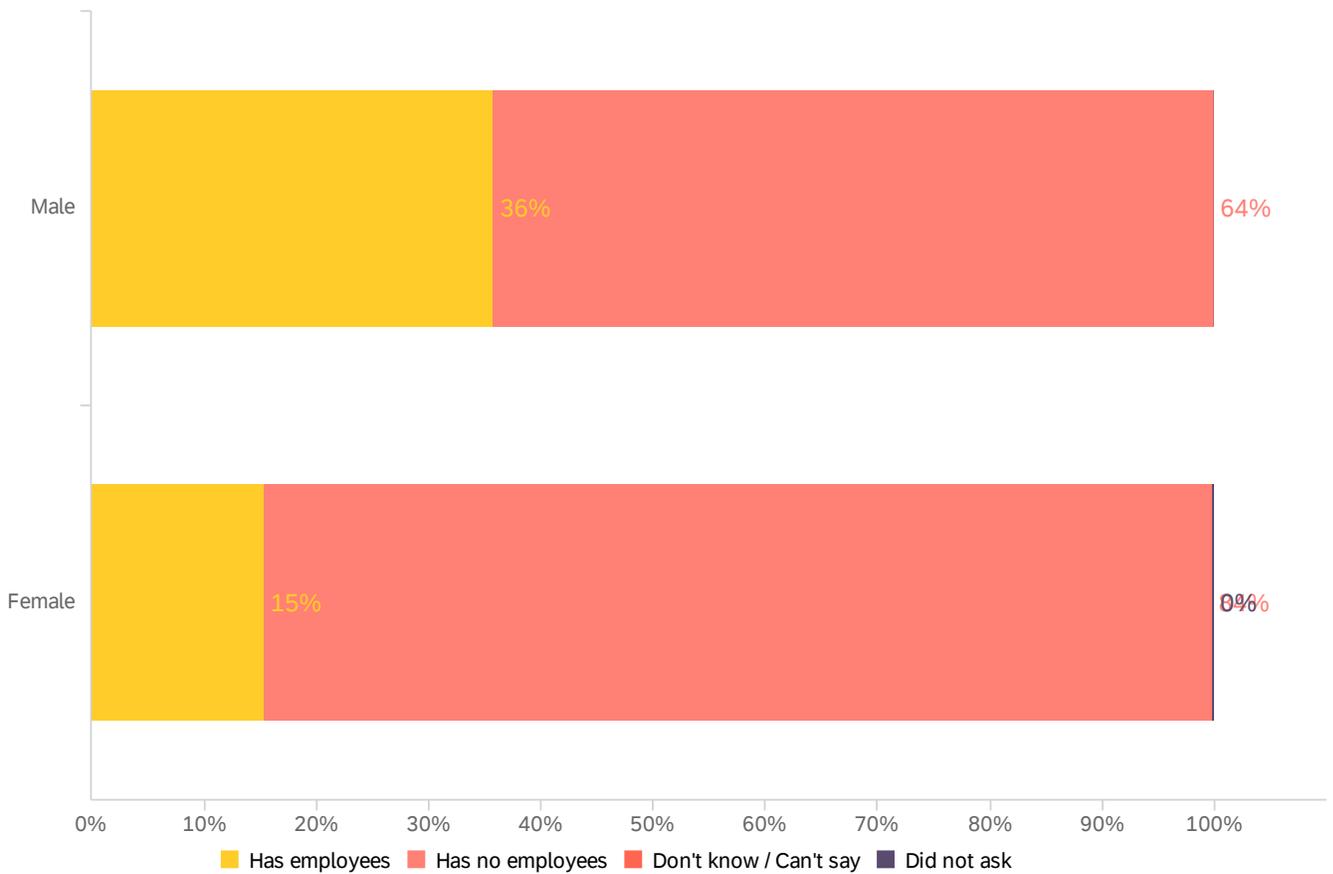
Insight: Three-quarters of respondents do not have any employees. However, GEEP customers appear to be less likely than non-loan recipients to have employees: only 24% of loan recipients have employees, compared to 33% of non-loan recipients. Male respondents are more likely to have employees, with 36% responding that they do have employees, compared to 15% of females.



Existence of Employee by Loan Recipient Status



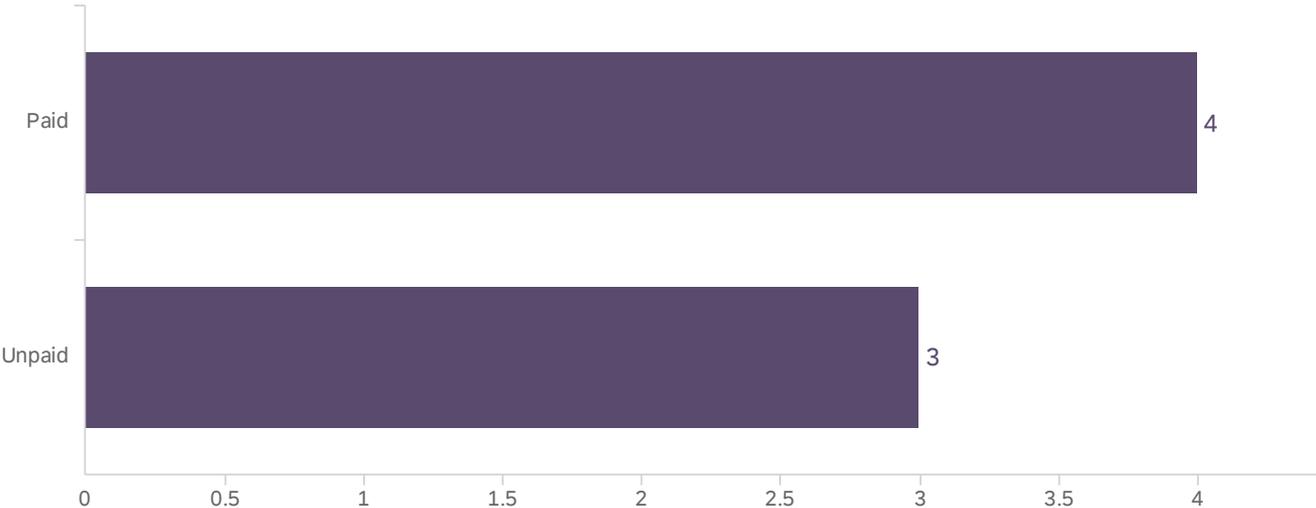
Existence of Employees by Gender



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 573 respondents who have employees)
(n = 573)

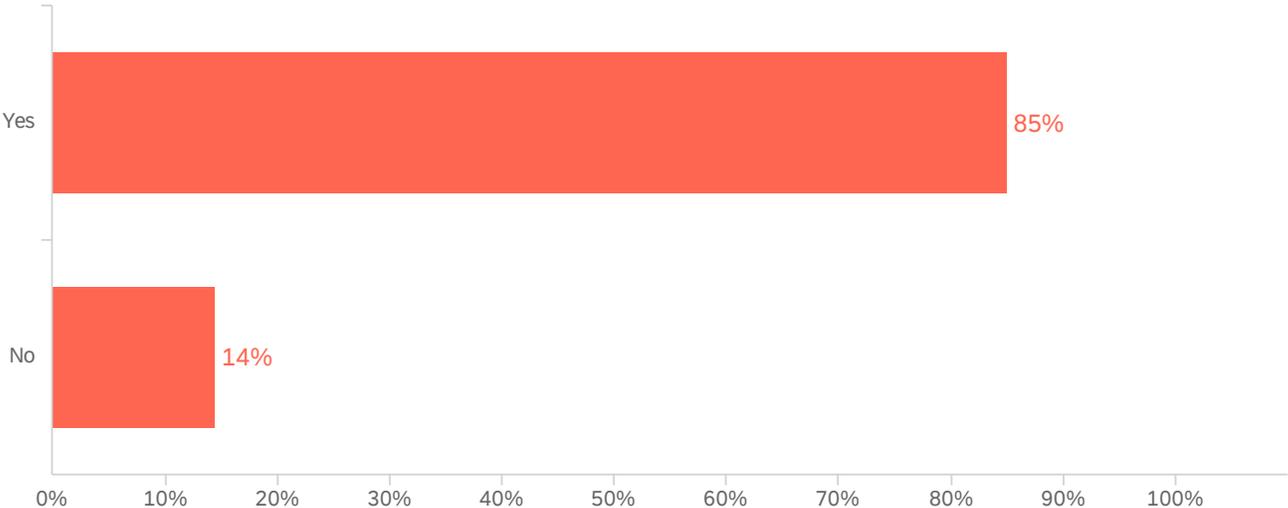
Insight: Respondents employed on average 4 paid and 3 unpaid employees.

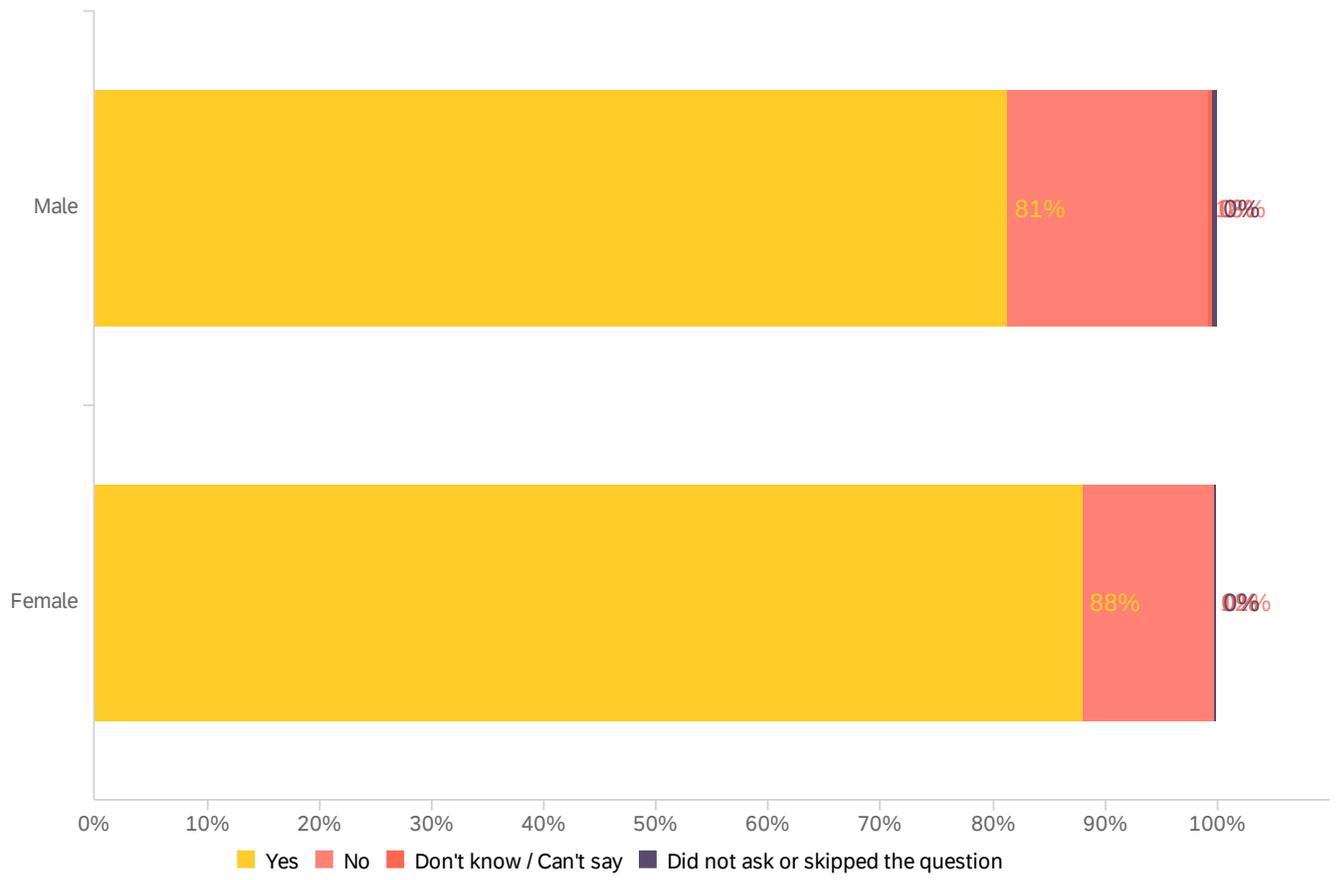


Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 2,097)

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.

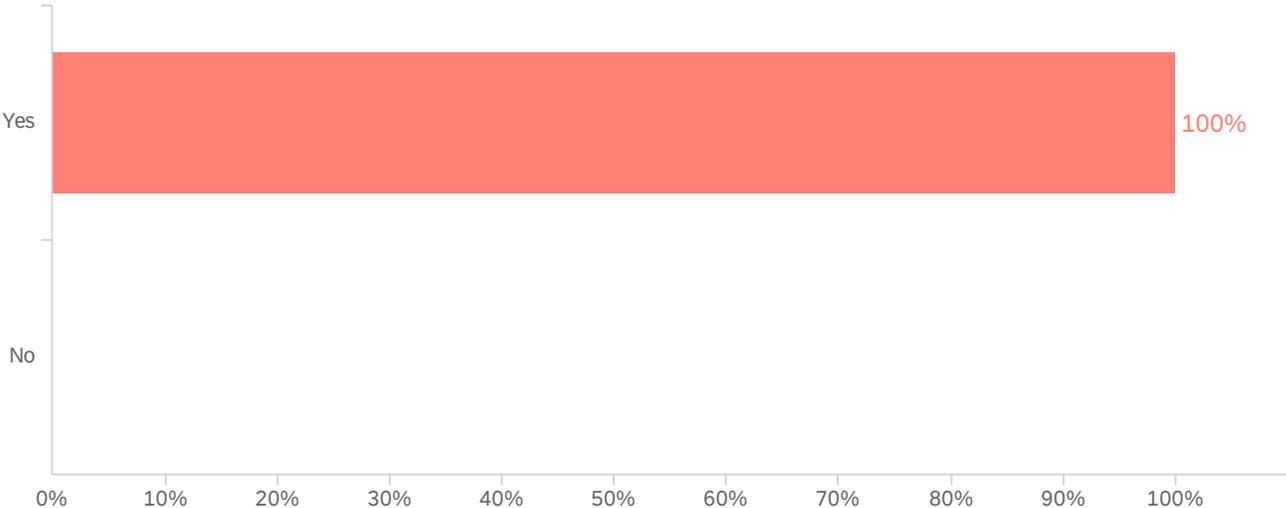




Awareness Level of COVID-19

Q: Have you heard about coronavirus or COVID-19?
(n = 2,453)

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

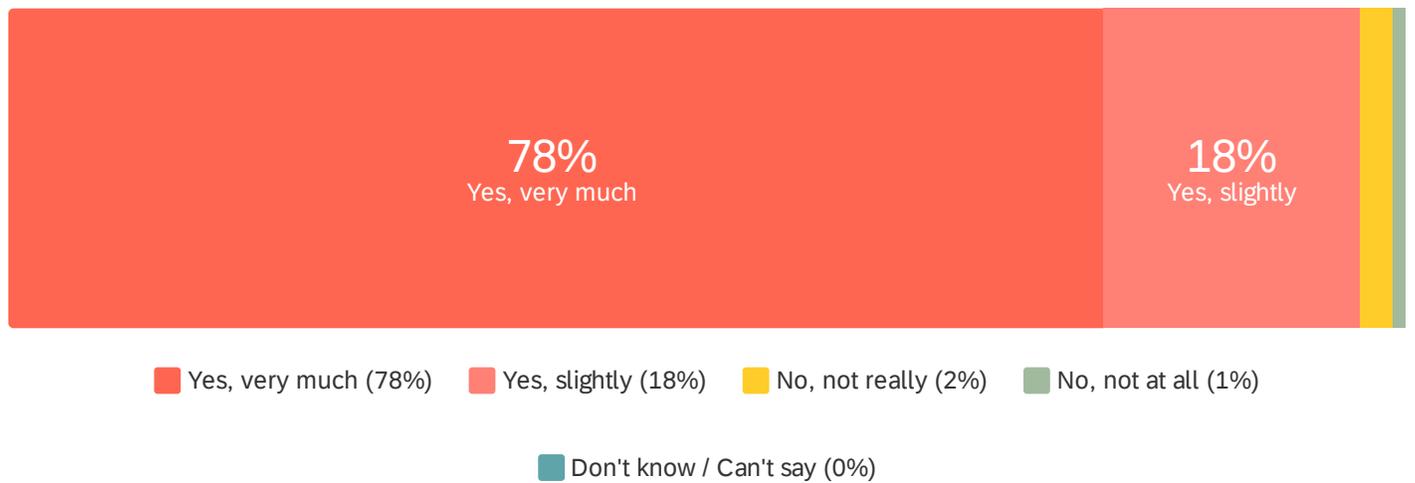


Concern Level About COVID-19

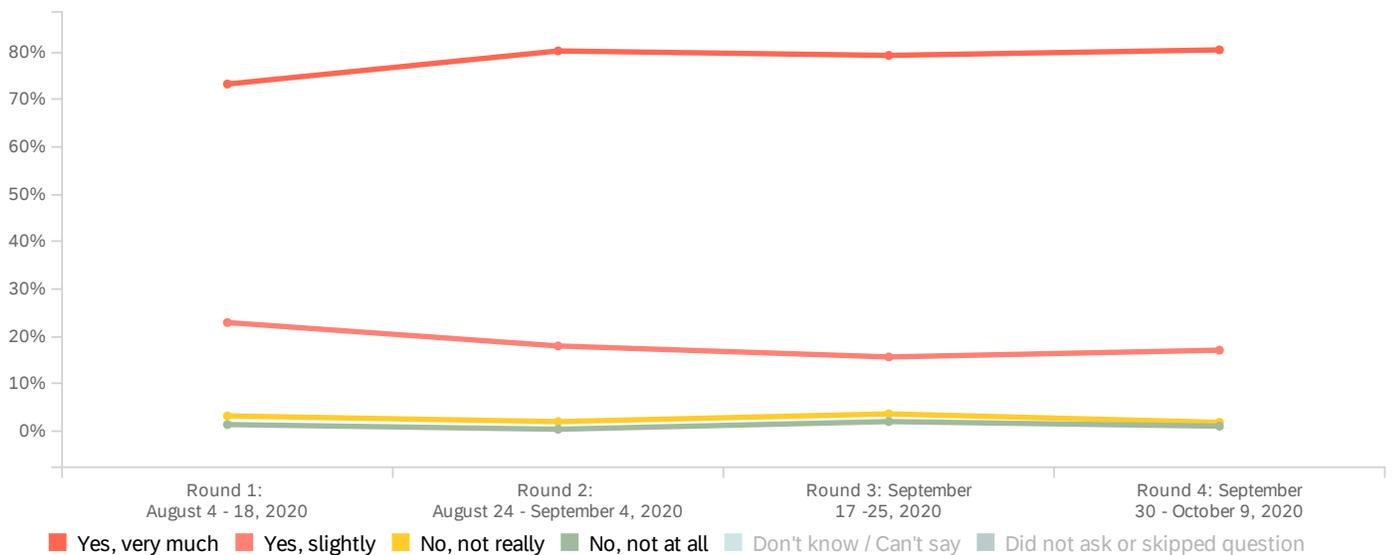
Q: Are you concerned about coronavirus or COVID-19?
(n = 2,453)

Insight: Concern levels among respondents remained high, with **78%** "very much concerned". This is higher than both the 60dB Global Benchmark of 64% and the West Africa benchmark of 77%. For comparison, the East Africa average is 67%. "Very much concerned" customers in round 4 returned to a high of 80%.

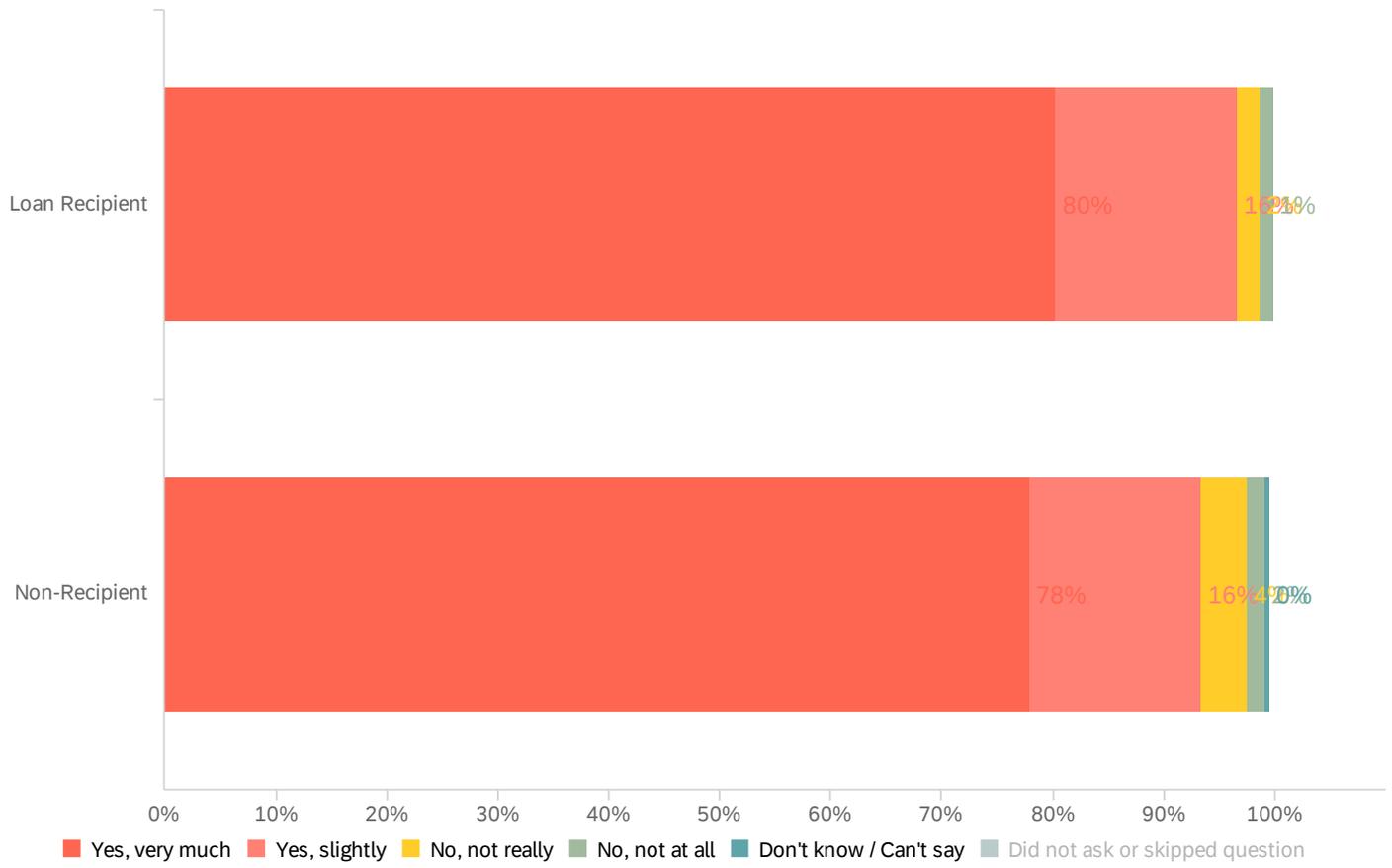
While concern levels did not differ slightly between gender, loan recipients appeared to be slightly more concerned about COVID-19 than non-recipients: **80% of GEEP recipients are "very much concerned"**, compared to 78% of non-loan recipients.



Concern by Round



Concern by Loan Recipient Status



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

My major problems are i have no money and the business is not moving very good, and also no food.

It has affected my schooling and my business, as sometimes we can't go to market because of the restrictions. Also we have to abide by all the precautions, which is difficult because it's not something of usual and there's the issue of items being costly.

I am concerned about corona virus because it affect our way of life in the aspect of business and the locked down of schools, now business is not moving and money is the problem

There are so many problems, but the biggest problem is how my business has crashed. The money I make from business is only enough to feed me nothing more.

The price of food is my biggest concern, it is very hard to take care of my family and feed my kids.

Business is so bad that all day i have not sold anything and i have been having very low sales now because my customers complain that they have not been paid their salaries for months now. Another issue is that the soft drinks i sell expires in six(6) months and i have not sold them yet, if i don't before the time it expires, it would be a huge loss for me, there would not be any gain. If the covid-19 continues as it has, my business would be finished.

The border has been closed due to the pandemic,so very few clothes are supplied into the country which has reduces my income very much. This is because there is a scarcity of foreign used clothes, the few ones that make it across the border are expensive and customers are refusing to buy it, prefer to spend there money on food items to feed their families.

The major concern is that i lost all my business just struggling to survive

Am so concern about my health and that of my family because we go out and need to meet people so we are not free and our work is not moving fine

It is a trending issue that has claimed several lives and one have to be very concious of how you move around and all this affected our business too

The fact that we could not do anything at a point and fear of not getting infected more so i was part of the covid19 taskforce in my arae

My primary concern is there's is no enough food for my family because the prices of food items has increased and the restriction of movement because of Corona has affected my business negatively. Also my children are still at home without education because schools are yet to reopen.

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

The lockdown that we were into has made us used all our money even the tricycle I used for my business have spoil i now collect from somebody

My concern is that my poverty line is on the increase because now i'm unemployed. I used my business capital on treatments of my mother, youger brother and my son whom all died from their illnesses(not Covid-19), now my daughter is also down with fever but can't take her to the hospital because of lack of funds, i was only able to take her to the drug store for over the counter medication.

Financial situation is down food is expensive but now things have started coming back to normal

There is no money to do business so it has been tough to even buy goods

I'm concerned about my health and the economy status of the country my it has affected my business I'm a teacher in a private school but school is closed

As a result of the corona virus restrictions, my income has reduced because of low sales rate in my business

Corona virus has affect the economy and the life of our children

corona virus has caused a lot in our country and also our business is not moving like before

Talking about corona virus it really affect our way of life and also our businesses

It affect the economy and our business

It affect our business and also things are not moving well and our income has reduce

I am concerned about it because it affect us in the aspect of business and that of food that is expensive

My major concern is the way the economy is crumbling, people are complaining that there's no money, everything is tight, food item prices are doubled it is only God that is keeping us

My biggest concern is the fact that school is closed. I also used to have a side hustle but since the coming of corona I couldn't continue with my business.

My business is really suffering at the moment.

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

I'm not really concerned about the virus cause I know it is just another way for government to steal money, Though my only concern now is my business and how to increase my sales turnover

My biggest concern has to do with my business and the failing economy. I was at home for about 3 months not doing anything. Although we are back to business now things aren't moving like they used to.

I am a father and the coming of Covid has made taking care of my family harder, although things are a bit better now we still aren't how we used to be. I have kids and a wife to take care of.

The lockdown really affected my business, most of the people that help me on the farm did not come because of the distance and the restriction in movement, even after the lockdown they are charging me high just to work and I cannot afford it

My business is not moving like it used to, I am not making half as much money.

Food is my biggest concern and I have not been feeling too well, I am ill at the moment. We have to struggle to find food every day.

Coronavirus affect us so much. We were not allowed to go to the market to sell. During the lockdown, we had to spend the money we have on food. After the lockdown, there was no money to continue with the business. Now we have to buy on credit and pay after sales. But if we have the capital with us, the price at which they supply us will reduce.

Things are so hard during corana period. Market is not the same again. We have to borrow money to remain in the business because things are costly this day. We cannot stock goods as we used to again. My capital has really reduced and I need money as I am for my business.

It affect us because things have been so hard. Things are costly and there is no money. As a single mother, it is even hard to eat.

I am not making money from my business, everything in my life has had to be reduced, from the food I eat to the things I buy for the household.

We thank God that corona has come and gone. It really affect our business and things are yet to improve as far as our business is concerned. There is no sales and things have changed. Those that owe me are yet to return my money after lockdown, they are also complaining that there is no money.

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

The economic implication is my concern. The price of commodities is quite high and this is affecting our sales. As a graduate, I am selling cat fish both fresh and smoked one but since corona started, many customers did not patronize us again. I used to hawk, but with that it is not like before. Customers are complaining that there is no money.

I'm a student I've family to look after I've business I handle buy now every thing has stopped no school no business people think I'm rich they ask for help here in zamfara kidnapping is very rampant government should do something people are sick

Getting access to food is my biggest concern.

My kids and I are trying not to contact the virus my kids education have stopped my husband is dead no business everything in this life is hard no money for food I don't have money to take my kids to hospital

Corona virus is real people are dying people are still getting infected we're not safe of the virus I want my children to go back to school I don't like seeing them at home

Business is slow because of corona i used my capital to feed my family I'm still looking for ways to provide for my family

The situation we are into because of corona has made me used almost all of my capital, it has made our children to stay at home I'm trying so much not to contact the virus by putting face mask but people are saying I'm doing it because I despise them

This life is not Easy business is going down I've a family to look after we used the capital to eat during the lockdown financial situation is down poverty is too much food is expensive

Things have gone down business is not running well and children don't go to school even though they will soon resume but they have loose alot economy is low people don't have money

I'm concerned about the way it is spreading even though people are healing from it but I don't want to be infected, the pandemic has made them close school, business have stopped food is expensive

Corona takes people life so much our country is suffering my business is down food stuff is expensive every commodity in the market is expensive

My main concern is uptill now market is not back to normal financial situation is down no customers

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

We can not buy and sell like before not free to do business the normal way again because of covid19 protocols you must cover your face all the time, it does not make you a free person

There is no work people can not get any job to do and my business is no going well again

For me my concern is that i can not even afford to eat good food again because business is down no sales am not doing anything now

It affect my business because during during the lockdown we could no t open shop to sell anything. The money I had during that period had been spent because we had to eat. Now after corona, there is no much, no sales, everything is costly and no money.

The fear of getting infected is my primary concern because someone got infected in my family and again my business has seriously been affected

When corona started, we could not work because of the lockdown and we spent the money we had on food. I used to sell provision but since that lockdown there is nothing again and I am looking for a means to get money to restart my business again.

My very primary concern is that it has created a serious financial problem for me even when what you are doing is not moving getting another one is a problem so i am just here managing

The work I do stopped since the coming of corona which is affecting my family badly. My kids are sick so is my dad, this is all an extra burden on me when I am currently making no money.

My biggest concern is that I am a student and I am in poverty. I don't have money to pay for my tuition. My dad is dead, I am responsible for my family members. One of my wives has left me because of the financial situation we are in.

I am looking for jobs, I have attended a lot of interviews but none have been successful. I need a job to provide for my family. Food is too expensive.

Economically I am not doing well, due to the pandemic. The markets are opening up slowly, but business is not back to usual. I have a family to take care of and I am really struggling.

Business is moving slowly so the income is low, I am hoping it will get better soon

There is no money, the price hike has affected my business

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

There aren't many customers at all so I can't sell anything. I am not making any money from my business.

My business has been seriously affected by COVID19 because my main customers are schools children and they are yet to resume

There has been no market since the ease of COVID 19 lockdown, we are just here like that.

Business is not moving, it is really slow now.

I don't have much worry about it anymore except that things are now very expensive especially food stuffs.

The price of goods in the markets has become costly due to the pandemic, especially food items are so costly its hard to feed our family without a good income. I stay close to the Cameroonian border and since it was closed due to the covid-19,customers from Cameroon are not coming over anymore to buy goods in bulk. The few that come,buy in small quantities because they don't have money to buy goods compared to before the pandemic

There's no money, people are collecting goods on credit and a lot of people are owing even with the ease of the lockdown people are still owing

Corona virus has affect the economy and everything about business and no money and food are expensive

I am happy the corona did not get to my side eventhough it affected the economy and people are complaining that they don't have money

Right now, i am not selling anything cause everything has crashed, all my business money has been used for feeding the family I

Every trouble is a test from God. I have a lot of concerns, but I can't really specify them but the fact that we have to stay at home is something I am not happy about.

Lack of money is my biggest concern.

People are not happy atall no business no food no money and insecurity is too much

So far so good, people are not willing to pay for quality service any more, most of the parts we stocked up here been sold all because of there's no money in the economy

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

Right now, the price of eggs have skyrocketed and alot of my customers are not willing to buy at this current price. Though the lockdown didn't really affect me but the aftermath is what is affecting my business, alot of food items have gone up and people are not willing to pay as they would always complain that there's no money

My wife teach at a primary school and we assist ourselves financially,when i don't have, she assists me with cash and i do the same for her too. But with the arrival of covid-19,schools were shutdown and she was sacked. And i had used all my money on my farm. We didn't have any money to buy food and we could hardly afford to eat once or twice a day. But am thankful that business has improved now because there is a high demand for food items, especially cassava which i have farmed a lot of it and i make a lot of profit from sales

There is no money to buy food, as my business has slowed down and even stopped at a point. Even customers do not have money.

I have no money to start a business, I want to find a way to earn money to support my family as my husband is not making much money from his work.

Covid-19 has affected my business, i have not been able to sell my goods as there have been very few customers that buy my goods,some complain that its expensive and loss interest to buy. But as the fear of the virus subsides, am hoping that business will improve because when i buy my goods, there will be no customers to buy it unlike before the pandemic.

people no longer take alcohol as they are complaining that they don't have money and most of them buy on credit and still complain that they didn't pay them salary

During the lockdown, i was at home all day, not doing anything and i couldn't make sales as my shop was closed down. It was a loss as i couldn't buy or sale goods and i used my capital to feed my family by buying food. But am recovering from the loss of money slowly as i am trying to get the business up again.

As a result of the covid-19, a lockdown was enforced to stop the spread of the virus and my business was shutdown for some months. I didn't make any sales, so there was no profit and all the money i had was used to purchase food for my family. Am just thankful to God that we're working again and making money slowly from my business, even schools have resumed.

The coronavirus has made everything expensive, the turn out of customers is very low. For you to see like 2 to 3 customer a day is hard

I am concerned because students are yet to resume and they are my major customer so it's making business to be really dull

Business is not moving, so I have had to start farming to support myself and family

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

The price increase is affecting my business, sometimes I have to sell at a loss especially when customers don't want to buy at all

People are not sewing clothes because they are thinking of food, everybody is basically struggling for survival

I am concerned about the way the government locked us in the house, it affects my business a lot and that of my husband because if we don't go out to the market we can't see money.

The situation of COVID 19 is a terrible one on business

The market was locked and the prices of items went up, a lot of the things i sell no longer have the same value and when we want to restock we have to add extra money or you'd be getting lower quantity

The coronavirus stretch the economy of this country so we don't have much customers, everyone is complaining of no money.

We have faced a lot of problems, but we thank God its getting better. One of the problems is unable to go out and go to the market.

I am worried because of my business. I haven't worked for about 7 months now until they open hotels and bars that's when I can be fine.

The loan I got from tradermoni was helpful as I set up a business and it was flowing well, but since the coming of corona everything has crashed. My business is not flowing at all. I have a family to fend for.

Everything has stopped, even the business have stopped and we can't go out to the market.

We could not open our shops at a point because of the lockdown caused by the virus and it affected our business so much that everything became so expensive and customers can afford something's again and we are yet to recover from it

My business is not running well poverty is too much food is expensive sickness everywhere and I don't have money for medicine

My business was not much disturbed.

For my kind of business, I have to be in contacts with people, so they can see and buy what I see, but the lockdown didn't allow that and since the ease of the lockdown, prices shot up and patronage became low.

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

No much customers as before because of COVID 19.

It brought my business down since there hasn't been events.

I'm getting better, I'm not much disturbed about the corona virus again.

Yes during the period of corona virus our business is not moving and things are not like before and the economy is bad

My primary concern is that i don't have money, my business is not thriving because don't have enough goods to sale since I used part of my business capital on feeding during the lockdown. My children are down with malaria fever and i don't have the money to take them to the hospital for treatment, had to resort to treating them with herbs

During the corona virus we were affected in the aspect of business is not moving and food are expensive, as that the period no movement and schools are locked

I spent almost all my business money to eat and take care of my family during the lockdown. And the prices of goods is so high that to buy is hard and to sell is also hard. My customers are all complaining of no money.

Market is slow now.

Corona virus has caused a lot of business failure and money is not flowing like before and foods are expensive

It affect our country because there is no money and everything is now costly. As a carpenter, we hardly get customers that will bring work for us to do at this time. We are just managing and I belief that everything will change for food soon.

Corona virus has affect the economy and our business was not moving as that the period of this virus, that period no movement and things are expensive

It affected my business, things are not like before, market is not moving.

Business is not moving.

After the ease of the COVID 19 lockdown, everything has been hard, I used all my money to buy food.

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

I am concerned about how the government is handling the issue, business is coming down and they are not helping at all, everything is just getting expensive on daily basis.

It was the worst moment of my life, difficult to feed myself and my family. Though the lockdown was relieved yet business is still not moving well

I have no concern about it, though business is generally down but I'm not worried

I think it is an opportunity or people to understand that one needs to always plan for the unexpected. Though it affects my business because I need schools to resume so I can do my business of selling stationary items

I am concerned about the health of my family because of the way the coronavirus is killing people.

The way we used to get work, we don't get customers like before again.

The increase in price is affecting my business also many people are owing me

Business is just starting up again since the lockdown was eased, the number of customers I usually have has reduced

My primary concern is that because of the lockdown, the prices of commodities have increased and my business is experiencing decrease in sales

Many customers are buying on credit because there is no money and it is affecting my business but I don't have a choice, I can't send them away

Yes covid-19 has affect the normal way of life and also our businesses and now food are costly

corona virus has destroy the economy and our businesses has been affected due to the corona virus

corona virus has affect our economy and no income and business is not moving like before

It has affect our way of life in the aspect of our business and now things are expensive

Business is moving yet the price continues to increase everyday and it is chasing customers away

Yes during the period of corona virus it really affect our business and things are not moving like before and money is not circulating so it really affect us

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

Though sales is still low but buisness has started improving since the lockdown has been eased

I am no longer making money from my business now because people's priorities have been shifted to feeding, they don't care about wearing new clothes, they don't patronize my business.

Business is not moving, infact I had to move to the village to start farming when I could not do the again

Corona virus has affect the economy of our country and it's has affect my business

I'm in a very challenging situation now because i have no means of livelihood, i used my business capital to feed my family during the lockdown to also rent a thatched house because we just relocated to another village after Boko Haram captured our village. My children now go to the urban area to beg on the streets before we eat.

Things have changed since corona started, there is no sales at all because the price of everything has gone up. There is no patronage like before because customers could not afford the price.

My business have stopped completely life problems everywhere food is very expensive children are sick

Poverty is my main concern and the government have still not opened school no business no capital

People are dying the virus is killing the immunity of the body my children are staying at home because of corona there education has stopped business have stopped we've used our capital

The way my children education has stopped concern me the most they play all day thank God they are going back to school soon but there is no work i drive tricycle I mostly drive student to school since they are not going to school I don't earn much

It affect my business a lot. During the lockdown we couldn't go to the market to sell and some goods I have in stock got spoilt. There is no sales and things are costly.

I'm scared people are dying because of corona my kids are at home no school our financial situation has decreased food stuff is expensive

It spoils a lot of things. I am a single mother with four children. Since corona started things have been so hard and I have spent all I have on food. Nothing left to sell again. Somebody just assisted me with money about two months ago and I used it to start selling garri.

There is no money again.

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

People are always complaining about the price increase so they are not really buying, sometimes I have to sell at a loss

There is no more money to buy good and even when we manage to buy, we hardly sell.

During the lockdown the restriction in movement affected me from getting products from my suppliers, Even with the ease of the lockdown most of my customers for credit purchase which is not favorable for my business

Nothing is moving, money is not enough for the requirements for farming, not even fertilizers, they are also expensive now

People are not sewing clothes like before so there is no really work rather, I observed that it is food that everybody is buying

It has disturbed a lot and things are not moving, business is slow now.

Business is dull and people are not really buying because the price of everything has gone up

During the lockdown, we found it difficult to get some materials as most of the markets where closed even now that markets are opened, the prices of those materials have doubled up

It has affected my business, a lot of things I bought and had to keep them in my shop and most of the things in my shop got bad and some got expired.

The price of everything has gone up and it has affected my business and I cannot enough goods for my shop because I dont have capital

I am happy the lockdown has been eased, currently my business is back to normal and i am not in any way affected with lockdown

My biggest concern is the restriction on movement and the lack of food.

I am managing, business is moving gradually.

Though during the lockdown we could not get the food we give to the pigs as most shops were locked and we could not access the seller, but this is no longer the same

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

The rate at which the prices of food items have gone up, i had to reduce the quantity i sell which inturn made my customers complain that the food i sell is too small

This COVID 19 situation affected me badly, currently, I am in my village

My pigs are suffering from hunger as i can not afford to but their feeds because it is scarce and the amount we purchase it has increased

It affect my business seriously because when corona started that we cannot open shop, the goods I have in stock (Plantain and banana) got spoilt. For this reason, I ran into depth and it is affecting my business till now.

I am a student in the university, I have been at home for 7 months and my business strived better in school but for the past 7 months school has been closed, the economy is tragic especially for we students cause our parents don't give us money again since we are home

It affect our business because we could not travel during corona and we could not work as much. Our suppliers could not travel down to supply us and we could not travel as well, so this really affected us.

I didn't get to sell goods in my shop, had to eat from there, business went down, now, not much customers are coming, no income.

It affect everything and even our business. There is no much money to stock goods again. Things are costly and our customers have reduced.

It slashed my business down, I'm still borrowing money currently.

Market is not moving like before because customers are complaining that there is no money. Things are costly and we cannot help the situation. There is no sales like before..

It affect all businesses because there is no money in circulation. Our customers are complaining that there is no money so they buy below what they used to buy. Also, things are costly and this is affecting our sales.

It affect our market so much because there is no sales and everything is dull. There is no enough money to run the business again since corona started that there was no movement. Then we have to spend the money we have to eat. Customers are not patronizing like before and when I asked, they said it is when they are well fed that they think of buying fruits.

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

It affect everybody because there is no money in circulation. As an motorcycle rider, I don't find it easy during the lockdown because we couldn't work, no passengers and we were just spending what we have in savings. Now that we are working, things are costly and it is not easy.

Because of corona my life has really changed I got infected but I'm cured but my business is down my capital has finished

The virus is killing people I'm following all measures not to get affected my business is really down

My business have stopped children don't go to school i can't sell my books and food is expensive and the government have asked us to leave where we do our business

My main concern is my business that is affected because there is no sales. To get 1 to 2 customer in a day is hard now. People are not buying the way the used to, all they cared about now is food to eat. The pandemic have made me to be thinking of having multiple stream of income.

I'm still observing social distancing I don't want to be infected but corona has stopped everything I can't do my IT, I can't collect my result no work I'm just at home doing nothing

Our money no longer has value, everything is so expensive and I'm not making money in my business due to low patronage

It has run my business down because of that long periods of lockdown. I spent both my savings and capital to feed my family during that period. I have nothing doing now

The lockdown has made us to use all of our business capital and food is expensive

The lockdown affected my business, I spent all I had during that period. As I am talking to you, I have nothing doing. My whole business collapsed due to this COVID-19

I spent all my business money during the lockdown which makes me to presently resulted to collecting things I sell on credit, then after I have finished selling my market, I will then pay for the things I collected on credit and collect another one again. That is how I have been doing it

My health and that of my family is just paramount to me and everyother person around me but above all my business has been affected seriously

I need help I'm in so much problem my business is down my capital has finished but now they have allowed us to go back to our work and children school

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

The economic is not good at all. What we spend as expenses is higher than our income. Things are costly and most of my customers are no more coming because they are complaining of no money

The fact that at a point we could not go out made life very difficult and by the time we started going out things has gone so bad all over the country and now we are struggling to survive, again i need to wear face mask and always need to be very careful to avoid being infected

My primary concern is my children health/safety because they just resume school. Also my business was also affected because during the lockdown, I could not go to the market to sell. There is no sales now. We are only given three days to sell here in Lagos market

Corona has made food to be really expensive business is down we're suffering

My major concern is that as we speak i do not have my business runing again my shop is closed down because i use to sell clothe before the lockdown

I have no money for my business again immediately after the lockdown which really affected me but because I can't just stopped doing nothing, I have to go to microfinance bank to borrow money which the interest rate is very high. But I don't have any other choice than this bank because nobody is ready to borrow me money

My children education and the way of life my children are at home no school But I've heard school is resuming thank God

For me the fear of not knowing who is infected and yet you need to go out and fetch what to eat and now we are struggling with our business

It affected us so much because my wife and my own business but almost came to a halt if not that the ease on the lockdown we now started breathing again

There is no money to do business, I cannot even travel to buy goods for my shop

business has been slow since the lockdown was eased, people are not buying like that because of the high price

Though the lockdown has been eased, things are still rough and market is not really moving

My concern is that it has made us poorer, because of lack of money i couldn't farm as before and the lockdown prevented me from farming during dry season farming

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

There is really no market like that so I am just managing because the profit is not much again

Many customers are buying on credit and it is affecting my market but I can't say no because I don't want to chase them away

It hasn't been easy, its been difficult as a widower to provide food for my family as food items are very expensive during this pandemic.

The covid-19 has been a rough experience on my finances as my business has been slow because most of my customers are University students, as schools have been shutdown, they have all travelled home due to the pandemic. So i know have very few customers to buy goods from me.

The covid-19 has affected my business negatively in so many ways,especially my source of income. Customers that patronize my business beg me to sell on credit that they don't have money anymore due to the pandemic. When you go to the market to buy goods, its very expensive that i can not buy much.

It has drastically affected prices of food, access to the market is terrible and even most product are in short supply. most especially payment of salary has affected most of my customers. Generally it has affected the prices of commodity while reducing consumers purchasing power.

Though the lockdown has been eased but things are still tough, customers are not really buying

This has affect our business and generally we are in crisis of no money and now things are costly

Things were bad before during the lockdown but I have no problems now, I am grateful.

I can't give you an answer to that question.

I have no food for my kids. I have 6 kids and I can't take care of them at all. I am currently the breadwinner, my husband is a carpenter but he makes no money as he has no customers.

Earning money is my biggest concern, I can't provide for myself and family.

I stopped going to the farm due to the lockdown, therefore my source of income has reduced drastically. It has always been hard to take care of my family but it is harder now.

We all know that corona virus has affect the economy and the business was not moving at the period, so am concerned about it

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

When i got the Trademoni i used to sell groundnut but got scammed by some people , so i had to pick up another job in a company which was closed although the lockdown till of recent

The ban of parties and occasions really took a toll on my business. The little we get is what we use to eat.

A lot of people are hustling for ends meet and what to eat, eventhough the market has been closed for a long time, we are still trying our best to survive

Since the coming of corona, providing food has been a problem as I am not earning much and I am the breadwinner.

My biggest concern is my income, nothing is bothering me like money.

Though business is moving slowly and the profit is small but it is better doing nothing

My biggest concern is my income and how to earn money.

There is no market because I dont have money to buy more goods to stock my shop

My health is my biggest concern, I am sick at the moment.

I dont have money to run the business like before because I cannot travel due to border issues

There is no market, people are not buying because of the increase in price and it has reduced my income

It affect majority of people. During the lockdown, we couldn't get goods from our suppliers because of movement restriction. The price of goods have now gone up and there is no sales like before.

It affect our business so much that during the lockdown we couldn't go to the market to sell anything. To sell in the market now it is one day on, one day off. Like today, I am at home, and i will be selling at the market tomorrow. With this method, there have been no sales like before.

The covid-19 has turned my business up-side down, especially during the lockdown, which affected my business very much. As my shop was lockdown, goods were not sold and those that were near to expiration couldn't be sold off which has contributed to lower my income. Also, as there was no income coming in, the money that was saved as business capital was spent on buying food.

My biggest concern is the lack of food at home, as I have kids.

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

Business is a bit dull, it is moving slowly, many customers are not buying mainly because of the high price

Corona virus affect a lot of things, everything is costly and there is no money. There is no sales like before and everybody is complaining. It affect our economy in this country and everybody feels it because there is no money.

The covid-19 is weighing my business down, customers have not been patronizing my business because there is no money and everyone is trying to reduce spending. Students are not going to school because of the pandemic and now, food prices and other goods have risen. We're just trying to survive, there is no money because of expenses made feeding the family during the lockdown . If i could secure capital,i could buy goods and convince customers to come to purchase goods. But when the shop doesn't have much goods, it discourages customers from coming into the shop since they don't see what they want and they go else where.

We are a bit restricted in business due to the restrictment on movement. My business isn't moving like it used.

It affect my business very well because there is no sales like before. The students of higher institution that majority of the used to patronize me are not in school since corona started. There is no sales and no money like before.

My biggest problem is the restriction on movement, all the money I have has finished, so it is hard to take care of my family.

My major issue is that food items, it has cone very expensive during the pandemic and my income from my business is not enough to feed my family for at least two square meals a day

My business is affected because during the lockdown we have spent all we have on food. Now that there is no lockdown again, we have to borrow money to run business again. Our capital has reduced.

It affects my business based on the fact that the way we used to make sales each day,its not like it used to be. The way customers patronize our business has reduced a lot. Business is no longer booming, there are few customers coming to our shop and it has reduced the gain that we now generate which is very low and not enough to take care my needs and family expenses like buying food. There's also no money to restock more products because during the lockdown, shops were closed and no income was made during all those months wasted.

Corona has stopped everything in this life school has stopped my children are at home our business is still not back to normal we're still recovering

We're in a tight situation food is expensive capital have finished sickness everywhere and children are about to go back to school no money for school fees

Corona has caused hunger every thing is expensive we are hungry no school no salary nothing nothing

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

It has spoilt a lot of things and our business is affected. Price of everything has gone up and there is no sales. We have spent all we have in savings when during the lockdown because if we are not allowed to work, we have to eat. Now, we are borrowing money in order to remain in the fish business that I am doing.

During the lockdown, there was no way to sell my goods and had to depend only on the money i had on hand, even my bank savings was used to buy food to feed my family. After the lockdown was called off, i didn't have capital to buy goods, so i collected goods on credit and sell to have a stable income again.

It has caused things to be expensive no food and no money to buy food plus it is expensive but now our business has started running small small

I'm running my business but it is not running well and there is no money everything is expensive you go to buy things with plenty money but come back with little things we've used all of our capital

Corona virus affected my business that I don't even have enough to buy goods. I had to borrow money before I can stock. Things are just costly this time and some people prefer to spend on feeding than buying clothes when there is no much money.

Corona has made the financial situation of the state down no job opportunities poverty is too much my business is down capital is almost finished food is expensive but we thank God

Corona virus affected my business because things are costly since corona started. There is no sales lime before. There have been some changes after the lockdown but not yet like before.

It affect my business, everything is just dry because there is no sales. Things are so costly this time and customers are not patronizing like before

Corona has touched everything in our life my children don't go to school even though this are going back to normal children will soon go back to school but my business is still down

Financial situation has decreased poverty is too much food stuff is expensive and the virus kills people

With the high cost of food items and without an income,not been able to buy food for my kids properly is my main concern. My business operates in the University where i sell female clothes, shoes and make their hair but as schools are closed, there is no business or source of income for me until University reopens.

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

That will be finding a job to provide me with a source of income. Was working as a sales agent, mostly selling rice and beans packs but with the pandemic happening, business was slow as customers weren't buying much goods and was laid off during the lockdown. Stay at home order during the lockdown affected my source of income as i was not working anymore, wasn't been paid and the little cash i had was used to buy food for my family. And now everything is expensive, especially food, transportation and goods in the market. You will be forced to spend more than you can earn.

Corona made the price of everything gone up because when it started people could not travel to get what to sell and only selling what was at hand. Now that it has gone, the price did not go down and this is affecting our sales.

Corona virus make things to be cost than before corona. Our business is not moving like before and customers are not patronizing like before. Those that comes always complain of that there is no money.

Corona has made my business gone down because we couldn't sell during the lockdown we have the money we have on food. Now, things are costly and there is no money.

It has really affected my sales because everything is costly and my customers has reduced since corona started. We couldn't get enough supply because there is no money.

Corona has made the price of goods gone up that it is hard to buy them. Business is not moving because things costly since corona started. Our customers has reduced and we are not making profit like before.

The main problem I have now is concerning feeding, there is no money.

The fact that someone can easily contact it through another person disturbs me then getting my business fully back

I am much concerned due to prices of goods and services that have gone up. To buy anything now is hard, people are complaining of no money. As am talking to you, am not doing anything because i finished both my business money and savings during the lockdown

Presently my concern is to get something doing again because my business went totally down

Even with the ease of the lockdown, things are not getting back to normal , a lot of my customers are still owing and most of them are complaining that they don't have money, my house rent has expired and my landlady is saying she would send me packing

The fear of being infected and also my children

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

The pandemic has made the goods I buy for selling to be costly and my customers are complaining of the high price which is making most of them not to patronize me like before but it is the price I buy that I will sell. Am doing business to make profit not to lose, so I don't know where this country is going

My concern is about my farming business because right now it is nothing to write home about

I haven't been able to get the items i sell because my suppliers have been unavailable also i don't have enough money to get them as i have almost spent all my money on feeding

It is very hard because most customers have challenges in buying things, alot of people are complaining and saying they don't have money

My major concern is my income which has been seriously affected and my business is not moving again

My own concern is that there is so much hunger everywhere and getting what to eat is a big problem

My primary concern is my job and i do not have any means of income again

I am concerned about the way it spreads and kill people

My concern is that there are no customers this period, business is too dull and price of things are getting high.

My primary concern is health aspect of it and the fact that the virus is still out there besides i lost a brother in-law and the whole country is suffering because things are too expensive

No serious concern except that we couldn't go to the market or farm as before. Everything is too expensive especially food

The whole situation now is so tensed and food is now very expensive and we are struggling to survive

It never allowed me do somethings i use to do before now and business is still not ok now and we are still not allowed to close late

My business witness one of the worse period and am yet to recover from it now everywhere food is so expensive

The very period the lockdown started i was sick and just had my surgery but i was forcefully discharged from the hospital so for me the experience is not a good one and even now the whole country is in serious pain of no money

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

I have no food and no money.

I don't have any money again, I have spent everything I have during the lockdown and I cannot really stock my shop

My business has crashed completely, I have no money.

My cash flow is very low and I was not receiving my full salary for almost 4 months. I had to start farming to support my family.

I work at the market and when the pandemic came all the markets were closed for almost 3 months, things were so difficult. When the market opened up later the Kano government closed all our shops. I had to beg family members to help me, I have a family to take care of and it has been so difficult.

Sales is down, business is not moving like before so there is no money

It has affected my business a lot, nothing is moving, it has not been easy to buy and sell, not the same experience as before.

Food stuffs are expensive and I don't have enough for food for my family, I used part of my capital for feeding, my business is also having financial challenges because of the high cost of feed, drugs and chicks as well

I am worried about those who lost their lives it makes me nervous whenever I'm going out.

My business, it really affected my business, people were not buying as they used to.

Business has been very bad since the Corona virus came, I'm a widow and just managing with my children but we spent all business capital during this Covid-19 period.

It is affecting my business because of the Covid-19 restrictions on occasions and events, without parties we can't work and earn tangible income.

A lot of people are complaining they don't have money and mostly buy on credit also food stuffs are now very expensive

Most of my suppliers come from other states and I didn't have access to them including the customers that patronize me from other places too

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

I am concerned about it because during period of corona virus affect everything no movement, schools are been locked down and money is not flowing in the aspect of sales

Corona virus has affect our business and also our children education

Corona virus has affect the economy and also our business so am much concerned about it

My business focus mainly on sales of school student footwears and since school hasn't resumed we haven't been making sales. All the little we make is spent on feeding the family

Corona virus has affect our lifestyle in the aspect of social distance and using face mask and also our business

Selling comestic

Yes corona virus has caused our businesses to fail due to no money circulating and we can buy what we like due to the cost because things are now highly expensive

Talking about covid-19 it has affect our economy and schools and money is not flowing

The profit I make from my business has reduced due to the price hike unlike before the COVID19

Yes corona virus has destroyed our businesses and work is not moving like before, no money and also schools are still locked down

It has led to increase in price and there is no money so it really had to do business

What I know is that no money and food are are costly and our economy is not flowing with money, so it has affected our in many ways

I run a business where students are and since schools have not resumed, no business for me and I don't have the capital to run my business.

My business is collapsing, there is no more business like before.

All I know about corona virus is that it has caused economy failure and business is not flowing like before

Corona virus has caused a lot of business failure and income too

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

Corona virus has affect our business and again money is not circulating

I am concerned about corona virus because it really affect our way of life and our businesses and things are costly in the market

It really affect our businesses and our children education due to the locked down

Yes corona virus has caused business failure and in the period of pandemic life was frustrating

covid-19 really affect our business and also affect the economy as a whole

Talking about corona it has affected the economy globally

Yes I am concerned about it because it has make us to feel hungry by force due to market is not moving

My income has decreased because of reduction in sales from consumers.

Talking about covid-19 it has affect our business and now things are expensive

My concern now is that my business has crashed because i sold all the birds in my poultry and used the proceeds on feeding during lockdown, i don't have the money to acquire new chicks to rear.

Yes am concerned about corona virus because it has caused economy break down and now our children education is nothing to write home about because of the locked down has affect the children

Corona virus has affect the economy and now business is not moving fine, so it has really affect us

I'm not making money as before because of the drop in sales, and I'm also concern about my children are at home without any without any educational activities because schools have been closed.

Yes corona virus has bring our business down and things are not moving

There are a lot of challenges, the whole family has been affected. First of all is, there is inflation in prices of items, even what to eat is a problem, the prices increase by the day. Apart from that our children are not going to school, they are idle and tired, the other one of my children left home for a couple of days and said he's tired of staying one place doing nothing.

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

corona virus has destroy the economy and our way of life in the aspect of social distance and has also affect educational sector

Corona virus has caused a lot of business failure and money is not coming in and now things are expensive in the market

Yes we all know that covid-19 really destroy the economy flow in the aspect of business is not moving and money is not coming in

Talking about covid-19 it has affected our businesses and we cannot move freely be cause

Nothing I can say that it has affect the economy and due to no movement business was also no market

I am concerned about the hike in price of feed and the chicks. The price of feeds now is about times 3 of what it use to be

I am just concerned about how commodities are expensive since this lockdown. Most of my goods were consumed during the Lockdown so I am not having much food to sell

I don't have any concern about it because I don't think it is real, government is just using it to collect money

The prices of goats are now so high that I can't buy the way I used to buy before the COVID-19. And at the same time, there is no markets. No customer like before

I am worried about the fact that there is no cure but management of the sickness, also wearing of face mask affects my business because many people don't want to wear it and if they don't wear the nose mask and we carry them, the police will stop us and collect money , but passengers will not understand this.

The prices of goods especially food items have increased and its hard to feed because it's so difficult to make money due to low patronage. My education has been halted by the closure of schools.

Everything is expensive, the COVID-19 have caused so many damage to our economy. People are not buying house materials, all they want is food

Every area is tight and not moving, nothing is moving, not even business.

I'm concerned about the way it's killing people and also about the fact that I have to be wearing a nose mask always

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

Business is not regular and some of my goods got bad.

Business is not as usual again, things are too expensive now at about times 4 of what it used to be

The lockdown affected my business and I couldn't market my poultry.

We are forced to stay at home which made business become so bad and sales went down

Business have been bad since March, nobody is coming to buy goods, even the money I borrowed cannot be returned because of lack of sales

The issue of price increment on everything is what is disturbing me because to buy or sell is not that simple again. My customers are saying they don't have money

My income has reduced due to low patronage and the prices of commodities has gone up

The food market was opened all through the lockdown, so i was not affected at all, i made sales as usual

I am worried because business was going down as we couldn't go out to sell. I have finished spending the business capital before we could finally come out to sell in the market.

The economy is now so bad that everything is now very expensive and we can not afford even food because money is not coming in.

The rise in prices of goods is not really helping matter because you want to make profit but with the prices we are selling, customers are complaining of high in prices which is making me not to have enough sales

Nothing much

My business is not thriving due to low patronage which has also reduced my income, and the prices of food stuffs has gone up because of the lockdown and scarcity of food which can be attributed to insecurity. I'm also worried about my children's education because schools are still closed.

I have no concerns about it, it did not disturb me.

I am not affected by the disease just that it's affecting my sales because my customers are complaining of no money

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

Customers are hard to come by because people are after food that they will eat and not clothes, so it is very hard to get customer nowadays

Customers were not giving access to come out, we were not giving access to go out too. Things were hard then but i am happy everything is getting better

Market is not moving, nothing is moving, everything is expensive, even eating is a problem.

I don't have customers that patronize me again and we weren't allowed to move, so everyone was indoor all through

Most of the fruits I sell are now costly to the extent that sometimes I only buy few when I don't have enough money to buy more

I'm not making much sales in my shop and that has reduced my income. Also the prices of food stuffs has gone up and I can't afford more food for my family.

It is mostly students that patronize me but since the locked school i no longer make money like before, but atleast now they already opened school so i am hoping for changes

Prices of goods and transportation are high and this is affecting my business and income. To go to farm to buy goods now is high compared to before COVID-19

Market closure due to the lockdown made my sales drop and i am yet to start making good sales

I lost my money during the lockdown because when I was supposed to sell my birds, I could not get customers to buy them.

I am a widow and things have not been easy because am presently doing nothing. That three months of lockdown run down my business and everything gone. And to buy anything now, it is on the high side

The fact that i have to use nose mask all the time and fear of not getting infected alone is a big problem and i lost my job in the process too

My transport business was seriously affected because we could not go out and i can not make enough money to even repair my keke

My business was affected, the lockdown made me stay at home for long and I spent all my capital.

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

My shop is no longer existing because the virus spoilt a lot of things, I operate a computer business and I had to close my shop during the lockdown. .

The high cost of goods is really affecting my business, I will buy my goods high and customers will want to buy it cheap not considering the amount I bought it. The pandemic have scattered everything, many of my customers are complaining of no money

Things have been so hard, I haven't been able to commence my stationary business since lockdown because I am selling within the school compound and they have not asked us to resume which is affecting me seriously

It has not been easy, business doesn't operate like before the pandemic, sales has been sluggish and has lowered my income. People no longer buy goods like they used to, they mostly buy only essentials like food items.

The lockdown affected me as there is no money, we are just managing, we are suffering, no money to eat, my children have been at home since they resumed school because we can't afford to pay their tuition

we have not been able to resume work cause we haven't been producing water for a while now, i only get called once in a while to help the company but we have not resumed fully all because of the lockdown

The covid-19 has affected me a lot especially in my business since it depends on large scale gathering like events or occasions that require a caterer to provide food for guest. But now with covid-19 a serious health issue, all forms of social gathering are discouraged and my services are not needed like before. Now it is mostly on a small scale and people can no longer request my services like before.

People were not going out, there was no occasion or celebration happening , so i could not make money as we were at home all through the lockdown

The pandemic is really affecting my business as sales has become very low and my income is low as customers don't buy my goods like before the pandemic, some even complain that its costly and can't afford it. As sales are low, i have not been able to restock on my goods and in the market, food items are costly now.

Business has not been going well as customers complain that my goods are costly and can only afford to buy in small quantities compared to before the pandemic. As a result my income has dropped and when i reduce the price, i can't even recover the money i spent purchasing the goods, so suffer a loss instead.

It has not been easy trying to sell goods all day and no one will be interested to buy after hawking for a whole day. So i left my trade to farm since its raining season now and there is a high demand for food items in the market especially processed cassava (garri) and a huge profit to be made too

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

Food has become more costly in the market now than before which has affected my business because i need the goods as ingredients to prepare the food i sell and since it's too costly, only few customers will buy. Most of my prepared goods will remain and spoil which will be a loss for me. As a result, my income has reduced very much

The economy has been so bad that i don't have a business anymore as few customers were patronizing my business. Sales was so low it wasn't worth continuing the business and now i stay at my house without a source of income. Rent has finished and Landlord has been asking me to pay the rent which i don't have, children school fees is another source for worry and am also suppose to enrol them for an online learning program which i can't afford. I exhausted all my funds feeding the family during the lockdown months and there was little left to start another business.

I have graduated from school not long before the pandemic started. Since corona came everything has been on stand-by. I can't get a job because things aren't operating like they are supposed to so at the moment I don't have a stable source of income right now.

The increase in the price of goods has affected my income and reduce the quantity of products I can stock my shop

I am worried because there is no money to buy goods that I'm selling, I just manage the little money that I have with me, I bought most of the things I'm selling on credit.

No sales like before, price of everything has gone up and I'm scared that this Corona virus is not going soon

My worry ips concerning my business that had been down since lockdown, but things are getting better now

I'm just concerned that it affects all businesses and food is too expensive

The coronavirus affects my business because I couldn't move out of the state to buy goods, most of my tomatoes got spoiled during the Lockdown so I lose so much money

We were not allowed into the market, I have lots of palm oil stored at home but Boone to sell them to because they locked everywhere. Though things are changing gradually

I cannot travel to buy goods because of the border closure and it has affected my sales

Throughout the lockdown, I was home doing nothing, the hunger is real.

I don't have enough stock in my shop because i used part of my business capital on feeding during the lockdown, my sales has also decreased because the prices of food stuffs have increased.

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

I spent all my capital during the Lockdown, now I just get goods on credit to sell so I don't run out of business.

My concern is about my business. I deal in sales of petroleum products and I always use loans to run the business but that became difficult since Coronavirus came. Nobody wants to give out loans

It is very difficult in my area, they still do not allow us to enter into the market because of the Corona virus.

The only problem I have is my business is not running well.

I am worried because of my business, i am a fish farmer but it has been difficult to get feeds for my fishes and it's affecting business. I have lost a lot of money due to this Covid-19

The economy of the country has been plunged into recession, businesses are crashing down which has also reduced my income due to reduction reduction in sales

It affects my business because majority of my customers are students and they are not in school because of the Coronavirus

There is no money and our source of income, the business isn't moving the way it should.

Food is my main concern, food is very expensive we don't earn well everything in the market is expensive

My children education is my main concern they are staying at home they have forgotten what they learn in kaduna we are not allowed to take them to school

It has really my salon business, people are not doing like before while others are complaining about the increase in the price of weavon

The situation of the country is down i drive keke napep but it has spoiled i do hire purchase every thing in this life is expensive and and i have family to take care of

My children's education is at risk now since schools are still shut down, and the economic depression has increased the prices of commodities in the market.

May God bring us to the end of corona we lack food stuff and we don't have money our capital is low we women the business is down everything is expensive

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

Market is dull, people are always complaining about price because there is no money

Everything is expensive food is expensive all because of corona and people are dying of the virus our financial condition is very low

Business is moving slowly, not many are doing their hair like before so there is no really money

We don't have job now and business is not running well food stuff is expensive

Thank God corona is going we can now go out but there is poverty and sickness everywhere my husband is sick my kids are at home no

Schools are still closed and my children are idle at home, also the increase in the prices of commodities is also worrisome

The lockdown really affected my business also the hike in price is even chasing customers away because they are not buying like before

My children are at home no school i have taken too much loan from people my business is down

My only concern is how everything is expensive food stuff and every commodities

Most of goods got spoilt during the lockdown, I lost alot of money so I am just managing myself

Corona has made financial situation go down no job for us government has closed work place and they have stopped us from going to school I'm a student I don't study again

Though business is a bit slow but things are improving gradually since the lockdown has been eased

covid-19 has affect our economy and our business and also no money and food are expensive

My concern is my business is not thriving due reduction in patronage which has seriously reduced my income, i have no money and this is as a result of the Corona lockdown.

The number of items i sell each day are few and i don't make a profit from the sales as customers are few and it easily gets spoilt. Even when i sell at a lower price to avoid wastage, i can't recover the money i spent to buy the goods.

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

My main concern is lack of job I'm staying at home no work things are expensive food stuff everything is expensive

corona virus has affected our business, all our customers no more patronize because they don't have money.

We are unable to carry out business activities as a result of the COVID-19 restrictions, and we have used up our money.

we need income, money, but because of COVID-19 we cannot earn because of the restrictions.

Things keep increasing in price, you buy something at #3,500 today, the next time you go to buy same thing, it's sold for #4,500.

It scattered everything for me, we ate all the provisions I sell, the money I kept for my business, I spent it on feeding during the lockdown, I am looking for money to start up again, my shop's rent has even expired so, I don't know where to start from now as I am yet to resume work.

Things were very hard during that lockdown no money, no customers, we found it hard to survive

My business is not going well, customers are not coming and i am not making money

The economy of the country is bad, as a result the prices of commodities are high, i have lost my source of livelihood and my children down with fever and cannot take them to the hospital because i have no money.

My primary concern is that the whole of human race is suffering at the same time and fear for our health like now children are at home and nothing is just moving

My concern is that during the lockdown i lost a lot of business opportunities, had to use my part of my business capital on feeding my family and now the business is not thriving because of decrease in demand due to the bad economic situation in the country.

The pandemic has made the cost of goods to be high in the market compared to before the pandemic. After the lockdown, the number of customers that come to my shop to sew new clothes has reduced and it has lowered my income

The lockdown has not allow me to work and make money the way i use to work before now

Customers patronage is low due to COVID-19 and this is having negative effects on my business. What people want presently is food to eat and not cake for parties.

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

It has made things difficult, a carton of fish used to be #15,000, now it is #20,000.

Business has not been moving during the pandemic, prices of goods are now high with the little money you have, you can only buy few things from the market. After buying what you can, when you sell it, there is no gain because when you buy at a higher price, you won't be able to sell it to have gain. The customers will insist you reduce the price, that it is too expensive, once you do that, there is zero profit

No changes to my status because government have not lifted ban on sport (Football activities) which is my source of income and it is really affecting my daily earnings

The covid19 lockdown stopped me from achieving a lot from my farm which reflected so much on my finance

The cost of living is harder now than it used to be.

Goods in the market are expensive, especially poultry feeds price has increased as a result of the pandemic. After the lockdown, i had a little money but its finish now because i spent it buying food for the family. When i need to buy goods now, i collect on credit and pay back when i make sales.

For me anytime i remember people who died as a result of covid19 it makes me feel very bad and now my business has gown down because of school closure

It affect our business because our sales has reduced, no customers like before and those that come buy below what they used to buy. A customer that can buy five hundred naira worth of food from us before, now managing to buy two hundred naira own now, this shows that things are not easy.

We hardly feed now because the prices of food stuffs are on the increase, schools have been shut down and i am worried about my children's education. Government should please improve the economy so business can grow

It brought my business to a stand still and i am just trying to start up again

It affected majority of us that are not rich because the riches do not feel it. During the lockdown we couldn't travel to buy goods or go to the market to sell because of market restriction and feeding at that time was so hard.

The virus is affecting people very well may God cure the sick and protect us from the virus but businesses are down we have used all our capital during the lockdown before we can go back to normal it will take time

Financially everything is down but in the market now things are starting to come back to normal

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

My very concern is that hunger is everywhere and there is no money anywhere because business is not moving

It affect the country as a whole and our business is also affected. I used to sell bread before but now am not selling anything again because there is no money. Things are so hard, to eat is difficult, and everything is costly.

People don't come to have their hair cut again including students who are major customers since they already closed all schools and this has affected my income

My primary concern is that the prices of food stuffs has escalated and business are folding up, as a result of the restriction of movement in lost my source of income, I'm now unemployed.

The economy of the country has changed and people can no longer buy things the way they use to buy again so my business is seriously affected

Poverty concerns me the most my kid's don't go to school our business is down no good capital all because of corona

Customers are buying my goods on credit because they said coronavirus have affected their income. Also, there is hike in the prices of goods am buying to sell which is also affecting the sales

I thank God we don't have corona in our are because I'm very careful about my health but corona has make everything to be expensive food stuff is expensive every thing in the market my children are staying at home no school we are refugees we are just managing

The pandemic have really affected my business, those that bought food stuffs from me on credit due to unavailability of funds they were experiencing have not paid me till now which is having a negative impact on my business

The way our financial situation is decreasing is bothering me all business is down food is expensive

We are not allowed to open market everyday like before and cost of buying/selling of meat have rise

It has affected my business that I no longer have anything doing because I have spent all my savings and money for business

During the lockdown, movement were restricted and i couldn't go out to sell my business,so there was no income during those months and the money i had, i used to buy food for the family. After the lockdown i started my business again but prices of goods have risen and sales have dropped due to the pandemic. My children resumed school but were sent back home until there school fees are paid and i don't have money to pay it

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

Prices of materials are so high and customers patronage is low which is really affecting me

During the lockdown my customers were not coming, only a few from here or there

I am at home doing nothing because I have used all my savings to feed my family during the lockdown

My concern is that it has made prices of the goods we buy to sell skyrocketed and at the same time people are not patronizing me like before

The months we stayed at home during the lockdown, i spent all my money buying food for my family and after the lockdown, i had to collect goods on credit and sell to make some money. Food items are so expensive now and with my little income, i buy just enough to feed the family.

The market is not moving like before, there is no money

During the lockdown there was no market, people did not have money, we were at home doing nothing

Currently i don't have any financial capabilities because there are no jobs available, i have no source of income and hunger has been a serious issue for me as i don't have money to buy food. The food i eat, mostly are from the good will of people around me and friends that take pity on my situation.

Normally, i go to other states to get the things i sell, the restriction in movement really affected getting access to my suppliers and we have used all the money to eat

There is no money in circulation. We are just sleeping and waking because our business is affected, no sales like before and we have spent all we have to eat during the lockdown. We are just managing now.

My major worries is that i don't have money as the sales from my business has been very low due to the high cost of food items in the market. This is as a result of the pandemic. Even feeding my family has been a problem as a result. The amount of food that i can buy is small, to make a profit, i reduce the quantity and quality as a result, some customers complain and don't agree to buy.

Business is not moving well and it really spoilt everything. I sells frozen fish and it is costly from our suppliers and our customers are not buying like before because they are complaining about the price we sell. As the price has gone up, we are not making profit like before.

I was not able to go to shop cause it is located inside the market and market has been closed for six months now

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

Business is not moving, customers buying like before and some of them are not even coming again. There is no money and things are costly now.

I lost so many of my so many of customers, they no longer patronize me because there's no money

The market has been bad especially after the lockdown because goods are costly in the market due to the pandemic. As a result, the quantity that i can purchase has reduced and the profit from sales has reduced too.

It spoils our business because we couldn't go out to sell until after the lockdown. There is no sales like before an some of our customers are not showing up again.

It paralyzed my business and even to eat is not easy. There is no money to start up my business again because everything has gone. We have spent all I have on food during the lockdown and nothing is left in stock again because i used to sell clothes and shoes. I am just looking for a way to start up again.

To survive was really hard, to eat and provide for my children was difficult and we were not able to survive cause se were told to stay at home

It affect everybody because there is no money. My business moves well when there ceremonies or parties because people will buy clothes, but since lockdown started that open gathering was not allowed, my business was really affected.

Before the start of covid-19 business was going well but now, after the lockdown, there's no money to buy goods to sell and no jobs to make a living. Without an income and rise in prices of commodities, buying food has not been easy with the little money i get occasionally.

My primary concern is that the price of food items has increased very much, possibly due to the pandemic because goods have never been this expensive. With a low income from my sales, it is not enough to buy food to satisfy my family to eat well.

The lockdown and no movement disturbed and slowed down my learning and only farmers are coping better now, we business people don't have our own market back yet.

The economy has declined and my business has declined along with it. I am really struggling with earning money to take care of myself and family.

Business is not really moving though the lockdown has been eased, I am just managing because profit has reduced

It has affected the importation of goods, things are more expensive because of the COVID restrictions

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

People are not really buying, many customers are complaining about the increase in price

Everything is still on standstill, no market and there is no money.

I cannot travel to buy goods yet so it has slowed my business and it is affecting the income I make

My primary concern is my business is not thriving and I don't have enough money due to insufficient stock in my shop and low patronage from customers.

There is no market and customers are complaining about the increase in price so sales is low

Transporting goods out to the city and low patronage of my goods.

I can hardly feed my family because I don't have the money to buy more food, and my business is not thriving due to reduction in sales.

My primary concern is that I'm not making money as before due to reduction in customers purchasing power.

It has really affected my business, I have not been selling like before because schools are still closed

my store is located inside the market so during the lockdown I was not able to access it because the market was locked and this really affected my income

The market closed down at a point and I was at home for about 2 months, so I was not making much money for that period of time and even when the market opened back up I was not making much. I had to sell phone to pay for my kids tuition.

Business is slow and the price hike has reduced the number of people that usually buy from me

I still had access to my market, so I was not really affected by the lockdown

I am not doing too bad as I can still cater for my basic needs but catering for my needs is getting harder as everything is getting more expensive.

My primary concern is I don't have the money to buy food for my family because my husband is ill and cannot work, my family depends on the proceeds from my to feed but is not enough because of low patronage

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

There is no money to buy goods because I have spent what I have during the lockdown

Corona virus has our business and children education

Though lockdown has been eased but business is still slow so I am not really making money like that

Yes it has caused business failure and things are not moving well

people don't buy things like before again and market is not moving because there is no money in the economy

There's low income, and people can't move freely and go to work.

Customers are always complaining about price because everything is expensive, some people have even stopped buying

The problem I face is concerning feeding, my children's schooling and also about my business. We are really suffering very much.

My business is down, people are not really doing their hair or even buying weavens or attachments

It has done a lot of harm to our people, our businesses are not progressing and there is money. Prices of items and goods are so expensive, I'm very concerned about that.

My income has reduced because my business is not thriving due to reduction in sales and also because i don't have enough goods to sale.

It affect our business because since lockdown started we do not have the opportunity to sell our goods in the market and we have spent all we have at hand on food. But now, things have started changing because there is no lockdown again.

My main concern is about my business, it has been down and its not like before.

There is no financial support to improve my farming and no enough inputs.

My primary concern is that my income has reduced and i can't afford to buy enough food for my family because of low patronage from customers.

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

My concern is that i don't have enough goods to sale because i used part of my capital to feed my family during the lockdown, it has really reduced my income.

Things in the market have become so expensive and things are so scarce right now. Surviving in this life has become much harder.

yes talking about covid-19 it has affect the economy has a whole and the education of our children

Talking about corona virus it has affect our way of life and also our business and now things are expensive, during the period of covid-19 things are difficult in the aspect of food and movement

It doesn't allow business to move during the lockdown, we couldn't go out to sell and there was no money. But now, there are changes but not yet like before.

Corona does not allow us to sell like before and during the lockdown we have spent all we have on food. Things are costly and we are just managing.

As a trader, it affected the price of our product because i sell clothes. My supplier that are supposed to sell to me could not do so because of the coronavirus lockdown. But now, there are little changes.

The economy of Nigeria is affected. Things are costly and our business is not moving like before. Education is also affected as higher institution students are currently at home.

Market is not moving like before because there is no money in circulation and no customers like before. Things are costly and even to eat at this period is not easy. School children just resume and they used to make their hair at weekends and we are yet to see most of them to come and make hair.

Lack of profit from my business is my biggest concern.

The corona has changed a lot of things in my life. My business is not moving as well as it did before but we thank God.

The way our financial situation has decreased bothers me the most all because of corona food is expensive everything in the market is expensive

I lost my capital, and ots difficult to care for the children

Business is not moving like before again.

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

We resumed business few months ago, business shut down, we sell on alternate days and there is no money to put into my business.

Business is not moving like it used to before.

My concern now is how to feed my family and also take care of their health but i don't have enough money due to reduction in my business capital ,which has also reduced the goods i have now to sale and must customers buy on credit.

My primary concern now is have no enough goods to sale because of insufficient funds to stock up my shop, since i used the business capital on feeding during the Corona virus lockdown

The covid-19 spoilt our business during the lockdown as we stayed indoor without work to raise an income. The food items i sell as a business, all got spoilt as there weren't customers to buy food. After the lockdown, i did not have any capital and am too tired to start from scratch again.

It paralyzed my business, business has been stagnant, I lost customers and prices of tailoring materials increased also.

The covid-19 has affected my business because most of my customers travelled-out of the state during the lockdown and most didn't return because of lack of jobs, others no longer buy my goods since there are no customers of there own too and social gathering where food is cooked using charcoal are discouraged. As a result, my income has dropped since there are few customers and during the lockdown, very few customers come out too.

The restriction of movement made life very difficult for me because i lost my main source of income now, i have no money and there's an increase in the prices of food stuffs which makes it hard to feed.

It affected my business because some of my goods like eggs got spoilt during the lockdown that we couldn't go out to sell. We ate just managing because there is no sales like before.

Because everything was affected so it also got to my business

I don't have money to put goods in my shop, customers do not even come like before again.

It affect the economy and our business. There is no sales like before. We used to sell to the university students that reside in our area but they are yet to resume since corona started. Only fee people patronizes us now. If the school resume, things will change.

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

During the lockdown, i was not going out, there were no customers to buy my goods so i can make some money, so the profit i made from my business was used to feed my family. And now, after the lockdown, i am struggling to provide for my family, my children are suppose to resume school and i do not have money to pay for there fees as i do not have money but hoping the situation in the country will get better.

The price of goods we sell has sky rocketed so much that customers can't afford to buy well again and carrying out my duties as the head of the family has become so difficult and the fact that my children are still at home and thier education is seriously affected

I am having a lot of problems, my business isn't going the was before, and a lot of people owe me. My shop is scanty, almost empty.

It really affected my business because the lockdown did not allow us to sell our goods. Things are costly. After the lockdown we are not yet making profit like before. The cost of transportation if high and this is also affecting our business.

My primary concern is that there is a setback in my business now because i don't have enough stock to sale to earn an income. I used part of my business capital to feed my family.

The covid-19 has made goods costly,for instance the ingredients i use to for making my food have become expensive and customers complain when i reduce the quantity to maintain the price, so i can make a profit. Also the quantity of food items i can purchase at the market has reduced since i do not have much money unlike last year.

No business like before, low income now and high prices of goods in the market

The restrictions on movement, going to the market and the inability to get your inputs or the items you need for work.

The global effect affected my business because everything is now very expensive and the fear of infection is out again as new cases are detected again

Work has stop, food is expensive, school is not resuming economy is in a bad shape

My husband and children are is sick currently, my child needed 3 bags of blood which cost thousands of naira, around 10 thousand. And these are some of the reasons that have stopped my business.

My primary concern about the covid-19 is that the government should find a solution to eradicate the virus within the environment. We've been safe from the virus in my area, no casualties that i know of. Life is very precious, so me and my family follow all the instructions given to us about the pandemic like observing social distance, wearing a facemask, washing hands etc to stay safe from the virus.

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

It is a serious thing that is even hard to eat. We are just managing ourselves. It affected our sales because we couldn't go out to sell during the lockdown. We have spent all we have in savings.

My business is my concern, now I give out goods at a low price that I'm not comfortable with and I even have fewer customers now.

Things have not been easy since the lockdown because there is no money to continue with my business again, presently I am doing nothing

My concern is that the economy is very bad, businesses are folding up and i can't afford enough food for my family because of the hike in the prices of food stuffs. And all these are as a result of the Corona virus lockdown.

No food, scared of corona I don't want to be infected, my capital is low, my children are at home no school only those writing exams are allowed to go to school

I just want to go back to school, no money and food stuff is expensive

my business liquidated during the lockdown because alot of people were owing me and some even ran away

To eat is a problem, w cannot buya anything, everything is so expensive, we are just praying to God to help us. The prices of good are increasing by the day.

It affected everything related to my business all the money save was all gone and the fear of getting infected still disturb me

Business has not been going well because during the lockdown we stayed at home for months and all the food in the shop got spoilt and now, i have to buy fresh food again but have small amount of money since i used most of it to buy food for the family. So i am recovering little by little as customers are slowly returning to do business with me.

I'm concerned about the virus but my main concern is my children education and my business children are at home no school and my business is not going on well

Since the start of COVID-19, things have been difficult, we have la k things to do, we have closed all our activities, nothing.

It is because the prices of goods are high now due to this COVID-19

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

My very primary concern is that the virus is still out there and i am always afraid to go out and also my business has dropped seriously

We're hungry and we don't have money and food stuff is expensive business is not going on well

It has caused a lot of problems, my children have no being going to school since the pandemic got worse and my business is not progressing

My business has not been moving, people do not have money to buy goods due to the pandemic and when you open for business, for the entire day, there will be no one to to buy food and sales will be so bad that it's not enough to afford transportation back home because no income is raised. And now schools have resumed,there is no money to pay for fees for our children as i used all my finances during the lockdown month to buy food for the family.

Since the restrictions have been lifted, customers have been patronizing me little by little

My business is not moving well I don't have capital the remaining money I have left we have used it at home food is expensive

sometimes to attend to customers we had to take precautions because of the disease. Also we could not reach our suppliers, customers were not coming like before and also prices of the products went up

My business went down and the sales is not just good again

My business is not running well, food stuff is expensive my business has reduce to1/5 I'm just managing

Poverty is too much food stuff is expensive every commodity in the market is expensive I don't earn well to provide for my family no enough money

It affected sales and again because the virus is still not gone you are not sure who has it so i am always afraid so it gives me more concern

My primary concern is that the whole situation that came with coronavirus is so much that my business is yet to recover and presently there is no money in circulation because people are not buying again

My business has been affected by the corona virus, business is not moving again.

The COVID-19 affected me financially my business was not moving, i had to borrow money to keep cause customers were not patronizing me

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

People are no longer buying because they now buy only things that are important to them because the economy is not friendly again

My major concern is that the virus can affect anybody so one is so careful because you don't know who is a carrier and our business has not recovered from the staying at home

There's a general lack of income, it is affecting us very well

When the news of the virus broke out it changed a lot of things. I had to stay at home because of that, didn't go to the shop or do anything

COVID-19 has caused a lot of setback in our economy and our business especially in March that we are forced to stay home. Business was not moving and again food was expensive so I am concerned about it

During the lockdown I used all my money, and now I am sick so taking care of my family is very hard for me.

Things are so difficult, we were locked down and my shop was bugged during that time. That's how I run out of business. I can't sell the clothes I was selling again, now I have to sell small provisions.

There is no work so I am just managing because people are not really sewing clothes unlike before

My primary concern is that my business is not thriving because majority of my customers are students since I sell my groundnuts cake in a school premises and schools are shut down, my sales volume has dropped.

I am worried because the lockdown has made my financial situation to be worse. It was hard to get work before now but it is very worse this time around.

I spent all my savings and capital during the lockdown, now I'm worried because I don't have money to trade again

I don't have much concern except for business that is not moving well but things are getting better now.

The lockdown has reduced my income. My business is not thriving and the prices of food have escalated in the market which makes it difficult to purchase enough food for my family.

Customers are complaining about price, so it has affected the amount I make as profit from the provisions I sell

I am concerned that my business is not moving as it used to before COVID-19.

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

It has really affected me because the prices of goods i sell have gone up at where I normally buy it

People are not buying so there is no even money to buy goods and it has really affected my business

I have not been able to buy goods because of the hike in price which has affected many people, customers are not really buying

We are suffering because of this pandemic, my business is not moving well. And because of the restrictions, there is no chance to get to the market to sell or buy.

It really affected my business to the extent that i have to start riding okada to make ends meet. Everything is expensive and there is no money in circulation

It has really really affected my family, my children. I'm unable to feed them well, its very difficult now because my business has stopped.

Poverty is on the rise because the economy is in recession, which has resulted in the hike in prices of commodities and also shut down my source of livelihood.

Apart from the rain that is falling, things are improving as time goes with my market

yes corona virus has affect our schools and money is not flowing because business is not moving and food are expensive

My concern about Corona is that it had led to hike in prices of goods we sell

The restriction of movement has shut down my business and that has really reduced my income, because of that i can't afford to buy enough food for my family due to the increase in the prices of food stuffs

Things are now expensive, the amount we get goods is not the same again and because of this we can't sell like before again

Most cutomers are buying credit because there is no money and it is affecting my business

It affected our business to the extent that we could not sell anything during the lockdown and we have to spent all we have in savings. The materials I use for my work is now costly and customers are always pricing our goods down so much that by the time we sell it we are not making enough gain like before and we have to sell.

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

My concern is the economic hardship, as a result of the lockdown my business collapsed because i used my business investment on feeding my family, i had to switch to transportation business now. I'm also concern about my children's education because schools are still shutdown.

I was a little bit scared of it, so I made sure I followed all the social distancing rule, also the lockdown affected my income because people were not moving into any new apartment, everyone i was struggling to eat

i was scared when the virus came out because of the news we heard of how dangerous it is. Also the market was closed so i could not make money during the lockdown

During covid-19 everything was not moving and money was not coming in, and also schools was affected

I took precautions against the virus also during the lockdown my income was terribly affected and i could not sustain myself and my family

I can not go to the market to buy goods because there is no money, the little money I had, I have spent it during the lockdown

There is no market, the pandemic has slowed my business down

yes corona virus has affect our business and our children education due to no movement as at that time in march

When the virus just came out it made alot of us panic though the government tried their best and made us understand the importance of social distancing

The virus is real and I'm happy it did not get to my side. Though it affected my business, there was no customer, so many of my product got expired in the store which made me almost run at loss

Nothing

I traveled to the village during the lockdown because things were had, i came back when everything was eased

I had to move to another city because of the lockdown because I couldn't cope in the city as they locked my store

When the Covid started it scattered my business, i was harassed by police on my way to the market, they seized my goods right now I have almost crashed

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

I used to be a tricycle rider but i had a little accident coupled with the restriction in movement, so i had to dive into poultry farming during the lockdown

Getting money is such a problem for me, feeding has also been such a task as the prices of food stuff in the market are always increasing. Life has become so expensive.

I don't go to work I'm at home there is no customers food stuff is expensive my kids are at home no school

Corona has stopped my business all my children are at home no school no work and food stuff is expensive i pray to God things should go back to normal

Theres a lot of problems, low income and we have very low patronage/customers

Talking about covid-19 it has really affect our business due to the locked down of schools

It has affected my whole business and the economy at large.

I'm a graduate and I'm stuck at home doing nothing, I have no job and I can't do anything to help myself and to take care of my family.

It has affect the economy and also make things in the market expensive

Because of corona our life has changed we don't have peace of mind our business is not running well food stuff is expensive before i can feed my family with 500 but now 1000 will not be enough our financial situation in the country is low my capital has finished

Corona virus has affect our economy and our business is really affected before money was not flowing

The Corona virus restriction has affected the economy negatively, as a result there is an increase in the prices of commodities, and reduce the in my income because of low patronage

It has affect our income and children education

The goods I sell are now expensive to buy and it makes my sales dropped. To now buy goods into my shop is hard

I need money to add to my business because I have spent plenty part of it during the lockdown

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

I am really struggling because there is no money and people are just pricing the farm products anyhow

There is no market because it has been hard to buy goods because of the hike in price so it has really slowed down my business

The high cost of everything has made selling harder for us because the gain is not enough unlike before

Taking about corona virus it has affect our economic and business is not moving well like before

My primary concern is that my income has reduced due to low sales volume as a result of hike in the prices of food stuffs in the market.

I am not really concerned about the COVID, but I still followed the NCDC rule of staying safe and keeping social distance.

Corona virus has affect the children schools and our business is not moving at all

The lockdown has reduced my income because my business sales volume has decreased, due to increased in the prices of food stuffs in the market.

Since corona started, things have not been the same because there is no sales and everything is now costly. Customers will complain of the price before they can even buy from you.

I am selling cooked food and when corona started our sales dropped. During the lockdown, customers were not coming to eat like before. But after lockdown there are some changes but not yet like before.

The Corona virus lockdown has badly hit my tailoring business due to fewer customers, and since priority is now on food commodities i started selling food items yet the sales rate is low, that has reduced my income.

The price everything has gone up, and sales has dropped. You will see well dressed people stylishly begging for money because they have to eat. Since corona started many people have lost their job.

I am not in anyway concerned about the virus cause i know it cannot get ti my side

I'm always putting on nose mask to prevent myself from the disease, my business is not running the business from hand to mouth I don't save no money for hospital bills all commodities are expensive fuel is expensive serious problem every where

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

There's no patronage from customers, as a result of the lockdown priority has been has now been shifted to feeding, that has reduced my income.

The virus bothers me the most because it's killing people and our financial situation i don't earn well I want to get married before but now I can't get married no money

A lot of problems, among which is the increase in prices of food items.

My main concern is that the lockdown has ruined the economy because prices of commodities especially food has escalated, making it difficult to feed.

It has affected my business and the country business is not going on well there's a bit of improvement since school is now open

This wearing of face mask I don't like it but i have to wear it to be safe the virus has affected our financial situation children no school and everything is expensive

The virus is threatening the whole world it is killing people the virus has caused hunger and poverty in my community

My income was disturbed because most of my customers work in office and alot of them didn't go to work, some even bought items on credit and are still owing me

I locked down my shop for more than two months and had ti survive on the little savings i had. Because the lockdown affected me alot financially

The way they close schools for my kids and i i'm teacher i don't go to work now and the price of food is expensive the price of everything is multiplying and our salary did not increase

Corona has affect my business we cannot travel outside the country food is expensive no work i'm just spending my savings no income

Everyone is scared of the Virus, so we are always washing our hands and sanitizing

I don't believe in corona virus because I haven't seen any body that has it, during the lockdown there was no customers business was not moving

People were crying that there's no money even till now there's still no money, we are just trying to survive

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

customers no longer patronize me, I could not make repairs because I didn't have access to some of my tools

During the lockdown, everywhere was closed, we had to be sneaking to sell fertilizers because all shops were locked

It is a general problem that has made the economy crumble, but then the lockdown didn't really affect my business cause I still had access to sell my market as i am into sales of foodstuff

The Corona virus has disrupted my education because schools are closed and my business has crashed because i used the funds of the business during lockdown.

The lockdown has impacted negatively on my business because of the high cost of chicks and feed and customers purchasing power has dropped.

The Corona virus lockdown has hit the economy badly that it reduced my income because of low patronage from customers and inability of creditors to repay what they owe me

The lockdown has restricted me from doing business, that as well as low patronage has reduced my income which makes it difficult to feed my family.

I am worried about my business, the lockdown was not necessary. It's just an agenda of the government to embezzle money

During the period of covid-19 our business was affected and no income

it affects the whole world and mainly source of livelihood

The corona really affected us because we couldn't work during the lockdown and to even was not easy at all. Now that there is no lockdown again, everything is costly and there is no sales.

ability to feed my family and earn money

My primary concern is that I'm getting poorer by the day, as a result of covid-19 lockdown i lost my electronic accessories business because i used the capital on feeding.

talking about covid 19, it has caused economic failure to the country, money is not flowing and goods are expensive

covid 19 has affected the school and businesses at large

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

thinking about corona virus period it has affect my business and the education of our children is also affected

It affected our business. Market is dull because there is no sales like before. During the lockdown it was worst because we have to stay at home but now, it is getting better.

Yes corona virus has brought down our economy and our cash flow was affected, that the period of corona virus life is not easy because as at that moment things was tight in aspect no money and food was costly

The economy is affected because there is no money in circulation. Everything is now costly and everybody is complaining.

My business is affected because there is no customers like before and everything is now costly. My customers ave reduced since corona started.

Covid-19 has affect the economy and now our business is not moving no money

It affect my business because there was no sales and things were so tight. But now it is getting better and we hope everything will be fine when corona finally go.

The business I set up has crashed since the coming of corona because taking care of my animals in this economy is even more expensive. I made a lot of profit previously but things aren't the same anymore.

I'm having some problems with my work/job, I'm still not earning like I used to.

We have been managing. I have no market. We are not eating well at home, my business was doing do well then all of a sudden things have changed for the worse.

We are suffering, we are not making any money from our business. I used to make money before but not anymore. My family is suffering I can't provide enough for them, even food is a big problem.

My biggest concern is the lack of money in the economy. My business has crashed and I can't take care of my family.

Covid-19 has affect our business and life now is expensive, since this virus my income has been affected

My business was affected because we could not sell during the lockdown. Now that there is no lockdown again, sales has really dropped. Our customers have reduced and everything is costly now.

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

I am concerned because it has affected, it has stopped my business.

The problem is that children are staying at home with no school, our businesses generate lesser income. And now we have to use up the little we have.

Prices of goods have skyrocketed in the market following the Advent of COVID-19 which is affecting sales rate

It has caused everything to be expensive, people now complain that my food is expensive or small to what they used to get.

Things are not going smoothly, everything is costly and our sales has dropped. Our customers have reduced and there is complain everywhere about the price of foods.

The hike in price has badly affected my business because the quantity I usually buy has reduced and many cutomers are not willing to buy at the new price

To be sincere it has bitterly affected my activities, my farming. The inputs are now hard to get as they are expensive, so the money you set aside for the unput isn't enough.

Price of everything has gone up but cutomers don't want to understand, they are pricing the clothes at the old price

Since the lockdown happened, I have not really been selling like that and right now I am sourcing for money to boost my business

Our business is not doing well because there is no sales like before. Customers are also complaining of no money. Everything is costly now and our customers have reduced

Business is dull, It has slowed down sales and the money I make from my business has also gone down

I am not in anyway concerned about the virus

My biggest concern is the lack of market opportunity and the fact that my kids can't go to school.

This corona really affected my life o, cause we were just sitting at home, no work, no money but I thank God that everything is now eased

Things are tough because everything is expensive, there is no market and cutomers are not really buying

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

Market is not moving well like before and everything has changed. Price of goods is high and not everybody can afford to buy. No customers like before and this is affecting our sales.

Our business is affected because there is no sales and the price of everything has gone up. Customers are not patronising like before and there is complain everywhere about the price of things.

It affect the economy because e the price of everything has gone up and everybody is complaining. Our business is not doing well because there is no sales.

My business is affected that I could not sell anything when the lockdown started. During the lockdown that we were not allowed to go to market and sell, all the money I have was spent on food. And after the lockdown, I started selling again just about a month now. Now again there is no customers like before and everything is costly. Market is now opened one day on, one day off.

I was really scared when they announced the coronavirus, i made sure I followed the social distancing rule and also had to close down my shop because people were not patronizing me again

Corona does not affect me nor my business. Only that things are costly.

The Corona virus lockdown has crashed my business, because i used my business investment to feed my family. No I'm unemployed

As a result of the lockdown prices of food stuffs has increased and i don't have enough money to buy food for my family because my business is not thriving

Effect of the lockdown on the economy is bad because prices of food stuffs have increased and my income has reduced because low patronage.

The virus led to lockdown of schools, my shop is situated in a school area and since students are not coming to school again, I could not make money

The market has crashed which has made me poorer and my kids are always at home, I want schools to open.

It affected everything including our business. Things are not moving smoothly because there is no sales. Everything is now costly and customers don't patronize like before.

Poverty and lack of food is my biggest concern. I am really struggling to feed myself as I don't have money.

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

It affected our business because market is not moving like before. The price of everything has gone up and that is why our customers have reduced. Everybody is complaining about the situation of things.

I have no money so I am struggling to take care of my basic needs.

Food is my biggest concern, there are days I go without food. I am pregnant and I don't have money to take care of my pregnancy and my kids My husband isn't working so we are making no income at all.

It affected our business because there is no sales like before. Everything is costly and there is complain here and there.

Making money is very hard, even when I got to the market it is empty no one buys anything because things are too expensive.

Life is too expensive, we are struggling with lack of food, sometimes we get food sometimes we don't. I haven't eaten at all today. My husband is sick, he is our breadwinner.

Talking of this virus it affect our businesses and no circulation of money and now you can move freely in the soicity so it has affect us one way or the other

The coronavirus thing was scary and they made us follow the social distancing rule and stay at home, where we could not make money

Our business is affected because there is no customers like before. There is no money and things are costly this days. Even the few customers that patronises us are complaining that there us no money.

yes corona virus has caused a lot of damages to economy and businesses and now children are at home not going to schools so it has affect their education aspect

I don't believe in Corona Virus, it might be real o but it did not get to my side neither did any of my people have it

The lockdown really spoilt my business because my store was destroyed and i had to relocate to somewhere new

corona virus has affect my business and income is not coming in like before so it as really affect everything

Corona have make all the things we used to buy cheap then now expensive to the extent that everything is so hard in terms of low sales. We only see few customers that patronize us now

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

I have not started my business back because things are so hard now. Everything is expensive now so I can't afford them

It is someone that is not hungry that will come and buy gear. There is no sales because people prefer to buy food than buying any other things now

As I am talking to you now, I have no money to do business again because during the lockdown all my goods that I am selling perished without remaining anything

It has not been easy with the dropped in sales, people don't have money to buy things and at the same time everything is expensive. Good will help us

My concern now is that I am not finding it easy in terms of getting a job at this period of time

Am really not concerned like before again because things are getting better now compared to lockdown period or few weeks after lockdown but only that the market is not moving fast

My business is affected I don't get patronage like before.

Corona virus affect everything about the way we get money (income) and things were expensive as at the period of corona virus

The market/economy has crashed. Schools have closed which is my source of income, so food is hard for me to get because I'm not making much money.

Yes I am concerned about corona virus because it has affected our business and schools are locked down due to this virus

I am renting the house I am living in and I can't afford where I am living in right now, the lockdown did not help matters because although I received a steady income the price of everything around me has gone up, making things too expensive for me.

Food and childcare is my biggest concern at the moment.

Covid-19 has affected our economy and our businesses, so it really caused a problem in terms of costly foods

Lack of money is my biggest concern. We have to go out to earn money, and the restrictions on movement isn't helping.

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

To find work is really hard, I am just manging the little work that I have presently

I cannot fend for my family as my business is not running like it used to. I am also struggling with food.

Business is slow, the price hike has further worsen the situation and everybody is just managing

Talking about corona virus it really affect the economy and no circulating of money

Though things wer sown during the lockdwn, there has been some improvements but customers are still not buying like before

Food is my biggest concern, I am unemployed do I don't have a source of income. My parents also passed away, life has been hard.

Lack of money is my biggest concern as I can't take care of my family.

It has not been easy coping with the pandemic because it has increased the price of everything in the market, people are just complaining

I have no concern whatsoever because my family and I have not been infected with the virus

Corona virus has make things worst is the country and it has affect our businesses and schools are still locked down it has really affect the education of the children

My child died, food is also very hard to get, and I haven't been able to feed my family. My wife is also pregnant, I don't know how to support my family.

The Corona virus lockdown hit the economy badly, as a result prices of food stuffs have increased and there a reduction in my income

I have no concern or problem at the moment

It hasn't been easy but we have been depending on God because this thing led to lockdown and didn't allow us have money again

Everyone is complaining about the lockdown and how it has affected business including me, cause i was not able to go to shop during the lockdown

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

It has affect my business and also my income and we can move freely like before without using face mask,

The lockdown has drastically reduced my income due of low patronage because people's priority now is to feed their families and I'm a seamstress.

Yes corona virus affected our income and the economy generally and foods are now costly since the start of this virus

My biggest concern is earning money, as I am not earning enough money. You need money to do everything, and if there's no money you can't do anything.

I am worried about the number of lives that has been lost to Covid-19, and how it has affected the price of basic things like food.

There is still no money, many of my customers have not yet been coming. The only difference now is that at least few of my customers are coming and we are earning small small unlike when there was a total lockdown that nothing is moving at all

I'm worried for my business because there is no sales, the ones I have are on credits.

The hike in the prices of food stuffs and the reduction in my income because low sales

yes corona has stop our children schools and money is not circulating so it has affect us badly

I am worried because the pandemic put every activities to stand still, people are not patronizing us like before because there is no money

With this virus a lot of things are been destroy such as schools and businesses, so to me I am so much concerned about it because it affect my business

Covid-19 virus has caused a lot of economy problem in the aspect of income and schools are being locked down since the beginning of march, so it as really us

I'm not worried because the virus will only infect those traveling abroad, but I'm concerned about how it has affected business generally

The way food is expensive is bothering me it is too much I don't even have a business now people are sick I'm just praying to God so we can get to the end of our problems

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

The Corona virus has brought financial difficulties, we can barely eat because of the high cost of food stuffs.

I don't care about corona but our live activities the economy is in a very bad shape our business is not running well and children are at home they have forgotten what they learn in the school i used to work in a company now it has closed no work

The coronavirus has destroyed the economy, I don't have money to trade again because I spent all my capital during the Lockdown. Now I'm just collecting goods on credit

We're suffering seriously because of corona our financial situation has decreased we have used our capital my husband is just managing the business and people are dying because of corona

I am much worried because the coronavirus has no cure yet, so I have to take extra care to not contact it

We thank God we are getting to the end of corona from our side no corona but we we don't have work and the financial situation has decreased

Nothing much, just that the sales is still low but at least is better than before immediately after the lockdown

My primary concern is my familys health. My child is currently sick so is my wife. I do not have enough money to treat them, I have also burrowed money from people that I can't repay.

The way our business is not running well and the way school have closed poverty is too much

Our financial situation has decreased since the start of corona food stuff is expensive infact everything in this life is expensive

It was a terrible experience, I am still struggling to resurrect my business because I spent most of the capital during the Lockdown.

May God protect us from corona our business is not as it used to be it has affected the financial situation of the world our business partners from the other countries can't enter our country and buy from us

Poverty is my main concern and we don't have peace of mind my business is not running well I'm afraid of the virus

The coronavirus made people to stop attending occasions and this affected my business cause i make clothes for party goers

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

Whether the virus is real or not, it affected my business over 10 cartons of the drink i sell got expired all through the time i was at home

High cost of feeding

Covid-19 has had an impact on my business because only a few customers buy my goods now while others complain that it is expensive. As the number of my goods sold decreases, so does my income, making it hard to buy food for my family and considering how expensive food items is now, it is hard to buy enough food for everyone's satisfaction.

High cost of transportaion

High cost of living

My business I don't earning well and food stuff is expensive I've used all of my capital when we were in the lockdown period and now the business is not running well

The rising cost of food stuffs has been a problem because my income has been lowered as there are few customers that employ my services compared to before the pandemic. As a result, my income is not adequate enough to provide food for my family, plus other expenses.

There is no market, It has led to inflation and increased the cost of living

Inflation of price our life has become hard we the poor are just suffering financial situation has decreased no money to run our business my siblings are staying at home no school i was planning on getting married this year but because of corona i had to cancel I don't have money

There is no market and the pandemic has badly affected my business

Corona has put us in a situation that i will never forget schools are closed my kids and I cannot go to school and poverty too much i find it hard to feed my family I pray God should bring us to the end of corona

I am just worried business is not moving like it used to before.

The market isn't going smoothly so I don't have money to take care of my kids. Even when my kids cough I get scared because I do not have money to treat their illness.

Nothing

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

My concern is that the Lockdown has affected my business, customers are not coming to patronize me as they complain of no money.

The pandemic has affected the whole economy, people don't have money to patronize me like before. I sold most of my goods on credit

I am worried because of my business, we couldn't access transportation to market. Most of my crop spoilt on the farm

I am concerned about the rent of my shop because market is not moving and my rent is almost due

The pandemic has badly affected my business and reduced the income because of the rise in price

I am concerned about my children's education, they have been at home for over five months and it is not certain when schools will reopen

My primary concern is that the Corona virus lockdown has crashed my business, I'm now unemployed because of the increase in the prices of stocks

There is no money and work has reduced, I am just managing because people are not really buying

My primary concern is that my business is not thriving due to low patronage from customers.

I make hair and customers are scarce now

Business has slowed down since the lockdown happened, there is no market and customers are just complaining about the high price

There is a reduction in my income and due to fewer customers and the cost of food stuffs has increased, making it difficult to eat as much food as before covid-19

It affected the economy worldwide.

It has affected my business, especially it has reduced my income. My business involves supplying goods such as ceremonial beads and cooked food to events but with the pandemic, events were cancelled and when they do hold, very few attend as social distance is observed. So, the demand for my goods and services dropped, even with the lockdown called off, the demand is still low as potential customers complain that they do not have money

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

My children's education has been disrupted schools have been shut down, and my business is not thriving which has also reduce my income.

It is not easy, business has slowed since the lockdown and the pandemic has doubled the price of everything

Covid-19 has affected my business in many ways such as i no longer had capital to buy my goods after the lockdown as i used it all. This was because during the lockdown, there was no customers to buy fruits and its perishable,so there was no income coming in when i also had a family to feed. So after the lockdown,i started cooking at burials, weddings and parties for a fee,i raised capital and now have a restaurant business.

It affected our sales since march. We are not selling like before and everything is costly now. Customers are not patronising as they used to and they are all complaining of the price.

There is no money to do so I cannot even buy enough goods to stock my shop because of the high price of foodstuff

Business is bad I feel it is because of the corona virus pandemic.

It affected my business because there is no sales like before. We used sell more Nylon when there are parties or ceremonies, but since lockdown started there is nothing like that. Our customers have reduced.

Hunger was and still a major issue as we could not eat two or one meal a day. The lockdown drained all my money as we used it to buy food for my family. As a result i now buy my goods on credit and pay back after sales

Work is not going smoothly because hardly customers call for our service this days. Since corona started everybody is just complaining. To make money is not easy this time.

What am concerned about is that business is not doing well like it used to because of the pandemic and.commodities in the market are more costly compared to before the pandemic

It is affecting my business small small because people are not really buying from me. But they prefer to buy food than buying clothes

Don't have much concern, because I didn't face any problem.

It has not been easy because everything is expensive and also shop was demolished so market is not like before for me

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

It has affected the situation of the economy and still date schools are being locked down and everything you know in the market is now expensive

Everything is costly and there is no sales like before. I use to sell groceries to the school children but since corona started, that schools were locked, my market have been affected.

I was a monthly earner but due to the covid-19 pandemic,i was suspended from work till date from a company. So it has been difficult without an income to buy food and other stuffs. So my main concern is finding a paying job.

We've experienced so much loss in our businesses.

The COVID-19 really helped my business. It makes me sell more because I am selling food things

Our business is not doing well because there is no sales. Our customers are patronising like before and those that come buy less and are also complaining there is no money. Some will buy on credit and you will not see them again.

Am very worried about the covid-19 because the virus has set the economy backward, businesses are not going well as sales have dropped very much, we stayed idle for months due to the restrictions as a result, i lost my job. I have been searching for a new job since the lockdown was called off but there are no jobs. As am supporting myself,without an income, there is no money to buy food stuffs.

It has no been easy because sales is not really moving, most people are still pricing the old price but everything is more expensive

It has made the prices of things skyrocketed, people now sell at high prices which is now making people not to buy like before

It spoils everything, especially our business. I sell beer and customers always say it is when they are well fed that they will think of drinking beer. Those that bought in credit are also not showing up again.

Covid-19 has affected my business and income, especially the price of food items has gone up, house rent has increased, fuel price has gone up too etc. All this has happened because of the covid-19 pandemic and my profit has been lowered because of the rising cost of goods in the market which has reduced the quantity of goods i can restock

Corona virus has affected my business and an my ability to do business

My business is my primary concern now because there is no sales. Customers are not patronising like before. I just pray that things get back to normal.

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

During the lockdown we were forced to close down our businesses and i had to stay at home to protect the health of my family. During that time,there was no income coming in and it lowered my capital as i used it to buy food for my family. Since the lockdown ended, i now have very low capital to buy goods and has lowered the quantity of goods i can purchase. .

My business is doing well and i had to vacate my shop when I couldn't afford to pay for the rent again. I am working at home now and no customer like before. There is no sales and we are just managing.

The covid-19 has made goods in the market very expensive, such that it is hard to restock ones business compared to before the pandemic. Especially when there is little capital available after lockdown when no income could be generated while we were at home.

There is no market, people are not patronizing me now because they prefer to buy food. As I am talking to you now, I am sick because things are not just going well

My business is affected because as a transport driver, the number of passenger we are to carry was reduced from five to three since corona started in order to observe physical distance. Also, the fuel price was increased and we are still collecting the same amount from the passengers. So this corona is not helping our work at all.

People are still indoors and it was the corona virus pandemic that caused it.

We now buy the product we sell so expensive

COVID-19 is not allowing us to get market or make sales like before rather people prefer to buy foods than buying our herbal medicine

The lockdown and ban on transportation made me loose a lot

It is people who have fed well that can think of buying clothes, business is yet to stabilize.

The commodities we are selling is just too high because of the way the economy is just not good now

Corona virus affected my business because there is no sales like before since it started. Everything is costly and customers always complain of what we sell to them that it is costly and that is because the price gone up from our supplier as well. The sales had really dropped since corona started.

We could not go out and it made life difficult

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

My business is not moving on as it used to be and we are not very free relating outside because of covid19 fear

The virus has spoilt alot of things, we had to stay at home for 3 months and even more. My children and I have finished eating everything i am selling

It affected my business seriously, staying at home for 5 months, doing nothing was not funny, currently, my business is yet to recover.

For me things are too expensive so what we sell now is scarring customers away price wise

my shop got burnt and the people who promised to help me could not again because of the covid19 lockdown

The whole lockdown about the covid19 has put me in the house now

It has make everything expensive now compared to before COVID-19 started and there is also no money in circulation

I am concerned about my health and protecting myself and loved ones.

we could not go out during the lockdown so we lost so many customers and yet to recover till now

There is no much customer coming to make clothes because people will rather use the money they have to buy food instead of making clothes. And also all the laid down rules on COVID-19 by government is affecting the way we open shops

The fear about the virus and the lost of lives and again market sales went down

Things have not been easy because there is no market. It is a grace if you see one customer come to your shop in a day

It paralysed everything and till now businesses is yet to recover from it

COVID-19 affected my farming business to the extent that presently I don't have money to pay my workers, so I have to look for where I can borrow money from to pay them

The lockdown made things so difficult for me such that I lost my job

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

Things have not really changed. No sales, many days i would not see a single customer to buy from me. Infact today i have to borrow money to buy food for my family

Things is getter better because I can go out and sell my market compared to before when we could not go out at all, but there is still no much sales like that despite that I had to borrow money from this microfinance bank to start my business back

There is no market because people are not buying and it has already affected the income from my farm business

It is very hard to make money as my business has crashed due to the lockdown, so I don't have any stable source of income.

Though work was slow during the lockdown because I could not go to my farm but things are gradually improving

The lockdown has reduced my income and my business is mo longer thriving because of fewer customers

Because schools are yet to open, market has been really poor so I am just hoping that schools will reopen

Feeding my family is hard, we don't have money. My husband isn't making any money. We also can't afford electricity.

I am not concerned at all by any virus, just that it has affected me reaching my suppliers

Everyting is down and there is no work like before, patronage has greatly reduced while some people are still owing

Food is my biggest concern.

Corona is a deadly virus it kills it has destroyed our financial status food stuff is expensive we're just suffering

Covid-19 has affect our businesses and money is not circulating due to business that is not moving, so I am concerned about it

My biggest concern is food because access to food is very hard, as I am not making much money from my job.

The economic hardship caused by the Corona virus lockdown has reduced my income as a result of reduction in the purchasing power of consumers

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

I'm a student at my final year I would have graduated by October if not for corona I'm now staying at home the business self I'm just managing everything is expensive

I know the virus is real because all the safety precaution we have been taking in my place of work, the social distancing and all makes me believe

I have no concern.

I experienced a lot of problems with my business, as there was very low patronage.

Food is my biggest concern food is too expensive, my kids are sickly because and I can't pay for their medical bills. We used to eat corn as a snack as it was cheap but the price of corn is also too high right now.

Talking about covid-19 as that the period things are difficult and no movement so it really affect our businesses and also income is not coming in

There is no way to travel so I cannot buy goods and it has affected my business and reduced the profit I make

Firstly may God bring the end to this pandemic corona has affected our business it has affected the financial situation of our country we can't travel out of the country food stuff is expensive

I was not really concerned about the corona-virus because all through the lockdown i still had access to my store

Our businesses have fallen back, the restrictions have stopped us from conducting business, and it has led to the exhaustion of capital.

My primary concern is the reduction in customers purchasing power which has reduced my income and the high cost of food stuffs.

Market is dull and sales is down so there is really no profit in what I am selling

Infact it is nothing to write home about but now things are picking up, though i just put to bed so i have been home for the past 3 months

I've to be worried the virus is abnormal this pandemic is real our business is affected not running as it used to

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

I was sick for a long time and so are my kids currently. I am not earning enough to feed my family. My biggest concern is my children's health and providing food for my family to eat.

Resumption of my children's education is what concerns me the most and financial issues. Corona is a deadly disease.

The Corona virus lockdown has plunged the economy of the country into recession which resulted in the increase in the prices of food commodities and transportation.

Covid-19 has made businesses break down while it has also affected schools and we can't move freely in the community.

The negative effects on the economy which has resulted in the increase in the prices of goods, and reduction in my income because of low patronage from customers.

Considering the fact that Covid-19 has destroyed a lot of things and it has also affected our business, the economy has been affected badly.

Business is slow, people are not really buying shoes like that because everybody is just trying to survive.

Concerning Corona virus, it has caused a lot of damage to our society and now you can't afford to buy things like the way we used to buy before, so it has affected the economy.

My concern is the economy's difficulties in the country due to the lockdown, my business is shut down because I have used all my savings and business on feeding.

Yes, Corona virus has affected our schools and businesses, and work is not moving.

There is no money, so the quantity of goods I usually buy has reduced because of the increase in price.

There is no market, everything is just dull, and people are not really buying because of the increase in price.

Yes, because during Corona virus, our businesses were affected and schools are locked down, and no movement, so it caused a lot of damages to our economy and no money to buy food.

My children staying at home without going to school bothers me the most. I'm scared of contacting the virus, and our financial situation has decreased. Food stuff is expensive, and we don't have money.

My business is not running how it used to be. My income has reduced very well, and only customers don't bring work.

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

Yes it has affect the economy general and no circulation of money

The covid-19 affected my business, it affected it negatively,especially my profit which is very low because customer numbers have dropped, materials are more expensive and i spent a lot of my business capital on my family expenses during the lockdown as a result i do not have funds to buy more material for my business.

The main problem I faced is concerning my business, losing my capital.

My kids are at home no school and the sickness is killing people and our financial situation has decreased

My children are at home no school if not for now that they start going for exams , food stuff is expensive and we don't earn well

One of the concern is about my kids school, and my business have stopped as a result of the coronavirus.

Yes corona virus has affected businesses and children schools, during the period of corona virus that there was no movement it really affect our businesses and no money

Our children are not going to school, and our businesses have been closed as a result of the pandemic.

My main concern is the virus everyone should go back to God cos only prayers can heal us the virus has affected the students my child is at home I'm not comfortable with the way our financial situation is turning to the government should do something

I worried about the situation we the poor are into we don't have money everything is expensive no food poverty everywhere I'm praying to God for this corona to pass

Yes i am concerned about corona virus because I always hear it on radio that we should not go into crowd, that it kills immediatly. Since the corona virus life has been difficult especially food is costly

Talking about corona virus it has deal with us drastically in terms of economy failure, now money is not circulating as before and things are now expensive in the market, so am concerned about it

I sell shoes, but as aresult of COVID-19 I've lost my capital as a result of the pandemic.

There's a lot of restrictions, adjustments to the new precautions is difficult. My business have stopped, most the materials are becoming expensive

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

I'm a tricycle driver, and there have been restrictions on movements and the number of passengers to take. Which brought about a shortage in income, and there's rise in the price of fuel. Having a family in this situation isn't easy.

concerning corona virus it has affect everything about our businesses and also our economy and children are been locked out of schools, so it also affect the children education

It has affected the economy of the country negatively and has increased the prices of food stuffs and low income due to fewer customers in my business

The Corona Virus has affected my business negatively with low patronage from customers due to the bad economic conditions in the country

The primary concern is that prices of food stuff has escalated in the market and my income has reduced because of low patronage from customers

My primary concern the high cost of food stuffs in the market and reduction in my income due to low patronage

My business has been badly hit with low customer patronage because of the lCorona virus lockdown, i used part of my business capital to feed my family

My primary concern with Corona virus is that it crippled my business with loss of business capital and has increase poverty and hunger in my family.

The Pandemic has brought about short supplies and increase in prices of goods from suppliers.

The Corona virus has cause economic hardship with no money in circulation and has reduced the purchasing power of my customers and my ability to make more money

My business is not moving the way it used to be and this is due to what COVID-19 have caused

it has really affected my business because people are not buying, they are just complaining about the increase in price

There is no market, it is hard to get supply from the farm because of the COVID lockdown

There is really no work, most I am always just sleeping because customers are not sewing clothes like before

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

My main concern is the way corona has changed our lives the financial situation of the country is down the virus is deadly that is why I'm always wearing my face mask my kids don't go to school

I'm worried about my kids their education has stopped we thank God they can go to Islamic school I'm praying for corona to end i don't want to be contacted

Work has stopped for my husband our business is not running smoothly our children are at home the virus kills people

What I'm cornered about how our business is not going well our financial situation is down and our children don't go to school

My main concern is about the high price of goods during this period of corona virus. Since corona started the price of everything had gone up including foods and my income is also affected. Right now, just few of my customers are coming unlike before corona that they used to come very well.

Because of Corona virus life has become difficult, because of my inability to buy enough food for the household due to low income and high prices of food in the market.

My primary concern is that it has plunged us into economic hardship which resulted high cost of food and with no money to buy enough food for the family.

The economic difficulties in the country has reduced my income because of fewer customers.

A lot of things are now expensive and people no longer buy as much as before again

Our business have not been doing well since corona started. Market is not opened everyday again and this is affecting our sales.

The economy is bad and there is low patronage from customers which drastically reduced my income

It makes things tight because business is not moving well. No customers like before and those that patronize now are not buying up to what they used to buy. For instance, customers that can buy 10kg of cooking gas before are now buying 5kg.

My primary concern is that Corona virus has plunged the country's economy into recession and has affected me negatively with low income

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

My concern is that the prices of food has increased and my income has significantly reduced

Corona affected my business because our customers have reduced and market is not moving well. School children that used to buy our bags have not resumed since the lockdown started.

The Corona virus has brought about harsh economic conditions which makes it difficult to provide essential needs of my family, and also the shut down of schools has is not good on the children's educational development

Business has been bumpy compared to before the pandemic as sales has dropped and so has my income as customers do not buy my goods often. Have been seeking for financial assistance for my business from family but been unsuccessful.

We don't move around freely and I try my best to wear my face mask and because of corona our financial situation has decreased very well

My primary concern is the shut down of schools due to the virus, I'm worried about my children's education.

I pray that the covid-19 should end entirely as it has affected business transactions in the market. I have not been able to buy new goods as i lack capital to do so. Covid-19 has affected the economy,it has resulted in the rise of the price of goods, feeding ones family, paying for bills, health etc

Due to the Corona virus lockdown i lost my business investment and the prices of food has escalated, and it's hard to feed my family because there is no money.

My concern is that our businesses is affected. Our customers have reduced since corona started. Price of everything is now up and everybody is complaining.

My concern is that market is not moving and things are costly. There is no much gain on goods we are selling. And whether we sell or not we have to eat, do we at times we even run at loss.

The economy is in a very bad shape, especially how most business are doing. Shops are poorly stocked as they lack capital to buy new goods due to zero income coming in during the lockdown and spending money buying food to feed the family. There is no money in circulation and it is bringing our business down. Worst part is the hike in price of commodities,after spending money to buy goods, its hard to make a profit from sales as people complain that its too expensive. As it is meat, its easily perishable, so am forced to sell and there is no interest from such sells, no profit.

It really affected our businesses because market is not yet fully opened, it is now one day on one day off. Our customers have reduced since corona started and some of them are just coming back now.

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

It is a dangerous sickness that can kill, so I am doing my best to stay safe.

My business is not doing so well as customers do not buy my goods like they used to, probably because of the pandemic and high rate of unemployment. When you go to the market to buy goods, it is very expensive, so you end up buying fewer quantities than you originally planned to as your capital is not enough to cover all the goods you want.

We are not allowed to work like before because there is market restriction in Lagos state now. Things are not easy because the market restriction is affecting our income.

The restriction of parties and occasions affected my livelihood because I sell nylons for occasions and parties

It affected our business because there is not enough money to run the business again since corona started. During the lockdown we couldn't open shop and we have spent all we have on food. The price of everything has gone up and we are just praying that everybody is complaining.

The lockdown brought a lot of change to my business because schools were locked and this didn't make me have access to the students I sell to. Furthermore, my other customers don't have money to patronize me

That the government should help me, especially in this COVID-19 time, again, I am having issues with my sight, that is my major concern.

My business and how badly it was affected, even after the lockdown my business is yet to recover.

Everything is expensive, especially food items as a result of the covid-19 and it has made feeding our children hard because we can hardly afford it. We are farmers and we only have money after we have sold our produce which takes time since it is not yet harvest season

Right now, business is bad, I don't feel good about the COVID-19 situation, now the lockdown period felt better than this time now, I don't know why it's so.

I am happy the lockdown has eased but it has spoiled a lot of things. My business collapsed during that period and I am still looking for money to revive it

The only thing that concerns me about with this lockdown is the bad economy which has already affected my income. There's no money in circulation again

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

It has greatly affected my business because the market that i operate in was closed down and my business was shutdown during the duration of the lockdown. I was at home idle and without a means to generate an income. The markets are open now and business is picking up slowly but no capital to restock on goods because i spent some of my capital buying food for the family.

COVID-19 has shaken us and till now, I still feel the effect of the outcome, my business is down and yet to pick up.

Business have been sluggish since the lockdown was called off in the sense that business have not been moving normally like before the pandemic. A lot of business owner's spent there capital during the lockdown by buying food and other expenses for there family. There is no money to order for new goods and sourcing for a loan is hard as everyone is broke.

For me my sales went down because of the lockdown and people are saying they don't have money to buy

It has already affected my finances, so all we are just doing here is to protect ourselves from contracting the virus.

It affected my farm business

The main concern i have is that every commodity in the market is expensive, especially food items. At a time that the economy is not doing so well, with many people unemployed and struggling to provide for there family, prices of food stuffs is increasing.

Business has not been going well so much that I have to stat up another thing

the situation is like adding salt to wind the economy is bad even before the lockdown, but it is now worse because we could not even travel to buy goods that we want to sell.

The whole lockdown issue affected me so much that I lost my job

My sales has not recovered yet because I sell electronics so people don't have money to eat yet not to talk of money to buy electronic gadget

I did not make good sales during the lockdown and now that it has been eased, I have lost most of my customers.

I am concerned about my business I feel very worried because the economy is just very bad and it is more difficult to hand and income.

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

My business went down because before the lockdown I was making like ten thousand naira before but now I can only make three thousand naira

I have never seen a situation like this that the whole economy will be shut down for months we now have to choose between dieing of hunger or covid-19.

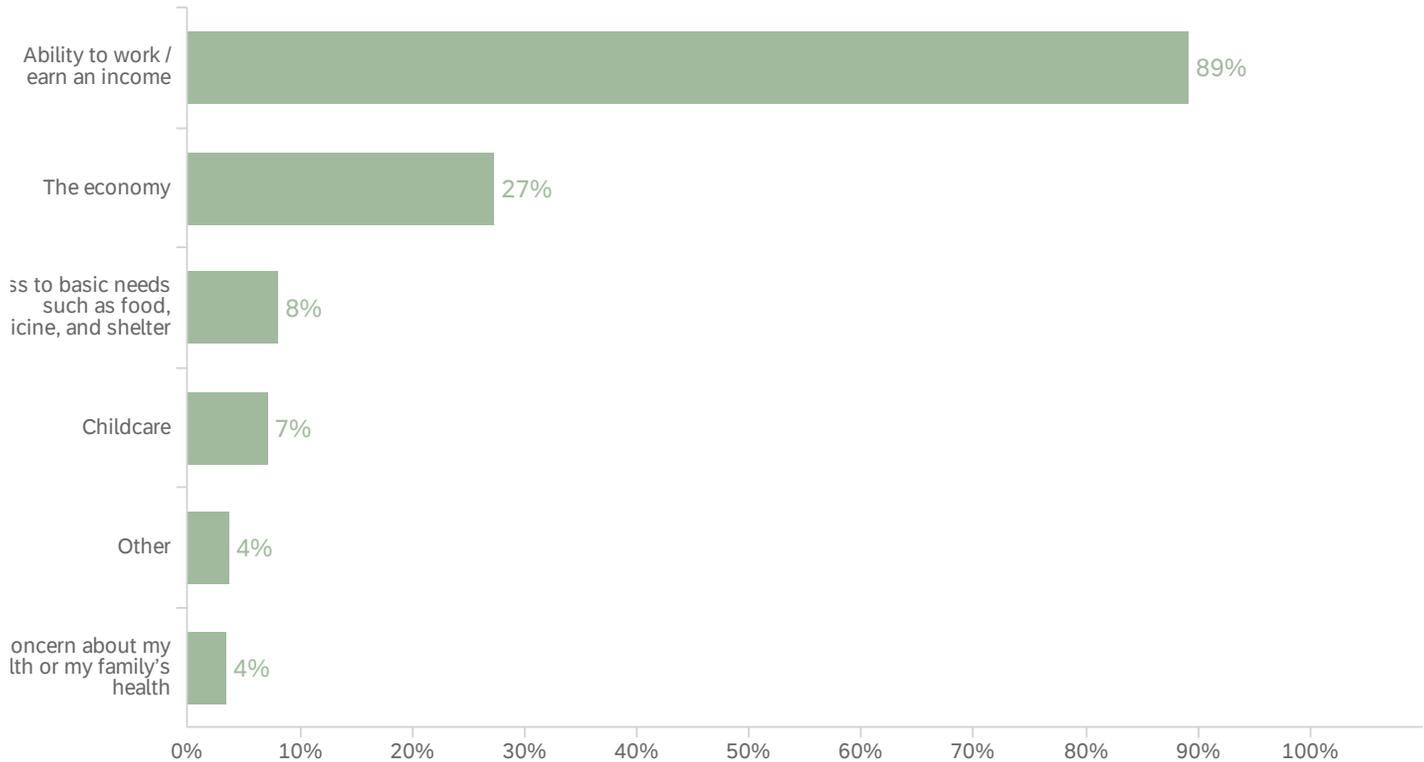
Since we are not able to go to the market we haven't been able to make ends meet, though i am happy things are going back to normal

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 = 1,231)

Insight: Respondents overwhelmingly were concerned about their ability to work and earn an income, with 89% 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.



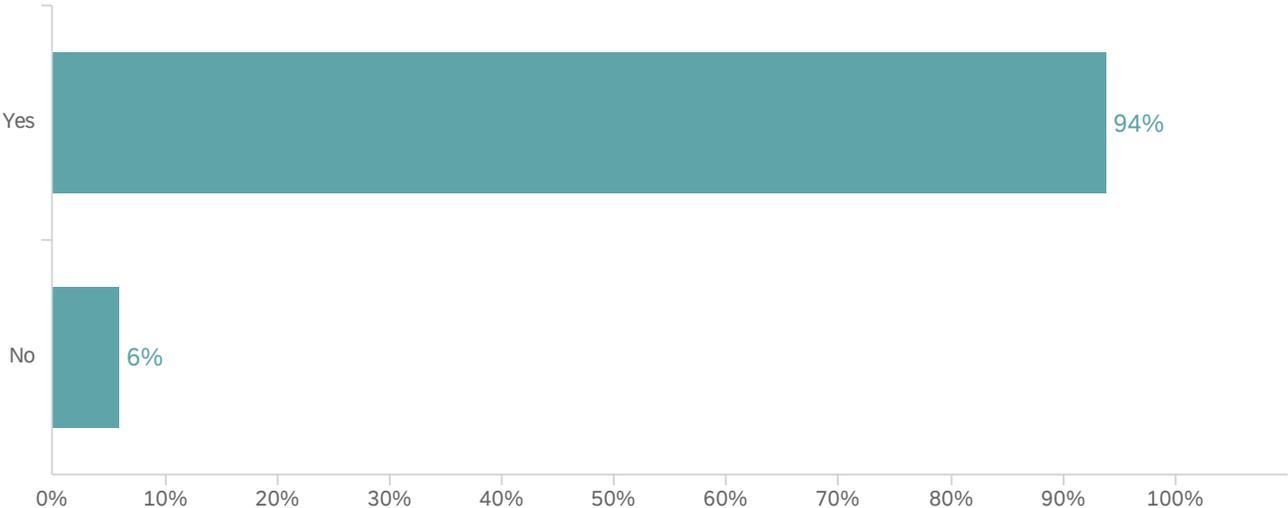
SECTION 3: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 67% and 51% of customers respectively. Only 6% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 93% say their *situation has worsened*, with 49% saying it has gotten “much worse”
- **Income:** 93% experienced a *decline in income*. 4% report an increase
- **Ability to Pay Employees:** For those who have employees, 53% have been able to pay them, while 46% have not. Those who *could not pay employees improved from 47% able to pay in round 3 to 60% able to pay in round 4*
- **Cash Accessibility:** 43% *don't know or can't say*, 17% report *somewhat or very difficult*, 37% report *somewhat or very easy* to access cash
- **Farming:** Only 36% of respondents are involved in farming. 41% of those who farm reported *difficulty in acquiring inputs*, 34% report *general limitation of financial situation*
- **Food Consumption:** 71% report a *decrease in food consumption*; 24% say they regularly go hungry, and 47% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who "very much decreased" savings *increased from 65% in round 1 to 71% in round 4*
- **Coping Mechanisms:** *Using savings* and *reducing investments* are the most common coping mechanisms reported by 81% and 49% of customers respectively. 34% have *borrowed money* as a way to cope with COVID-19; this *increased slightly from 31% in round 1 to 35% in round 4*

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 = 2,312)

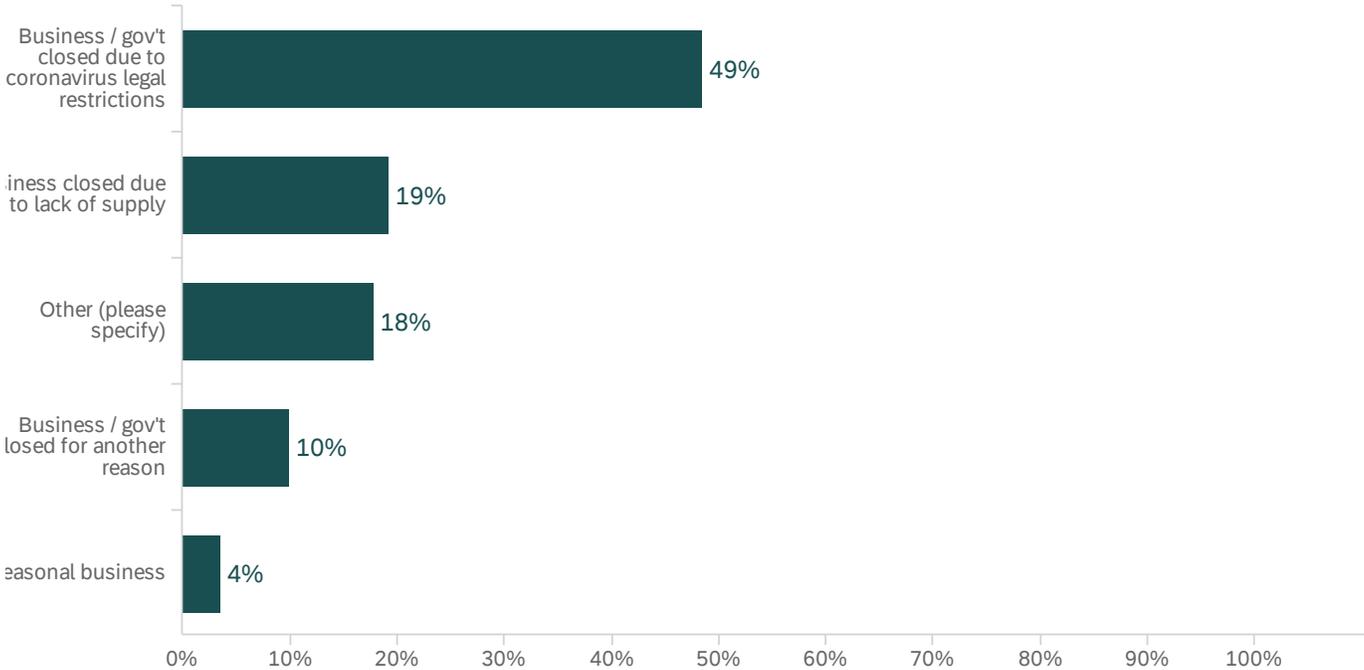
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



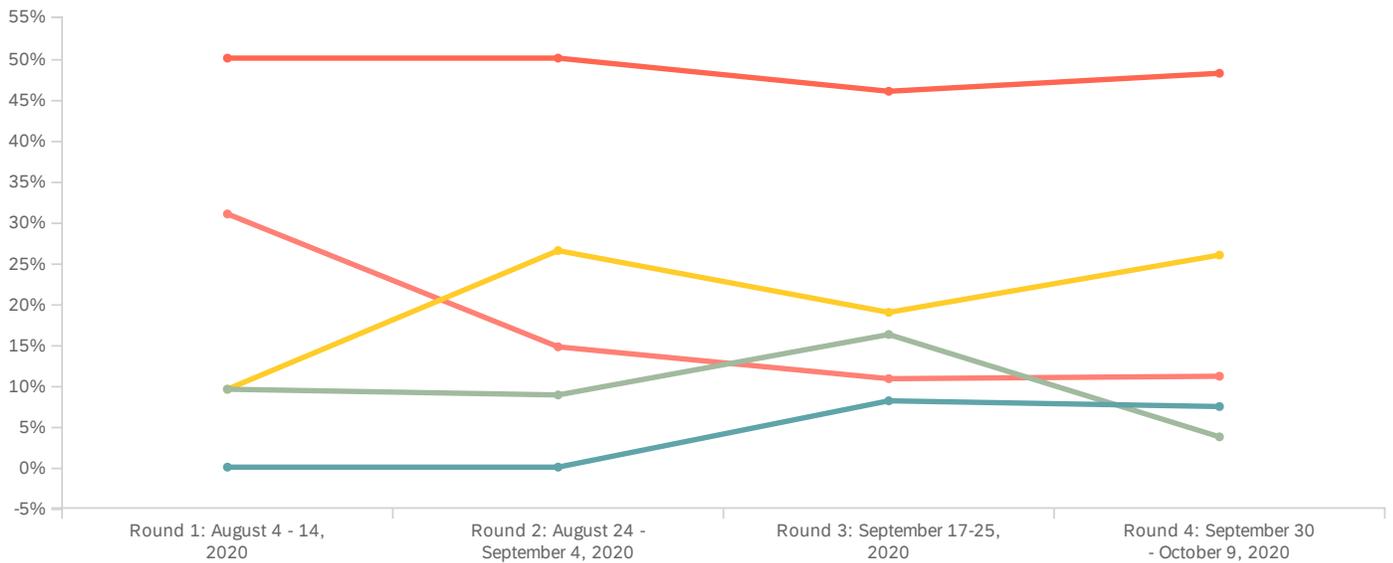
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 6% of respondents who changed business)
(n = 140)

Insight: Of the 140 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: Other

Yellow: Closed Due to Lack of Supply

Green: Closed for Another Reason

Blue: Seasonal Business

Insight: Customers who reported closures due to legal restrictions remained high, at 48% in round 4. Lack of supply was still a major concern as well, at 26%. Below, customers elaborated on other reasons why their business closed. Many cited loss of capital or customers.

Other (please specify)

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I was a student when I applied for the money.

Insufficient capital

Not received loan yet

Other (please specify)

I did not change business

the business is not moving no customers

Loss and closed due to illness

Loss of capital and theft

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

Lost my capital

Lack of capital

I was in school

I don't have any business, the trader moni I collected to do business was stolen

Am house wife before

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

I am pregnant and going to put to bed really soon.

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

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

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

Lack of capital to continue with my formal business

It is because I don't have much money to continue with my formal business again

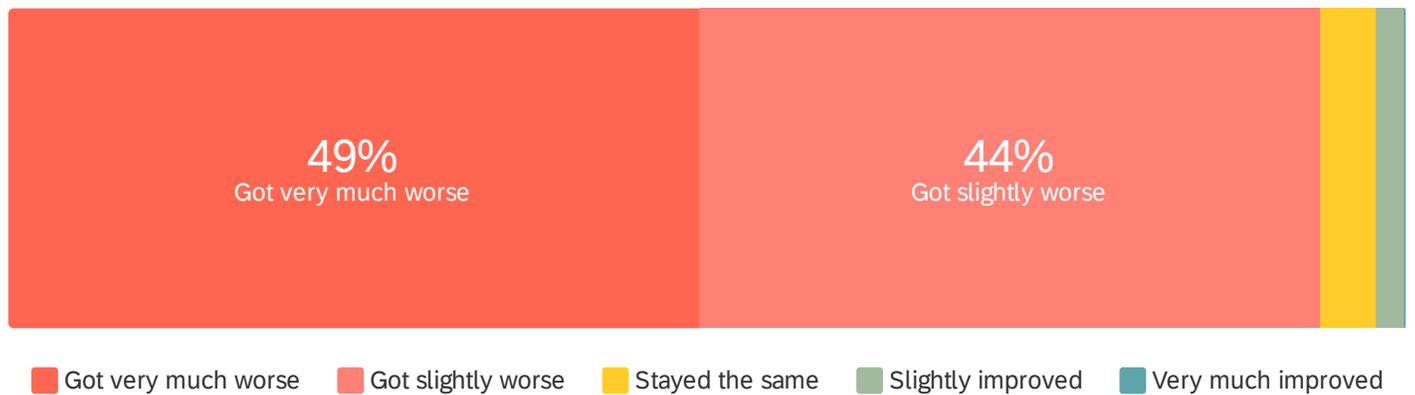
My capital was small so i had to shut it down

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.

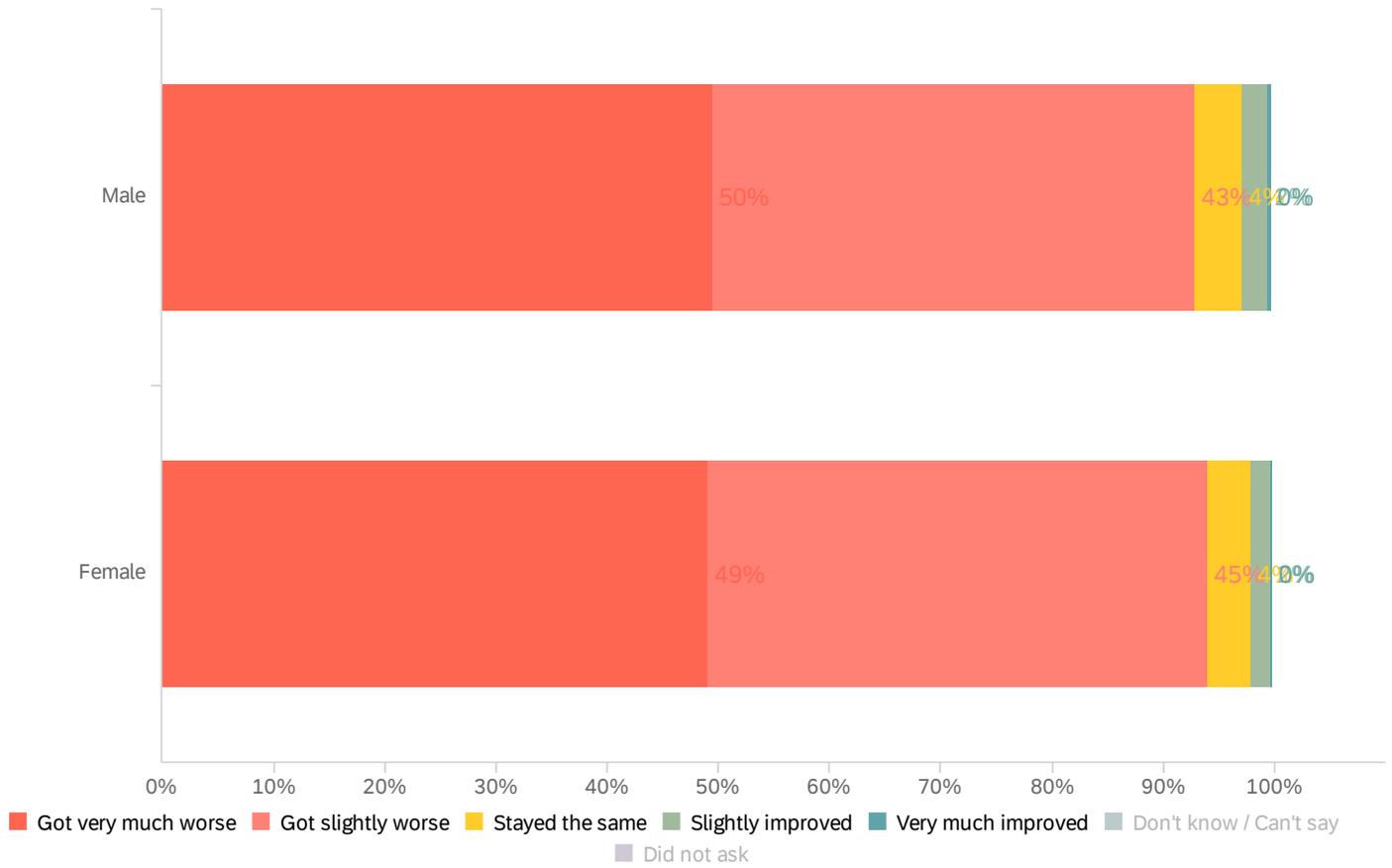
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 2,453)

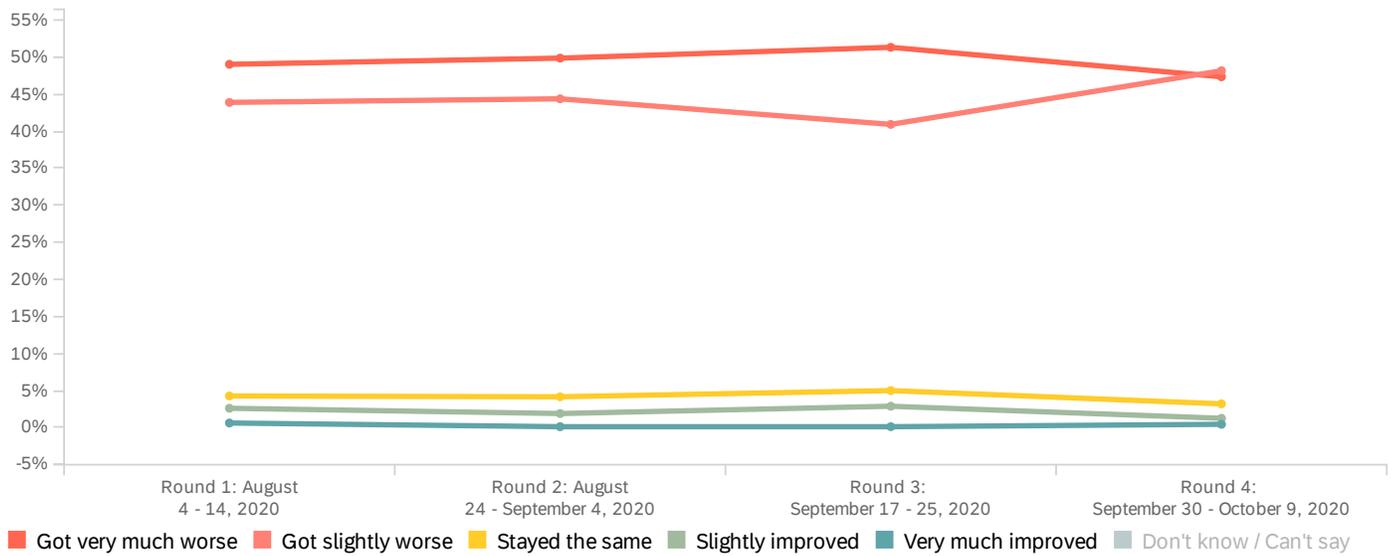
Insight: **93%** of customers report a worsening of their financial situation. Only **2%** say it has improved. We noted almost no differences by gender. In round 4, more customers said their financial situation "got slightly worse" than "got very much worse" (48% "slightly worse" to 47% "very much worse").



Impact on Financial Situation by Gender



Impact on Financial Situation by Round

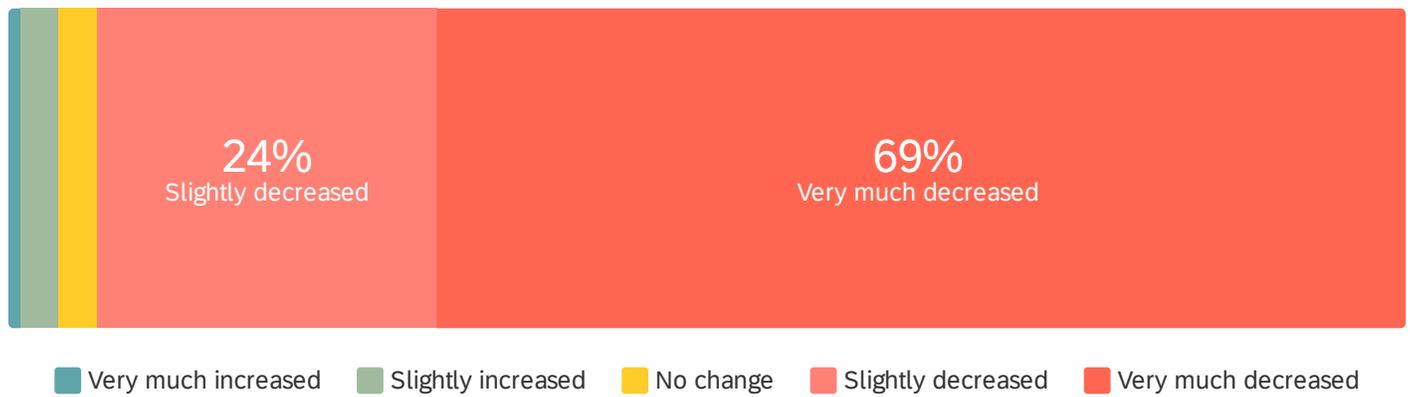


Impact on Income

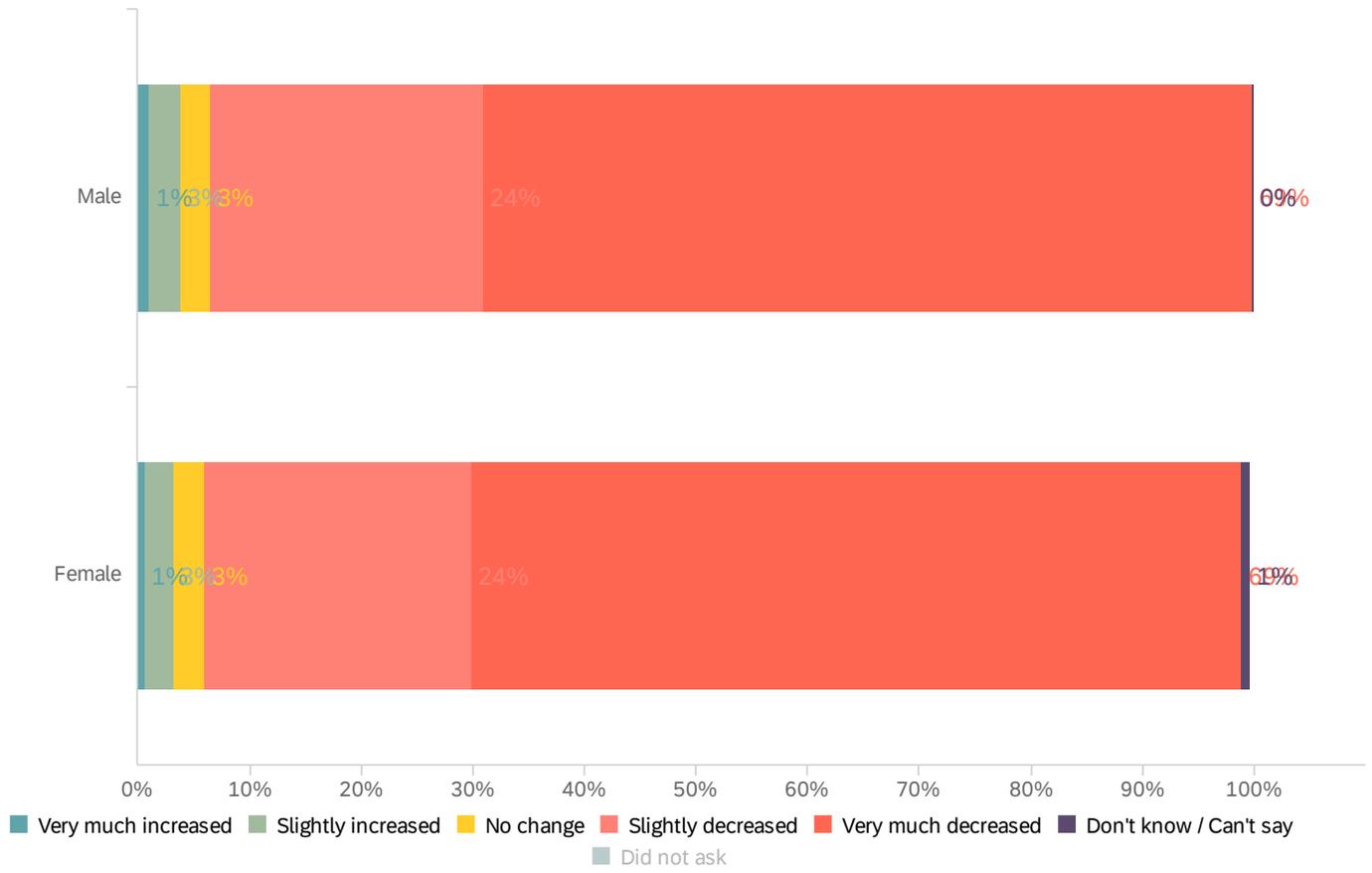
Q: Has your income changed since the lockdown in March 2020?

(n = 2,453)

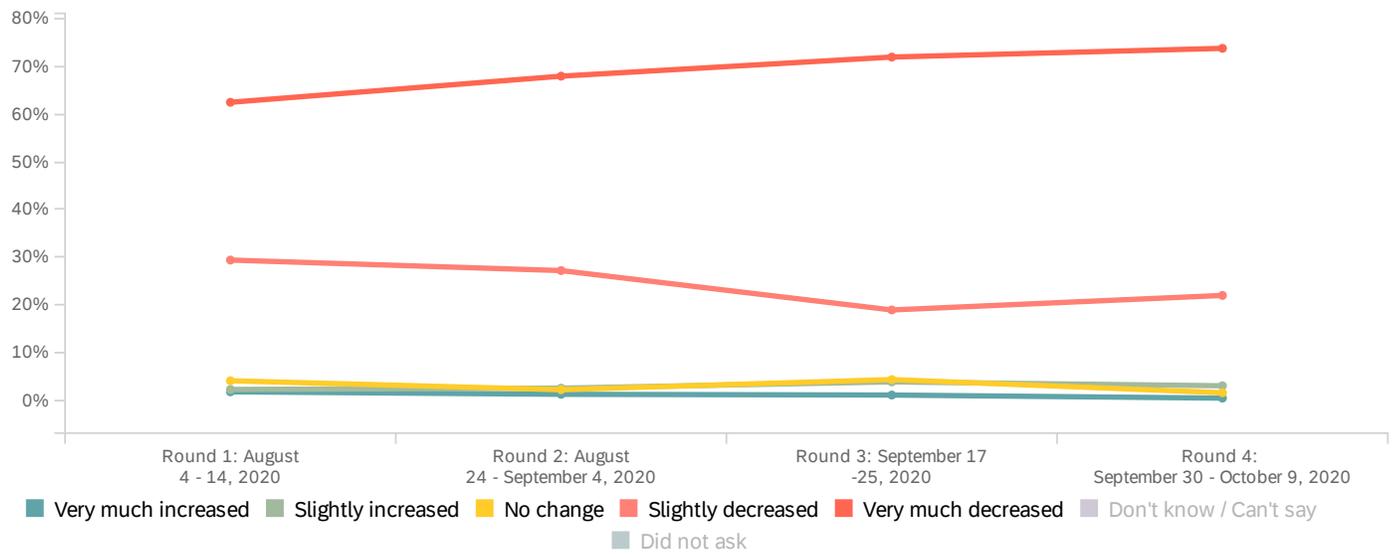
Insight: 93% have experienced a decline in income, with **69%** saying it has "very much decreased". While gender differences were small, customers with "very much decreased" income continued to increase, from 62% in round 1 to **74%** in round 4.



Impact In Income By Gender



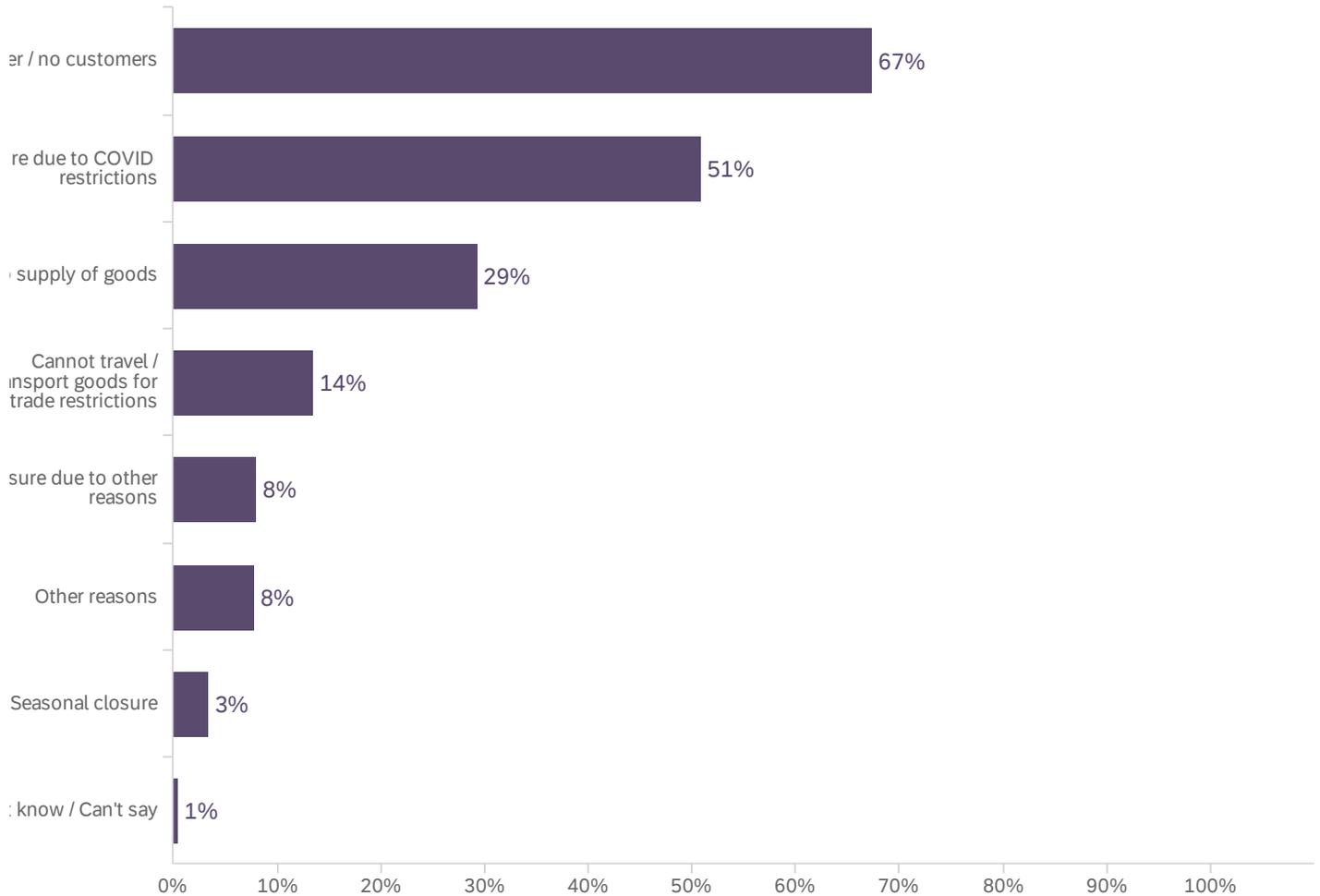
Impact on Income by Round



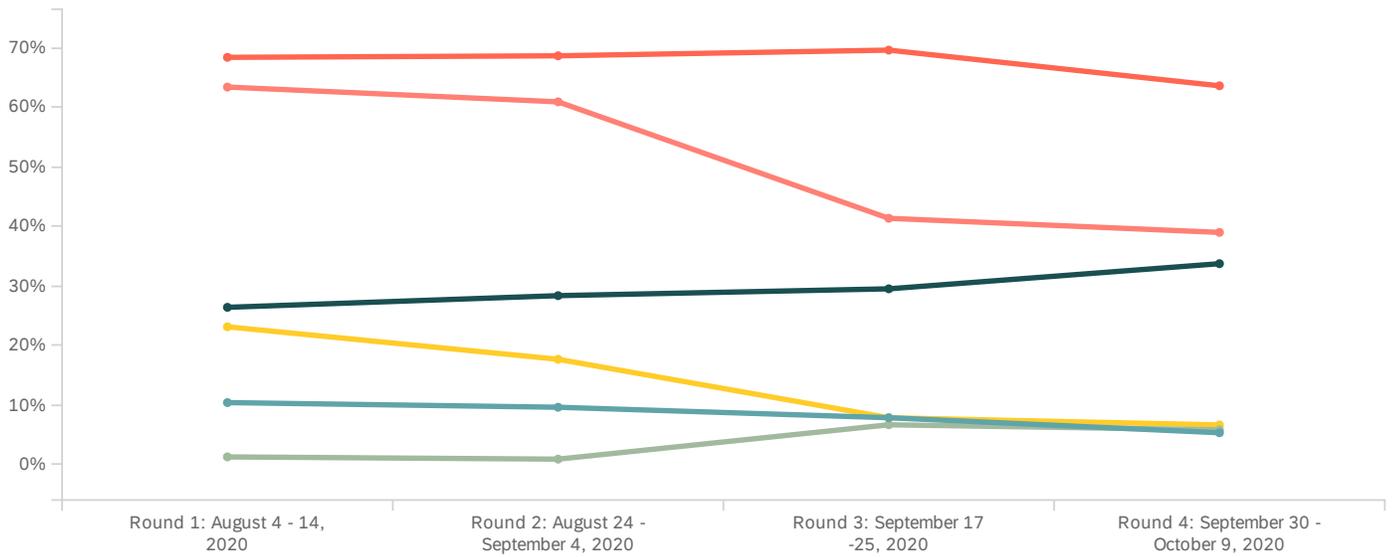
Impact on Business

Q: Has your income from your business this month been impacted by any of the following?
(n = 2,385)

Insight: The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **51%** have had to close entirely due to COVID restrictions.



Impact on Business by Round



Legend:

Red: Fewer/No Customers

Pink: Closure Due to COVID Restrictions

Yellow: Cannot Travel/Transport Goods for Trade Restrictions

Green: Closure Due to Other Reasons

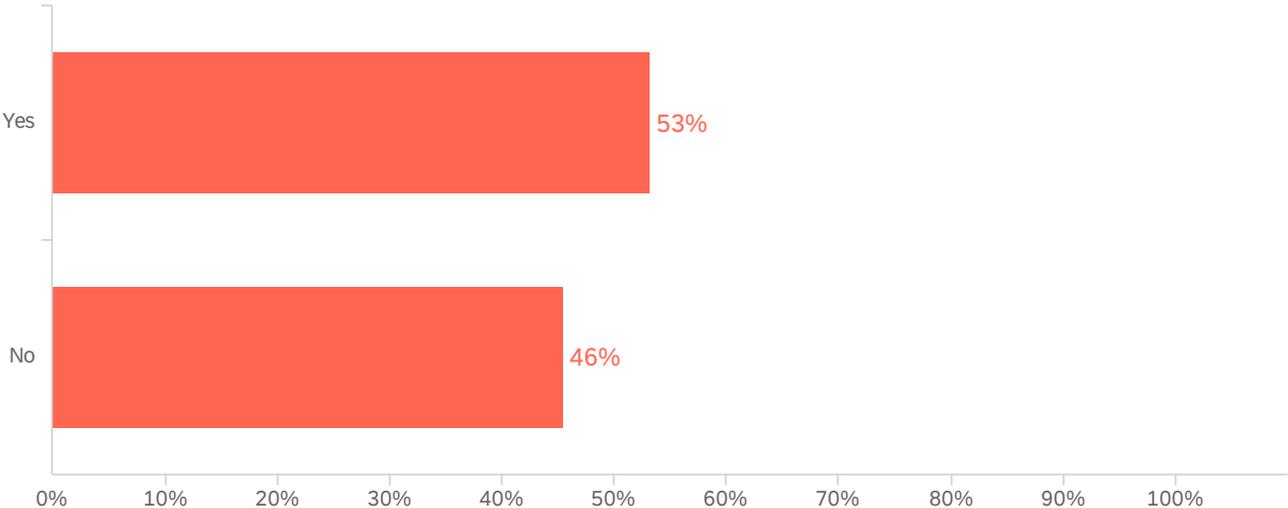
Insight: Restrictions due to COVID-19 reduced from 63% to 39% between rounds 1 and 4. Trade restrictions similarly decreased from 23% to 6% between the four rounds. Respondents still struggle from fewer customers, but the percentage affected by this impact decreased slightly from 69% in round 3 to 63% in round 4.

Percentage of Respondents Able to Pay Employees Since Lockdown

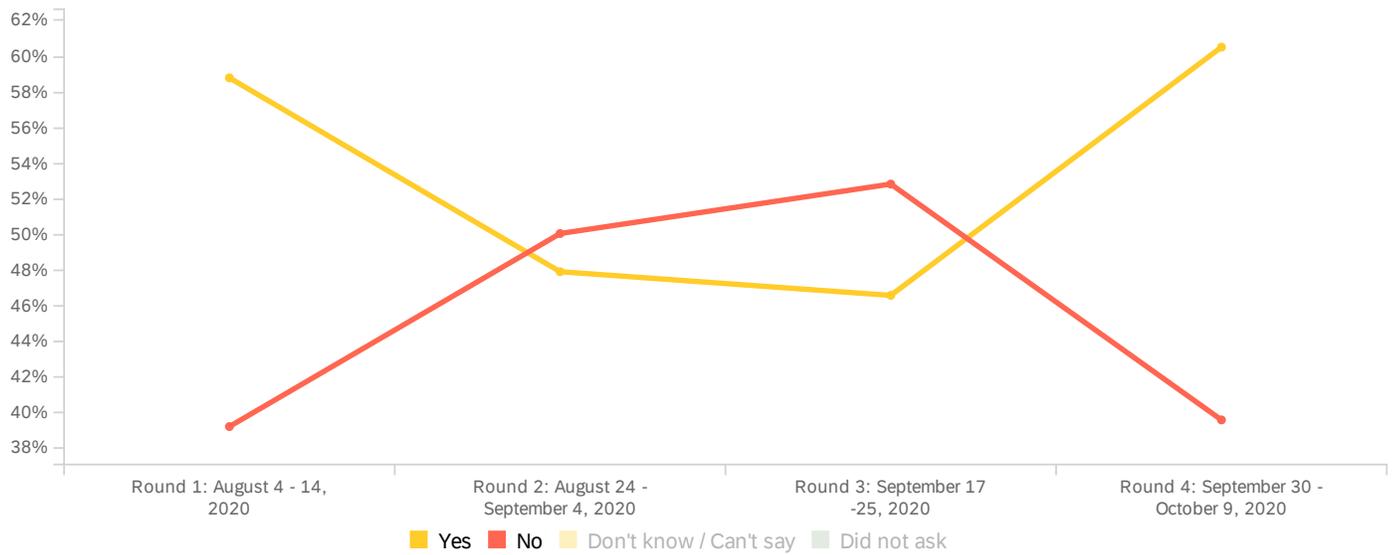
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 556)

Insight: Nearly half of respondents have been unable to pay employees since lockdown. In round 4, 60% of respondents were able to pay employees.

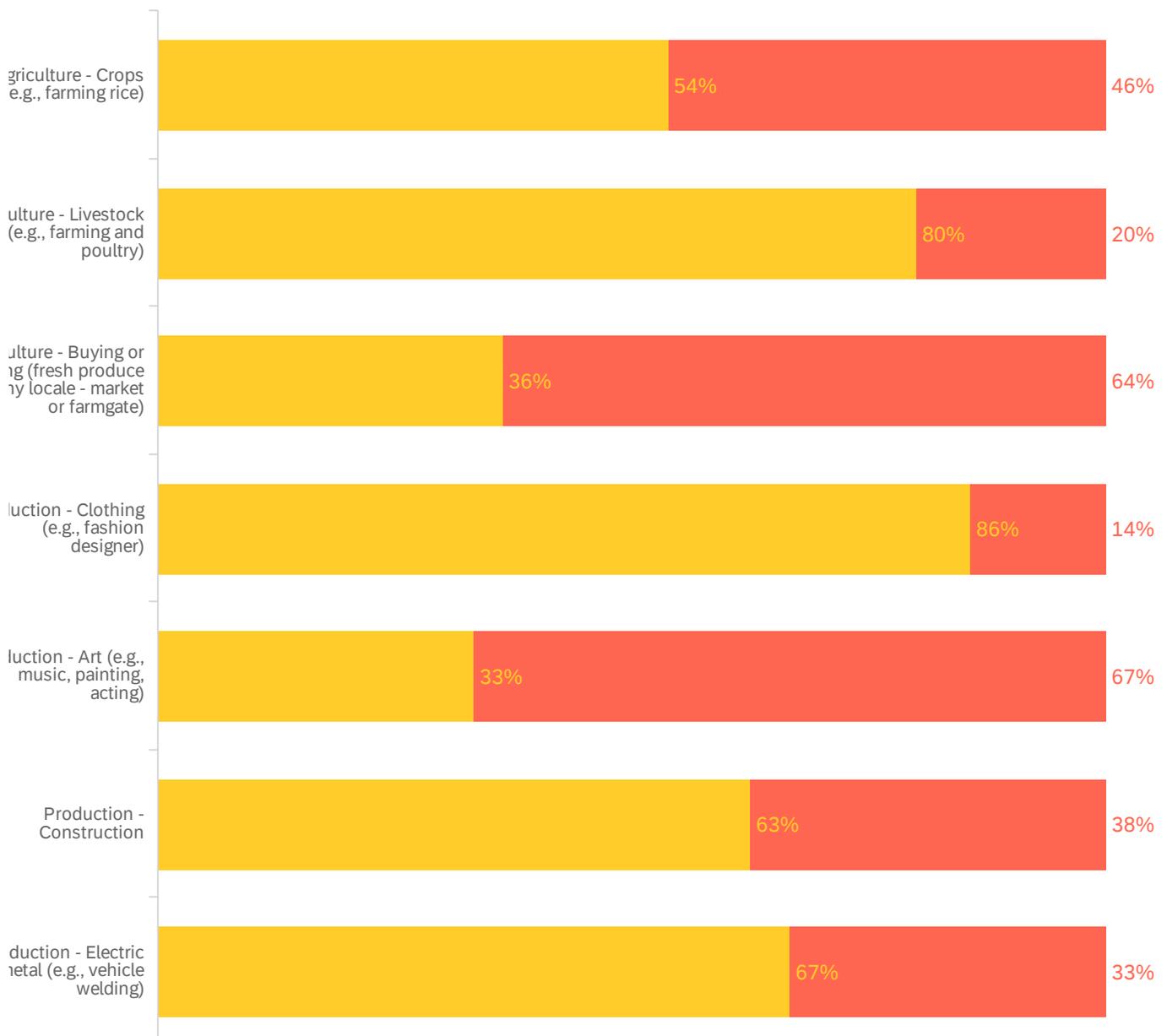
* Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. In round 4, this question was only asked to respondents who had paid employees.

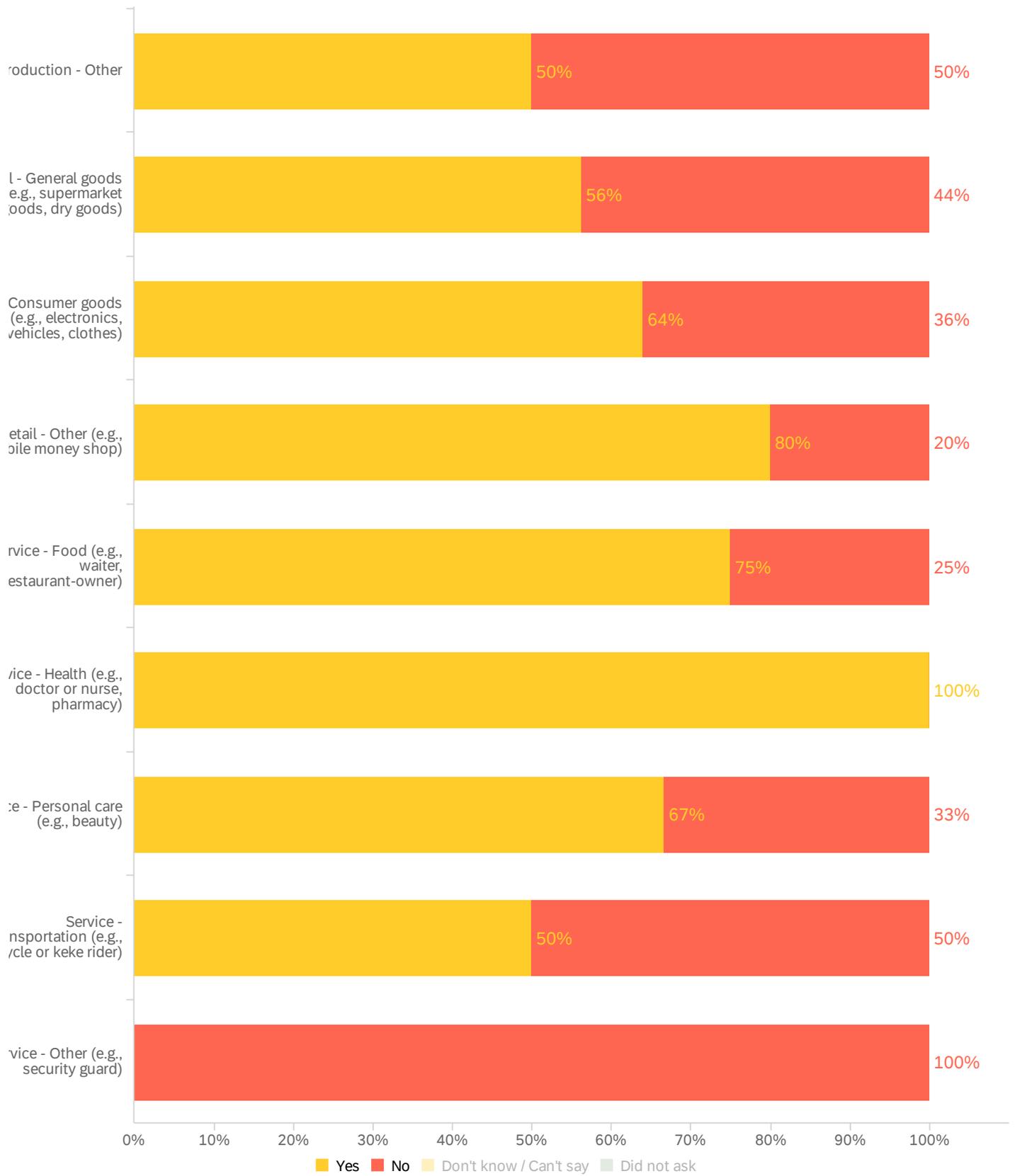


Ability to Pay Employees by Round

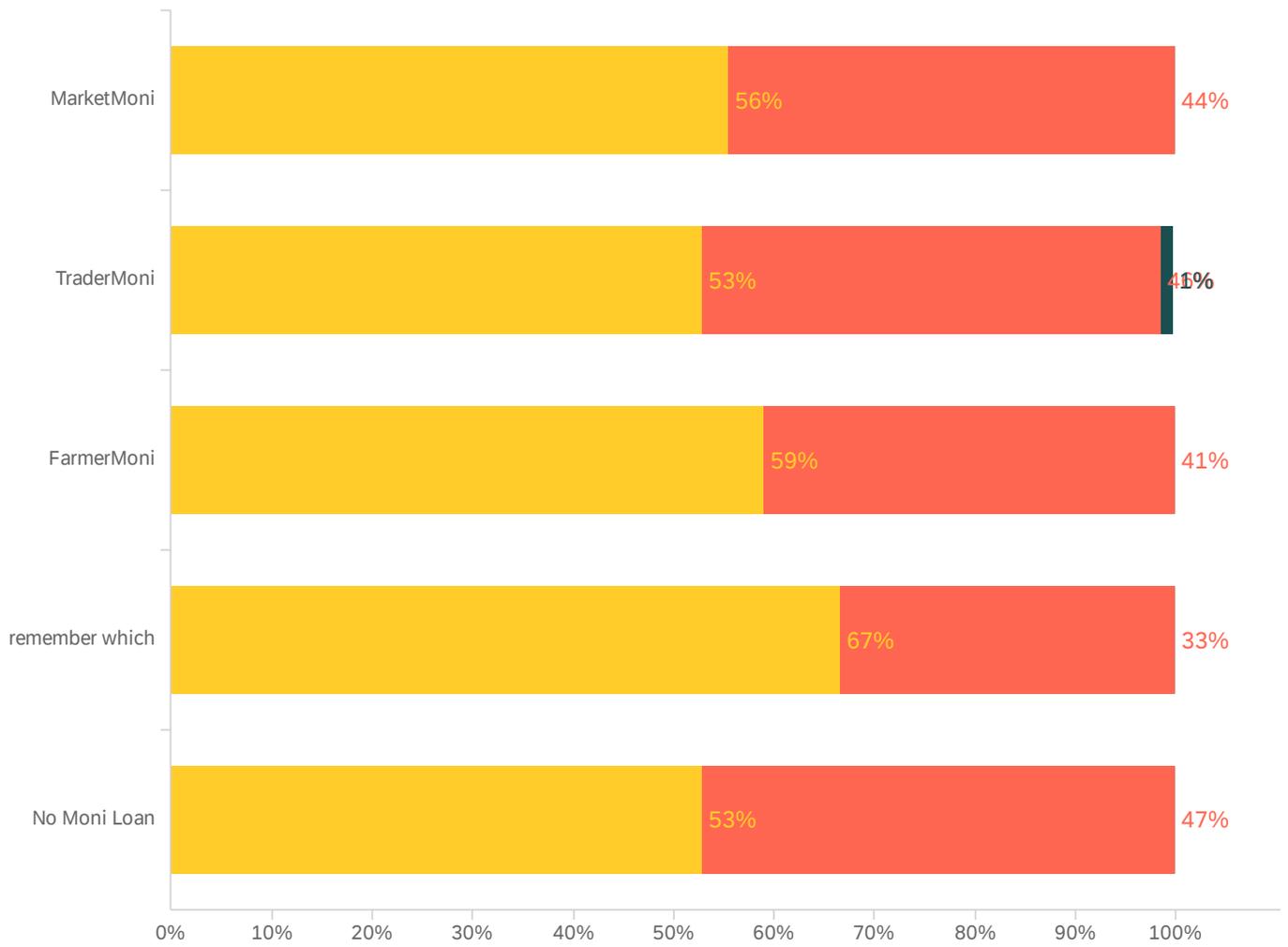


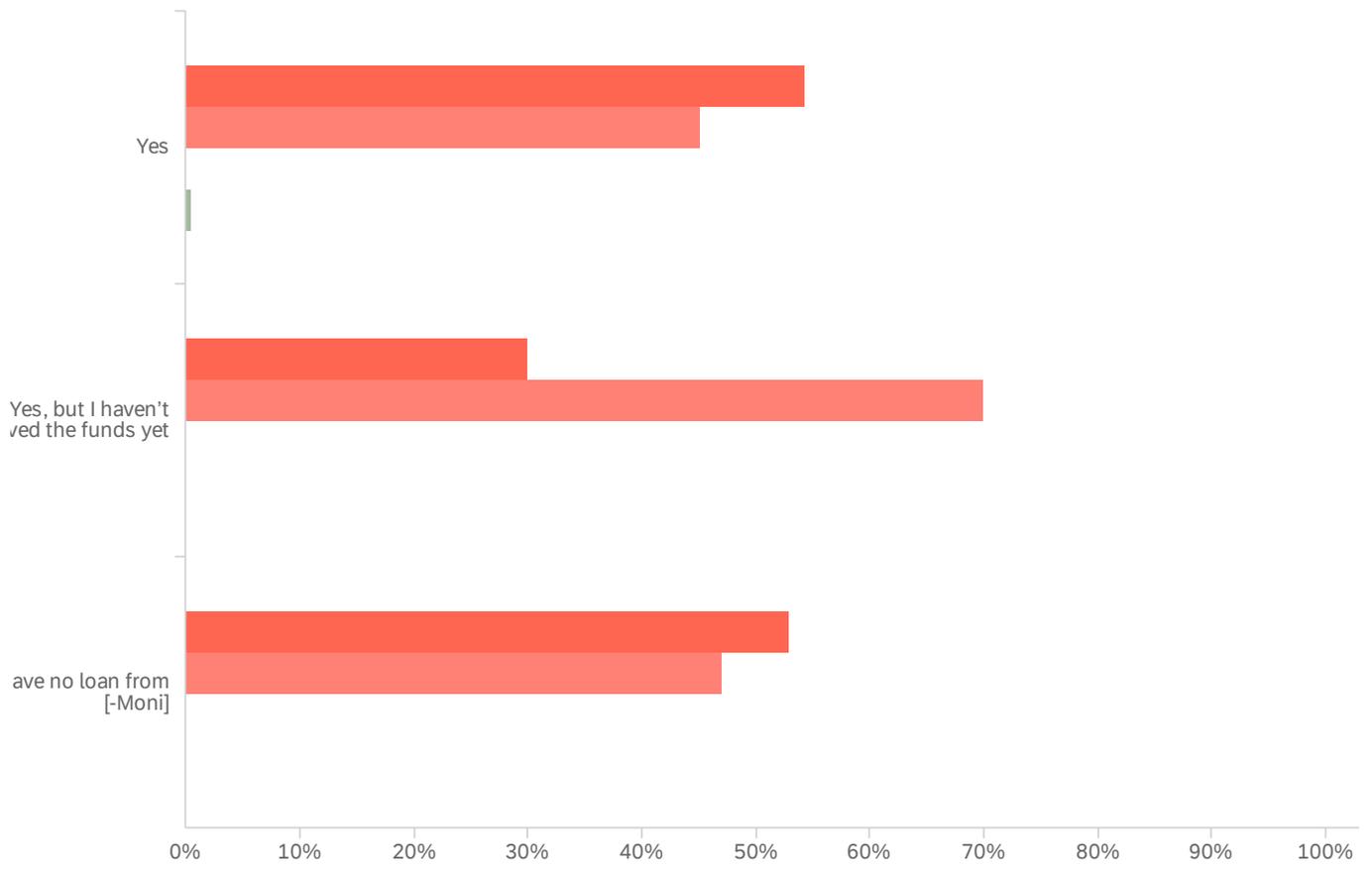
Ability to Pay by Sector





Ability to Pay by Product Type

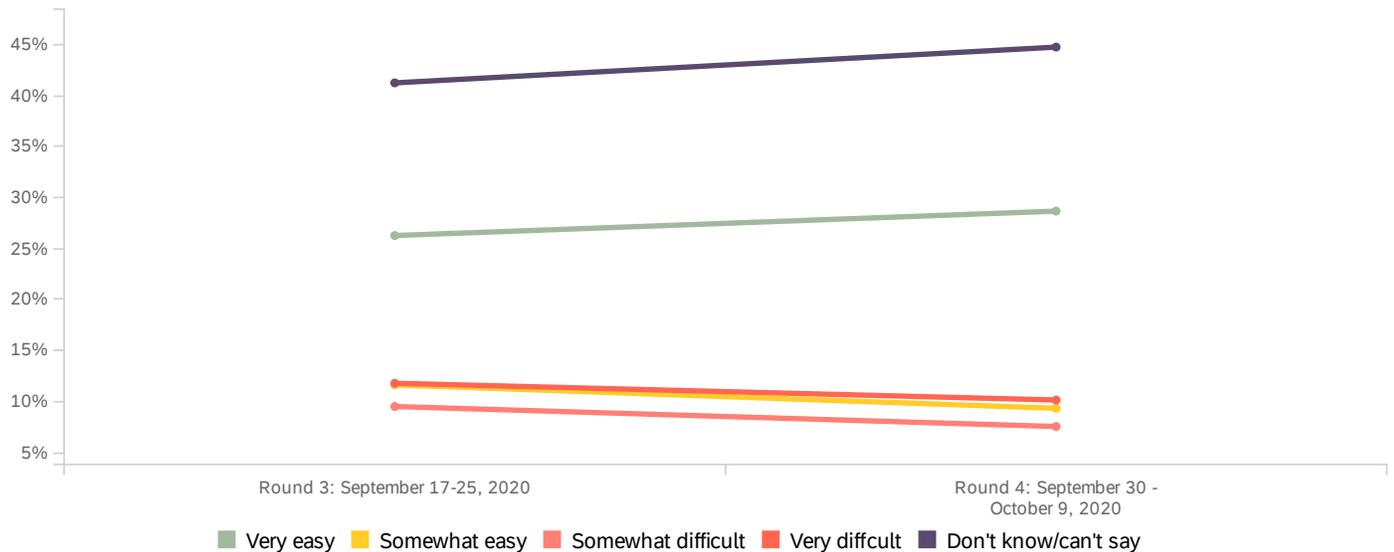




Impact on Cash Accessibility

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 = 1,231)

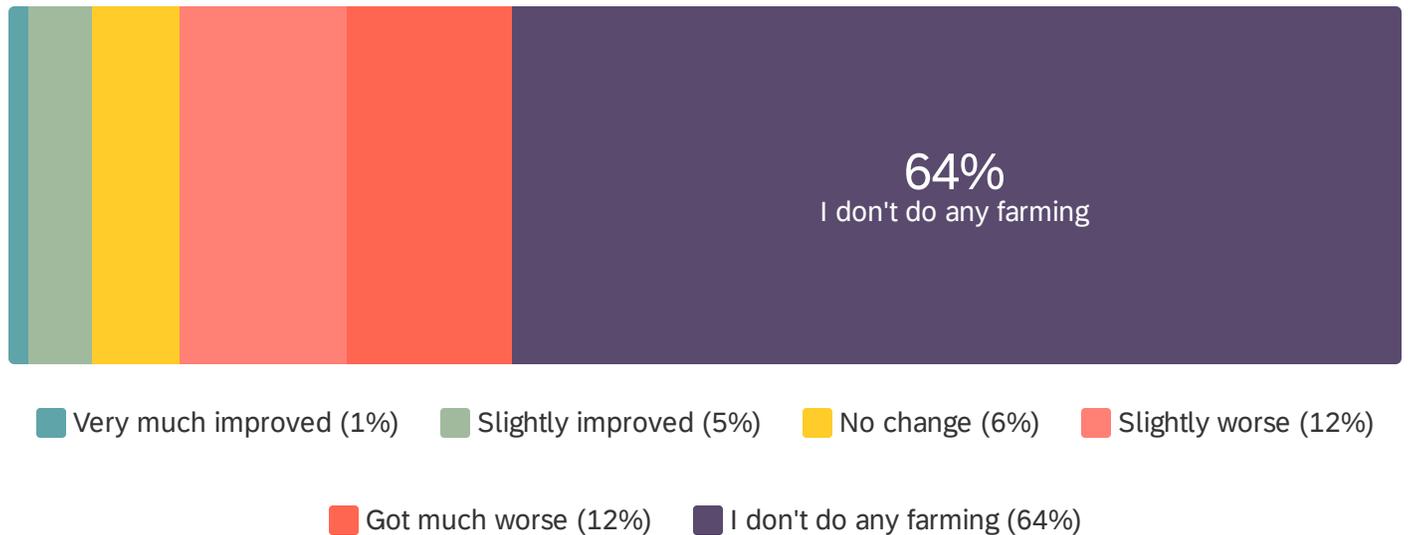
Insight: While 43% of respondents don't know, 27% say it is "very easy", and only 17% say it is "somewhat" or "very difficult" to access cash.



Impact on Farming

Q: Has your farming practice changed since March 2020?
(n = 1,231)

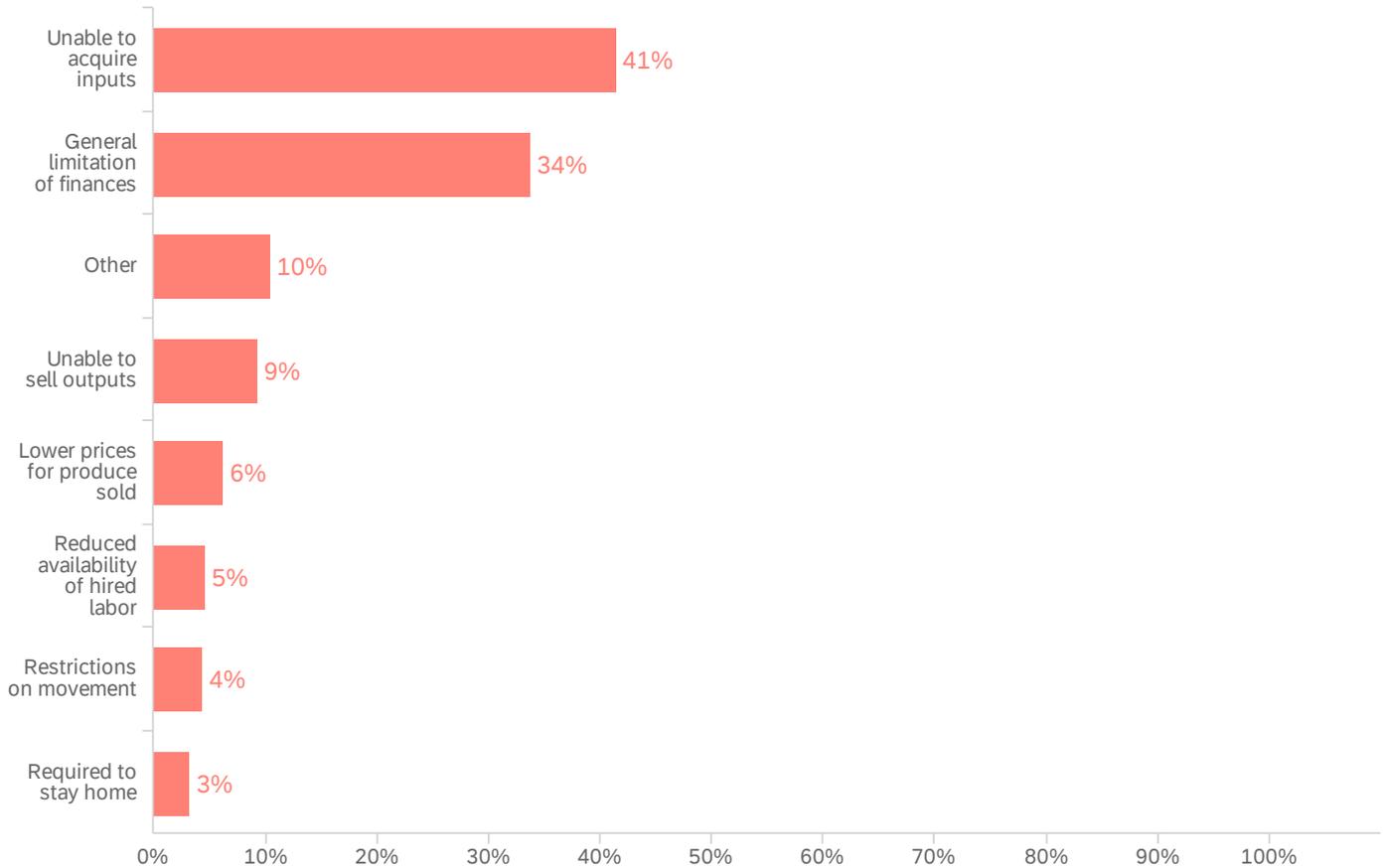
Insight: The majority of respondents do not farm: only **36%** are involved in farming. Since March 2020, **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

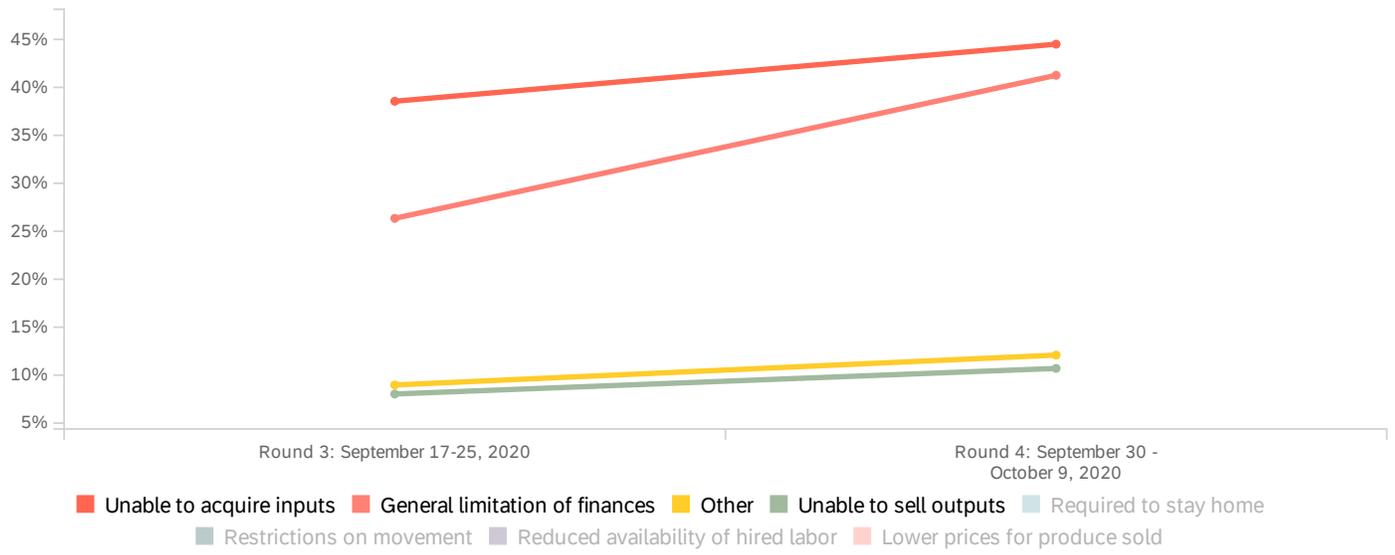


Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 36% of respondents with farming practices)
(n = 429)

Insight: **41%** were unable to acquire inputs, and **34%** were limited by their general financial situation. Between rounds 3 and 4, the percentage of respondents limited by the general financial situation increased from **26% to 41%**.

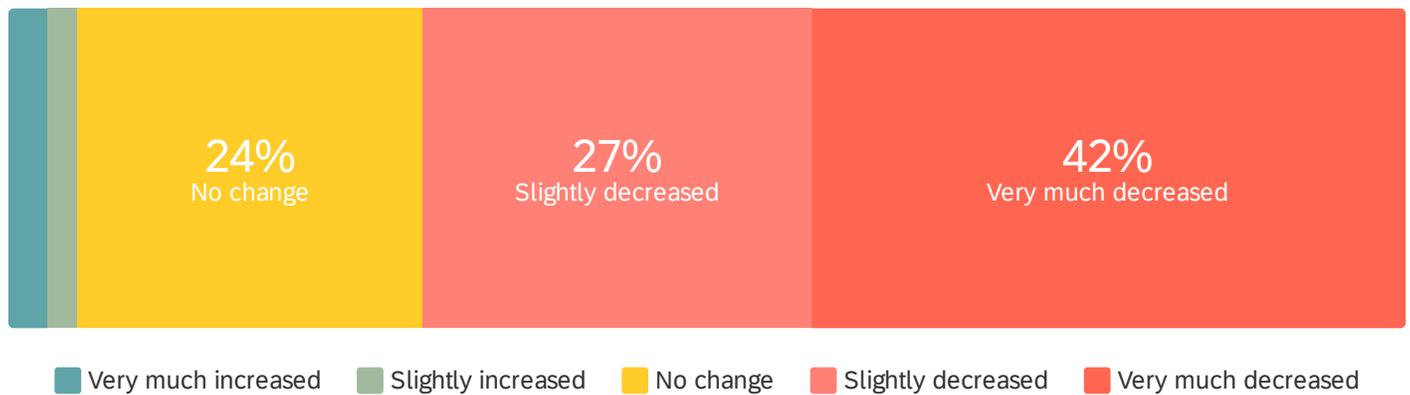




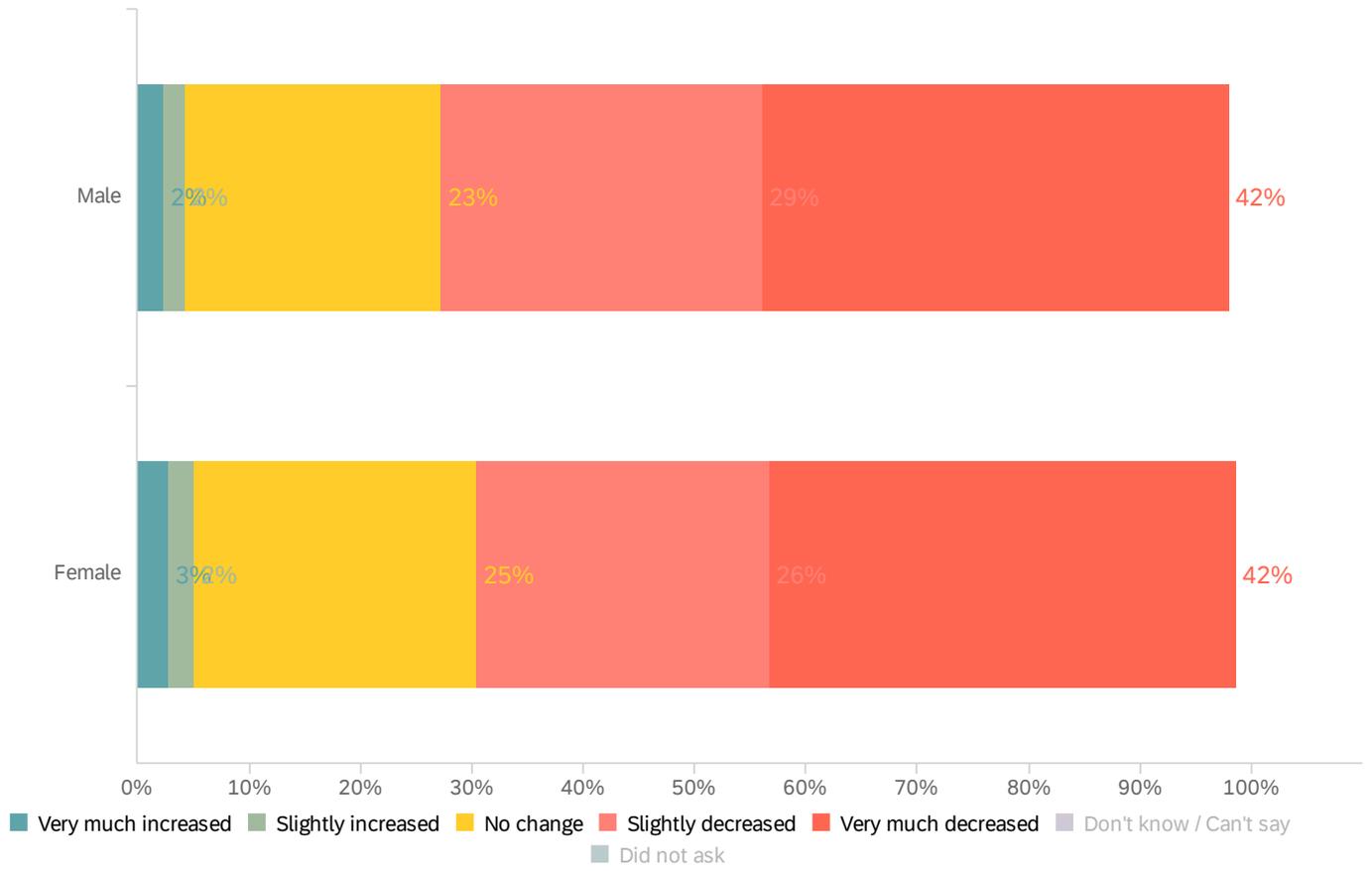
Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person?
(n = 2,453)

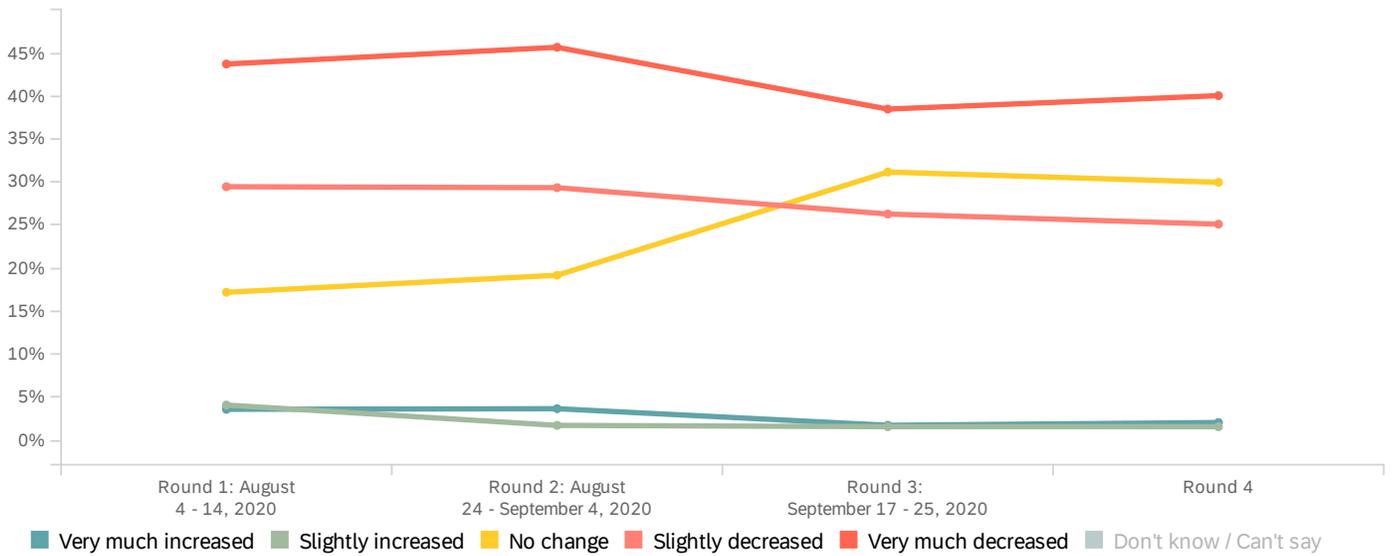
Insight: 70% of respondents decreased their food consumption. However, consumption seems to have recovered slightly in round 4: 30% reported no change to their food consumption, and 40% "very much decreased consumption" in this round compared to the high of 46% in round 2.



Food Consumption by Gender



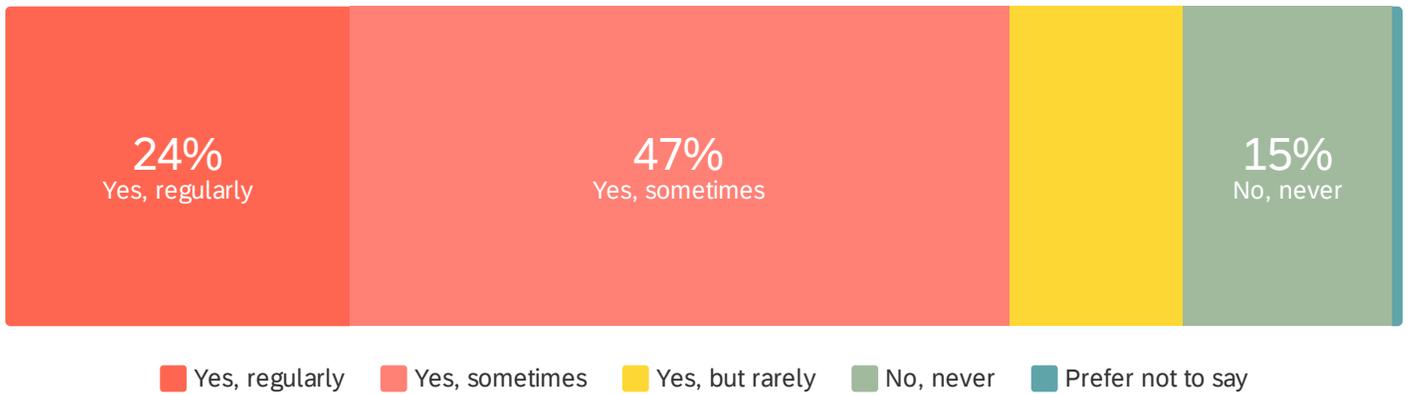
Consumption Changes by Round



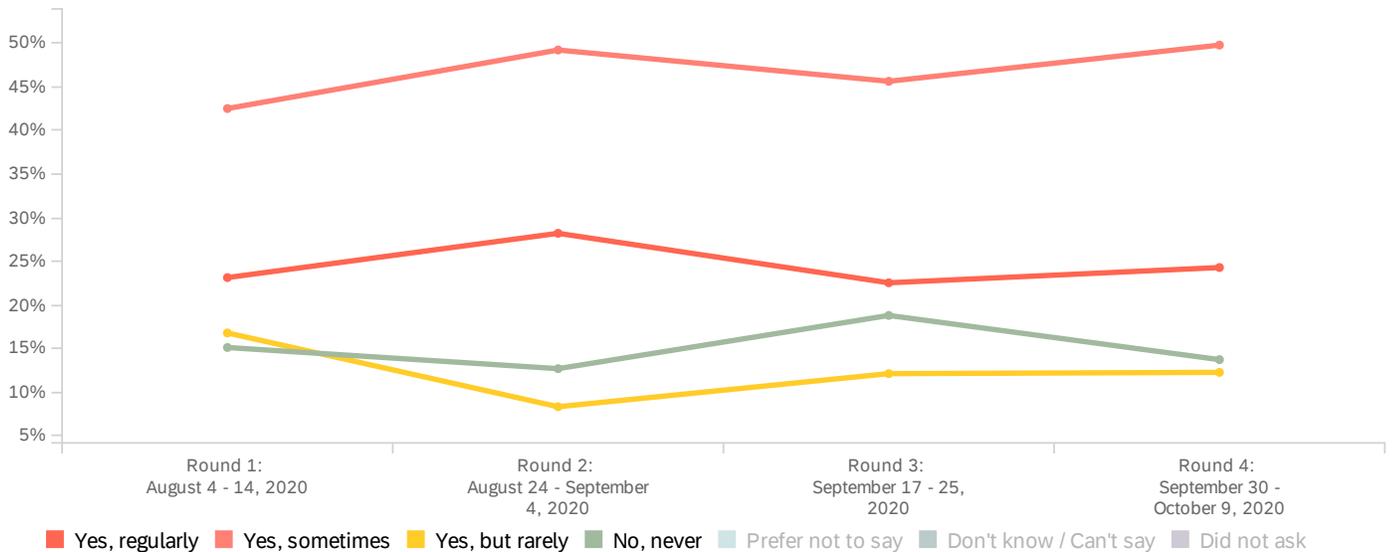
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 2,449)

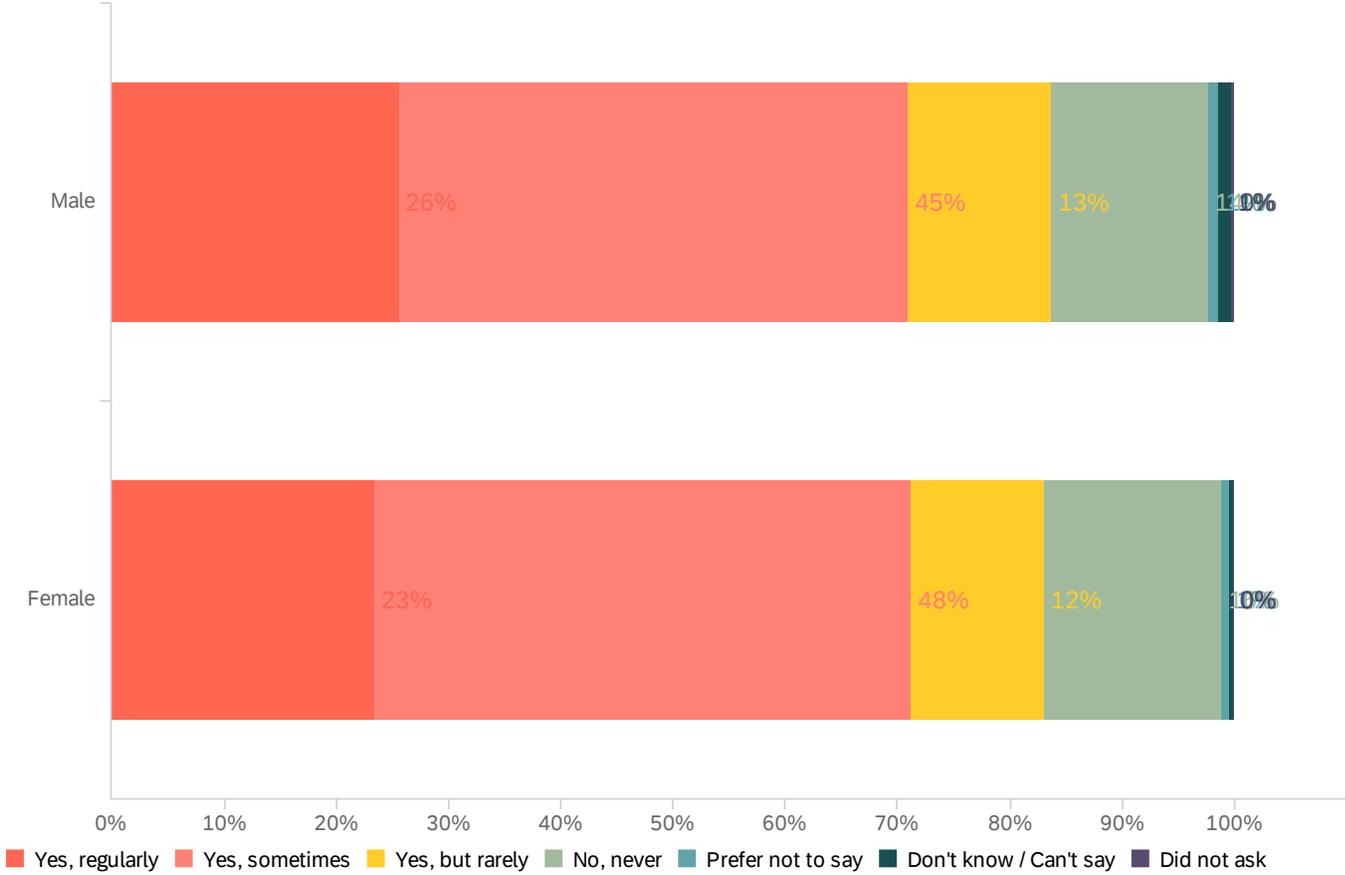
Insight: **71%** of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



Hunger Frequency by Round



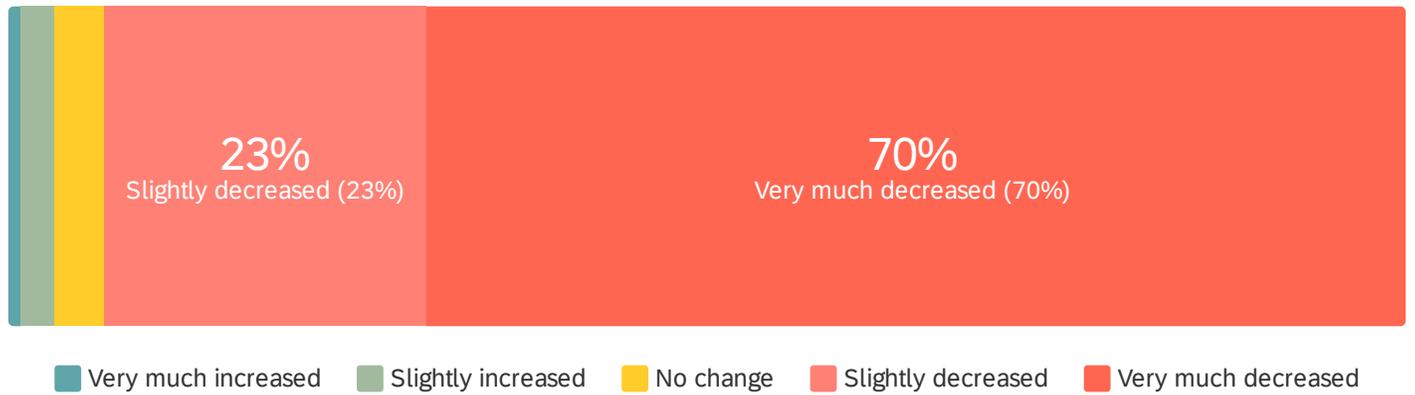
Hunger Frequency by Gender



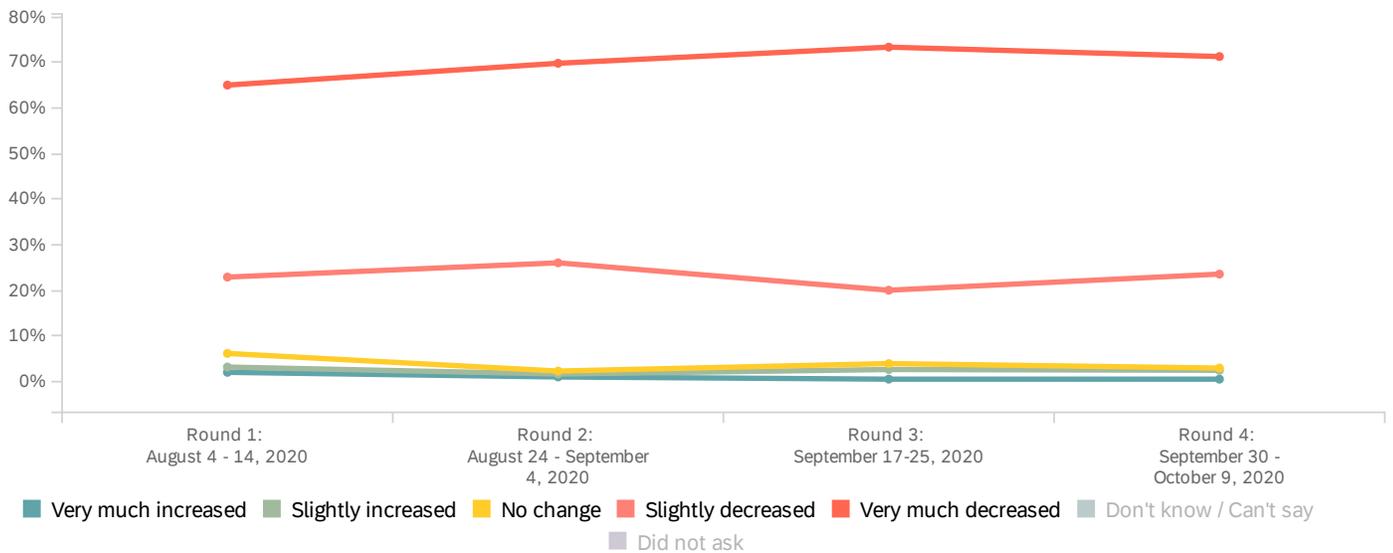
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 2,453)

Insights: Savings decreased significantly for customers: **93%** reported a decrease in some degree. Those who "very much decreased" savings remained high, at **71%** in round 4.



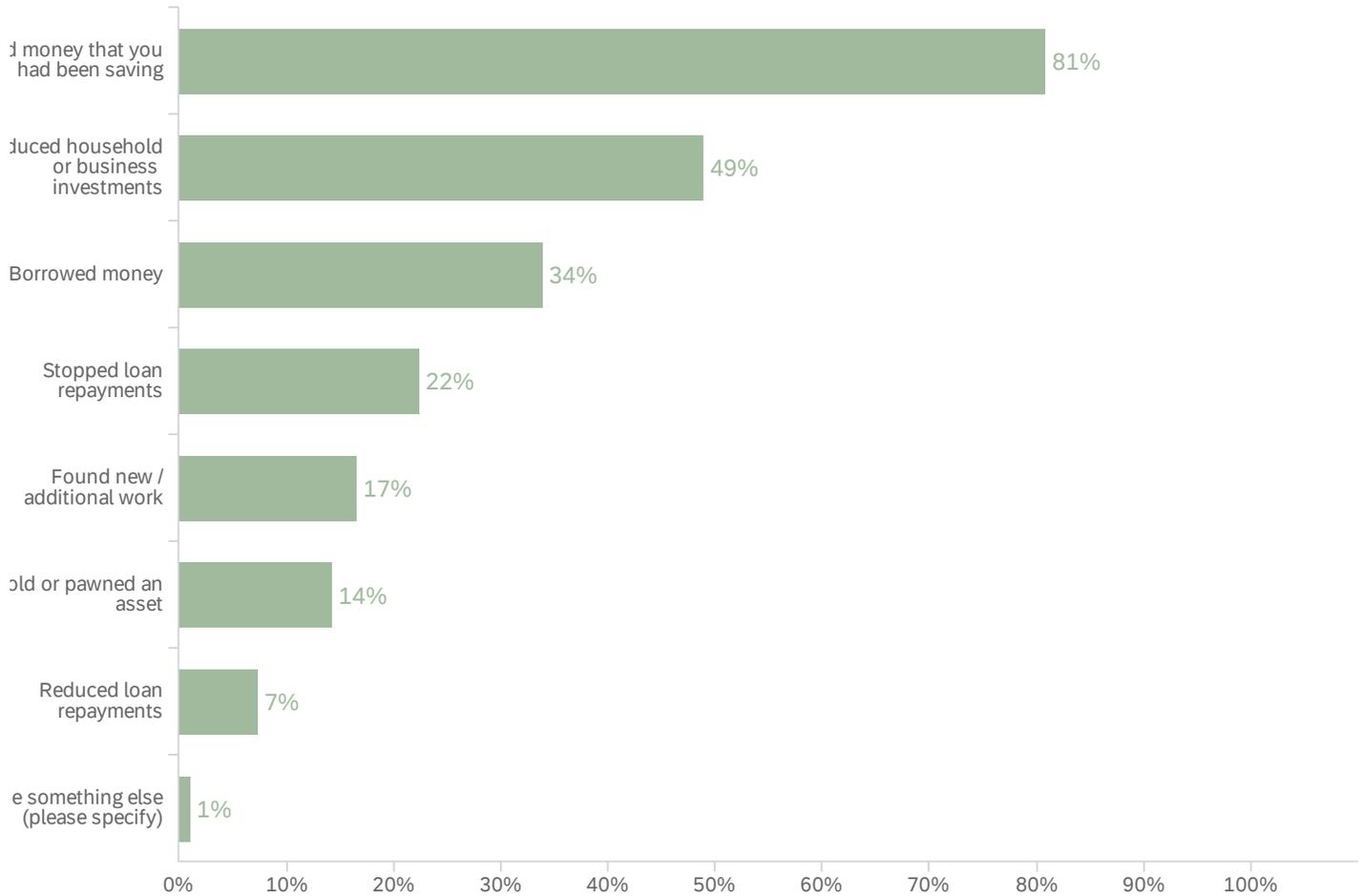
Savings Impact by Round



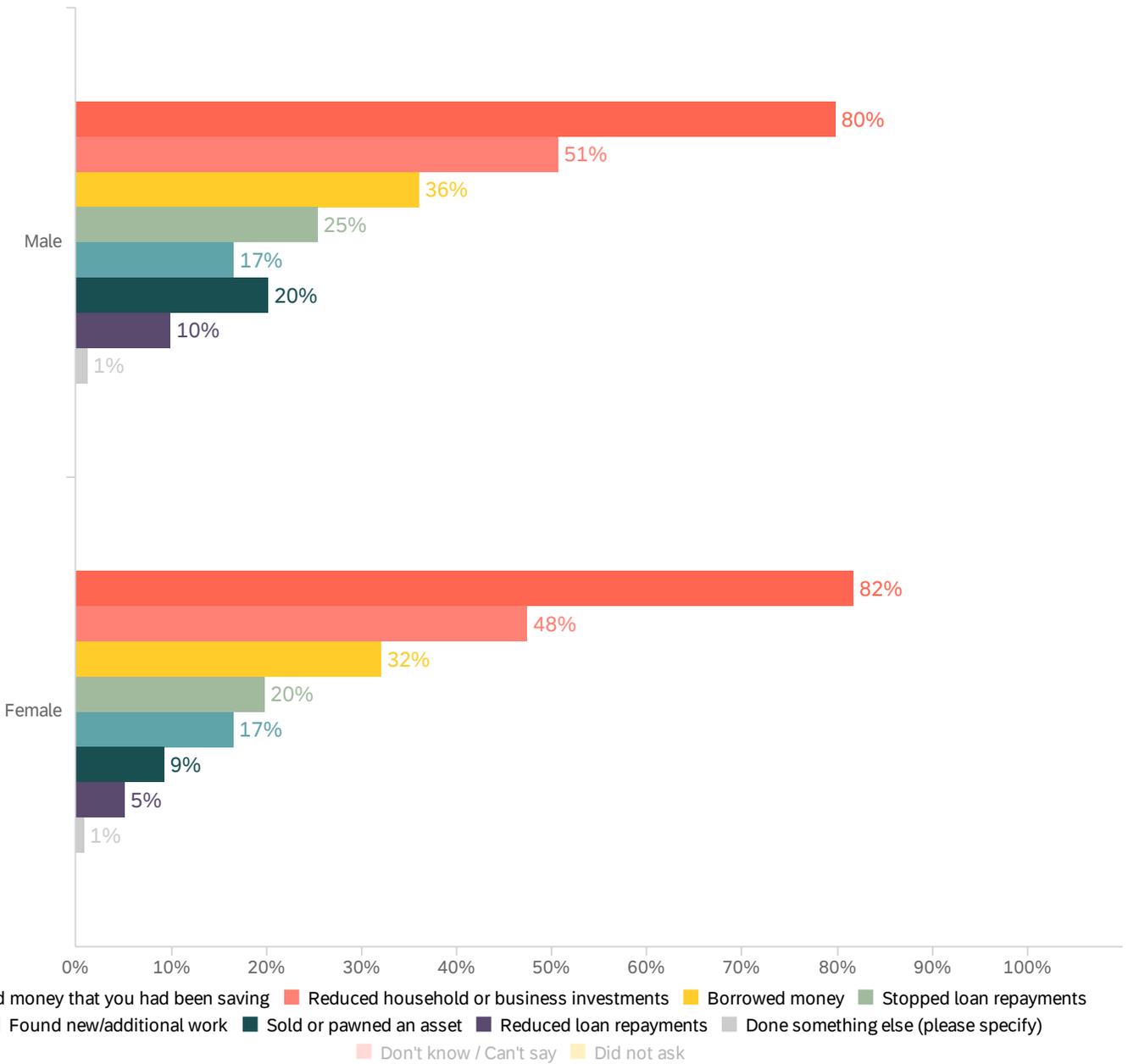
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 2,406)

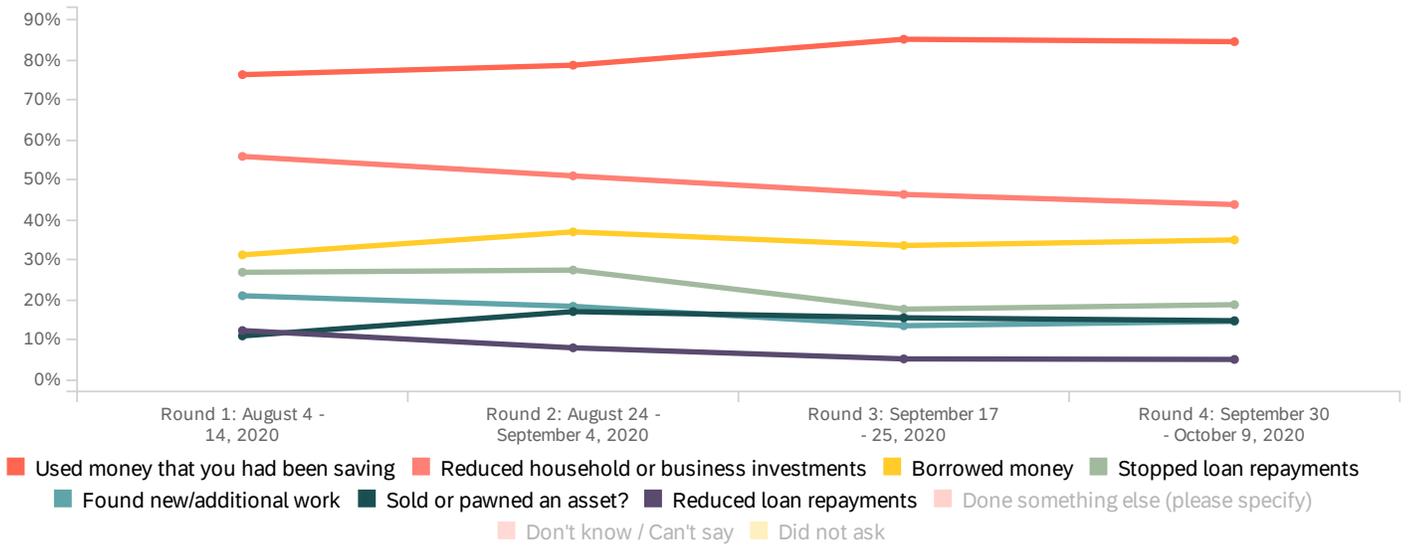
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be less likely to reduce or stop loan repayments than men, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

Insight: 345 customers had to sell an asset to cope: the most frequently sold items were phones, land, animals/livestock, and machines.



Fridge

Electronics

Farmland

Sowing machine

Phone

Phone

Phone

Goats

Land

Bike

Tricycle and land

Food container, clothes

Metsls

Phone

Kekenapep

My machine and phone

Phone

Phone

Phone

Phone

Animals

A plot of land

Phone and some work equipment.

Motorcycle

Livestock

Animals

Goat

Animals

Animals

Land

Laptop

Land

Generator

Animals

A plot of land

Pots

animals

My phone

My phone and machine

My machine

My land and phone

Farmland

Phone and bike

Animals

phone

Machine

Livestock

Livestock

used iron

Sewing machine

Car

Car

Generator

Clothes

Shop

Mobile phone

Animals

Clothes

Plot of land

Furnitures

A plot of land and livestock

Animals

Phone

Livestock

Oil processing machine and a house

Television

Television

Animals

Animal and television

Plot of land

Livestock

Livestock

phone

Livestock

Plot of land

Phone

chairs

Animals

Livestock

Livestock

Chicken, phone

Livestock and a plot of land

Furnitures, gold earrings

Television

None

Phone

land

A 12.5kg cylinder

Plot of land

bike

Generator

Deep freezer and furniture

Car

Electronics

Tricycle

A plot of land and a motorcycle

I sell chicken

Land

Plot of land and livestock

animal - chickens

land

machine

Fan, Television

land

Phone

Livestock

phone

Phone

phone

animal

earring

Photocopy machine

Phone

fabrics

Generator

phone

land

Sawing machine

Phone

Television

Livestock and sawing machine

Land

Animals

Machine and phone

Land

Clothes

Phone

Farmland

Sold my land

Television and generator

machine and phone

Earring

Ram

Machine

Birds

phone

Machine

Plot of land

Lands and livestock

Phone

Livestock

Chicken

Truck

Animals

Sewing machine and fridge

Livestock

Plot of land and a house

Livestock

Farm produce

Livestock

Deep freezer

Farming equipment

Livestock

Plot of land

Animals

Refrigerator and stabilizer

Television

Animals

Animals

Bike

Furnitures

Animals

Car

Farmland

Television

Livestock

Refrigerator

Land

Machine , phone and food stuff

Earring and phone

Phone

Land

House

Land

Car

Phones

Laptop

Gold earrings

Animals

Gas cooker

Furnitures

My house

Tent in the market

Land

Animals

Land

Cow

Chicken

Luggage box

Phone

Goat

Livestock

Freezer

Phone

Generator, laptop and television

Phone

Phone

Phone

Hand set (phone)

Sewing machine and Generator

Machine

Electronic devices

machine

Drawer and bed

fridge and motorcycle

Phone

Phone

Phone

Tv and speakers

Deep freezer and tv

Livestock

Animals

Land

Animals

livestock

Motorcycle/tricycle

Cows

Household items

Animals

Livestock

Clothes

Animals

Car

Cow

Bicycle

Chickens

Phone

Car

Farmland

Phone

Jewelries

Goats

A sewing machine

Tv and fan

Phone

Phone

land

Farmland

Machines for my carpenter work

Animals

Phone

Phone

land

livestock

Television

Household material like TV and belongings like phone

Animals

Fridge

Phone

Generator

Goat

Clothes

Rooftop

Cow

Phone

I had to sell out all the item in my provision business.

Tv, settlite

Goat

TV

Goat, cow

phone

Land

Phone

Television

Land

Land

My fridge

Land

Phone

Mattress

Phone

Land

Goat, duck, chicken

Land

Farming tools

Phone

Clothes, food flasks

livestock

Phone

Chicken

Maize

My clothes

Sold my clothes

Mattress

Motorcycle

Television set and a home theatre radio

Herd of sheep

Television

Carpet and TV

Machine

Motorcycle

Phone

Car

Phone

Sold a machine and household items.

Plasma TV

An animal

Phone

bed

Clothes

Laptop and Bicycle

land

machine

Phone

Home Theater

Television, deep freezer, generator

Electronic amplifier and speakers

Mobile phone

My gold chain

Television, radio and fan

My shoes

I sold my Generator and Okada motorcycle

My Machine

Land

Phone and Television

Motorcycle

Phone

Sold 2 of my phones

Car

My wrappers

One new cooking pot I have

Fridge

Power Generator

Phone

Phone

Mattress

Gold

phone

My bike

Phone

Freezer and Sewing machine

Generator and some of my cooking utencils

Television and Home Theater set

Generator

An earring.

Phone, Receiver and TV

Phone

Television and Fan

Bike

Deep freezer

Fan, DSTV decoder

Laptop and phone

I can't disclose

Bicycle

TV and Fan

Bike

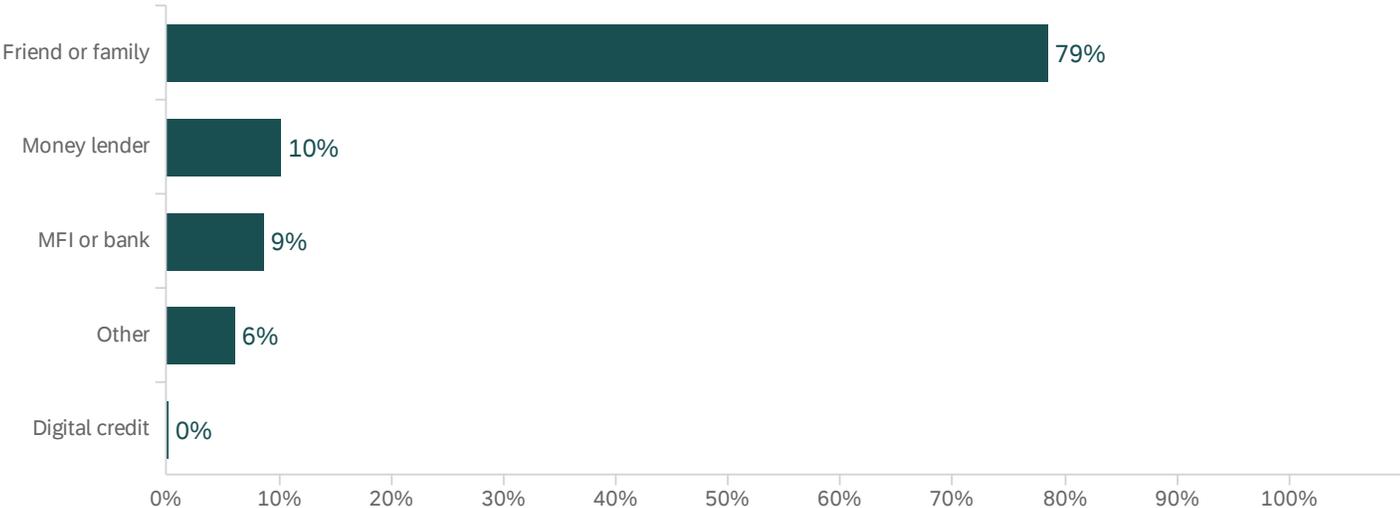
Sold my animals

Machine

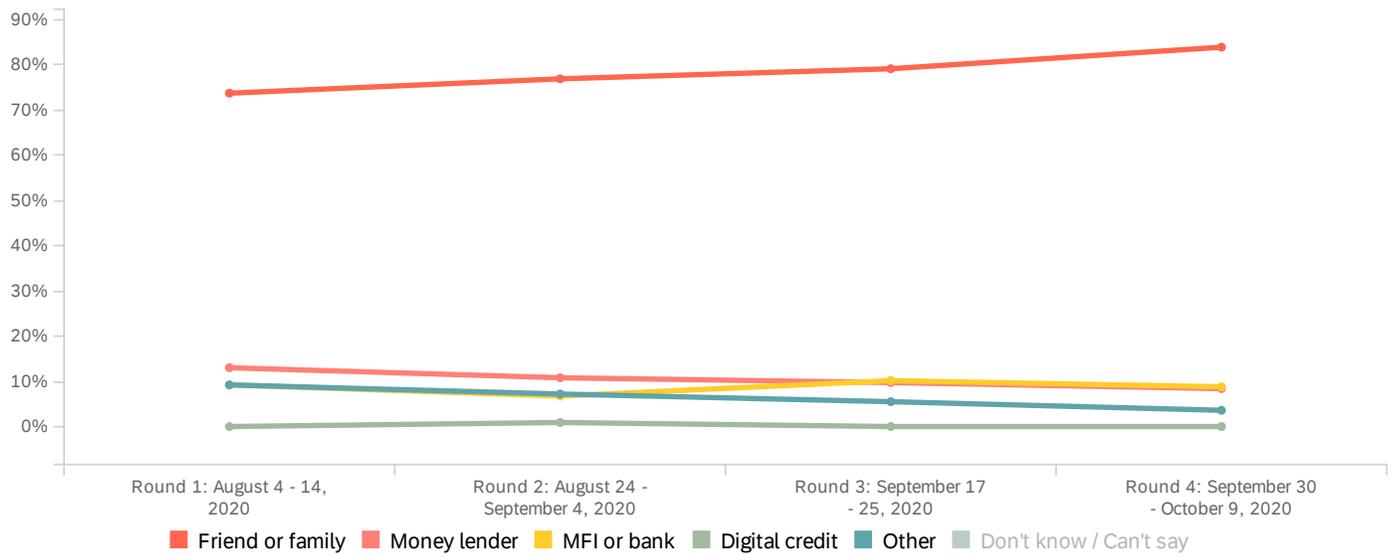
Source of Borrowing

Q: Where did you borrow money from? (for the 34% of respondents who borrowed money)
(n = 896)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks.



Borrowing Sources by Round



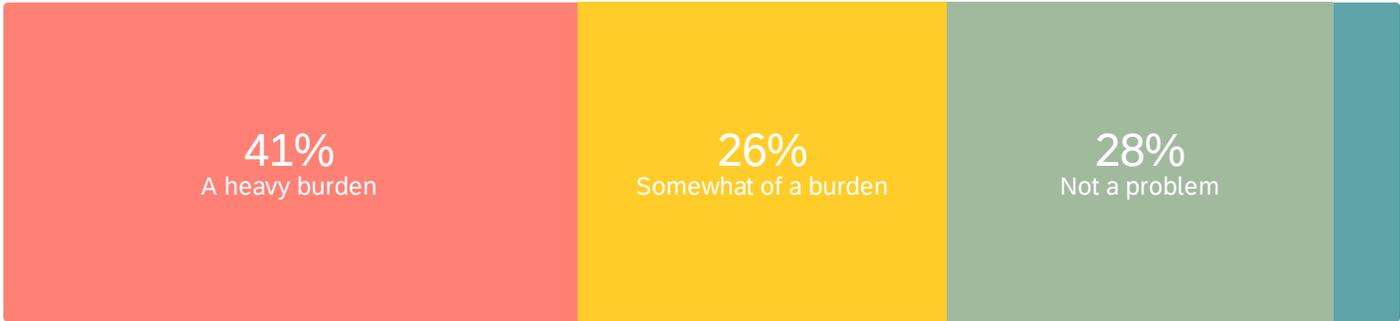
SECTION 4: INSIGHTS FOR GEEP

- **Burden of Repayment:** 41% report that GEEP *repayments are a “heavy burden”* at the moment, with 29% saying they’re “somewhat of a burden”. We see a *strong correlation between burden and vulnerability index*, and 13% more customers citing their repayment as a “heavy burden” in round 4 than round 3
- **Confidence in Repayment** Overall, 40% say they’re confident in making next month’s payment, while 46% report low levels of confidence. *Men appear more confident than women*. Those reporting *no confidence increased by 12% compared to round 3*, and those reporting the *highest confidence decreased 3%*
- **External Support Received:** 87% have *not received any external support*. 11% reported receiving free food, and 2% have received a direct cash transfer. The *top source of support has been religious bodies* (28% of those who did receive support), but *support from family and friends has increased from 14% in round 2 to 38% in round 4*
- **Support From GEEP:** The top request is for *a cash handout* -- 62% of respondents requested this, while 15% requested *a business loan*

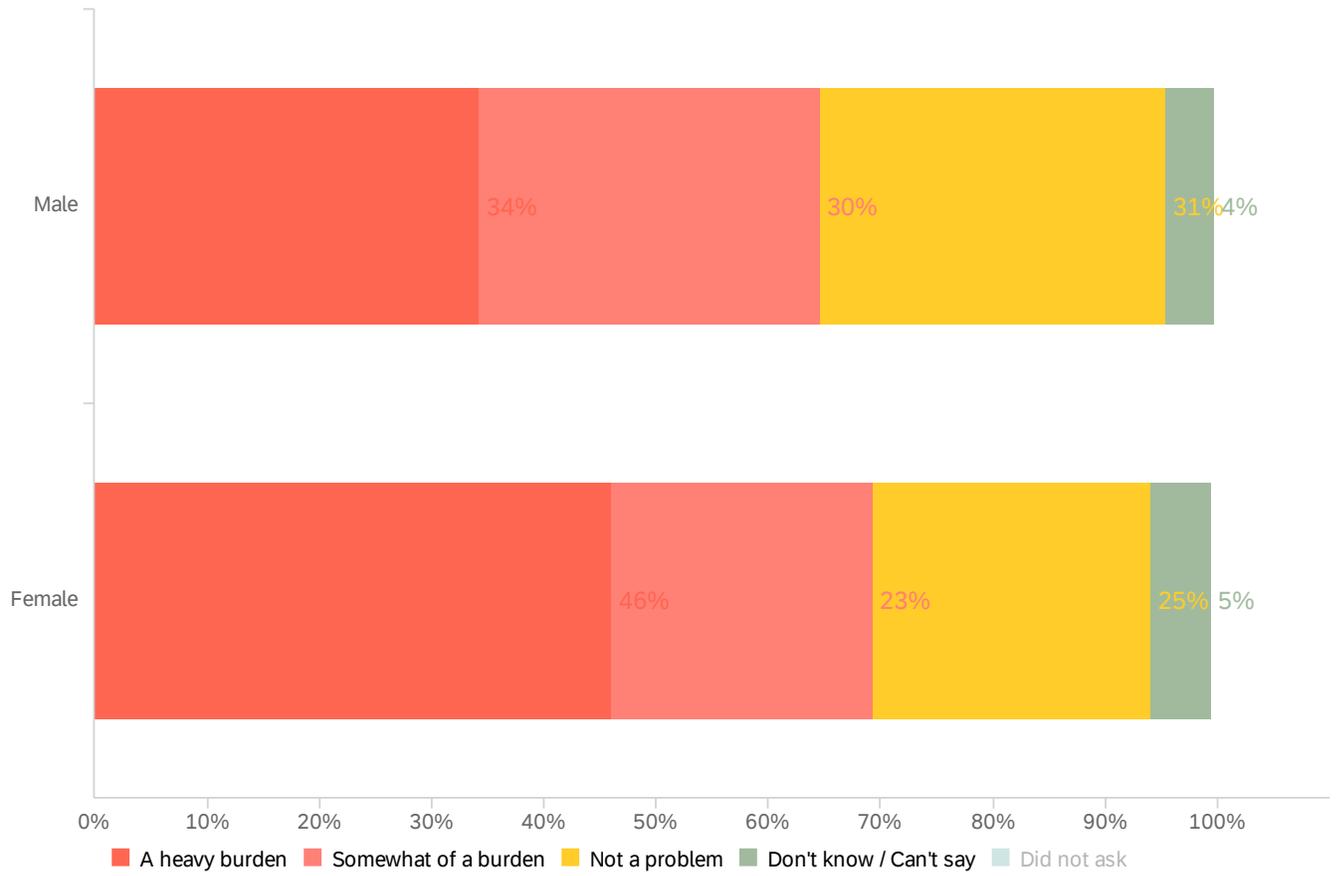
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 2,217)

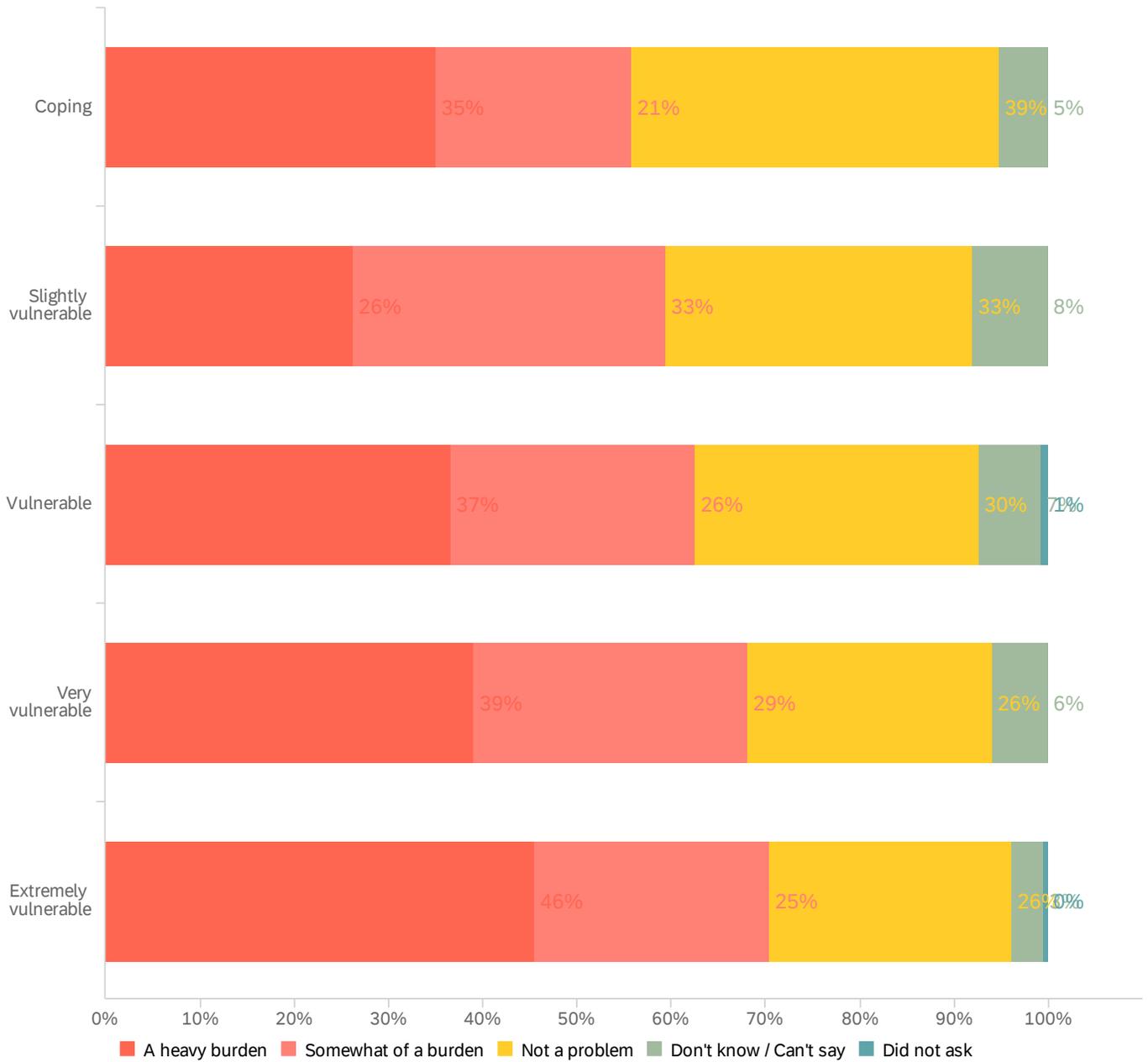
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 13% more customers citing their repayment as a "heavy burden" in round 4 than round 3.



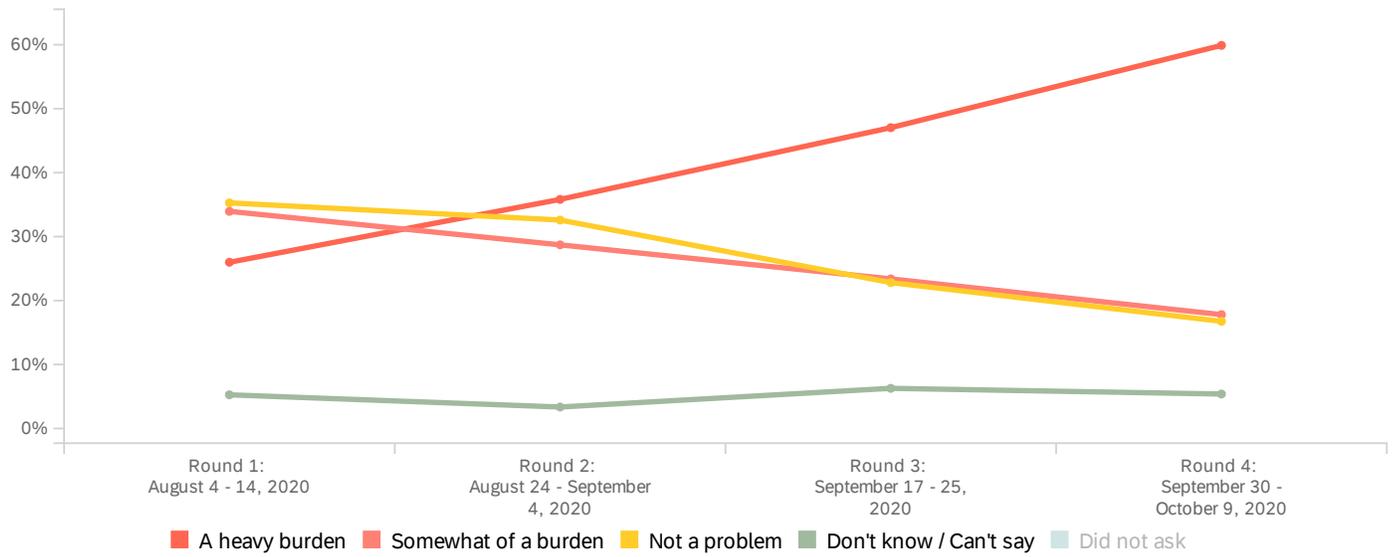
Loan Burden by Gender



Loan Burden by Vulnerability Index



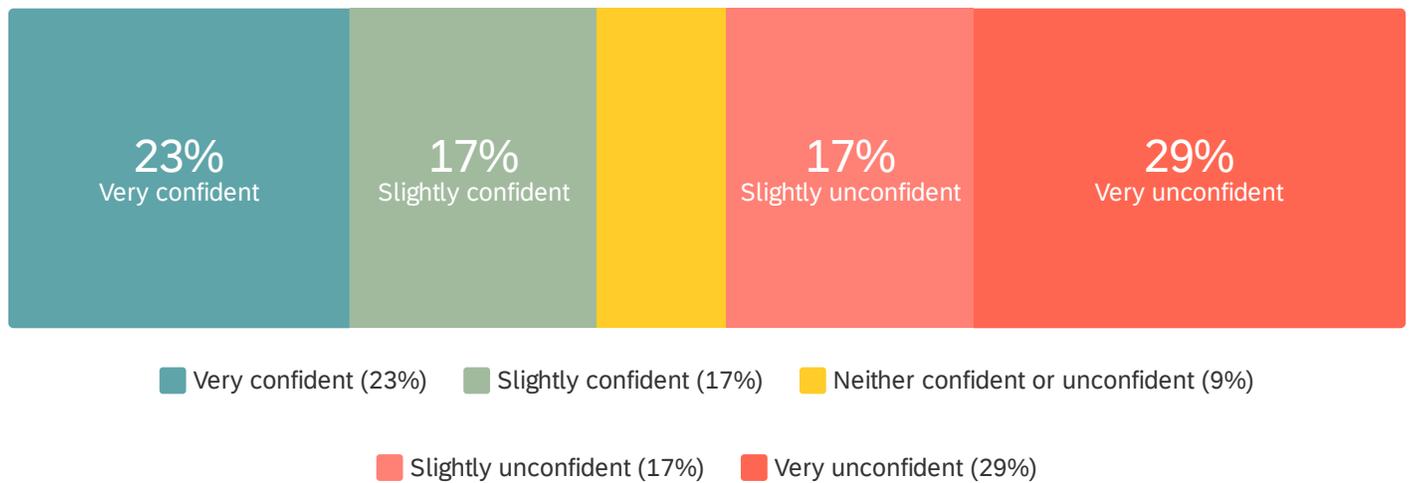
Loan Burden by Round



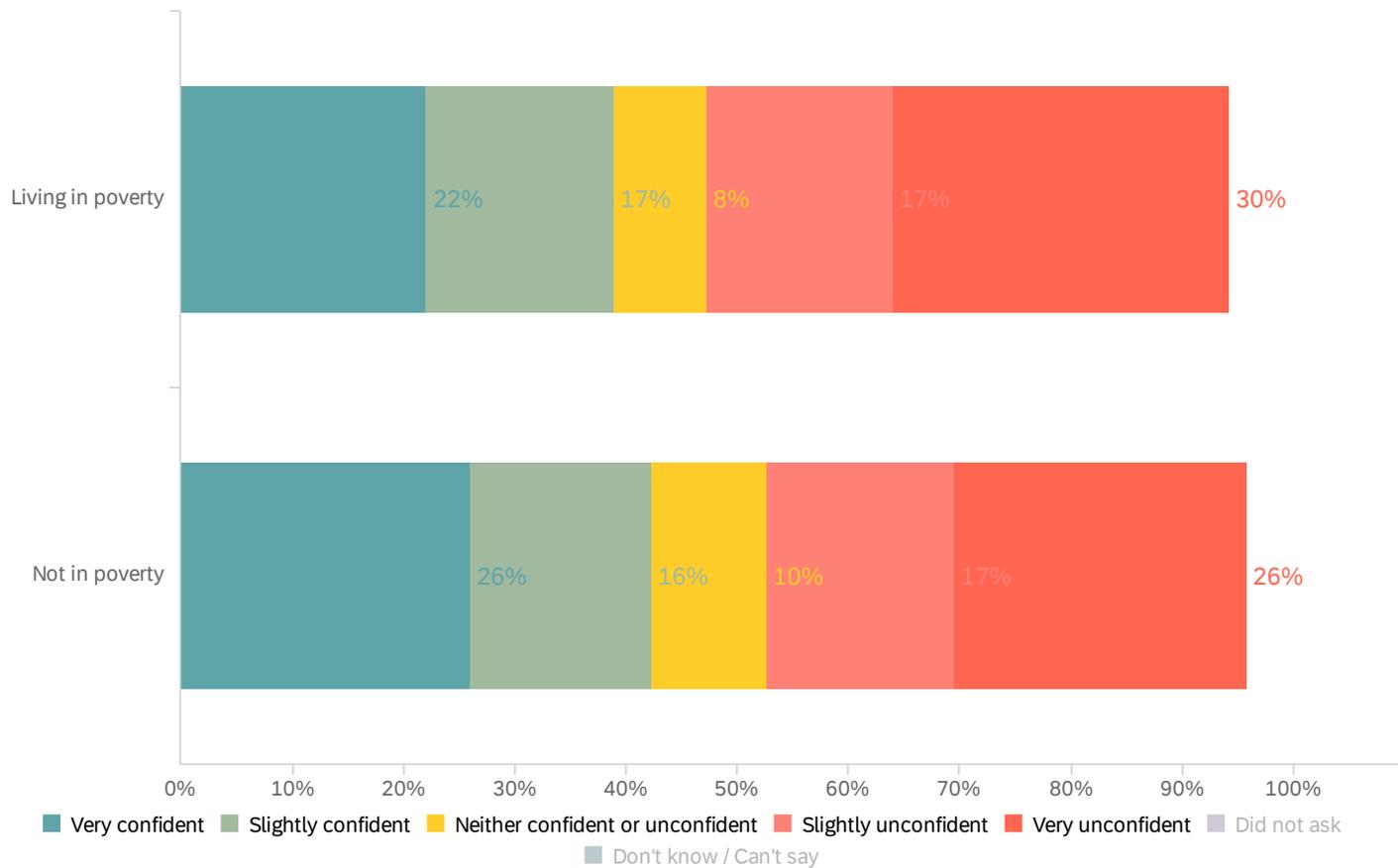
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 2,217)

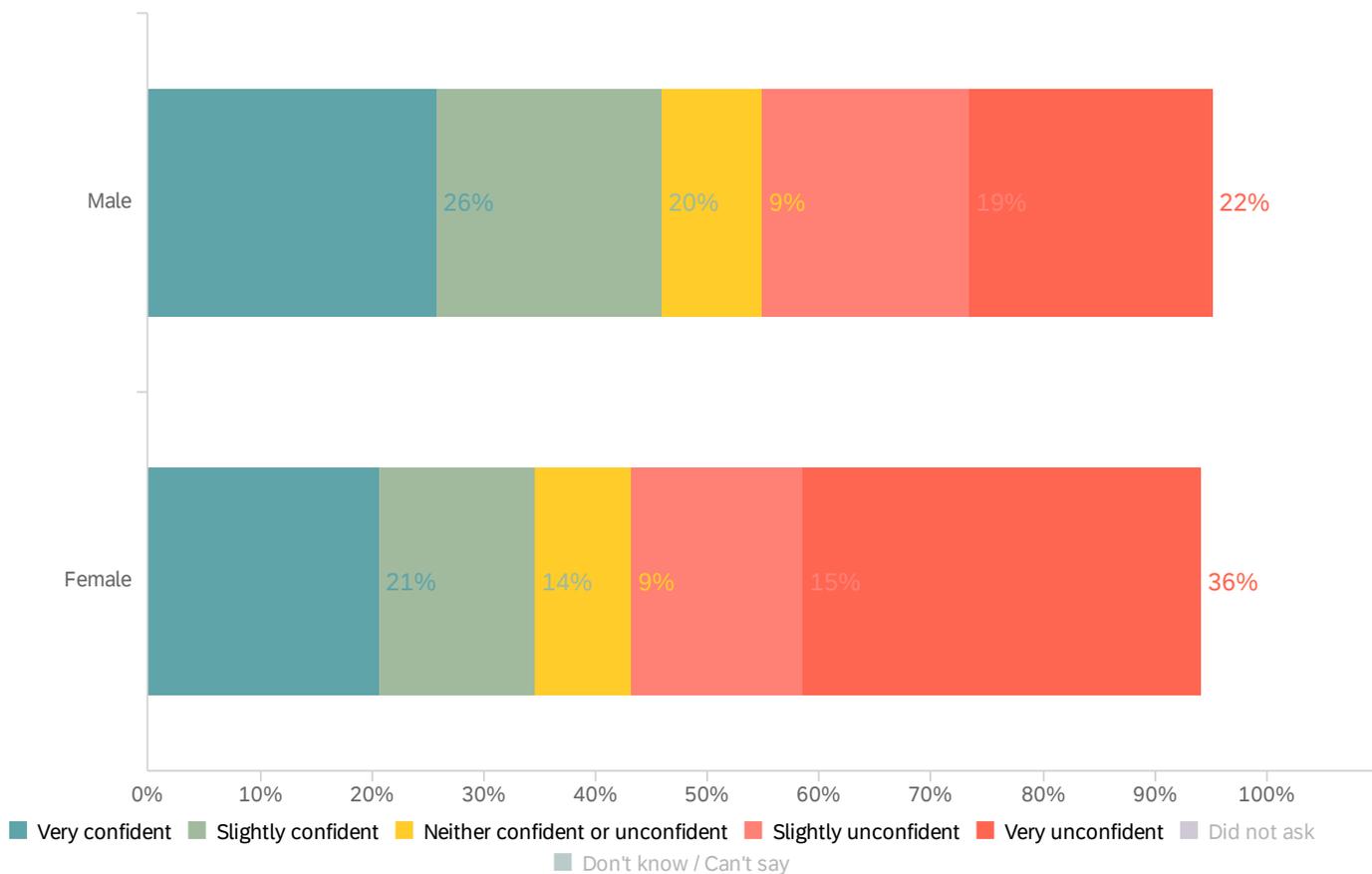
Insight: 40% say they're confident in making next month's repayment, while 46% report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident. In round 4, those reporting no confidence increased by 12% compared to round 4. Those reporting the highest confidence decreased to 15%.



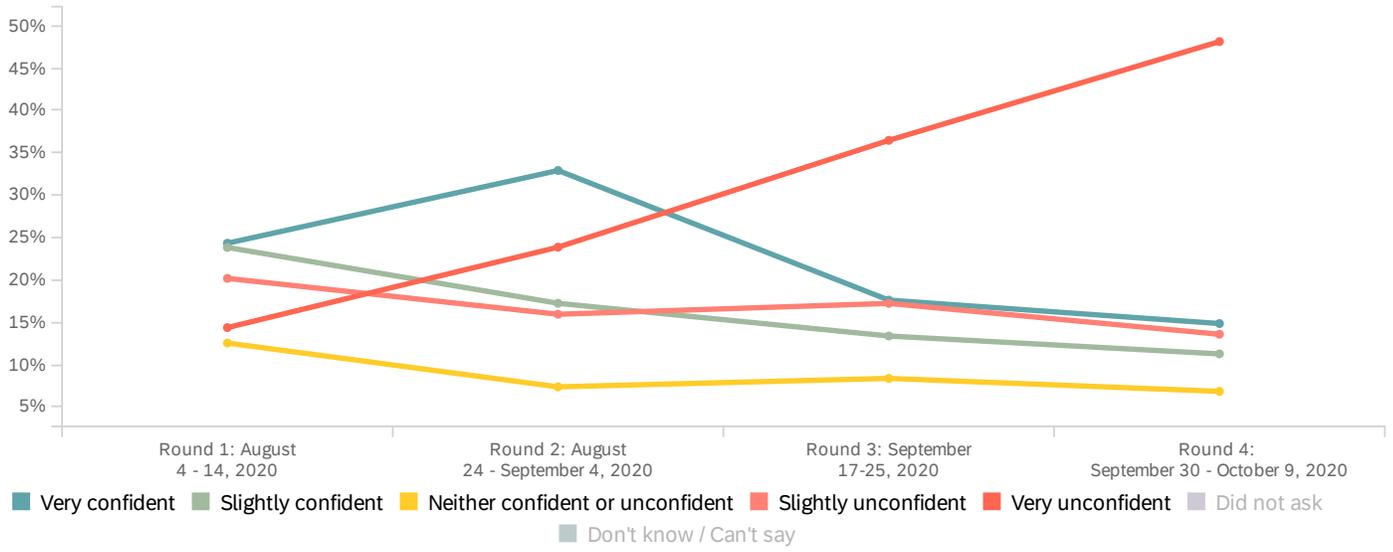
Confidence in Repayment by Poverty Level



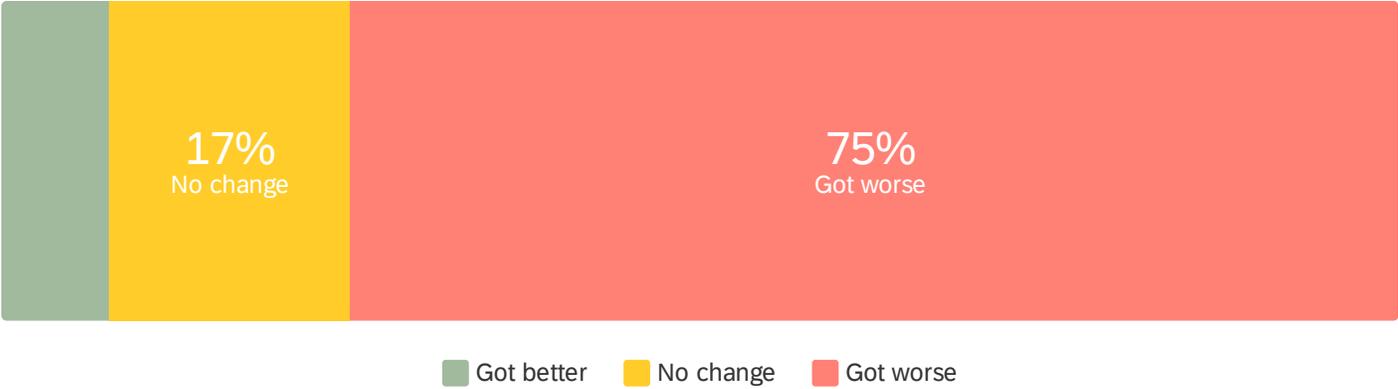
Confidence in Repayment by Gender



Confidence in Repayment by Round

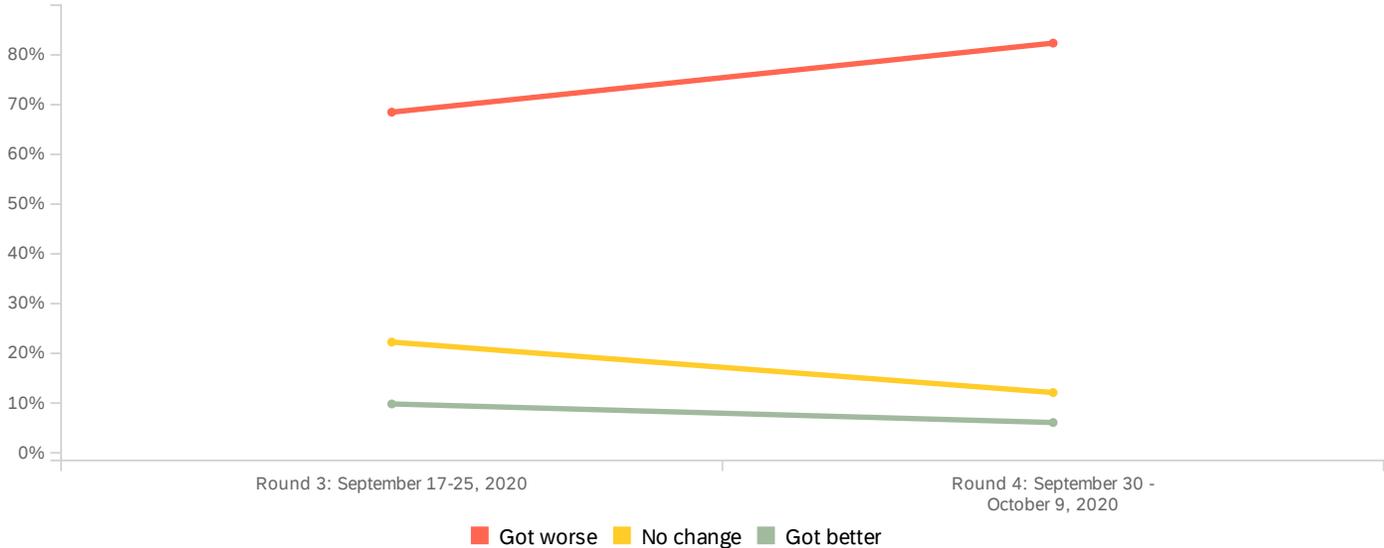


Change in Repayment Confidence



Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 928)

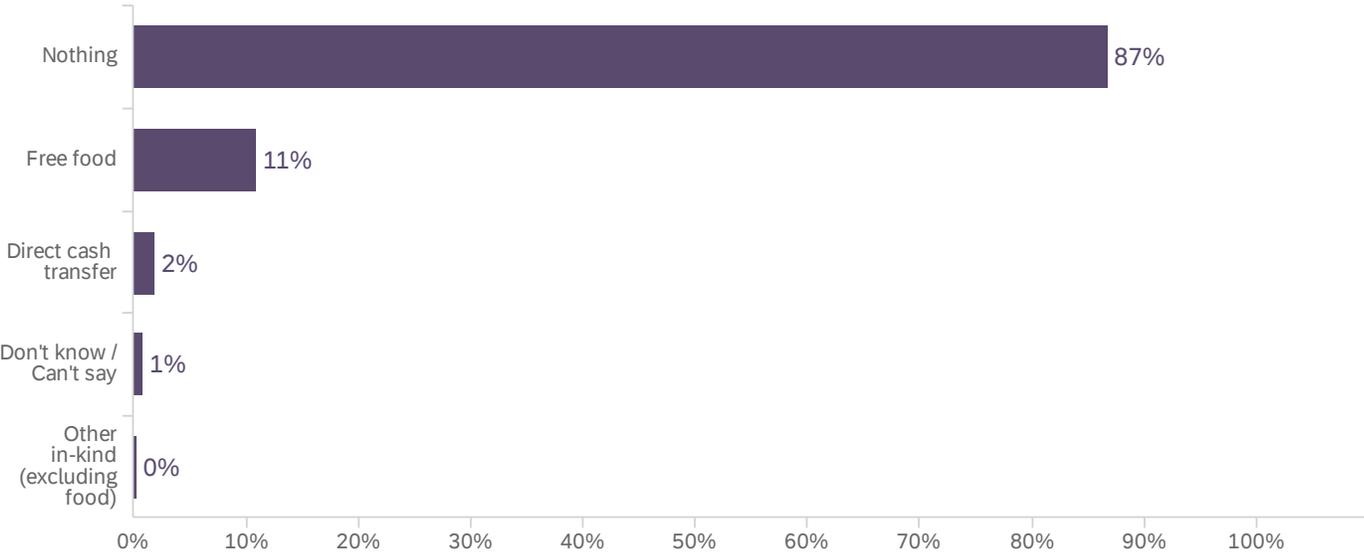
Insight: 75% of respondents said their repayment confidence got worse since the beginning of the pandemic. Those who said it got worse increased from 68% in round 3 to 82% in round 4.



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 = 1,837)

Insight: Most customers (87%) have not received any form of external support. This has not changed across the four rounds.



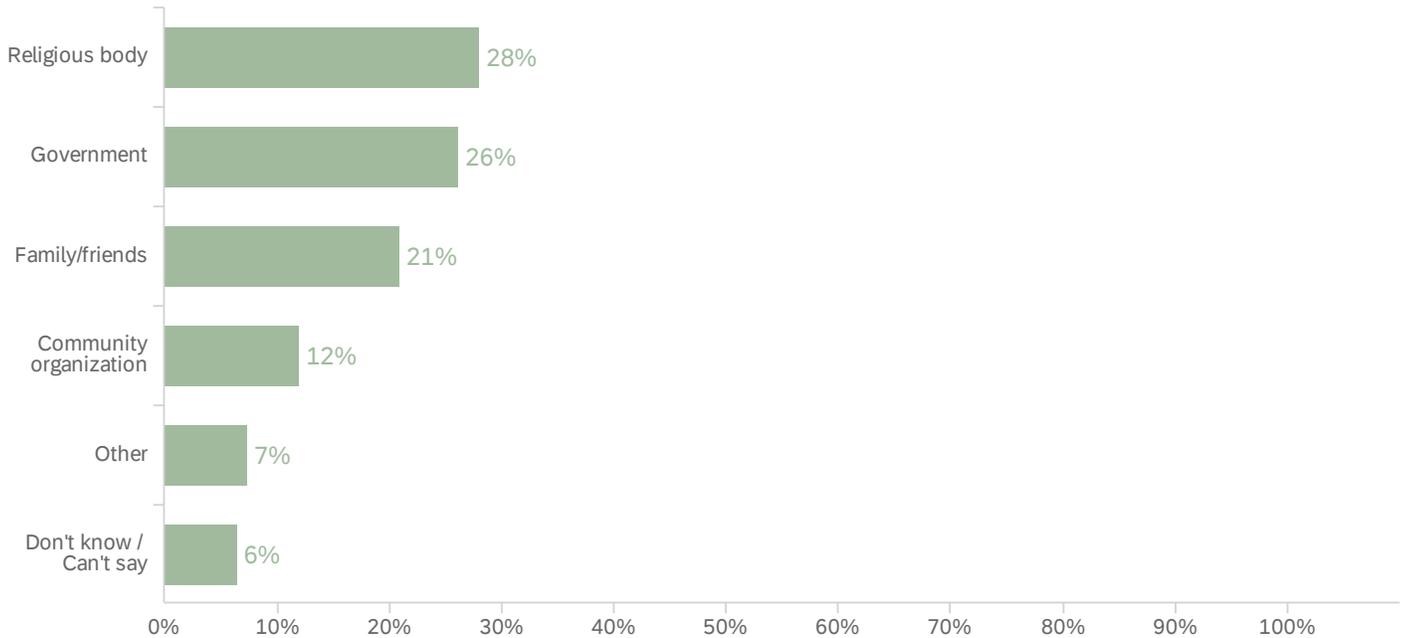
Type of External Support by Round



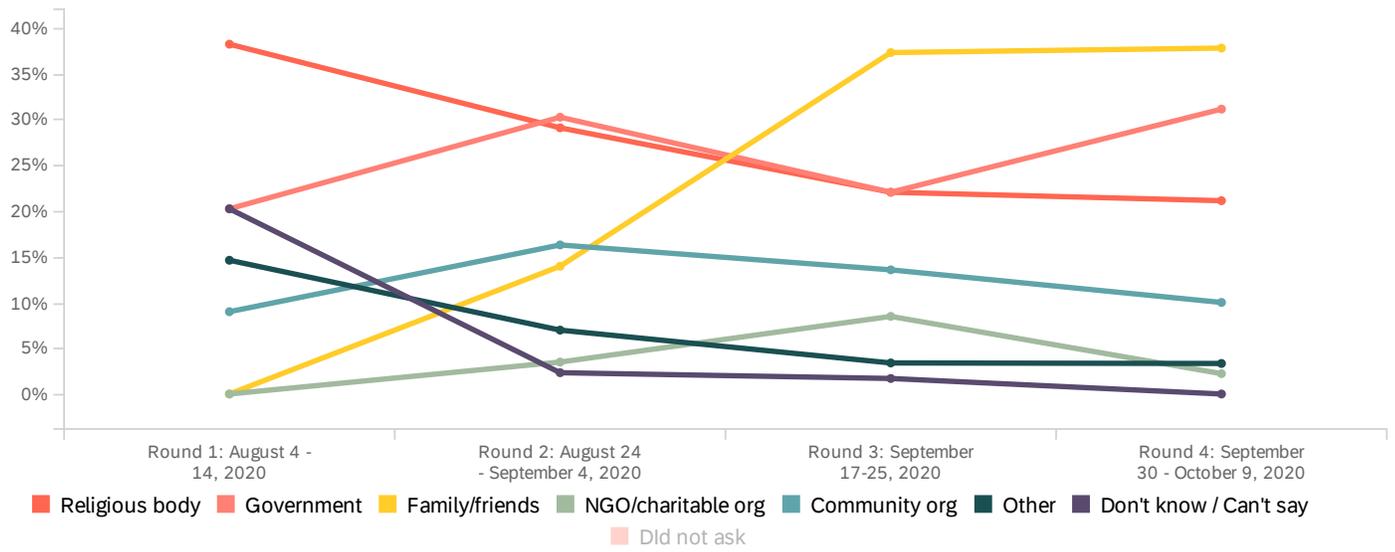
Source of External Support

Q: What was the main source of each selected assistance? (for the 13% who received support)
(n = 324)

Insight: Of those who did receive support, **28%** received it from a religious body. **26%** received it from the government. Support from religious organizations has decreased since round 1, while support from friends and family increased significantly to 37% and 38% in rounds 3 and 4.



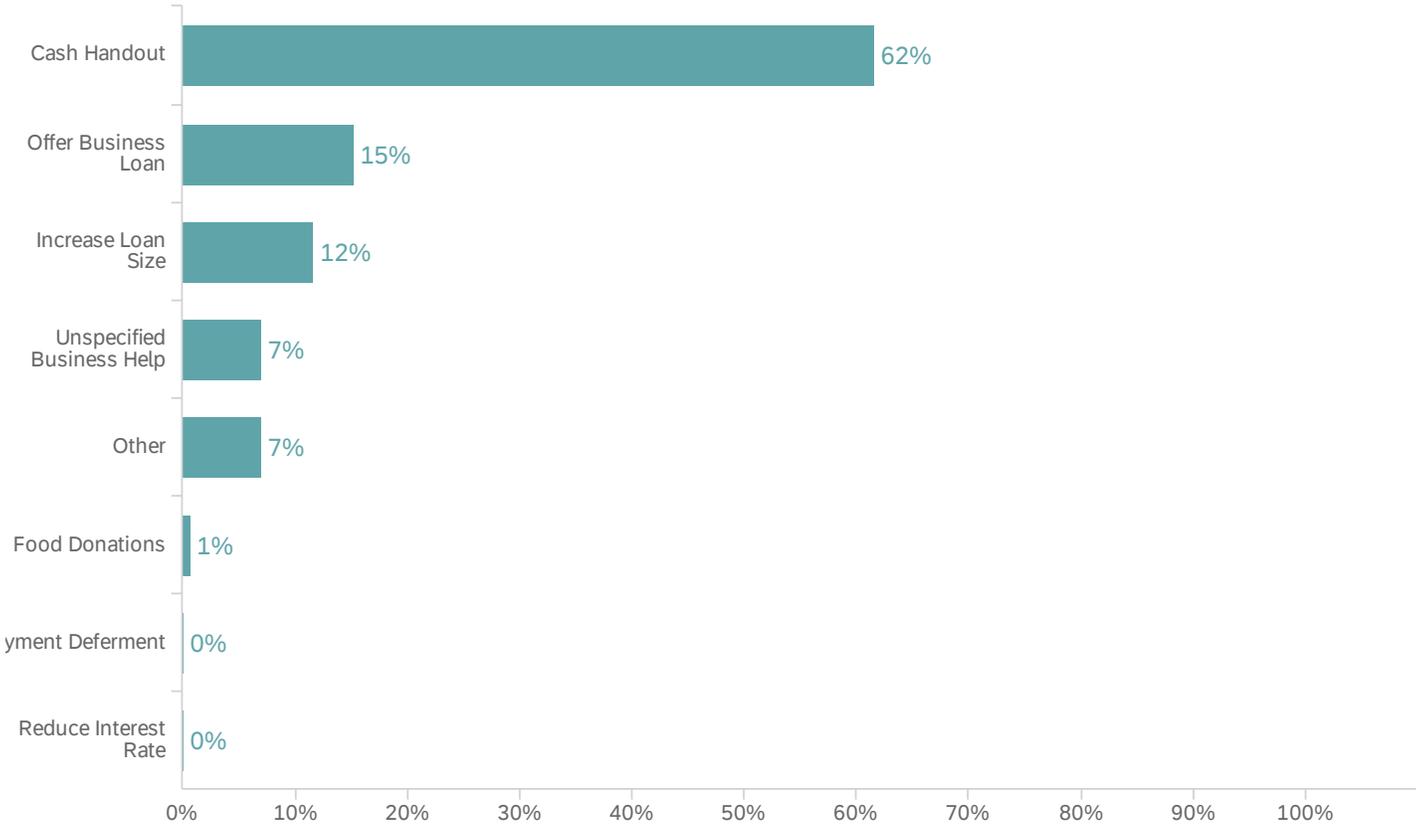
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 983)

Insight: **62%** of respondents requested a cash handout, and 15% 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.

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A grant will be fine by me

A large amount of loan, not #10,000 loan again.

A loan

A loan is fine

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, this empowerment thing is a good initiative even though 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 more loan for me and give me account number to payback

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

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 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 is money even if i will pay back as a loan i will be happy

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

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 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

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything is fine

Anything is fine

Anything is fine

Anything that can help my business boom will be very much appreciated, at least I would be able to expand and also feed my family members

Anything that comes to your mind, if it's food or money to go back to that business, because I like that business and I would be happy to go back to it at least when I sell well I will get money to feed my family and you know the provision business needs a lot of capital

Anything that would make someone leave the house, like job. A grant because 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 spoiled 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 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

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.

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me in my business or could be a loan i will appreciate anyone

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 funds to boost my business

Assist me with money

Assist me with money to establish my business. I want to able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and I am planning of adding more food items to what I am selling, so if I can be given another loan then I would be happy

At this point, any form of assistance that can make my business grow is all I need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Buy food stuff for us and add more loan

By giving me a loan of about 50 thousands Naira to help my spare parts business

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for 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 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 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 invest in my business

Capital to restart my business

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital will be helpful to supply goods to sell and retail

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Finance

Financial Assistance

Financial aid through loans

Financial assistance

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 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 to boost my business

Financial assistance to boost my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial empowerment

Financial support

Financial support

Financial support from Trader Moni will be helpful. Like another loan

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, money and medicine

For me I don't know, but there people out there who really need their help.

For me there is nothing that i am expecting but if anything happens fine

For my eggs business money will be helpful if government can give him either loan or grant

Fund my business

Funds for business

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 me a bigger loan so that I can buy more goods to sell

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.

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 another loan to boost my business

Give me another loan to start my business again

Give me any amount of loan to raise my business

Give me capital to do business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan that can be used for my business

Give me loan to boost up my business because I have used most of my capital.

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 on my business

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to support my business

Give me loan without collateral

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to help my business

Give me more loan with longer repayment period

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 grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve 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 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 loan of about 20,000 Naira to upgrade my business

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is okay for me to start business

Grant is what I want them to give me

Grant to improve my Farming

Grant to put in my business, sell them and pay back the loan I got from people.

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

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me with 100,000 to boost my business

Help me with a loan of 30,000 Naira to improve my business

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with 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 stand the business to what it was, help us with finance.

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 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 support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with more loan

Help with some loan to buy more goods

Helpful in my business

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I also need another loan like the previous one,i just want to expand my business

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am 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 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 thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I 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 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 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 exactly but again if they can loan me money

I don't know, anything they can do to help me is fine.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind some money from trader moni

I don't need any help from them

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 know but if they want to help i can't say no

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want anything

I don't know if they will be able to but if they can they should give me material for building house

I don't need anything

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I 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 not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I just need funds for my business to maximize my profit

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to start my business again.

I just need money to sustain my business

I just want money to enlarge my business so I can buy goods in larger quantities.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I 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 #100,000 loan from Trader-Moni for my business.

I need a grant to enable me feed my family

I need a loan boost my business

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business

I need a loan to fund my saloon and also to get more equipments

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, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to invest in my business

I need capital to start another business.

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family so that I can stock my shop with more goods

I need fertilizer and food

I need finance for my yam business because i go to the market to sell now that it is opened, the hunger is not easy, most people are complaining of hunger

I need financial assistance

I need financial assistance because a lot of items are now costly, most people are turned off because of the price but when I have enough money i would be able to purchase hair accessories at larger quantities and discounted price

I need financial assistance because we have spent all my business capital so incase market opens anytime i will have money to trade

I need financial assistance from Trader Moni to support my business

I need financial assistance from them to go back to my formal business

I need financial assistance in form of a grant to boost my business

I need financial assistance in form of a grant to invest in a new business

I need financial assistance in form of grant to start up a business.

I need financial assistance or another loan

I need financial assistance to boost my business

I need financial assistance to boost my business

I need financial assistance to boost my business and finance other projects.

I need financial assistance to buy goods in my shop

I need financial assistance to buy more chickens(i.e broilers and layers) so that they can be 50 in numbers. Though my turkeys and ducks are doing well but i need to buy feeds for them too

I need financial assistance to enable me invest in my business.

I need financial assistance to invest in my business.

I need financial assistance to start up a business

I need financial assistance,an increase in the loan, so i can buy a grinding engine to provide a source of income

I need financial help so i can invest more in my business on a large scale.

I need financial help to start a business

I need financial help, money to restart my business and get things back to the way it was

I need financial intervention from Trader money to invest in my business

I need financial loan to help with my business

I need financial support, because of the lockdown I cannot do much and I haven't been able to my employees in full

I need good loan of about 2-3million naira, please that would really help my business

I need grant or another loan to finance my business

I need grant or even a loan that will take me at least 6months to repay

I need grant to purchase the latest Video Camera

I need help I'm a farmer I want fertilizer

I need help for my children, some of them are unemployed and are still looking for a job, so if they can help with that I'd be happy

I need help i am begging trader moni to help me with big capital

I need help serious one my business capital have finished i want capital

I need help to do business because my husband doesn't have a good job and things have been hard

I need help with my children's school fees because the financial responsibility are too much for me,it will reduce my load if you can help

I need import assistance because i want to be importing some of the items i sell

I need like #50000 loan to boost my business

I need like two million naira loan to boost my business

I need loan if they can give me

I need loan or grant to boost my business

I need loan to boost my wife's business because that is the business that is sustaining us now

I need loan to change my business

I need loan to do more business

I need loan to get more supplies

I need money (grants) to do business.

I need money as I will use it to go to Akwa Ibom to source oil for my business myself, so I can pick the best oil because at the moment I just buy and re sell any type of oil.

I need money as loan or grant

I need money either loan or grant to start my business again

I need money for my business

I need money for my business

I need money for my business, that's all i can ask for, if you people can give us money that will be fine

I need money for my farming

I need money if they can't give me another money cause my business needs money and I haven't been able to payback the loans i got

I need money maybe loan of five hundred thousand naira to do my Palm Oil business

I need money to add my business and my farming

I need money to add to my business to help it grow.

I need money to balance up the sewing i am learning, so if they can render any form of assistance regarding that i will appreciate it

I need money to boost my Garri production

I need money to boost my business

I need money to boost my business so that I can sell other things apart from liquid soap

I need money to buy fertilizer and homicide because pests have been disturbing me in the farm and they are eating my crops

I need money to buy food for my family so we would not be hungry

I need money to buy more equipments like generator, clippers and also renovate my shop

I need money to do business

I need money to empower me in my business

I need money to expand my business

I need money to facilitate my Farming

I need money to facilitate my business, any form of assistance will be welcomed because I paid back my previous loan so getting a new loan should not be a problem

I need money to get back into my business properly

I need money to get food to eat , cause we don't have food to eat in the house

I need money to help my business move forward and I also want to branch into farming.

I need money to help my market grow, either loan or grant

I need money to help support myself.

I need money to improve my farming

I need money to increase my business opportunities by selling more goods

I need money to invest in my business

I need money to invest in my business

I need money to pay my house rent as soon as possible because most of my customers are government workers in Abuja and if i don't pay the rent i would have to go back to Kaduna

I need money to pay up the fee of my tricycle as it was given to me in terms of hire purchase which i pay installmentally

I need money to put into my business, to buy more goods to sell

I need money to put into my farming business

I need money to restart my business

I need money to restock cause most of my goods got expired

I need money to start a business so i can raise funds to aid me in school when i resume.

I need money to start a side hustle as this corona has affected my oxygen tank business. I would like to have multiple streams of income.

I need money to start another business

I need money to start my business afresh.

I need money to start my business in a new area

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money to support my business if they can help

I need money to use in my business and farm

I need money, I am a widow and my grandson is always crying for food, you people should help me anyway you can.

I need money, I am still expecting the loan I applied to you people for.

I need money, if they can help me with loan, i will be grateful

I need money, maybe loan so I can go to the market to buy more goods to sell

I need money, so if they can give me or loan me some to use for my business, I will be happy

I need more capital for my business because people really patronize me but I don't have so much stock due to the little capital i have

I need more capital to get good from places like kano and Jos, because sometimes cutomers ask me for products which I don't have and dont have enough money to travel and get them.

I need more fund either loan or Grant to support my business

I need more loan from Trader-Moni

I need more loan to support my business

I need more money

I need more money for my firewood business, that is all i can say, cause the lockdown did not really affect my sales but I would like to expand so more money more expansion

I need more money to buy goods and sell to raise more profit

I need more money to do some things on my farm like digging well

I need new loan

I need product supply like gari, flour.

I need some grant to expand my poultry farm

I need some loan so that I can travel to the north to bring in more food stuff

I need some loan to start a business

I need some loan to work on my farm

I need some money to expand my business maybe a loan

I need some money to help boost my business status

I need some money(Loan) to buy goods to sell as students will be resuming very soon.

I need someone that can assist me financially cause i want to buy tri-cycle at least I should be using it to transport people and be getting paid

I need the loan amount to be increased, so it can assist me financially in my business

I need to pay my shop rent and also want to stock up the sewing materials i use for my business

I need trader moni to help me start my business of choice by giving a loan.

I need money to invest in my business

I plan to expand my business, open another shop to increase my profit and improve sells. So, i require financial assistance to carry it out

I really can't say

I really don't know how you can help me but I believe that any form of financial assistance will be helpful. I know they have my data in their company's network so I cannot run away if it comes to repayment

I really need them to help me in terms of money or any other support to improve my business

I require an increase in my loan

I require financial assistance to invest in my business, open a proper shop

I still need more money to process my cassava because apart from school students, i also sell for indigenes and people in my community, so if i can I get money it would boost my sales

I swear i want help for my business

I swear if they want to help i want capital

I thank God if I get help i want money

I think i will be very happy to loan to do my farm work bigger and better

I understand that i need to payback the loan in other to receive another one, but if i can get a larger amount of money for my business I would appreciate

I used to sell foodstuff but since i left my previous location. If i can get a loan from you people because I don't have money and I haven't paid the previous one I collected

I want God to touch Trader-Moni to help me with money.

I want Trader moni to give me capital to continue my business well.

I want another loan and I will pay it back

I want another money to invest in another business

I want capital

I want capital i used my money during the lockdown period

I want capital i want to add to my business

I want capital i want tradermoni to help me with money so I can add to my own i want to start car business

I want grant if they can be of help

I want grants please

I want help to boost my business so I don't enter a bad situation

I want loan for my business

I want loan for my business

I want loan to support my business and it will be helpful for me

I want loans, occasions have started, they have eased the lockdown, we have spent all we had we need something to start up again

I want market Moni to help me with another loan for my business

I want millet and soya bean so i can sell

I want money for capital the most i want to start a new business

I want money from them

I want money i will use it for my business

I want money i will use it for my business

I want money i will use it for my business

I want money or food or farming tools

I want money or provisions i will add capital

I want money or things to sell

I want money or wood

I want money so i can start a new business

I want money to add to mu capital

I want money to add to my business

I want money to buy construction materials so i can sell

I want money to buy hair and add to my shop

I want money to go back to my poultry business

I want money to put in my business, so that I can at least feed my family

I want money to run my business i have 15 years working experience

I want money to start a new business

I want money to start another business

I want money to start business

I want more loan

I want more loan

I want more loan from Trader Moni

I want more money for my indomie business

I want more money to buy goods to sell

I want new loan

I want product that i will be selling for my business

I want some finances

I want some loan from trader-moni

I want the government to empower me, either by giving me more loan or grant

I want the loan to be increased, so i can rent a shop and buy more food commodities for sale

I want them to assist me with loan for my business

I want them to assist me with money that I will use to improve my business

I want them to assist me with money.

I want them to buy deep freezer for me to support my business

I want them to buy me motorcycle that I can use to work

I want them to buy me motorcycle, I will use it for transport to generate income

I want them to buy tricycle for me to use for transport work

I want them to give me a grant that I will use to start a new business

I want them to give me a loan and i will repay

I want them to give me a loan that will be much enough to do my business, and i will repay.

I want them to give me a loan to boost my business.

I want them to give me another loan for my business

I want them to give me free money for my business

I want them to give me free money to assist my business.

I want them to give me grant to support my business

I want them to give me loan and I will pay it back

I want them to give me loan to support my business

I want them to give me money for capital i want to buy and sell animals

I want them to give me money for capital so I can continue with the business i stop

I want them to give me money that I can spend on my business

I want them to give me money to boost my business

I want them to give me money to boost my business or star poultry business

I want them to give me more money to buy goods for my business

I want them to give us another loan

I want them to help make my business grow, either loan or grant

I want them to help me financially

I want them to help me financially

I want them to help me with capital to restart my business

I want them to help me with engine that I will use to cut tiles and other things for the business

I want them to help me with enough money to setup my own business they should buy machines for me or money to buy

I want them to help me with grant

I want them to help me with grant

I want them to help me with grant

I want them to help me with grant and do the follow up.

I want them to help me with loan

I want them to help me with loan and I will pay back

I want them to help me with loan and I will pay it back.

I want them to help me with loan for my business

I want them to help me with loan to boost my business

I want them to help me with loan to support my business

I want them to help me with money for capital

I want them to help me with money for capital or product to sell or chicken to rear

I want them to help me with money for my business

I want them to help me with money for new business

I want them to help me with money to boost my business or things to sell

I want them to help me with money to boost my business people know me with this business

I want them to help me with money to start a new business

I want them to help me with money to support my business.

I want them to help us with capital to boost our business

I want them to invest in my farm.

I want them to support me financially

I want things I can sell or money I prefer the money so i can buy the product myself and they should tell me of how and when to pay

I want things to sell or money to add to my capital

I want to be a dj, so I want help with a job, dj equipment and money.

I want to be employed to a job that will pay a salary

I want to borrow money but I don't have anywhere or who to borrow money from for my business to buy more stocks. So if you people can assist me for that I would be happy

I want to buy refrigerator to ice my drinks and the water i sell

I want to change my business and start trading goods instead of farming, so I would like start up money.

I want to cultivate yam if I can get money to plant my yam I will be very happy

I want to establish my farm. I need about #5,000,000 grant.

I want to expand my business, i need to start buying in large quantities from suppliers so I would appreciate it if i can get some sort of loan to do that

I want to expand my poultry farming, i need capital to buy a different breed of chicken and fish

I want to increase to increase my business, so I need money.

I want to pay the current loan first but I will like that trader moni loans me another loan again.

I want to repay the loan but do not know how to go about it. Especially, the right person to meet.

I want to start a business selling electronics but lack capital. So,i want to request for an additional loan.

I want to start a cashback business, so I'd really need capital to put it in place, a sort of loan would be highly recommended

I want to start selling planks and wood that are used for building chicken nets but i don't have money for that so if i can get a loan I'd appreciate

I want to start selling provision cause the groundnut business is not moving fast and i want to add an other source of income

I want to start trading if i can get money to start the business

I want to use the money I have to train my children and get enough money to buy palm oil to sell and boost my market

I want to venture into another business, and also want to start buying in large quantity

I want trader moni to give me another money to assist my business

I want trader moni to help me like they did the other time government used to give loan but I never benefit if they will give me loan i will collect

I want tradermoni to give me product i can sell ir they should give me capital i will buy what i will sell

I wat them to support me with money

I will accept anything you people can assist me with, because currently things are not that easy like before

I will appreciate a loan or grant for my business upgrade

I will appreciate a loan to add another business.

I will appreciate if they can borrow me N500,000 to support my business

I will appreciate if they can give another loan to support my business

I will appreciate if they can give me another loan to start a new business

I will appreciate if they can give me grant that I can make use of to support my business

I will appreciate if they can give me loan to start up a business

I will appreciate if they can give me money to establish or start another new business with the one am doing presently

I will appreciate if they can give me money to support my business

I will appreciate if they can give me money to support my business

I will appreciate if they can give me money to support my business because I need shop and I don't have money to get one

I will appreciate if they can give me more loan to boost my business, it will go a long way

I will appreciate if they can give more loan to start a Poultry farming

I will appreciate if they can support me with loan to increase my fishing business

I will appreciate it if I can get another loan from the bank to invest in my business

I will appreciate it if i can get a loan to start up a again

I will appreciate it if i can get money from them in any form, cold be free without repayment or loan form

I will appreciate it if i can get more and increased loan to do my business

I will appreciate it if they can give us grant or loan that we can pay back to make use for our business

I will appreciate it if you people can give us another loan, the one you gave us beginning was invested in my spices business but the lockdown has allowed us use everything for family upkeep

I will appreciate money to support my business and family

I will appreciate them if they can help by giving me loan that I can use for my business

I will be appreciative if they can give me money or fridge to use for my business

I will be appreciative if they can help during this period by borrowing me money to business in order to survive this hardship period

I will be glad if they can borrow me a huge amount that I can invest in my catering business and I will be paying it back little by little

I will be glad if they can give me a better loan for my business

I will be glad if they can give me a loan to support my business

I will be glad if they can give me loan to boost my business

I will be glad if they can give me loan to support my business and family

I will be glad if they can give me money to add to my business

I will be glad if they can give me money to take care of myself because I am already old, I am 70 years old and I need financial support from government

I will be grateful if they can give me money for my business

I will be grateful if they can give me money or loan to support my business

I will be happy if I am giving another loan to used for my business

I will be happy if Trader-Moni can help me with 10,000 Naira to buy materials

I will be happy if i can get a loan that would help me boost my business and at least expand it

I will be happy if i can get a loan to begin my business again

I will be happy if they can borrow me money again to be used for my farming business

I will be happy if they can give me a fund or loan to start up a new business

I will be happy if they can give me another loan

I will be happy if they can give me another loan to use for my business

I will be happy if they can give me loan

I will be happy if they can give me loan worth 50,000 Naira that I can use to restart my business

I will be happy if they can give me money to start a business

I will be happy if they can help by borrowing me money to support my business, so I can take care of myself and my children

I will be happy if they can help by giving me and other families that the COVID-19 have affected money to support our businesses and families

I will be happy if they can help by giving me like 200,000 Naira to support my business

I will be happy if they can help me oooo because I really need support with my business

I will be happy if they can help me with grant.

I will be happy if they can help with another loan to support my business and family

I will be happy if they can loan me like N300,000 to uplift my business in order to stop this labourer work am doing

I will be happy if they can support me by providing another loan for my business

I will be happy if they can support or help me with my business by giving me loan

I will be happy if they can write off the 10,000 Naira loan given to me before

I will be pleased if they can give me loan or grant that I can used to support my business

I will be very happy if they can give me another loan that I can use to restart my business

I will expand my poultry and farming business

I will go into farming

I will go into my egusi and palm oil busniess fully buying in bulk and sell to retailers

I will go into sell of tailoring materials and farming

I will go into selling of machine spare parts

I will invest fully in my rice farming business

I will invest in big shop selling soft drink and other

I will like if they can help with money to support my business

I will like if we can get another loan to work so that my family will be able to live well without going hunger again.

I will like that they give me grant

I will like the Trader-Moni to give me loan or money to support my business operations

I will like them to give me another loan to invest on my business

I will like them to give me more money and increased amount this time to invest in my business

I will like to get loan to restart my business again

I will like to get more loan to invest in my market

I will like to going into a big business of selling raw food

I will like to have a big tailoring shop and selling of tailoring materials

I will like to invest in business which is tailoring and sale tailoring material in future

I will like to invest in provision shop if I can get capital

I will need them to give me more money to add to my business

I will not mind if they can borrow me money to do my business then i will pay back

I will prefer grant this time around

I will prefer that I am given the money.

I will quite appreciate if they will give loan to invest in farming and livestock

I will them to give us grant for our business

I will want Trader Moni help me with money in form of a grant to invest in another line of business to complement my current business

I will want the Trader-Moni to help me with 200,000 Naira to foster my business

I will want them to help me with money to get my business back and running well

I will want them to assist me with a grant to expand my business and to also invest in farming

I will want them to give another loan to us because of the economic condition of the country

I will want them to give me money to do my business as a loan

I won't mind if they can help by giving me loan worth 250,000 Naira to uplift my business

I would a capital to fuel my business

I would appreciate financial assistance to invest in my business by increasing the loan

I would appreciate if trader moni can give me some loan to add up for my business, cause i am planning of expanding into selling rice, beans and garri alongside the soup ingredients

I would appreciate it if i can get any form of loan or financial assistance cause my business actually has a high turnover, it was just the lockdown that affected things

I would be glad if Trader-Moni can help me with 50,000 Naira. It will play a great part in my business by buying gas and other accessories

I would like Trader Moni to give me money to put in my business.

I would like Trader Moni to support me with a loan of a substantial amount to expand my business

I would like a capital

I would like a capital or anyway [-Moni] can help

I would like a capital to fuel my business

I would like a capital to get my business and farm back on track

I would like a capital to improve my business

I would like a capital to reopen my business

I would like a capital to restart/strengthen my business

I would like a computer to aid me with my business.

I would like a large capital and we should please be contacted directly when offered grants or loans not through other people

I would like capital to strengthen my business

I would like equipment/machine for my business

I would like financial support to help me become independent. I would like a grant of up to 1 million naira as I want to establish a business so I won't depend on anyone.

I would like help with money to start a business.

I would like money so that I can pay my debt.

I would like money to buy more products for my business so I can push my business forward.

I would like money to help my business and support my family.

I would like money to start a business so I can earn money for myself and not rely on my husband all the time.

I would like money to uplift my business even if as a loan.

I would like money to use to support my family.

I would like money, as a grant, to use to start up a business.

I would like some capital

I would like some capital

I would like some capital

I would like some help with money and I don't mind whether as a loan or grant.

I would like some help with money.

I would like some money

I would like some money to strengthen my business

I would like some money/capital to restart my business

I would like supply of inputs for my livestock farming or the money

I would like to have a loan much larger than the initial #10,000 i received, so i can invest in another line of business.

I would like to helped with money to use for my business.

I would like to receive money as a grant.

I would need another loan to increase my capital value

I would need inventory like buy goods for my store cause I don't like collecting loan at all

I would not mind a grant or loan, but I would like 500 thousand naira that I would use for my chicken business and then also use some for my clothing business, so I can push my business forward.

I would want money to continue a business I used to before, I don't mind a grant or loan.

I would want them to give me another loan to invest in my farming business

I wouldna capital to strengthen my business

I'd like money to get another tricycle, and increase my income.

I'll be grateful if trader moni can assist me with capital to start up a business to care for myself and younger ones

I'm a designer, I need money to buy material to sell and sew. I need either a loan or grant.

If i can get money from them to increase my pure water business and also invest in poultry business

If God wills and there is something they want to help me with I want money for mu business

If God wills i get help i want things for my business i don't want money i will spend it

If I can get money to invest in my business again because everything has gone down

If I can get a better loan I will appreciate it

If I can get a grant to boost my business

If I can get a loan of up to #500,000 to boost my business again

If I can get a loan of up to 100,000 for like a year to repay it

If I can get a loan or if they can buy some machines for me. The ones I have are getting old

If I can get a loan to improve my business

If I can get a loan to improve on my business I'll be very grateful

If I can get a loan to invest in my business

If I can get a loan to invest in my business so that I can get back on my feet again

If I can get a loan to revive my business again

If I can get a loan to start a business

If I can get a loan to start some side business

If I can get a new bike, it will help business

If I can get a substantial loan to do farming and also invest in my shop

If I can get access to loan to boost my production and reach out to more people

If I can get financial assistance like loan or grant, it will go a long way to assist my business

If I can get grants, because I can't collect a loan now. it will be difficult to pay back

If I can get help of 20,000 Naira to add to my business, it will really help my business

If I can get like fifty thousand naira (#50000) grant to boost my business

If I can get little money to get foodstuff and sell, I will use the profit to feed and pay the school fees of my children.

If I can get loan like up to 10 million naira for like 3 years.

If I can get loan of about two hundred thousand naira (#200000) to Start my clothes business again.

If I can get loan or free gift yes it will help in my groundnut oil, palm oil business

If I can get loan or grant it will help me a long way I prefer anyone that come to me

If I can get loan then I can buy materials and start manufacturing face mask

If I can get loan to do my fish business

If I can get loan to invest in my farming business

If I can get loan to start another business.

If I can get money to assist my business and start well over again

If I can get money to buy more goods to sell

If I can get money to do my business so that it will bring in more money

End of Report