

60 Decibels Report for GEEP: Round Nine

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60 Decibels Insights for GEEP: Round 9

GEEP

COVID-19 Study:

Round Nine Report

22nd December 2020

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Credit: Africana Entrepreneur

Top Insights

Round 9, December 2020

Here are our findings from over 5,500 interviews collected in six Nigerian geo-political zones from August to December 2020. This report is live, so keep yourself logged in!

- **Businesses continue to face challenges on both the demand and supply side.** Clients have reported a return of customers of

some degree: those experiencing 'fewer/no customers' decreased from 69% in Round 1 to 55% in Round 9. However, businesses are increasingly affected by a 'low/no supply of goods', which increased from 27% in Round 1 to a high of 38% in Round 9. These impacts squeeze businesses on both the demand and supply sides and suggest a prolonged risk of decreased revenue and slow recovery.

- **Business income has appeared to improve slightly during the festive season.** Income has consistently improved since early October: 53% of clients in the retail sector said their income was 'very much decreased' in Round 9 compared to a high of 76% in Round 4. Starting in mid-November, more clients in retail also reported 'slightly increased income' -- 10% of clients in Round 9 reported this improvement. Nonetheless, 63% of the retail sector continues to report 'fewer/no customers' in Round 9. It will be important to see if income can continue to improve after the festive season, or if this impact is temporary.
- **Household and business financial situations worsened slightly.** 37% of clients said their household financial situation was 'very much worse', returning to levels reported three Rounds ago in early November. 29% of employers were also unable to pay salaries in Round 9, compared to a low of 24% in Round 8. This may indicate that clients were forced to choose between increasing investment to purchase supplies for the business rather than paying employees.
- **Experiences did vary by region: incomes in North West and South South were the worse compared to the overall picture.** More than 4 in 5 businesses in these regions reported 'very much decreased' income from early October until end November. These dates do appear to align with protests, city violence and subsequent curfews in major cities in Delta, Edo, and Kano states. Nonetheless, there are also differences in GEEP loans and employment sectors that could also contribute to regional differences.

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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

Keep Businesses Open

Enable Transport

Improve Access to Cash

Improve Access to Credit

Changes in the Last 30 Days

Employers in Round 9 were slightly less able to pay salaries than the high levels reported in Round 8, but the ability to pay remains high compared to the beginning of data collection.

Closures due to COVID restrictions decreased marginally from 18% in Round 8 to 17% in Round 9. Restrictions have been much less prevalent since the beginning of data collection (57% in Round 1).

In August, 16% indicated that inability to move had impacted their business – now, 3% are saying the same.

More clients seem to have tried to access cash, and most of those – 70% of all respondents – said it was easy to do so. 43% of respondents said it was 'very easy' to access cash.

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

Insight / Discussion point

This may be related to the higher costs and lower supply of goods, which could force employers to choose between purchasing supply and paying employees.

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

We suspect the above is also responsible for this.

Only 19% 'don't know' or cannot answer the question compared to 51% unsure in mid-October, indicating that more clients are trying to access and use cash again.

39% of these respondents borrowed from friends and family. 29% borrowed from MFIs/banks and 27% borrowed from money lenders.

SECTION 1: CHANGES OVER TIME

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

The Good

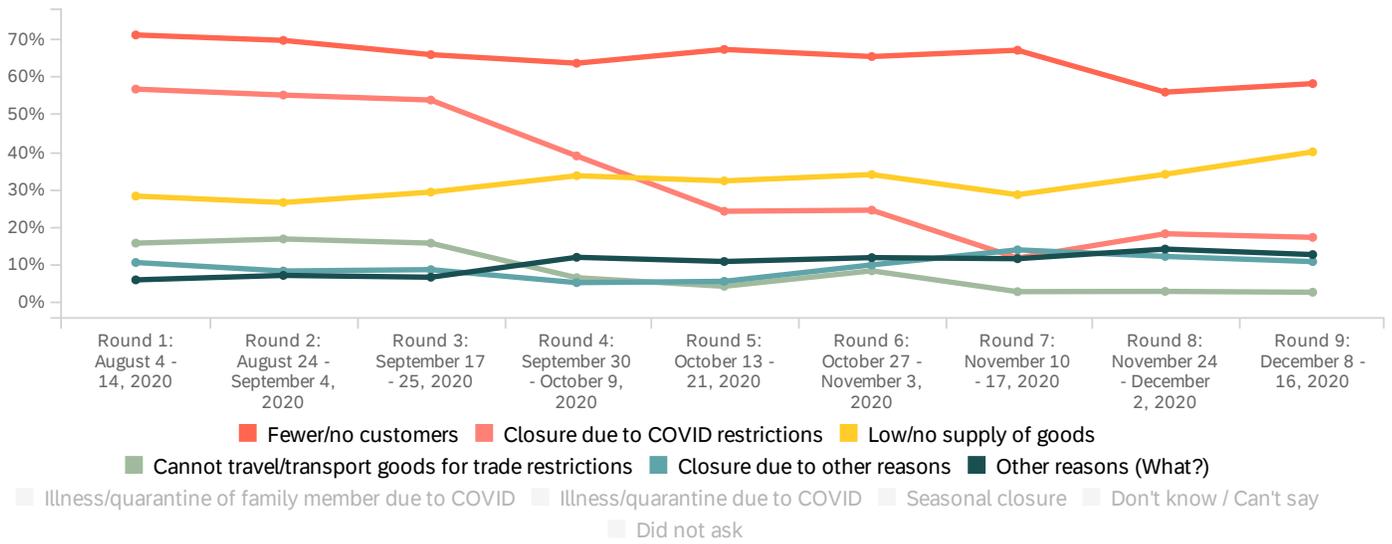
- **Impact on Business:** Closures due to COVID have decreased from 67% in round 1 to 17% in round 9; however, they increased from 12% to 17% between round 7 and round 9.
- **Ability to Cover Salaries:** We're seeing improvements over time, with a slight reduction in round 9 -- while there was a reduction in employers' ability to meet this in rounds 2 and 3, round 8 levels were the highest since we started measuring this trend in round 1. However, round 9 levels represented a 6% drop in ability to cover salaries compared to the preceding round.
- **Overall Financial Situation:** 87% of customers in round 9 report a worsened financial situation since the start of COVID-19, compared to 94% in round 1. In addition, fewer respondents (37%) said their overall financial situation was 'very much worse', compared to round 1 (50%). However, starting in early November, customers were more likely to report 'slightly worse' than 'very much worse' financial situations: 50% of round 9 clients said it 'got slightly worse', compared to 44% in round 1.
- **Impact on Income:** In round 1, 91% of customers reported a decrease of some degree in income. In round 9, this has slightly decreased to 89%. The severity of the worsening has improved somewhat: while 66% of round 1 customers reported a 'very much decreased' income, 56% of round 9 customers have reported the same. Those reporting 'slightly decreased' income have grown slightly from 25% in round 1 to 33% in round 9.
- **Consumption Changes:** Consumption seems to have recovered slightly compared to the beginning of data collection: in round 9, 32% reported no change to their food consumption. Only 27% 'very much decreased consumption' in this round compared to the high of 44% in round 1. However, those reporting 'slightly decreased consumption' has been increasing since the beginning of data collection: 37% of customers in round 9 made a slight adjustment, compared to 26% at the beginning of data collection.

The Bad

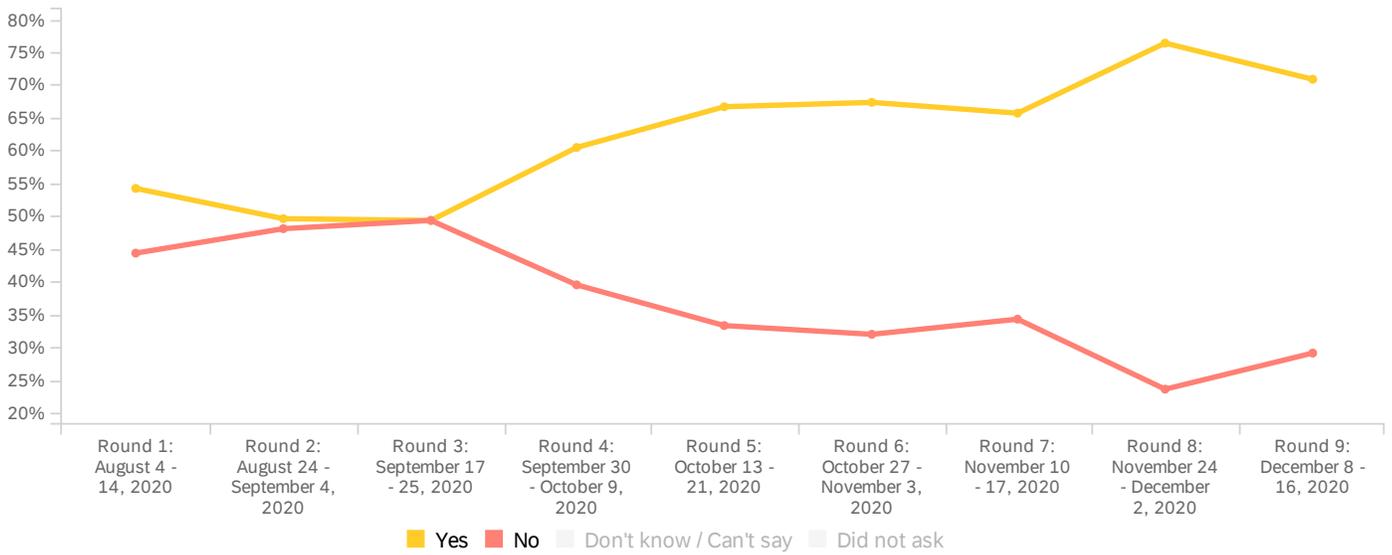
- **Burden and Confidence of Loan Repayments:** Burden and confidence peaked in early October, when 60% of clients said their loan repayment was a 'heavy burden' and 48% were 'very unconfident' in repayment. This trend has since improved: in the last round, 31% said the loan was a heavy burden, 27% said it was 'somewhat of a burden', and 28% said they were 'very unconfident' in their ability to make the next payment.
- **Coping Mechanisms:** The percent of respondents able to find new or additional forms of work is at a low of 9%, compared to 17% in round 1. Usage of savings has consistently increased from the beginning of data collection: 91% of round 9 clients made this adjustment, compared to 80% in round 1. On the positive side, fewer respondents are completely stopping their loan payments compared to earlier rounds.

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

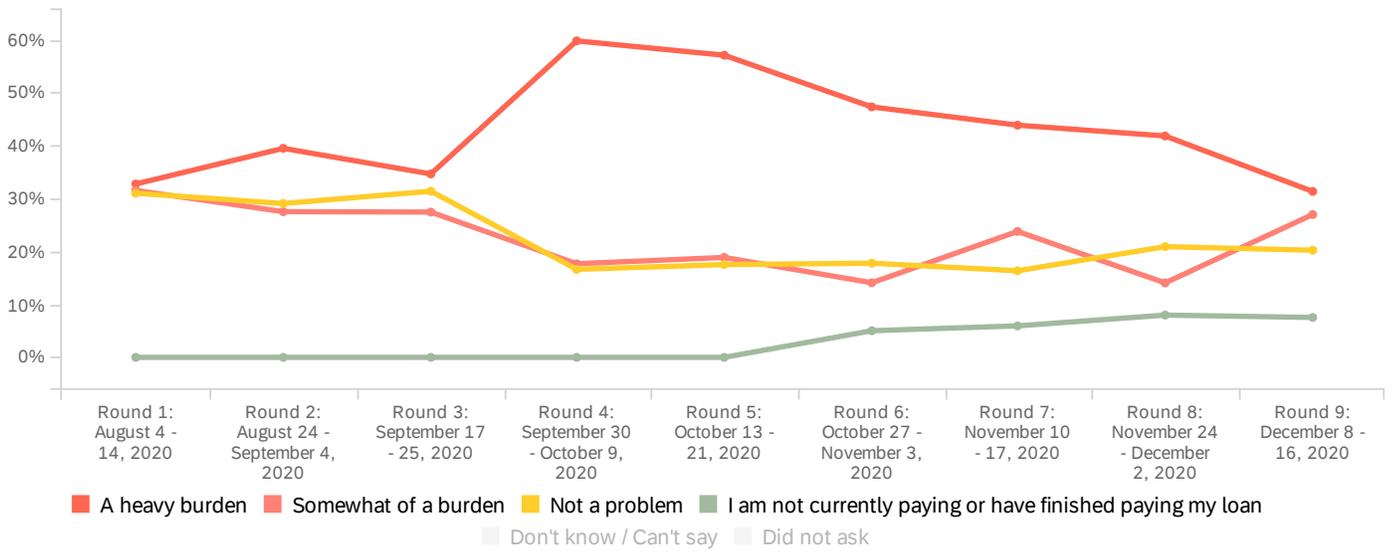
Impact on Business



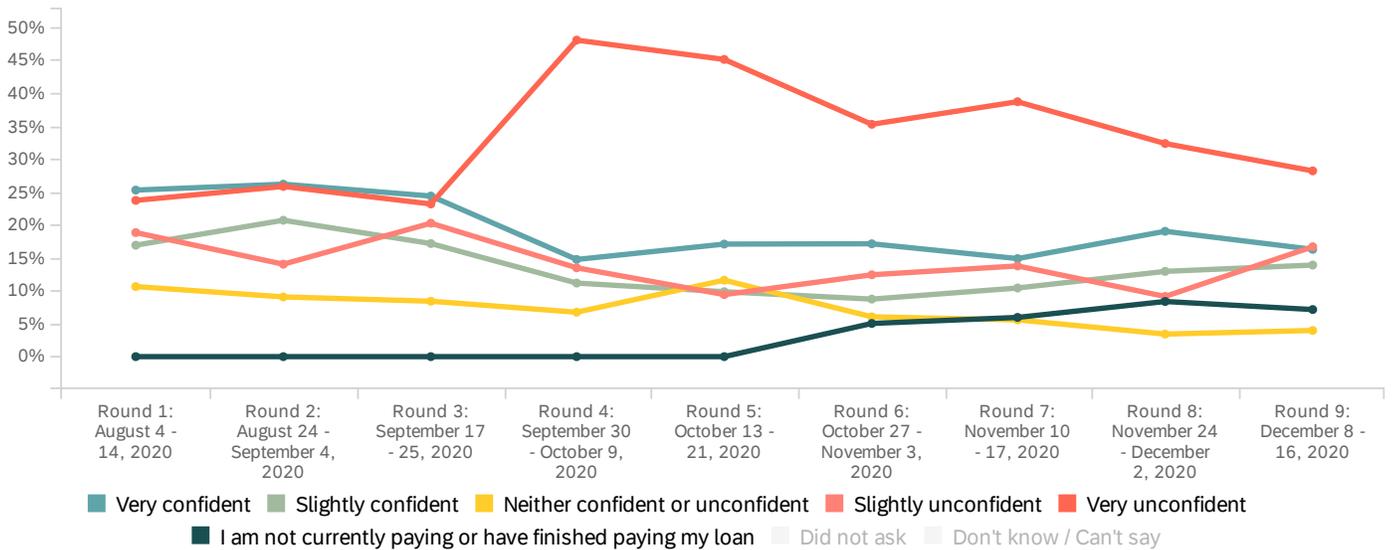
Ability to Pay Employee Salaries



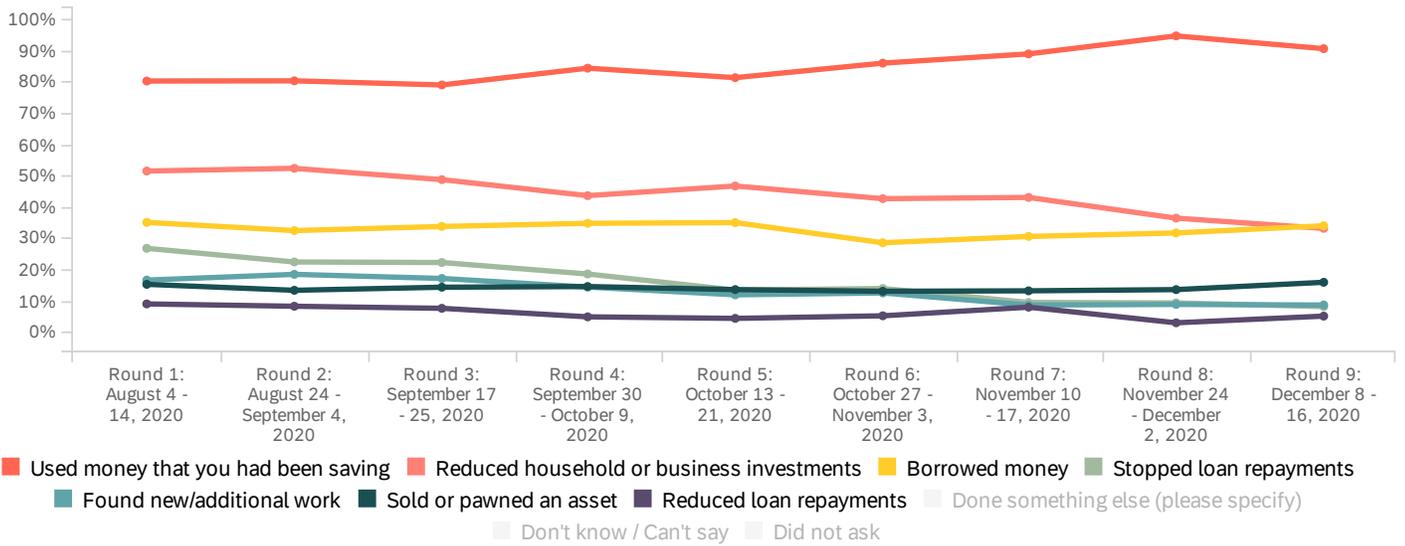
Loan Repayment Burden



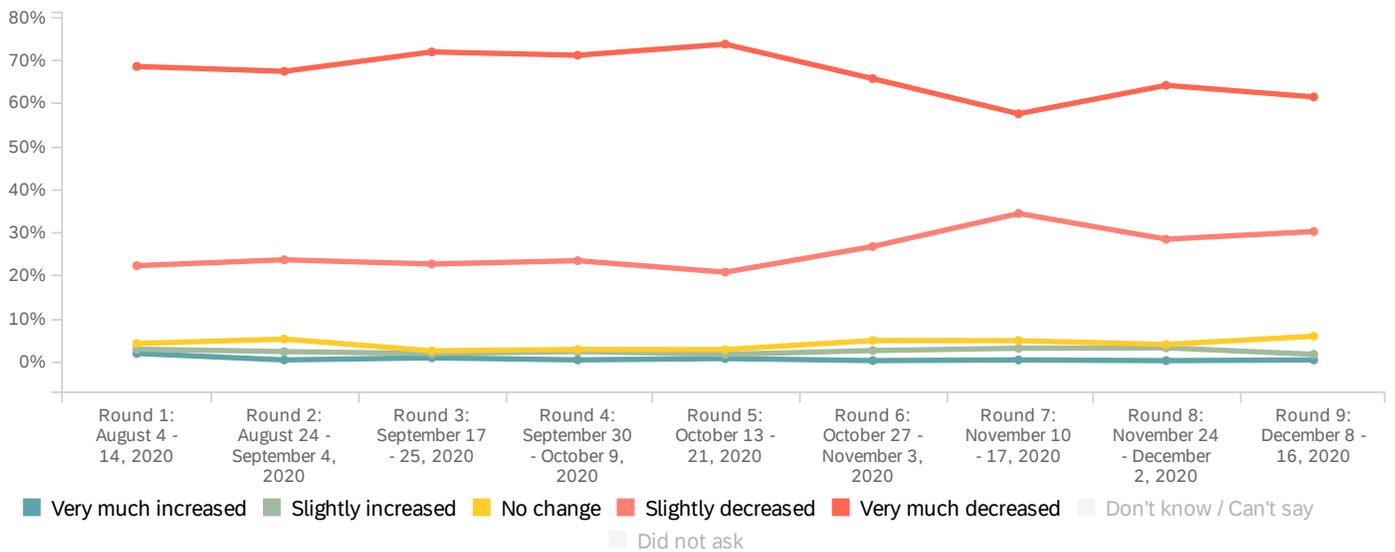
Confidence in Loan Repayment



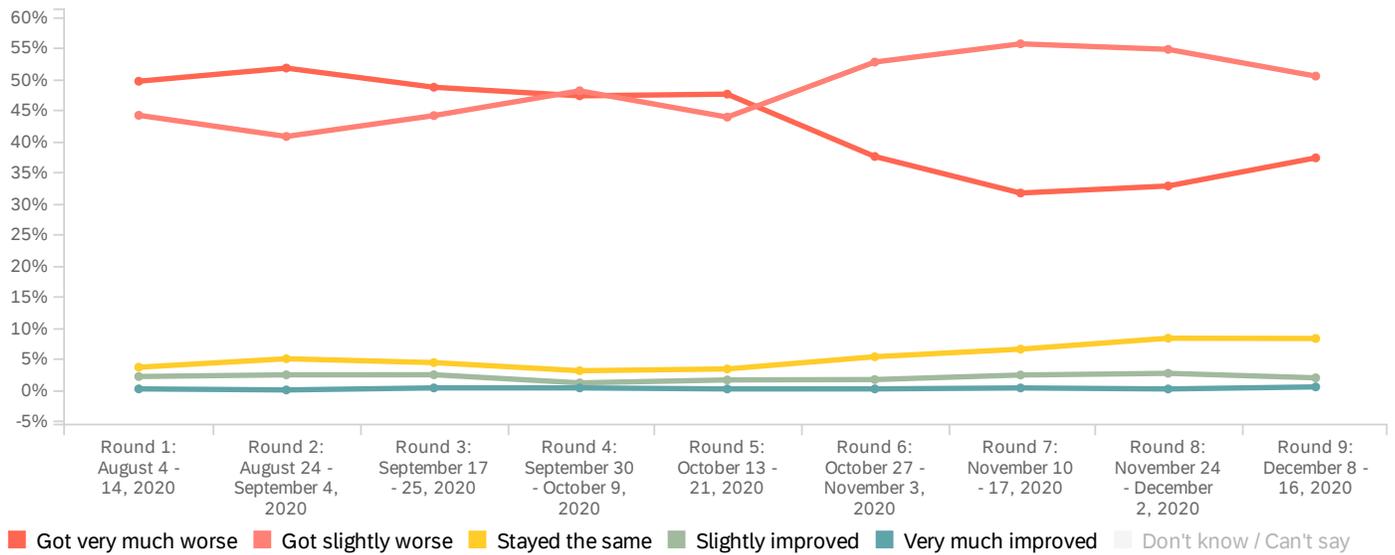
Coping Mechanisms



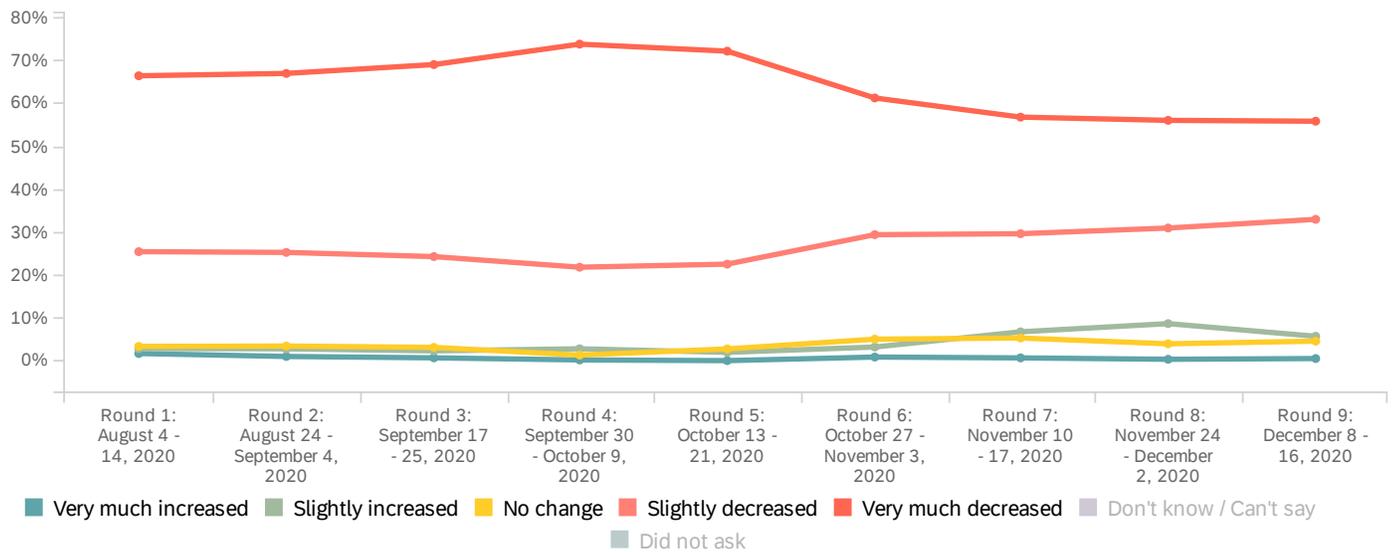
Impact on Saving



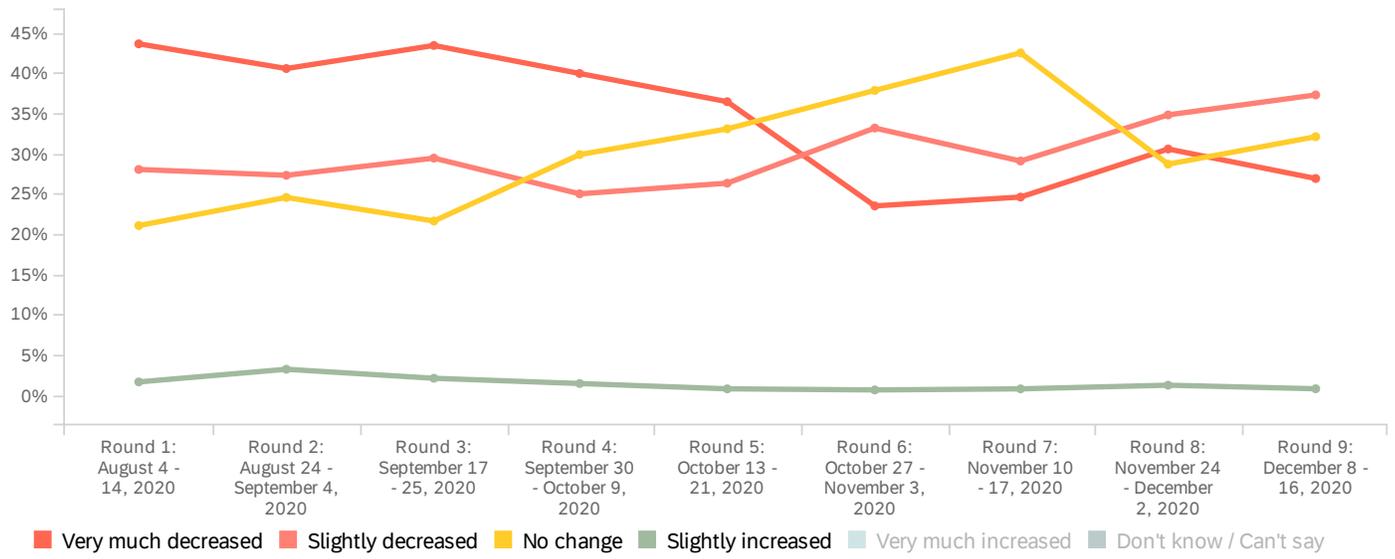
Impact on Overall Household Financial Situation



Change in Income



Change in Food Consumption



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

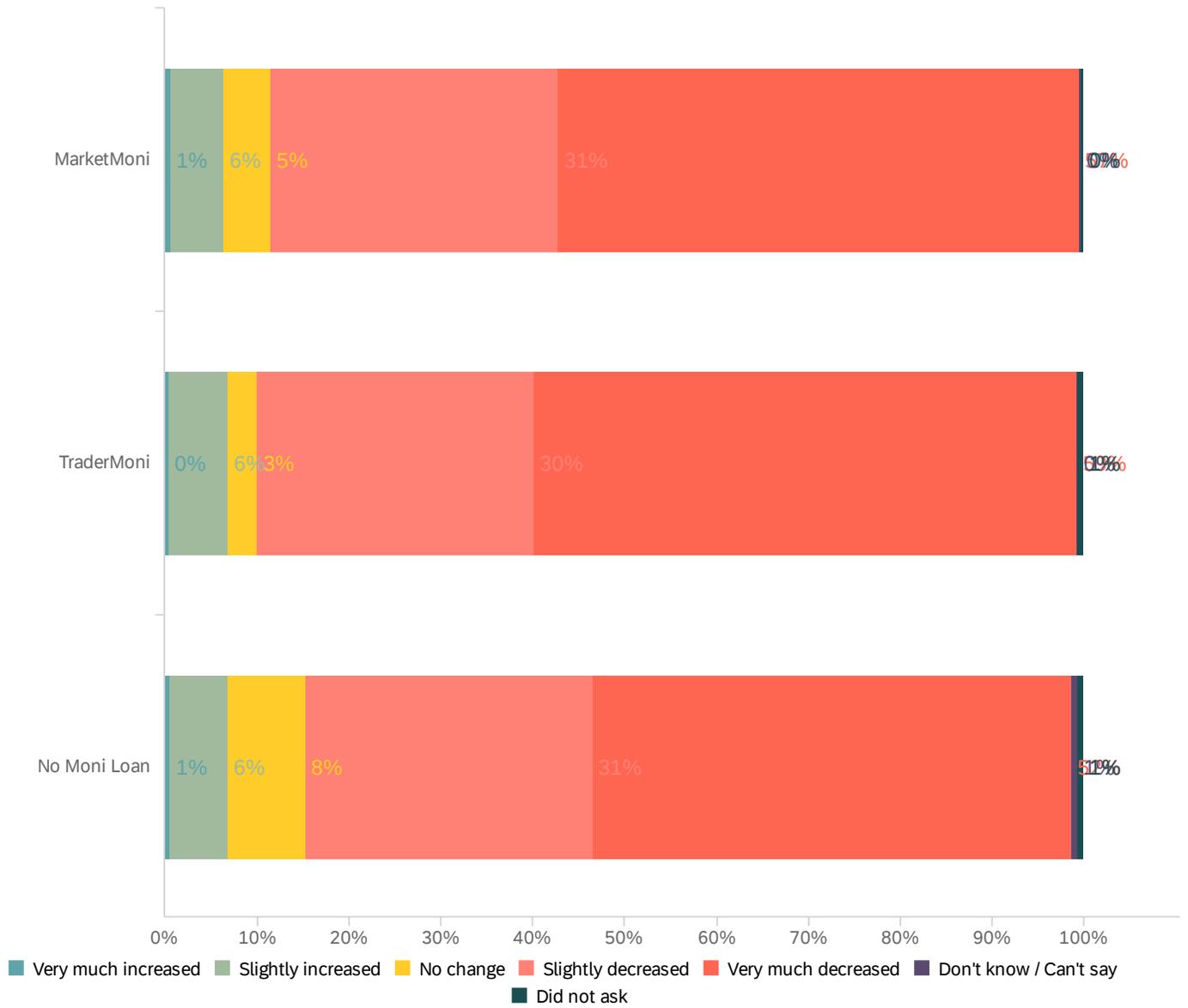
From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 1,099 MarketMoni clients (44%), 1,040 TraderMoni clients (42%), 5 FarmerMoni clients, 320 clients with no Moni loans (15%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers, but also report less confidence in loan repayment. This may be due to the larger average ticket size of the Market Moni loan. We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 57% of MarketMoni customers vs. 59% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 39% of MarketMoni customers vs. 28% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 70% of MarketMoni customers vs. 70% of TraderMoni customers were able to pay their employees.
- **Impact on Savings:** 61% of MarketMoni customers vs. 64% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 33% of MarketMoni customers vs. 36% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 37% of MarketMoni customers vs. 44% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 19% of MarketMoni customers were confident, compared to 32% of TraderMoni customers.*

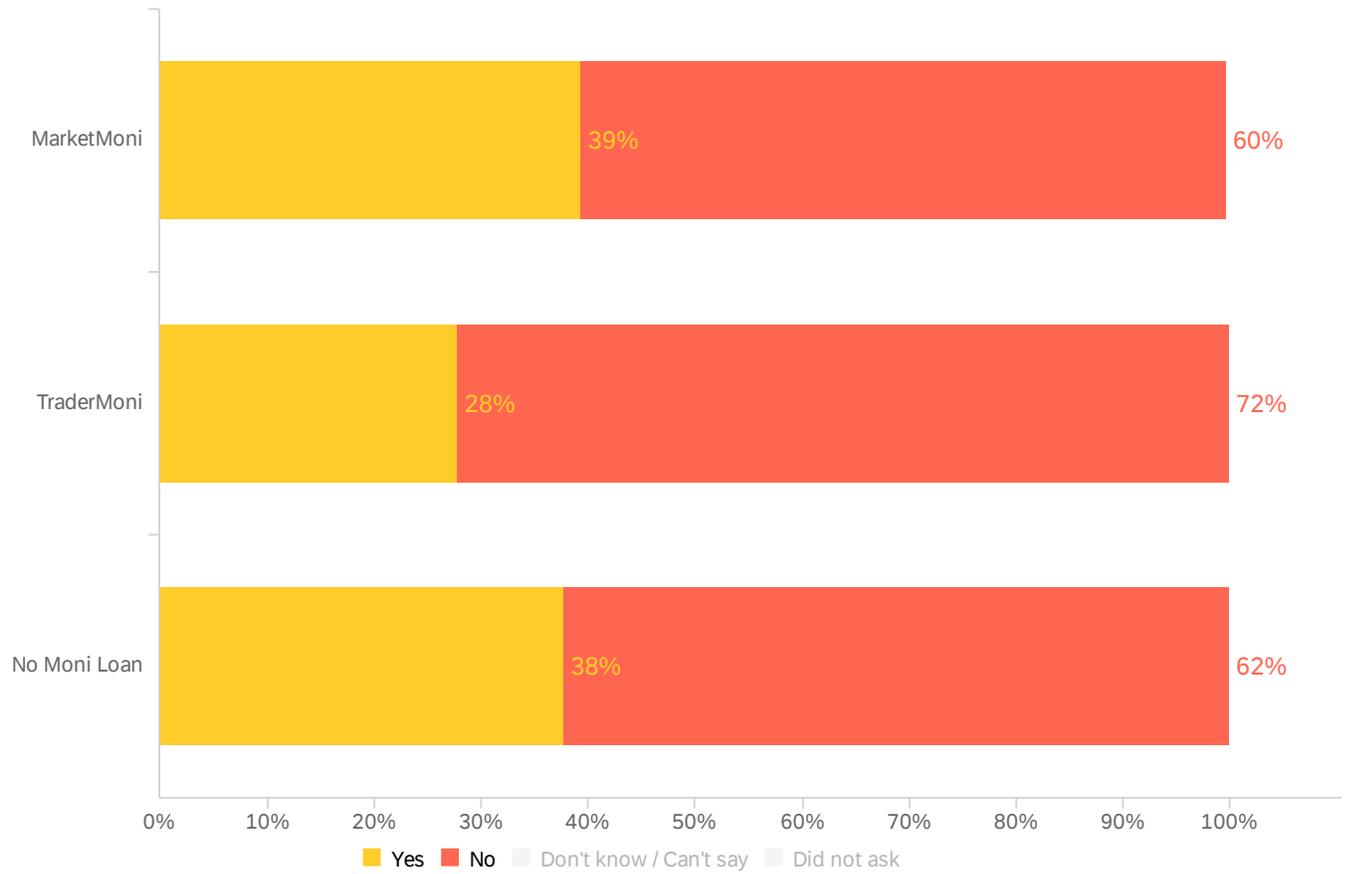
There appear to be no notable differences between MarketMoni and TraderMoni customers in vulnerability, poverty profile, or employment sector.

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

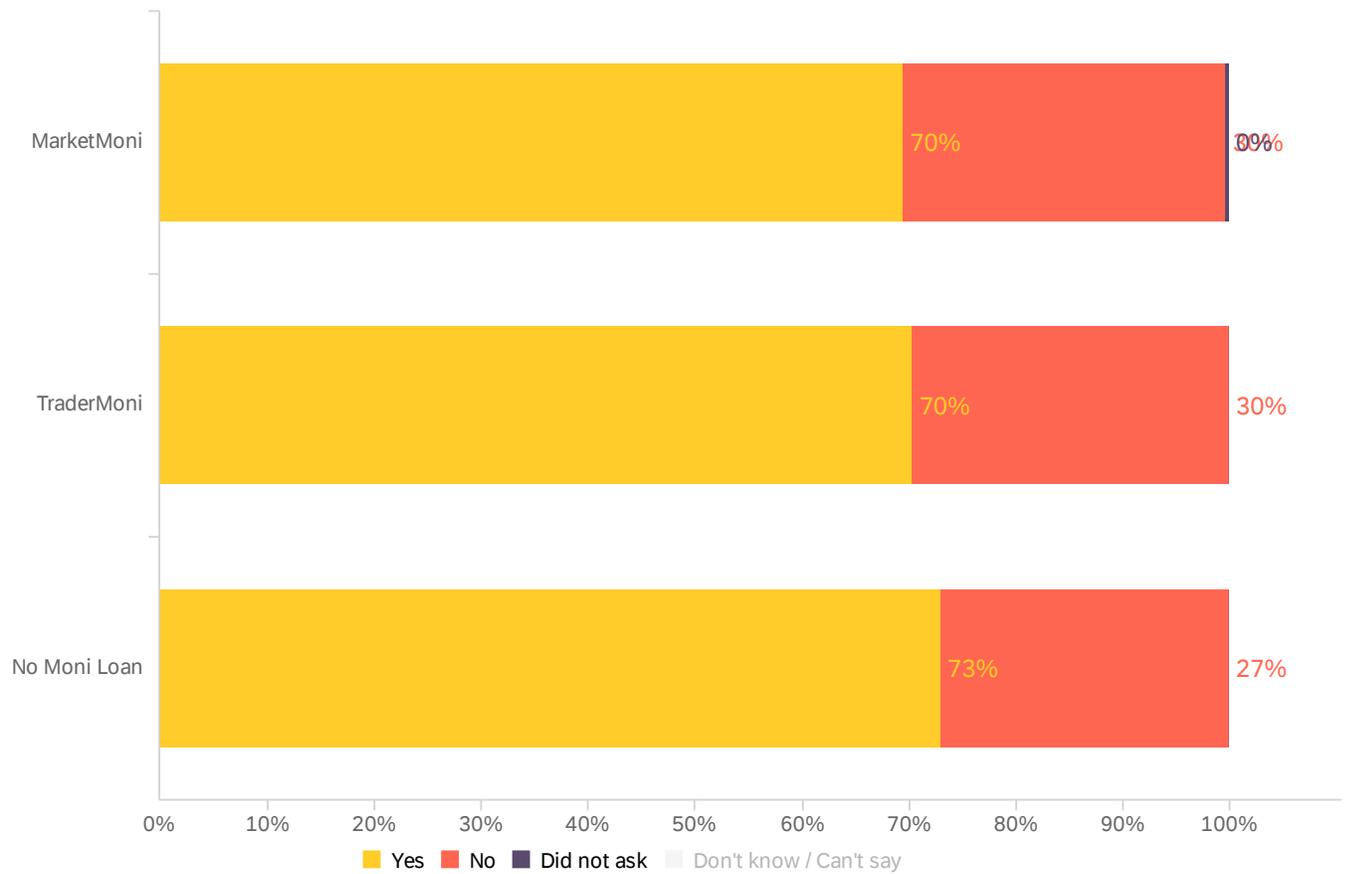
Impact on Income by Product Type



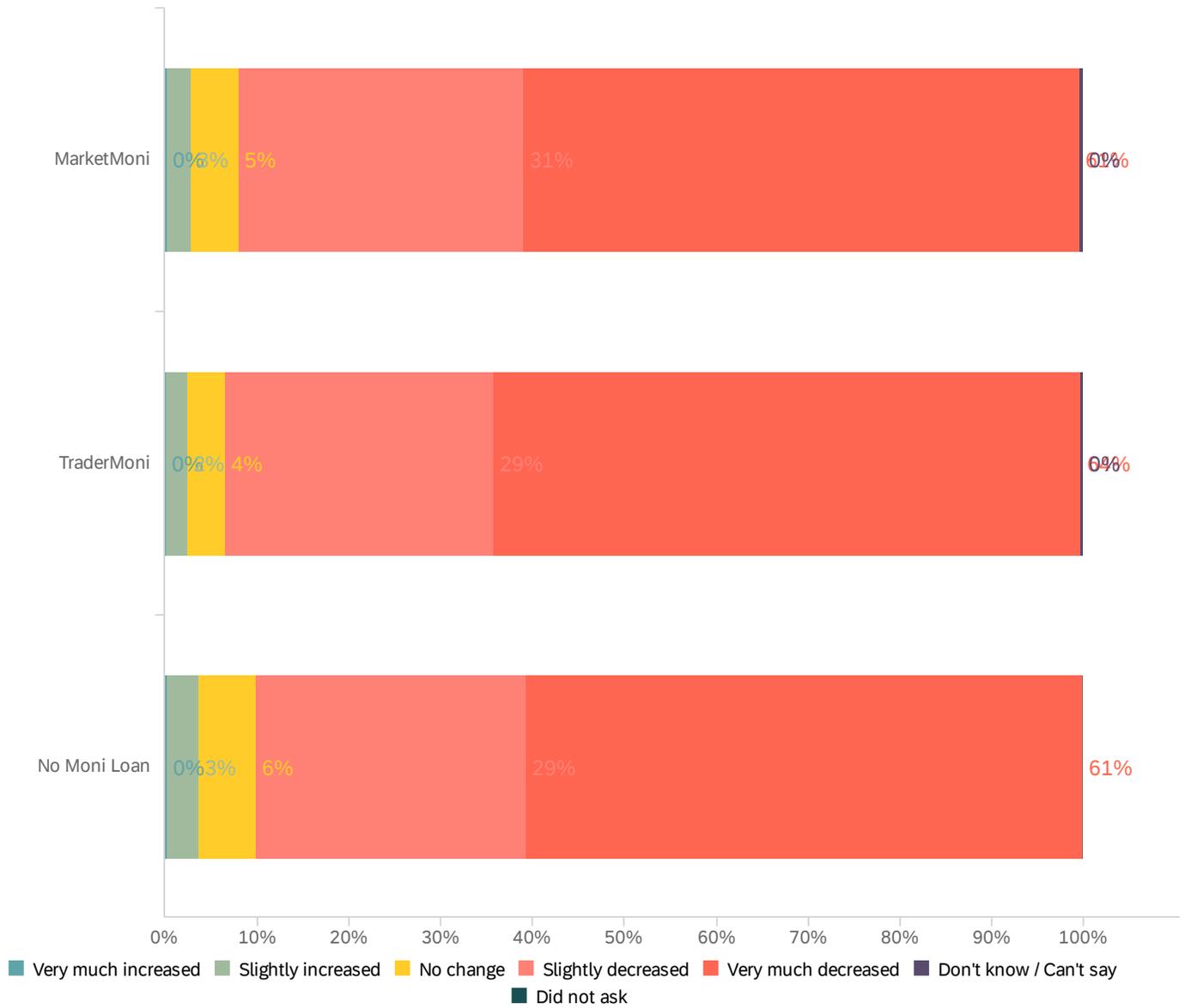
Existence of Employees by Product



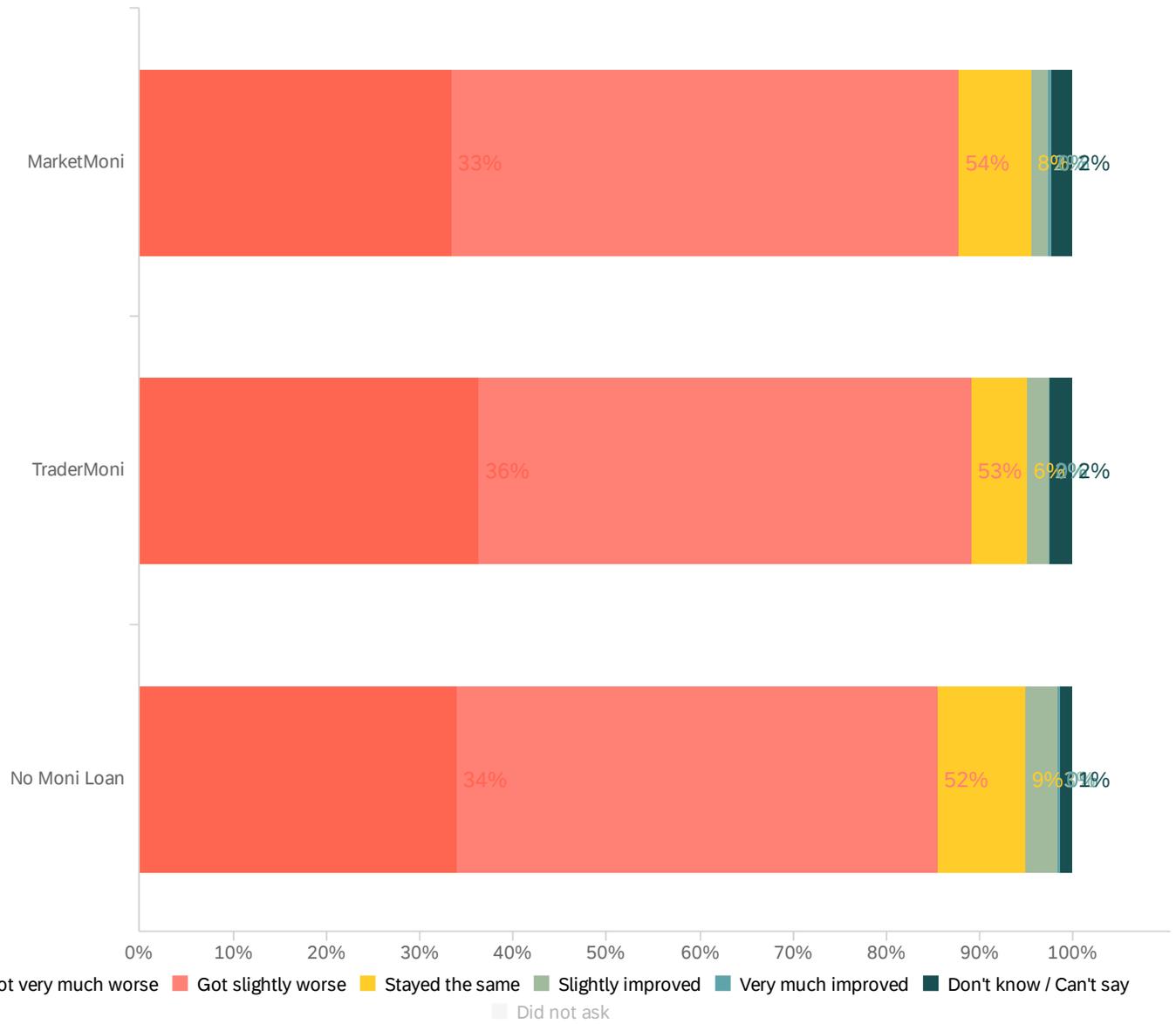
Ability to Pay Employees by Product Type



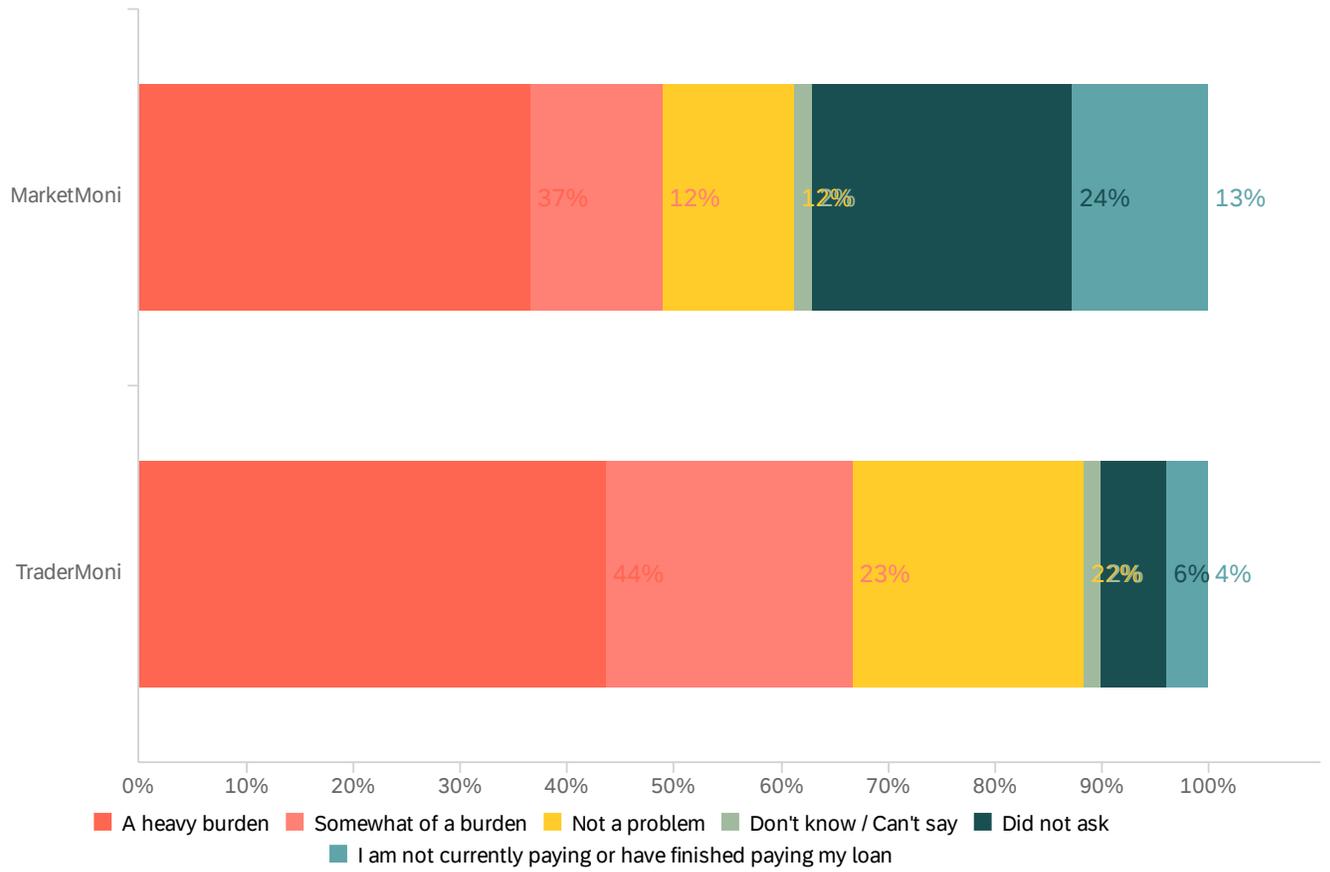
Impact on Savings by Product Type



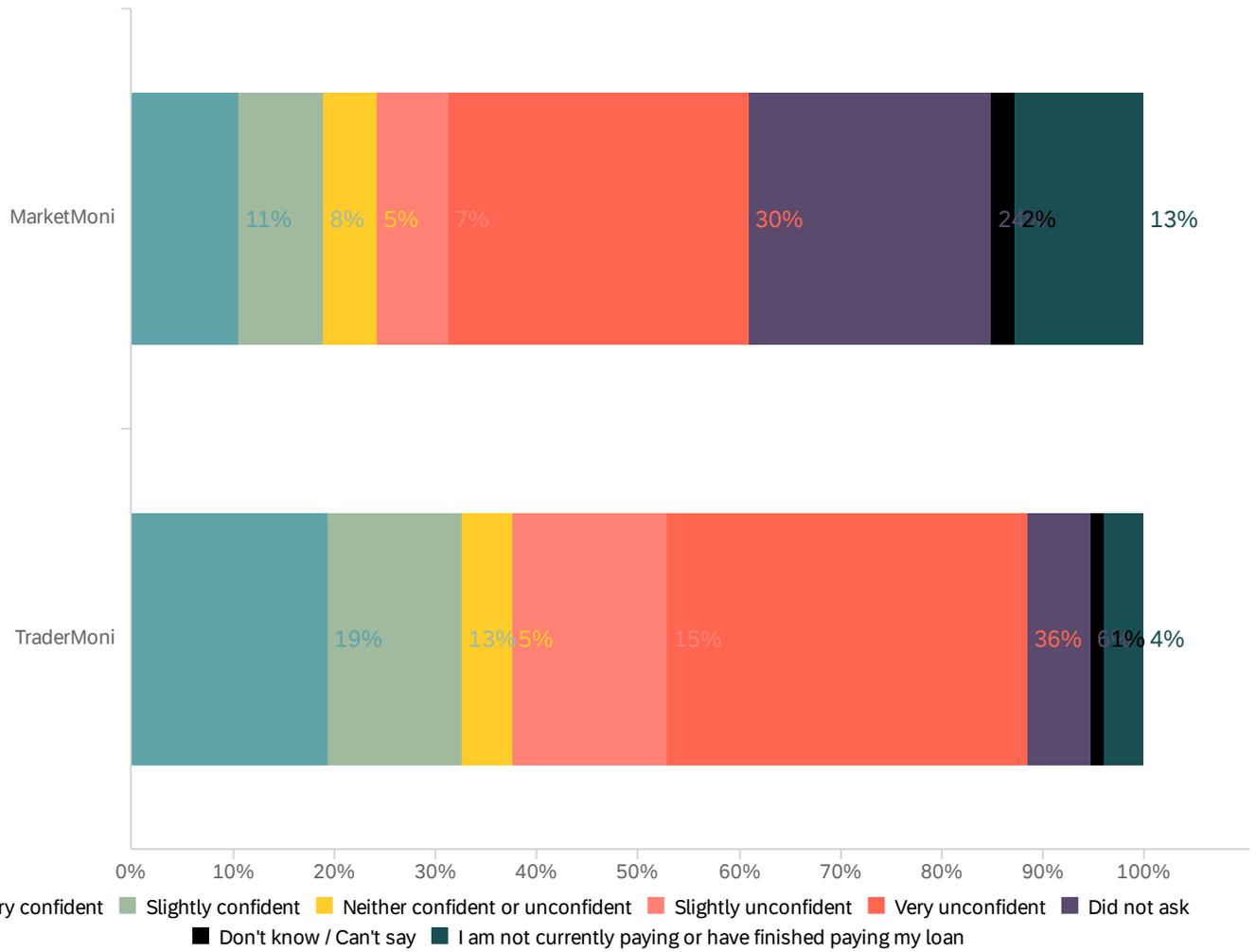
Impact on Financial Situation by Product Type



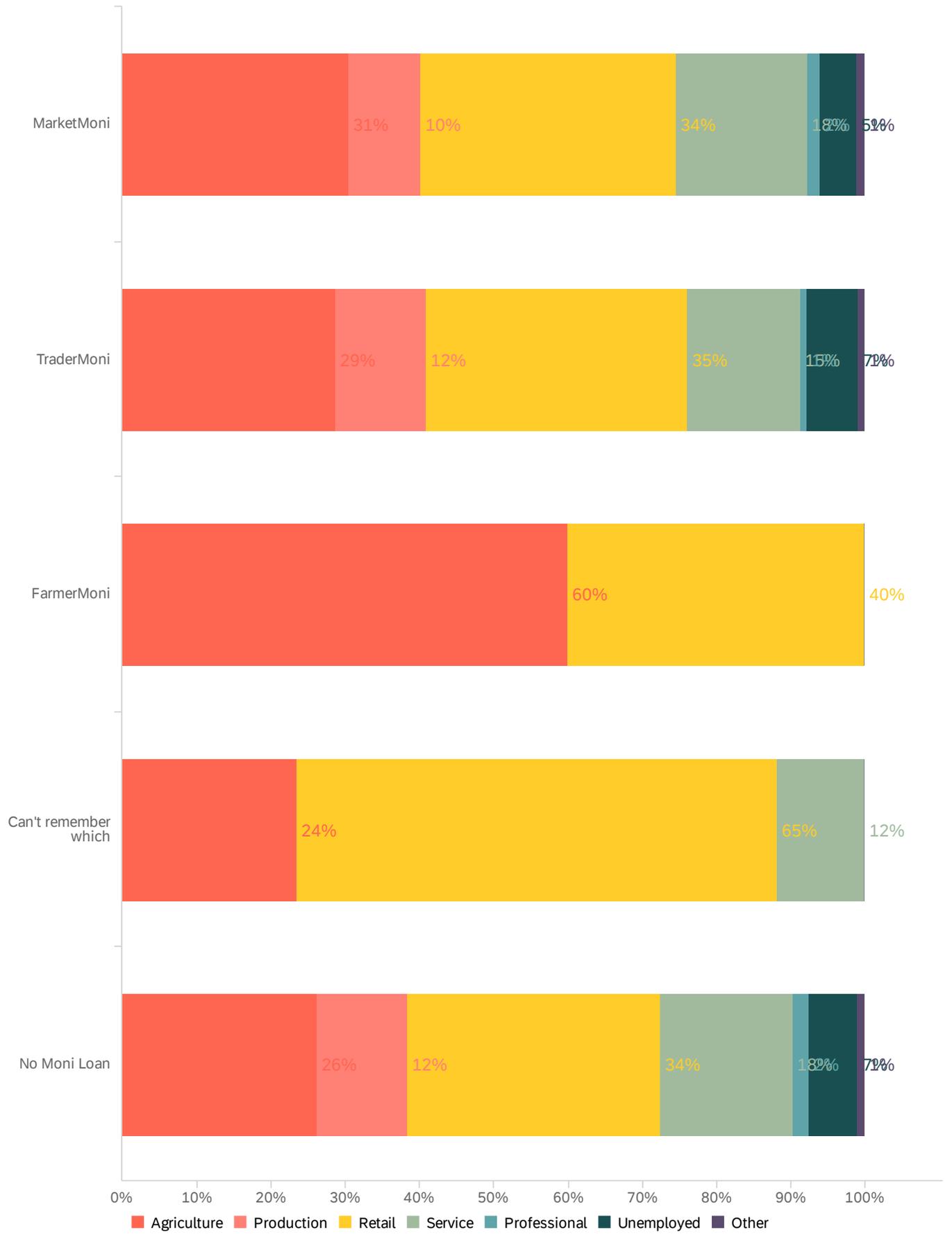
Repayment Burden by Product Type



Repayment Confidence by Product Type



Employment Sector by Product Type



SECTION 3: IMPACT BY REGION

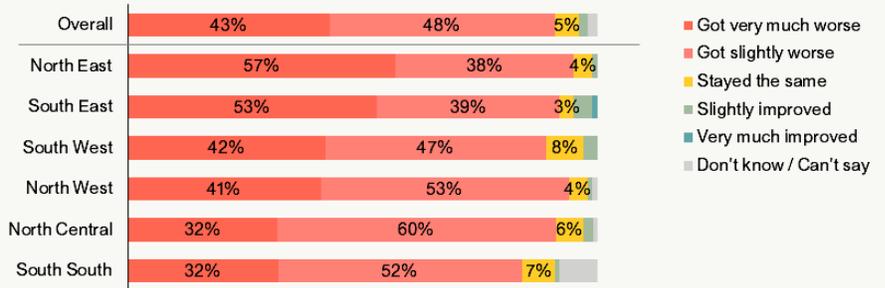
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COVID-19 Experience by Region

Respondents in the six geopolitical regions have experienced the pandemic differently.

The regions in the east and west suffered from worse household financial situations than the two regions in central Nigeria. North Central and South South improved the most over the nine rounds: both regions reported the lowest proportion of 'very much worse' finances in round 9. In comparison, at least 50% of respondents in North East, South East, and North West still reported the significantly worsened financial situations in Round 9.

Household Financial Situation



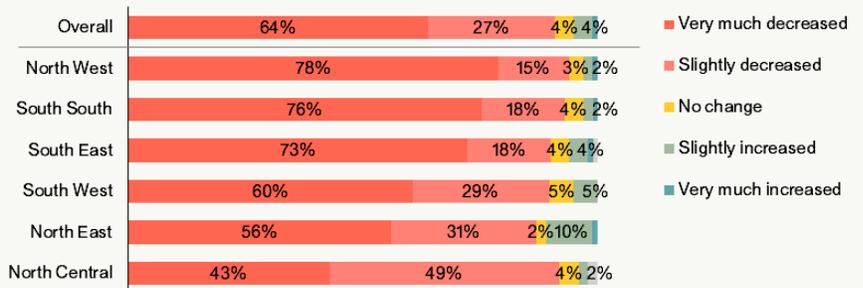
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COVID-19 Experience by Region

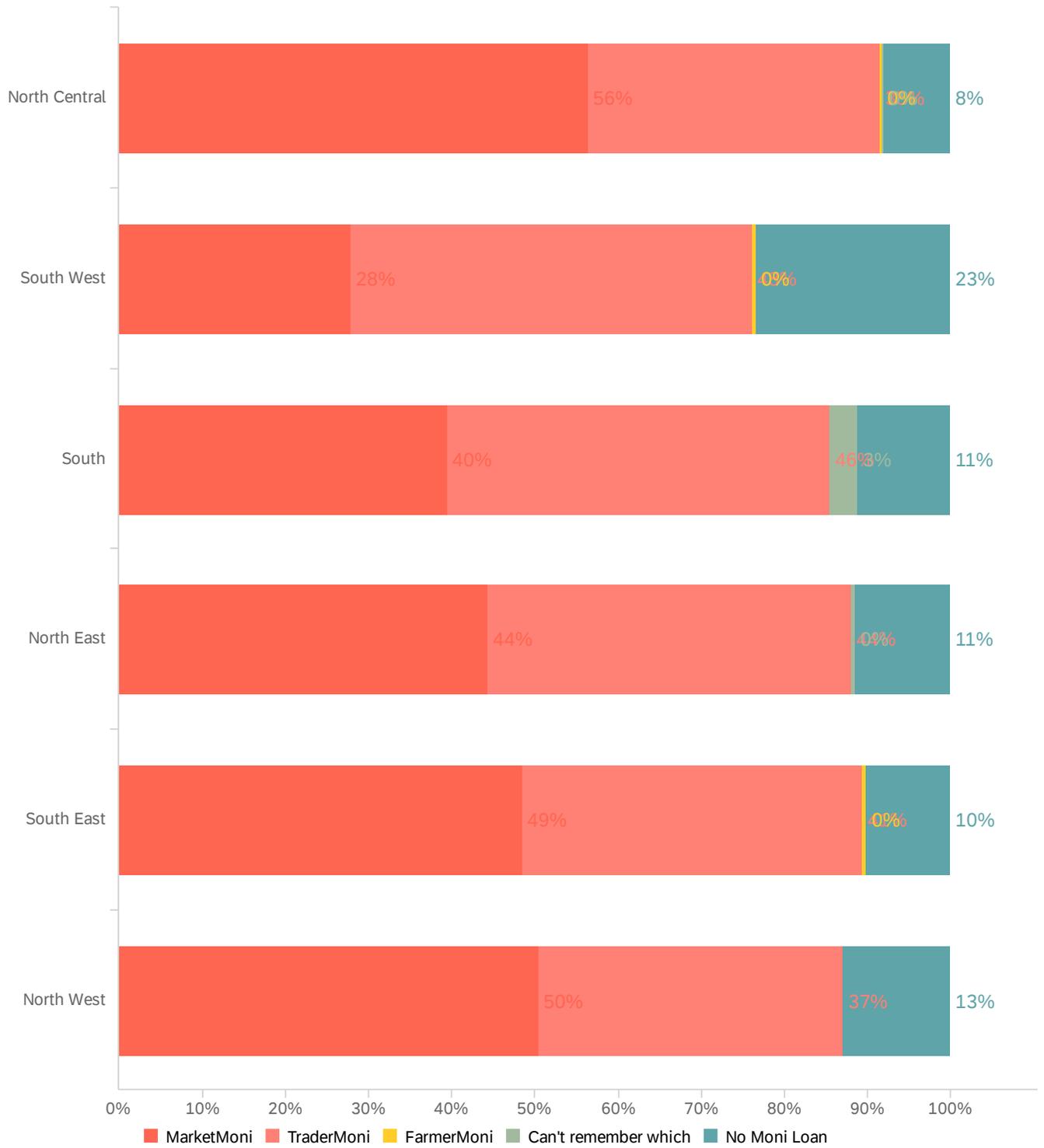
Respondents in the six geopolitical regions have experienced the pandemic differently.

Generally, clients in the south experienced worsened business income than those in the north. The only northern region that fared worse was North West. The regions in the east and west suffered from worse financial situations than the two regions in central Nigeria. However, similar to the trends in household financial situation, North Central, South South, and South West improved the most, decreasing the percentage reporting 'very much decreased' income from the beginning of data collection to the current round.

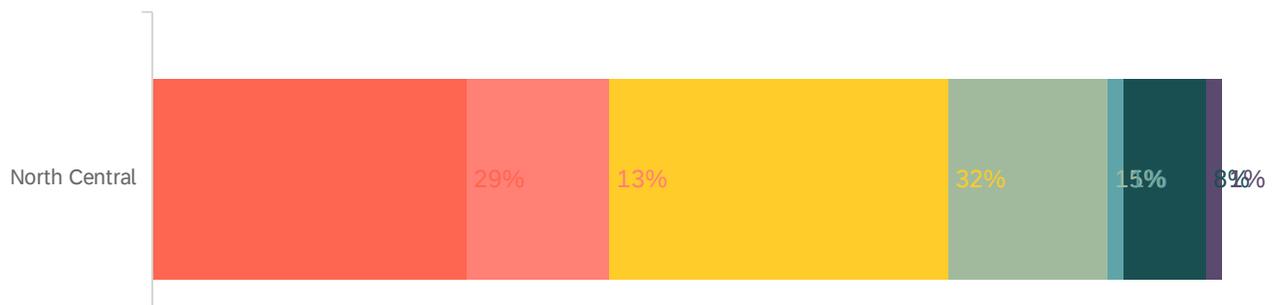
Impact on Income

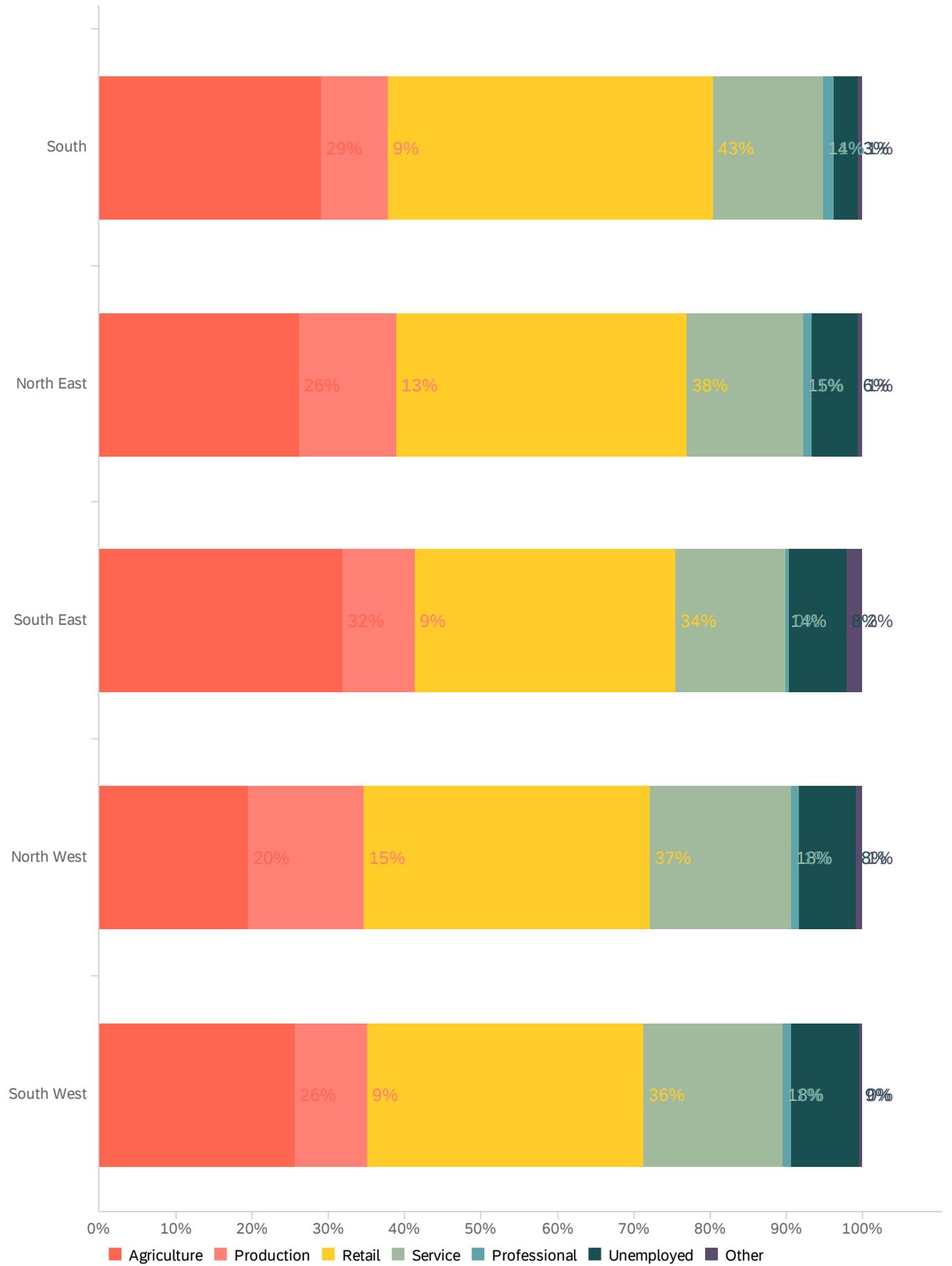


Product Type by Region

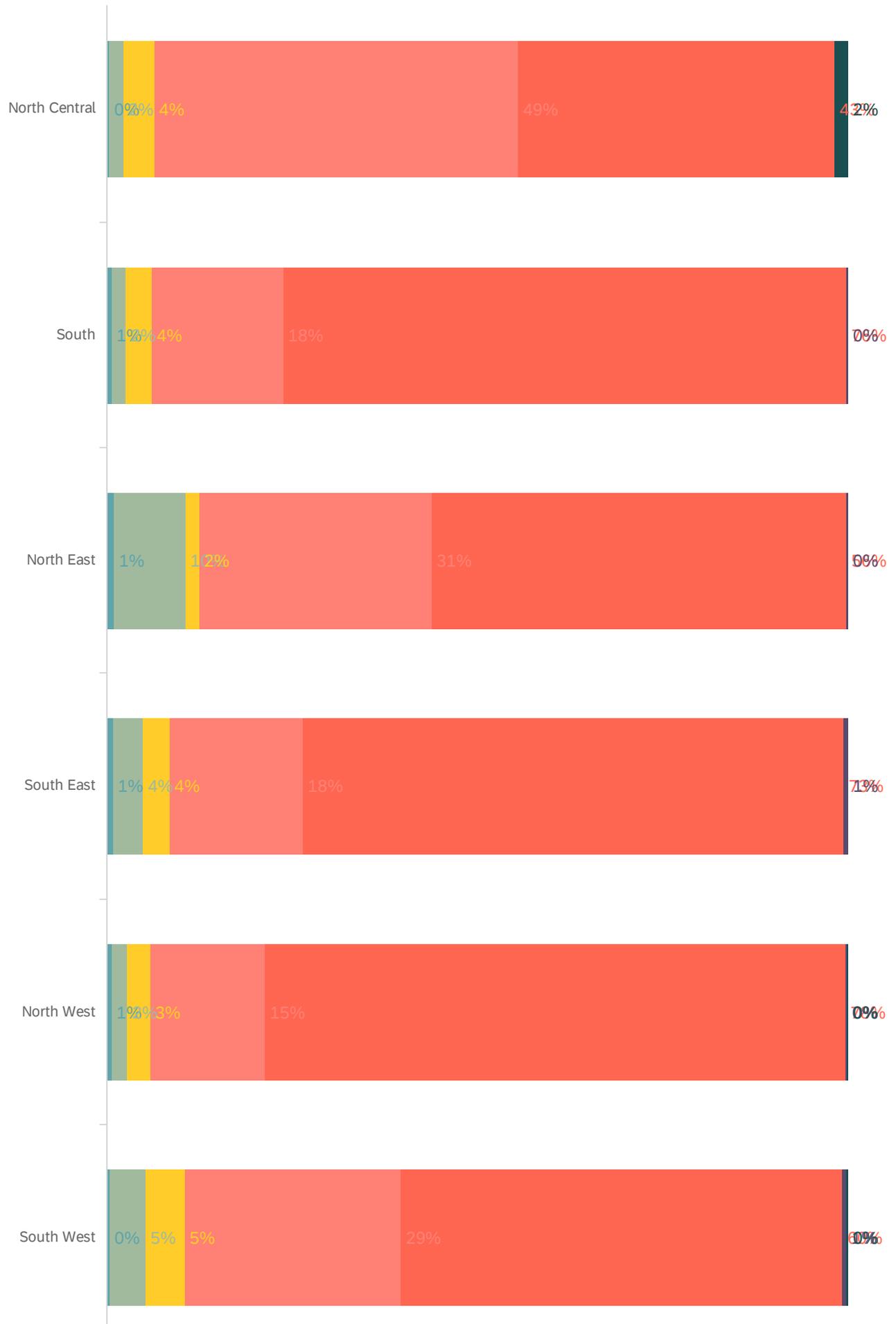


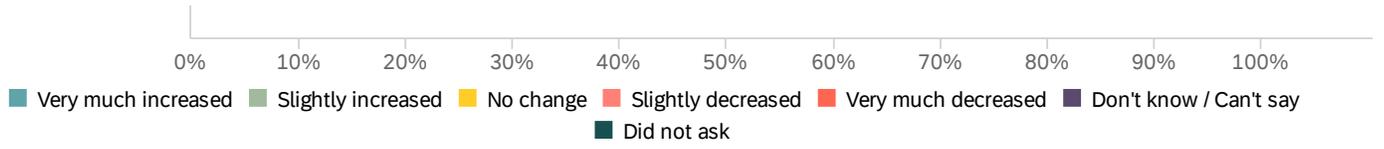
Employment Sector by Region



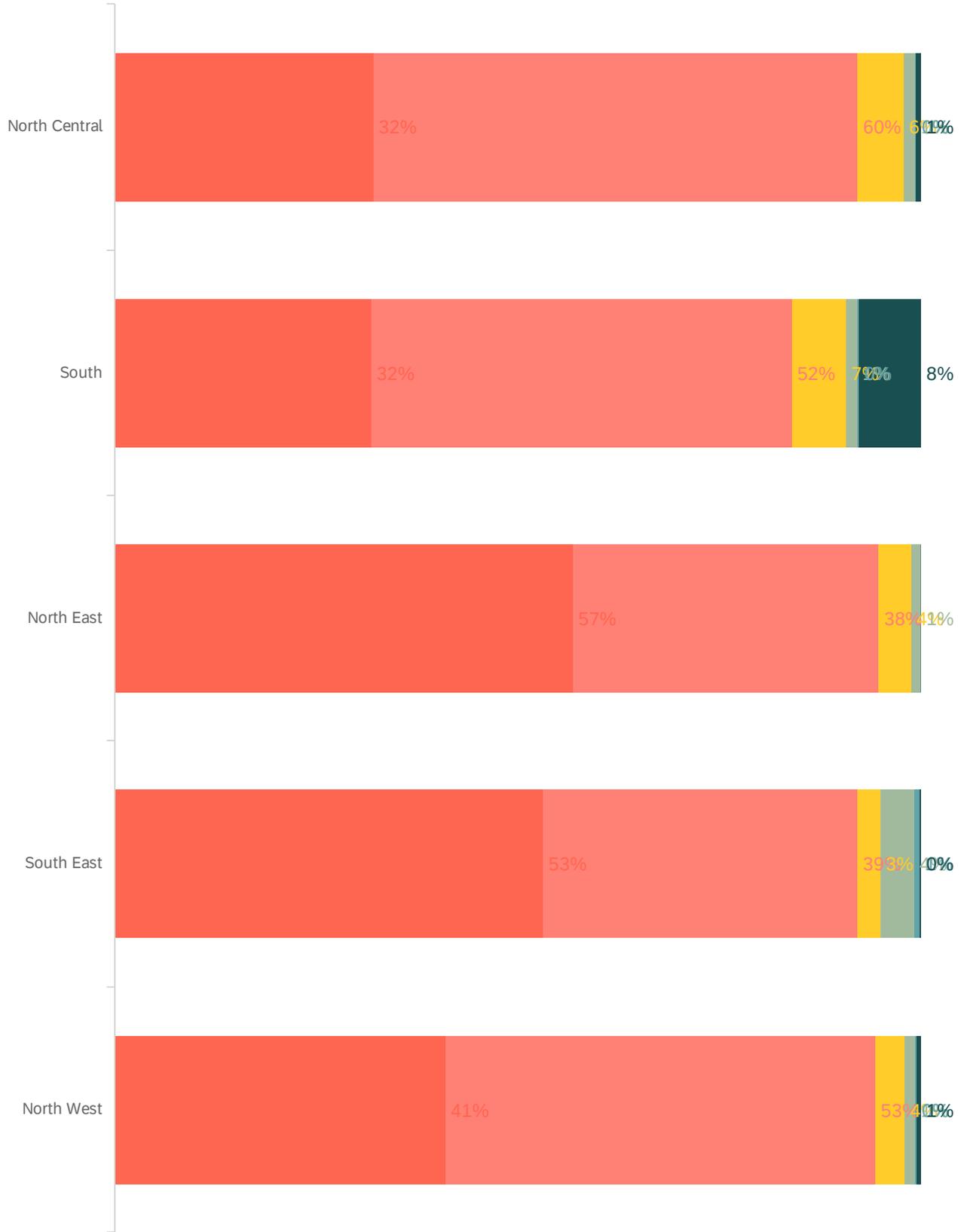


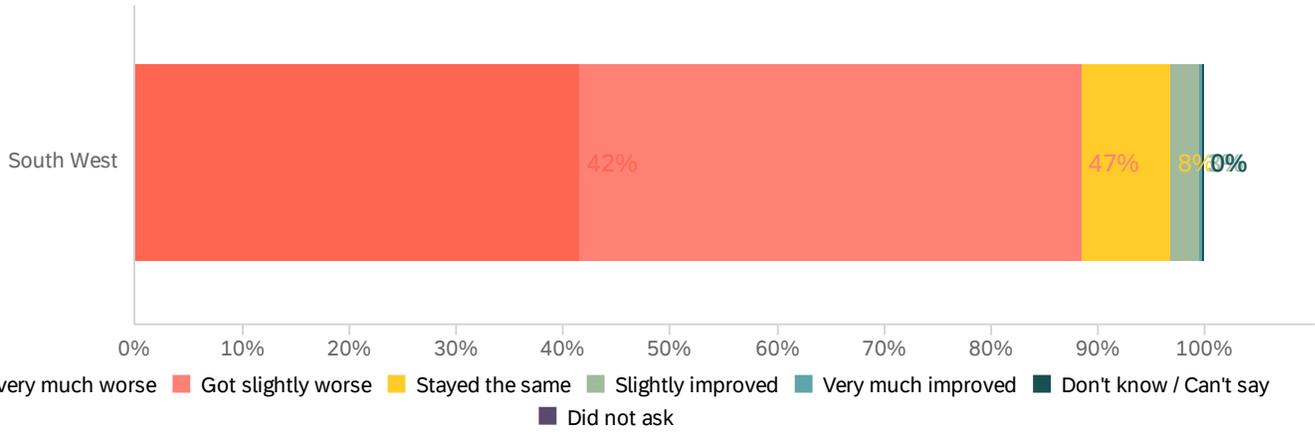
Impact on Income by Region





Overall Financial Situation by Region





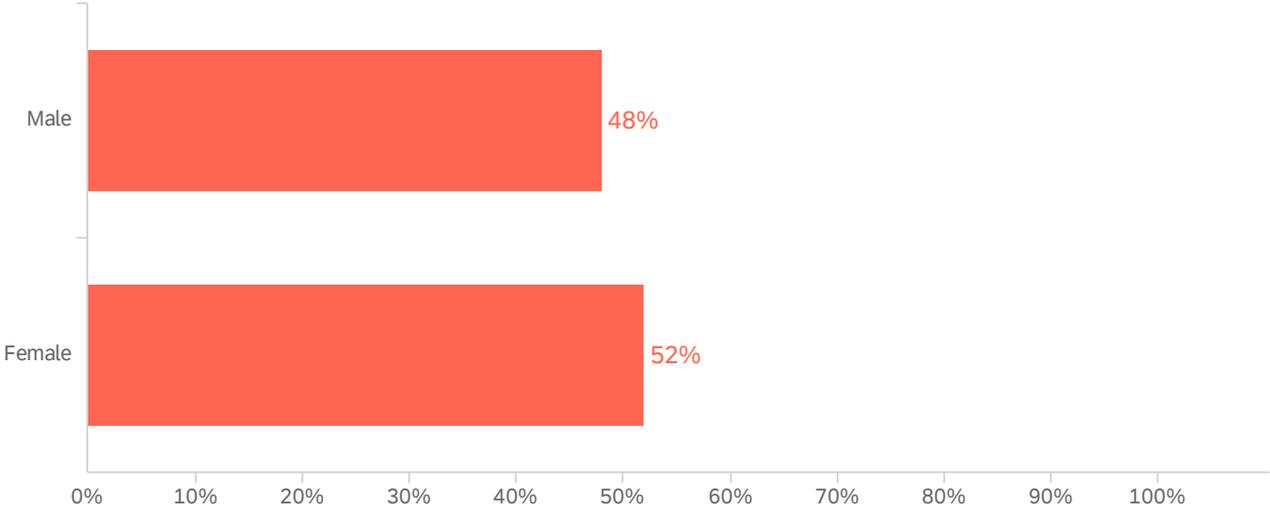
SECTION 4: RESPONDENT PROFILE

- **Gender:** 52% Female
- **Poverty:** 77% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 47% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail (37%) and Agriculture (27%)*
- **Employees:** Only 29% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 83% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 73% of GEEP customers say they are "very concerned" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "Very much concerned" customers decreased from a high of 80% in round 4 to a low of 68% in round 9.

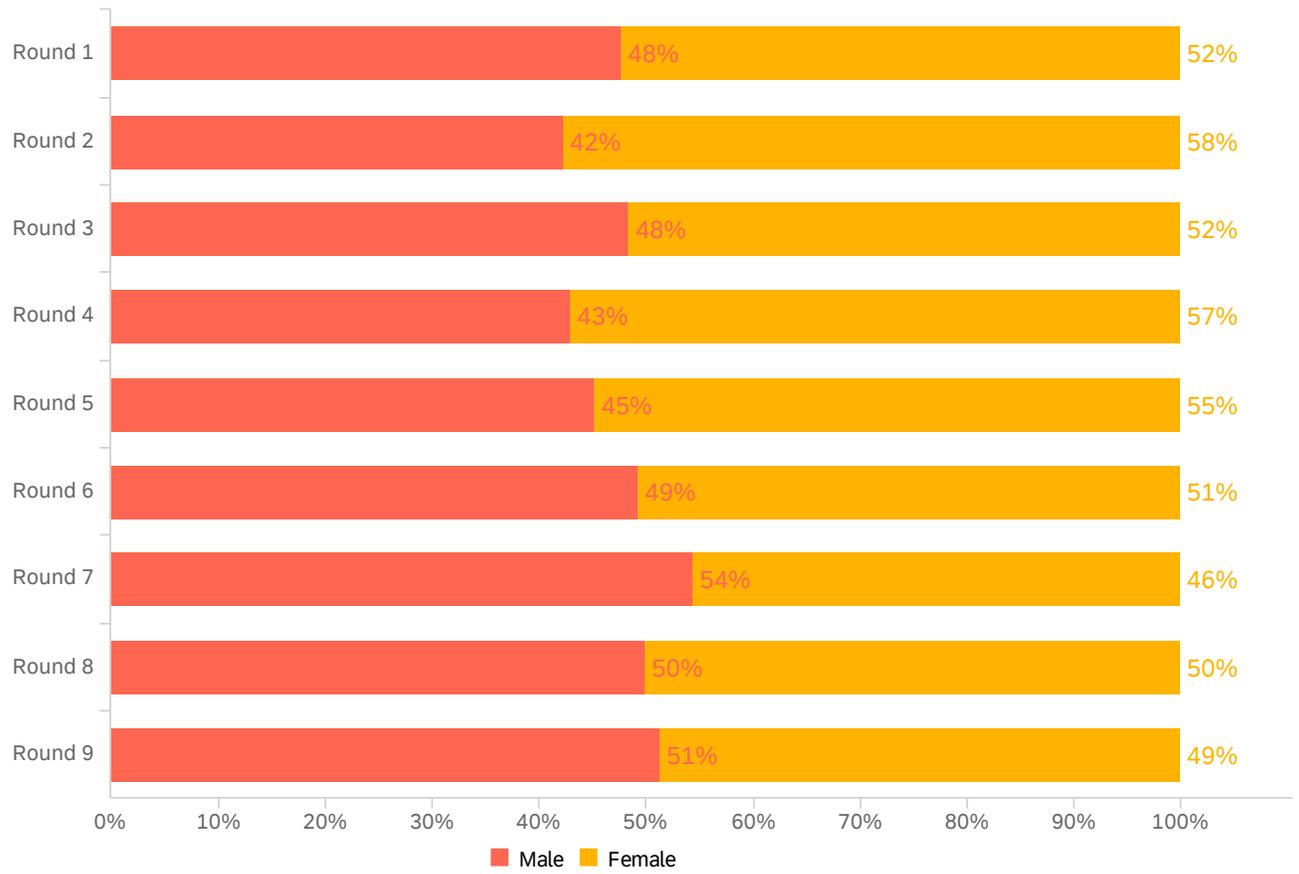
Gender

Over nine rounds of data collection, we've spoken to **5,557** GEEP customers. Over **52%** of these respondents are female.

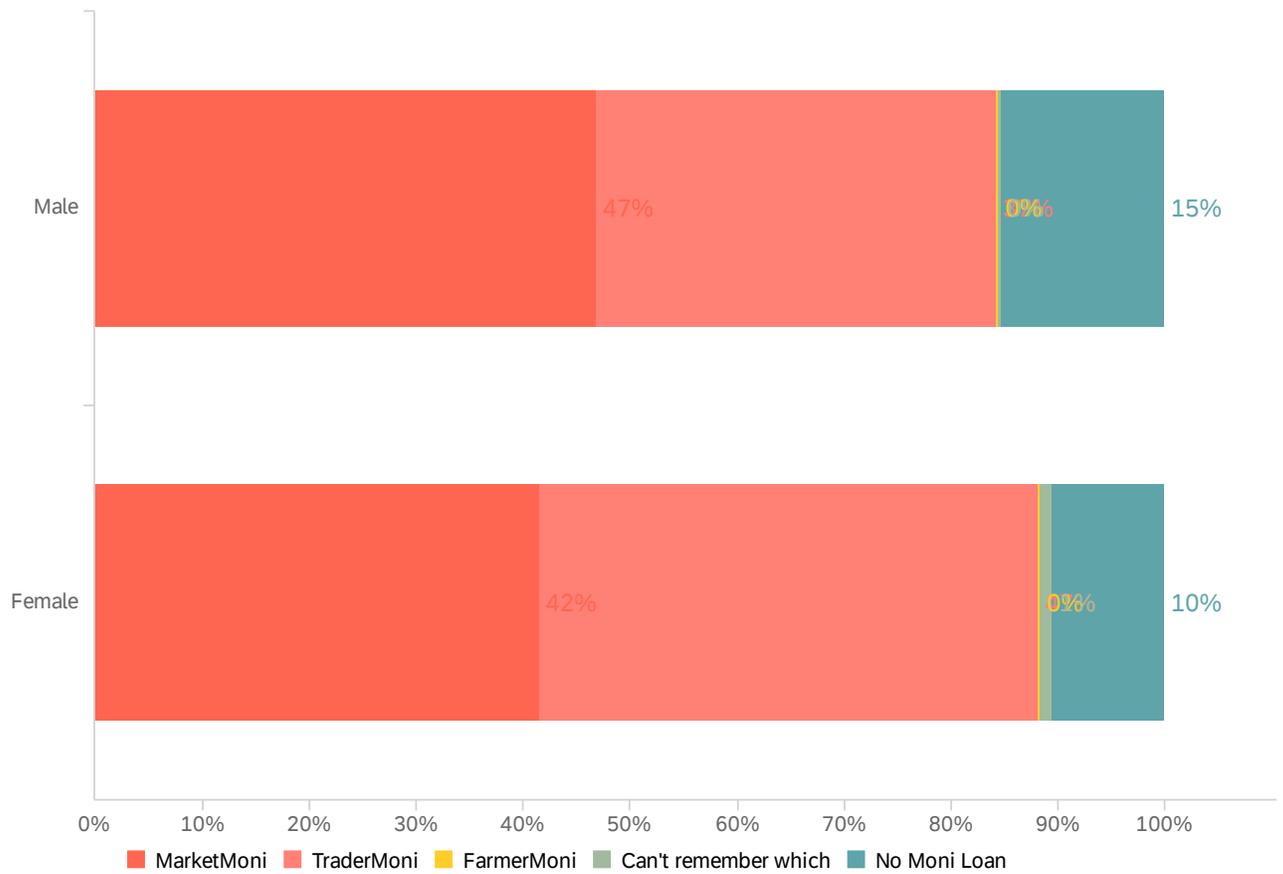
Interviews Completed by Gender



Gender by Round



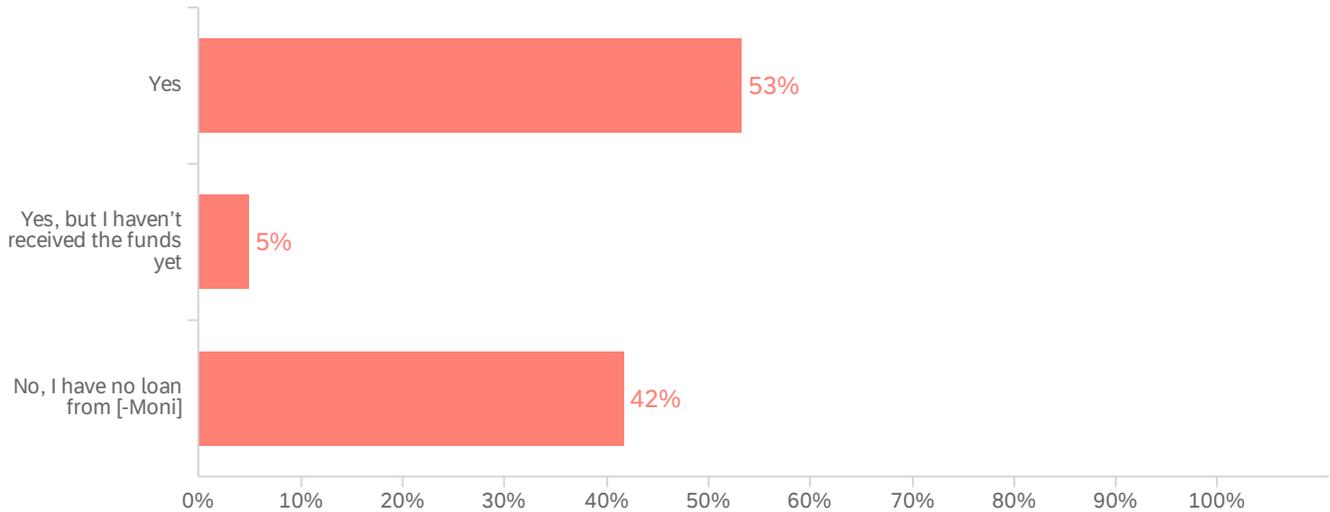
Product Type by Gender



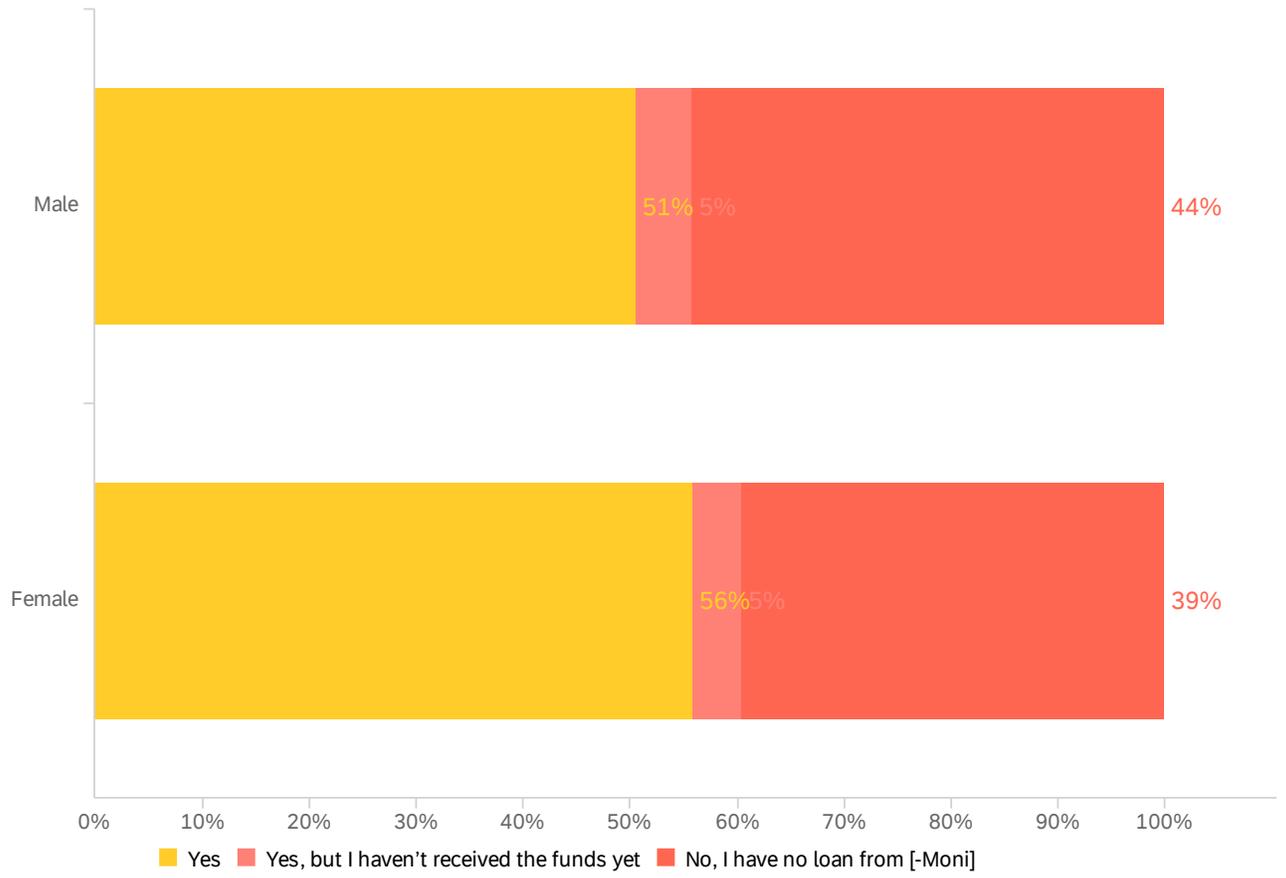
GEEP Loan Recipient Status

Q: Have you received a loan from [-Moni]?
(n = 4,335)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over six rounds of data, 53% of respondents reported receiving a loan from TraderMoni, MarketMoni, or FarmerMoni. 5% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 56% of women surveyed received it, compared to 51% of men.



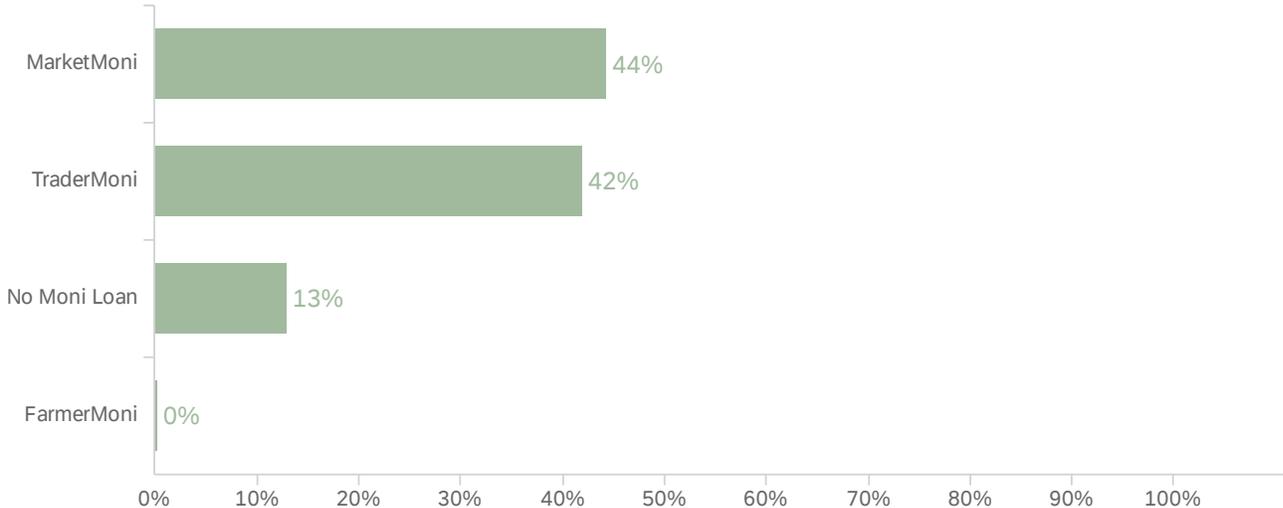
Recipient Status by Gender



GEEP Product Type (Database Response)

(n = 2,481)

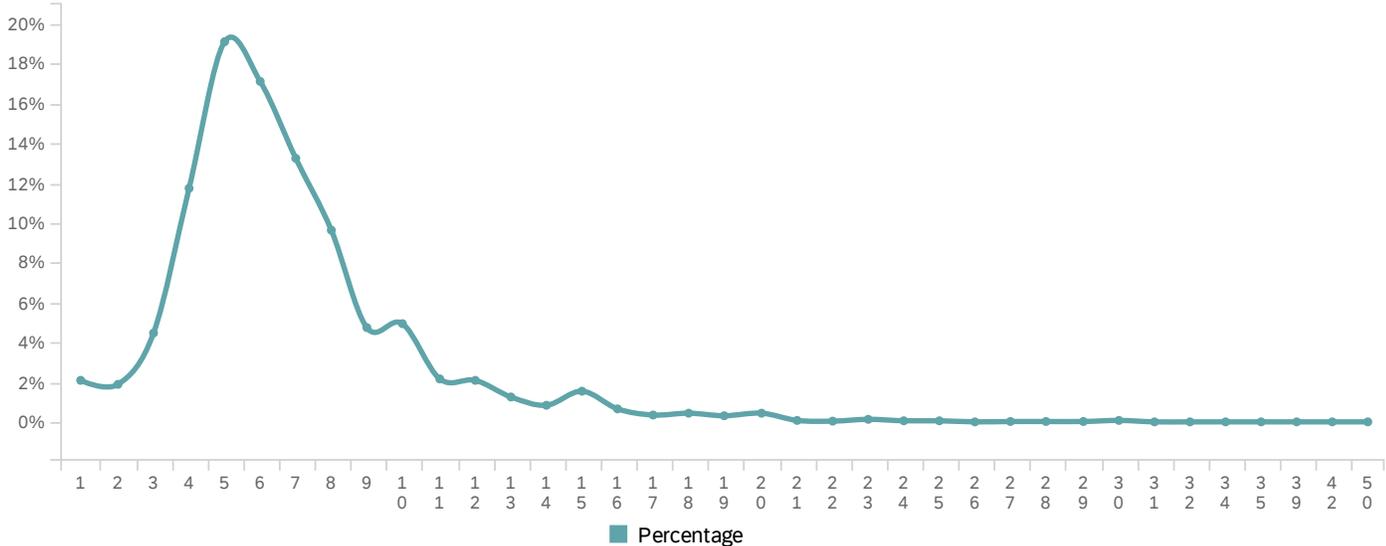
Starting in round 6, we utilized GEEP's product status for clients, which reported that **44% of those surveyed received MarketMoni loans**. We were surprised by the number of clients who said they did not receive a loan at all from GEEP, but were on the list of MarketMoni recipients. We will enhance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



Household Size

(n = 5,519)

Insight: Respondents' household size ranged from 1 to 50, with a median size of 6.



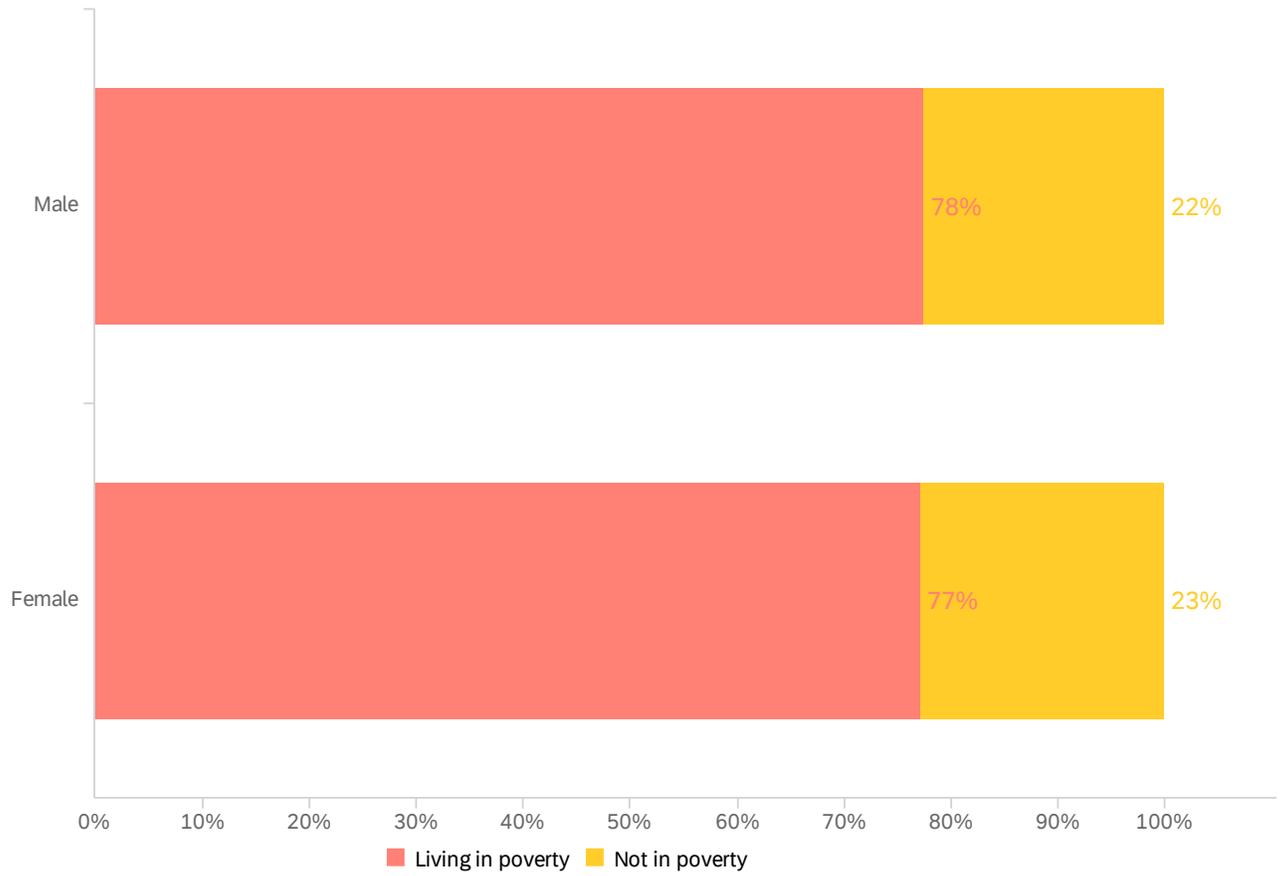
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 5,557)

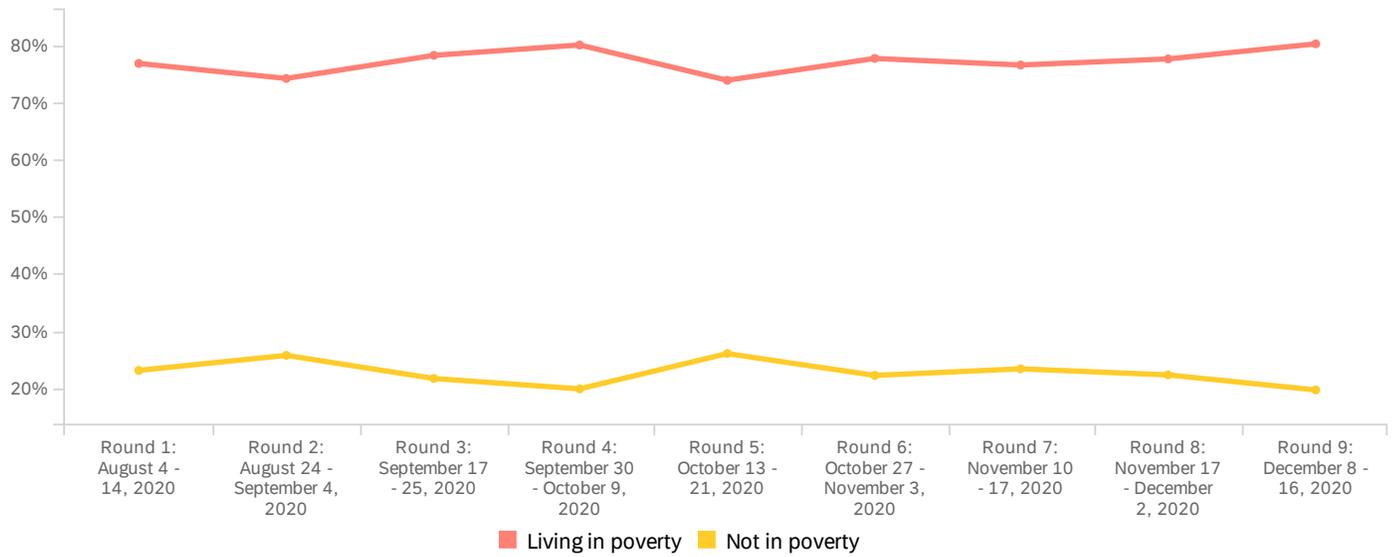
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 77% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



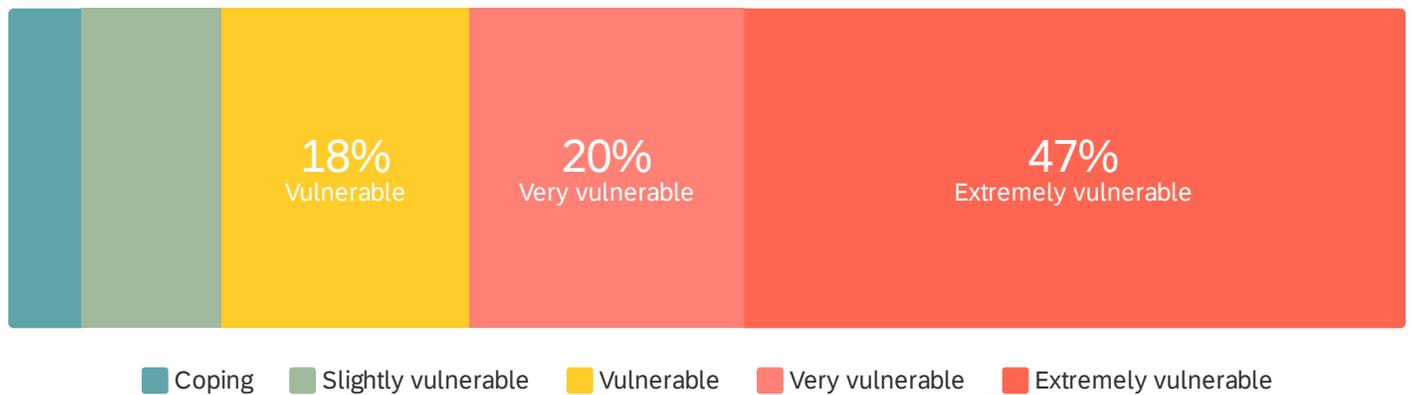
60 Decibels Vulnerability Index

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

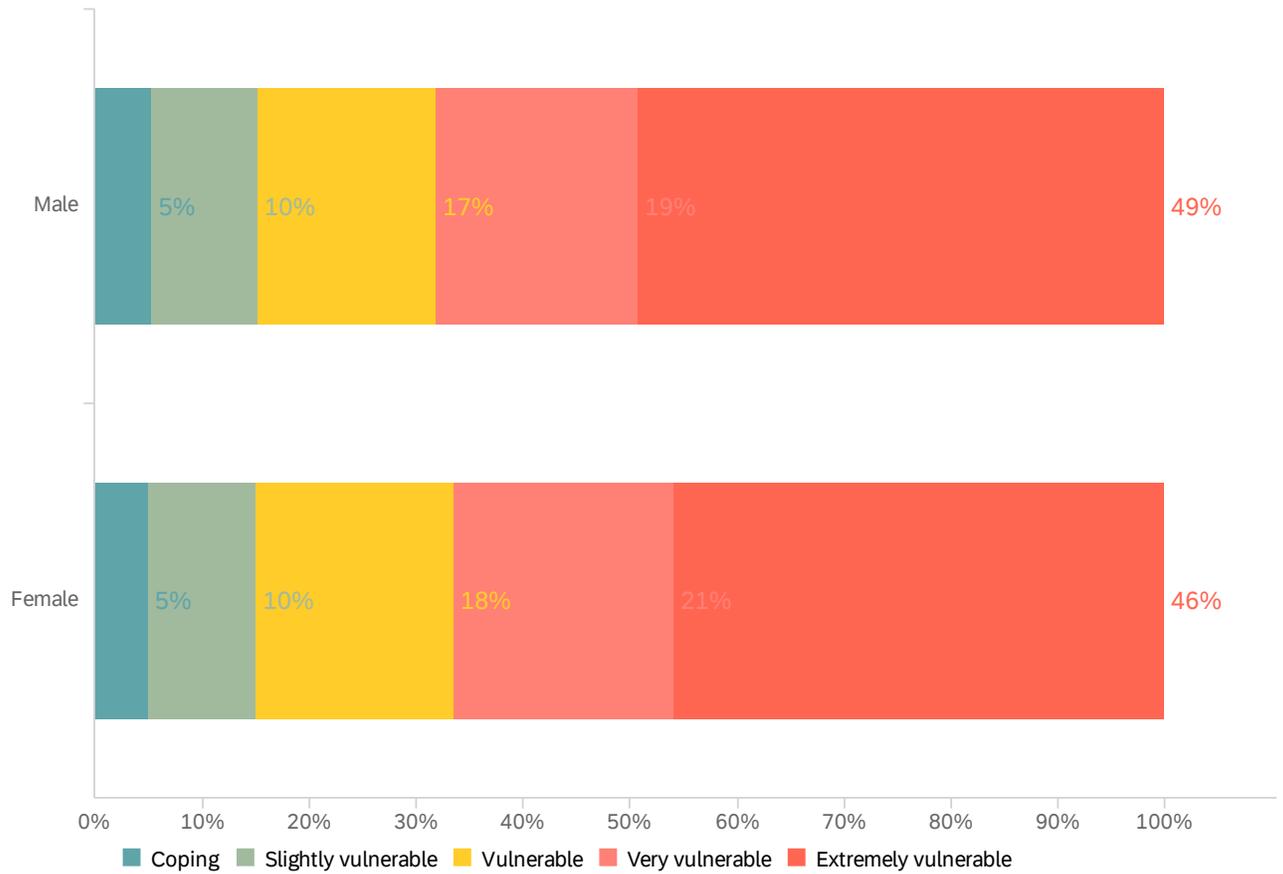
It is made up of four key themes:

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

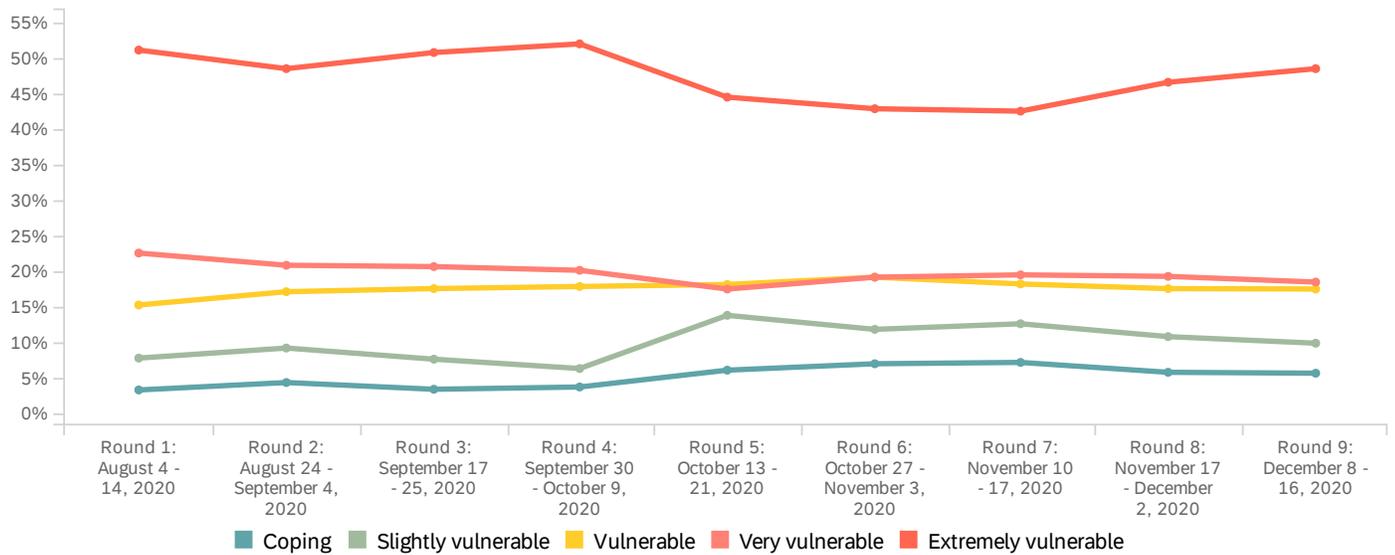
Insight for GEEP: GEEP is serving a vulnerable population. Overall, 67% of respondents are vulnerable, of which 47% "extremely vulnerable."



Vulnerability Category by Gender



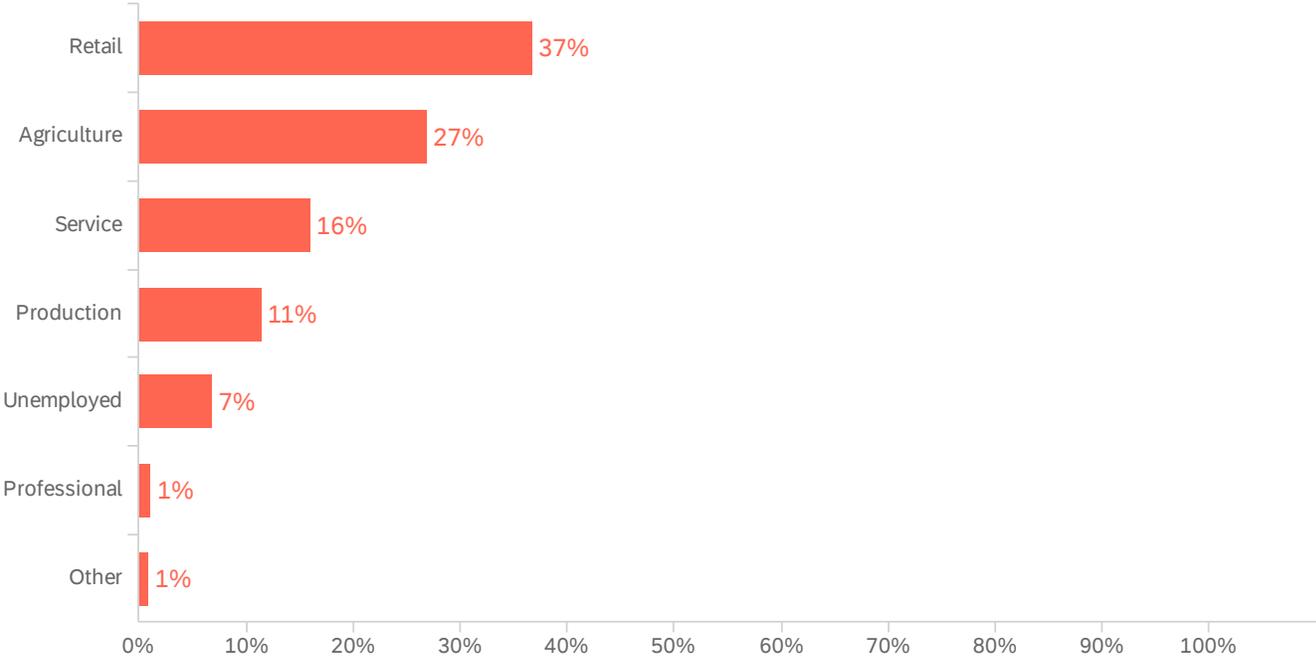
Vulnerability Category by Round



Employment Sector

Q: In the last month, what was your main source of income/business activity?
(n = 5,554)

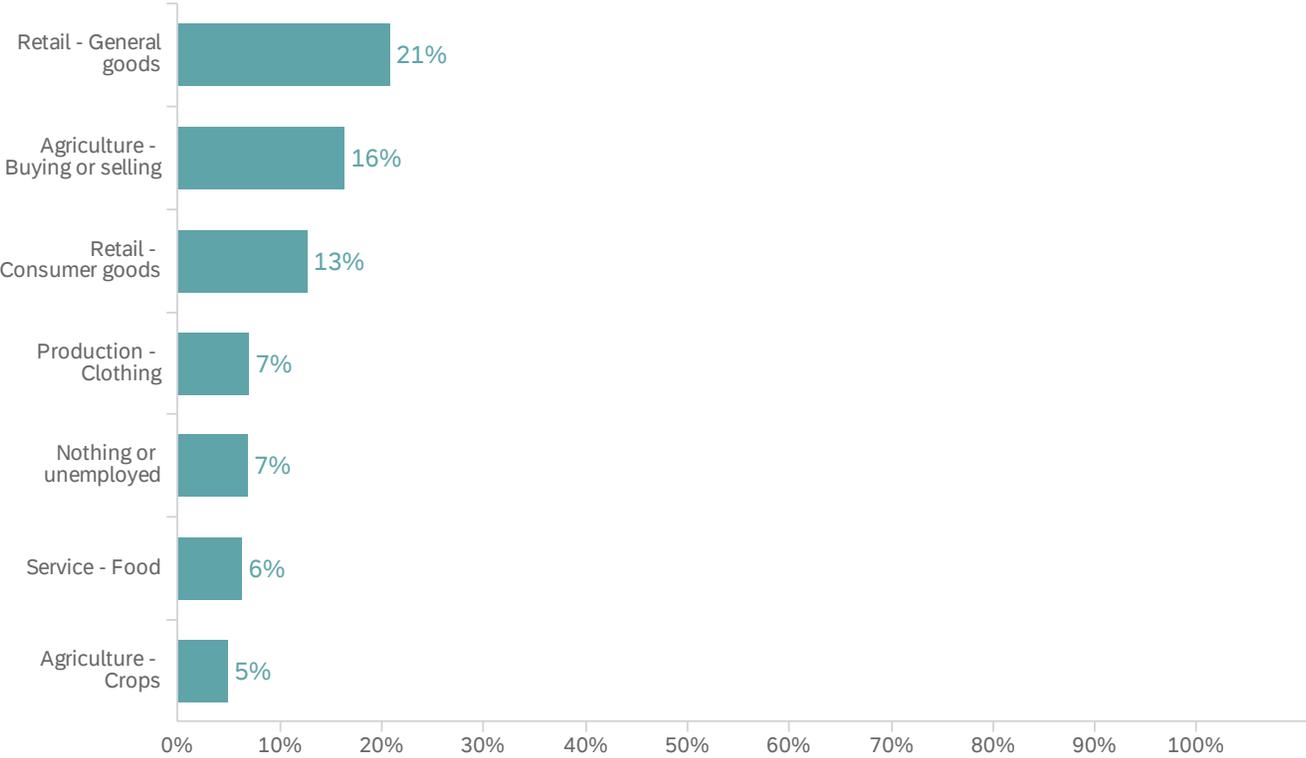
Insight: Retail is the biggest sector among GEEP customers: **37%** work in it. The second largest is Agriculture, accounting for **27%**.



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 5,554)

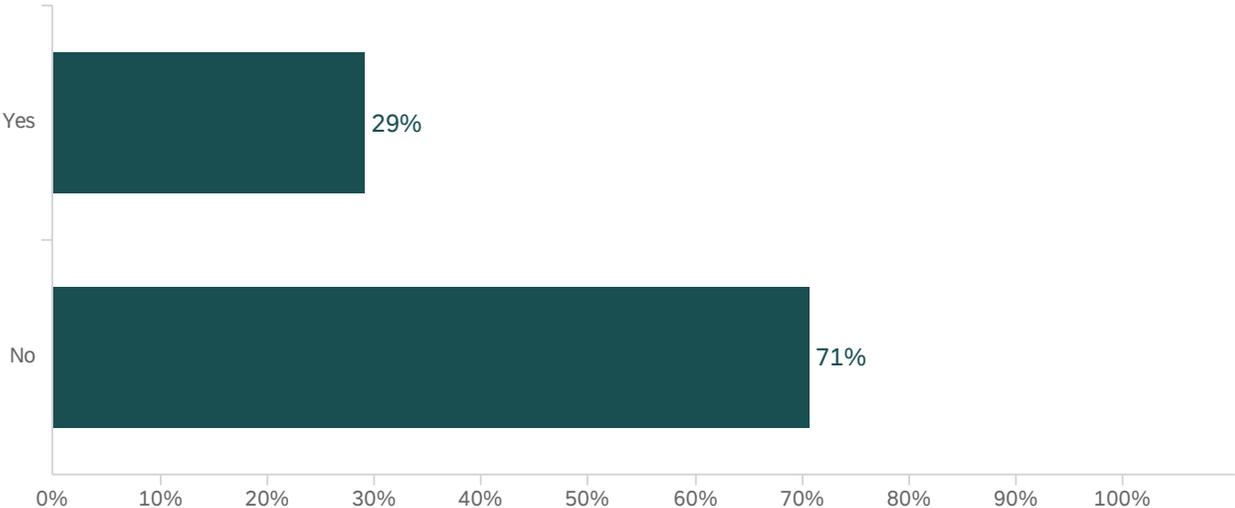
Insight: The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (21%), agriculture, buying or selling of fresh produce (16%), and consumer goods (13%) segment.



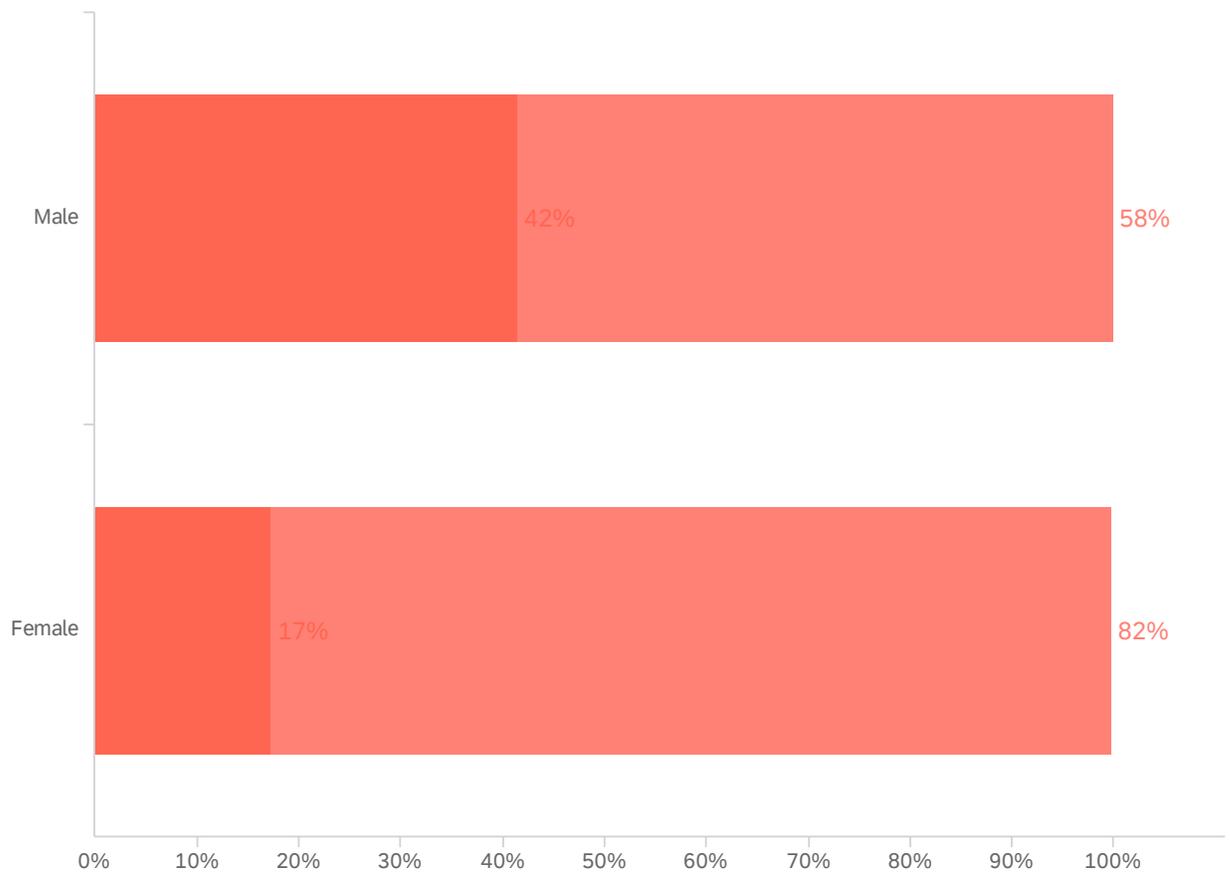
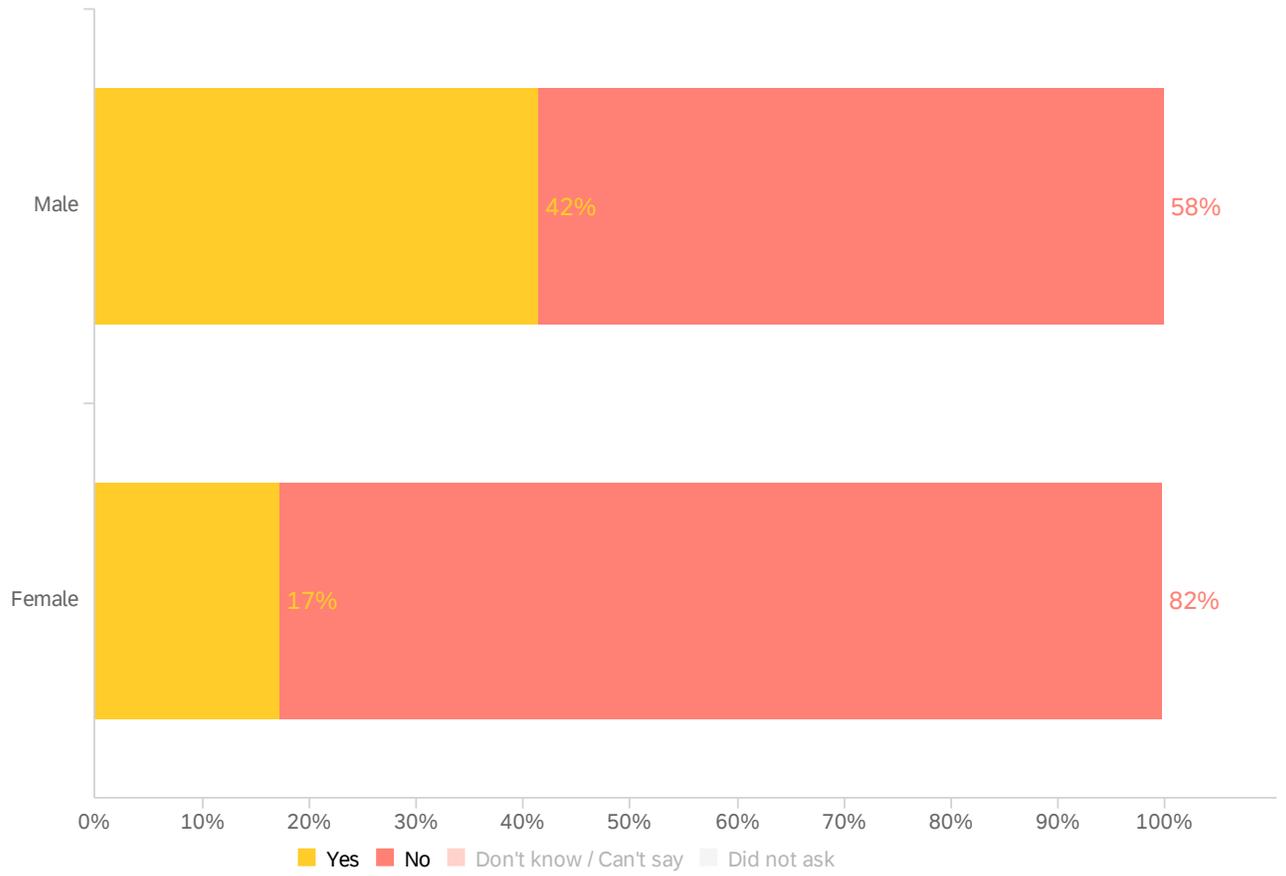
Existence of Employees

Q: Do you have employees?
(n = 5,204)

Insight: Almost three-quarters of respondents do not have any employees. However, GEEP customers appear to be less likely than non-loan recipients to have employees: only **27%** of loan recipients have employees, compared to 34% of non-loan recipients. Male respondents are more likely to have employees, with 42% responding that they do have employees, compared to 17% of females.



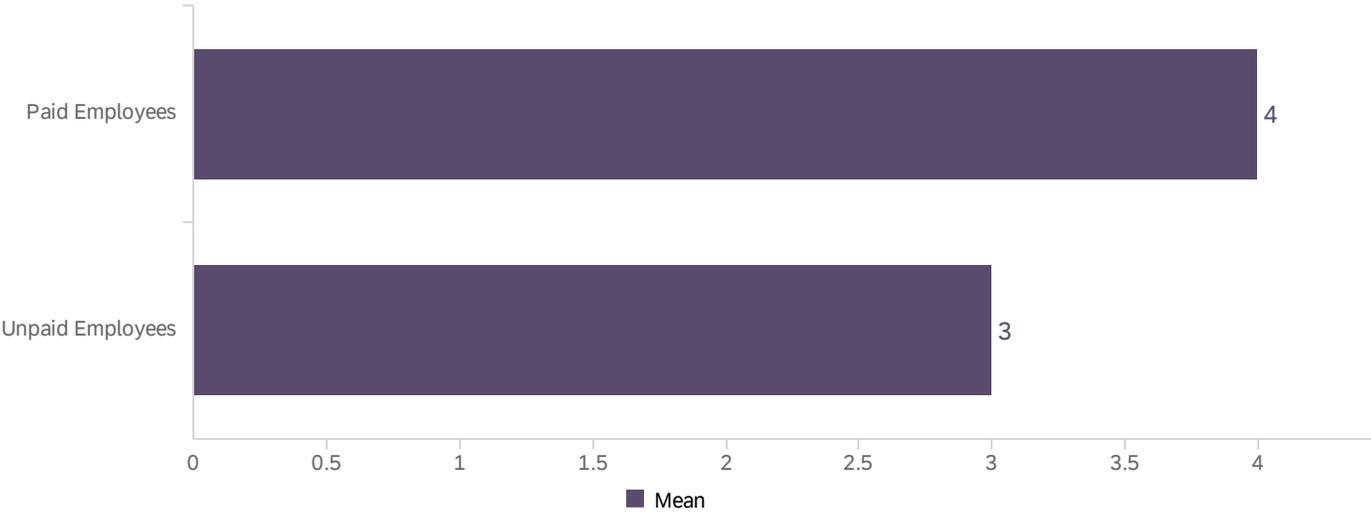
Existence of Employees by Gender



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 1,627 respondents who have employees)
(n = 1,627)

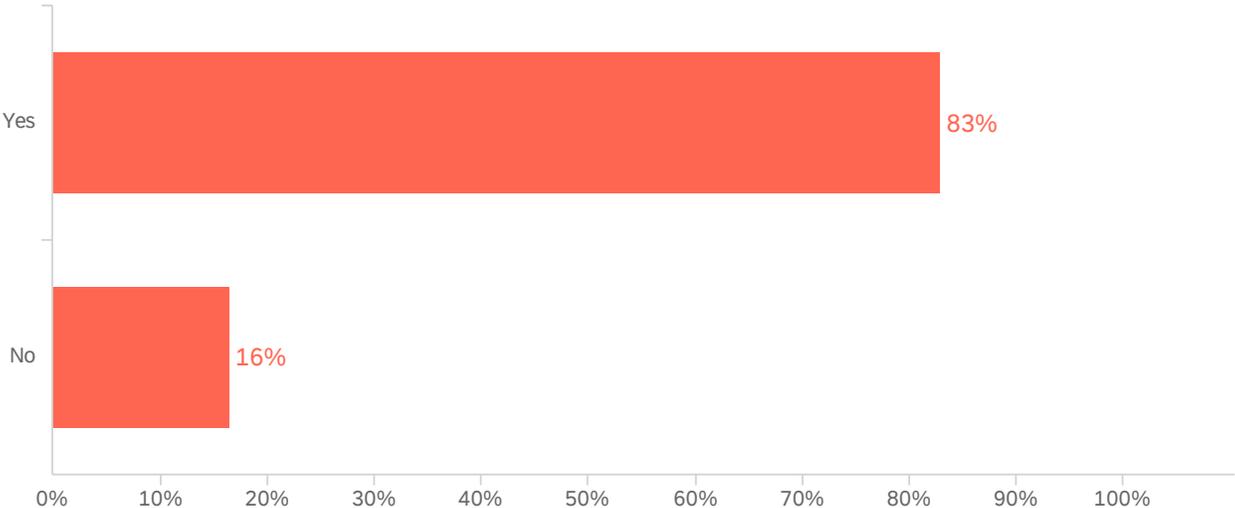
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



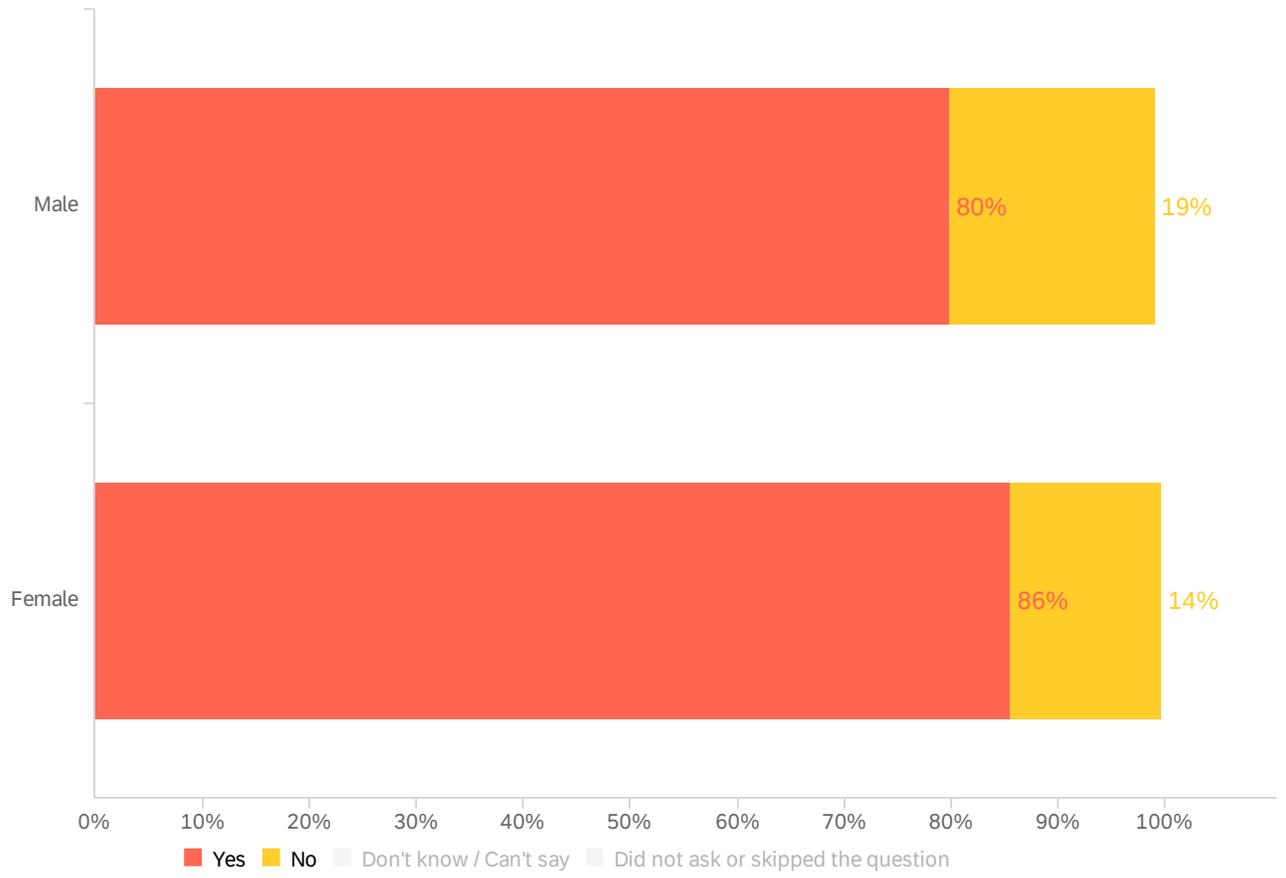
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 3,533)

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



Usage of GEEP Loan for Main Income Source by Gender



Awareness Level of COVID-19

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

(n = 5,557)

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



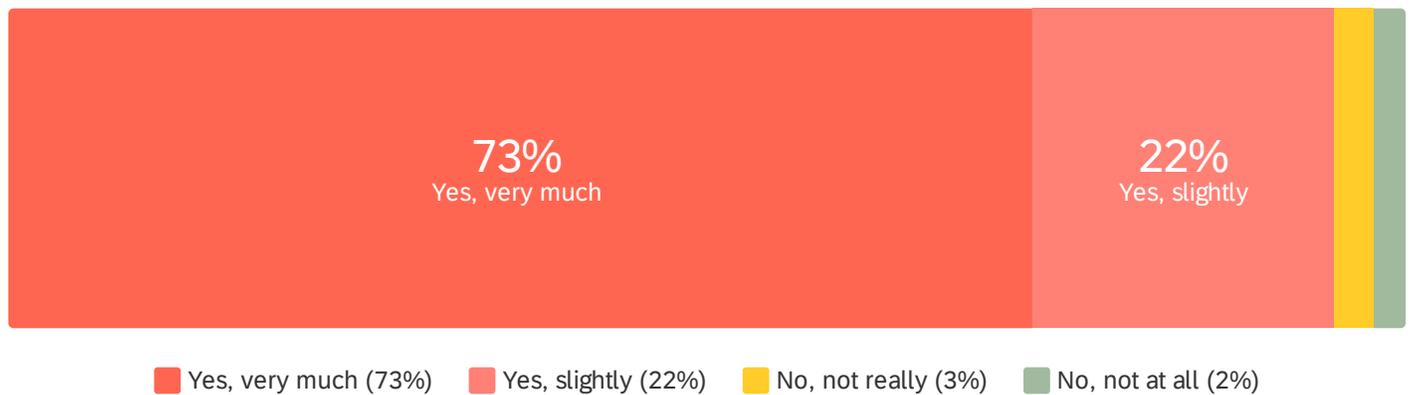
■ Yes ■ No

Concern Level About COVID-19

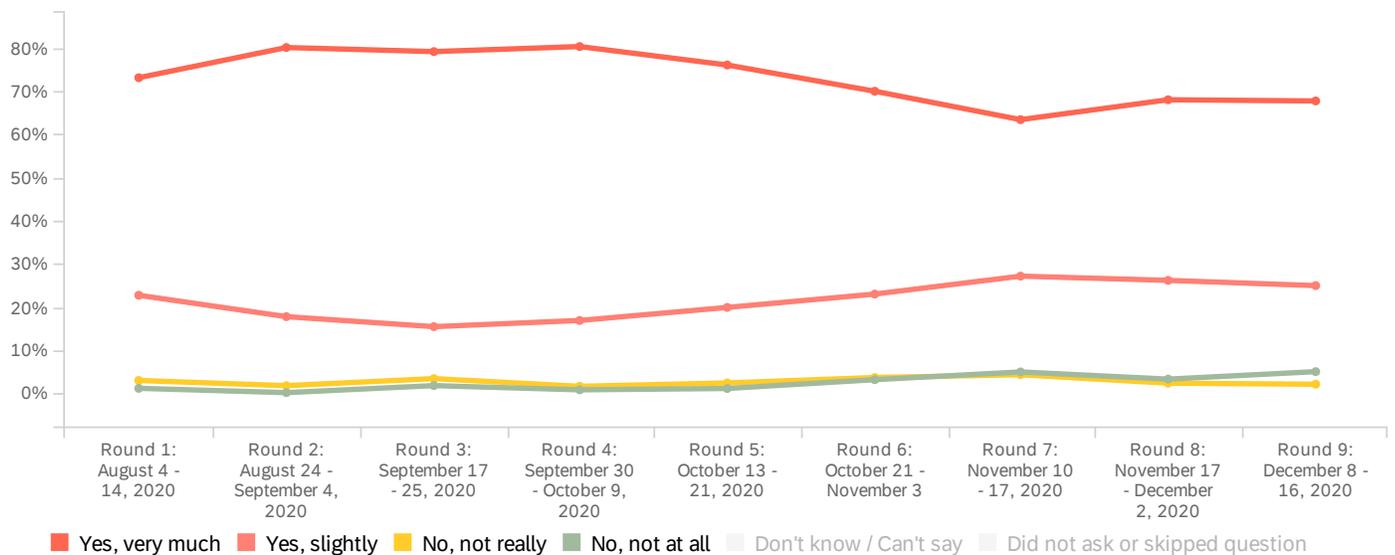
Q: Are you concerned about coronavirus or COVID-19?
(n = 5,557)

Insight: Concern levels among respondents remained high, with **73%** "very much concerned". This is higher than both the September 60dB Global Benchmark of 38% and the West Africa benchmark of 64%. For comparison, the East Africa average is 56%. "Very much concerned" customers had increased between round 7 (63%) and round 8 (68%), and stabilized at that point in round 9.

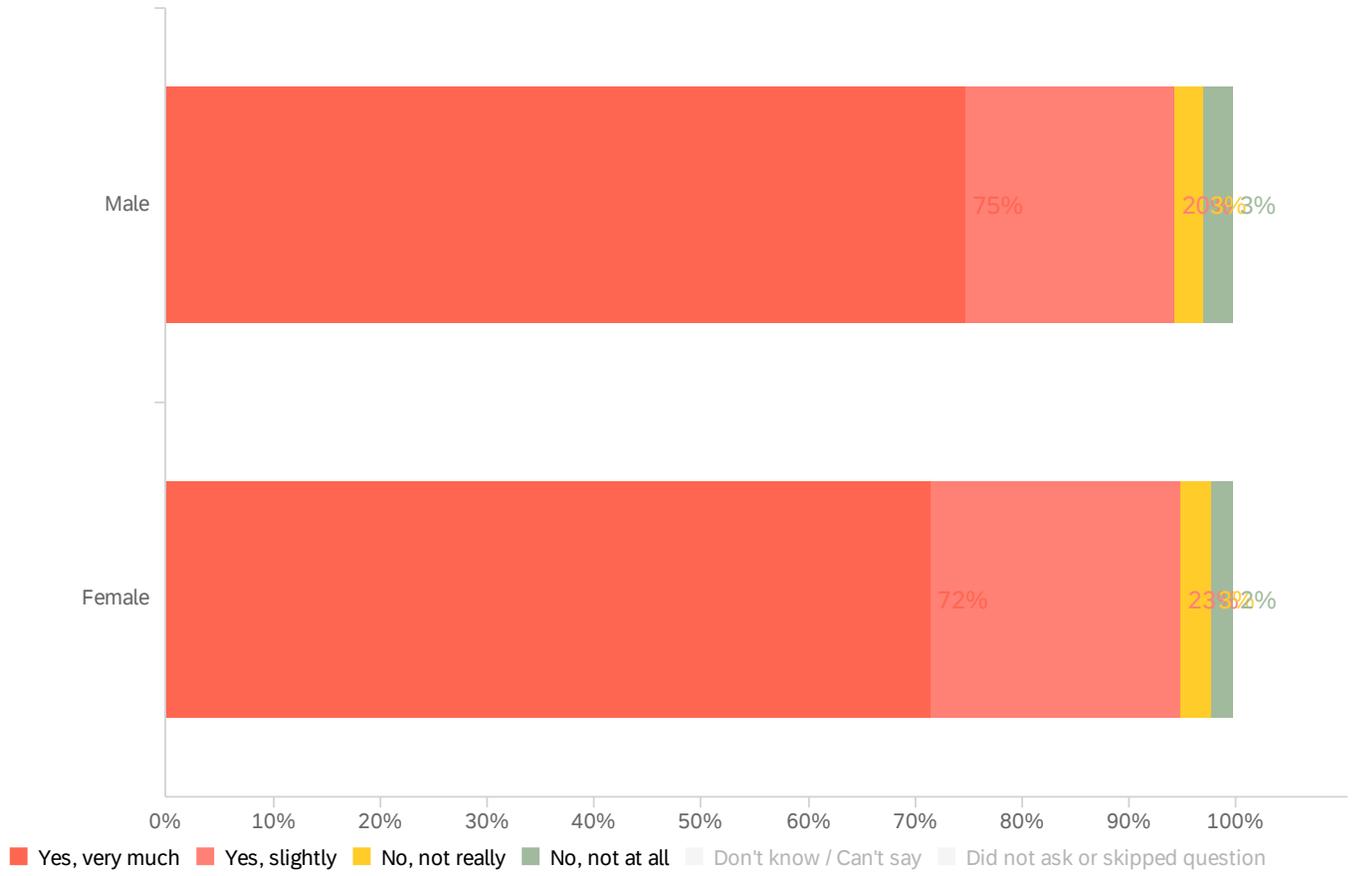
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 90% answered that they are "very much concerned".



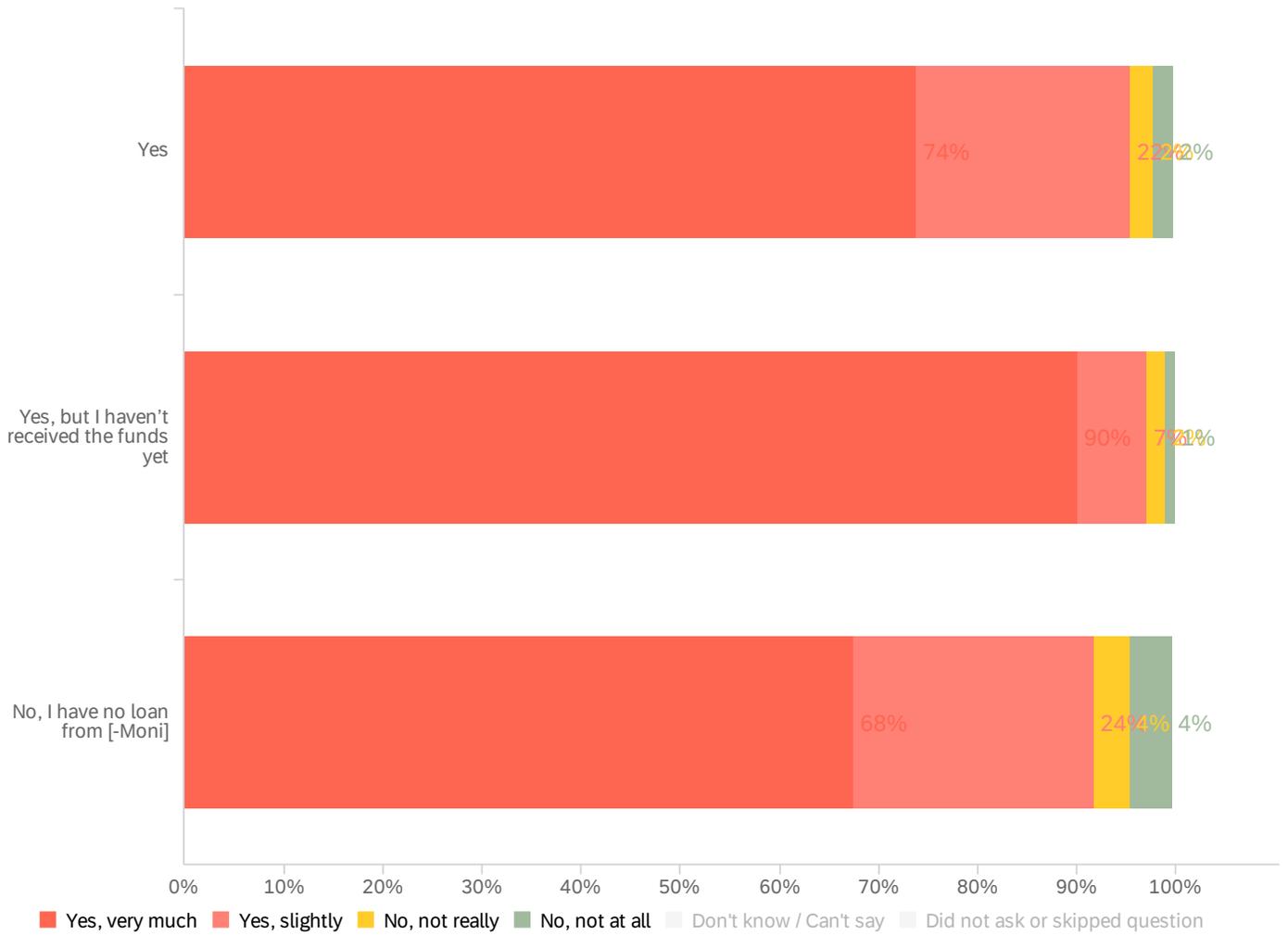
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

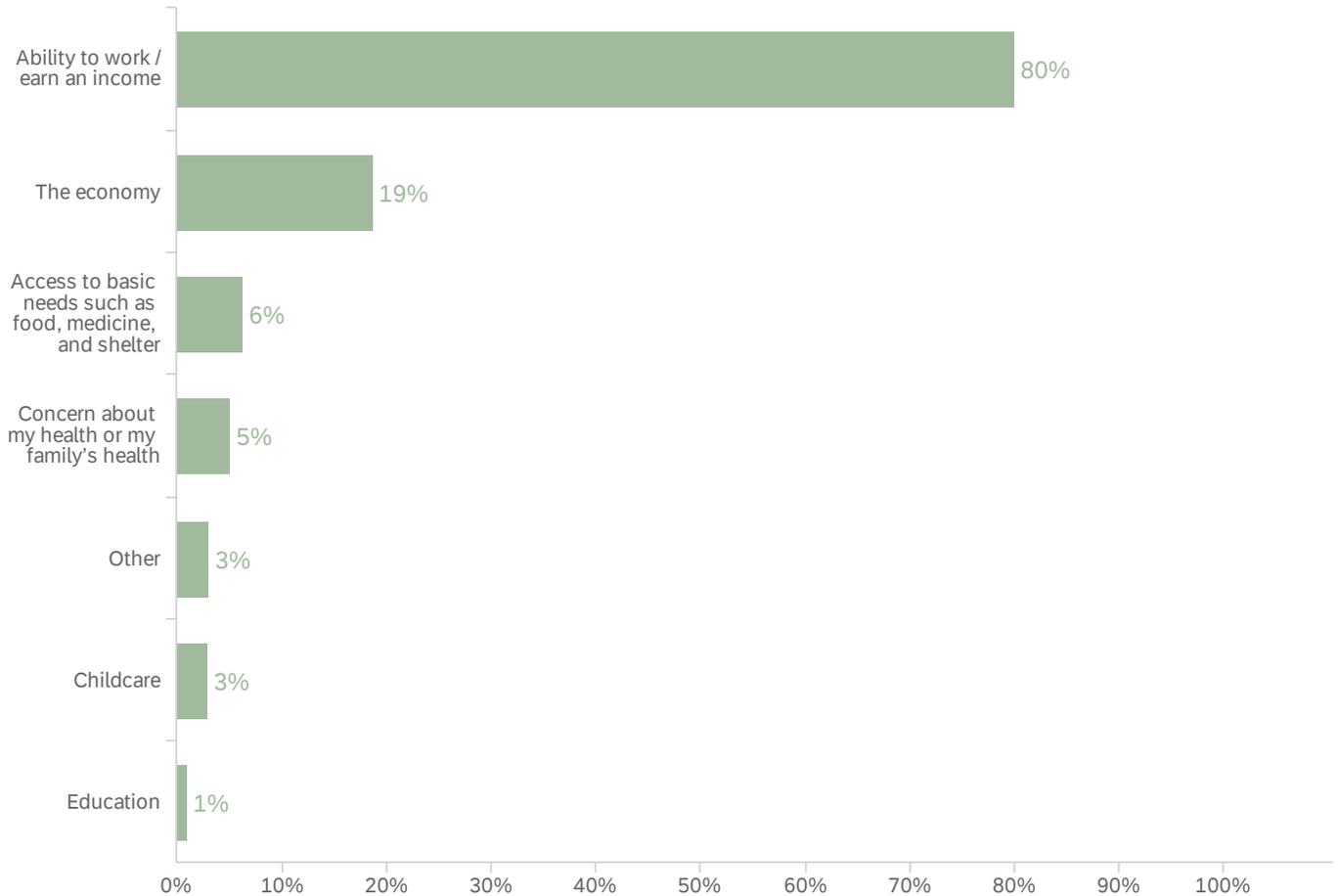


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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

Q: What is the primary concern you have related to the coronavirus right now?
(n = 4,726)

Insight: Respondents overwhelmingly were concerned about their ability to work and earn an income, with 80% expressing this as a concern. This mirrors the responses in rounds 1 and 2, where the most commonly expressed concerns were around business decline, negative lockdown impacts, and income getting worse.



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

I don't have any concern but I pray we never have anything like that again because it affects so many businesses.

It affects us during the lockdown but the situation is better now.

It has made me to loose many customers, work is not moving like before because of the Coronavirus situation.

I was a bit affected by the lockdown as market was not opened and sales was not moving well

Why am concern about coronavirus is that the whole country and the world was shutdown and business was nolonger going, even school children are at home now

The death toll cases of people who lost their lives and also the business world for someone like me who just started the business and the pandemic struck it crumbled the whole thing

My concern about this whole thing call coronavirus is how it stopped every economic activities making life difficult for everybody and price hike too, no business is moving again no sales

It was an unpleasant situation when corona virus started because I lost a lot of things. During the lockdown, there was no sales. Some goods got spoilt and it was a loss for me.

May God let this corona virus come to an end soon. There is no sales since corona virus started and there is money. I am aged and am doing my business in a little way but everybody knows that there is difference since corona virus started.

It has not been easy for anyone, a bag of rice is now #37,000, groundnut oil of #7,000 is now #17,000

Business has been so bad since after COVID 19. I believe Trader-Moni can help.

Business is not moving at all. It is difficult for us. I'm into poultry and a day old of a broiler chick that was #200/#250 is now #600-#650, a bag of feed was #3,000 but now #7,000, things are so expensive now.

You know the kind of country we are in, I used the #10,000 to buy stuff for my business. The lockdown and everything, I exhausted everything, even now, I don't have anything, someone with #10,000 for business staying indoors during the lockdown, no money.

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

May God put an end to corona virus because it make us hungry a lot. It affect our business and it is hard to eat since corona virus started. Even this morning, it wasn't easy before I could eat. We have spent all the money we had during the lockdown and till now our business is affected.

It has really not been easy but we thank God for life. Cost of everything is too high unlike before. Presently into fish farming, fish feed is high and scarce to get.

Market has been bad, though I have been managing because there is no money to increase my shop.

The business is not going seriously as it used to, there's no means of transportation unless you follow bypass so I could not get feeds for our chickens

We tried to manage the little money we had as most of the time we didn't have so much money again

People don't come to buy my goat like before also i didn't have enough to feed them

People are buying, though things are now expesnive but business is gradually improving

We thank God, when we wake up in the morning, we pray for God to help us. We are just managing as customers are not coming like before and sometimes when they even come and you don't have, they go to your neighbour's place.

No money to run the the business and many people are owing me

During the lockdown, we didn't have access to our chicken feeds and medicine so they became very expensive and scarce

No money to buy goods, I cannot travel to where i usually get my supply because of the increase in price

Business is a bit dull, not like before also the the high price of things has worsened the situation

The restriction in movement really Affected me as I didn't have access to my farm and couldn't also farm

I am concerned about the second phase of the Lockdown as I have been hearing. It will be the end of many businesses

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

Everything is still on lockdown, due to the COVID 19 situation, you know when the situation changes things change also.

The economy is bad. Price of things got inflated. I don't know how Nigeria will get out of this economic mess.

I am concerned about Business turn up has gone down and the cost of living has gone up

Cost of things are high, feeding is a problem, you already know food is life, a bag of local rice is #25,000, foreign now is #35,000, everything concerning food is expensive, cost of feeding is very high and people are starving.

Do you have used Corona virus to destroy our business. no way to travel to buy books and the ones that are available are very expensive.

It continue to scare people. No stability in prices of commodities people are dying because of hunger.

It affects my during the lockdown, I couldn't access goods to sell.

The period the Covid-19 came in the economy was trying to revive businesses, and we were asked to lockdown businesses which has affected my mental, physical financial and emotional wellbeing and the government did nothing to alleviate my situation.

Nothing, There is no Coronavirus again

I am not concerned

It brought about hunger. Many business has shut down because of the coronavirus. Most importantly the price of commodities has gone up.

I am healthy and i have taken precautionary measures like wearing face mask and washing of hands.

I lost my main source of income during the lockdown because all my stock in the shop were destroyed by the Government taskforce, because customers violated the lockdown rules and came to my shop for alcohol.

COVID19 did not affect my business

My business was not affected my COVID19

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

I am concerned about my work, many people lost their job during the lockdown, so there has been hardship in the country because of that.

I have not seen anybody around this estate of about ten thousand people infected with the virus, but i have taken preventive measures like washing of hands, wearing a face mask and social distancing.

No money to import goods, the increase in exchange has even grounded my business because I dont have money

The lockdown has disrupted my business and i'm still struggling to sustain my business especially with the hike in the prices of feeds and drugs.

The lockdown is what makes life to be difficult. It has affected the price f commodities. Prices of things I sell is now tripled and so my profit is greatly reduced.

It has spoilt business for me because my shop was bigger during the lockdown and I was paying a debt. I'm still paying the debt till now

Though market is not like before, it is better than the way it was during the lockdown

Nothing is working, everything is expensive especially food and transportation.

Things are not moving the way I want because there is no money are times are hard

The economic challenges associated with the Corona virus has reduced my capital because everything is expensive.

The hardship caused by Corona virus is my problem, things are very hard that i can barely feed my family.

People are not really buying even though it is christmas already, many customers are complaining there is no money

There is no money to run the business, I have spent of the most of the money I have during the lockdown

my primary concern is that business is not moving and the economy is been affect

Things are not easy, it's not been easy, customers are not coming, things added money in the market.

The lockdown has affected my income drastically, we cannot afford to buy anything, the grace of God has been helping us

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

My concern is about the effect on the masses which has left so many of us at a serious condition of living from hand to mouth

The \$10,000 helped me a lot, it boosted the provisions business I was doing at that time, but later realised I could change from that to selling crayfish.

Coronavirus is not something we all pray for to happen again because the human race was threatened and hardship was known in the land

it was bothering and everywhere was dry, nothing like work, to get things because difficult, my place is very far no borehole so life was hard

My concern is majorly on the fact that our government did not make any provision for her citizens and people did not have anything to rely on, the suffering was much for an average man surviving is a tug of war

I was unable to go to work during the lockdown as i work as an office assistant , also I could not go to school

My concern is that during the pandemic there was restrictions then and business was not moving fine

My concern is more of the business that went down and facing serious issues like price hike and low patronage at the moment

Everything during this coronavirus period crumbled and was at standstill, no customers to even buy the things we sell again just because everybody is complaining about lack of money

My concern about coronavirus is the fact that it almost brought life to stand still nothing was moving at a point and it reversed our source of income

The negative effect of covid19 is not just good ranging from the dead caused by the virus itself to economic hardship which was as a result of ban in importation now everything is very expensive like by 100percent

The pandemic came with sickness that got everybody scared and some died, we are afraid of going out and at the end of the day the whole country started experiencing scarcity in food and every became costly also business too started going down just this same coronavirus

My primary concern is that how to feed my children and also business is not moving fine due to coronavirus income has been affected

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

my concern is that things are not working during the pandemic to feed is a problem,

During the coronavirus I felt so bad, nothing to support my business because my capital is what I used then during the pandemic

My concern about coronavirus is that during the period business was not moving and also things are expensive with this it really affect the economy

The coronavirus puts us in a very bad situation, the economy is now worse than before. People are finding it very difficult to put food on their table.

I don't have any concern about it

I can't do my work the way I should. I am supposed to travel to other States to buy raw materials but I couldn't go because of the Corona virus restrictions.

The Covid-19 restrictions on social gathering has a huge effect on my business. No one has patronized my business since March.

The lockdown really impacted me harshly, as I was having difficulties with money. My business has also been having different kinds of problems, due to issues with finances which was caused by the virus.

The increasing poverty going round is very worrying, the lockdown has affected all our source of incomes. Even though things might be getting a bit better than when we were in lockdown, I am still scared for the future.

It has affected my plans for the year. Getting money is much more difficult than it was before the Covid-19

coronavirus has affected our businesses in the aspect of no income and the business is not moving well and during the pandemic everywhere was lockdown Even schools, so the economy is affected badly

The coronavirus lockdown has made life to be worse. I lost my small business because of coronavirus. So I am jobless as we speak.

There is a lack of economic activities. Customers are not buying much anymore due to the economic hardship. This is affecting my business and my income.

The Corona virus lockdown has paralyzed my business because of the high cost of materials, i can't cope with the cost of materials.

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

My income has been lower, which is my main concern, as I have people to take care of and provide for.

Though it is christmas, the level of patronage is not like last year, people are not really sewing clothes

All my kids are at home, as schools have been closed due to the virus. My husbands' source of income was shut down during the lockdown and he is still struggling to recover his business, life in general is hard.

I'm concerned about my people's health. People are not adding to guidelines of the government, and the government are not doing enough to enlighten the people.

People are not really buying, so business has been slow and there is no money

It has affected my business so much, no one is giving clothes to dry cleaners again, everyone is just complaining about no money.

Even after the lockdown, I don't have enough income coming in which is making life harder for me. Another concern is that the prices of things in the market have been increasing.

My biggest concern is the increasing levels of poverty. Things have just been declining economically ever since the lockdown.

Business has crashed because of the coronavirus, people don't have money to buy things, they are just buying on credit because there is no work to do.

I am concerned about the safety of my family, ensuring that everyone follows the protocols for staying safe.

I have adhered to all the preventive measures of wearing face mask, washing hands, sanitizing hands and social distancing, though they are not at all comfortable or convenient for me but since they said it's the only way out now i have no choice and even the sanitizer is expensive for me.

Business is not like before again, the number of people that usually come to the salon had really reduced, also the price of relaxer and other things have gone up

This is the biggest recession in the history. The economy is so badly affected that people can barely eat twice daily. The government should do something fast.

There is less money in circulation due to the virus. Businesses are not doing well, and poverty levels are increasing. There is also a lot of insecurity, so I have been scared to go to the farm due to fear of being harmed.

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

My business was really affected because there is no printing work like before, the number of people that usually patronise have reduced

During the lockdown it felt like my customers had a meeting on not to pay me, even i call them that their dress is ready they would always complain that there's no money and it really affected my income

As the market was locked, so I could not get supply of items that i sell, my customers were not able to get the items they wanted to buy

I am worried about my business because I lost a lot of money during the lockdown. More than half of my business capital was spent on feeding so my business is still struggling till now.

During the lockdown, the market was shutdown, thieves were stealing our goods also as the security was bad, by the time the lockdown eased that we came back rat has eaten almost everything

The price of foodstuff is really affecting business because I have no choice but to increase the price of the foods I am selling

I can't do my business the way I was doing it before Coronavirus pandemic. I am just managing to sell in small quantity because of the coronavirus

We were not going to the farm, so the farm became bushy, even when the lockdown was eased the farm was burnt down by some people accidentally

There is no money and business is dull because things like flour, sugar are now expensive

It was the lockdown that affects my business because I make money on a daily basis. I spent most of my business capital and I'm yet to recover

The lockdown was very tough. It is hard to get customers which is affecting my business badly. My quality of life is much worse as I don't have the money to make it better.

The lockdown really made my business down, i use to sell provisions, beverages and daily needs but due to the lockdown i had to stop as i have spent all my capital

My income is my biggest concern as it has decreased so much. It is hard to make a reasonable living right now.

Business is a bit dull, no market like before and everything is now expensive which has also affected my sales

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

I am concerned about the increase in death rates happening due to the virus and I am also concerned about the continuous decline in income.

The lockdown really affected me, my capital had reduced as I don't have money to buy stock again as engine oil is now very expensive

I was still going to the shop so i was not affected by the lockdown

During the lockdown we were stranded and even till now there's not any changes

The lockdown really affected the restriction in movement so i could not go to the farm and weeds grew on the farm and cows ate most of our crop

There's no movement even till now, some of my goods are still in transit till now, and some of my items spoilt as they are infected with insects

The virus has reduced my business activity due to the lockdown and other restrictions that have been put in place and hence has reduced my income, which is a big concern for me.

Access to affordable food is becoming hard as food prices keep on increasing; additionally my income is lower which is not helping matters.

We are falling deeper into poverty. The economy keeps getting worse and everyone is suffering. The prices of everything has risen but our income is decreasing.

There is still no change in terms of sales during this coronavirus period, market is not moving like it used to be before COVID-19 started. The price of goods have also gone up, income I make daily now is very small compared to before this coronavirus. Then, things were better than now.

Presently, what am selling is not moving because many people are much concerned about what to get to feed their family and not a refreshments like Yoghurt that am selling. My sales have really dropped compared to before all this coronavirus things started

My main concern is the high costs of buying most of the things am selling though the sales have improved compared to past months. Everything is expensive now and this is really affecting business because what we now take as profits is small

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

My concerns is the high costs of buying things nowadays and the sales that dropped, though the sales have started picking up this December because before to see someone that will even asked you what you are selling, you must have prayed all the prayers you know how to pray

Schools have closed due to virus and my kids have been at home for a long period, this is an extra burden on me as they are at home all the time and I am also not able to make much income from my business to take care of them.

I have no concern because my business have been going smoothly without any hitch. Though the the costs of buying goods is high but is not really affecting my market

Lack of money is my biggest concern at the moment. Businesses have not been moving well for a while now and things are not getting any better. This is very concerning.

It was an ugly experience for me, a lot of things have happened. My shop has been affected, had to close it, my daily activities that bring food to the table has been affected as well. The thing is I am economically down.

The issue of patronage was low and the goods were expensive as a result of the changes.

There were no cutomers during the coronavirus

I have no worry or concern because I don't believe it's real in Nigeria, maybe in other countries.

My biggest issue is the lack of income I am facing. I am not able to provide for my family, things are not going to well.

Poverty is my biggest concern; life is much harder for everyone. My income has been steadily declining since the coming of the virus and the economy is just getting worse.

My business was slowed down and there was a low patronage as a result.

People are not adhering to the directives of using the face mask and sanitizers.

We were barely able to provide for ourselves, in terms of food, medicine etc, but with the coming of corona things are even harder. Poverty levels have been increasing. It has been a difficult time.

There is a scarcity of customers for my business as national income levels are generally lower since the lockdown, which is directly affecting my own income. I am not making much money, therefore making ends meet is harder.

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

Due to the lockdown, my major source of income was badly affected as there was a restriction on movement, so I had no stable way of making income. My family and I went through a very difficult time, it is hard to provide some basic necessities because the economy still hasn't recovered and still isn't moving well.

The lockdown, lack of adequate facilities to cater for the people, use of the capital to care for our families

My business was not affected by the pandemic, things are moving well

Everything was so dull, everybody was locked up at home. We had a problem of feeding our family.

My main problem is that business is not working very well.

During the COVID-19 a lot of businesses shut down, the source of income was difficult, businesses were crippled.

During the lockdown, there was no work but now things are moving well especially this christmas season

The major challenge is that people are careless and not taking proper precautions. Also it has affected businesses, some are more concerned about health than wealth.

Things are not easy, the COVID19 lead to increase in price, now everything is expensive

My major concern is that it spoilt businesses. When it started, we could not work and the government promised us palliative but we did not get anything. Now that we are working, there is no patronage as it used to be before corona virus started.

Nothing is going well, it has stopped everything.

Corona virus did not make us sell. All the money we had was spent on food during the lockdown. We could not work and no sales at all. But after the lockdown, we continued with our work but the income is low because of high price of food stuff.

My concern right now is that everything is dull. There is no sales and there is no money and everybody is complaining. When it first started, we could not go out for a period of time and after then business has not been doing well.

Things have been very hard, for someone to be at home for two months, it weakened everything and somethings even got expired. I used the money to feed my family, you should know what I'm saying, the thing affected us badly. I had to deep hands into my capital to feed my family.

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

A situation where you feed from hand to mouth that is my very concern and i am very helpless, things are too expensive because no importation

When corona virus started, market was dull and it was a hard time because we could not work and we ended up spending without earning. Things were not even easy at all. But since we have started working again, things are getting better and with time everything will be normal.

From that month of March till now businesses went down not just me alone even during the peak of the pandemic there was no means to treatment as hospitals will not be willing to accept you due to the fear of the virus. so getting back has not been easy for my business

My concern is that corona virus has shoulder my business a lot. I can no longer perform well in my business. During the period of lockdown, it affected me a lot because there was no movement, no buying and selling and no patronage. Actually now, we are gradually getting out of it because there are some changes.

For me i am a pensioner and also a farmer but now everything is down there is no means of income again for now

My concern for this covid19 of a thing is more of pain because business became so bad and my family went through hell for us to survive and even my business nose dived and we are just tryin to come back

Salaries were not paid, and you can't do any business because of the COVID-19

The lockdown has negatively affected my business because of the increase in the prices goods, i can't stock my shop, i had to even send my kids temporarily live with a relative until things improve

It's not easy, we are just managing, things are not moving because of COVID 19.

The problem i have with everything is that the little thing i sell there is no where to get it from because it is now very scarce and expensive to get

My concern about the coronavirus is that during pandemic business was not moving fine and also food is expensive and we are hungry

My concern was majorly on my capital for my farming work was totaly down so to now do my farming work now became a big problem

I couldn't go out to carry out my business activities at the time. Not only me, but a lot of people, but it's getting easy now.

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

Coronavirus has caused a lot of negative impact to the economy like money was not flowing and food was so expensive,

It has been affecting my business. Ever since it started my business has not been moving because of patronage

The pandemic made life very difficult and when you don't have income surviving becomes very difficult that was my experience during the pick of the pandemic

Because I haven't seen anybody infected with the Corona virus and I prevent myself from contacting by wearing face mask, bathing with hot water and washing my hands regularly.

The virus was something that affected the whole world and also more in Nigeria because businesses were down

My business is not thriving due to the ban on commercial motorcycle operations in the state, there's no patronage because I'm into spare parts business, I can barely feed my family now.

My concern is that during the pandemic we are hungry and again no money at hand because we are not going to the market to sell our items so it really affects the economy

Everything about coronavirus is just not good, fear of getting infected is making everything very expensive and making life very difficult for everybody except the rich people and now no sales again

My business is not thriving and I don't have enough money because my income has drastically reduced

My concern then was that I just gave birth to a baby that exact period and unfortunately things became expensive because of the virus and I could not sell well as I used to and almost closed my shop, as customers complain of lack of money

The fact that the whole world was also affected made it difficult to have things imported, so it became very difficult to buy even the things we sell and the few we sell people could no longer afford it because the prices are too high

Coronavirus has affected our economy because during the pandemic everywhere was locked and we can't go to the market to sell, so the situation is that the period was bad and it really affected everybody in terms of no money, foods are costly,

The very concern I have with COVID-19 is the fact that everything is stagnant, no business and things are very expensive now

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

It has really affected the businesses in term of income and things are expensive,

My concern was my health because I am asthmatic patient and I was afraid because of the nature of virus and also money is not flowing so it really affect

Many people are owing me because there is no money, times are hard so it is also affecting my business too

Coronavirus has affected the economy and also business is not moving like before, during the pandemic that were was no movement the situation change income was not coming in like before and food is costly

Things are now expensive compared to before the pandemic, the increase in price has made it harder to do business

Talking about coronavirus it has really affect the situation of the economy in the aspect of income and also during the pandemic No movement and businesses was locked down and things are expensive

my concern was that during the coronavirus things are expensive and no food, so also we are unable to go to the market because of the locked down

I always ensure i take precautionary measures like hand washing and sanitizing, wearing a face mask and social distancing.

COVID-19 did not affect my business in any way

My business is down during the lockdown i used my business capital to feed my family because i have two children to take care of, i don't have enough stock in my shop and no money to restock.

Financial situation and the problem in price of things and business uptill now business is still not back to normal all because of corona economy is in a bad situation

What concerns me the most is financial situation that is worse because of corona price of everything Is high we can't import anything no production everything is expensive

It has stopped my children education they have stayed for a long time without going to school

My concern is that I'm Facing problems in my business even the animals and the feeds is expensive every thing is hard and I've used my capital

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

My business was affected by COVID-19

Due to the lockdown, I could not supply fish to my clients in other parts of the country

Patronage has really reduced, there is no money so people are trying to focus on paying school fees

I've spent all of my money all of my capital is gone and there is no customers no capital

My business is down no money All my savings and capital is gone I used it during the lockdown now the capital is very low

I'm still scared of the virus because it is still out there i don't move around freely I'm always wearing my mask

Corona has caused real sickness to the country financial situation is really down business is down no movement from other countries economy is really down because of corona

I'm afraid of getting infected i always close my nose avoid gathering and I always wash my hand corona is real

The pandemic came coincidentally with the stoppage of the N-power program which really affected me economically and financially.

My children education has stopped they are not going to school well and they are always observing social distancing

What concerns me the most is my children school government schools have opened schools but the children don't go every day even if they go they just play around they only go to school twice in a week they are just left behind

We had to stay in one place with no money, and can't go out to work. Things were very bad.

The financial situation is worse every commodity is expensive even the things I sell is expensive people are complaining

It has affected my studies.

Corona has caused problems everywhere business have stopped no money now we're about to go into another lockdown and no money no capital

Things and activities were not normal and difficult, also the fright of getting infected has affected patronage

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

When corona virus started, there was no movement, no transaction, we were only spending at home without earning. Many business has stumbled because of corona virus. We traders are not finding it easy because there is no sales.

I am presently not doing any business because we used all the money to eat during the lockdown and after lift of lockdown. We finished the whole money for my business, nothing remains. Again, the prices of goods and services are so high right now. Everything is just too hard right now in the country

My sales have reduced due to the fact that what really concerned most people now is what they will feed their family and not unnecessary expenses like making of their hair, what they want is food. The low patronage was so bad some past months, but thank God is getting better gradually especially towards this December which is festive period.

Poverty is my main concern it has affected no income since the start of corona nothing is going on well because of corona life is hard no capital

Corona has affected everything Around us it has increased the price of things you go to the market today buy something if you go back tomorrow the price have increased and you can't afford to buy it

The high costs of buying goods is my concern because most of my customers are complaining that my prices are too high, but is what I bought that I will sell. Despite that, the sales is even moving slowly

I used do my business before corona we were locked at home for over 5months capital is low i used the money during the lockdown i don't have a husband I'm the only one taking care of my children

Sales have not yet improved because the prices of the goods are on the high side and most customers are not even thinking of buying clothes now, all they are after is how they are going to feed their family. Coronavirus have caused a lots of havoc to businesses. We are just praying that next year will be better

What concerns me the most is school that was stopped i was doing my diploma and i was close yo completing the course if not for corona I would have finished

Prices of food items have increased, this high costs is affecting my business because I am selling food and many of my customers are complaining whenever I served them foods, saying my foods is now small. They don't want to know whether the food stuffs are expensive or not. Despite that the sales have improved, my profits is small compared to before this coronavirus started

My sales really dropped due to this COVID-19 pandemic because people were complaining that our goods, which are used clothes and bags were infected with coronavirus, so they refused to buy but recently, because they can see that nothing happened to those that bought goods from us, this has given them a little courage to start patronizing us again. So our sales have started picking up compared to past months

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

It is the high costs of buying goods, things are just too expensive. Government should try and do something. People are really suffering, to eat is so hard now. Though sales have improved but more people are not still buying like before

Most of the sales have made so far during this coronavirus time are on on credits and I am yet to be paid back my money and and this is making my business to suffer, that is, unable to buy more goods to sell

We incurred loss from our business because customers are not coming to buy fish and we are just feeding them. Most of our customers said that they have exhausted their money on feeding during the lockdown, so they have no money to continue with their businesses again

It has affected my business as it has lead to the restriction of movement.

There has been a lot of awareness created on the preventive measures like social distancing, wearing face mask and hand sanitation, i think with strict adherence i don't have to be worried.

My main concern is there is no market and movement.

I'm a bit worried about the increase in the rate of Corona virus infection and i don't want to be infected with the virus because of how deadly it is, and also it will prevent me from from going out to work

My main concern was the lockdown, things have really slowed down with very little progress. The lack of movement and money.

My concern is the high costs of buying goods, this started immediately after the lift of lockdown and it has been like that since. This high cost is really eating into our own profit because even there is no much sales. So we are like begging our customers to buy from us and we can't use to much profits drive them away.

The restriction has affected my business, i used my business capital to feed my family and take care of their health, it has reduced my business investment.

There's no money from my business and no money to invest in it as well.

Where i manage at the school have reduced, and the feed for the poultry I farm has gone up in price.

The lockdown has affected me a lot, the market is not moving, people are taking things on credit and there's no enough to pay the shop rent

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

Business is not moving as we want to.

I adhere to all preventive protocols like washing of hands, wearing a face mask and social distancing.

Because there's no high rate of infection here in Ekiti state, and i always use face mask and sanitizing my hands regularly.

Things are expensive now in the market.

Corona virus affect my work especially during the lockdown, there was no sales at all because we could not open shop. The price of goods has increase and customers are not coming like before.

The increase in the prices of food stuffs has been worrisome, although i am a farmer but the yield has been very low and i had to sale some to take care of other needs.

I use to sell Aluminum but i don't have money to sell it like before beverages of the lockdown but things are changing

My concern is about my work because there is no sales since corona virus started. I used to make foot wear for customers to buy but they always price down our products with complain that there is no money. So the profit we are making has reduced.

My business has really gone down because i exhausted all my working capital on feeding, now i don't have enough goods in my shop because i don't have the money to place a new order

During the lockdown, there was hardship and people were not sewing cloth. We found it difficult to travel to carry goods that we sell

There's no money and i have poultry farming and even their feed is very expensive and scarce. So i have not been able to get their feed

All the parties i organized from February to June was cancelled and even some did not do it again. Mostly i am scared as we are hearing another lockdown is coming

It has delayed our markets,no patronage and had to close up the shop. And also people take credits and can't pay.

It affect the economy because traders are not making sales like before. As a poultry farmer, the price we sell eggs has increase because the feeds that we also buy has so much increase. So this really affects the sales because it is not everybody that can afford the price.

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

I stay in a remote area, so i was not affected by the lockdown

It has affected us in many ways, my husband is at home with two kids.

It affect my business. We are not selling like before. When corona virus started, we only had little time to sell our goods because they did not open market everyday then. Till this time, our sales has not get back to normal as it used to be before corona virus started.

There is no work since corona virus started. Those who would want to patronize us are complaining there is no money. In fact, I had to borrow money to survive during the lockdown and am yet to complete the payment of my debt. We are trying to recover from that situation but things are not yet balance.

My main concern/problem is that of hunger, especially people working with a private sector, for example my brothers lost their jobs.

It is about our business because everything is costly and things are not going smoothly. When there was movement restriction, some food items that we sell got spoilt in the shop because we could not go to sell. There is difference in our sales now but things are still not the same compare to the time before corona started.

All the business money is what we used to eat and feed the family and all the capital has been exhausted as that is what we used to eat

We were not going to work and not receiving contracts, most of my clients that i gave an estimate to before the lockdown did not come back after the lockdown

The market isn't good, with no patronage and no money

My concern is that the people in government caused a lot of things because they are the ones asking people to protect themselves, they are also not following the instruction. Many people are also not protecting themselves against corona virus.

We have gone through a lot of problems, with the family, and the restriction having to go out someday and not the other. There has been no work and we had no reserve of food or money.

There's no work, people are not patronizing me, i am praying that the Corona-Virus should leave Nigeria so that my work can go back to the way it was

My income is not like before because of the Corona Virus but God has been helping us

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

My concern is the people are not taking precaution to prevent themselves from corona virus. I am a motorcycle rider and I do use my glove and nose mask but many passenger are not using anything. They are not protecting themselves.

We have suffered little, but we thank God cause he is in control. It has affected my academics has i am supposed to be in my final year but the lockdown has delayed me

It has affected my work, we need more capital to improve the business and get it going again

We have faced so much reduction income, and had put a lot people in misery and hardship. We pray God eases things

As am talking to you, I am presently not doing anything. All the money that we have had been spent on feeding ourselves during this time of covid-19. I have no money to continue doing my business again

We are allowed to go to market to sell during this COVID-19 due to the nature of my trade and there was also sales but the goods are presently costly which in-turn affects my profit

Sales have reduced drastically during this coronavirus period compared to before it started, though towards this December, is like it is trying to pick up but is still low. We are praying that year 2021 will be better than this year because things have been so hard this year due to this coronavirus

Things have changed because people don't travel like before, I am not coping well.

We are managing even though things are expensive now.

Things are very hard, costs of things are on the high side.

The thing really affected the business and nothing has been moving, everything has been on standstill.

It's been difficult, when you buy, it's hard to sell and that is discouraging, the hike in prices is discouraging and you notice that your capital is decreasing instead of increasing.

Everything has been so slow and money is not coming.

The Price of Animals feed has increased compared to before COVID-19 started that the prices was better. Also, the patronage of customers have really reduced

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

COVID 19 devastated the rich not to talk of a petty trader, it is terrible. Only God in heaven that is sustaining my family and I. The financial challenge is too challenging, but I know that God who has given me life will help me bounce back.

There was no sales with my business because most people prefer to buy food items than sandals that I was selling. All people cares about now is what they will put into their mouth. I pray everything get back to normal because presently I am not doing anything and this situation is really affecting most of my responsibilities

Things have been very rough, business has been down. Retail and wholesale is down now, we have not been doing well.

My business is no moving smoothly without any hitch. My sales have improved and my customers are really patronizing me despite the high costs of goods at the moment. This is not stopping them from buying

I am into crayfish business and I travel interstate but during the lockdown, I couldn't although now, things are better now

Business is still moving slowly but better than before especially after the lift of lockdown. The impacts of coronavirus on people's livelihood have really affected so many businesses including mine. It has also increased the prices of goods and services to the extent that some people can't do business they were doing before again because of the increase in prices of goods

Prices of goods we sell have increased and likewise, I sold on credit to some of my customers for sometimes now and I am yet to be paid back and this is really having effects on my market. Also, the sales have been moving slowly unlike before the COVID-19

My business have not been the same since coronavirus started, especially in the aspect of sales but thank God like some days now, is like it is getting better. The other issue is that everything is too costly nowadays and this also is affecting sales

During this coronavirus, the sales have not been stable. Many of our customers have not been buying the way they used to buy. I meant in terms of quantity, like some used to buy between 5 to 7 plastics of rice or beans, but now they are only buying like 2 to 3 plastics. The prices of goods that have risen up is not also helping matter, it is affecting sales

Coronavirus has affected our business badly Because during the pandemic everywhere was locked, no inter state transport so it really affected me personally in which my income was affected and during that time food are also expensive

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

My concern is that during the pandemic everywhere was locked down due to that it really affect my income and things are expensive in the market and also our economy was affected due to effect on prices on goods

my concern was that the coronavirus has brought negative impact on our businesses and no gain on business now and since the coronavirus started goods are highly expensive in the market so it has really affect the economy

Coronavirus has caused a lot of negative impact to the economy in the aspect of no income and things are expensive in the market and during the pandemic no movement so it really affect my business

during the coronavirus things are difficult in the aspect of business and also money was not coming in and also there was hungry in the country and the government didn't even help the poor people, the true is that the economy was bad

There is no market and it is affecting the quantity that we can produce in the farm

Truly coronavirus has really affected the economy because since the period of covid-19 things have been expensive and during the pandemic in March no movement and because of that businesses are been affected too

The price of thngs hve doubles and it is making it difficult to buy feeds for the business, there is no enough capital to to run it

Corona virus has affected our economy and also the way of living due to pandemic has change we almost wash our hand Everytime but during the pandemic in March business was not moving and were was hungry to eat three square meal was difficult

I could not sell during the lockdown, though there have been little improvements since the lockdown was eased, but not may people are actually buying

I spent my business capital during lockdown on feeding my feed, after the lockdown i didn't have the money to order for new goods, i had to resort to buying goods on credit, but the goods supplied was not enough.

Business is not moving the way I want because not many people are buying, their major compliant is that they don't have money

my concern is that during the coronavirus no movement and lack of movement affected the economy in terms of no income because shops are closed and even schools are lockdown without going out for daily income the economy will not be developed,so the economy was badly affected

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

I am not concern because there are no cases of Corona virus in my community here, so i feel it's not an issue to me, and my family and I observe all protocols like social distancing and wearing of face mask.

my primary concern is that during the pandemic everywhere was lockdown, businesses was lockdown Even schools are locked down, no movement and with that our income was badly affected

It's not really visible in my state and also because i adhere to all protocols of washing hands and wearing of face mask.

Coronavirus has affected everything in the economy and also in the aspect of educational background of the children and no movement during the pandemic because no money and people are crying of hungry at that time

I am not concern because i have taken the necessary precautions of wearing face mask, social distancing and washing of hands.

Talking about the covid-19 pandemic it has really affect the economy and things are expensive that is why the economy was badly affected due to lack of income

Since the beginning of the pandemic it has been difficult, we can't feed properly since i lost my source of income because i spent business capital on feeding during the lockdown.

The lockdown affected my business badly. I have not been making money. There is a scarcity of food to feed the chickens in the farm which has resulted in the loss of so many birds. This has been a big hit on my business.

Not being able to support my family is my biggest concern. The virus has put a strain on my finances, it has disrupted my business and stopped my childrens' education.

I am concerned for my health. I am scared of contracting the virus as it is possible to die from it. The infection numbers are increasing and the fact that there is no cure is extremely worrying.

Food is my biggest concern right now as the price of food has been increasing weekly. Everyday has been a struggle for me, life has been very hard, especially during the lockdown.

My finances have reduced drastically because we were not allowed to farm during the lockdown. My plants and crops died and also got ruined by a flood. Business is not going well.

My biggest concern is how easily the virus can be contracted. Wearing a mask and all the extra rules is a discomfort and challenge for me on my everyday life.

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

The lockdown and restriction on movement hindered some of my religious activities, that is the most worrisome thing for me.

My kids are not attending school, so their education is behind due to the virus. It is a challenge adjusting to the new circumstances, everything in life has stopped and crashed, it is hard to survive.

My business is not thriving because of the effects of the lockdown, i don't have enough raw materials like MBF and HDF plywood because they are very expensive due to the restriction on importation.

It has not been easy at all since COVID 19, things have been tough. Some of my hives got bad and no money to fix it back for massive production.

Initially I was worried about my business. It was so difficult because no one was patronizing me. All of that has been relieved now.

Business has been up and down, it's not joyful, things are tight and so difficult and especially in this COVID 19 period, things are so different but I thank God.

I didn't even know I would pay back the money I was given. We only manage to eat for the day, we just thank God we're alive, sometimes we drink garri

It really affects business, I am a fashion designer and the Covid-19 restrictions have prevented people from throwing parties. People are not sowing clothes because there is no occasion to attend.

My main concern is my capital I don't have a capital because I don't use to go to the market very well i had a capital of 1.5 million but now I only have 300 thousand I don't have people that will patronize me they are afraid of coming out the location I'm people lack awareness about the virus

I'm a farmer, if there is money, we can go on, because we stayed at home during the lockdown, it affect our farming during the planting season.

Marketing our farm produce was not possible and also the capital we got from the sales almost got exhausted

The way foods are high now, it has impacted my customers patronage is very low.

At the time there was restriction in movement, the person i gave the hire purchase bike had to travel to the village to form as the city was lockdown so i could not make money during that time

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

Financial situation of the country is down and corona is the major factor affecting it since corona started everything stopped business owners are not doing their business no income no production no supply even the income is low and the boarder is closed I'm so broke no capital

It has not been easy, but we're coping by His grace, it's just that in Nigeria, if you don't have financial assistance, you will be incapacitated. Things added money because of the increment in dollar. It is getting better.

As a result of the lockdown, i was not paid salary and even till now they are still owing me some of my salary

I've never been in the situation that I'm into now financial situation is worse no food no money everything is hard

I'm not concerned about the coronavirus at all as i still continued my farming,

Before corona my business was running smoothly but since the start of corona I've been losing my business is down low capital

Corona has stopped many things it has affected my life stopped my business i used my capital during the lockdown food is expensive and income is low

No money now poverty everywhere you can't do anything without money and i have kids to take care of no money for food and school fees

My concern is business, no business we the poor are suffering no food because you have to earn to get food and now the earning has reduced

We have been managing ourselves, we have been dragging on, you know, the situation of the country is bad now.

Schools that where closed for a long time my kids are at home their education is mu main concern

Right now the financial situation of the country is in a worse shape no improvement everything has stopped economy is down

I thank God, although it has not been that easy, business is not moving like before, I used to sell a lot in my business before than now.

Corona has stopped everything in this life I'm afraid of if coming to where I'm I don't want to be infected I'm always wearing my mask

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

My concern is that it does not make buying and selling to go smoothly. There is no sale and no patronage since corona virus started. I am even in debt now because the work is not doing well.

Thank yo, It concern everybody because those who are not infected are affected. As a fish farmer, the cost of feeding fish is so high because the feed is costly. Our output has dropped and am not finding it easy because am running at loss now. To continue with this business is uncertain now.

I have been infected with the virus and it's been a very bad experience that i don't wish on even to my enemy, but thank God i am better but it's unfortunate that i recently lost one of the doctors that treated me.

The lockdown really affected everyone, things have been costly in the market, things are expensive.

I am pain by the fact that religious activities were restricted during the Corona virus lockdown, i couldn't go to church or evangelise, i believe it a time we need to be closer to God the most but we were not allowed to go to church, i am still angry about that.

My concern till now is how i will start up my poultry farming again which closed down during this covid19 period from 3,000 birds to nothing now with the wrong sets of birds supplied to me too, now i rely on my vegetable farm to survive

Transportation is high though but you still have to buy what your customers can see to buy from you.

My very concern about this coronavirus is that things has become so expensive and because of it there was closure of boarders and there was no importatio which made my clothe business close down and i do not have anything doing again at the moment

The coronavirus brought serious stavation because we could not go out and importation of goods was not coming so things became very expensive so market is equally down

The restriction has not allowed me to work and nothing was given to me or my family to support us while we stayed at home, i lost my source of income as a result of the lockdown

COVID 19 hit everyone, it affected me because business wasn't working normally, this xmas season is when I should sell well but now food stuff is too high and requires money to be able to keep up.

It has brought poverty in my life, because the Corona virus lockdown has crippled my business and reduced my income drastically.

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

My concern is that the virus is still not gone and it is the reason why everything is very expensive, my business went down even the farming work has not been what it used to be because income is now very low.

It has caused a lot of things. Many things including food items have increased in price. The quantity of garri we buy for #400 is now sold for #800. We could not stock enough goods because there is no enough money. Before corona virus started, #100,000 can buy 10 bags of garri, but now, it can only buy 6 bags.

My concern is that hoods that we buy are increasing in price since corona virus started. The profit we make has so much reduced. The price of food stuff has gone up and we have to manage this days.

We are just managing gradually with the help of our relatives outside Nigeria, I'm a widow, it has not been easy, things are expensive in the market now.

My business is not thriving because of low patronage, people are economic difficulties which has reduced their purchasing power.

My concern is that it affect our business. We were at home during the lockdown and could not sell our goods. The food stuff we sell has increase in price and we could not get enough supply again. We need money to work.

There was reduction in our sales during the period of this coronavirus, especially immediately after the lift of lockdown to like last month. It is this month that the sales started improving. And the high costs of goods and services is making things worst again

My concern about coronavirus is that during the locked down no movement so with that the economy was badly affected and food beginning to high in prices and no money to buy the food

My concern is that it has draw back the economy. Since corona virus started business is not going smoothly and things are costly. There is no patronage like before and we are just managing.

My concern is about how the price of everything increases. This is affecting our sales because there is no sales like before. The price of goods I am sell is high and customers are always complaining.

coronavirus has cause economy setback the the country and due to pandemic there is hungry because no business that is moving and also money is not circulating so it affected the economy drastically

Everybody is affected by corona virus. It affected school business in terms of income because most of those that patronizes us could not afford to pay tuition fees as they used to pay before corona and we have to pay our staff as well. So we are in debt now because we have to settle our staff and make some other things available for learning to take place.

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

It has really affect the economy and things have been expensive since the start of the pandemic, during that period a lot of hungry because no money to even eat so that really affect the economy

All what I can say about coronavirus is that it has really affect the economy and the educational aspect because during the locked down schools are been closed down so with that it also affect children education for almost four months and business was also affected badly

Coronavirus has really affected the economy due to the locked down and also we where unable to go to the market to do our daily businesses, things are not moving and we almost die of hungry so it really the economy

It affects my business because I sold all goods in my shop and used it to feed my family. I just borrowed some money to start my business again.

During the pandemic a lot of things happened like schools are been locked down and business was not moving ,also money was not flowing as it really affect the economy

It has pursued customers away from us, business is not moving like before we are just trying to survive by ourselves.

It affects me so much that I loose a lot of money because most of my Poultry birds died during the lockdown. So I'm just trying to survive.

The coronavirus has changed everything, it is the reason I lost some side jobs that I was doing. Now I'm just managing myself.

my concern about the Coronavirus is that business was not moving and also during the pandemic there was no time for visitation and also buying of food in the market because of the locked down

It has caused me to lose my work, my husband and I lost our salary job because of the coronavirus.

It has affected every business no money in town and this makes people to be buying on credit, a lot of people are owing me money because of the school now virus matter.

I dont have enough money to goods to refill my shop, the increase in price has made it harder to do business

The lockdown has affected my business because people are concerned about what to eat not construction so there is no much work for us to do.

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

Coronavirus has affected my business, I don't have enough money to do business like before. The economy is so tight.

Not people are buying even those who buy are still owing me , so sales is really poor

I'm concerned about creating awareness of the coronavirus in my community so that people can protect themselves properly

There is no money and the price of things have doubles so It been hard to run the business

Corona virus has brought poverty and hardship because of the lockdown, my business is not thriving and because of that my income reduced.

Business is dull, there is no money so people are not buying and it has really affected me

I can't go out for business as usual, the economy is inflated seriously. There is so much hardship in the country but it has make everyone to sit up and be more prudent in spending

It affects my farming business, fish feed is too expensive now and it is difficult to sell fish at a high price

I am scared of the deaths occurring due to the virus, I have been hearing of more and more people dying. It is a very scary time.

Things are expensive especially feed for the poultry, and there is no money to really run the business

I am a tailor and I usually make a lot of money due the festivities that occur throughout the year, but since the virus came no one spends money on clothes because of the restrictions on movement. I am basically jobless because the virus has taken away my work, my income has reduced a lot.

It has affects business across the country, the cost of raw materials has gone up. Everyone is lamenting of no money

I lost my job because the company I worked for closed down. Even my business was collapsed because of the Covid-19 restrictions.

Sales has been poor, market is not moving like before again

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

My worry is about my school business, parents can't pay school fees like before, they are just struggling to feed their families. The economy is so bad

I am worried because I can't travel out of my state for business and this has led to reduction of my customers. My business has really gone down

Financial situation is down there is inflation of price everything is expensive economy is bad too much poverty and the financial situation is worldwide all because of poverty there is kidnapping all over the country thefts and crime everyone is trying to survive no help from the government

I lost a lot of business contacts and opportunities due to the lockdown. even the capital I invested in it

My main concern is before corona we used to eat well but now we don't get enough food my kids too don't eat nutritional food we only eating what we get

Not going back to school is my main concern i just started going to school but they have closed and there is no day of resumption I'm just staying at home

What concerns me the most is that we're not doing the things we used to do before we don't mingle with people financial situation is worse every thing is expensive customers are not buying because prices are high

Corona has changed our life every thing is expensive food is expensive we're just surviving

My biggest concern is food no food and every commodity is expensive since the start of corona till now we're still suffering things are still not back to normal things are hard

My business was not really affected by COVID19 and market is moving

Corona has made economic impact on us people have lost their jobs business have collapsed getting back to business is now hard

Corona has spoiled everything because of corona they have closed our company I've loosed so much things because of corona i used to work in Lagos before now I'm back in zaria with small capital

The virus has affected my business negatively because of the economic difficulties and increase in the prices of goods in the market which is associated with the Corona virus lockdown

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

What concerns me is business that is still not back to normal financial situation is down all because of corona no capital

Poverty is my main concern no capital we have use it to survive during the lockdown i have kids to look after

The Corona virus rate of infection of infection has reduced because people now live normal lives, majority even go about without wearing a face mask or observing social distancing and nobody is infected.

What concerns me the most about corona is that I don't have capital i don't have customers again help me with capital I've a barbing saloon I don't allow customers to enter until they wear mask and put on sanitizer

What concerns me the most is joblessness during corona lockdown we stopped going to work after the lockdown most companies shut down we could not work again

Due to the cost of food ingredients we had to reduce the portion we serve to our customers and they end up complaining that it is small and some of them even buy on credit without paying

price of feeds became high and the customers want to buy the chickens at bizarre price and we end up making a loss

The money we are supposed to use to do business is what we used to eat, and has a business woman with multiple stream of income it hasn't really been easy

i bought truck on hire purchase before the lockdown as i help pack waste for schools and also building site, so i had to go on lockdown since they were also on lockdown and there are my major customers

Business has been fine, no problem.

Normally the COVID 19 spoilt everything though not for only me, the money helped then though, but now, the economy is bad.

We are managing, business is moving small small, people are buying though but not like before and transportation is expensive now.

I'm concerned with my students education when we were on lockdown no school most of them have forgotten what they learn even now that we're back they're still coping most of them can't remember

you know that coronavirus has really affect the economy and education level has fall down due to the locked down

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

during the pandemic everywhere was locked down like market, schools and also no money to buy food, it really affect the economy

coronavirus has affected the economy and also things are expensive, to me during the pandemic it was not easy because no movement and market are locked down and Even schools so it affected everything

This coronavirus period really affected me because apart from the impacts of covid-19 on my farming business, my farm was destroyed by the cattles that grazed my farm. So presently I have nothing on the farm again. It has all been destroyed, no more source of income for me

No money to buy goods, I usually buy in wholesale but now I can only afford to buy from retailers by the roadsides

My business was not affected

my primary concern was that during coronavirus no movement and schools were locked down, no money and food are expensive so it affect us,

The price of things have gone up; relaxer, braids are now expensive, there is no money so the number of people taht usually come to the saloon has reduced

My concerns was the drops in sales which is due to impacts of coronavirus on people's lives. But it is gradually picking up because of opening of schools and worship centers, including that people have started doing parties little by little

Sales have reduced because people are not interested in buying building materials at the moment but to buy food items that they will used in feeding their family, though it is getting better as each day past compared to past months

my concern is that during the pandemic things are expensive and also business was not moving as a result of that the economy was affected badly

Our sales have increased but the prices of the materials we are using are costly due to the impact of covid-19 on the economy and this is affecting our production rate

Talking about the Coronavirus, it has really affected the economy in the aspect of income and a lot of businesses are locked down during the pandemic with that it affect us

The corona virus spoilt my market, customers don't come to buy again and even now i am managing myself

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

from the first instance my customers were not coming and even that period i didn't have birds in my farm so a lot was really happening

it was difficult getting food items from the market as they are now expensive, my customers were also complaining that they don't have money

All my business money have been used to feed my family during this COVID-19 pandemics period. I now collect goods on credit and paid back the money after the sales

It really affected my income as there's no money to buy stock in the shop, we are just going to shop for going sake as we don't make sales like we use to

i am not concerned about the corona virus, all i can say is Thank God

during the coronavirus pandemic business was not moving so it's really affect me personally and also children education was poor

Business is not moving as before covid-19 started and goods are now costly too. Many of my customers are not patronising me like they used to do

during the pandemic business was not moving and also schools were locked down and also everything was affected badly in terms of foods and income

There is no much concern because there is an improvement on the farm and all my farm produce are doing fine compared to some past months

i am not concerned about the corona virus, i go to my farm, and live my life normally as i stay in the village

we are managing what we have, going on with our daily life so i am not concerned about the corona virus

my husband is late, i am the one catering for my children, the little i have us what i am managing so when the lockdown started that we had to stay at home, it really affected my income as i spent most of my capital in feeding my children. So now i don't have money to buy goods in my shop.

talking about covid-19 to me it has caused setback to the economy and since the pandemic food item are been high in price, just because of the locked down everything is expensive in the market even the materials I used for working is highly expensive now , so the economy is badly affected

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

The price of the feeds is high, the demand of from my customers is also high, but due to the high price of this feeds i cannot meet my customers demand so i have been struggling

Sales have improved but the goods are now costly and many of my customers are complaining about this. And due to high costs of goods, I can't buy much goods like before again

my salary was reduced due to the corona virus, though i am also into tailoring but i don't have funds to establish it well

I have nothing doing now due to the impacts of the coronavirus on my business. Some of the food stuffs am selling got spoilt and the sales I made from the remaining ones was used to feed my family. So for now, i don't have money to continue with my business

The issue of coronavirus has gone beyond the virus to hardship in Nigeria everything is now very expensive and customers no longer buy because they claim it is very expensive and even we sellers can not afford to buy enough things to sell since the lockdown started

my concern was that during the covid-19 no movement everywhere was locked and we can access the market and no income and also schools are also locked down so it also affects children's education

The fright of getting infected and that it has affected my main source of income.

I feel very bad, but we thank God, sometimes customers come but our shop is not well stocked up, you need to have things that customers can buy.

My concern about the virus is how it will just go away and have us return to our normal life where business is normal again with good sales

During this COVID-19 pandemic, sales really got reduced and it was so terrible because it affected my income, though the sales have started picking up now.

The fear of not getting the virus and the fact that every business was touched negatively and mine was not spared too

The coronavirus caused a lot. I am not doing anything now because my sales got reduced due to non party activities within my locality which is due to the coronavirus pandemic and this have real effects on my business

The whole period of this virus is just a very difficult time for me and my family, and my concern is the continued low sales and hike in the price of everything

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

It has caused a lot of things, affected my income and had to use everything I had to sustain the family during the lockdown

Concerns now over the virus is no longer that of infection but that of the negative effect on my business which has experienced a lot of downfall because things are very expensive now since the lockdown started

I adhere strictly to all protocols like washing my hands when I visit the rest room and before and after eating, and wearing of face mask.

Everything has deteriorated, we are conducting the business but there is little to no income

Many of my customers bought goods on credit and they've not paid back till now because they are all complaining of impacts of coronavirus on their businesses. This has affected my business negatively as well because with many people still owing me, I can't afford to continue with my business. I am not doing anything presently because of all this

I have never seen anybody infected with the virus and nobody around here observes social distance and everything is normal, I don't think the virus is as people are portraying it.

My concern is about my job how I can get back to my business because this coronavirus made my business go down totally

There has been an increase in the prices of food and there's no money in circulation which is responsible for low patronage in my business.

There is other concern about this coronavirus than the whole hike in prices of food stuff and so many other things in the country, things are now like never before

Have spent all the money I made from my business including the capital to feed my family during this coronavirus period. There is no more money to buy goods to sell at the moment.

There's no restriction of movement anymore and I can go to work, and the fear of the Corona virus is no longer there because I take preventive measures through washing of hands, social distancing and wearing a face mask.

The fear of the virus not getting to us and having my business gone down so much and am still trying to survive it.

There's hardship in the country as a result of the Corona virus lockdown, economic challenges have reduced my sales volume, and also because I used part of my business capital on feeding during the lockdown I don't have enough money to restock my shop.

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

Covid19 problem made life very difficult for us as farmers, it affected us in our LGA in Anambra state such that all the things we needed to use for farming and even the lockdown period did not allow us achieve anything

my concern was that during the locked down business was not moving and income was affected and also schools are closed at that period of pandemic and since the coronavirus things have been highly expensive in the market

The rate of infection has reduced and am grateful to God that everything has subsided, and with prayers everything will be over

Everything has been very different since the pandemic and now we are facing a serious hike in prices of goods and services all over the country

My concerns are the prices of goods we sell that is so high now, we buy it at a very rate and equally sell at such rate but customers have reduced so much everybody is complaining of the hike in price

during the pandemic a lots of things happened that's affected the economy like the business that was not moving and no income

Goods are very expensive in the market because of the economic challenges couple with the fact that borders have been closed and the increase in the pump price of petroleum

You see, corona virus affected us so much because when there was movement restriction we could not work and the goods we have in stock depreciate in price after then. We had to sell because many people were already complaining that there was no money. We recorded loss as a result of that. Since then, things have not got back to normal.

It affected my business because during the lockdown we could not work and all the money we spent while at home was from our business. Since we start working again there is no much money to run the business and the situation of things cannot be compared to the period before corona virus started.

We thank God that corona virus has come and it is going already. It affect our economy. It really affect my business because the money I spent during the lockdown was from my business and I had to spend it. Since we we started going to work, things have not been the same. So we are just managing.

Our business was affected. There is no sales and no money in circulation. There is no gain in the business we are doing because the price of goods have gone up.

My concern is that my business is not moving again. Before corona virus started, I used to sew three to four clothes daily but since it started I hardly sow one cloth daily as a tailor.

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

Corona virus affect our business a lot because there is no sales. Since corona virus started the sales has so much reduced because the students of higher institution that used to patronize me have not resume to school.

My concern is that there is no money because there is low patronage since corona virus started. During the lockdown we couldn't work, after the lockdown again the patronage is low, so we are just managing.

my primary concern was that during the pandemic we can't move around, even to go to the market is so difficult because of the locked down, so the economy was affected with the lack of income issue and also no free movement in the state

Business has been dull since the lockdown, it is not really moving so there is no money

The restriction has reduced my business capital and i still don't have enough capital to boost my business, and the issue of insecurity has contributed to the decrease in the business investment

I have adhered strictly to washing of hands, wearing face mask and social distancing as advised by medical experts

Money is my biggest concern. Poverty levels have escalated since the coming of corona. The prices of everything is higher, life is a lot harder and my business is not making as much money anymore.

The company sales has been down, there is no money anywhere so people are not buying like before

My biggest concern is the fact that schools are closed, I have been at home for a long time. The lockdown caused by the virus has been very severe as I had to stop my education.

My business has been down since the lockdown because there is no money and I have not been able to buy goods

I am scared of the virus, the fact that it is so easy to catch is alarming. The virus has changed everything about our lives and has impacted the economy harshly.

We have finished spending the capital and even after the lockdown there's no money to start the business again

There is no money and the price of things have shot up, so I cannot buy enough goods to refill my shop

I use to sell in the market but due to the lockdown i had to carry my goods home to sell but even with that alot of neighbors at home bought them on credit and refused to pay back

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

Business is not moving like before, there is no money and many people are even owing me

I was very scared of the virus at first, but not anymore because people can recover from it. My biggest concern is the fact that my business is not moving well because the lockdown hit my business very hard. Things are still not going well because there is a lack of customers.

In one week we make just one hair, my business is stagnant and now that everywhere is busy there's no money

The virus has brought a lot of hardship to our lives, my biggest concern is the difficulty in accessing food and money.

I am not concerned about the Corona Virus at all except rain

During the lockdown we were not able to go to the bush market where i get my palm oil due to the restriction in movement. There was a time we were stopped by government officials on our way to the market and this led to me not having enough palm oil to sell. I had only one keg and that was what I managed to sell throughout the lockdown though the money was spent on feeding my family. now that the lockdown has been eased the price of palmoil has tripled and i cannot buy it

People that bought goods from me could not pay me, A lot of my customers work in private firms and were complaining that they were not paid salary even till now they haven't finished paying up

coronavirus has affect our business and things are not like before and also food are expensive so it really affected our economy

Things are hard now, market is not moving well at all, we are just managing after the lockdown, everything changed, people are just managing, everything in the market is now very costly.

Things are hard, market is not moving well at all, we are just managing after the lockdown, everything changed, people are just managing, everything in the market is very costly now.

There's no money in circulation because of the economic challenges and everything is expensive and i'm just struggling to survive but because my business is really down.

Business was too tough, no easy access to go out to buy or sell cassava stem and all, to farm or even sell, though we're still in the process. COVID 19 delayed us cause when we were to plant there was a delay so things are yet to be stable.

Business is dull because I am now selling at home so I am not making enough money, I dont have money to rent shop in the market

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

my concern is that during the pandemic no movement and with that it's really affect the economy and also no money and food are expensive and during the pandemic my business was affected badly because I rear chicken so a lot die during that time

In Nigeria we're struggling and smiling, during COVID 19, things were not as expensive as they are now, if you go to the market to buy and sell, the next time you go, the cost price of same goods would have tripled the amount to bought it the last time.

I could not sell during the lockdown, so there was no market and it affected my income, so now the business is just moving little by little

It's a general problem that has affected everyone, though it's not here in my village but i am concern because of my relations and good people that are everywhere and are at risk of getting infected, but i pray for God in his infinite mercies to have compassion.

There is dropped in customers patronage, all in the name of feeding their family. Lot of them are complaining of no money to makes clothes at the moment and this is due to impacts of coronavirus on everyone's businesses

It affected my transportation business then because we only travelled twice in a week but it has now improved. So I am praying that what happened that time should not repeat itself again because it really affected everything

It affected my original business because no one came to charge their batteries nor rent batteries. My customers really reduced and this lead to low patronage. This affected my income

It was painful as our business was affected when it started because there was no buying and selling then. There is improvement now but the money we spent during the lockdown is from our capital and it is affecting our business till now.

The economy has been really terrible, my customers are not patronizing me, We have spent all the business money on feeding the family and paying school fees, right now i am also looking for money to buy handouts for my children in the polytechnic. In as much as i run a barbing saloon i also have a farm where i grow Yam and i also sell ram, goats and livestock

It does not make market to move. When there was lockdown, we no option than to spend the money on us. As we are working now, there is no enough money for business. There is no sales like before because we could not meet the demand of our customers due to insufficient fund in business.

The sales is not as before and prices of goods and services are now on the high side which customers are all complaining of and affecting the sales

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

Most of my goods got spoilt during this coronavirus crisis. I had to borrow from a friend to restart my business. Also, the prices of fish and groundnut oil have increased and this is also affecting the market

Corona virus affected almost everybody's business. The problem is that there is a little challenge of high price of goods.

During the corona virus period, the market was locked, we were at home doing nothing m. Even now to afford my children's school fees is difficult

During the pandemic everywhere was locked and also no movement so it really affect income and also affect our dry seasons farming

My sales have reduced because many people are presently after what their family will eat and not unnecessary things. Though the sales is now gradually picking up

Because of the corona virus the patronage has been very low, people don't have money to buy food items again so my income has been affected

It affect us so much because it tied market down as we could not sell during the lockdown and most of our goods got spoilt then. And that is why the goods are costly in the market this time. Our customers has reduced because of corona and this is affecting our business.

Presently, I don't have money to continue doing my business because I have used all the money made from my sales to feed my family during the coronavirus crisis. I now go to my friend's shop to assist him in selling which he usually gives me something (money) in return for my services to take care of myself and family

My concern is that corona virus has drawn everything down. It does not make business to move well. When there was lockdown, we could not work and we had to spend all the money on us. Since the lockdown ended, that we have been working, the work has not been like before because there is low patronage.

We were on lockdown for almost 4 months, my goods got expired as i sell bottle water and drinks, my creditors also collected all the money for the goods they supplied me. Right now, I don't have any goods in the shop and i have been sitting at home doing nothing

during the pandemic there was no movement and marketplaces were locked down, no income even to access daily bread is hard so the economy was badly affected due to this Corona virus

Because of the corona virus, we were not traveling to buy some goods, even after the lockdown transportation cost increased and the capital of my business has reduced so i am practically incurring loss

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

Before the lockdown, i use to sew 2-3 clothes per day and during the lockdown i hardly see 1 in a day. Even now that the lockdown has been eased I struggle to see the way i use to before the lockdown

My concern is that the price of goods has gone up. The little money that remain with me after the lockdown could not afford me to stock enough goods. Also, we could not stock some goods as demanded by customers because of money.

My business money got exhausted during this coronavirus period. Both my profit and business money was used up to feed my family during the period. I now collect goods on credit to sell because I now have no capital to buy goods outrightly from where I used to buy goods

Presently, what I can say about it is that it wreck down our business. During the lockdown there was no sales at all and some of the cosmetics I sell got expired because we could no work. Till now, the sales has not been as it used to be before corona virus started.

I have always taken precautions by sanitizing my hands and wearing of face mask, i am not bothered at all.

I was unable to work during this covid-19 period for sometimes which really affected me and my family but now I have been called back to work. Though I still don't really have much money to take care of my family because of long periods that I stayed home

It has not come close to me or where i live, and i have taken precautionary measures like social distancing, wearing of face mask and washing of hands.

The effect of the lockdown has been very bad on my business. My business is down because people's priorities has shifted to feeding, patronage has been low.

coronavirus has affect the economy in the aspect of income and hungry and children are at home because schools are closed

Sales has improved abit but the prices of materials used in baking has risen up and it is affecting our production rate and prices we sell cakes and snacks

My concern is the sales that have dropped because most of my prospective customers are all after food that they would feed their family and this is affecting my sales

during the pandemic a lot of things happened because there was no movement and businesses are shut down so it's really affect the economy and money was not flowing and things are expensive

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

I am struggling to survive, my business is down and i can barely feed my children because of decrease in my income due to low patronage.

The effect of the Corona virus is very bad on small scale businesses, i can't buy enough beans i need for my business because of the price increment, i have not been able to fry beans cake in large quantities like before.

concerning coronavirus things are not easy but I thank God, during the time no movement, and things are expensive also our children are locked down for about 4 months not going to school so it has really affect the economy

It makes the economy to turn upside down. There is no money in circulation. The price of goods have increase by three times of their original price. There is no sales since corona virus started but as we approach the festive period there would be sales but there is no enough money to run the business

My concern is that corona virus does not make market to move. I sells sewing materials but there have been low patronage since corona virus started. During the lockdown there was no sales at all because we could not open shop, now again we are just managing.

My concern is that it affect a lot of things. There is no income like before. The school am working as a night guard has not been paying us fully since corona virus started. It is my wife that is assisting me in taking care of the family.

my primary concern was that things are difficult in the aspect of income and the economy at large was affected because money was not flowing

my concern is that during the coronavirus money was not coming in and food are expensive

The Corona virus has affected my business negatively and has reduced my capital, and I've been sick for a while now, i can't afford to buy drugs because of lack of money.

Business is okay better than during the lockdown though not many people are buying even though christmas is approaching

Corona is real people don't believe the pandemic I'm always wearing my mask and washing my hands I don't want to be infected

My concern is the problem of the financial situation that is low has made business to go down economy is bad

Most of my goods expired during the lockdown, so many people were not buying from me, I had to reduce the price of the goods so that I can recover part of the money

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

Education is my main concern my children and the other children in the community stayed at home for a long time most of them have forgotten what they know about school

Money is scarce and no school I would have been in level 3 but because of corona I'm at home and education is going back stoping us from moving forward

Sincerely there are a lot of problems, because during this pandemic I fell sick, which made me use up all of my business funds and couldn't conduct business during that time.

Business is moving slowly, it is fast like before the pandemic because the price of many things has gone up and it is affecting sales

My main concern is the inflation of price I can't pay my children school fees on time even if I work I still can't provide enough for them food is expensive

My main concern is that we have so much restrictions in our business and life everything is hard capital is down I'm just managing

There is no money to buy goods, I have spent all the money I have during the lockdown so I am just managing the little that I have

Poverty is too much no money everywhere price of things is high economy is down

My primary concern is how the financial situation of the nation is I'm a small scale business man my capital is down

During the pandemic, the government didn't allow anybody to work, we didn't have anything else to do. Also no materials to conduct business.

My main concern is how I can't mingle with customers the prices of everything is expensive no capital I'm just managing

During the lockdown we had nothing, no money and our businesses have been closed.

Inability to go out to conduct business activities, that's my main problem.

The virus is a very serious issue. The lockdown that was implemented because of the virus impacted my work. I am very worried about another lockdown.

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

I am scared of catching the virus. The fact that it is easily transferable even from touching a surface is very scary. Nothing like this has ever happened, it is hard living through this.

My means of earning was destabilized because I contracted the virus. It was a very scary time for me and also a tough time because my earnings were low.

The nature of my work requires me to move around a lot so the lock down was really hard on my business, it has been hard to recover from the issues that came along with the virus. Feeding my family is hard.

Well, as you know, things have not been easy, the business collapsed, things have not been easy, transportation is high now.

It is God that has been helping, I'm managing small small, though the government said we should stop during COVID 19, goods were not coming in as before and people are not buying as before.

May God put an end to corona virus. When corona virus started, it was my business money that I spent, I could not sell my goods then. Now, I need money to do business because I don't have enough capital

The virus of a thing has caused serious hike in prices of goods we sell so people can not buy like before so sales is low, at a point we could not go out some of my goods got spoiled and now business generally is very bad

My concern is that everything is going smoothly. There is no patronage and there is no much income.

My concern with coronavirus is majorly how it affected our businesses such that one could not go to shop to sell everything went up price wise and i did eat into my capital just to survive

My concern is that since it started, there is no money in circulation and there is no sales. Feeding became difficult since corona started and the government that promised us money did not give us anything.

It affected us so much as some of us cannot continue to do our business cause the little money we had was spent on feeding the children

The lockdown really affected my business, they locked schools and churches and those are my major customers, the beginning of the year was really bad for me but after the ease of the lockdown i am back and better in business i am happy that we are even in festive period as weddings are happening and i am cashing out

Corona virus caused a lot of things especially to we traders. Things are costly and there is no money in circulation. There is no much profit on what we sells. Also, there is no money in circulation.

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

Food is expensive no money problem is too much in this life no money everywhere to eat well now it is a problem

You see, corona really affected me. With the little business am doing, things are not easy. There is no sales because there is no money in circulation. During the lockdown, we spent all we have, after the lockdown, I tried to gather little money to continue with my business but there is no sales.

The lockdown already ruined my business and income, I don't have capital for my business and my shop rent has expired. My husband Has been the sole provider for a while now

My concern is how business have gone back no money no customers no capital I'm just managing

The disruption it brought to our business was something else and it is yet to be over because at one point we could not open shop and some goods went bad and presently there are no customers also we close early in the shop as instructed by government

Because of the lock down that we went into we small businesses owners have used up all capital we are in a bad situation no work but thank God we have started recovering

Because i can't dictate who has been infected with the Corona virus who has not, i have to take extra measures of preventing myself by wearing face mask, washing of hands and using my elbow while coughing and social distancing, all these are stressing

In fact it really affected my business. Customers rarely patronize us, in fact there is shortage, no gain. I am selling yam and when we stock yam and expecting that customers will come and buy, if eventually they did not patronize well and the yam stays for long time, the yam will get spoilt and that is a loss for us.

My concern over the whole covid19 issue is how it has effected my business and has caused me to shutdown because presently i am out of business and things are just very expensive everywhere making life difficult

My business is not running well at all I've so much problem with my business no capital no customers

No market no customers everything is expensive I don't have a capital I'm a tailor because people don't bring clothes to make I'm now making facemask

Although all the tension about Corona virus has subsided and there's no restriction of movement, but the lockdown has affected my farming because i didn't have enough money to invest in my farm due to the lockdown and the little i was able to farm was affected by draught.

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

We have so many worries, during the lockdown it was difficult to feed the family, and I was sick during the time for more than a month making it impossible to work. It was really difficult. But I am better now trying to work

No job no peace of mind financial situation is down everything is expensive no security economy is down

Because i have not been infected and has not seen anybody close to me that infected, and i also have been wearing face mask and washing my hands regularly.

It delay our market, market did not move. During the lockdown, we did not get the opportunity to sell our goods. Now that we are working there is no sales and things are costly.

The business center that i run has stopped since the start of corona the business center is inside one school here in kano i used my capital during the lockdown now that they have resumed capital is down most of my machines are not working I just go to the shop to manage but earning is low

Because i can now go out to do my business without any restriction, things have now improved.

Problem of no capital really my market is down people don't have money to buy from me no capital

My primary concern is the way that they have not found a vaccine for the virus and it is still spreading I don't want to be infected

My children education is down they have been at home for a long time their education is lacking

This life is not easy every thing is expensive since the start of corona we are in a bad situation financial situation is very worse economy is in a bad situation

I don't have any symptom of the virus and i strictly adhere to protocols for prevention like social distancing and wearing of face mask

my primary concern is that business was not moving and also to cater for children it has not been easy because I'm a widow so I find it difficult to cater for the children during the coronavirus pandemic Because my business was badly affected

I am really having challenges right now because i lost my main source of income, i spent all i had then on feeding my family during the lockdown and now that restriction has been eased up the prices of goods increase and i couldn't restock my shop, i now depend on working as a labourer to survive.

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

during the coronavirus no movement and things are difficult in my place due to the virus everywhere is been locked down I can go to the farm that period

Life is expensive because of Corona virus and the prices everything in the market has escalated, i can't get the tools i need to work with in my workshop because they are very expensive.

my concern was that my income was affected and things are expensive and since the pandemic money hasn't been circulating so it really affected the economy

May God help us in Nigeria. Corona virus affected my business to the extent that anytime I am to buy materials for my work I will have to borrow money around before to get them. The reason was that during the lockdown, I had to spend from my capital and there was sales then, now there is sales but there is no enough money for business.

my main concern is that the coronavirus is not true but due to the locked down no income like before (my income was just affected)

Since it started, my business was affected because there is no sales and there is no money. You know when there is no sales there is no money.

during the pandemic everywhere was locked down as at the period things where hard in the aspect of no movement, business was not moving and we can even go to the market and even going to the farm, so things are hard at that period

my concern is that no money and business was not moving during the pandemic and things are expensive, just some months back things are coming back to normal

My concern about coronavirus is that during the period we are locked down and things are expensive and the economy situation is down in the aspect of income

Things are going back to normalcy because schools have reopened, and i have taken precautionary measures of washing my hands regularly, maintaining social distancing and the use of face mask, also people are more careful are adhering to the guidelines on prevention.

I am not concern because my sample was tested and it was negative, and i am also taking precautionary measures for example i have suspended gracing occasions like naming and wedding ceremonies just to avoid crowds

Although i observe all protocols like wearing of face mask, washing of hands and maintaining social distance, i am not comfortable with the situation because i am not free to go anywhere i want to. May God avert another Pandemic from attacking us.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Business is moving, people are buying and sales is booming

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Nothing

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Nothing

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

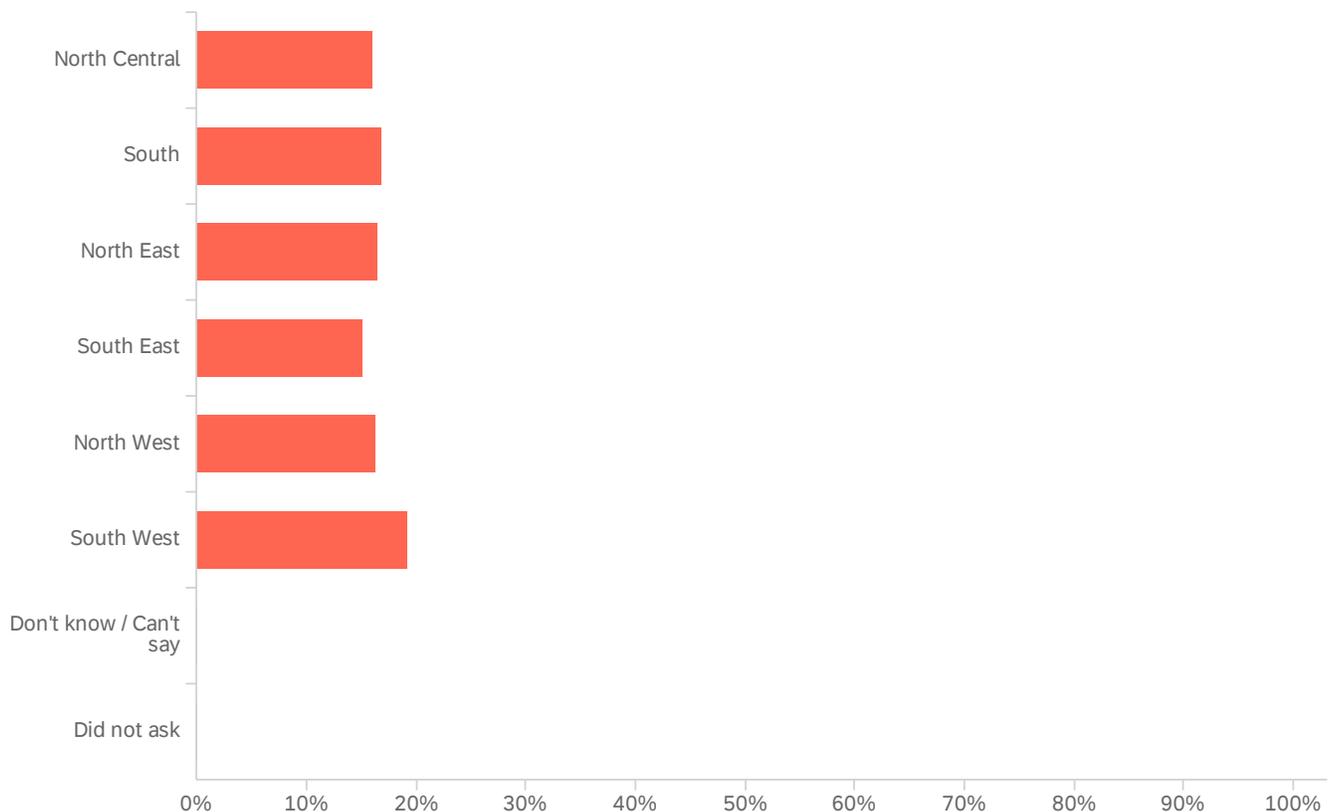
I am not sure corona virus exist, just that everything is expensive and there is no sales.

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

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

SECTION 5: FINANCIAL IMPACT OF COVID-19

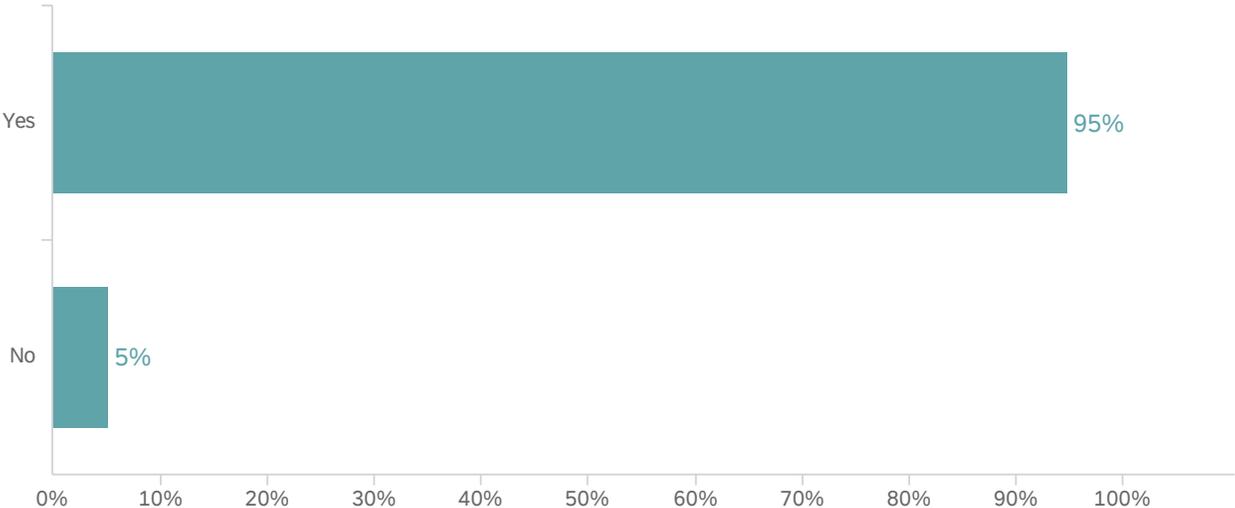
- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 65% and 35% of customers respectively. Only 5% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their *situation has worsened*, with 43% saying it has gotten “much worse”
- **Income:** 91% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 63% have been able to pay them, while 37% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 71% able to pay in round 9*
- **Cash Accessibility:** 33% *don't know or can't say*, 16% report *somewhat or very difficult*, 52% report *somewhat or very easy* to access cash
- **Farming:** Only 39% of respondents are involved in farming. 42% of those who farm reported *difficulty in acquiring inputs*, 40% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 64% report a *decrease in food consumption*; 18% say they regularly go hungry, and 49% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who "very much decreased" savings *decreased from 68% in round 1 to 61% in round 9*
- **Coping Mechanisms:** *Using savings and reducing investments* are the most common coping mechanisms reported by 85% and 44% of customers respectively. 33% have *borrowed money* as a way to cope with COVID-19



Continuation of Main Income Activity / Business Post-Lockdown

Q: Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?
(n = 5,204)

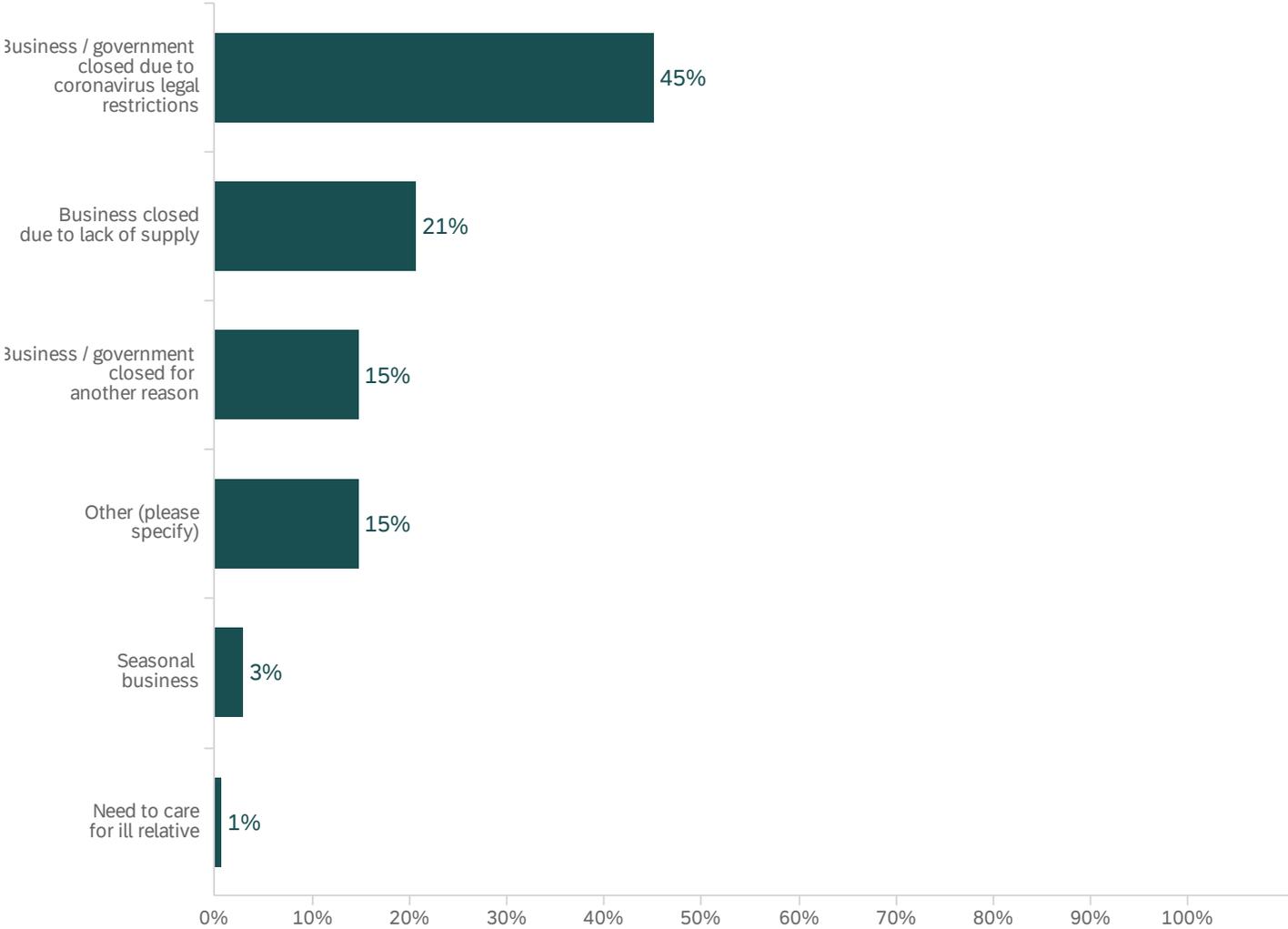
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



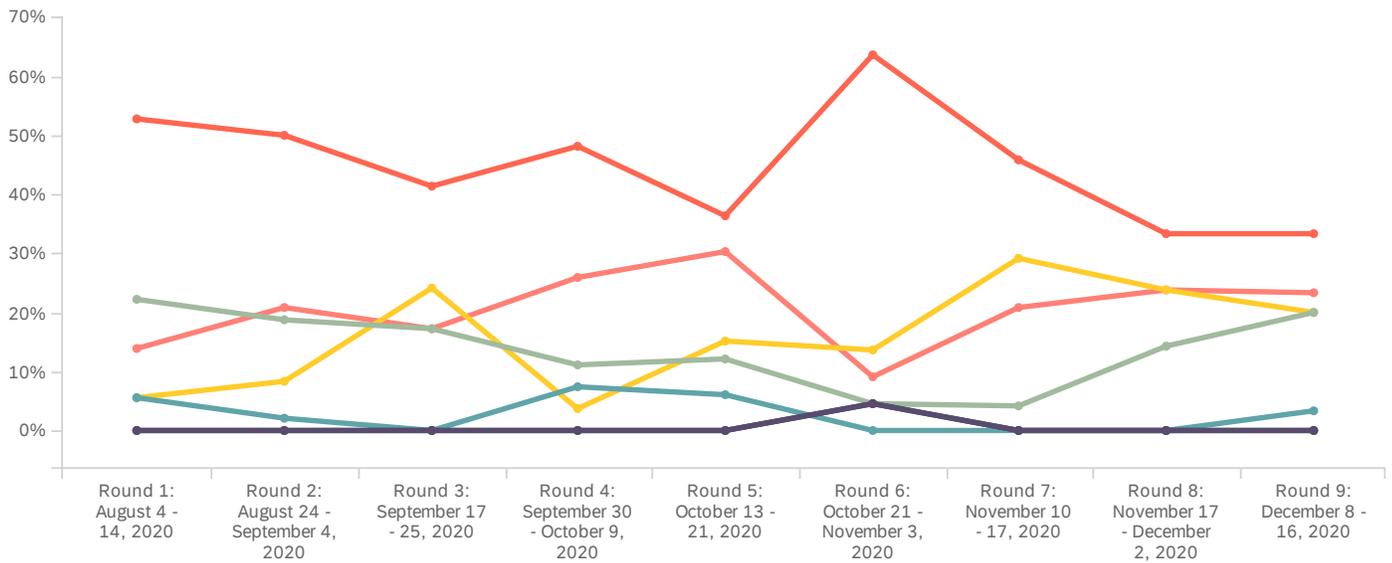
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 269)

Insight: Of the 269 customers who switched businesses, nearly **half** changed in direct response to COVID-19 legal restrictions.



Reasons for Business Change by Round



Legend:

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

Insight: Customers who reported closures due to legal restrictions decreased from 64% in round 6 to **33%** in round 9. Lack of supply concerns increased to 23% from 9% in round 6. Below, customers elaborated on other reasons why their business closed. Many cited the loss of capital or customers.

Other (please specify)

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

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Other (please specify)

Not doing any business before

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

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

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

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home, as a result, she couldn't use the loan for the intended purpose because they have a large family staying together, so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

Other (please specify)

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Not received loan yet

My capital was small so i had to shut it down

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

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

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

Am house wife before

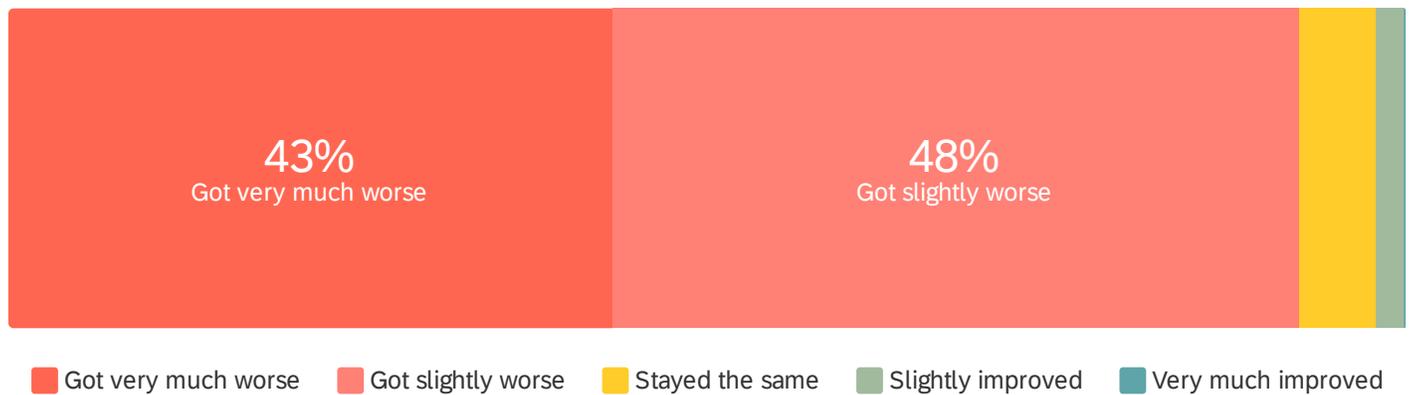
Lost my capital

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

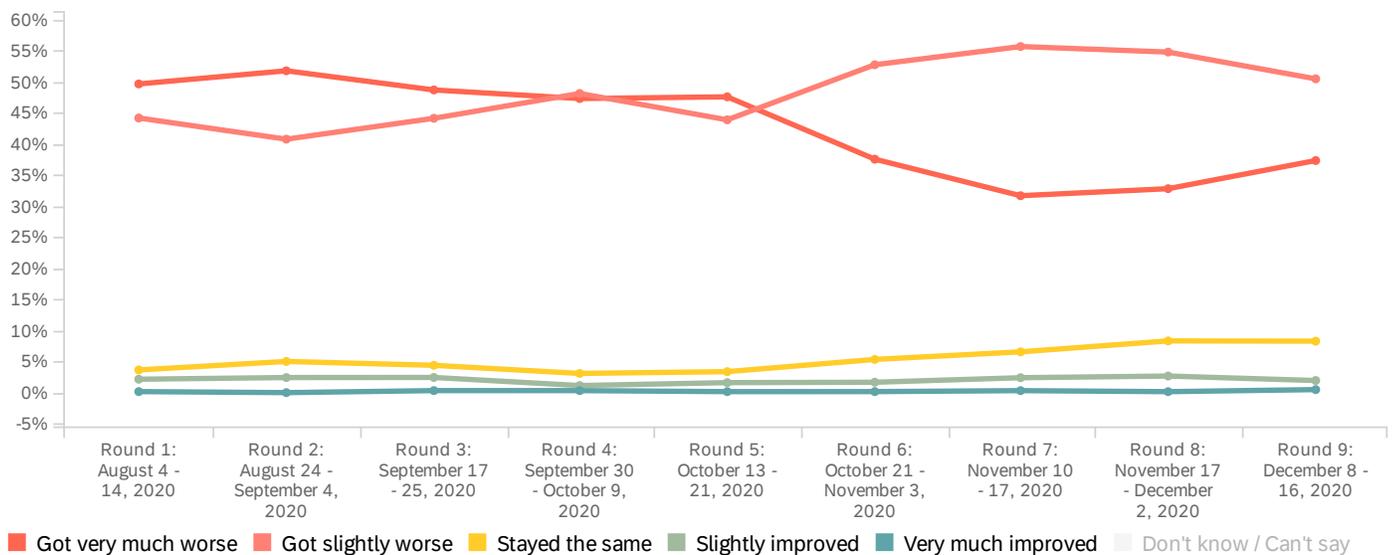
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 5,557)

Insight: 91% of customers report a worsening of their financial situation. Only 2% say it has improved. We noted almost no differences by gender. In round 9, more customers said their financial situation "got slightly worse" than "got very much worse" (50% "slightly worse" to 37% "very much worse"), but those reporting "very much worse" financial situation increased slightly to levels from round 6.



Impact on Financial Situation by Round



Impact on Income

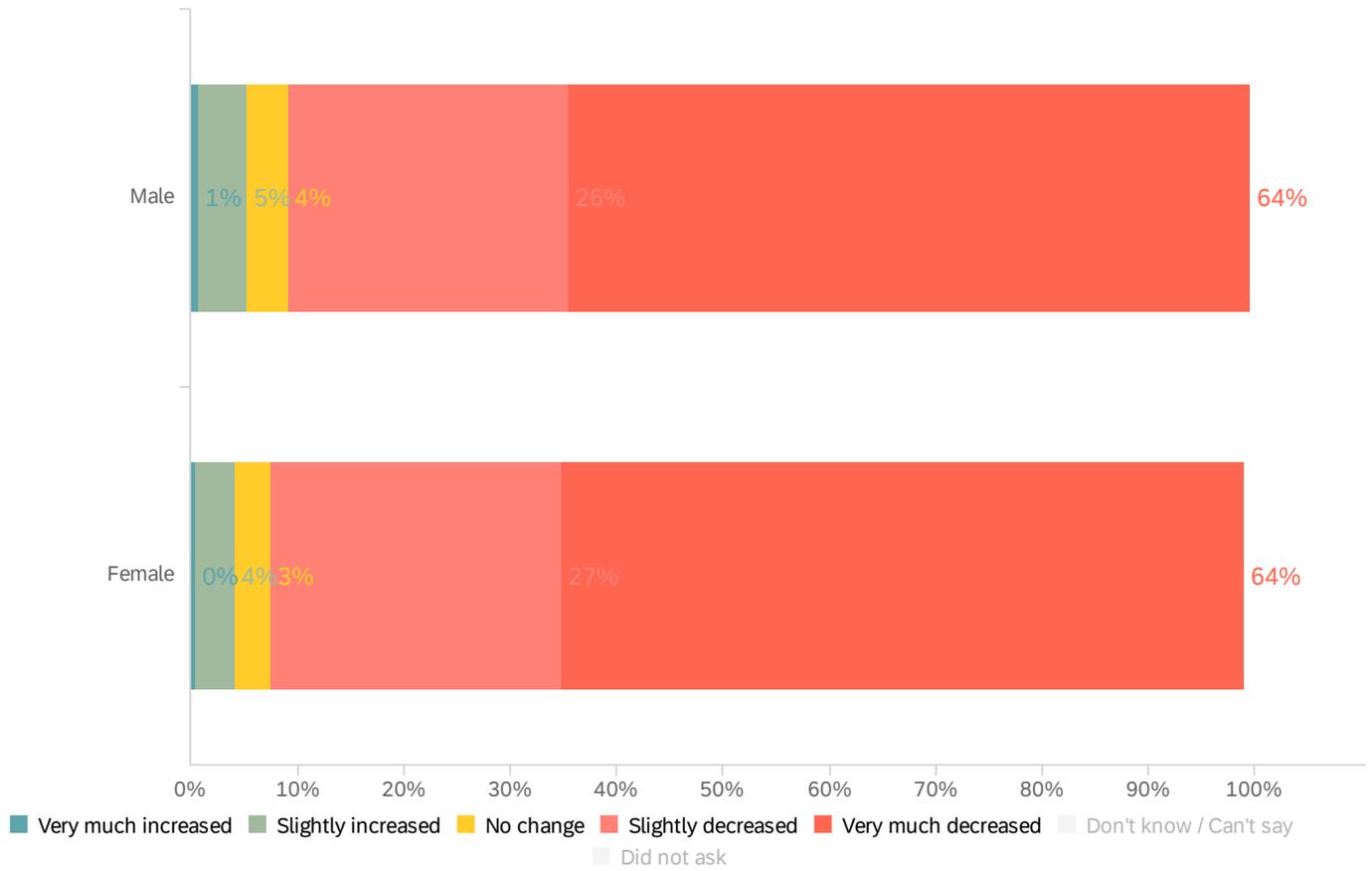
Q: Has your income changed since the lockdown in March 2020?

(n = 5,557)

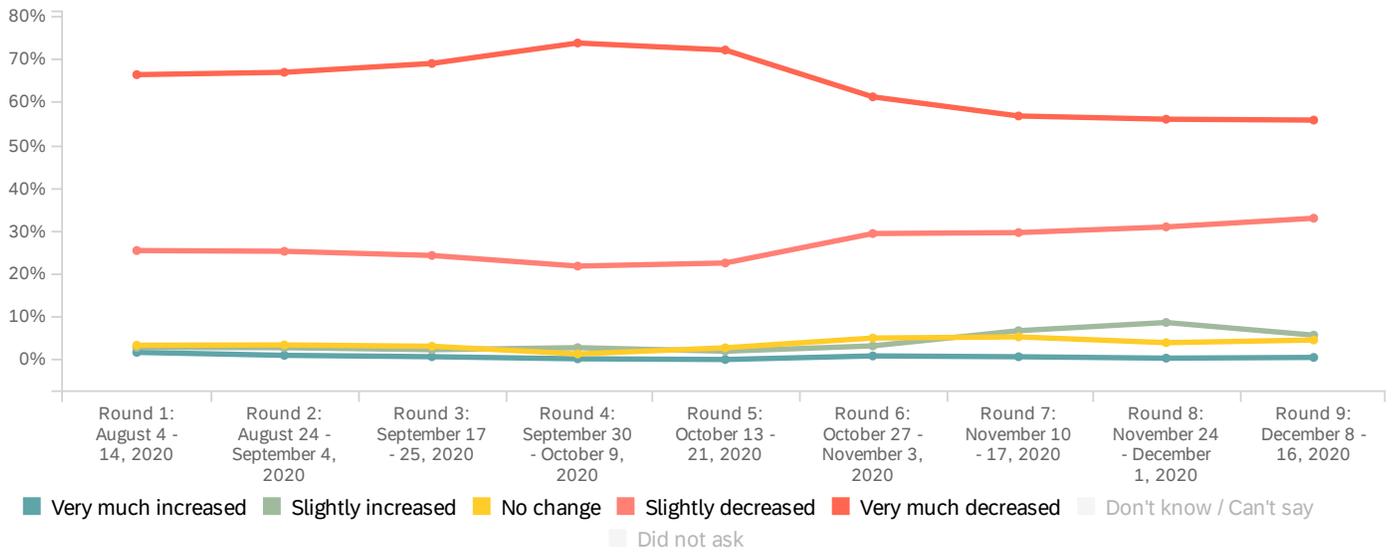
Insight: 91% have experienced a decline in income, with **64%** saying it has "very much decreased". Gender differences were very small. Customers with "slightly decreased" income increased slightly in round 9, worsening from 31% in round 8 to **33% in round 9**.

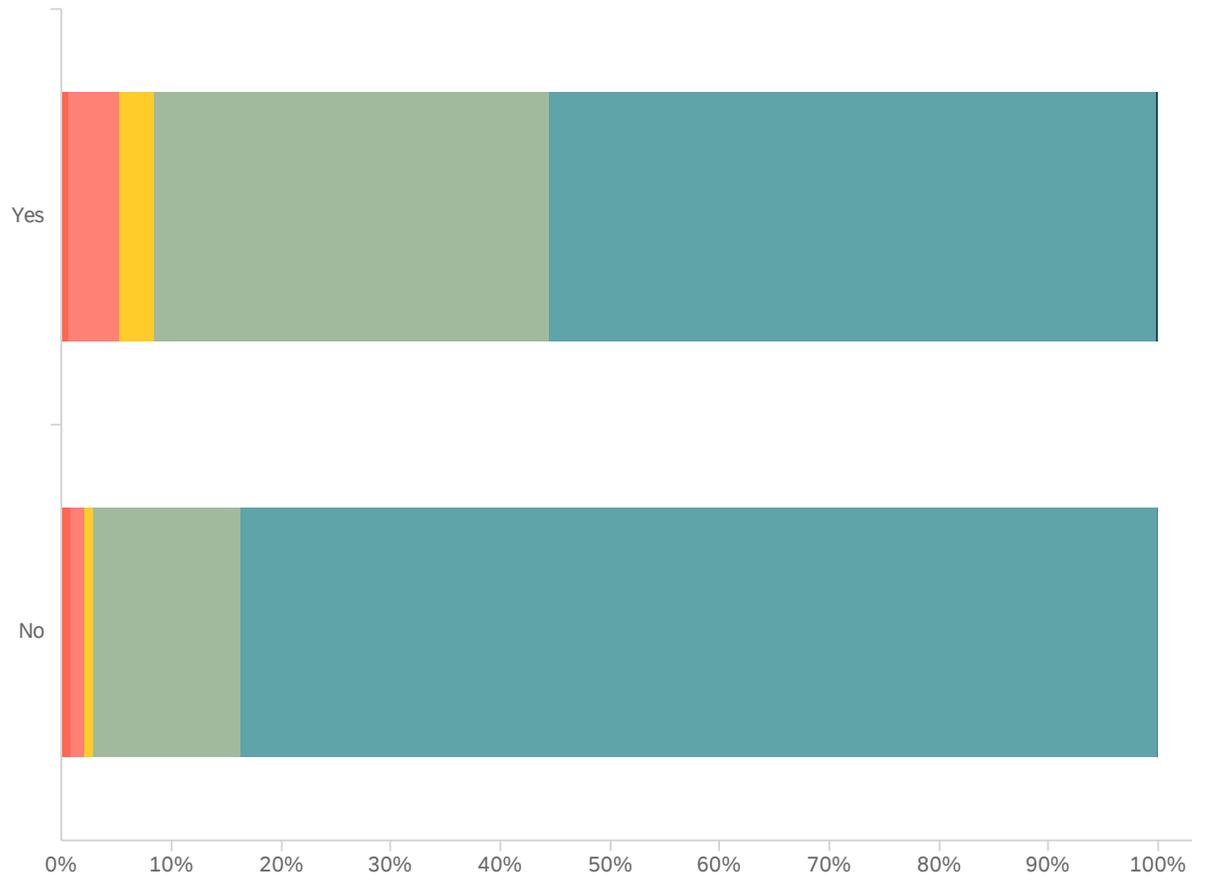


Impact In Income By Gender



Impact on Income by Round



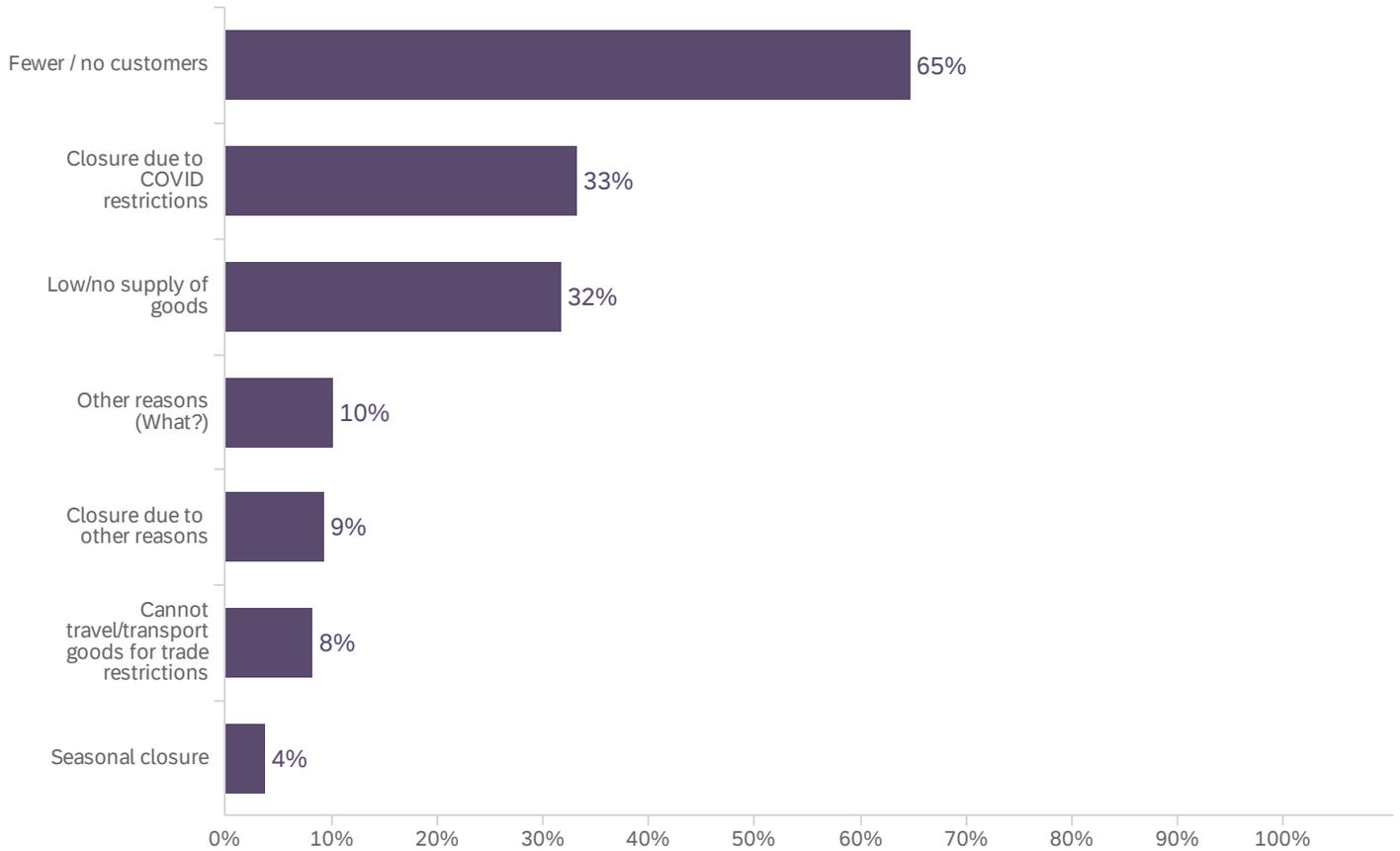


Impact on Business

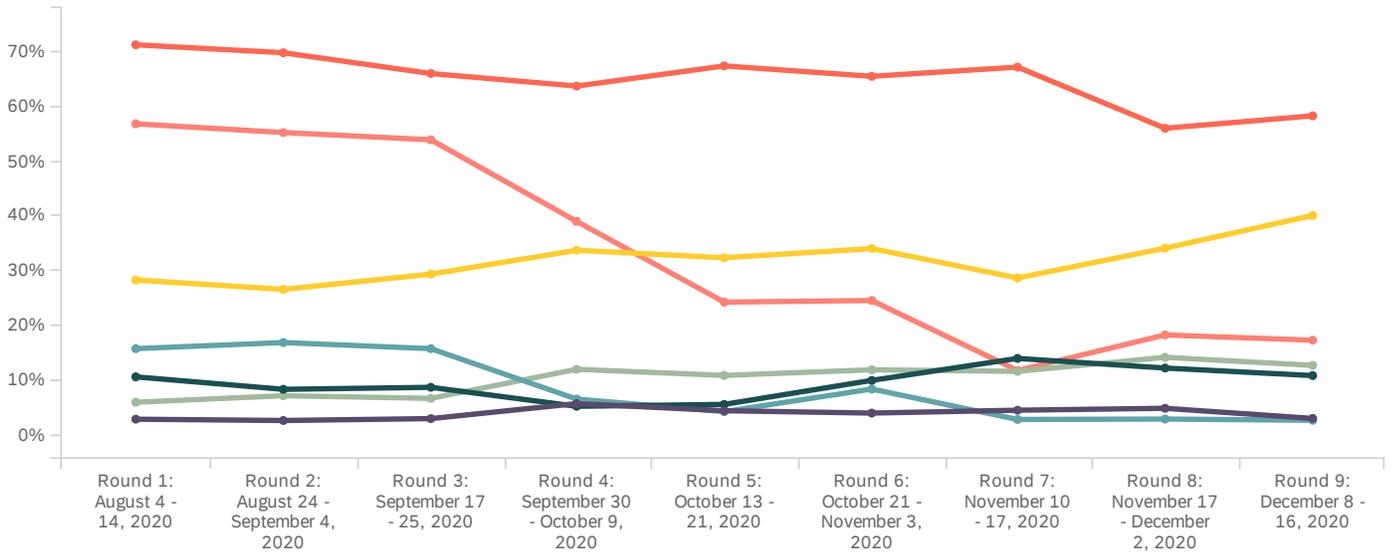
Q: Has your income from your business this month been impacted by any of the following?

(n = 5,356)

Insight: The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **33%** have had to close entirely due to COVID restrictions.



Impact on Business by Round



Legend:

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

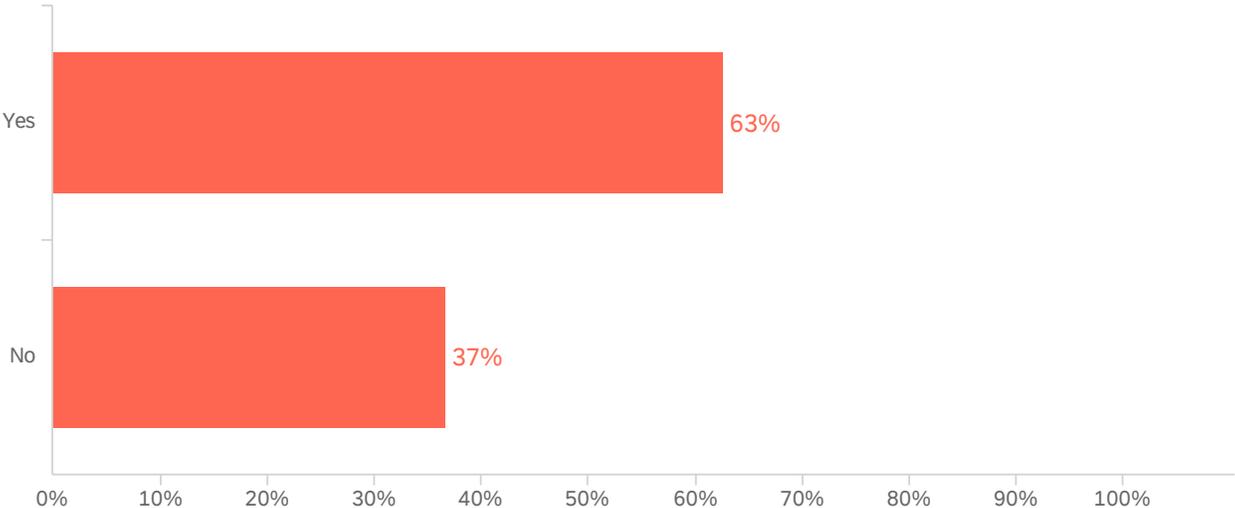
Insight: Restrictions due to COVID-19 continued to decrease, from 63% to 17% between rounds 1 and 9. Trade restrictions similarly decreased from 16% to 3% between the nine rounds.

Percentage of Respondents Able to Pay Employees Since Lockdown

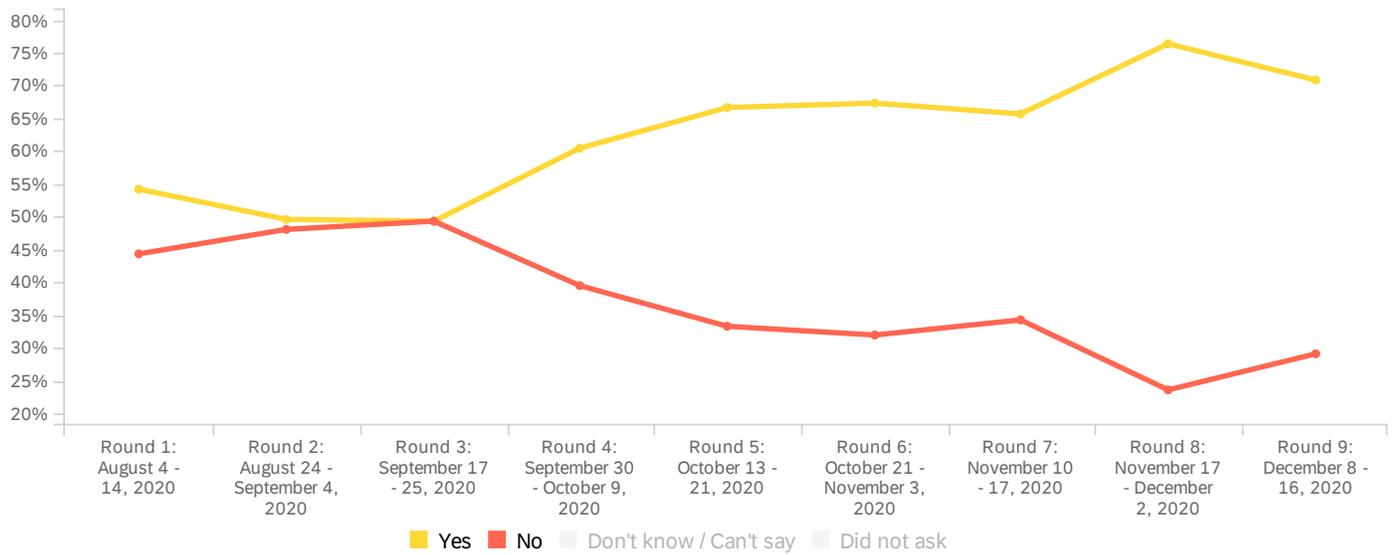
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 1,297)

Insight: In round 9, 71% of respondents were able to pay employees, decreasing slightly from the high of 76% in round 8. Service appeared to be most able to pay salaries, with **66%** of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (**63%** of respondents in this sector unable to pay).

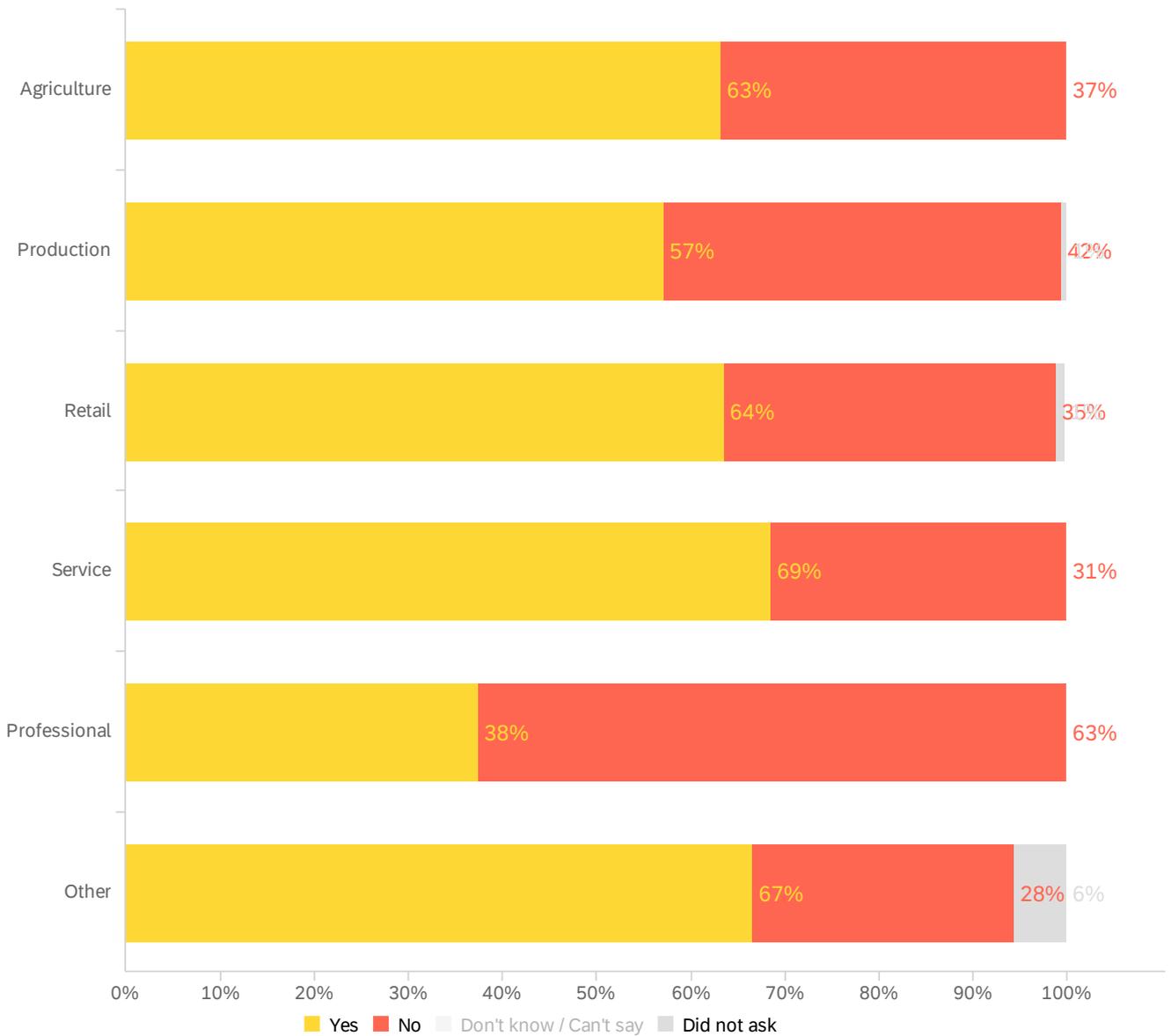
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round



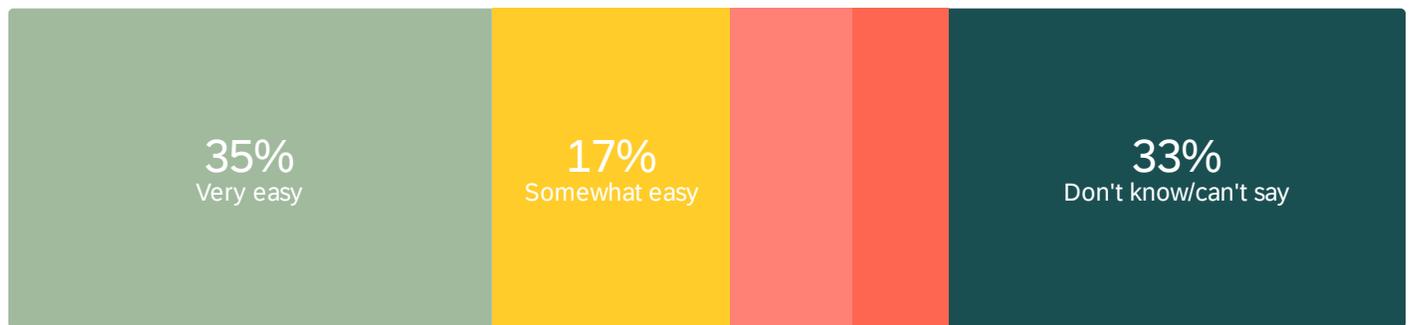
Ability to Pay by Sector



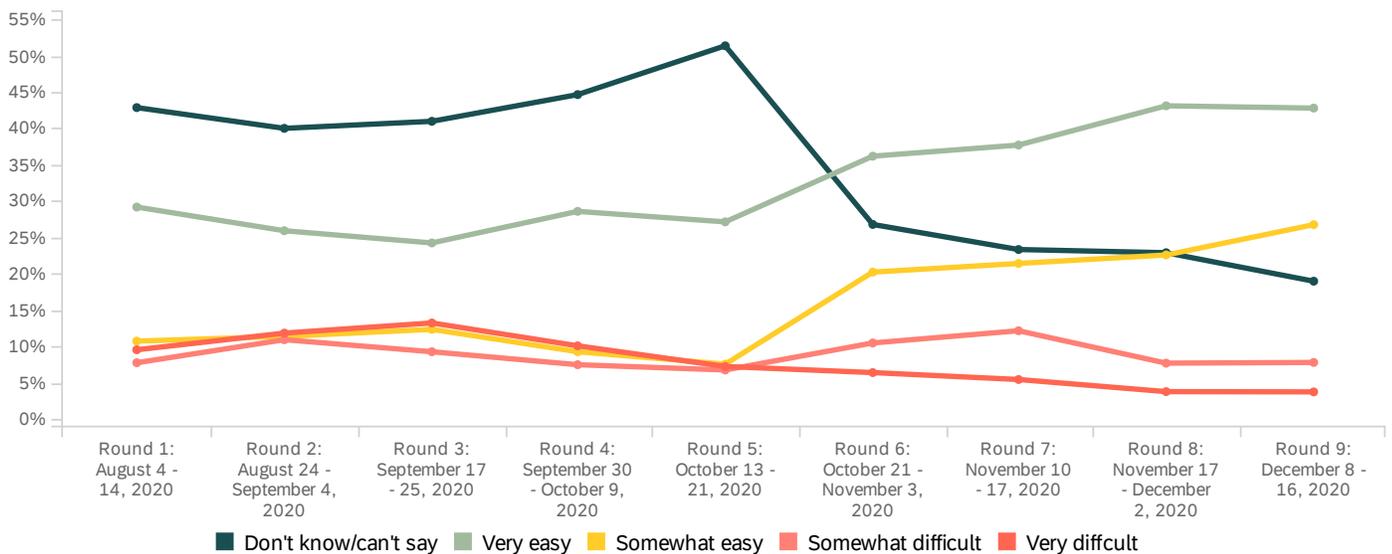
Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?
(n = 4,299)

Insight: While 33% of respondents don't know, **35% say it is "very easy"**, and only **16% say it is "somewhat" or "very difficult" to access cash**. Access has consistently improved round over round: **43% of round 9 respondents find it "very easy"** to access cash.



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

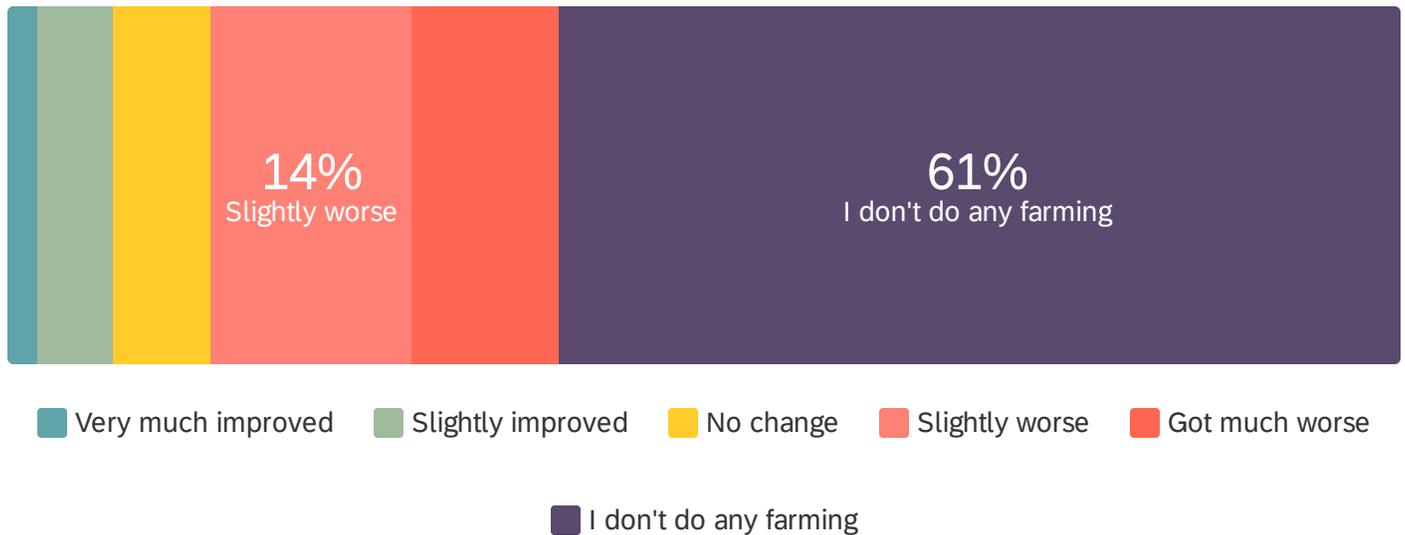


Impact on Farming

Q: Has your farming practice changed since March 2020?

(n = 4,335)

Insight: The majority of respondents do not farm: only **39% are involved in farming**. Since March 2020, nearly **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

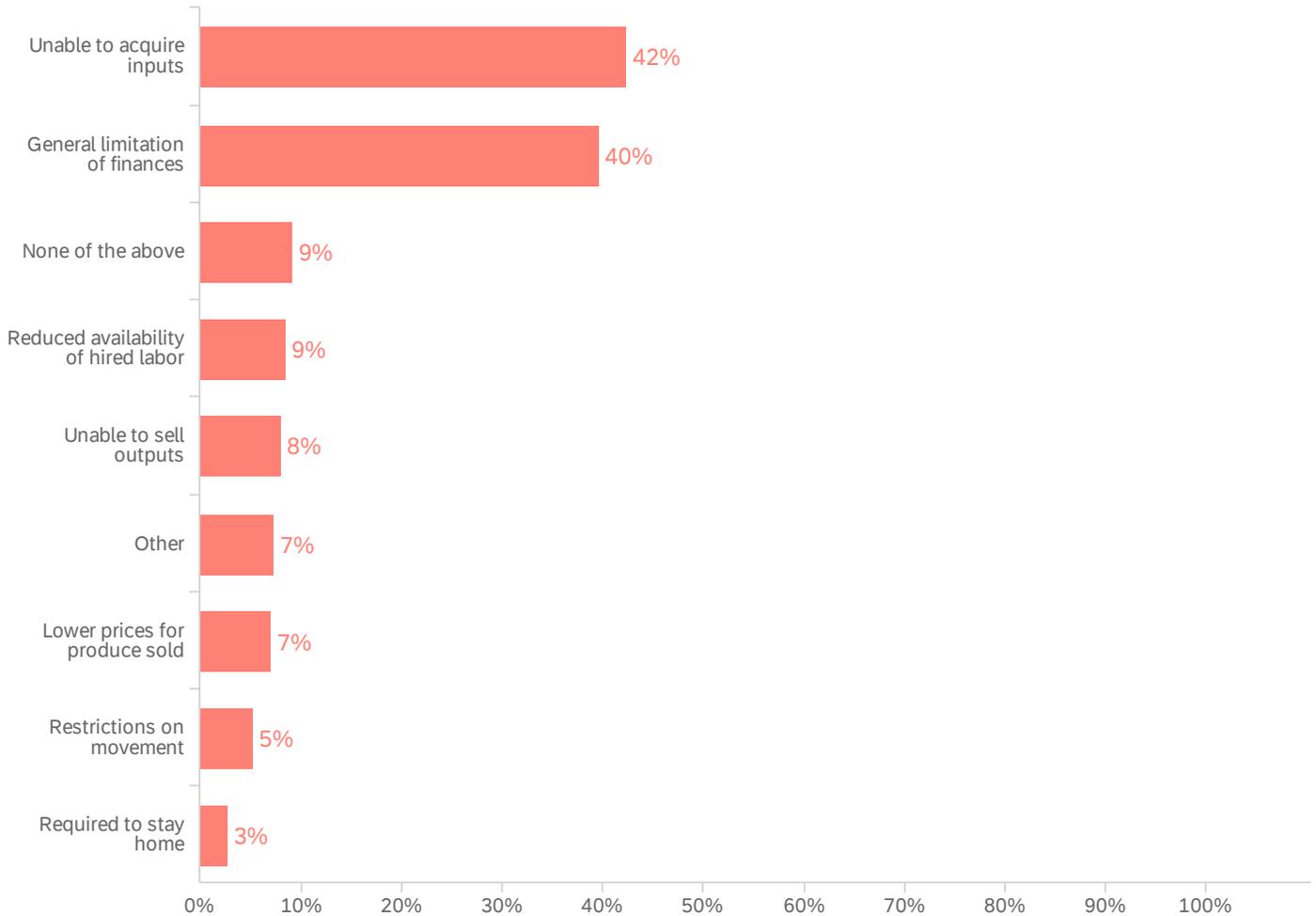


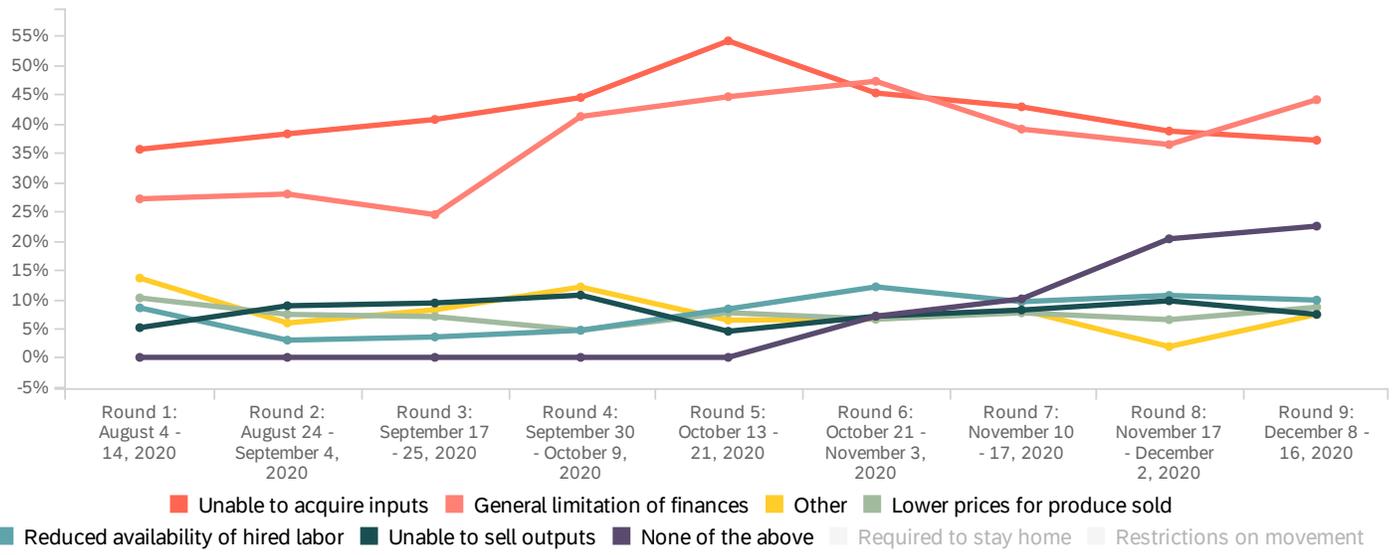
Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 39% of respondents with farming practices)

(n = 1,457)

Insight: 45% were unable to acquire inputs, and 40% were limited by their general financial situation. Between rounds 5 and 9, the percentage of respondents unable to acquire inputs decreased from 54% to 37%. However, those restricted by their general financial situation increased from 36% in round 8 to 44% in round 9.





Impact on Food Consumption

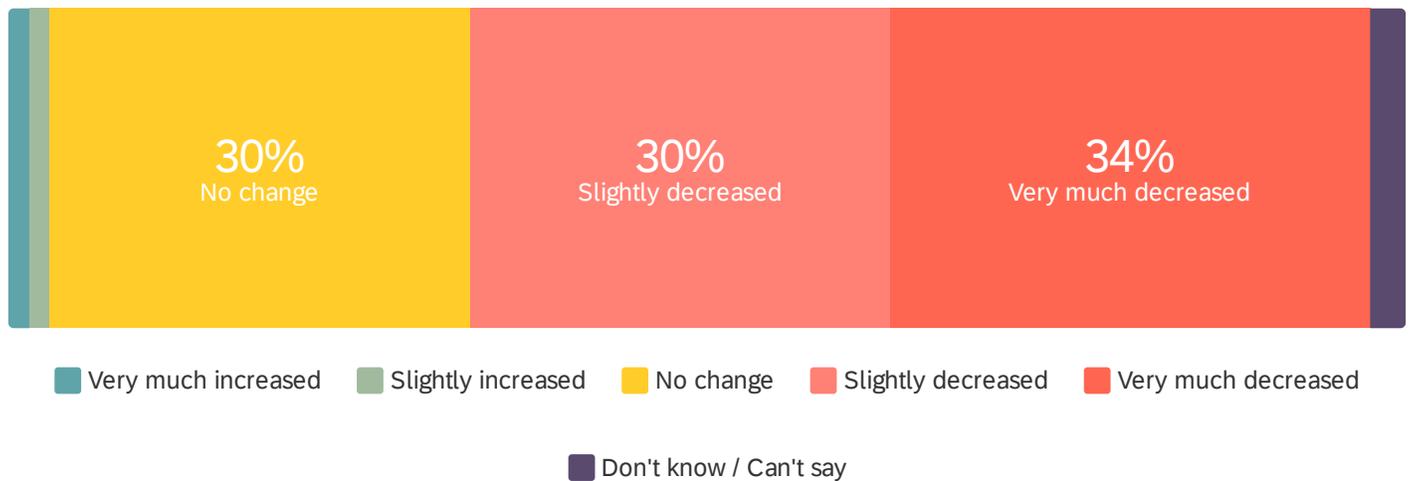
Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

Q: Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person? (Round 9+) *

(n = 5,557)

Insight: 64% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. However, consumption seems to have recovered slightly compared to the beginning of data collection: in round 9, 32% reported no change to their food consumption, and 27% "very much decreased consumption" in this round compared to the high of 44% in round 1. However, since round 6 in October, the proportion of respondents for which food consumption has decreased rose from 57% to 64%, signaling a worsening of the living conditions in the past two months.

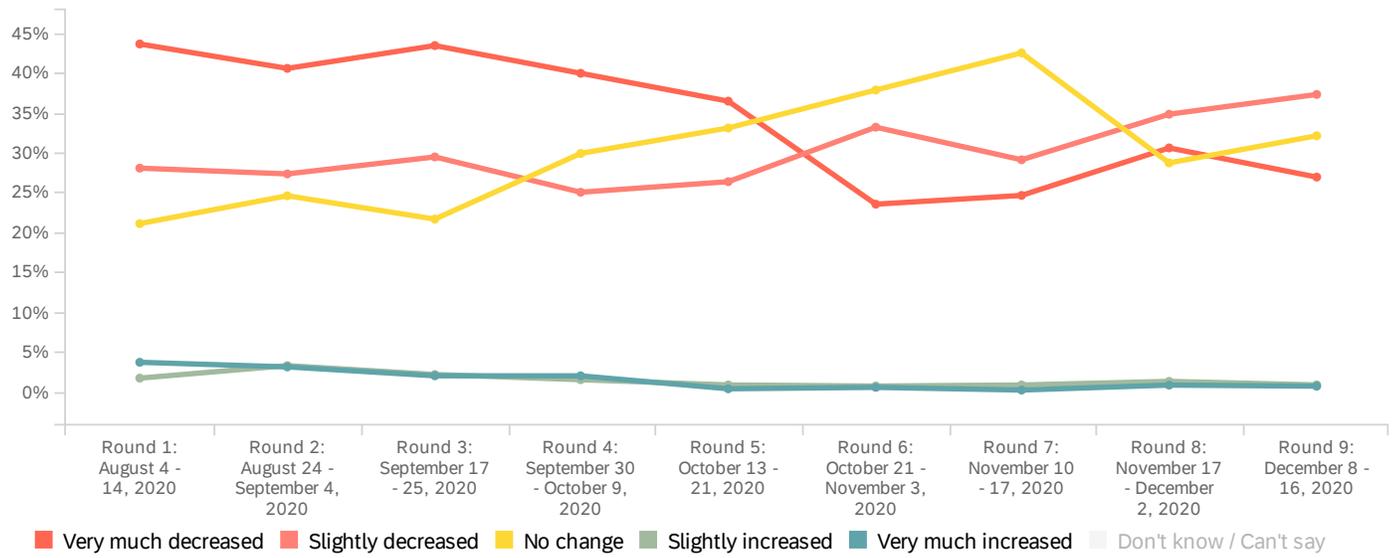
* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



Food Consumption by Gender



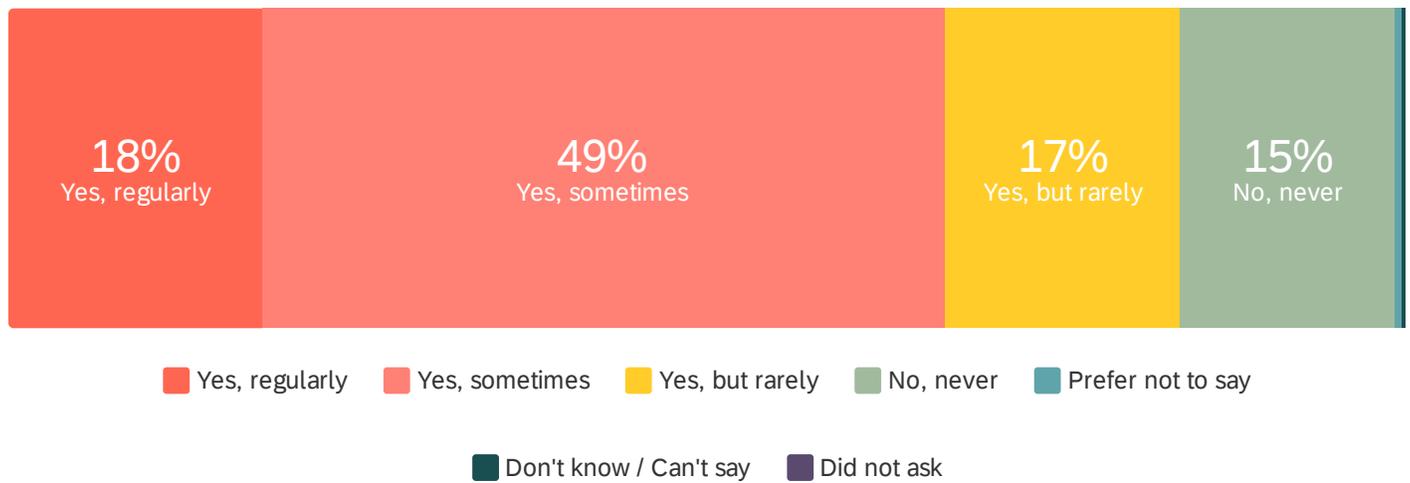
Consumption Changes by Round



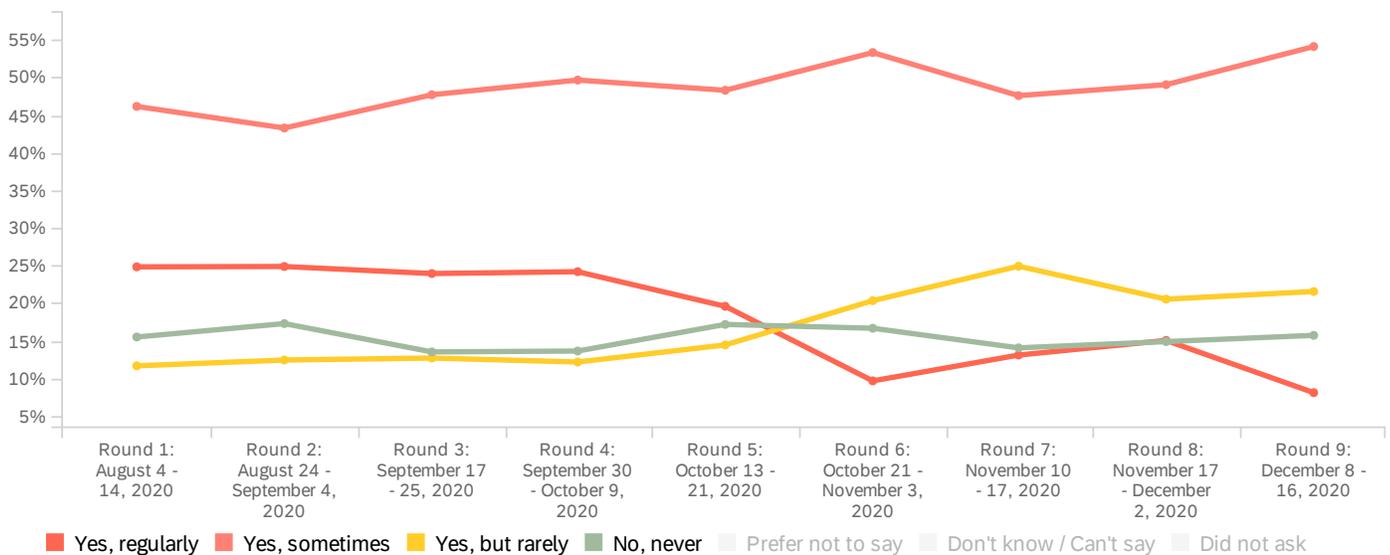
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 5,553)

Insight: 67% of customers regularly or sometimes went hungry. Those who went hungry regularly decreased from 25% in round 1 to 8% in round 9. We did not observe significant differences by gender.



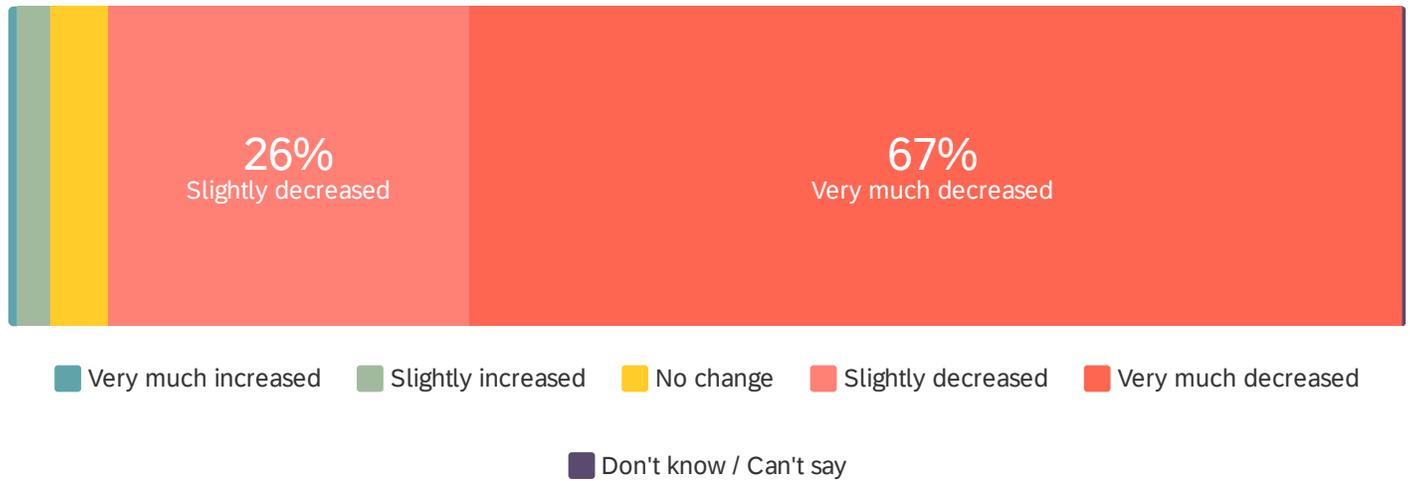
Hunger Frequency by Round



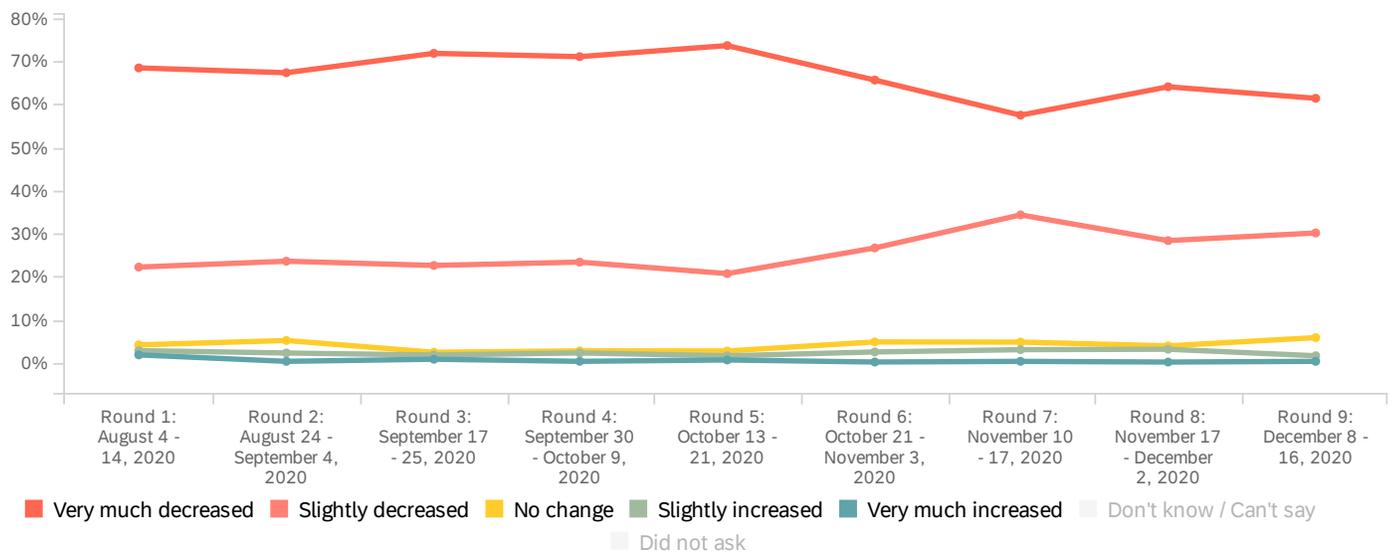
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 5,557)

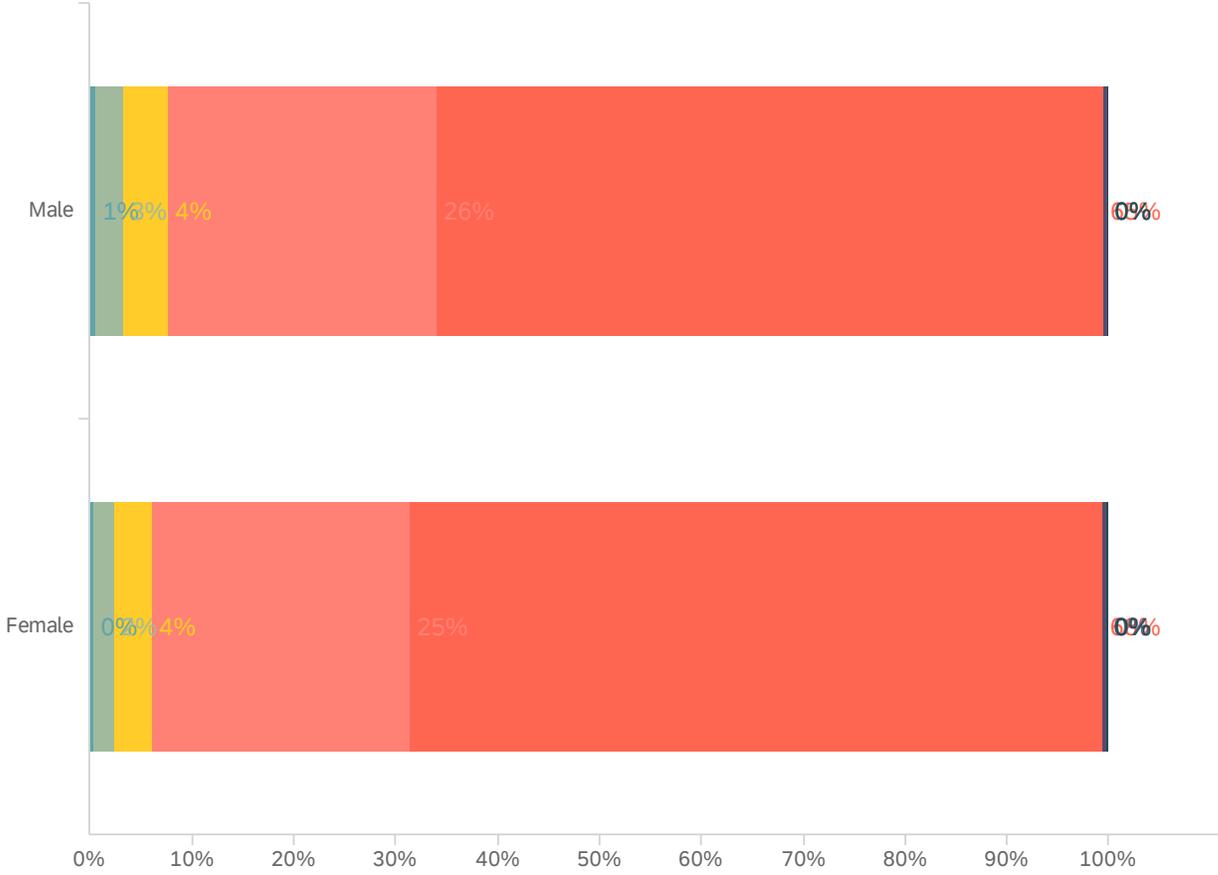
Insights: Savings decreased significantly for customers: **93%** reported a decrease to some degree. Those who "very much decreased" savings decreased to **61%** in round 9, compared to a high of **74%** in round 5.



Savings Impact by Round



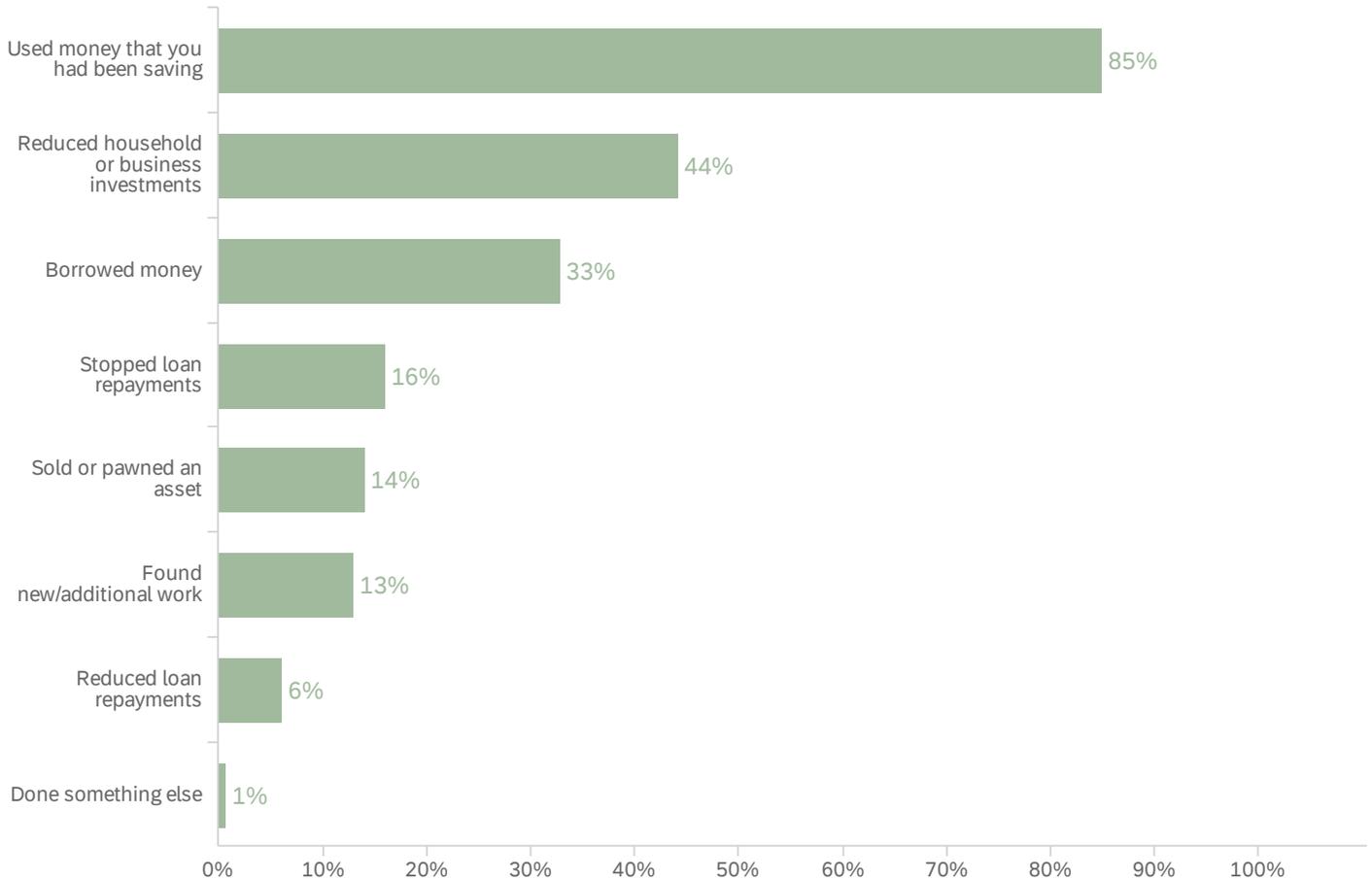
Savings by Gender



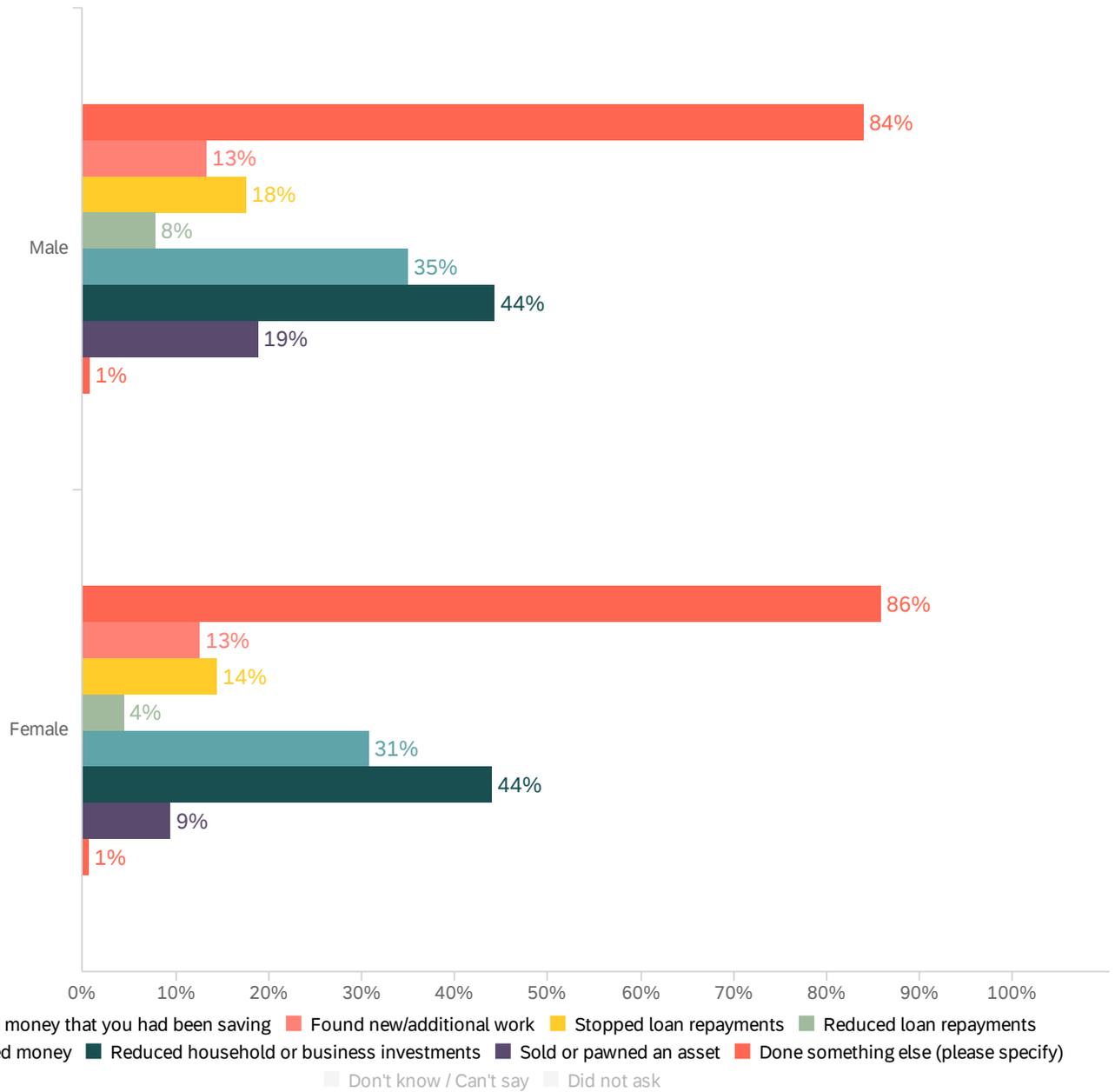
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 5,363)

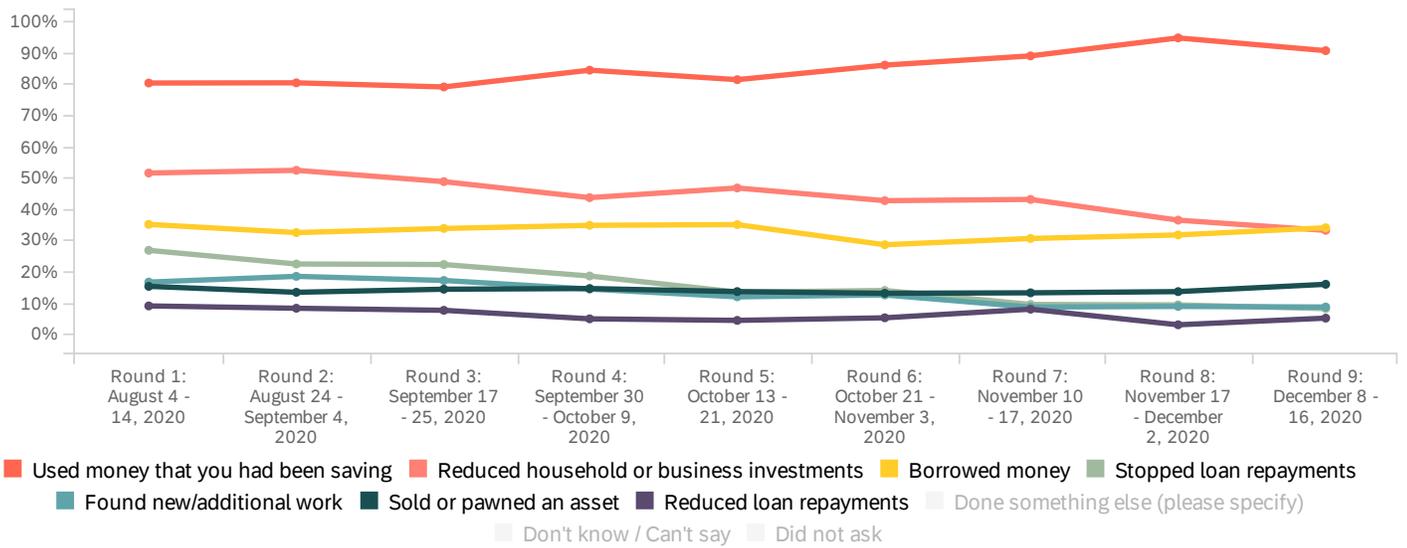
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, to borrow money, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



Car

Foot sewing machine

Land

Furnitures and Fan

Freezer

Smart Phone

Farm machinery

Phones

A set of plates

Car

Jewlery set

Farm land

Jewlery

Car

Farm produce that were meant to kept for the next season.

Land

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan. AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewlery

Farm produce I would have kept.

Motorcycle, generator and my wife wrappers

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

Jewelry and generator

Sold some of the farm produce

Livestock

Wrappers

goat and one of my new wrapper (cloth) just for me and my family to eat

Pasta making machine

Livestock and bed

Livestock

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sowing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utencils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

Earring

Animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

Phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestocks

Plot of land

phone

Earring

machine and phone

Sold my land

Land

Animals

Land

Livestock and sawing machine

land

Photocopy machine

Phone

Livestock

Phone

land

animal - chickens

Generator

Sold my animals

Bike

TV and Fan

I can't disclose

Television and Fan

Phone

An earring.

Television and Home Theater set

Freezer and Sewing machine

Mattress

Phone

Phone

One new cooking pot I have

Motorcycle

I sold my Generator and Okada motorcycle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

Animals

Deep freezer and tv

Phone

Phone

machine

Sewing machine and Generator

Hand set (phone)

Generator, laptop and television

Freezer

Chicken

Tent in the market

Gas cooker

Car

Land

Land

Refrigerator

Television

Farmland

Bike

Animals

Refrigerator and stabilizer

Animals

Plot of land and a house

Chicken

Phone

Birds

Machine

Television and generator

Clothes

Sawing machine

Generator

fabrics

phone

phone

land

machine

Land

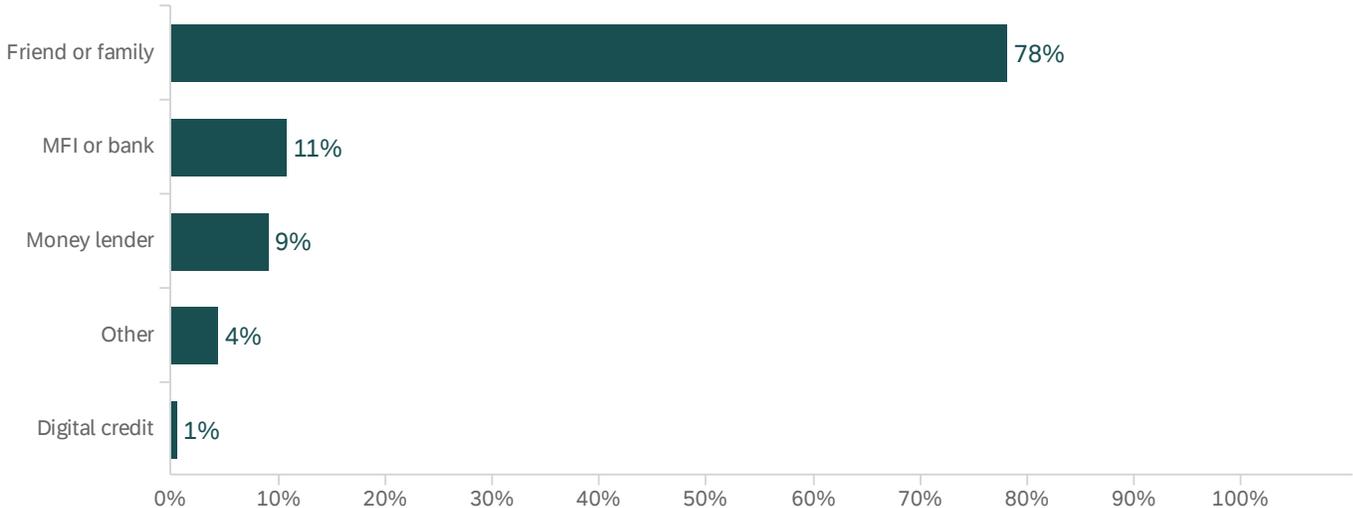
Deep freezer and furniture

bike

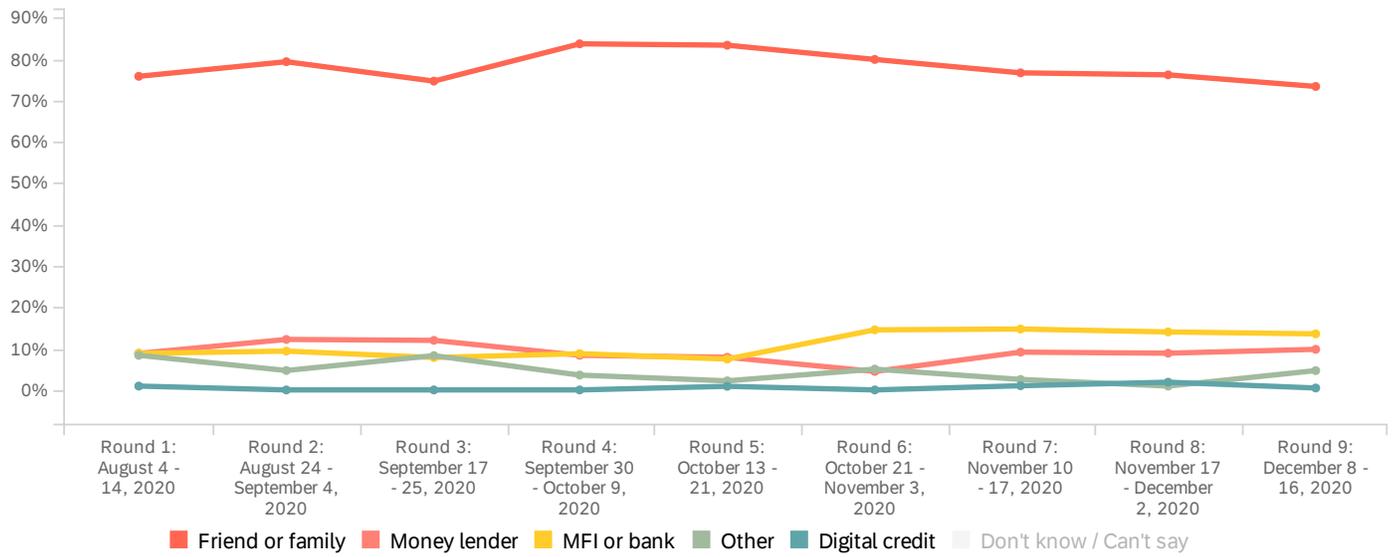
Source of Borrowing

Q: Where did you borrow money from? (for the 33% of respondents who borrowed money)
(n = 1,928)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks.



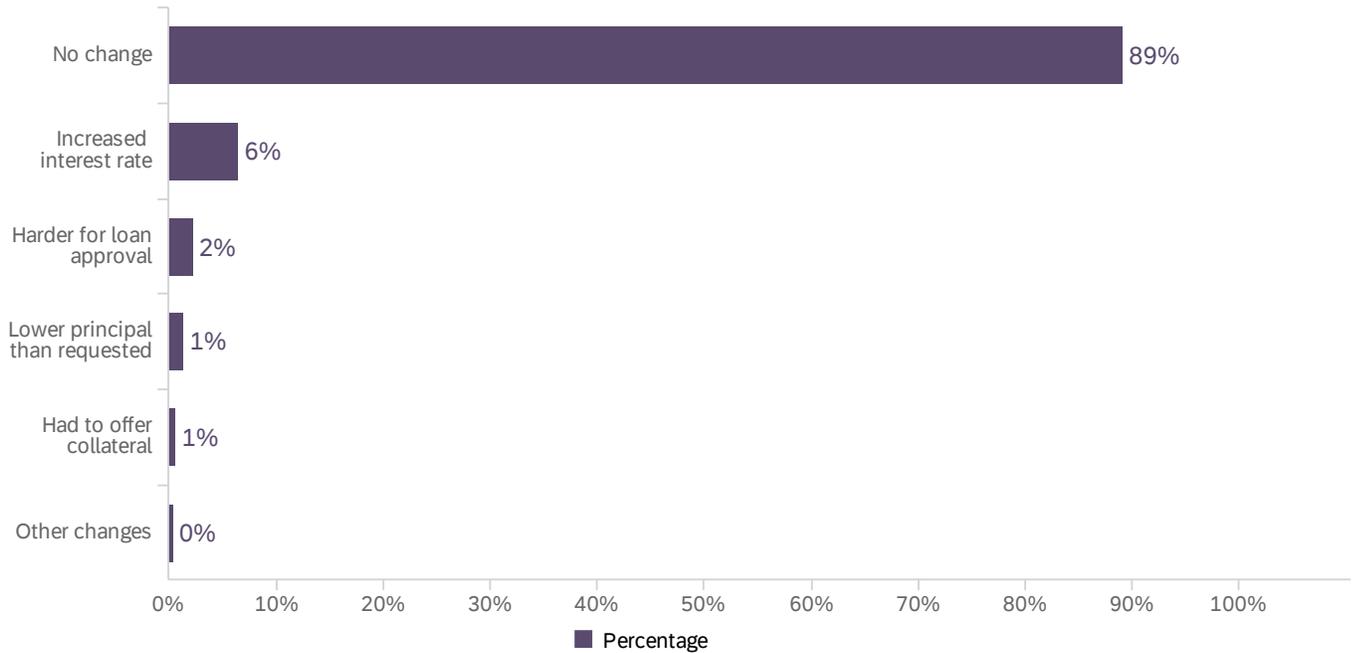
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 33% of respondents who borrowed money)
(n = 803)

Insight: In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit. Most did not see any changes, but the most common change was an increased interest rate, which was reported by 6% of customers.



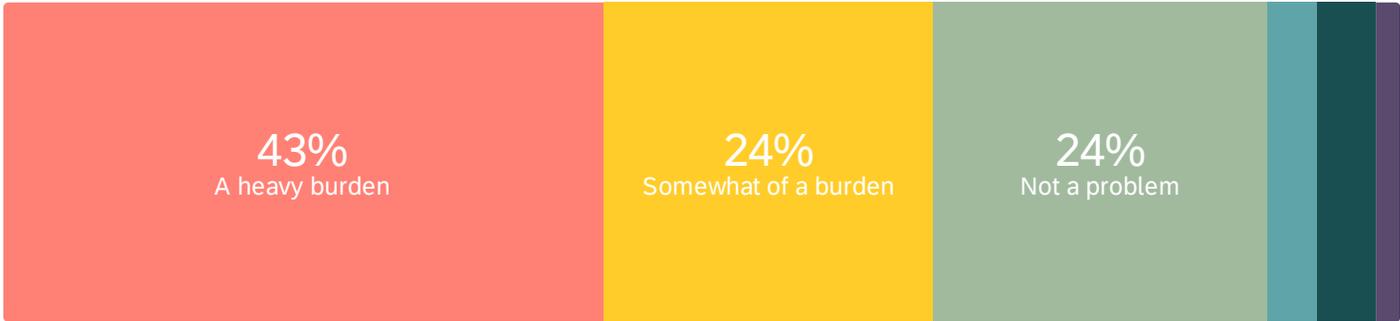
SECTION 6: INSIGHTS FOR GEEP

- **Burden of Repayment:** 43% report that GEEP repayments are a "heavy burden" at the moment, with 24% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index*. Also, 31% of customers citing their repayment as a "heavy burden" in round 9, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 48% report low levels of trust. *Men appear more confident than women*. Those reporting *no-confidence remained high at 45%*, and those reporting the highest confidence increased slightly from 15% in round 7 to 21% in round 9
- **External Support Received:** 85% have *not received any external support*. 12% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 52% in round 9 (despite decreasing slightly to 49% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 56% of respondents requested this, while 25% requested a *business loan*

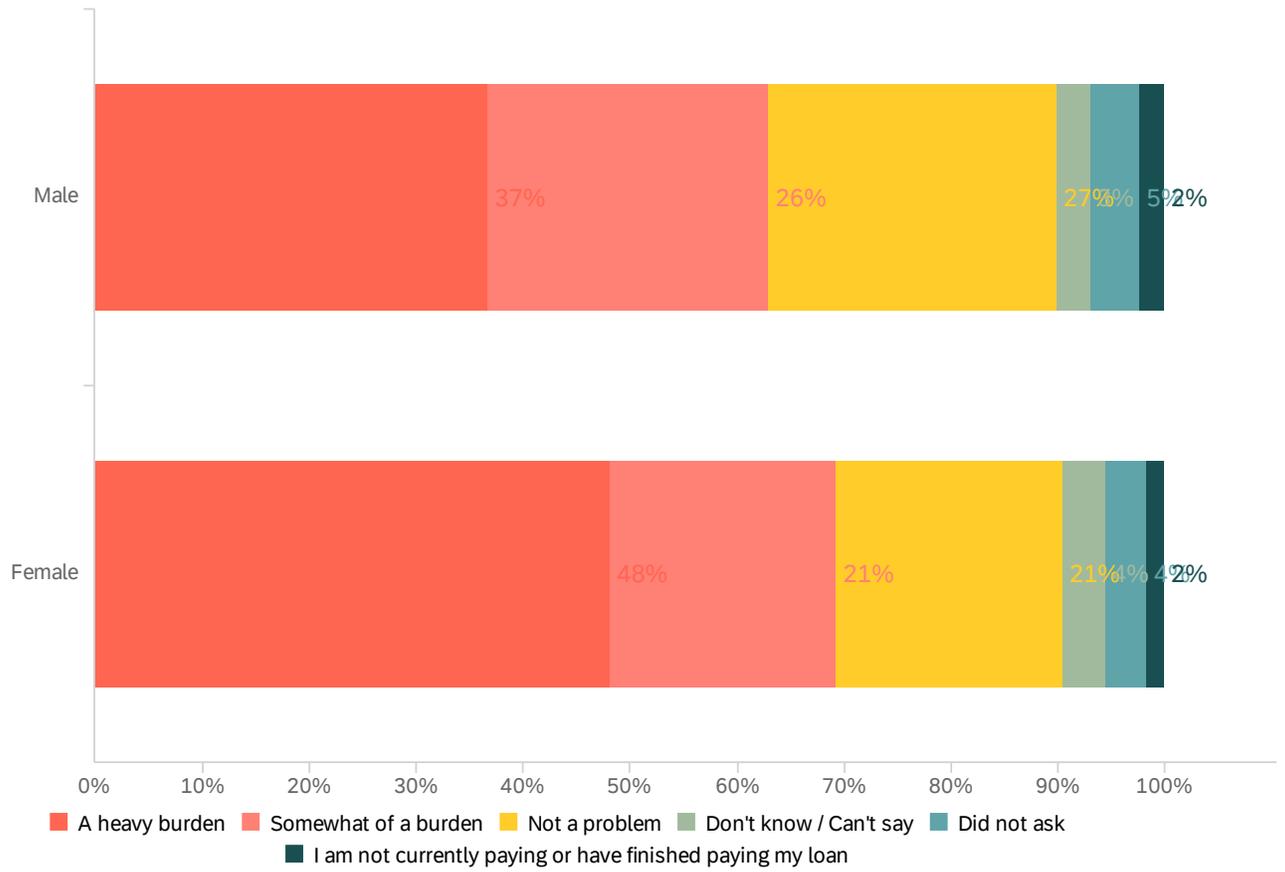
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 3,744)

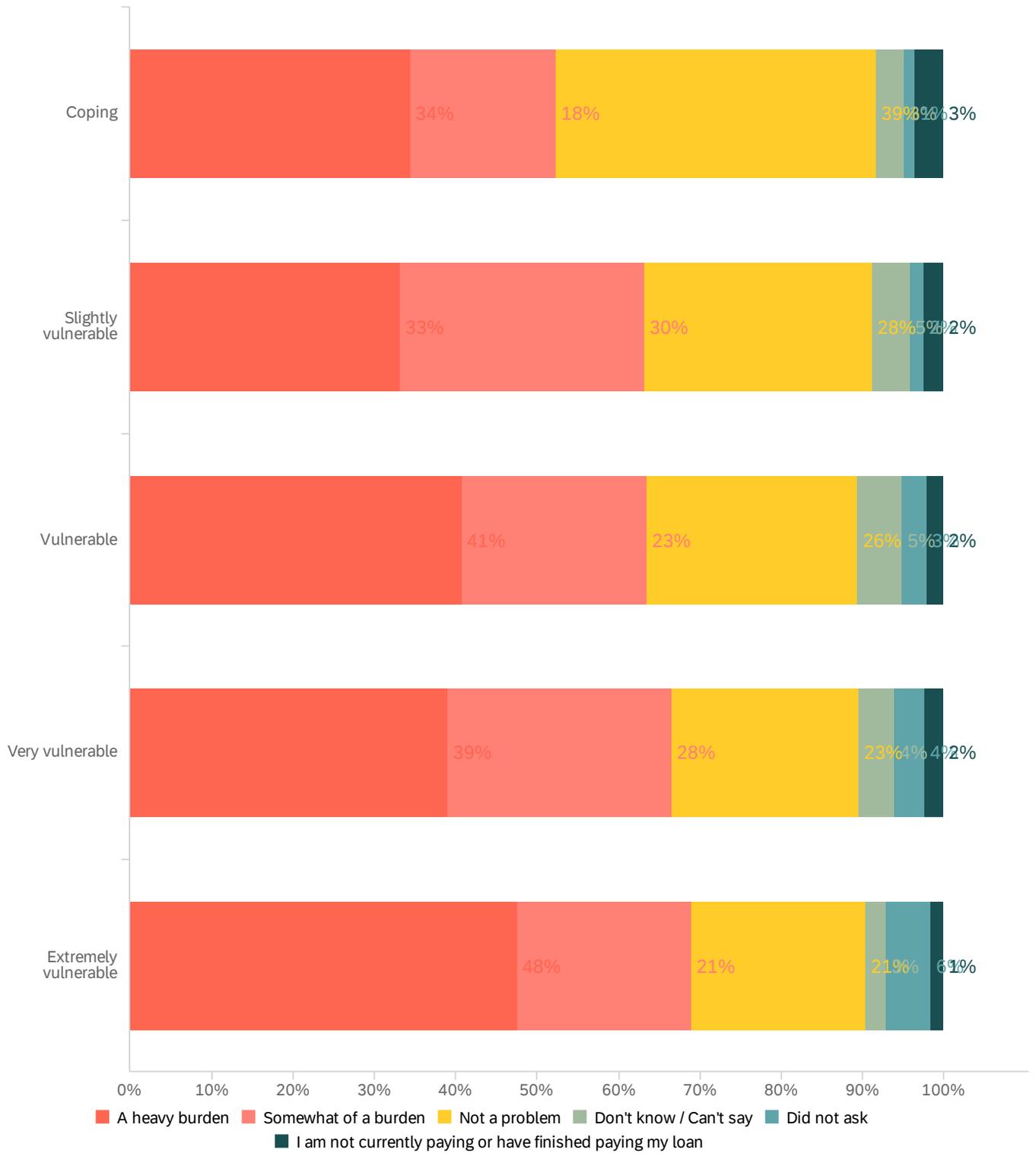
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 31% of customers citing their repayment as a "heavy burden" in round 9, compared to a high of 60% in round 4.



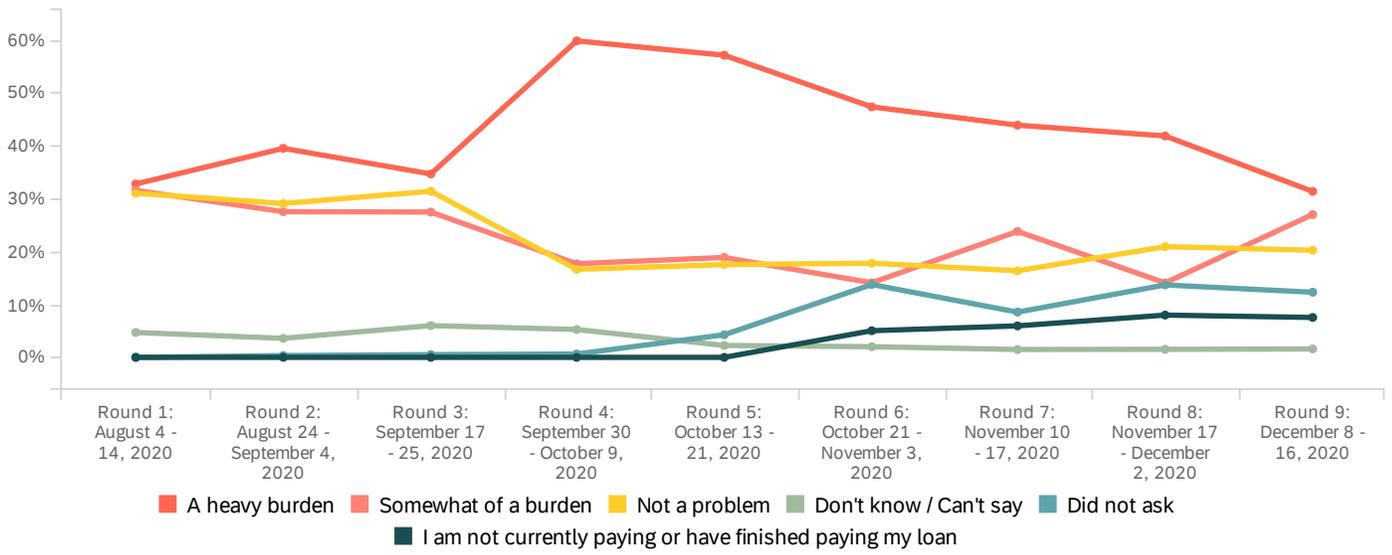
Loan Burden by Gender



Loan Burden by Vulnerability Index



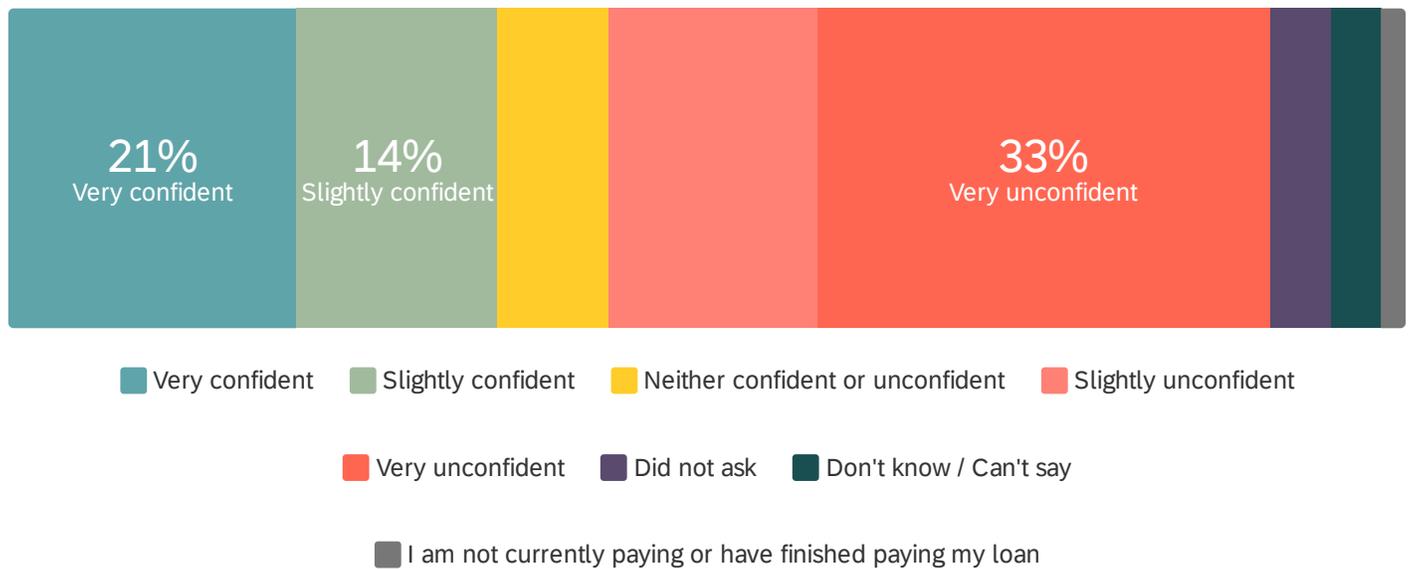
Loan Burden by Round



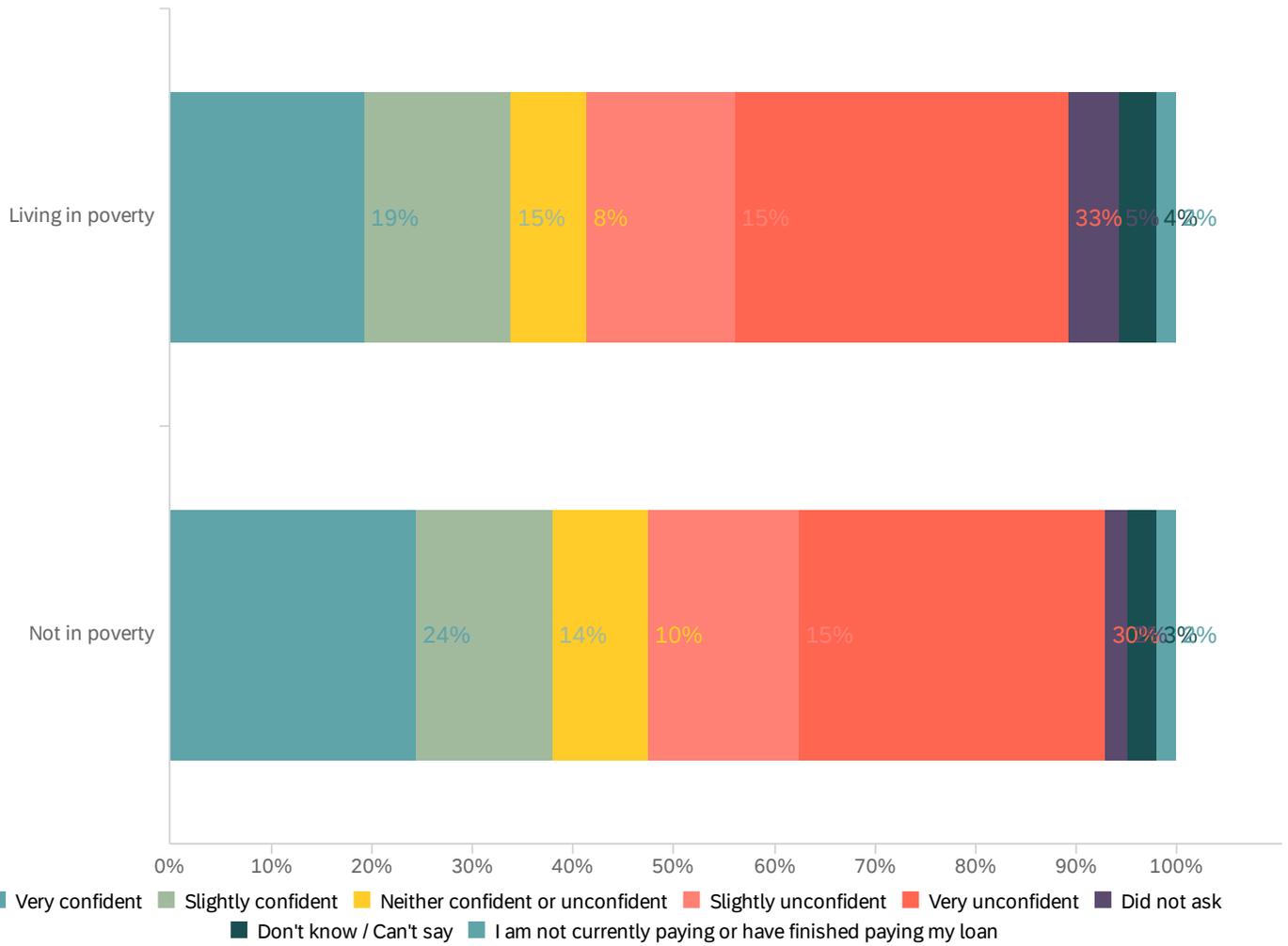
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 3,756)

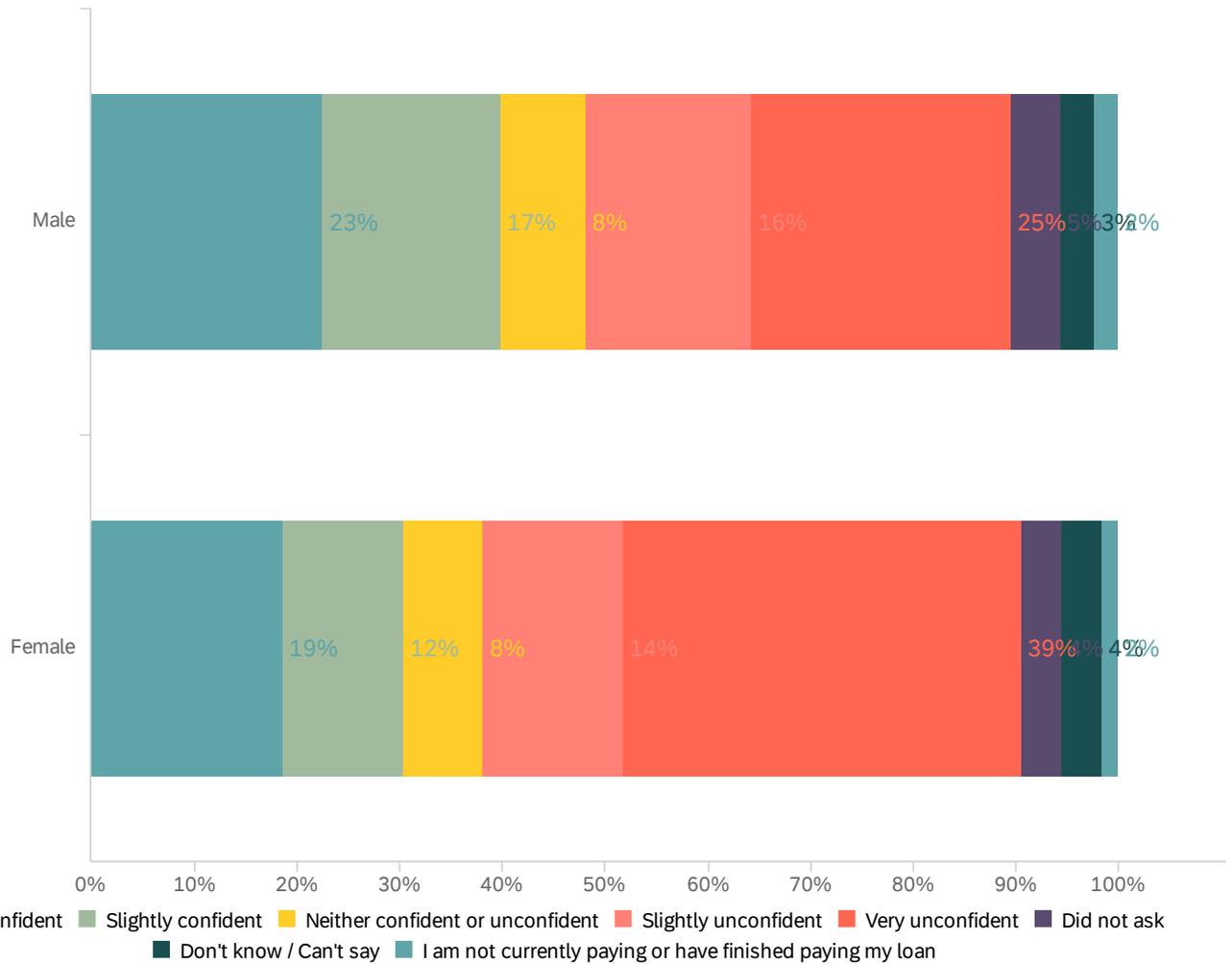
Insight: 35% say they're confident in making next month's repayment, while 48% report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident.



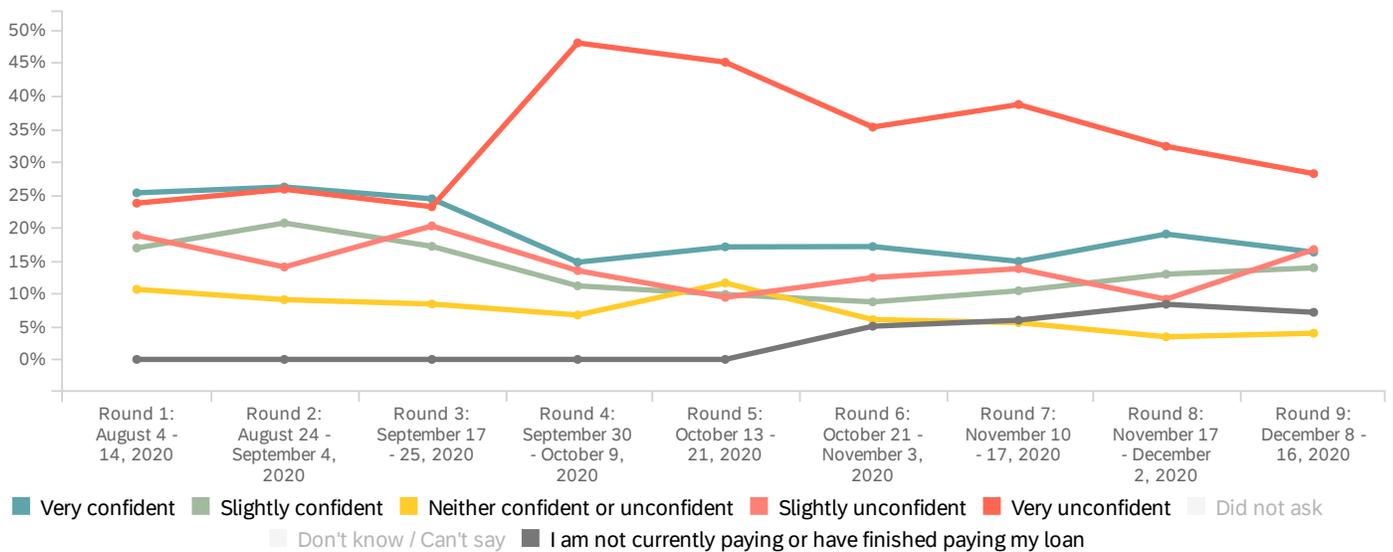
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



Confidence in Repayment by Round



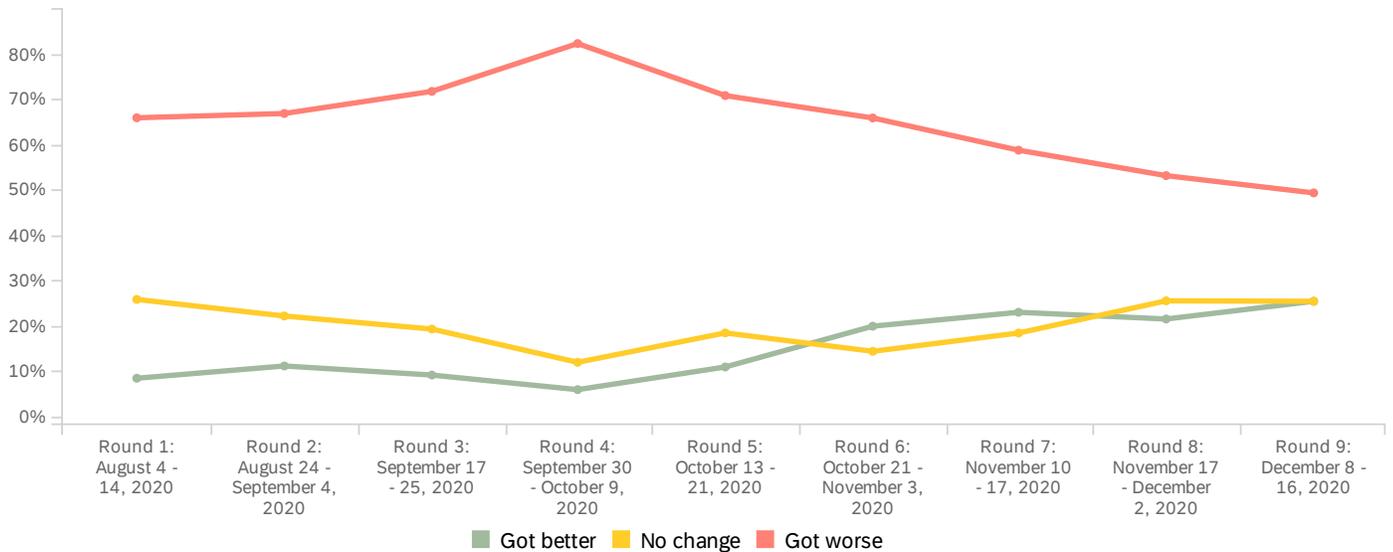
Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 2,286)

Insight: 67% of respondents said their repayment confidence got worse since the beginning of the pandemic.



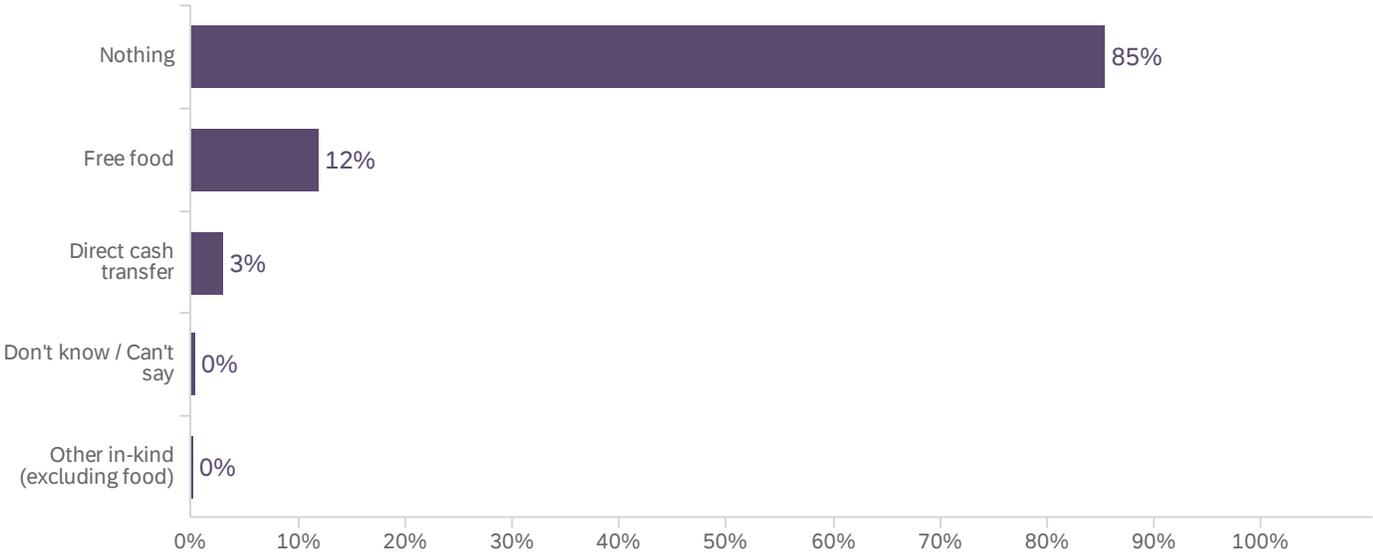
Change in Repayment Confidence by Round



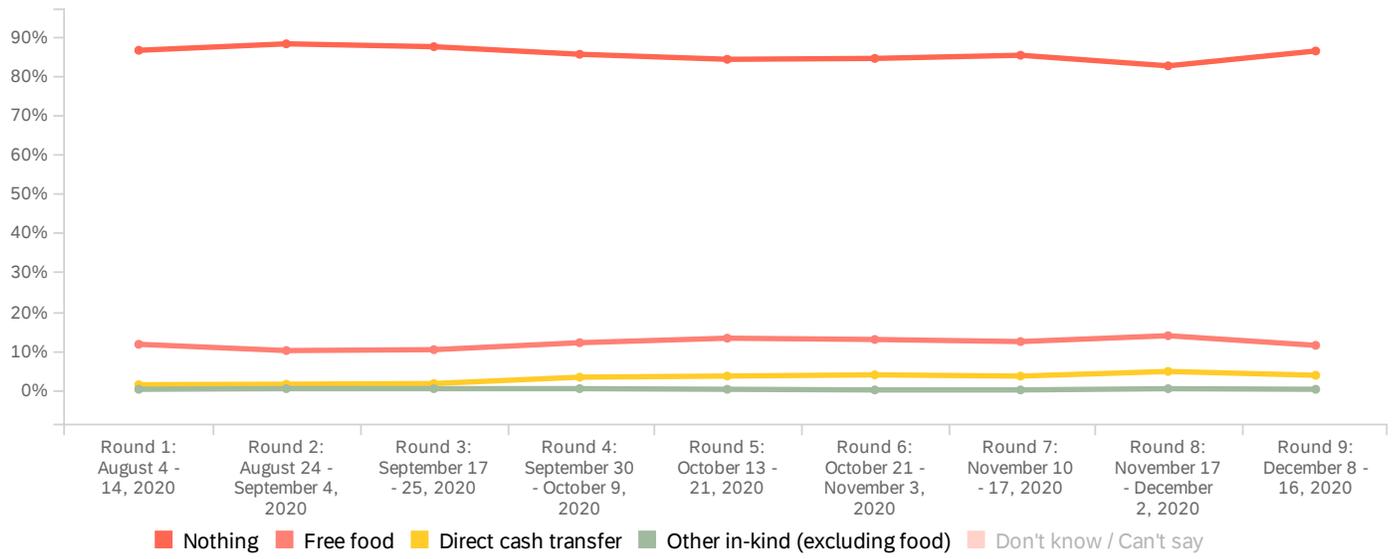
Type of External Support Received

Q: Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?
(n = 5,557)

Insight: Most customers (85%) have not received any form of external support. This has not changed across the nine rounds.



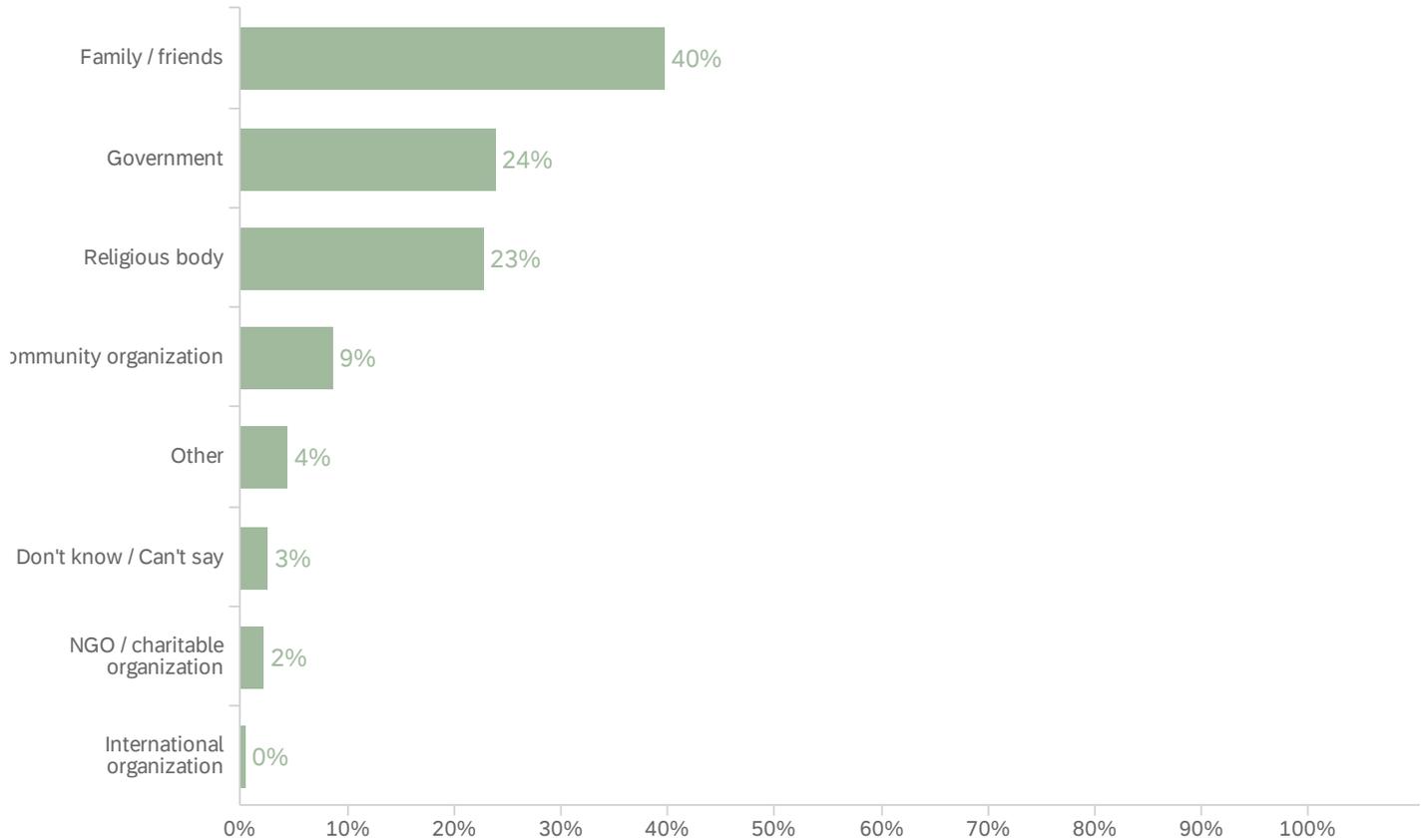
Type of External Support by Round



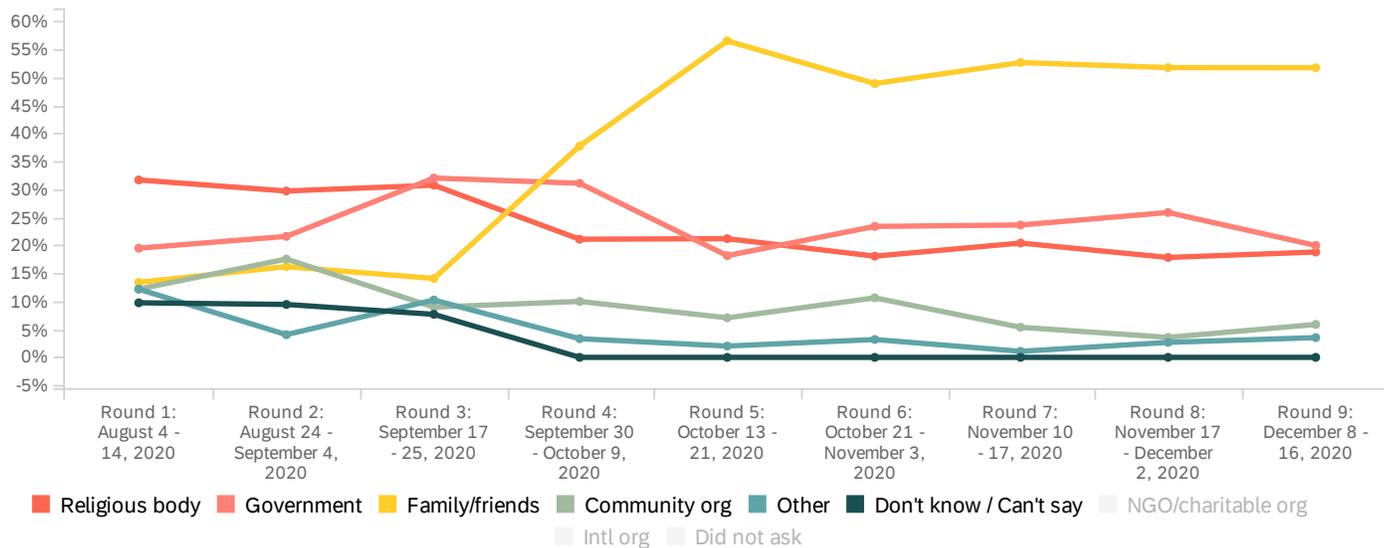
Source of External Support

Q: What was the main source of each selected assistance? (for the 15% who received support)
(n = 807)

Insight: Of those who did receive support, **40%** received it from friends and family, **24%** received it from the government, **23%** received it from a religious body. Support from religious organizations has decreased since round 1, while support from friends and family remained high at 52% in round 8.



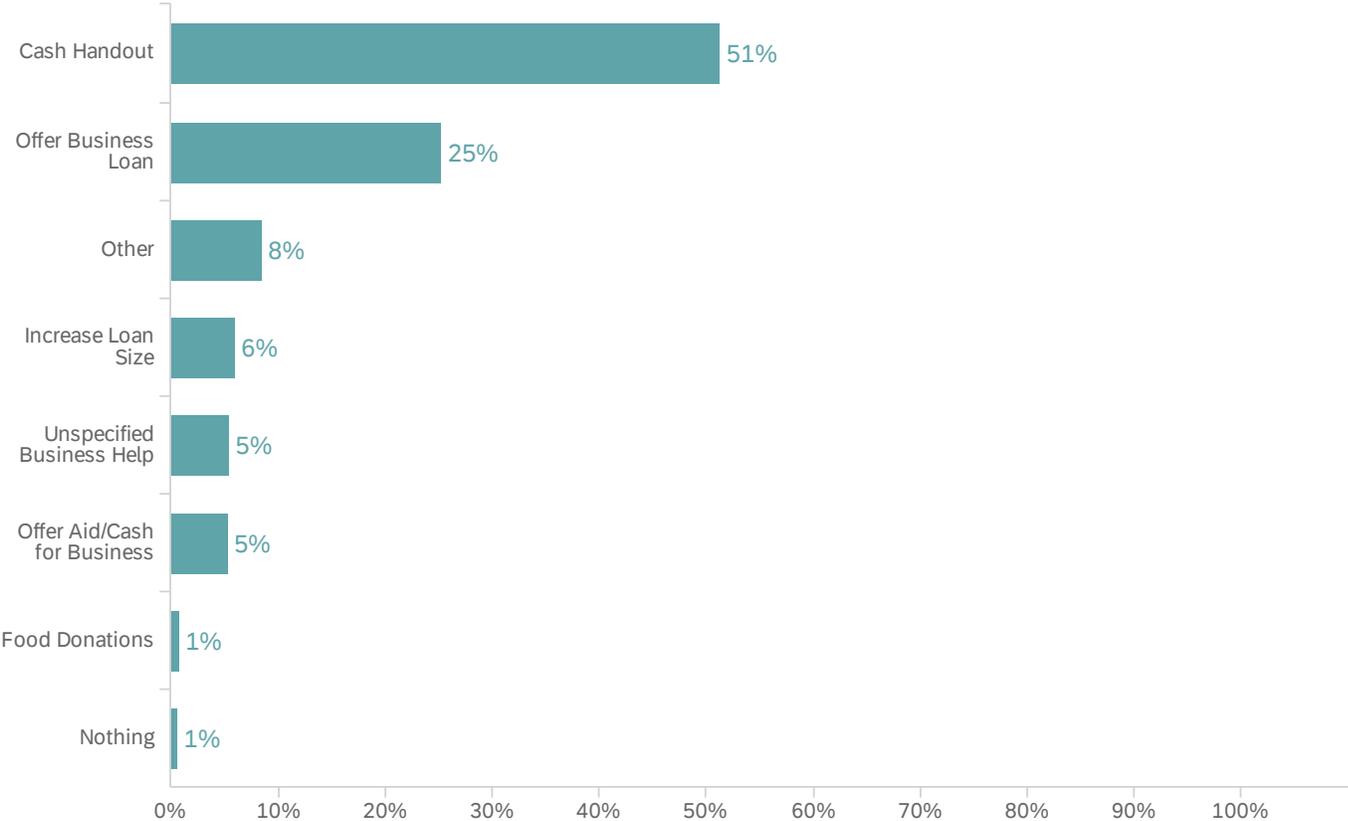
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 2,368)

Insight: 56% of respondents requested a cash handout for personal or business use, and 25% requested that a business loan be offered.



Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus_Covid_Company_Support_oe_v1_ENG

"By increase, by giving me enough to boost my business"

"Can help my situation oh, to get it.

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

"If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy"

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to restock my shop with the goods in need.

A grant will be fine by me

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan is fine

A loan that can help me increase my capital for my business

A loan to buy a new Tricycle

A loan to expand my business and also invest in another business

A loan to expand my business.

A loan to invest in both dry and wet season farming.

A loan to invest in buying and selling clothing materials.

A loan to invest in buying and selling livestock will help.

A loan to invest in farming crops like maize and rice

A loan to invest in my business

A loan to invest in my business.

A loan to invest in my business.

A loan to invest more in buying rice from rural areas to resale in the urban areas.

A loan to rent a shop that will serve as a store and also to increase my working capital.

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

A sewing machines because i want to delve into fashion sewing clothes

A sewing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though must politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add money more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.

Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrowed me to support my business

All I need is finance for my business.

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan or free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to start my business again, just a loan to start again

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help they want to give I need it

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything is fine

Anything is fine

Anything is fine

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide to do or give me is fine by me.

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you think of doing to help me would be very much appreciated

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

As a farmer I need grant to put into my farm.

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, either grant or loan, they are both fine.

Assist me in my business or could be a loan I will appreciate anyone

Assist me with a grant to buy more goods to sell.

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so I can stand on my own two feet and also help others too in their business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with funds, it will be helpful to me.

Assist me with loan to boost my business.

Assist me with loan to upgrade my business.

Assist me with money

Assist me with money to establish my business. I want to be able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and i am planning of adding more food items to what i am selling, so if i can be giving another loan then i would be happy

At this point, any form of assistance that can make my business grow is all i need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me some money to increase my farming business

Buy food stuff for us and add more loan

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan worth 100,000 Naira to increase my animals business

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for business

Capital for my business

Capital for my business

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the challenge. I need capital to meet up to people's demands, by that I will also make my own money.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business

Capital to expand my farm business

Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees

Capital to improve my business and buy more goods

Capital to improve my business.

Capital to invest in my business

Capital to restart my business

Capital to restart my business and invest into rearing animals.

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

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

Finances will be helpful

Financial support in my business

Financial Assistance

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance should be better of but they should increase the price from #10,000 again, I am a graduate and if there is any vacancy, I am interested to work.

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to buy materials for my sewing training and for when I start my own sewing business.

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial support

Financial support and training on poultry farming.

Financial support for my business

Financial support for my business

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me there is nothing that i am expecting but if anything happens fine

For my eggs business money will be helpful if government can give him either loan or grant

For now nothing else

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me Grant to support my business.

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business so I can be selling generator parts.

Give me a loan to improve on my business.

Give me a loan to start a business again

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.

Give me another loan to boost my business

Give me another loan to start my business again

Give me any amount of loan to raise my business

Give me big loan to add to my capital.

Give me capital to do business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in my farm.

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan to support my business.

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to do more business

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to invest in my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give my money to use to fill up my shop.

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is okay for me to start business

Grant is what I want them to give me

Grant since I won't have to pay back.

Grant to buy groundnuts and beans to use in my business

Grant to expand my business, to buy enough hibiscus tea and tigernuts .

Grant to improve my Farming

Grant to invest in buying and selling wrappers, shoes and jewelleries.

Grant to invest in buying different types of hair beauty products i need.

Grant to invest in my business by increasing the quantity of firewood and charcoal i order.

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grants to invest in my business.

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me wit a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a grant to get some of my equipment

Help me with a loan of 30,000 Naira to improve my business

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with grants for my business.

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy new goods for my shop

Help me with money to put in my farming business.

Help me with money to start my cement business afresh

Help me with some loan to start my business again.

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Helping me with a loan will go a long way to assist with 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 Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need food items for my business

I also need money for my business

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam(transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I can't say anything in particular now

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay of my off my debts

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could begiven to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involve in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know if they will be able to but if they can they should give me material for building house

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want anything

I don't want anything.

I don't want loan

I don't want loan

I don't want loan

I don't want loan

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I dont want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't need help from anyone except from God

I don't need loan

I don't want any more loan

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I have about 60 snails unsold and i need money to 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 have told the people who called me to back not to call me again. I don't want anything from you people, because you will ask me to pay back. I'm not expecting anything from you, except from God and my business.

I just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I just want to manage myself in Nigeria, go to my ministry work and manage myself and my family, I don't want anyone's money.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I learnt tailoring before but lack the money to buy tailoring machine and materials to use in my shop. So I need financial assistance to start the business.

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I nee money to finance my farming of crops and poultry business too

I need money, if there was enough capital I would increase the goods in my shop so that I can make more sales.

I need #100,000 loan from Trader-Moni for my business.

I need a big loan to push my business again

I need a bigger loan like fifty thousand naira to increase my business

I need a bigger loan to support my business

I need a dryer and grinding machine for my business.

I need a generator, herbicides and fertilisers for irrigation farming.

I need a grant because i prefer to buy my tools by myself, i know what works better for me like the type of welding machine and filling machine i need, and to also have a good working capital

I need a grant to buy a fridge and start selling cold drinks.

I need a grant to enable me feed my family

I need a grant to help me in my business.

I need a grant to support my business

I need a grant to support my business.

I need a larger amount of loan, the one given to us before was quite small

I need a loan

I need a loan (substantial amount)to invest in machanise farming because the previous loan we received was not enough to even plough my farm.

I need a loan as i plan to start farming when the rainy season starts, so if i can get.m a loan for that I would appreciate

I need a loan boost my business

I need a loan for my farming business, also to start up a charging center for phone and gadgets..

I need a loan from Trader Moni to invest in a new business like selling food stuffs because more priority is now given to feeding.

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business.

I need a loan to fund my business so i can pay my house rent and my children's school fees

I need a loan to fund my saloon and also to get more equipments

I need a loan to get more stock for my shop

I need a loan to help my business

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan to invest in my business.

I need a loan to pay my children's school fees

I need a loan to pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to start my business again and also pay my rent

I need a loan to strengthen my business

I need a loan, money to fence the land I bought so that I can start farming there.

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance in my business. I need financial capital to buy goods.

I need assistance of loan that will be easy to return

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to improve my business

I need capital to invest in my business

I need capital to pick up as i need to get materials to make bags and showcase them to people so they can buy

I need capital to start another business.

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

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I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family so that I can stock my shop with more goods

I need capital, if they give me grant, even if it's a loan, it's fine still, I prefer a grant.

I need cash now to start up a business as I learnt fashion designing and I need money to set up my shop.

I need cash now to start up a business as I learn fashion designing and I need to buy things for my shop.

I need cash so that I will stable my business, put it up and continue the way I used to.

I need fertilizer and food

I need fertilizer for my farming

I need finance for my yam business because i go to the market to sell now that it is opened, the hunger is not easy, most people are complaining of hunger

I need financial assistance

I need financial assistance

I need financial assistance because a lot of items are now costly, most people are turned off because of the price but when I have enough money i would be able to purchase hair accessories at larger quantities and discounted price

I need financial assistance because we have spent all my business capital so incase market opens anytime i will have money to trade

I need financial assistance for my business so i can expand it and be able to pay my children fee

I need financial assistance for my business.

I need financial assistance for my business.

I need financial assistance for the procurement of material resources for a cold room business.

I need financial assistance from Trader Moni to support my business

I need financial assistance from them to go back to my formal business

I need financial assistance in form of a grant to stock up my shop.

I need financial assistance in form of a grant to boost my business

I need financial assistance in form of a grant to invest in a new business

I need financial assistance in form of grant to start up a business.

I need financial assistance in my business

I need financial assistance or another loan

I need financial assistance so I can take care of my family and boost my business.

I need financial assistance to boost my business

I need financial assistance to boost my business

I need financial assistance to boost my business and finance other projects.

I need financial assistance to buy goods in my shop

I need financial assistance to buy more chickens(i.e broilers and layers) so that they can be 50 in numbers. Though my turkeys and ducks are doing well but i need to buy feeds for them too

I need financial assistance to enable me invest in my business.

I need financial assistance to get pour in my business, whether it's in form of loan or grant

I need financial assistance to go into rice business.

I need financial assistance to invest in my business.

I need financial assistance to start up a business

I need financial assistance,an increase in the loan, so i can buy a grinding engine to provide a source of imcome

I need financial help as loan

I need financial help so i can invest more in my business on a large scale.

I need financial help to help my business, it is not good for a person to be idle.

I need financial help to start a business

I need financial help to start a business.

I need financial help, money to restart my business and get things back to the way it was

I need financial help, they should give me the money, I will know how to manage it to pay my staff and put it in my shop to grow.

I need financial intervention from Trader money to invest in my business

I need financial loan to help with my business

I need financial support

I need financial support reimburse my business.

I need financial support to restock my business and also open a POS shop.

I need financial support, because of the lockdown I cannot do much and I haven't been able to my employees in full

I need food items too

I need food items too

I need foodstuff too as food items are now very expensive

I need funds to expand my business

I need funds to get more produce as the more i can get produce the more i can get customers and even start selling in other states.

I need good loan of about 2-3million naira, please that would really help my business

I need grant or another loan to finance my business

I need grant or even a loan that will take me at least 6months to repay

End of Report