60 Decibels Report for GEEP: Round One

GEEP Reporting Project

October 26, 2020 7:08 AM WAT

60 Decibels Insights for GEEP: Round 1

GEEP

COVID-19 Study:

Round One Report

60 __ decibels

This is an unprecedented time, and people around the world are facing the dual shock of a global pandemic and economic shutdown.

In order to understand the impact the COVID-19 pandemic is having on customers' lives, Nigeria's Government Enterprise and Empowerment Program and 60 Decibels are harnessing the power of 60 Decibels' Lean Data to hear consumer's experiences, communicates how they are adjusting to this crisis, and shares insights stakeholders can use to support customers. We'll be interviewing a random group of clients over eighteen rounds in nine months from August 2020.

An intro to the report:

- This report shows data from round 1, collected in August 2020.
- We'll add any new data to this same report so keep your login details handy.

We hope you find the results useful. Please do let us know if you have any questions or feedback. Get in touch with Kasia (kasia@60decibels) or Sonia (sonia@60decibels.com).

With our best from the 60 Decibels team.

Top Insights for GEEP

Round 1, August 2020

- **COVID-19 has proved overwhelming for your clients.** 95% of clients say they are concerned about COVID-19, and a similar proportion said their overall financial situation had worsened. This is higher than our benchmark for COVID-19, where 87% expressed a level of concern and 84% said their family finances were worse. 86% are experiencing hunger more regularly than they used to and 46% said that consumption per person had "very much decreased".
- **Businesses have taken a hit because of COVID-19.** 63% said their income from their main business activity had "very much decreased", caused primarily by restrictions on movement and a reduction in customers. 59% said they were forced to close this month due to the pandemic.
- **Customers appear to have some resilience in their response to COVID-19.** Overall, customers have employed less desperate coping mechanisms to manage the pandemic - utilizing their savings and pulling back on investments. Globally, customers are more likely to use borrowing money as a top mechanism. Furthermore, only 6% of customers have moved away from the main income source, and for the third of customers who have employees, 65% have been able to continue paying their employees.
- **Here's who seems to be the most vulnerable.** We've developed a vulnerability index to help you better understand who is faring worst at this time. It's based on poverty level, change in consumption, coping mechanism employed, and client experience of overall financial situation. Those in slightly larger households appear to be extremely vulnerable (comparing average household sizes of 7.0 to 5.5), living in the Northern regions against the Southern ones (comparing an average of 63% extremely vulnerable to 38%), and those working in agriculture (crop, livestock, processing and selling) and textiles or tailoring were more likely to be vulnerable than those working in other sectors, such as general retail or production/factory work.
- **Confidence in making GEEP repayments are mixed; customers want additional loans regardless:** 46% say they're confident in making next month's payment, while 39% say they're not confident. Nevertheless, when asked what support GEEP could provide, 63% requested an additional loan
- **What we noticed by gender.** Interestingly, we did not see many differences by gender, but here's a few things we noticed on coping mechanisms. Women were less likely to stop paying loans to cope with the current climate and challenges than men (23% of women to 32% of men) and also report being less likely to find another source of work or income than men (18% of women to 23% of men). We didn't see much difference among respondents in vulnerability, hunger and consumption, level of concern about COVID-19, or savings level.

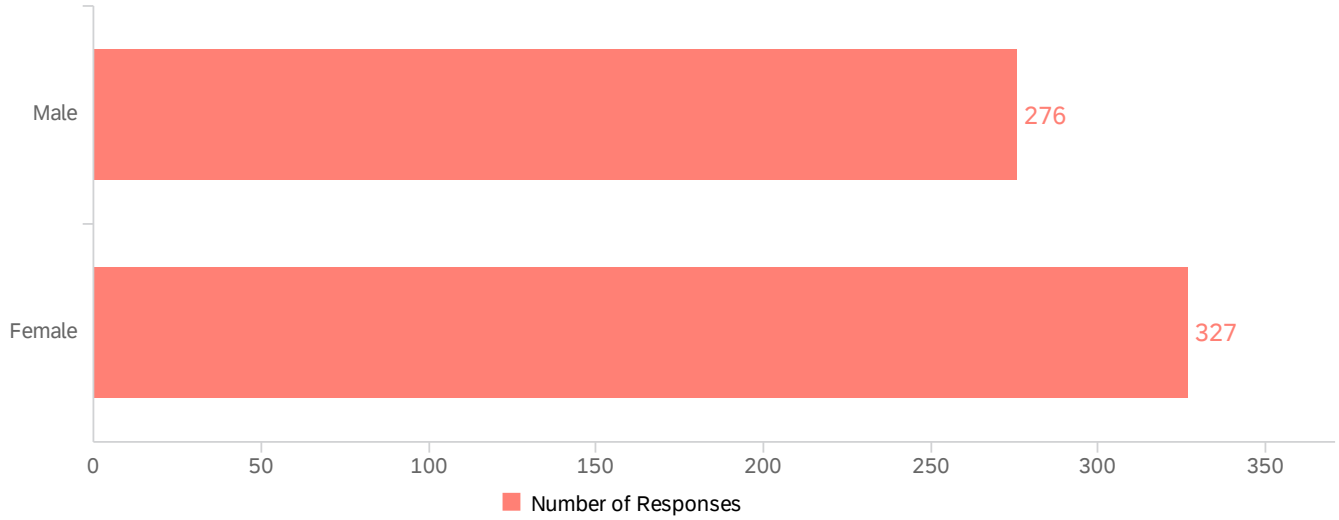
SECTION 1: RESPONDENT PROFILE

- **Gender:** 54% Female
- **Poverty:** 73% *live below poverty line* vs. Nigeria average of 73%.
- **Vulnerability Level:** Very high, 49% classified as *"Extremely Vulnerable"*.
- **Gender Differences:** Male customers appear *slightly more likely to be in poverty* and to have a *high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (49%) and *Agriculture* (20%)
- **Employees:** Only *23% have employees*. Of those, they employ an average of 3 unpaid and 3 paid workers
- **GEEP Loan Usage:** 86% used the loan for *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 64%, West Africa average of 77%, and East Africa average of 67%.

Gender

Between August 4 through August 18, 2020, we've spoken to **603** GEEP customers. Over **54%** of these respondents are female.

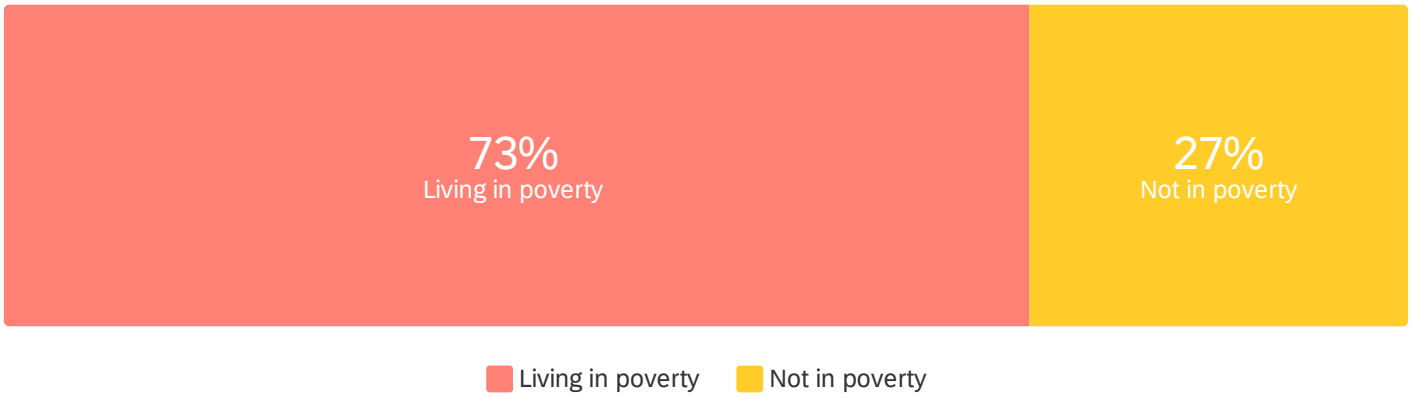
Interviews Completed by Gender



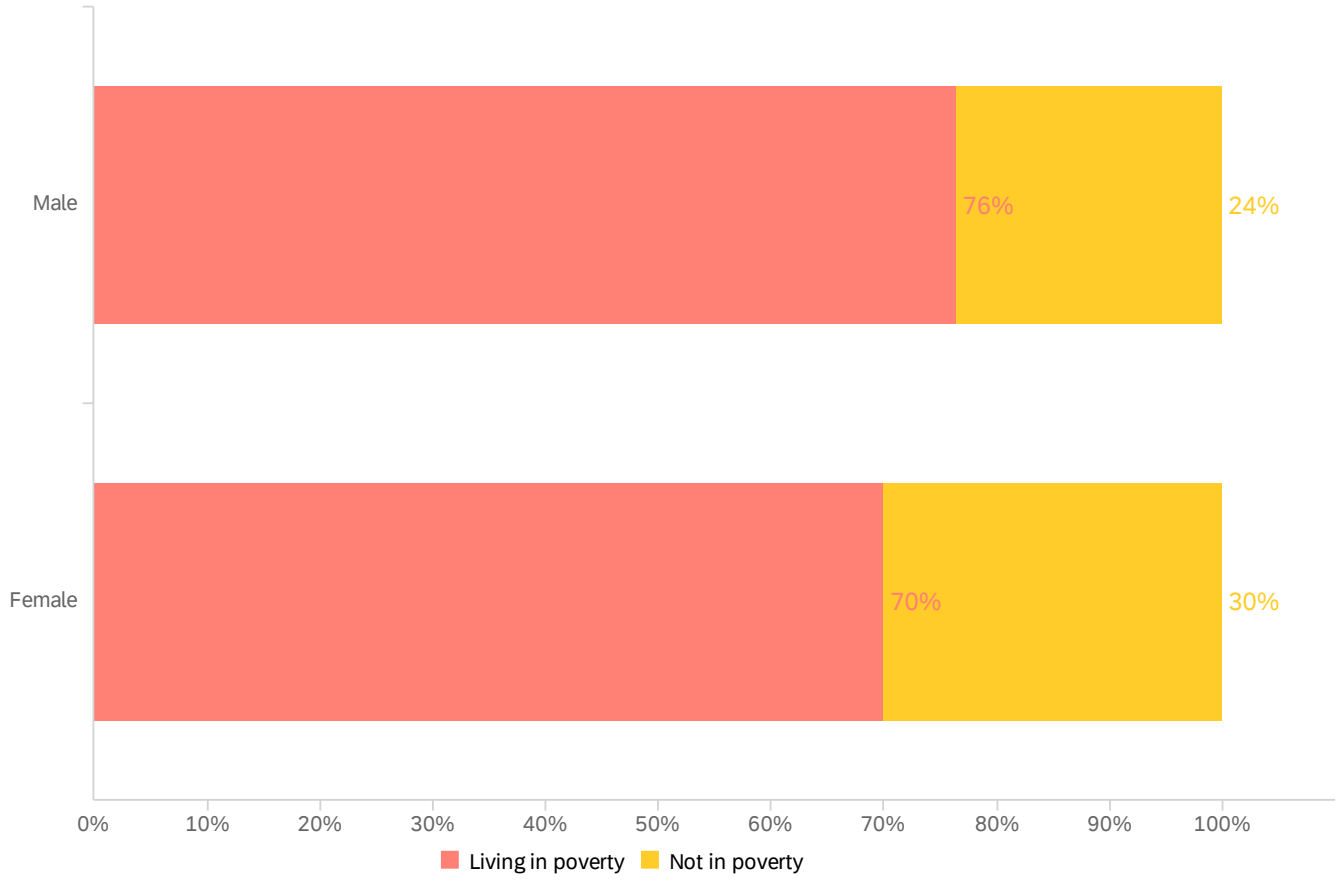
Poverty Profile Relative to $3.20/Day 2011 PPP Poverty Line

(n = 603)

Insight: GEEP's business model is highly inclusive. It is reaching a customer base that matches the poverty profile of Nigeria: **73%** of GEEP's customers live below the $3.20/day Poverty Line (2011 PPP), equal to the national average of 73%. The poverty rate was slightly higher among men than women.



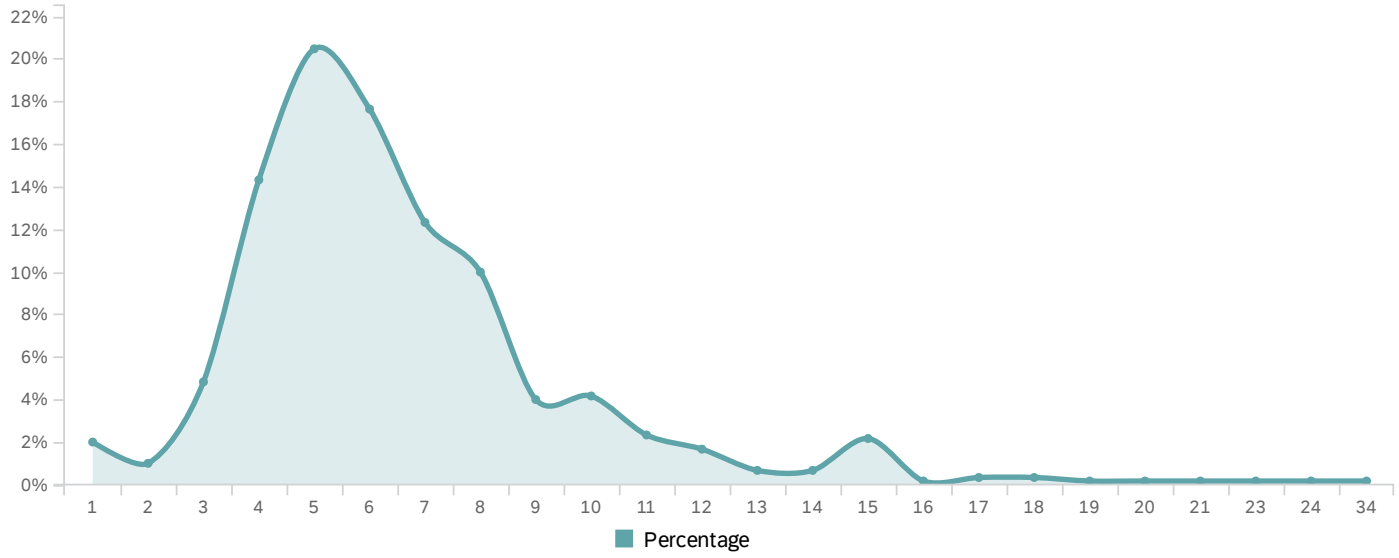
Poverty Profile By Gender


Male
76%
24%
Female
70%
30%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Living in poverty
Not in poverty

Household Size

(n = 601)

Insight: GEEP's customers' household sizes ranged from 1 to 34, with a median size of **6**.



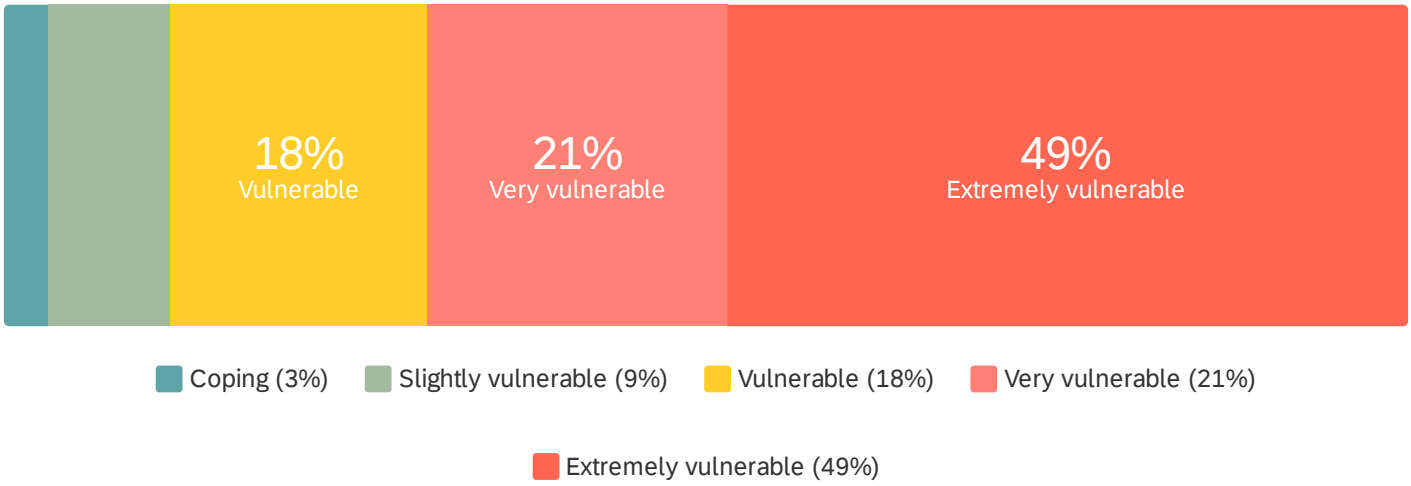
60 Decibels Vulnerability Index

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

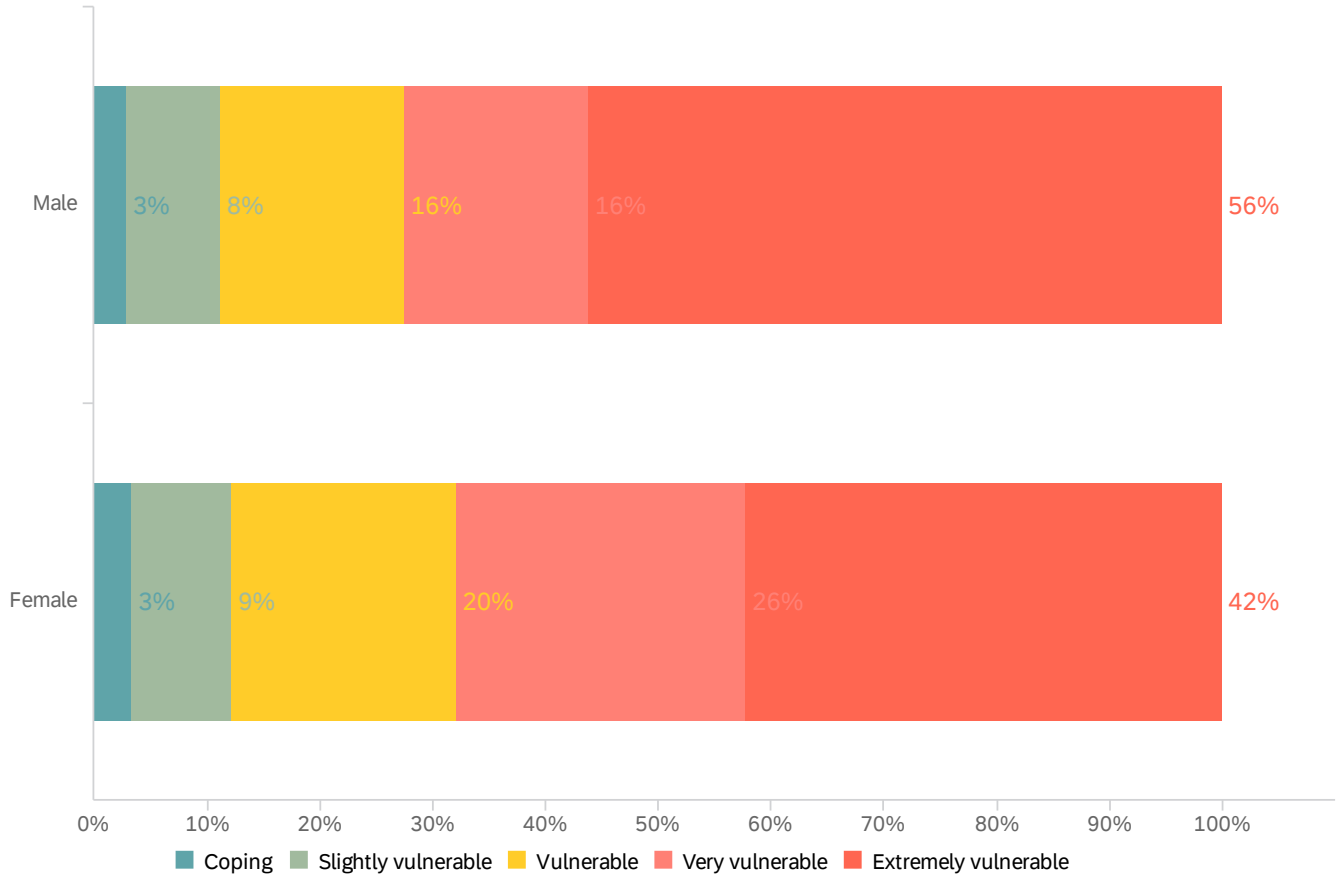
It is made up of four key themes:

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

Insight for GEEP: GEEP is serving an extremely vulnerable population. It will be interesting to monitor shifts in the Vulnerability Index over the coming months to see whether GEEP customers are becoming more or less vulnerable over time. Vulnerability was higher among men: **56%** of men versus **42%** of women were categorized as "extremely vulnerable".



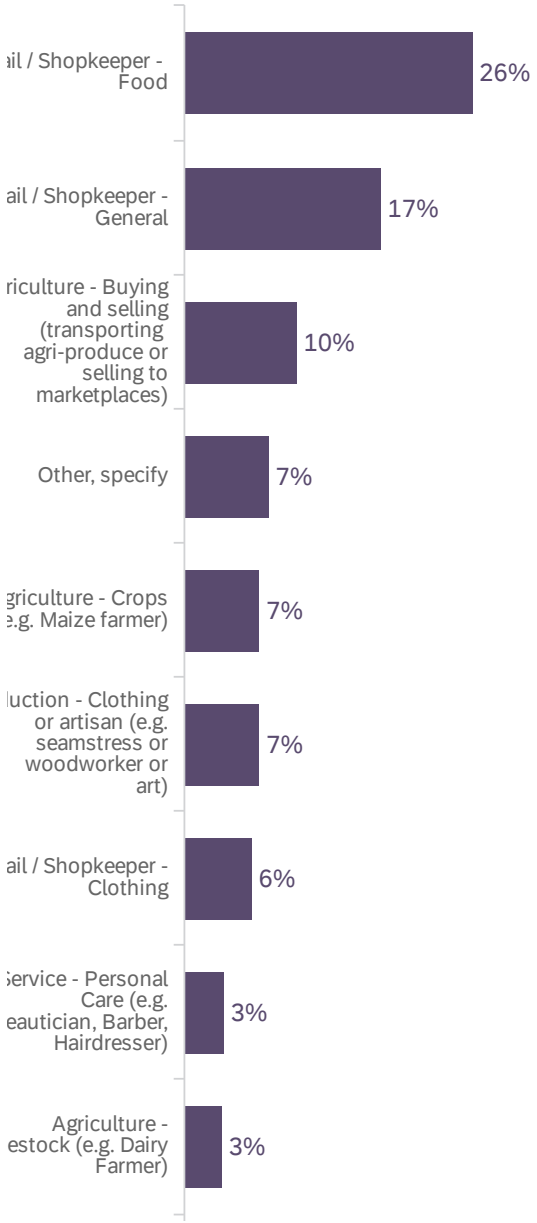
Vulnerability Category by Gender

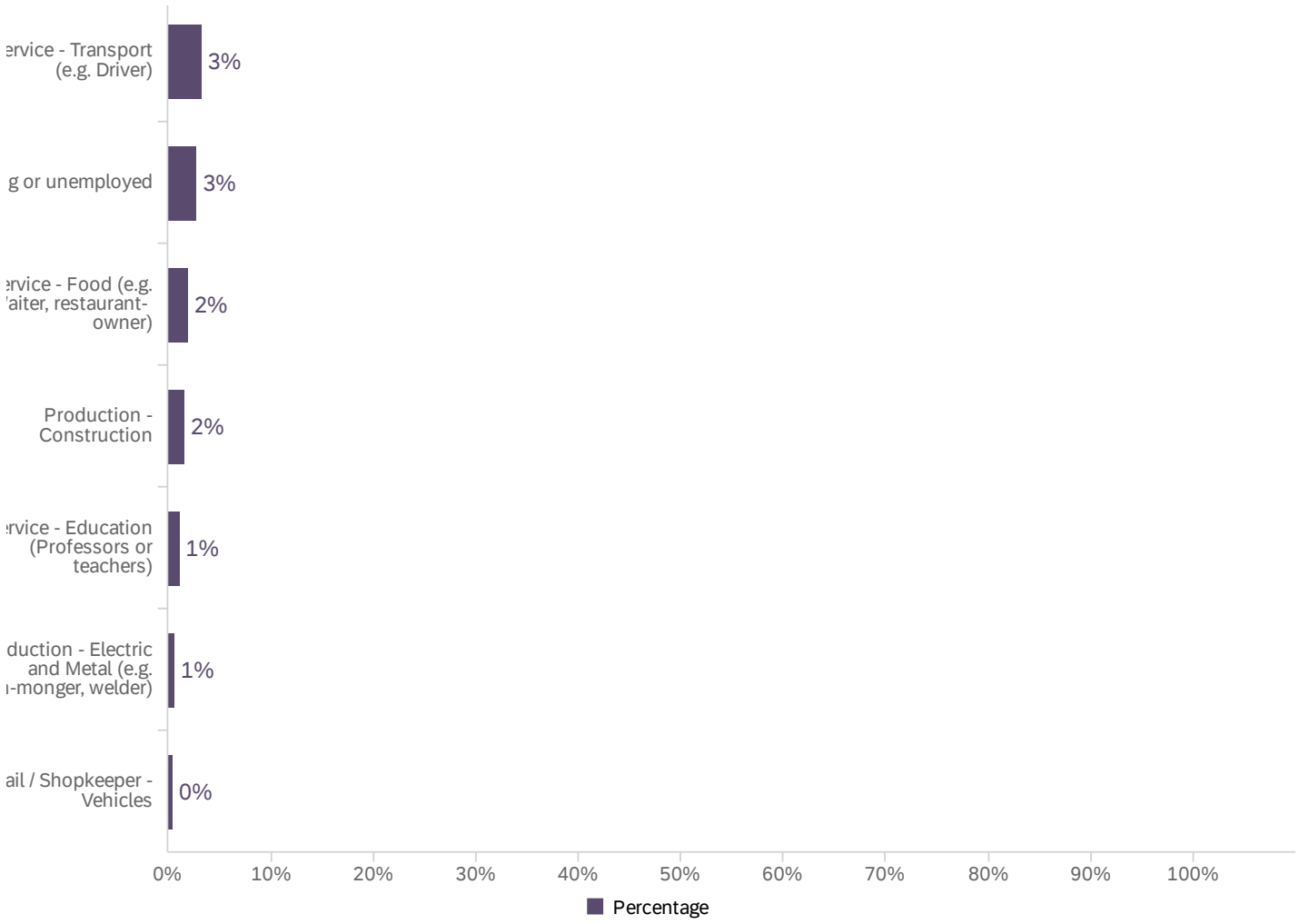

Male
3%
8%
16%
16%
56%
Female
3%
9%
20%
26%
42%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Coping
Slightly vulnerable
Vulnerable
Very vulnerable
Extremely vulnerable

Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 603)

Insight: Retail is the biggest sector among GEEP customers: **49%** work in it. The second largest is Agriculture, accounting for **20%**.

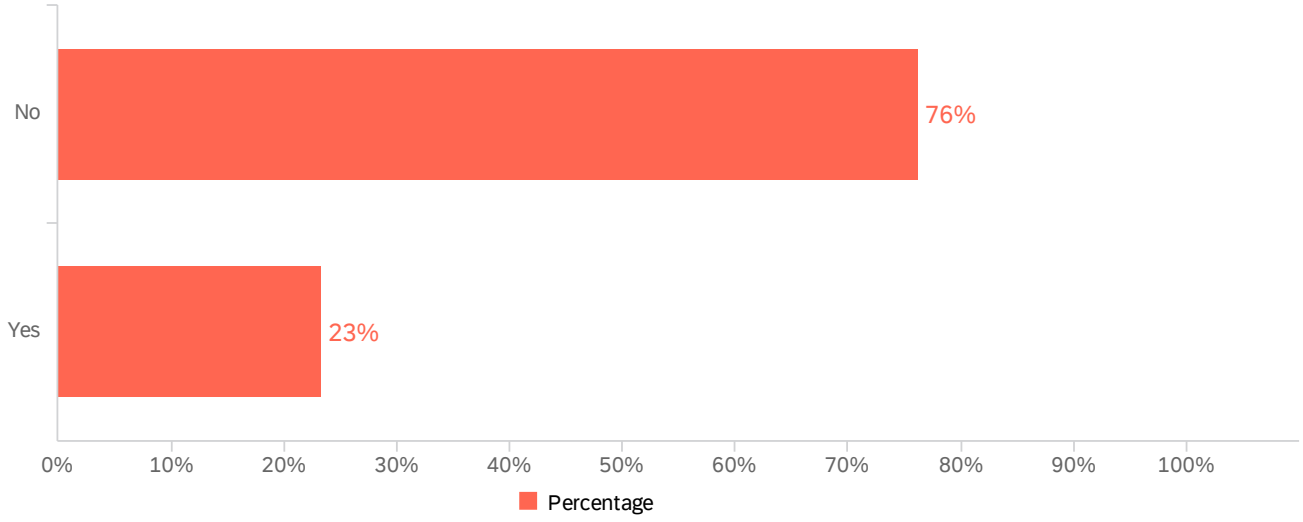



ervice - Transport (e.g. Driver)
3%
g or unemployed
3%
ervice - Food (e.g. 'aiter, restaurant-owner)
2%
Production - Construction
2%
ervice - Education (Professors or teachers)
1%
duction - Electric and Metal (e.g. ı-monger, welder)
1%
ail / Shopkeeper - Vehicles
0%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Percentage

Existence of Employees

Q: Do you have employees?
(n = 603)

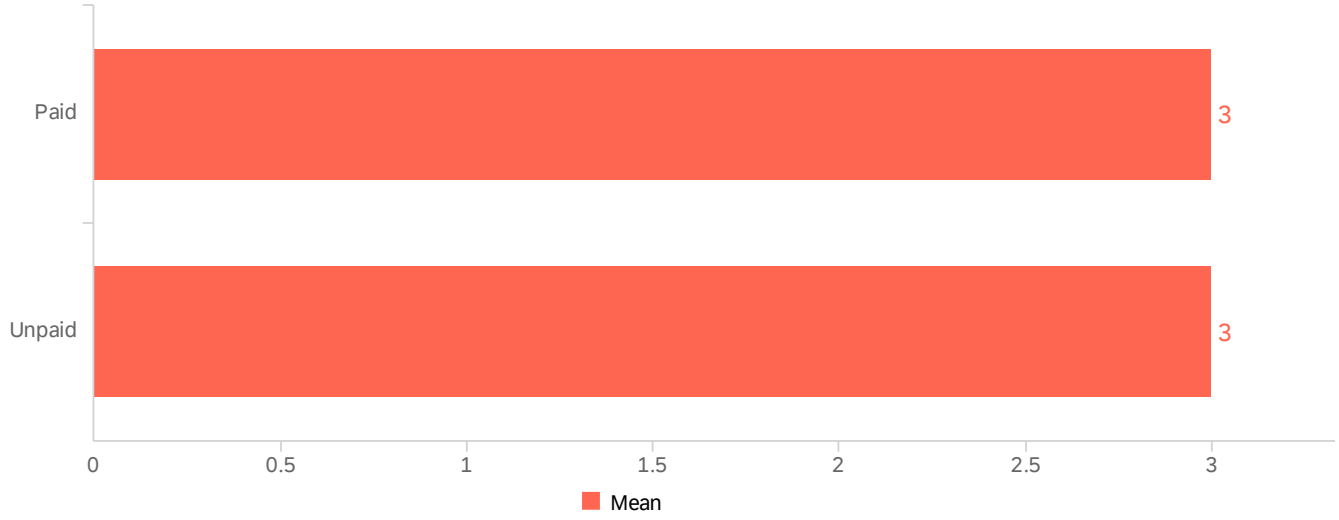
Insight: More than **three-quarters** of GEEP customers do not have any employees.



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have?
(n = 149)

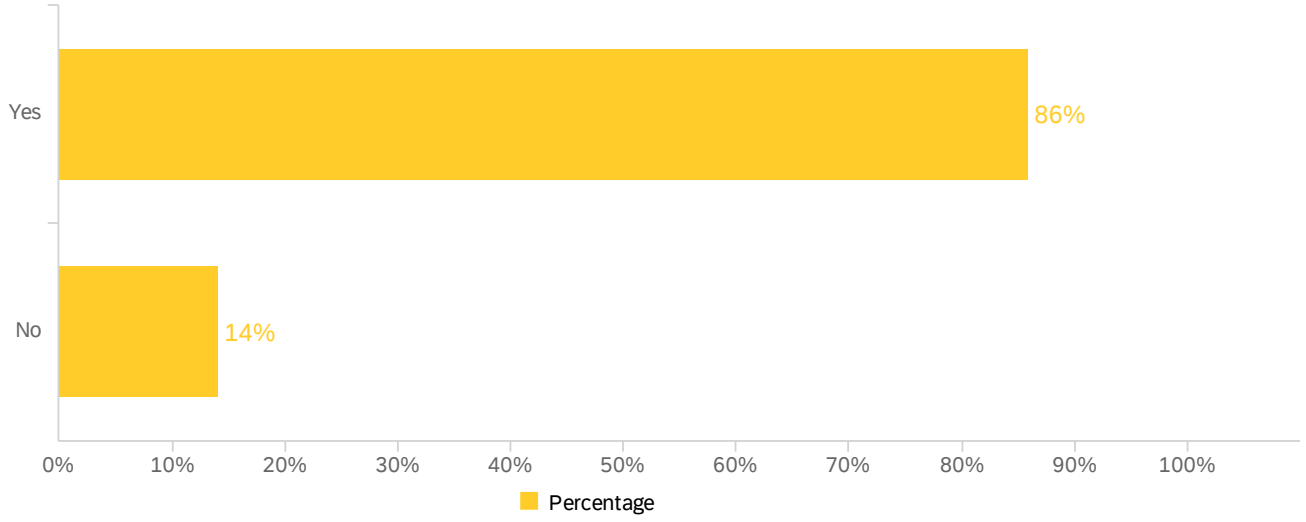
Insight: Respondents employed on average 3 paid and **3** unpaid employees.



Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 603)

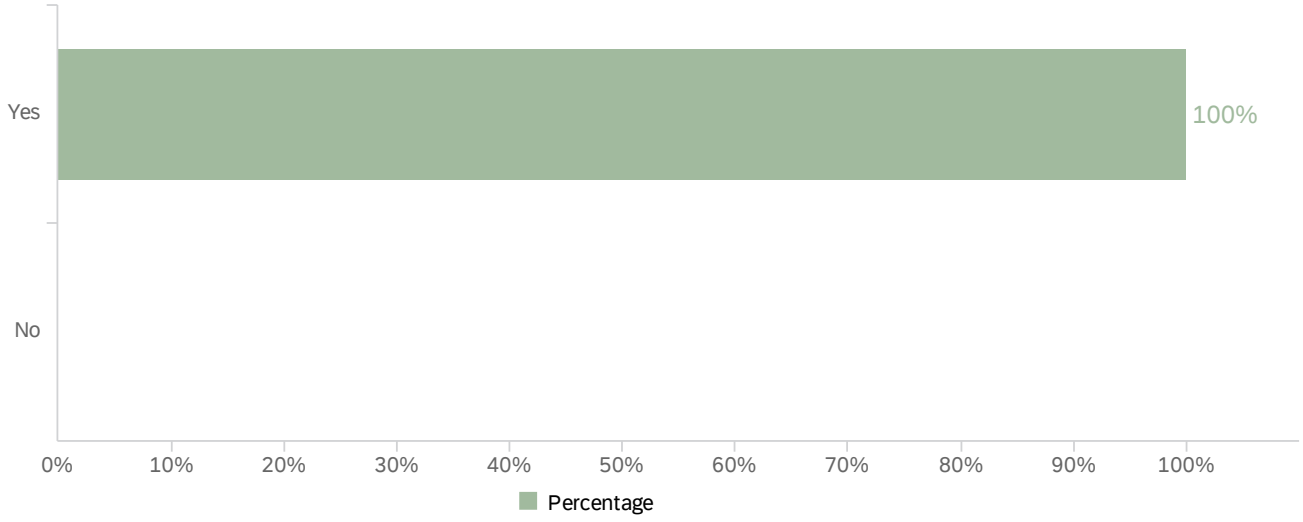
Insight: That clients use their GEEP loan to fund their main income source indicates the importance of the company and their funding to these clients.



Awareness Level of COVID-19

Q: Have you heard about coronavirus or COVID-19?
(n = 603)

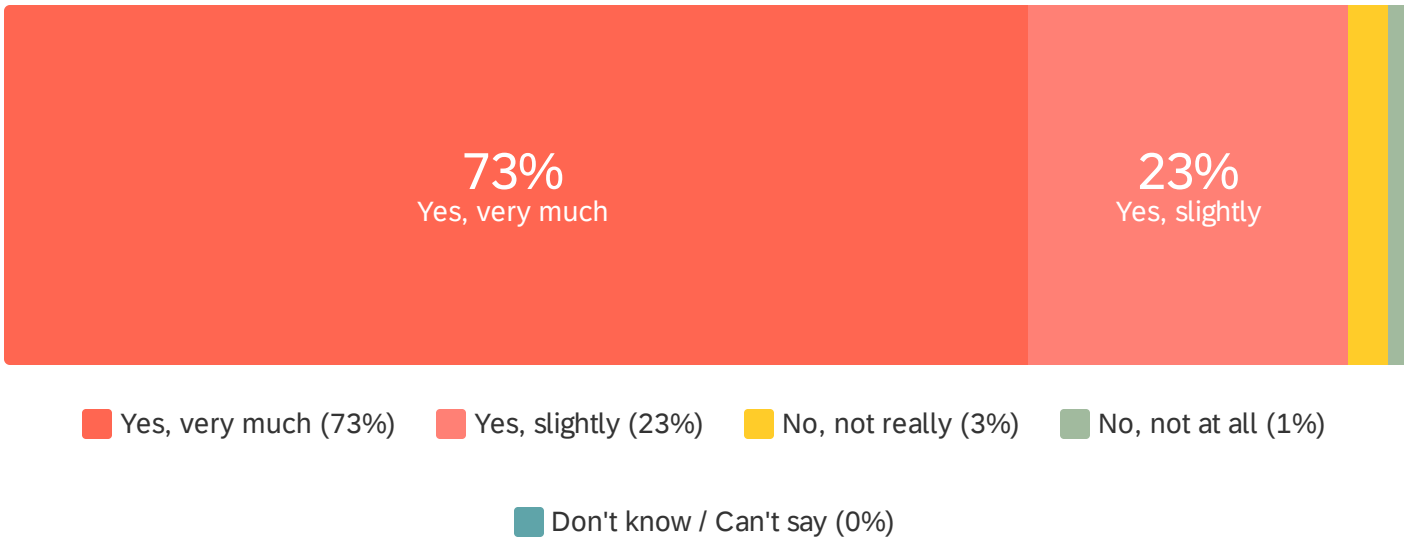
Insight: Awareness of COVID-19 is universal among GEEP customers.



Concern Level About COVID-19

Q: Are you concerned about coronavirus or COVID-19?
(n = 603)

Insight: Concern levels among GEEP customers is higher than the 60dB Global Benchmark, where 64% are "very much concerned". **73%** of GEEP customers are "very much concerned", compared to the West Africa benchmark of 77%. For comparison, the East Africa average is 67%.



Respondent Voices: Feelings About COVID-19

Q: Could you explain your answer and let me know how you're feeling about COVID-19 right now?

Insight: Reading customers' verbatim responses gives a real sense of how customers are feeling. The word cloud reveals common themes including concerns about business, money, and lockdown.

Imp_Covid_Sentiment_oe_v1_ENG

" the thing affects me and my husband business, cause i sell foodstuffs and my husband is a tricycle rider, but now he had to change business to selling of bread"

"Am afraid of what i have heard about covid-19 ,that it is killing people daily,so it is worth been afraid of it. Our government has admitted that it is real and we should accept the reality that it is happening and it is a current situation that is happening now. So, am following the governments directive, rules and regulation, such as sanitizing our hands, cleaning surfaces and observing social distance."

"At first, you know covid-19 is world eh virus that e affected everything from in short everything like both business, office work and alot of things like that. So make everything to stop, no movement, nothing. When it came, when they started the virus, the lockdown affected everybody, no movement, no going to market, no school, all those things and to feed is by Gods grace.

"Because in terms of our business, its dimishing everything now, you no de get return like before and people dont use to patronize us like before because of the disease.It has depreciate. In terms of feeding too because the patronage is low, the profit is the one we have been feeding our family. "

"Covid-19 affect me very very much now oh, for over 6 months now, even to pay my house rent now is a problem and i have 3 children, if no be God, i just de beg landlord. Even to feed, is a problem. "

"Covid-19 is a dangerous, then we have to prevent ourselves and others and to also take the authorities rules and regulation about the face mask and all this gathering of more than, social distance because covid-19 is real and it can affect. We can make things possible to make sure that it no affect by the virus.The situation was very difficult especially during the lockdown. We have suffered alot. When our families cause we dont use to go out to market, since we are in lockdown, so it affect our business and other activities. "

"I am not worried about the covid-19 situation, not by the slightest bit, i carry on with my business like any normal day. I don't think about it because it does not bother me. Africa has many illnesses, its nothing we've never seen before. People will die, like what happens daily and new babes are given birth to everyday. "

"I have been doing a successful business but due to covid-19 my profit has dropped alarmingly. I stay at the shop all day and very few customers drop by as a result most of my goods have not been sold. Help from the government to alleviate my situation will be appreciated"

"I heard its a powerful and dangerous virus, so they teach us how to prevent ourselves ourselves. We should cover our nose, wash our hands, sanitizers our hands, stay away from where people use to gather and social distance"

"If you look at the economy of the nation, even the economy of the states, it is getting very down, people are loosing there jobs everyday. Even me too, i loose my job. You used to have alot of company that you used to go to work to have money but you cant go there and work because they have shutdown the company. "

Imp_Covid_Sentiment_oe_v1_ENG

"It is very hard, with the way covid-19 is going, i don't really know if the world entirely will go back to the normal position it was before this pandemic came in because even as for us, those without money, that were trying to survive on our own, not having anything to go back to. Me in school, i will do my zobo, go to school and sell it, when i come back, i open my small business and do it. It was rather hard, it is hard in this time and i can not go and get job. why?Students jobs are not available. In the business aspect, if you do not have enough money, you can not get any tangible goods to come and sell and get any profit out if"

"Seriously, its really affecting us because our business are not moving well and seriously, challenges as our children are no longer going to school, just staying at home, eat always"

"Since this covid-19 out break, the economy is not as it used to be before, there is a drop in the economy. Things have been difficult, children dont go to school, they stay at home."

"So firstly, if you have to think about the social interaction betw?en people, you know that, if you take example like my business, am a tailor, so for me to interact with people, it becomes difficult and many people are afraid of coming to my side because of transport and everything. This also affect my income, there's no much people that can patronize my goods, even me too i cannot patronize others due to the fact that we have to isolate ourselves for some time. And also in terms of school, even tough am not in school but the young ones, my siblings, it affect there school calender"

"So i hear they have covid-19 in Nigeria but our neighbors or i dont have anyone that has accepted with this virus but i see all the day, all the time, added some people having this virus. "

"Stopped our schools and school of our children,and then stop our market,we not having alot of money now. This covid-19 season, we dont have alot of food, no good transportation, no good treatment that when we're going to the hospital

"The reason am very concerned now is that, the steps to follow to protect ourselves i follow, like i use to wash my hand, every time every hour, even when i touch my phone, i use hand sanitizer, when i want to go to somewhere i wear my facemask to protect myself"

"The thing affect us too much, like we're students, some of us for than graduate now, so the thing affect us, mostly students

"The thing is affecting us, even my children self, they are no longer going to school. "

"This corona virus, the way it spread is bothering me so much and the lockdown, people are not working like they used to before and we earn money lower than we did before, everything done change "

Imp_Covid_Sentiment_oe_v1_ENG

"What worry me there is because of that covid-19 issue that lead me into,what will i call it now, that all my customer can not be able to pay me, so am fearing it, the thing is hammering me, seriously. I thank God we are ok, we are able to protect ourselves with sanitizer and face mask. "

"World pandemic, something terrible for us. I pray to Allah to save us. Worship place has stopped, very sad. Children can't go to school. Business is bad, no money. "

"it has killed alot of people, we no longer go out again since this lockdown has started

Always telling on radio about the virus how deadly it is and things are not moving like before

Am feeling many things about COVID 19 because it affected my financial situation. The company am working with has clossed down

Am feeling so bad about it. It affect the whole world. Business is not moving again and as a result of this, "No money" is the song everybody is singing now

Am not feeling good at all, as a family Man it affected our feeding

Anything that the government said is true, so i believe what the government about it.

As a farmer the lockdown has affected me cause I cannot transport my farm produce to other states

As a result of the COVID-19, a lot of people are owing me and it is affecting my business

As result of COVID-19, the gain I make has reduced because of the increase in price

Because business is not moving like before again

Because i did not see anyone that has it, so sometime the government say whatever they like to the people,i am slightly say yes

Because of Corona lock lock down, business is going well, we are just going to shop but it is not yet like before. Our customers has reduced and the high price of goods is also chasing them away. We just pray that everything go back to normal soon.

Because the government always talk about deadly infections, so i feel its true

Imp_Covid_Sentiment_oe_v1_ENG

Because the government said no cure for now.

Because things are not like before, always things are high in the market

Been unable to work and earn money when you have wife and children at home is enough worry

Before i used to sell food stuffs and ingredients but since the lockdown started i had to switch to sales of periwinkles

Business has slowed down because I cannot travel to restock my shop

Business is bad right now, I can't buy or sell goods.

Business is down and there is no money

Business is down, the number of people patronising me has reduced

Business is dull and people are owing me money

Business is dull and there is no money

Business is dull and when I take my goods to the market, people are just pricing it anyhow

Business is dull, there is no money and people are not buying

Business is just picking

Business is not moving again and everything is dull because there is no money

Business is not moving and I couldn't move around during the lockdown

Business is not moving as it used to again

Business is not moving at all infact i have closed my shop because i sell babys wears and my capital all gone for food

Imp_Covid_Sentiment_oe_v1_ENG

Business is not moving no one is sowing clothes, there's no party so no sowing of clothes

Business is slow and customers are not really buying because of the price increase

Business is slow and customers that patronise me have reduced

Business is slow and many people are owing me money

Business is slow and there is no money

Business is slow, everything is expensive and customers are always complaining

Business was brought to a halt as all the means of surviving was almost lost

COVID 19 is a general problem and we are taking necessary precautions to prevent ourselves from contacting it. economically we are affected as a country and here we are feeling it o

COVID 19 restrict our movement and trading is not easy as before and this affected my income

COVID-19 affected a lot, business is dull and no free movement

COVID-19 affected my work badly and there is no food also

COVID-19 damaged a lot of things

COVID-19 has affected my business and sales are really poor

COVID-19 has affected the my sales and there is no money to restock my shop

COVID-19 has disrupted my business plans, I am just managing the little resources available

COVID-19 has disturbed my business, people don't come to make their hair again, they just carry their hair around just like that, most people have even cut their hair, cause they're looking for a way to eat and be alive first before they start thinking of making their hair.

COVID-19 has slowed down my business and there is no money

Imp_Covid_Sentiment_oe_v1_ENG

COVID-19 is a fraud, there is nothing like COVID-19. They are lying to us and all this their lie have affected by business

COVID-19 is everywhere, there is noboby that is not feeling it

COVID-19 really affected my business because there are no much customers due to the pandemic

Cannot go to market because of Lockdown

Corona does not allow us to work well talk less of making profit. We all need to pray that Corina go first, everything will be okay

Corona has affected the economy of the country and also affected all of us because we are feeling it as money is not flowing like before low

Corona has changed everything. People are not even bringing clothes to sow this period. I pray that this Corona is eradicated so that things can come back to normal

Corona has spoilt everything because we don't even sell half of what we used to sell before. Things are now very cost and customers are not showing up like before

Corona has turned everything downward. We hardly sell half of what we used to sell with little or not gain

Corona is not for me, it is for them. I believe the disease is for the bad people that God wants to punish

Corona virus has affected my sales, customers are not coming to drink beer like before due to the situation of things. Everybody is now complaining

Corona virus has really affected my business because everything is now cost. We are selling only to survive now and not saving anything

Corona virus is a problem because everyone is feeling it. My business is affected. Because of Corona we cannot travel to buy goods and the sales is unlike before. But as the government eases the lock down there are little changes

Corona virus really affected my business, market is dull because of low patronage. We could not travel to buy goods because of lock down. But with the ease of the lock down, things will be better

Imp_Covid_Sentiment_oe_v1_ENG

Coronavirus makes everything hard because price of everything has gone up and we are not making much from the work we are doing. This period everybody is complaining and we just need to be prayerful.

Couldn't buy some work materials and I loose some customers

Couldn't work for money

Customers are complaining that there is no money and it is affecting my business

Customers are no longer coming, students are out of session and this has affected my level of income cause I donít make money like before

Customers donít come again like before and this has affected my income

Customers turn-up have been low majorly of them complain that thereís no money and this has taken a toll on my income

Due to the coronavirus lockdown it has been harder to earn money and trade. I have less money to take care of my family and kids.

Due to the lockdown and quarantine, it has reduced the number of occasions, parties, burials and ceremonies and as a fabric seller this has affected my business

During the lockdown my poultry was lockdown and i lost a lot of hens and eggs due to restrictions of movement

During the lockdown especially, there was no plantain, my business was affected, it has not been easy.

During the lockdown, I was unable to work and earn money.

Everyone has to be concerned about their health, so everyone is staying home which means theirs no work and no ability to earn money.

Everyone is at home including my husband and the children are not going to school, that is very disturbing

Everyone is looking for what to eat, the lockdown as banned parties and since they are no longer parties, I donít have people to sew for, this has really affected my income

Imp_Covid_Sentiment_oe_v1_ENG

Everyone is suffering right now. The economy is very bad so I can't afford to feed my family or buy medicine. It is also malaria season. The coronavirus has made every aspect of life more challenging.

Everything including businesses and schools are in knockdown since the start of COVID 19. customers patronize us only when they are well fed not when they are hungry.

Everything is dead nothing is moving not even sales good are not available to buy and again the issue of a day on and a day off makes it more terible for me

Everything is down and customers are owing me money

Everything is expensive and it has reduced the profit from my business

Everything is expensive and there is no money to restock my shop

Everything is expensive, I want things to return to normal

Everything is expensive, even to transport my goods to the market is costlier than before

Everything is expensive, there is no money to restock my business

Expenses have increased, customers come to the shop now and will not pay for my services, cause i am a barber, most of them always owe me money even the money that we use to buy oil for clippers have increased

Feel bad because the government gave law of social distance, nose mask, and we are not feel like before

Food is expensive to buy. Iím at home all the time because I broke my hand. Looking for something to eat and feed my family is my biggest concern

Food is expensive, medicine is hard to buy , everything is very expensive to buy.

Food is hard to get. There was some hardship in the beginning but Iíve found a way to provide for my family now. Corona taught me how to manage.

Food is harder to get because of the lockdown. The government does not allow us to move freely. Getting a meal is hard. We donít eat complete meals anymore.

Imp_Covid_Sentiment_oe_v1_ENG

Food is so expensive and if food prices keep going up I donít know if Iíll be able to eat.

Food is so expensive now, everything is not the same. The price of rice is so expensive now. I don't know how to make money.

Food is so expensive since the lockdown started. It is so hard to feed my family and eat proper meals. The market has changed really badly.

Food was is hard to get during this pandemic, I canít go out to work which means I cannot earn money for my needs.

For 5months now, we have been at home and this has not helped in anyway, though God and my husband has looked for a way to feed us

For me because business is not moving well and children are not going to school

For me it is a thing we do not pray for to happen again because it almost destroyed every hope of surviving it affected everything and shutdown every business we are just starting again

For me there is no market again no customers and everything is just scattered somehow

Getting food to eat is hard for me. I am finding it very hard to make money as I donít have enough customers. I havenít had a proper full paying work for a long time.

Goods in the markets became expensive, the fact that people could not go out to work and make money so that the money could circulate and reach me is a big concern to me.

Hmm… I am concerned because I am also affected by it, business is not as good as it used to be.

I 'm concerned about everything, especially how it affected my business.

I FEEL THAT COVID-19 AS CAUSES A LOT OF THINGS THAT EFFECT THE ECONOMY AND MANY OTHER THINGS

I FEEL THAT THE ECONOMY SITUATION IS BAD DUE TO THIS DEADLY VIRUS

I am a student and just waiting for schools to reopen so I can go back to school, but for now, I am doing a business to keep me busy and put money in my pockets.

Imp_Covid_Sentiment_oe_v1_ENG

I am affected by it because if people don't have enough to eat, they won't even remember to patronise my kind of business

I am concerned about COVID -19 because it has impacted my business negatively

I am concerned about it because I can't work and make money and they are still saying that COVID-19 is still in the country

I am concerned about my driving business and food

I am concerned about the health of my family and my businesses.

I am concerned because I am not the only one affected but almost everyone in the world, in one way or another.

I am feeling bad because there is no sales. The school I used to sell my market is now closed because of Corona virus. Only few people come to buy at home, so no money.

I am having problems with everything. I work but I am not earning enough money , as our movement is restricted.

I am more concerned about my health and my family's health and the fact that COVID-19 is affecting people.

I am not feeling about anything now other than my business that has been affected by Corona virus. Price of goods have gone up and this is affecting our sales because customers are drawing back. We are not finding it easy at all and government needs to do something about it.

I am not feeling fine with it because it has affected my business. Most people are collecting my market on credit without paying me earlier enough and it is affecting my life seriously

I am not feeling good about COVID-19 because it affected my farming business. Most of my customers could not travelled down to my farm to buy my pigs because of the lockdown

I am not feeling good about it because price of many things have gone up. We cannot eat what we want. There is complain everywhere and things are not easy. This CORONA is a problem.

I am not happy about the COVID 19 because our sales is not like before, and the little money we make now is been spent on feeding.

Imp_Covid_Sentiment_oe_v1_ENG

I am not happy because it is more expensive to transport my goods

I am not happy, it has affected my business badly

I am not really concerned about the virus cause i know it canít get to my side because i stay in the village. The only thing is the no interstate travel ban has affected me supplying to my customers

I am not really concerned because there is no lockdown again and I can now go to the market

I am praying that it goes away because it has tied down my business. Things are so hard now. I am financially handicapped. The sales has really dropped and no profit like before. .

I am protecting myself by washing my hands and using face mask because I don't want to contact it

I am sadden about the situation in our country, only almighty God can save us from this pandemic. Covid-19 has changed the economy and our local markets are depreciating in value. Our businesses are not thriving again because of the hardships, customers are fewer and most want to buy on credit because there's no money.

I am slightly concerned because there is still no cure for COVID-19

I am struggling with Money for food to take care of myself and my kids.

I am supposed to be doing my internship but the lockdown was prevented that from happening I also have limited access to the resources that I'm supposed to use

I am very affected by COVID-19, everything is now very costly.

I am very concerned about it because it affected every area of one's life

I am very much concerned because COVID-19 has worsen the financial situation of my family

I am very much concerned because COVID-19 is global crisis that is affecting everybody

I am very much concerned because I don't have money

I am very much concerned because it has really affected my business and I don't have money

Imp_Covid_Sentiment_oe_v1_ENG

I am very much concerned because it has slowed down my business

I am very much concerned because of my health, also there is no market because people scared of COVID-19

I am very sad because of my children they cannot go to work to feed their family, I am now the one helping them with my little income

I am worried about feeding myself and family. I am not making enough from my business. My kids are sick and I don't have enough money for medication.

I am worried because of my business, we could not go to town to buy fish after selling the ones I have. it was very difficult to feed my family

I am worried for my business because I sell fruits and I supply to some companies but since the lockdown we could not supply them most of the fruits got spoilt and that was a big loss for me

I am worried for our sales, it has dropped for both feeds and poultry eggs

I believe that the government are right about it because in the radio we hear many about the virus that is deadly, so with what government is saying, we all to be careful

I can't go out. It is hard to travel to work, transport is expensive so is food.

I could not work I just depend on my husband, at some point we didn't have any money to eat again

I couldn't do any work because of the lockdown

I couldn't go out to buy goods that I can sell because of the Lockdown

I couldn't go to work, my husband couldn't work too so there was no income throughout the period

I couldn't open my shop cause my shop is in the campus and because of the lockdown, I just had to open another shop inside the town again.

I couldn't sell during this COVID-19, I have to sit at home and this leads to a lot of negative impact on my family

I couldn't sell my goods

Imp_Covid_Sentiment_oe_v1_ENG

I couldn't work as usual and it's so difficult to feed my family

I didn't find it easy, it has spoilt everything this year for me. I don't understand what I'm doing this anymore.

I don't believe in corona as i feel it is just normal malaria but the government has made it affect we petty trader income as there is no money again.

I don't have Corona virus but it affected my business. The market here is opened just three times in a week and even with that, where is the sales. It is not like before and if we don't sell what do we eat. Things are hard.

I don't have enough money to put into my business

I donít have a job right now, my business crashed when the economy crashed. Food is difficult to afford at times.

I donít have enough food, Iím just managing what I can get. Iím still working but I donít have much customers right now.

I donít have enough money to take care of my family, Iím just managing. My job cut down my salary because of coronavirus.

I donít have food, I donít even have food to eat today. I owe people too much money. I have 10 kids, I donít know what problem to start dealing with.

I feel bad about COVID-19 and I am trying my possible best to keep safe, keep up with all advised safety measures, I want this whole thing to go really fast because, it has affected my business too.

I feel bad about is situation of covid-19 because of social distance, children are not going to school

I feel bad about it cause my business is affected, the economy too is affected, currently, my business is on standstill, my husband is the one fending for the family as I have to stay at home with my kids to avoid exposing them to the virus.

I feel bad about it, it affected my business, no transportation, people don't come out to buy things again, I was not able to restock my store.

I feel bad about the situation of covid-19 because of the economy situation and the school that was lockdown

Imp_Covid_Sentiment_oe_v1_ENG

I feel bad about the situation of the covid-19 because its stop our business not to be ok and food are expensive,the economy is bad

I feel bad about what is going on, now school are lock down and food are cost and no money

I feel bad because alot of things are affected such as school, offices, market

I feel bad because my business is yet to pick up again

I feel bad because the things are not like before mosque is lock, school are lock down till date and food are always expensive in the market

I feel bad because the virus is not make our daily life ok

I feel bad because thing are not moving fine

I feel bad because things are not like before, no going school, mosque and market so i feel that is end of the world

I feel bad now because thing are not like before, now no school for our children and market is no like before, so things are bad

I feel bad right now because children are school now no school and food are cost

I feel everything is on hold, no money in the country, people are not going to work as there is no way there can patronize me, and this has really affected my income

I feel like the economy is down and things are not moving fine and food are expensive

I feel so bad about it, low patronage in business because people don't come to patronise like before.

I feel that is virus is dead because federal as not find solution to it

I feel that corona virus has kill the economy of the country and our market

I feel that covid-19 as cause alot of economy set back now no money to buy food and food are costly

Imp_Covid_Sentiment_oe_v1_ENG

I feel that covid-19 is the end of the world because face mask is a problem and social distance. we lost a many things due to this virus

I feel that our economy is affected with covid-19 and now our income is not coming in like before

I feel that our economy is down and the school that are lock is not good because now our children has forget about school now and things are belong coming expensive always and not money to buy what we like

I feel that thaAbility to work/earn an income is not like before

I feel that the covid-19 has affect our economy no money

I feel that the economy is bad and our business is worse and children are at home now no school for them

I feel that the economy of our country is bad

I feel that the world is coming to an end becaues things are not ok, this what the government about covid-19 we see but have not seen one person with this virus

I feel that things are not well since corona virus started,, the movement in kano state as stop business to function well and no money

I feel that things as change in aspect of schools are closed lockdown and food are costly and the economy is bad

I feel that this covid-19 as caused alot of bad things in the aspect of food are expensive and no money in the country

I feel very bad about COVID-19, people don't even have money to buy what I sell like they used to.

I feel very bad about it because I can't work to feed my family

I feel very teribble because things have changed financially, the lockdown made it very difficult to take my pigs to the market and even go out to get food for the animals. insuficient funds also hindered feeding of the animals and buyers too where no longer readily available like before the lockdown started

I have a cold. Things are getting way more difficult, it is getting harder to look after myself and my 5 kids.

I have a lot of kids and it's hard to take care of them. My house is damaged and I have no money to fix it

Imp_Covid_Sentiment_oe_v1_ENG

I have been at home now since the lock down as there is no where to go. I am just eating and sleeping and not making any money.

I have been worried, alot of people are dying,especially my customers are dying,therefore who will buy my products.Am a mobile hawker,am restricted,not freely moving now

I have kids, and I donít have enough money to buy food as food prices keep increasing. I am quite elderly so there is not much work I can do to help provide for my family

I have lost so many of my customers due to this lockdown because people say they do not have money to buy anything which has forced me into doing little house electrical repairs to stay alive

I have lost so much of my customers due to the pandemic, the price of fuel have gone up and I have to put on the generator from morning till night, so the money i am incurring on expenses is more than what i am earning

I have no kids and my family is in good health. The only thing bothering me is my ability to earn money. Without money I won't be able to feed myself and take care of my needs.

I have no money. Things I could afford before, I can't afford them anymore. At the moment food is very expensive, I can't take care of my kids well.

I have no problem in terms of health. I have problems with my earnings due to the closure caused by corona. You canít get anything at reasonable prices now. Everything we buy has doubled in price. I've had to reduce everything.

I have not been able to do business as I used to because of COVID-19.

I have problems with getting sufficient food, I rarely lack things like food but during this period in time I am. Also, schools are closed due to the lockdown which means my source of income is blocked because I sell books. The government locked us in at home for 3 months, Iím not making enough money.

I haven't gone to work for some months now, I'm a teacher, though, I now sell a few drinks, but I am affected by this, I don't feel good about it.

I just want everything to return normalcy

I know about the virus is bad and no cure and it as affect many thing in Nigeria

I know that the virus as destroy many things like school, market

Imp_Covid_Sentiment_oe_v1_ENG

I lost my job because of this Corona virus lockdown

I make sure I followed all the rules surrounding COVID-19 in order not to be infected. It also affected business though I thank God that it is not that much

I no longer make supply to my customers because of the restriction in movement and this has made everything including my income stagnant

I said slightly because my business is moving small small though not as I wanted but at least it is not worst compared to what other people are experiencing and it is affecting many of my customers

I sell clothes, not food, so I was affected, managing to pick up now

I sell food snd the ingredients for cooking food now is very expensive, this has affected the profit i make cause when i sell small quantities my customers do complain

I sell food stuff so people still come to buy in the house but I can't travel to buy more

I sell fufu for students but since there have not opened school due to the lockdown it has affected my sales

I stay in a student area and since the lockdown started, it has affected my sales cause students are not around to patronize me

I stopped working because of COVID 19. I used to sell fruits but since we were not allowed to go to market to sell and students that used to buy are not in school, everything just stopped

I use to sell used clothes called Okirika but now i sell roasted plantain and fried potatoe because i have finished my capital because of the lockdown

I used to sell books but since the lockdown started I switched to selling yams because we have finished spending money for the books

I used to sell slippers, but since the lockdown started, i had to start learning how to sew

I was working in the private sector and the private sector is closed down now because of the spread of corona. I donít have a source of income anymore. I havenít been able to make any money as schools are closed. Its hard to take care of myself and my vulnerable family members as food is hard to get.

Imp_Covid_Sentiment_oe_v1_ENG

I was worried that the virus kills older people so I did not go out to do any work

I wear my face mask now because the way they opened market again, things have not been that easy as we don't have so much customers

I'm extremely concerned about the unemployment caused by the pandemic.

I'm having no problem.

I'm not having issues.

I'm not just bothered about it. It is not real, the government are just punishing the masses

In fact it spoils our business, no money, nobody food to eat like before. Students that are yet to resume school make things worst because they are my major customers

Ingredients price have doubled up and customers are not as much as before

It is a big problem to the country because our economy is affected and we are also feeling the impact. Things are so hard and market is not moving.

It aafected everybody generally no business and we all have to sit at home without going anywhere

It affect the economy, things are costly but are getting better now. Our customers has reduced and we are earning less.

It affected economy generally but I thank God that it didn't affect me and my family much. My main concern is the COVID-19 itself, I prayed no members of my family will be infected.

It affected everybody because the price of everything is high. Those of us that sell in the market, it is opened only three times in a week and the sales is not yet like before.

It affected me economically because I can't go out to do my business, that is, not to be able to open my shop

It affected me personally because I just bought my market which were fruits when the COVID-19 started and lockdown was declared, and every of those fruits I bought all got spoiled

Imp_Covid_Sentiment_oe_v1_ENG

It affected me so much that i can not get any work to do

It affected me through my income because it really reduced my source of income

It affected my ability to make money

It affected my business a lot because we are going to market three times in a week. No sales like before

It affected my business a lot. No much sales since COVID-19 started. I only see little money now compared to before COVID-19

It affected my business and even most of my customers. It is like it has carried all the money in circulation away all the

It affected my business badly, very few customers were out to patronize me.

It affected my business because my sales move more in the evening time, but due to COVID-19, we can operate or open our shop in evening

It affected my business because we are not allowed to open Shop. We later opening it from Monday to Friday till now.

It affected my business many poultry birds die when we go feed them on time so we lost so much money

It affected my business so that i almost got lock out of every of my business

It affected my business when it was total lockdown because there was no sales

It affected my business, there are no much customers to buy my fish because of the lockdown and also, the prices of fish feed goes up and sales really dropped

It affected my business, we are not allowed to open shop for some time

It affected my business. My sales has really dropped

It affected my school business and family to the extent that to eat is hard

Imp_Covid_Sentiment_oe_v1_ENG

It affected my work because I am a fashion designer and because of the lockdown and ban of parties, church and mosque, my income have really dropped

It affected my work because I am a hairdresser and customers do not pay as they used to pay before CORONA. some parents even prefer to make hair for their children anyhow than to send them to us

It affected sales and the prices of cost price went up and transportation so our customers complain of hike in price

It affected sales, there is no market. This is because people are not really going out especially the school children. I sell things to school children and because of the closure of schools, I am not making any money or income.

It affects business especially transportation of goods

It affects buying and selling, and there is no money in town so people are not coming to buy things

It affects my business because I can't go out to open my shop.

It affects my education I was supposed to have written my final examination now, but I don't even know when that will be

It affects my finance, I couldn't work

It affects myself and my wife because she is a teacher

It affects the business in terms of transportation because of the lockdown we couldn't move out to buy feeds or to sell the ones that we have

It did not allow us take out our goods to the market to sell so i am very broke

It didn't allowed us to go out and sell or go to places to buy. We can not travelled. That three months lockdown really destroyed many businesses. I have used almost my business capital to eat during that lockdown

It distracted me, my business was not consistent because of it, the lockdown in markets and restricted movements.

It disturbed my chances to work and make money

It disturbed my farming business, restriction on movement too was a problem

Imp_Covid_Sentiment_oe_v1_ENG

It disturbed my work

It does not allowed one go out the way he wanted and also affected my business because of the three months lockdown which had negative effect on my income generation

It has affected my ability to work and earn money, no food, business is not moving

It has a very terible effect on my business

It has affected a lot, some in businesses and in the house. so many have lost their jobs, their sources of income, but we thank God we are surviving even though the money we are making now is not up to the one we make before.

It has affected business and things are expensive now

It has affected my brakery business and due to the lockdown, so many of my customers have been striped of their livelihood during the period

It has affected my business a lot. Most of the businesses are not moving and most of the things or goods we sell are expensive now. To earn a living now is hard compared to before COVID-19.

It has affected my business and there is no money

It has affected my business and there is no money anywhere

It has affected my business because I have spent all the money or capital of my business to feed my family

It has affected my business especially in the area of transportation of goods which had increase the price of goods and whereby people don't have money to buy things talkless of expensive things. So most time we come back home from shop with little profit or nothing

It has affected my business that I have almost exhausted the capital for my business because of the long periods of lockdown

It has affected my business to the extent that some of my goods got spoiled during the lockdown

It has affected my business very much. I now add face mask to the sport wears that I sell

Imp_Covid_Sentiment_oe_v1_ENG

It has affected my business, everywhere is dull

It has affected my business, the level of patronage has reduced

It has affected my finances

It has affected my plantain business because we only go out once in two days and the sales have dropped

It has affected my work because customers are not patronizing us like before. I am a hairdresser and it is hard this time of Corona to see up to five people that will come and make their hair. It wasn't like this before Corona.

It has affected our economy because everything is costly, what we used to buy for #100 naira is now sold #300 nairaland. I am not feeling good with this COVID 19

It has affected so many businesses and money is not just anywhere

It has almost stopped my business, make everything expensive and it has brought fear to the people

It has been so tough these days, business isnít moving, workers are not going to work so it has been hard to get customers, even the little that patronise me have reduced the quantity they buy

It has brought down my business. It has also made people exhausted their money or capital during the lockdown and at the same time no sales

It has given me me a huge set back financially.

It has killed alot of people, we no longer go out again since the lockdown has started

It has made me stop the business and things are very hard now, although we are trying to cope but things are so hard

It has made money so scarce and not accesible again

It has make price of things go up, things are so costly for people to buy because of the COVID-19 pandemic

It has not been easy,the lockdown has really affected my income, thatís why I switched to farming

Imp_Covid_Sentiment_oe_v1_ENG

It has really affected my earnings

It has really affected my income because there is no much sales and I am an elderly person of 70 years, I have no one to take care of me

It has seriouly affected my business and presently i am out of my business

It has seriously affected my business, sales are down because customers are not buying

It has spoilt the economy because we couldn't sell as much as before. Some of the food items stocked in the shop have spoilt because of lock down, so where is the profit

It is a serious health issue and I am very much concerned about my family

It is a very bad disease and it is already controlling the world, at least it has taken close to half of the year and this has affected my source of income.

It is a very serious concerns, we cannot go out the way we wanted, we have to use nose mask when you are going out because you don't know who has the virus and also the lockdown have destroyed so many businesses. Personally, it has affected mine too

It is affecting me financially because I can't go out to work.

It is affecting my business because most of my customers that are owing me don't have money to pay me and also people to buy my electronics or even repair them. All they are after is what they will eat, that is what they always say whenever I called them.

It is affecting my business because people are not patronizing our business and there is even no money to operate our business again

It is affecting my income because people are not going out and if people don't go out, I will not make my money because I am into transportation business

It is affecting the market and I don't have enough money for my business

It is because we can not open shop during the lockdown which affected our source of income and also affected the rate at which customers patronize us now which is very low despite lifting of the lockdown

Imp_Covid_Sentiment_oe_v1_ENG

It is hard to get enough money to feed my family and take care of their needs. I am ill, so my illness is an extra strain on my finances, as business is not booming at all, and prices of items keep increasing.

It is not a good thing that many people had died of Corona but I am protecting myself so that I don't contact it

It is not good experience for me because I could not sell anything again. I used to sell groceries before but since the lock down started I sold all the goods at home and spent all the money on feeding.

It is not that difficult for me and my family during the lockdown because we made lot of sales during the lockdown but immediately they lift the lockdown, everything changed with my business, no more sales as before and i started spending all my savings and capital to feed my family

It is one of the things that is affecting my business, cause i used to sell provisions before but now I donít have money to sell it again

It is real and affecting my business, right now i am in the hospital cause i have ulcer, so Iím cautious about my health

It is so difficult for someone like me that can't eat until I go out to sell

It made market to be scarce and also affected the sales of my good. People are not coming to buy because people don't have money

It makes the economy and business stand still and there is no progress in terms of business activities presently in Nigeria. It is scattered the whole economy of Nigeria

It really affected me during the lockdown. The profit I used to make dropped

It really affected my business because there was no way to go out and sell in the market which had negative impact on my income and finances

It really affected my business. No more sales, I have to add another business to make money

It totally collapsed my business

It was bad for business, some of my goods spoiled before we were allowed to go to market

Imp_Covid_Sentiment_oe_v1_ENG

It was very hard for me because I sell motor spare parts so I couldn't do any business. I spent all business capital during the Lockdown

It's break down the economy system and no business that is moving

Its hard to eat because of the corona, the market has stopped. I donít have customers . I cant go out to fend for myself or go out to meet my customers. Even my customers donít have money.

Iím at home all the time, corona has stopped my work. Itís very hard to get food as I havenít been going for work to earn a living.

Iím finding it very difficult to eat, there was one month where I was begging for food. We canít spend a lot of time in the farm because of the curfew. Iím finding it hard to take care of my kids, my husband doesnít work because of corona. None of my kids are old enough to take care of themselves.

Iím having Problems with food as food is more expensive now. I donít work at the moment because of the coronavirus. All of us are at home and are not working.

Iím having problems with earning money, my business is not moving as smoothly as it used to due to corona. I donít have as much customers so it is hard to make money that I will use to take care of my needs.

Iím having problems with getting access to food because I was dismissed from work during the lockdown period.

Iím having problems with money. I donít have money to buy food. If I am currently making no money andI donít have enough money to take care of my kids. Transport to my farm is also very expensive now.

Iím having troubles with money and if I donít have money so I canít buy enough food. Itís a very difficult time for me right now.

Iím having troubles with money. Since the lockdown my finances have decreased drastically, and market prices keep increasing. Iím having a very tough time right now.

Iím ill and I canít work so I donít have a source of income, as I am a student.

Iím in a very bad situation at the moment. I couldnít go out to earn money during the lockdown. So my income is low.

Iím not earning money, to buy food. I donít have money to buy food or to support my business.

Imp_Covid_Sentiment_oe_v1_ENG

Iím not having any problems with food just slight problems with other needs concerning my earnings. Getting plumbing jobs is so hard at the moment, so the money I make has reduced quite a lot and if it continues like this I will be in a very bad place in the future.

Iím scared of my family and I catching the virus, because treating it would be hard and expensive. Iím also not selling enough eggs due to corona. I donít have enough money to comfortably fend and feed myself and my family.

Life is harder now. We could eat three/ four times a day now, now we only eat twice and sometimes less. I sell wood and water but no one buys wood, my customers only buy water now, so my income is cut by half.

Market has been closed for a while now, so I havenít been able to sell my soup ingredients

Market has not been opened for a while now, so i had to result to farming in my compound to find ends meet

Market is dull and people are not really buying

Market is dull, people are not coming to buy things because of COVID-19

Market is not moving, the COVID-19 issue have affected the sales

Markets are not opened and we can not sell and even some we sold to before lockdown has spent our money claiming they are equally broke and need to feed

Most of the things i sell are now expensive, the prices have been hiked, so the quantity i but have reduced so as the number of customers that patronize me

My business has changed for the worse, I donít have enough money to take care of all my needs. Everything in the country has spoiled and stopped due to corona. We spent most of our time at home , thereís no way to earn money.

My business has fallen and almost gone even my fishing business too no customers and demand has gone down seriouly,

My business has not been going on well because of the lockdown to the extent of eaten into my capital

My business is affected because I sell Okrika clothes and some customers are not buying it. This is because they believe the clothes come from abroad just as Coronavirus comes from abroad and they don't want to contact it through the clothes. If there is no Corona all these will not happen.

Imp_Covid_Sentiment_oe_v1_ENG

My business is affected because of the lockdown that happened in the state which resulted to drop in my sales

My business is affected because there is no sales and I could not save anything, we are just eating with the little money we are making

My business is affected by this Corona. We have spent all the money we have in savings and sales has dropped. I pray there is lasting solution to the problem

My business is down and there is really no money

My business is down, there is no money to buy goods

My business is not moving anymore, when I buy from the market, no one comes to buy from me.

My business is unlike before as customers has reduced and things are high in price at this period of Corona. The few customers that comes do not make an expensive hair style because I am a hairdresser

My business went seriouly down because we could not go out that period so we struggled to survive because even the capital was touched

My child is sick I have no money to take care of him. We have to manage with food as I donít have any money at the moment. Coronavirus has made our situation worse.

My children and other children can not go to school since because of fear of infection and even my husband can go to work, even me can not go out and transsport is high

My goods are not coming in and we can not buy because all our goods come in from china

My income from my business has reduced i don't make enough sales again like before, my children can not go to school and we are not free to go out and my health and that of my children is now even a serious concern because we must be very careful now

My kids are not attending school. I have no money for food. Everyday is a struggle to feed my family. I'm not making enough money from my business.

My most concerns about the COVID-19 is this transportation that is too costly presently and this has affected my business. And also as a family, we make sure we follow all the rules of COVID-19 prevention to protect ourselves from being infected by the virus

Imp_Covid_Sentiment_oe_v1_ENG

My most concerns is the school that have been closed since. The school should be opened, the children are tired of staying at home. And also the impact of COVID-19 on my business is not good at all

My very concern is to avoid to many contact but we need things to get working again

My work was also affected by COVID-19, as salaries were delayed, the company I work with was not getting customers like before, so not much money was made to pay the members of staff.

No business to earn enough money for food. Everything is getting worse by the day.

No money to buy things. I couldn't work to earn an income, it was so difficult since I was stopped at work because of the Lockdown.

No sales since lockdown and it really affected my fashion designing business since there is ban on parties

No way to work or get salary/income, that is, no movement, no transportation and general closure of market

No work, therefore no money

Not enough money to buy food.

Not good at all, business is slow, interests low, schools not yet open, I don't feel good about it.

Nothing is moving at all, not business or anything

Nothing is moving, I supply/sell drinks in wholesale, now my customers don't come again, they keep saying "next week", business is not as good as before again.

Nothing, I feel that no covid -19 because up till i have not seen anybody with it

Now the economy is affect and food are costly

Now things are not like before in the aspect of school, movement, and our economy is down

Now things are not moving like before and food are cost in the market and the used of noes mask

Imp_Covid_Sentiment_oe_v1_ENG

Now, my customers donít patronize me again, since we have been on lockdown, infact everyone is now on low cut

Our business has not been going on well because of the lockdown and restrictions all over the place

Our business is not moving like before and school is closed and now you can move the way you like

Our business was almost at stand still and we lost a whole lot of customers

Our economy is bad

Our economy is bad and food are costly in the market

Our economy is bad and food are expensive and school is lockdown no money

Our economy is bad and school are closed so i feel bad about its.

Our economy is bad and school are lockdown alot of things are affected

Our economy is bad and school are locked down and food are becoming expensive everyday

Our economy is bad and the school the government closed has not help the children

Our economy is down and school are lock down

People are not buying as much because they claim they do not have money to buy

People cannot come out to buy goods and it's affecting my business

People don't go out like before, so they don't come out to enter my bus

People has refused to come out to buy things and even when they come they are not ready to buy at the price you are selling instead they want it reduced

Presently, I have no money. It has affected me and my family to the level that to eat at home is hard. No more businesses because of the lockdown

Imp_Covid_Sentiment_oe_v1_ENG

Presently, there is no sales, people are not buying anything again. To get money to eat now is hard, the pandemic have affected many businesses including my own

Right now i am owing my network provider N200, it is that bad, this lockdown has affected my source of income

Sales is not like before because of COVID 19. Customers are not coming like before and the little money we are making is been used for feeding

School has stopped due to the pandemic, worried about my future. My father is ill.

Sewing clothes

Since the beginning of this terrible disease market has been closed for 5months now and this has affected my income

Since the lockdown of covid-19 things are worse, like social distance, nose mask and no going to places but before is not like that

Since the lockdown started the market has been closed so thereís no way I would be able to make money just by sitting at home

Since when they have locked school now, it has affected my income cause its school children i deal with

THE ECONOMY HAS FAILED AND THINGS ARE NOT LIKE BEFORE IN ASPECT OF FOOD AND SCHOOL THAT ARE LOCKDOWN

Taking care of my kids is hard, we haven't eaten today. I don't have any savings that can support me during this period.

The COVID-19 affected my fufu and yam business because most it got spoiled due to that long lockdown period because there was no food canteen to supply them to

The COVID-19 and lockdown affected my business that made me and my children to suffer. I am a widow and i have no one to run to for help

The COVID-19 has reduced the number of customers that patronise me

Imp_Covid_Sentiment_oe_v1_ENG

The COVID-19 in the country dealt with my business my business badly.

The COVID-19 lockdown affected my business and reduced my savings

The COVID-19 really affected me to the extent that to get food to eat is now war, because I am a widow. My husband have died 10 years ago and there is no one to help me. There is no sales, people only want to buy on credit. So it is terrible

The business is not really moving again, people are not buying things like before and is all because of this COVID-19

The children have been at home since and I can't do my business because of the Lockdown

The corona as damage alot of things and business is not moving fine and our economy as been affect

The corona did not get to my side so Iím unbothered

The cost of buying raw materials for my production is very high this is affecting my business even after the lockdown has been eased

The country was affected and my business went down so much that the capital was used for food during lockdown

The economy as change in the affect of no money, school are bring lockdown

The economy break down as affect the business world, things are not like before like market and school are lock down

The economy is bad and food are expensive

The economy is bad and things are costly in the market

The economy is bad and things are not like before

The economy is bad and we can't work because of the Lockdown

The economy is bad because now things are expensive in the market

Imp_Covid_Sentiment_oe_v1_ENG

The economy is bad so no one is able to pay up, or earn an income

The economy is just stagnant I could not buy or sell it was difficult to feed my family

The economy now is bad and the school are lockdown

The economy now the Nigeria economy is poor

The economy, everything is not going smoothly and it is affecting us because money is not flowing like before

The epidemic was so much that it made things very expensive and life hard

The feel that we economy is down and children are not in school the situation is not

The government said the virus has no cure, we listing to your radio. so i believe the virus

The hunger and the compulsory stay at home instruction was a problem.

The lock down has restricted me from accessing my buyers, diggers and employees that work for me on the farm and this has affected my farm produce.

The lockdown affected everybody but at least it didnít really affect my business like that

The lockdown affected my business, cause I my business no longer boomsî

The lockdown did not affect my sales, it only affected my mode of transporting firewood

The lockdown did not allow people to go for parties and so i can not make any money for several months because i am a fashion designer

The lockdown has affected my income, if not for the money you people sent early this year I donít know how I would have survived

The lockdown scattered everything, even my business.

Imp_Covid_Sentiment_oe_v1_ENG

The lockdown slowed my business because a lot of people left the city for their villages, which made my customers reduce hence affected my income

The market has been closed but we still managed to survive thanks to my husband

The market/economy isnít functioning well. I have money stuck in my business that I cant get out, so my basic needs are harder to meet right now.

The markets were locked during the quarantine period and this has affected us finding ends meet

The mode of transportation has affected my sales of garri this is why i had to learn a new skill to assist myself

The pandemic has caused a down fall of GDP, rise in oil prices,closure of church, rules and regulation of social distance to go to the market.when crowd reduce in the market, sales reduce too. Rent payment is affected as there are no sales

The pandemic has really affected business for me, even eating is an issue.

The pandemic has really affected my sales because there is nothing money to restock again. During the lock down we have nothing option than to spend from what we have. To gather money again is a problem

The price of everything and it has reduced the amount of profit I make

The price of everything has increased, people are not really buying again

The school are lock and food are expensive and the economy is bad

The school are lock and now the hospital are full with people, now we use nose mask to go any where you are going too

The situation of things are just bad and sales has reduced so much because ordinarily the number of people that come out everyday has reduced so the number of buyers hve equally reduced so daily income is now very little compared to pre-covid19

The thing is that Corona virus has locked down everybody. My work is very much affected because what I do is metal fabrication, it is only those who have the money that will think of patronizing us. Everyone is complaining this days o.

Imp_Covid_Sentiment_oe_v1_ENG

The thing spoilt business for me, people will need to feed before thinking of clothes to buy and wear.

The virus is deadly. I feel that is virus as cause economy break down

The virus is true and our economy is bad

The virus is very deadly and i was very afraid of been infected and my children so i tried to wash my hands and the lockdown did not allow one have free access to hospital easily and it did not allow business to move on well

The virus stop everybody from day to day activities

The way am feeling about COVID-19 is not good at all because of the way it has almost destroyed my livelihood

The way i feel about covid-19 is about school that are lockdown and churches and the way things are going is bad

The way things are going, it has been hard, i had to combine another source of income with my sales of foodstuff because the lockdown really affected my income

The whole place is just cold and and no sales anywhere

There is increment in everything

There is no business and customers are not buying, so I don't have money

There is no business at all because we are not allowed to go out so it was quite bad

There is no food as people are complaining. Everyone is being sensitive and the government is not helping matters.

There is no food the whole situation has made everything here scarce and expensive.

There is no market and people are complaining about the price

There is no market, people are not sewing or buying clothes like before

There is no money and customers are pricing my goods cheap

Imp_Covid_Sentiment_oe_v1_ENG

There is no money and people are not buying

There is no money to do business

There is no money to do business

There is no money to do business, everything is expensive

There is no money to invest in or sell anything even to eat and i lost two cars because i am a trasporter

There is no money, customers are not buying because of the increase in price

There is no more sales, customers are no more buying things again. Everyone is complaining of no money

There is no sales at all since we could not go out because of the lockdown even the capital has gone on this lockdown

There is no sales my brother can't go to work and my mother too, so we just depend on the provisions I am selling

There was no way to get goods to sell because we could not go out

Thereís no money again, customers donít patronize me like before

Thereís no way to eat, the markets are closed on most days because of covid restrictions, I canít make money. I have to do multiple petty businesses in order to take care of myself and family.

Thereís not so much customers so this has affected my income

They demolished my 3 shops and i have been managing in this small kiosk but the lockdown made everything worse

They didnít allow us open shop, almost all my goods expired and some got spoilt and this has affected my capital

Things are costly and business doesn't move well due to high price. Customers are not coming like before. I believe if Corona go away everything will be fine

Things are generally alright but buying food is a major concern because of increases in price.

Imp_Covid_Sentiment_oe_v1_ENG

Things are generally alright but buying food is a major concern due to increases in price.

Things are not going smoothly at this time of Corona virus. It has affected our sales and to even eat now is not easy

Things are not moving, I donít have access to my suppliers due to the interstate travel ban

Things are now expensive, transportation is on the high,

Things are now very expensive

Things are very expensive especially food

Things are very hard, there is no money like before. I can't even go out to work

Things have been hard but we keep surviving, foodstuffs are now expensive even with the way the market was close

This COVID 19 is drawing us back, nobody movement, nobody sales, nobody money and to even feed is problem. Things are very hard o. There must be a lasting solution to this problem because it is hard to make money now.

This COVID 19 is making life difficult because there is no market, no money because we have spent what we have in savings

This corona as affect my business and as affect the whole of Nigeria in term of economy and the school that are lockdown

This is a global challenge to the economy and things are difficult for everyone

This is because it is affecting everyone, both the rich and poor people and expecially in terms of economy that involves everyone in the country. It has almost collapse the economy because people and industries are not been productive. Like myself, it have had a negative impact on my business greatly which is affecting personally

This pandemic has slowed down business for me

This period of Corona virus things are costly, everybody is complaining, customers are not buying like before, so what do we do, no profit again and we have to eat

Imp_Covid_Sentiment_oe_v1_ENG

This virus as caused alot of things like school are closed even mosque and the economy bad, no money to buy food and even the food are expensive

Tnere is no money and market is dull

Truely is virus is real because i heard about always in the news and it's affect many things in our country

Truly i feel bad about the covid -19 because no cure for it and all business are not moving fine and school are closed

We are keeping social distance within my household because of this COVID-19 and it has also destroyed my business because of that three months lockdown which had negative impact on my income

We are not going to shop like before. Now it is one day on one day off, so how do we get enough money to live well

We are yet to recover from this 3pm close of business after being told that we could only sell for 3days in a week

We can not go out and it is affecting my business because i do go and buy tomatoe and pepper so traveling to get it is difficult

We can not go out and we are very hungry because no business so no money to buy food

We can not go out because of the restriction and it does not allow us to go and sell in the party at times to support our income

We can not go out because of the restrictions everywhere and no market and no busines such that it affected the whole country

We can not go out even going to the farm too and nobody is buying as such

We can not go out normaly for our business because we now have to go to the market a day on and the second day off

We can not go out so it affected our business even people who are supposed to buy are not avialable

We can not go out the economy is bad the children can not go to school and besiness is down

Imp_Covid_Sentiment_oe_v1_ENG

We can not go to shop everyday rather one day on one day off and we are losing customer because the day you did not come might be the day your customer will be coming to buy

We can not move around people don't have money to spend and my transportation business is bad, no money to invest

We can not travel to buy goods and my business almost coolapsed

We canít go out to do anything. My kids donít go out because thereís no school. We canít go out to find food. I have no job at the moment, so I canít earn money.

We could not do business and the children could not go to school

We could not go out to do our business and food is very expensive right now

We could not sell anything because we were not allow to go out and so money was not coming in

We couldn't go out to work things are very expensive and the children cannot even go to school

We couldn't sell and when market was opened, it was reduced to 3 days in a week

We couldn't sell our goods, we consume them ourselves during the Lockdown

We donít go to the market again all through the lockdown period and it really affected me and my family, but now they already opened the market

We economy is bad, things are not like before

We economy is down and school are lockdown and no money to buy food things are getting worse always

We have not been able to go out and so we have to even use our capital to eat

We open the market only for 3 days and this has affected our sales drastically

We spent weeks without going out, so we couldnít earn money to eat enough. My kids are always at home due to closure of schools, and I donít have enough to take care of them.

Imp_Covid_Sentiment_oe_v1_ENG

We the traders have to close down because we can not go out and so we do not have money to spend

We were told to protect ourselves and prevent it by using face mask, washing our hands and maintain physical distance and I am doing that because I don't want to have it

We were unable to trade and food became expensive

Well they said the virus is real and to be honest the lockdown has affected my business because no money to buy stock and suppliers are not willing to give us product on credit.

What i feel is that the economy is down and school are lockdown and things are bad

With what we hear and see and what government are doing I believe That ALLAH will take control of the situation, but the situation is bad as at lockdown but now bless ALLAH

Yes I am finding it difficult to make money. My income went low so did my business after the lockdown. Its hard to feed myself and family.

Yes always we hear about the precaution of this virus and alot as happen during this covid-19 like the mosque that was lockdown even school so i am concern about it

Yes because always you hear about the large number of covid -19 and no cure so it real

Yes because it's make the economy down and no going to the mosque to pray and children are not going to school

Yes during corona virus its affect we in kano because no movement at all and business is not moving too so it really affect our income

Yes feel that covid-19 as make the economy worse and our is still closed down so the situation is bad

Yes i feel that our economy is bad because no money and things are costly in the market and school are lockdown so things are bad in this covid-19

Yes i feel that this virus as causes alots of economy problem and now food are expensive

Yes i know that corona is real and its has affect the school, mosque and even our businesses

Imp_Covid_Sentiment_oe_v1_ENG

Yes it's real because of pain that as happen due to virus in aspect of school, movement and many more

Yes the economy is bad and it's as affect the children school and you must use nose mask

Yes the virus cause many things like social distance(NOT COMING TO GATHERING)

Yes we heard about covid-19 and it as affect the economy and well begin of the people and as affect our business too so we all consider covid-19 real

Yes, it affected my source of income so much

Yes, it has greatly affected my business, customers are not responding, most people have travelled back to their villages

You know things are not things are not like before again, and we cannot buy foods stuff again because of the way things are expensive

covid-19 bring us back.What we target this year,only some will achieve it.Its a disaster.There's lockdown,business is not moving,hunger is killing us.Things are not moving ,they are very tight.

i went to do COVID-19 test i was told i have hepatitis B,so right now, i am only concerned about my health

it affects my ability to work and my family. it also reduce the ability to hire people to work

it has affected my sales of garri, but as a farmer i am still surviving bit by bit even though the restriction in movement has affected my income

it is mention on BBC news on radio and i hear things that happen to the economic of the country

my concern about is virus is that no cure for now, we just have to play safe

there is no work to do, i cannot go out to find work

we all know what happen during covid-19 and how it as affect our economy

yes i feel that corona virus as cause alot of things that as affect our markets and economy and things are not like before again, so i feel bad about what is going on now

Imp_Covid_Sentiment_oe_v1_ENG

ìI feel like it is only God that can help us, we donít know where the virus is coming from, the prices of chickens is now high, thereís no supply, everything is now costly, i want to buy chicken now but the price is highî

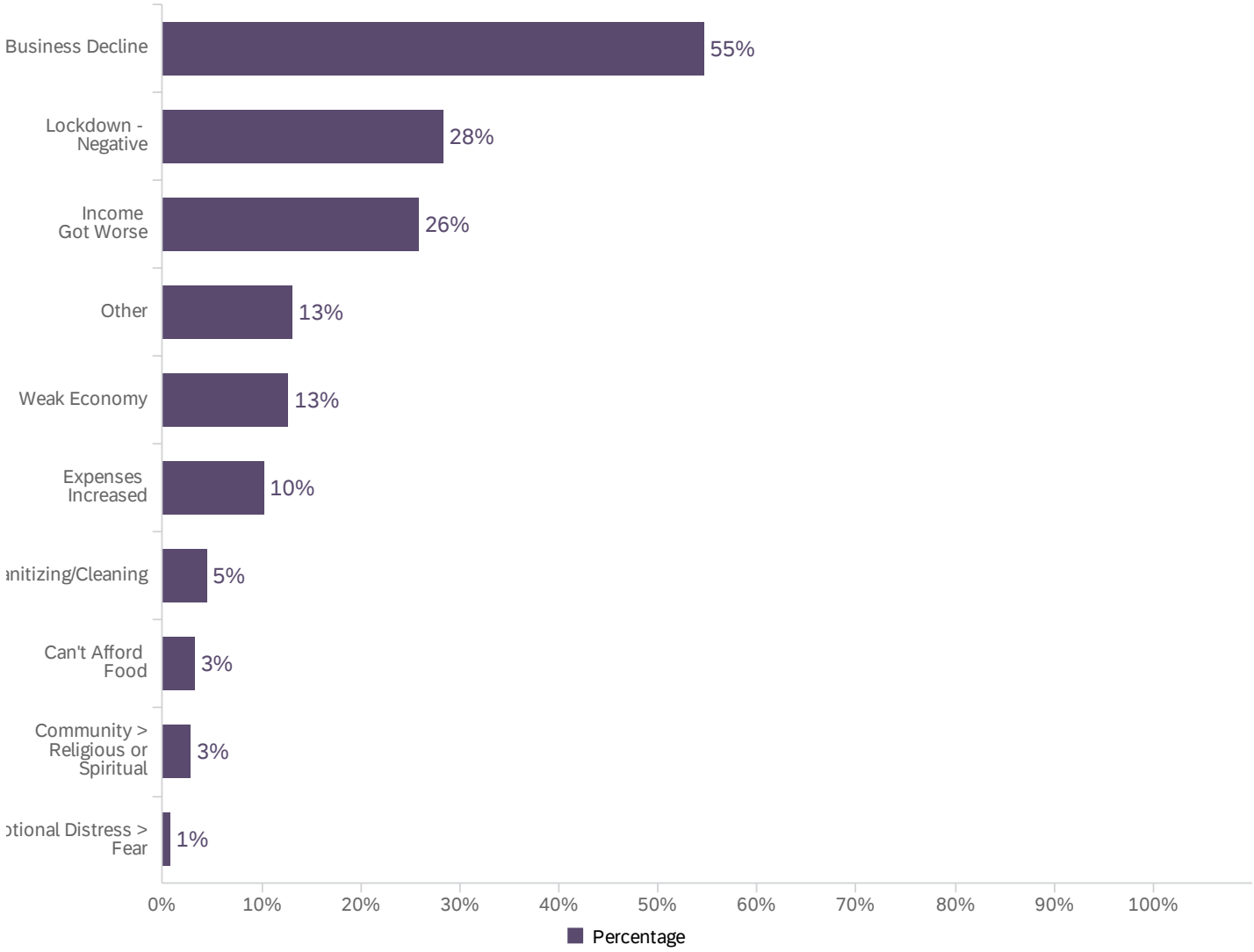
ìIt has brought down the economy of the country and the livelihood of business, things are not going well right now, day by day as we go out we must use our face mask and wash our hands steadily

ìIt has crumbed the economy, right now i am wearing my nose mask and using hand sanitizerî

60 Decibels Qualitative Codes: Feelings 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.

Insight: GEEP customers' expressed concerns about business decline, negative lockdown, income getting worse, weak Nigerian economy, and expenses increasing in relation to COVID-19.



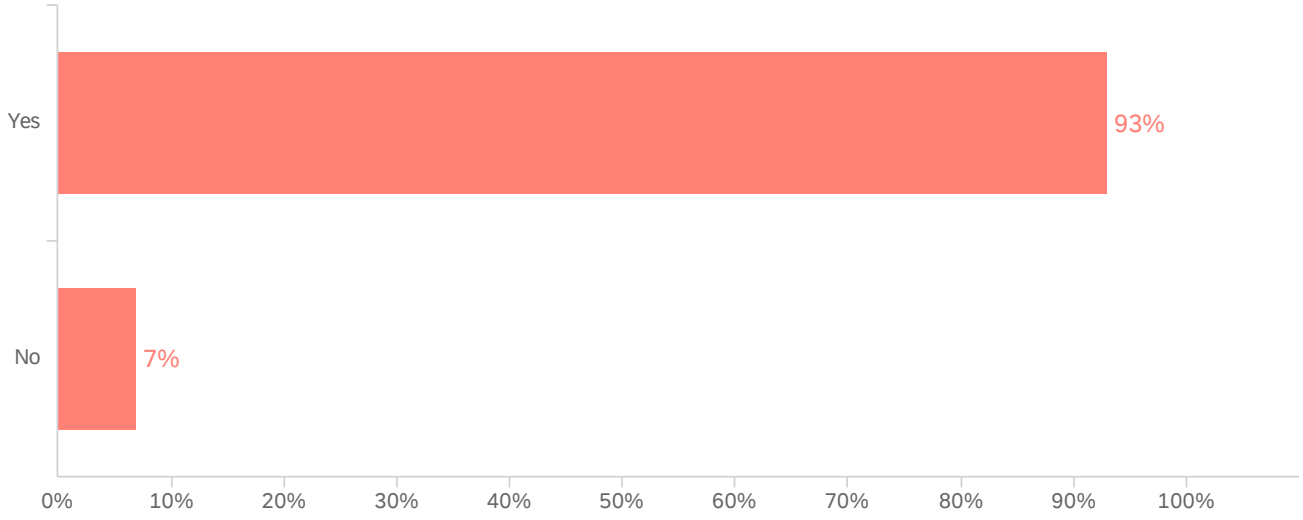
SECTION 2: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 68% and 63% of customers respectively. Only 7% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 93% say their *situation has worsened*, with 49% saying it has gotten "much worse"
- **Income:** 91% experienced a *decline in income*. 3% report an increase
- **Ability to Pay Employees:** For those who have employees, 59% have been able to pay them, while 39% have not.
- **Cash Accessibility:** 33% report *no change*, 47% say it's *harder*, 4% say it's easier than before to access cash
- **Farming:** Less than a third of respondents are involved in farming. More than half of these respondents have not been affected, and those who have report *challenges in travel*, *requirements to stay home*, and *decreased access to market to sell outputs*
- **Food Consumption:** 73% report a *decrease in food consumption*; 23% say they regularly go hungry, and 42% say they sometimes go hungry
- **Savings:** 88% report a *decline in savings*.
- **Coping Mechanisms:** *Savings* and *reducing investments* are the most common coping mechanisms reported by 76% and 56% of customers respectively. 31% 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 = 603)

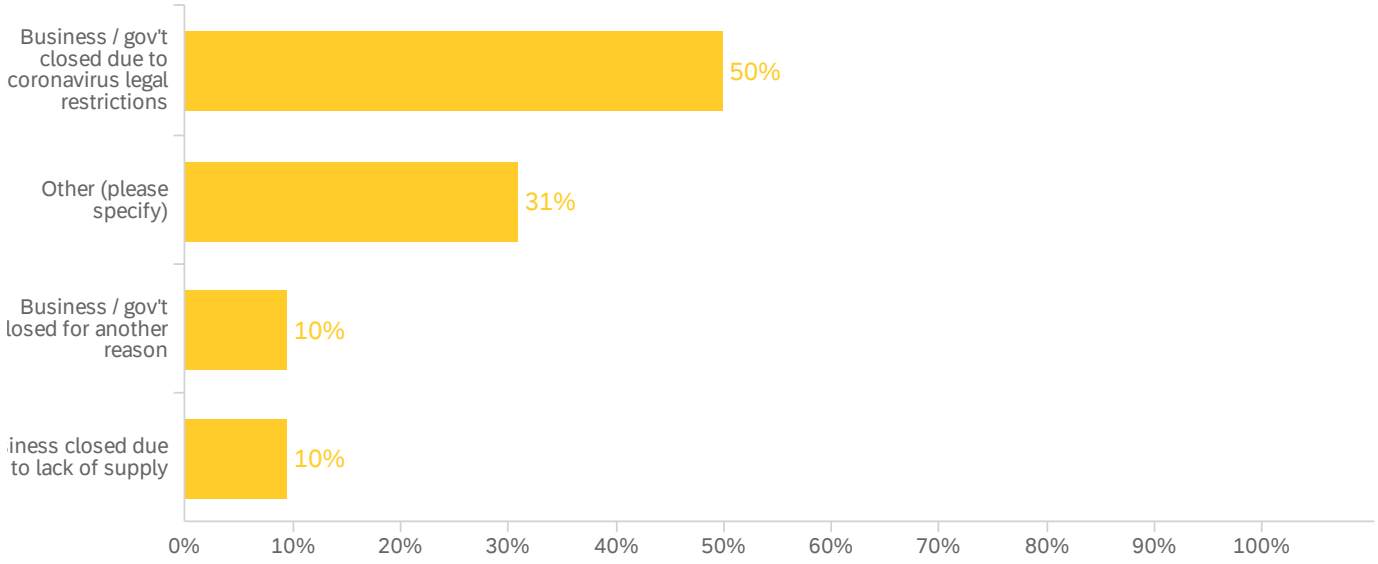
Insight: It is interesting to see a relatively low level of "job-switching" in response to COVID-19 among GEEP customers.



Reasons for Change in Business

Q: Why did you change businesses? (asked to the 7% of respondents who changed business)
(n = 42)

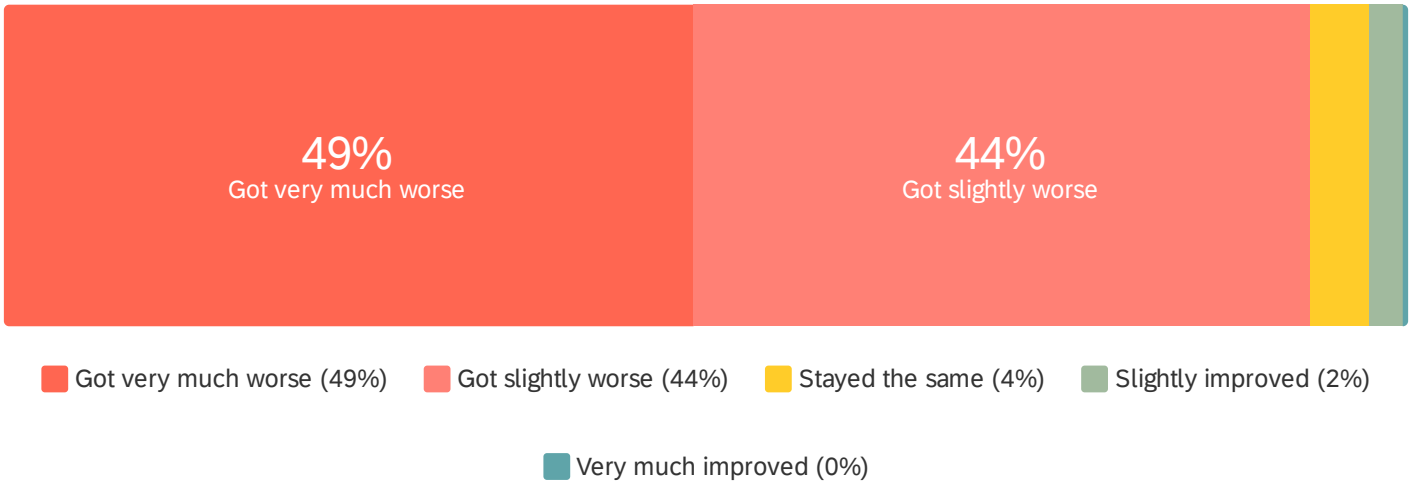
Insight: Of the 42 customers who switched businesses, **half** changed in direct response to COVID-19 legal restrictions.



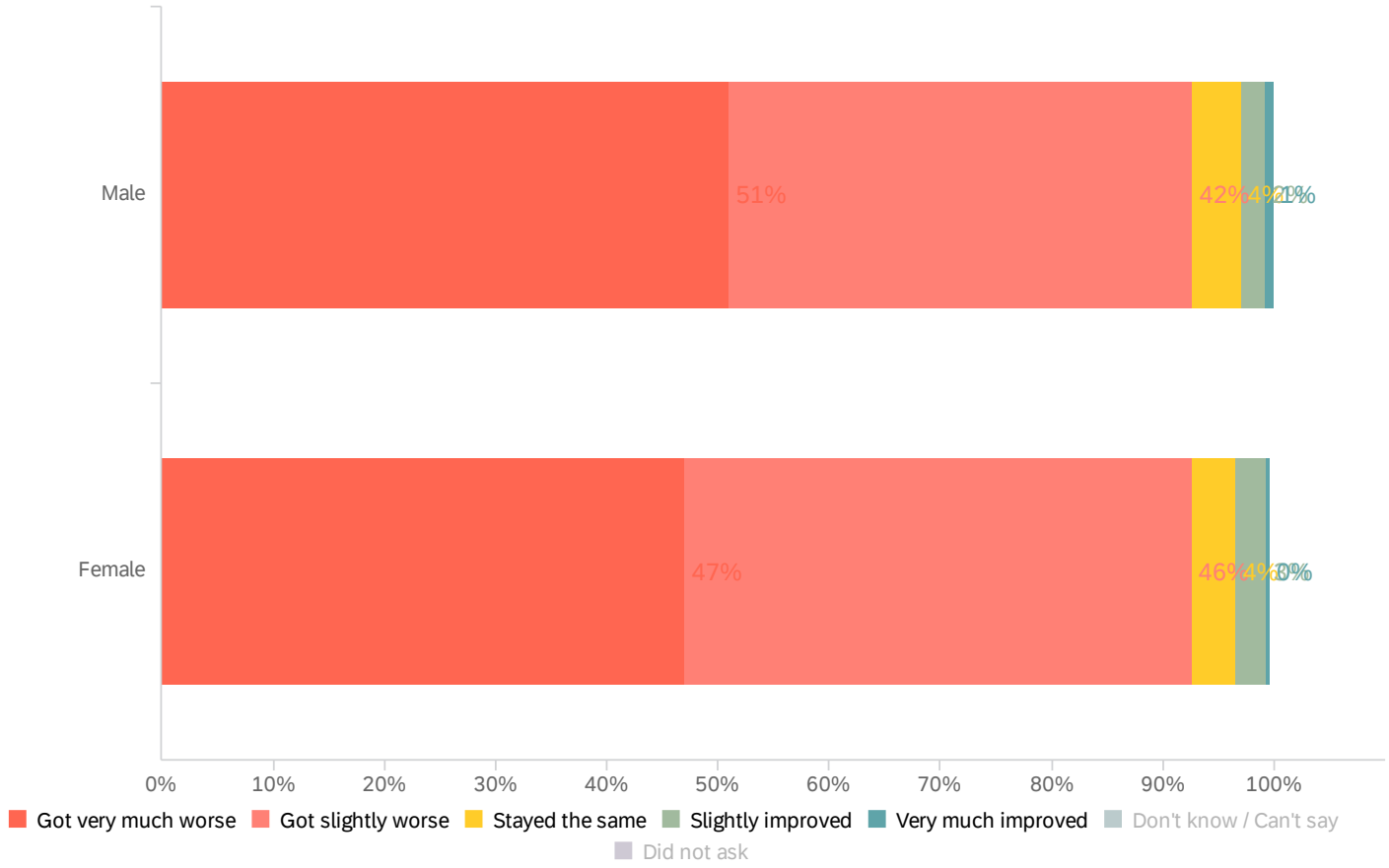
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 603)

Insight: **93%** of customers report a worsening of their financial situation. Only **2%** say it has improved. We noted almost no differences by gender.



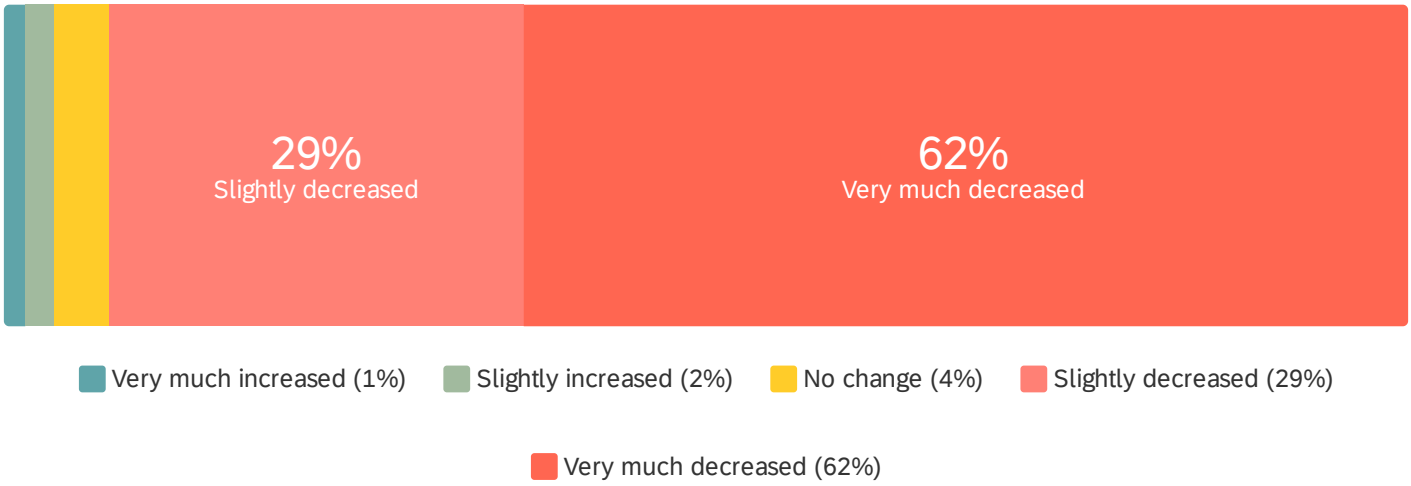
Impact on Financial Situation by Gender


Male
51%
42%
4%
2%
1%
Female
47%
46%
4%
3%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Got very much worse
Got slightly worse
Stayed the same
Slightly improved
Very much improved
Don't know / Can't say
Did not ask

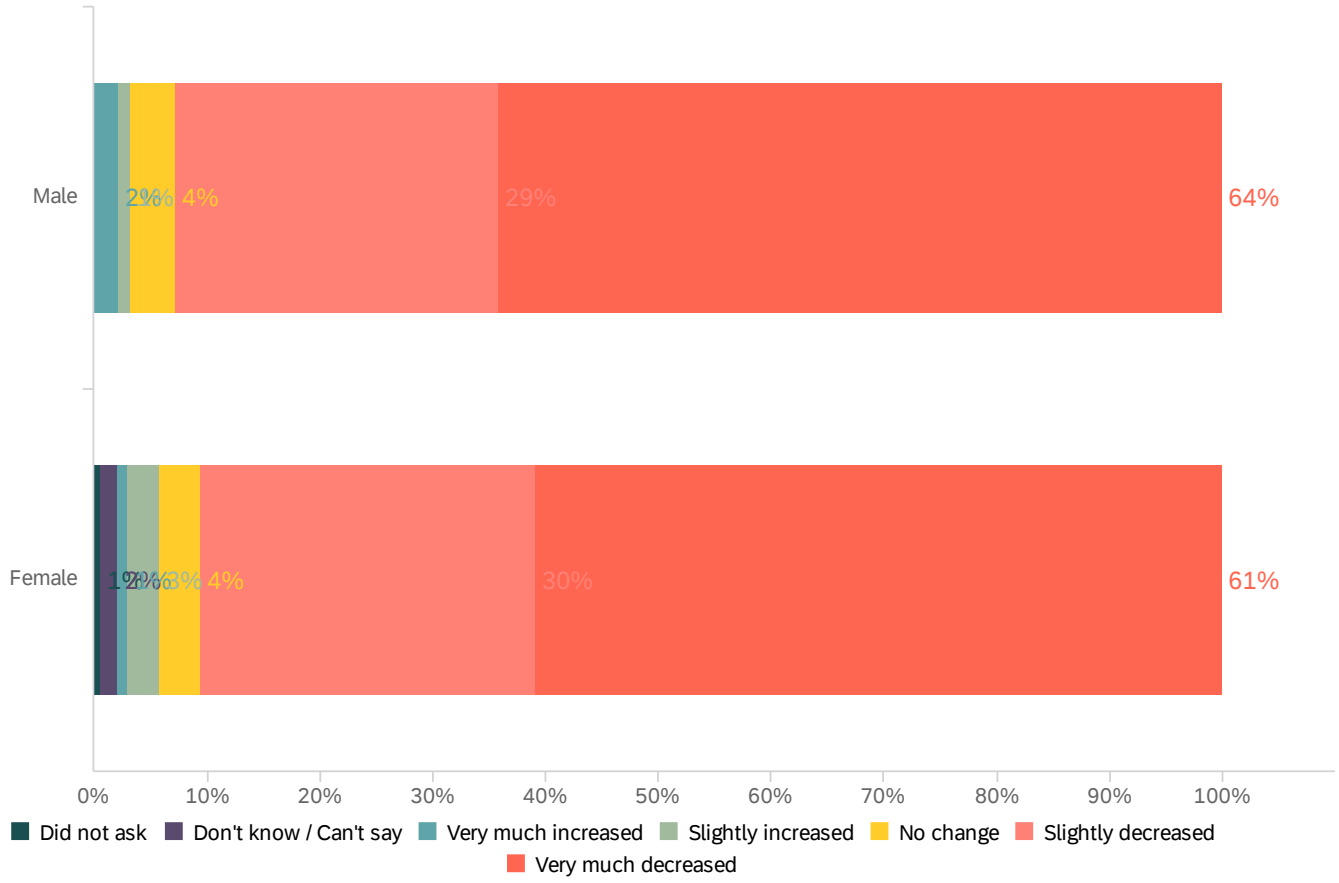
Impact on Income

Q: Has your income changed since the lockdown in March 2020?
(n = 603)

Insight: 91% have experienced a decline in income, with **62%** saying it has "very much decreased". While gender differences were small; males were slightly more likely to state their income "very much decreased", at 64% compared to 61% of women.



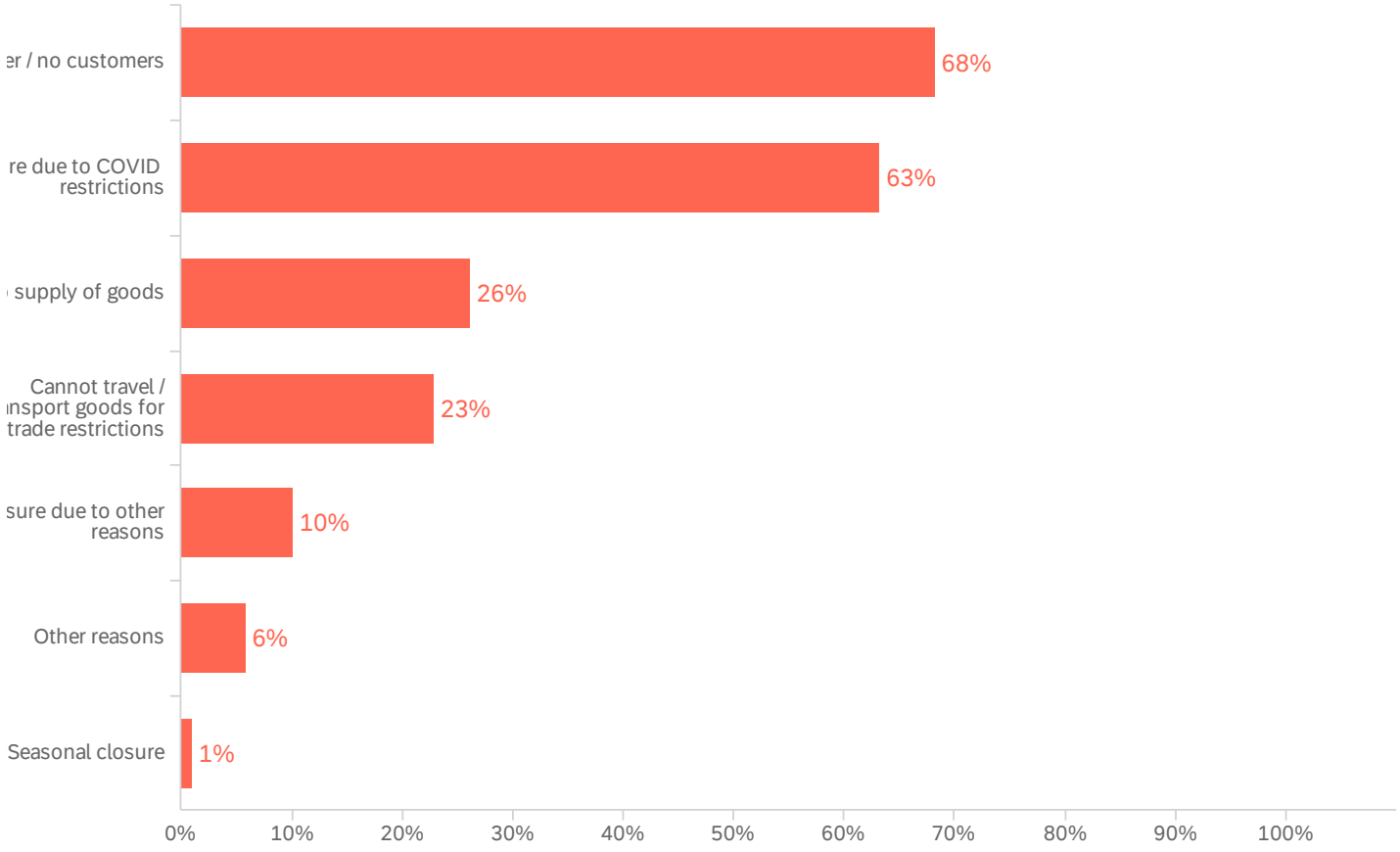
Change In Income By Gender


Male
2%
4%
29%
64%
Female
4%
30%
61%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Did not ask
Don't know / Can't say
Very much increased
Slightly increased
No change
Slightly decreased
Very much decreased

Impact on Business

Q: Has your income business this month been impacted by any of the following?
(n = 580)

Insight: The effect on businesses has been substantial; almost **2 in 3** businesses said they have fewer customers and **63%** have had to close due to COVID restrictions.



Other reasons (What?)

Things are now very expensive in the market

Customers owe me money

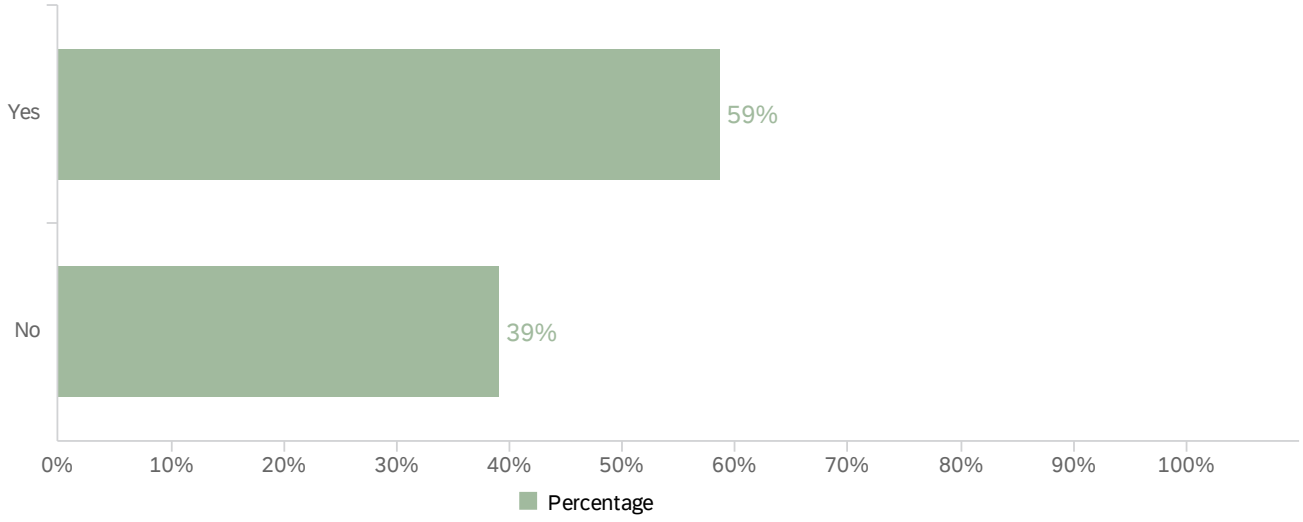
Other reasons (What?)
No money to buy goods to put in amy store
fertilizer is expensive
Lack of capital
I use the money to food to the house since thing are nit moving fine
Increase in price of goods I sell
Goods and transportation became expensive
High or increase in price of the goods am selling
No money or capital to run the business as I wanted
Raw materials are not available
Increased transportation fare
It really disturbed my trading business, though, it is helping me earn well from my new transportation business.
Prices of goods in the market are high now.
I could not afford to buy bags of garri anymore, though that was the former business I was into, so I switched to buying and selling crayfish.
fertilizer is expensive and its as affect our crops
Restricted transportation. I couldn't go to the market to stock up my shop and everything became more expensive
Cost of transportation to the market has increased so much.
Shop got demolished before the Lockdown
No source of income. I stopped going out 2months ago and my baby needs to be kept safe.
Most of the goods I sell are now costly or expensive
Lack of money or capital to grow the business

Other reasons (What?)
Illness
Transportation to the market is now more expensive
Increment in prices of goods and transportation
Lack of money or capital
Most of the things I used for my business are expensive now
The fact that we go in a day and second day is off day compulsory so is a day on a day off just 3 times a week instaed of 6 times
I hvae not been in business for some time now because i have stoped the business since november now and picked up the banking job, just waiting to get another support to start all over again
Another reason is that there is much competition
she has not been into any business since January
We don't stay long in the market again, we close the market at 3pm and we don't have enough time to sell
Fishes in fact goods in general have increased in price.
Illness

Percentage of Respondents Able to Pay Employees Since Lockdown

Q: Have you been able to pay the salaries of your employees since March 2020? (asked to 23% of respondents with employees)
(n = 143)

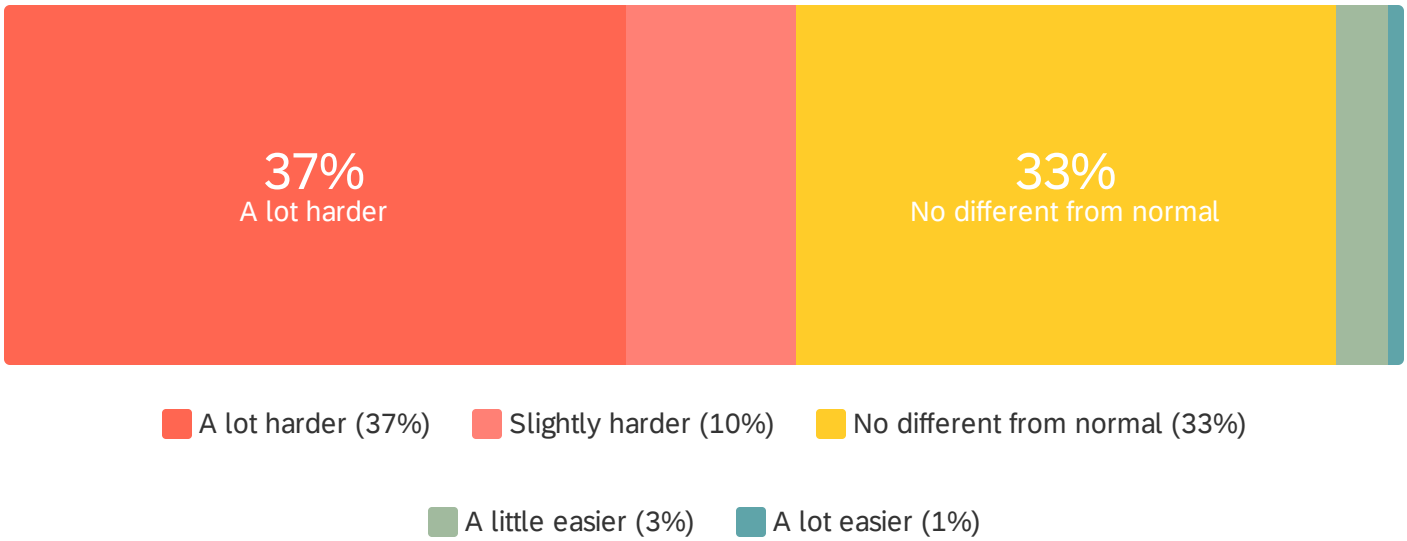
Insight: **39%** of respondents have been unable to pay employees since lockdown.



Impact on Cash Accessibility

Q: Compared to before the start of COVID-19 in March 2020, is it easier or harder to access cash when you need it?
(n = 603)

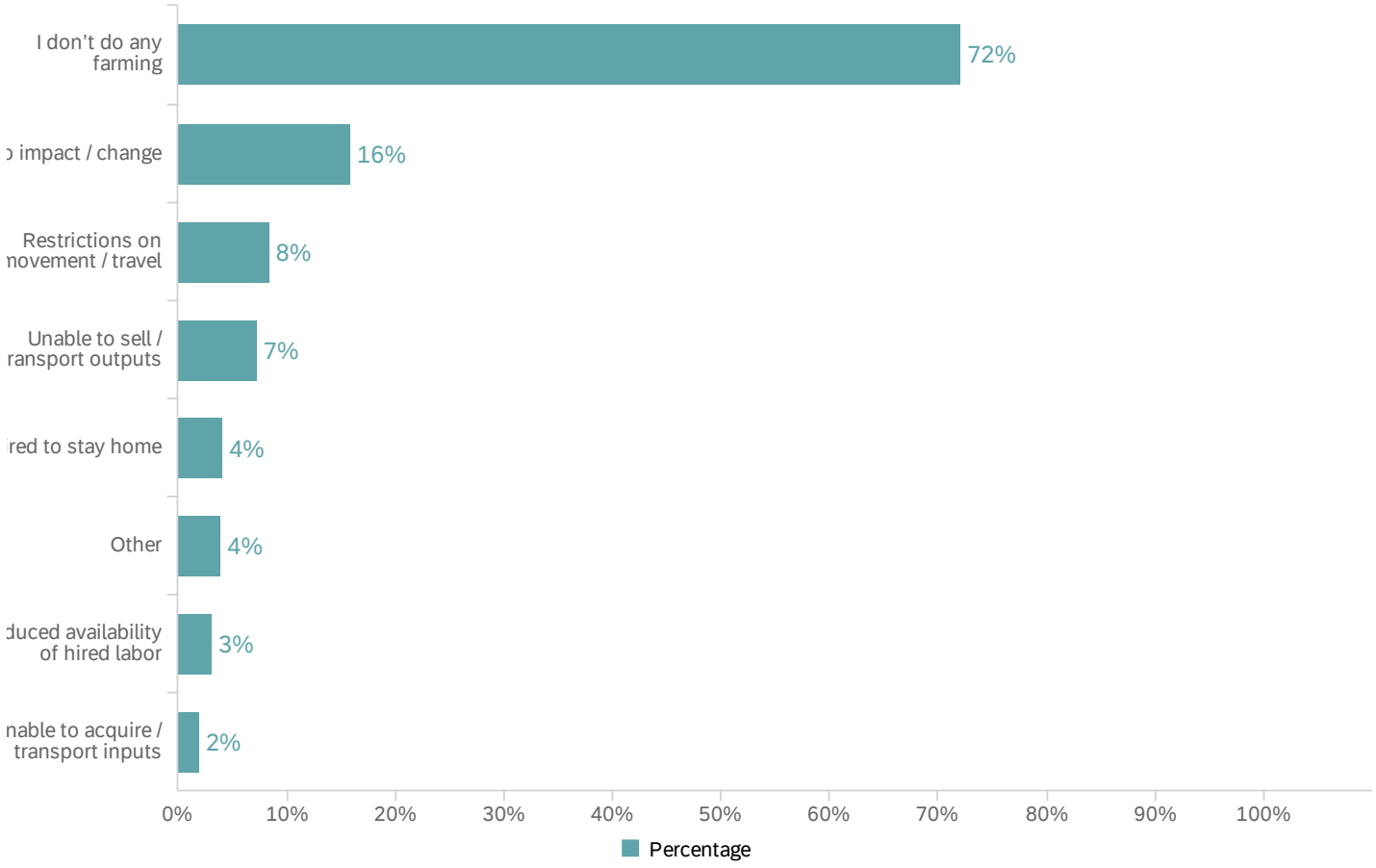
Insight: **47%** of customers found it harder to access cash.



Impact on Farming

Q: Has there been any impact from COVID-19 on your farming or animals?
(n = 603)

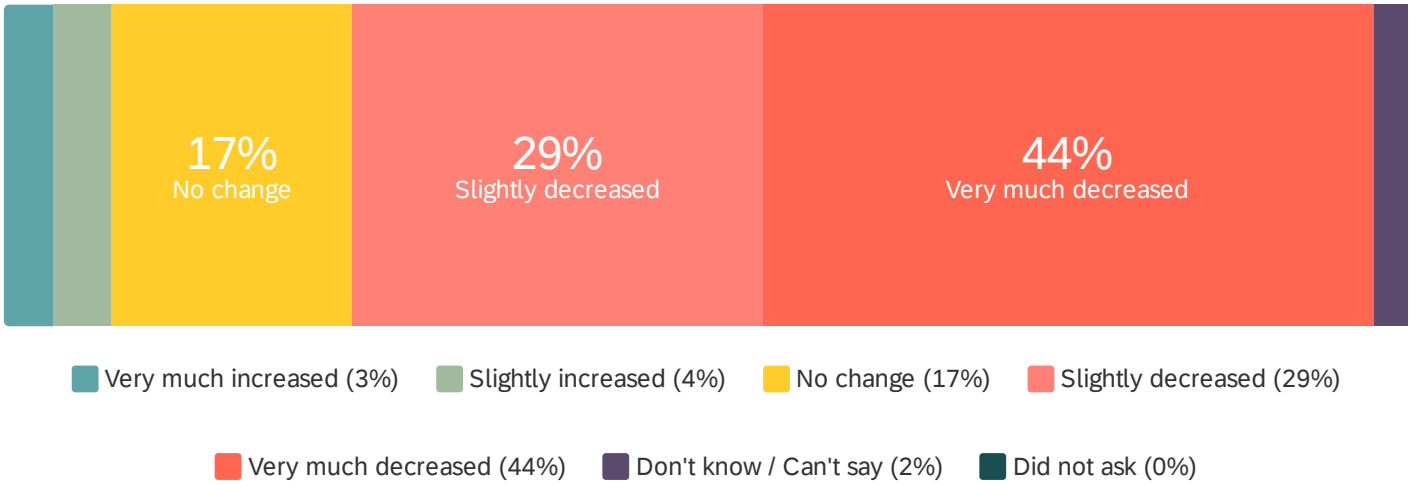
Insight: Less than a **third** of respondents are involved in farming. Over half of these respondents have not been affected, although travel restrictions and requirements to stay home have affected access, and selling outputs has been affected.



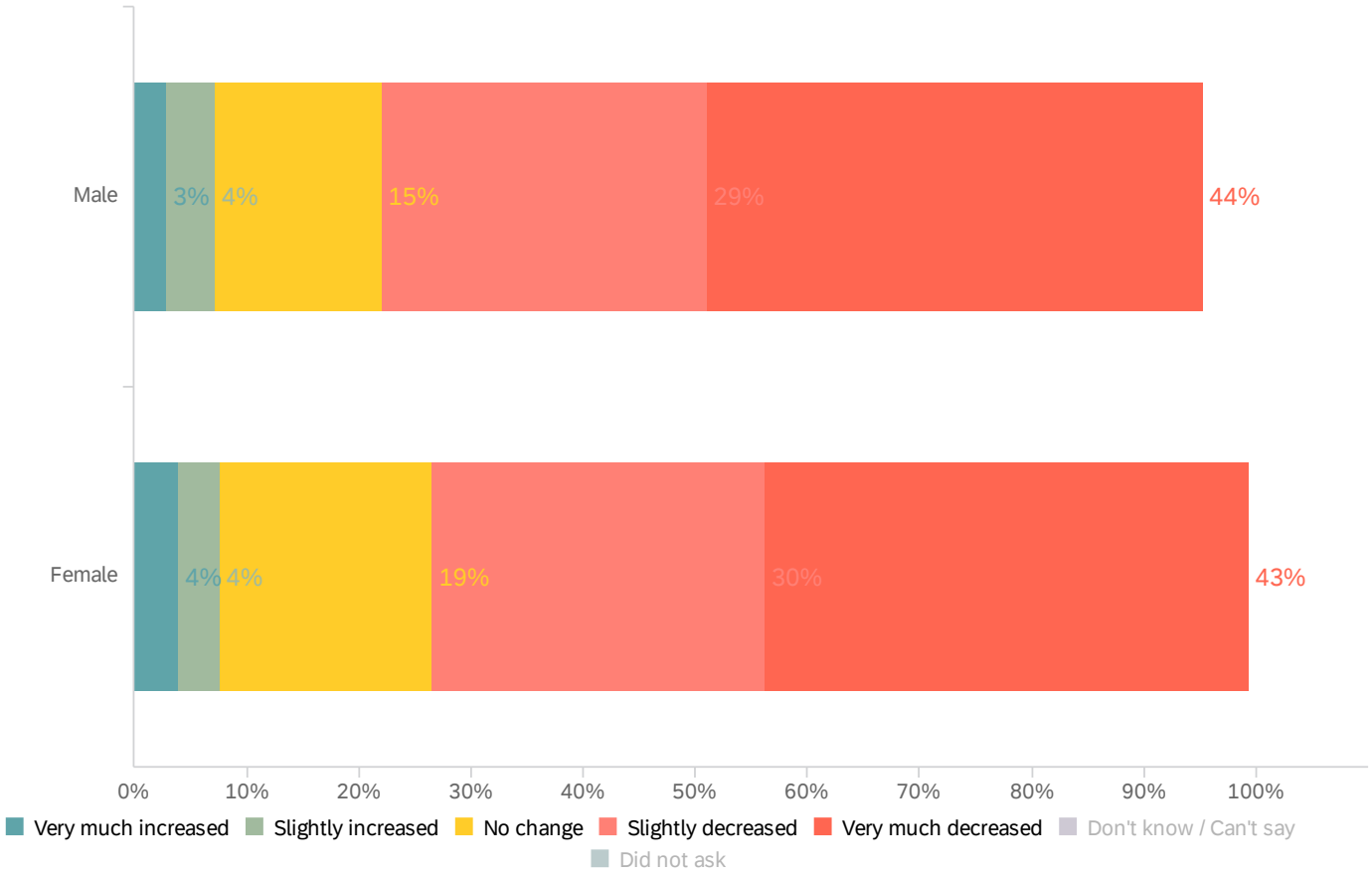
Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (n = 603)

Insight :73% of customers decreased their food consumption.



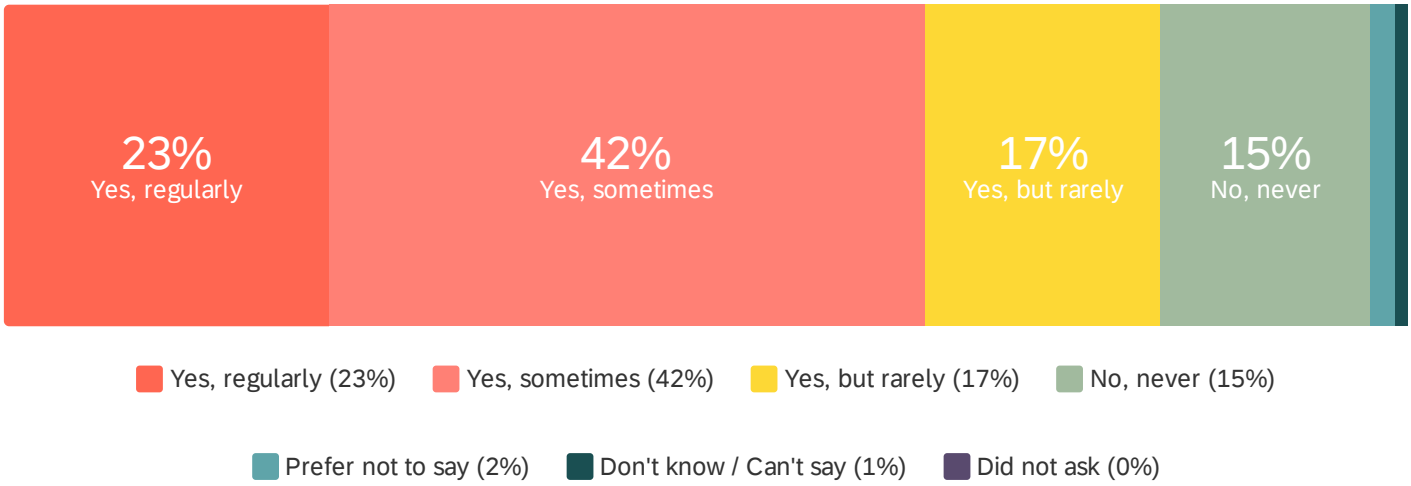
Food Consumption by Gender


Male
3%
4%
15%
29%
44%
Female
4%
4%
19%
30%
43%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Very much increased
Slightly increased
No change
Slightly decreased
Very much decreased
Don't know / Can't say
Did not ask

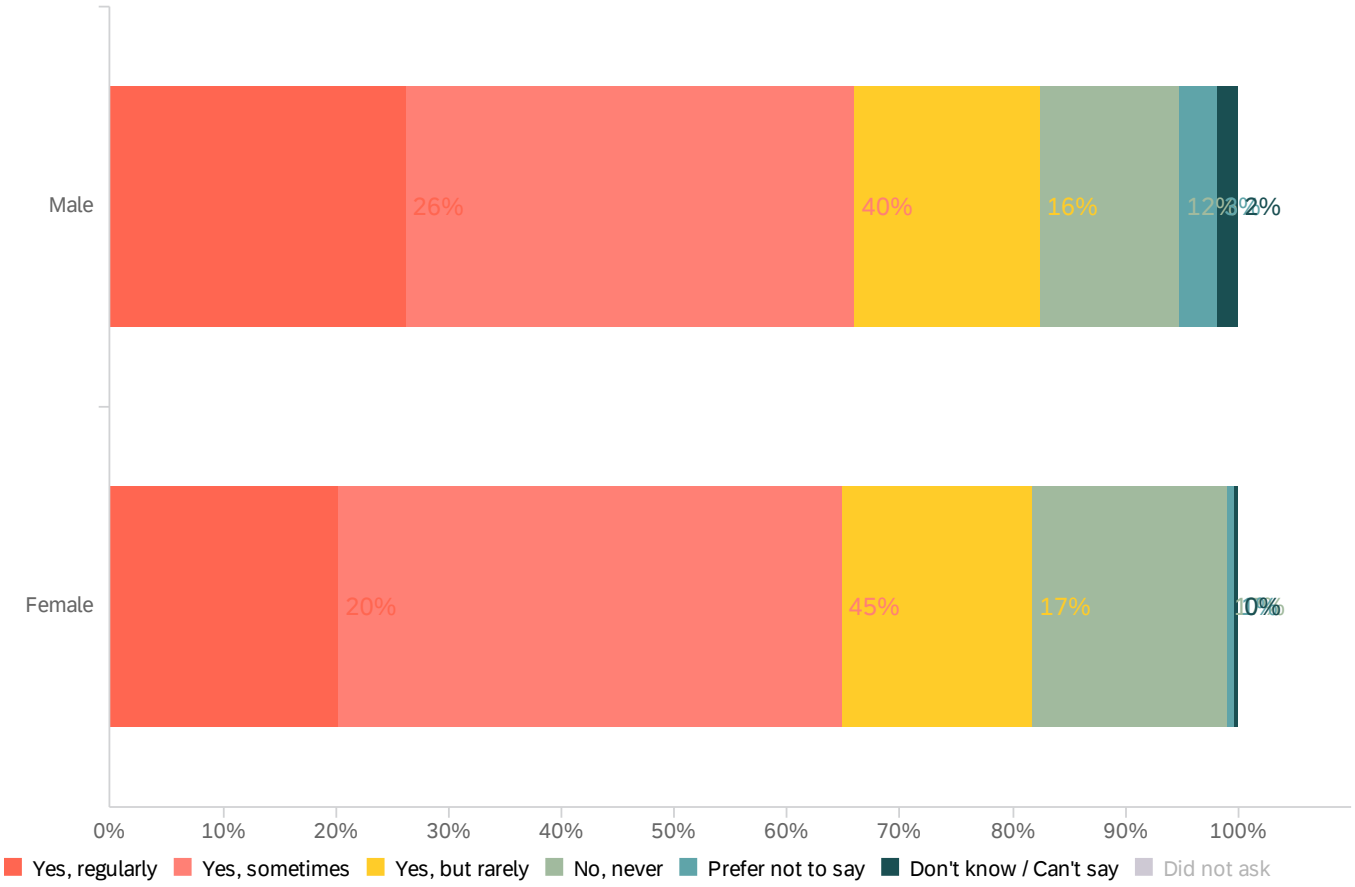
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 599)

Insight: **65%** of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



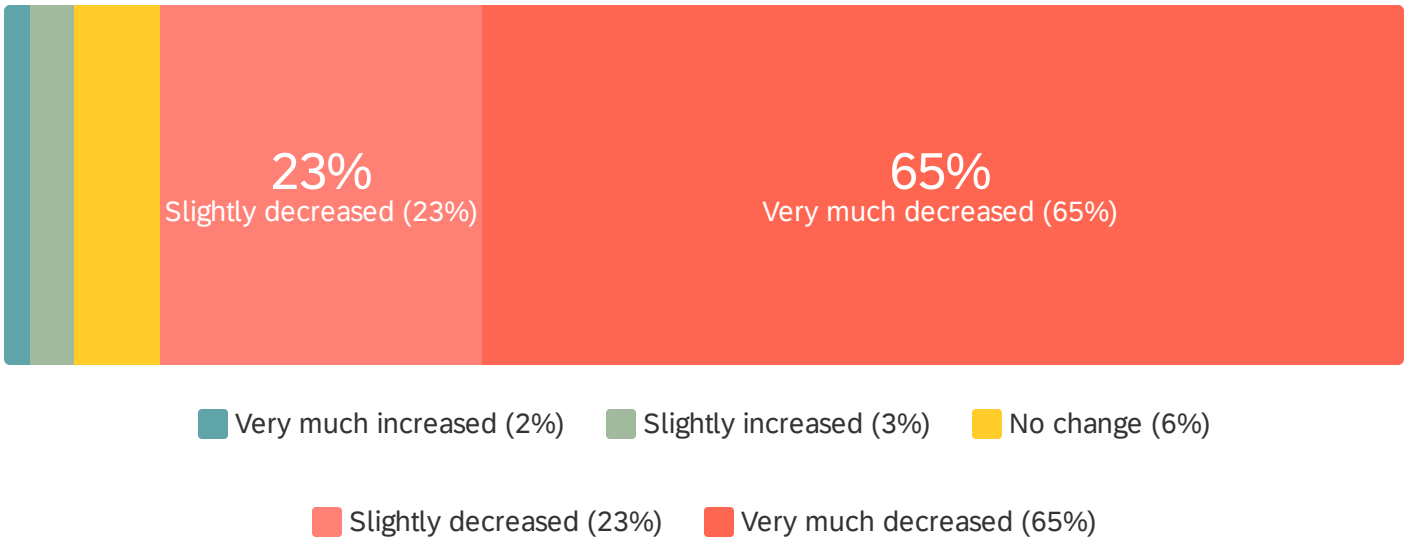
Hunger Frequency by Gender


Male
26%
40%
16%
12%
2%
Female
20%
45%
17%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes, regularly
Yes, sometimes
Yes, but rarely
No, never
Prefer not to say
Don't know / Can't say
Did not ask

Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 603)

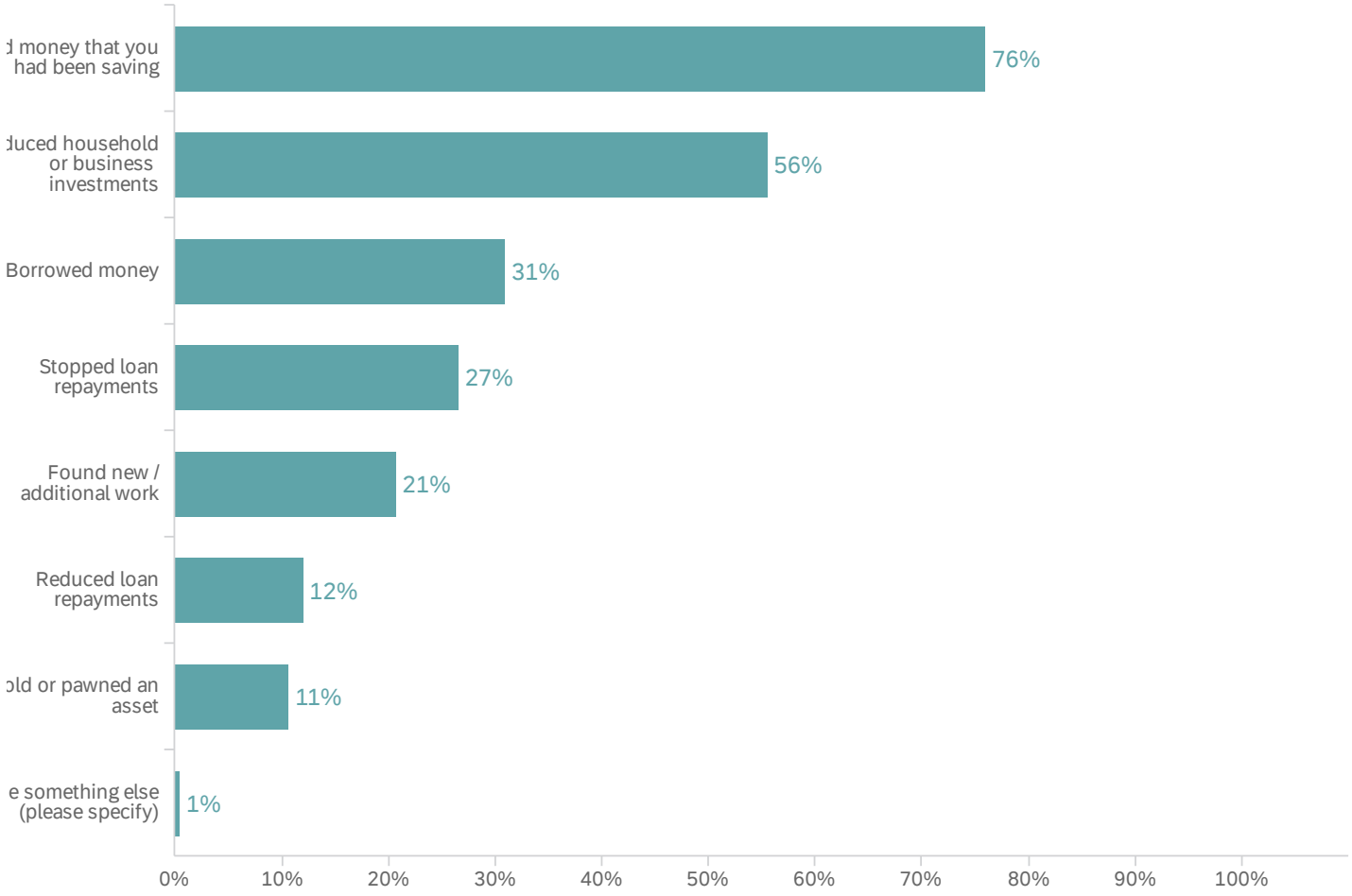
Insights: Savings decreased significantly for customers: **88%** reported a decrease of some degree.



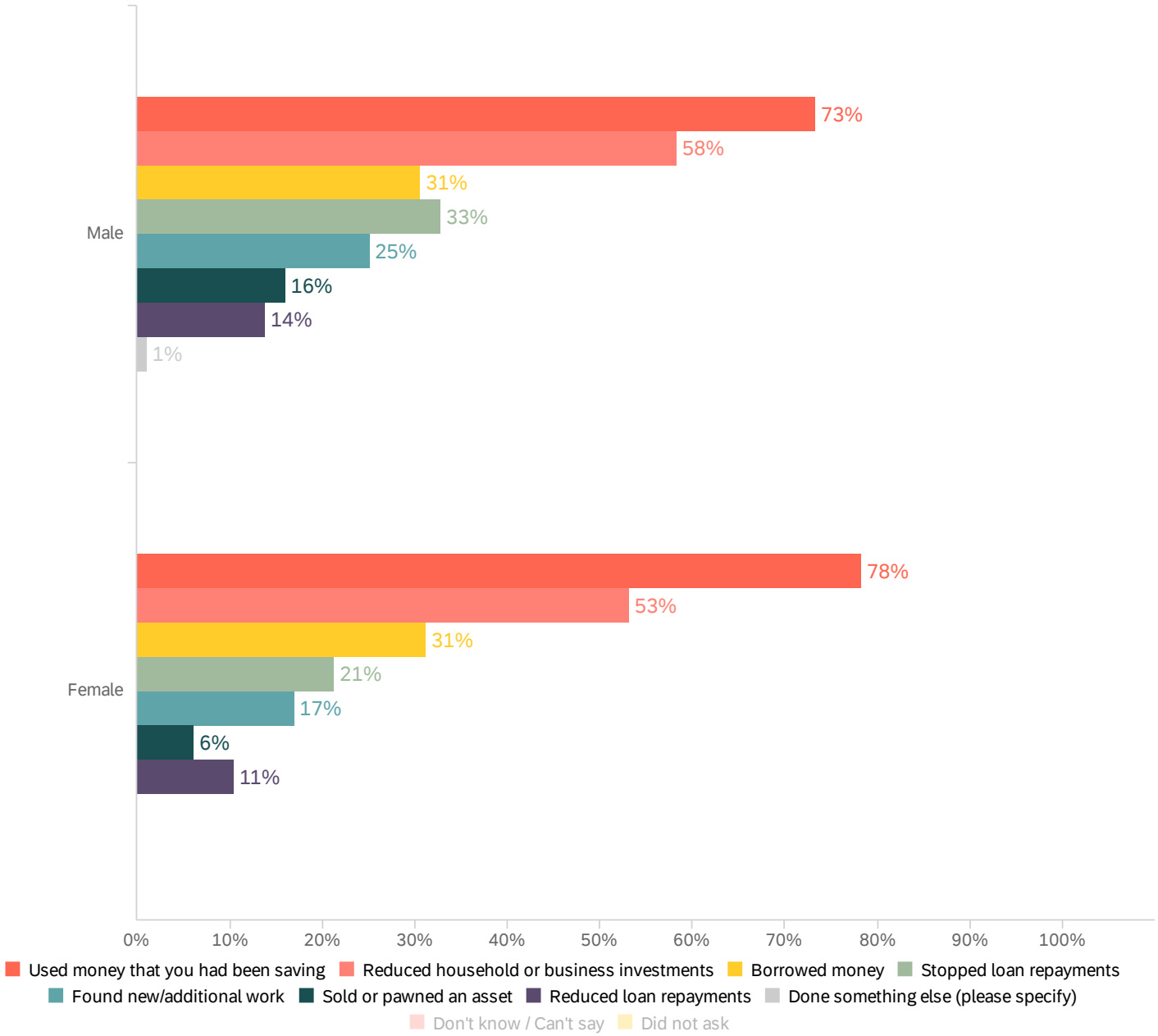
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 597)

Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be less likely to reduce or stop loan repayments than men, find new/additional work, or to sell a household or business asset.



Coping Mechanisms by Gender


Male
73%
58%
31%
33%
25%
16%
14%
1%
Female
78%
53%
31%
21%
17%
6%
11%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Used money that you had been saving
Reduced household or business investments
Borrowed money
Stopped loan repayments
Found new/additional work
Sold or pawned an asset
Reduced loan repayments
Done something else (please specify)
Don't know / Can't say
Did not ask

Coping: Assets Sold

Q: What kind of asset did you sell? (for 11% of respondents who sold/pawned off an asset)

Insight: 64 customers had to sell an asset to cope: the most frequently sold items were phones, land, animals, televisions, and generators.

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG
Motorcycle
Television set and a home theatre radio
Herd of sheep
Television
Carpet and TV
Machine
Motorcycle
Phone
Car
Phone
Sold a machine and household items.
Plasma TV
An animal
Phone
bed
Clothes
Laptop and Bicycle
land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

machine
Phone
Home Theater
Television, deep freezer, generator
Electronic amplifier and speakers
Mobile phone
My gold chain
Television, radio and fan
My shoes
I sold my Generator and Okada motorcyle
My Machine
Land
Phone and Television
Motorcycle
Phone
Sold 2 of my phones
Car
My wrappers

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

One new cooking pot I have
Fridge
Power Generator
Phone
Phone
Mattress
Gold
phone
My bike
Phone
Freezer and Sewing machine
Generator and some of my cooking utencils
Television and Home Theater set
Generator
An earring.
Phone, Receiver and TV
Phone
Television and Fan

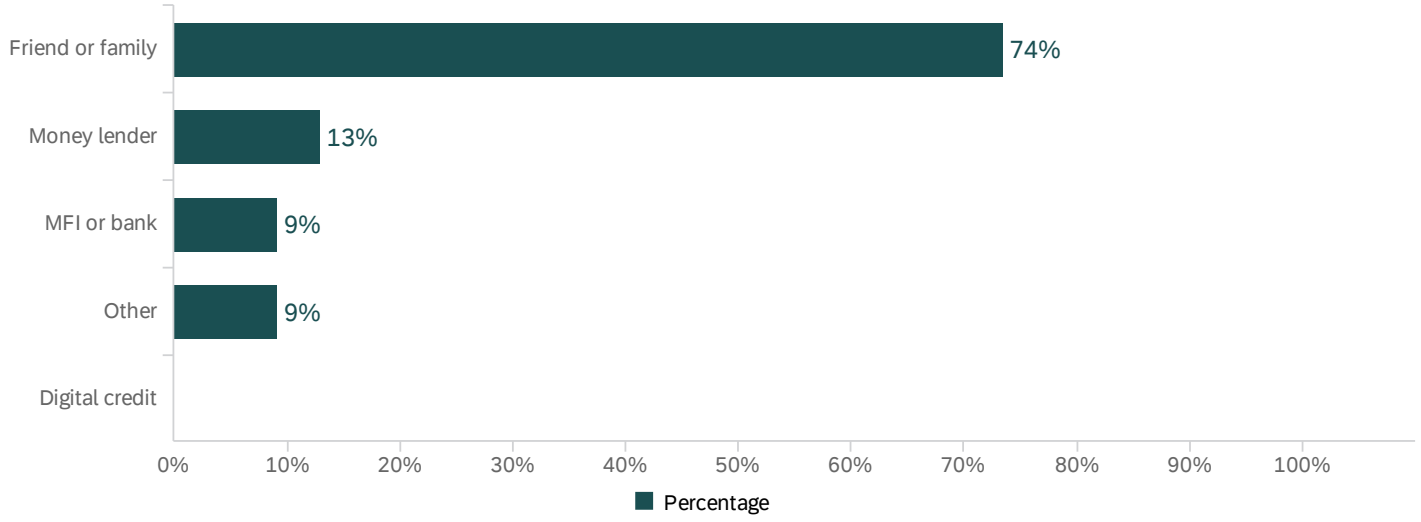
Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Bike
Deep freezer
Fan, DSTV decoder
Laptop and phone
I can't disclose
Bicycle
TV and Fan
Bike
Sold my animals
Machine

Source of Borrowing

Q: Where did you borrow money from? (for the 31% of respondents who borrowed money)
(n = 185)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks.



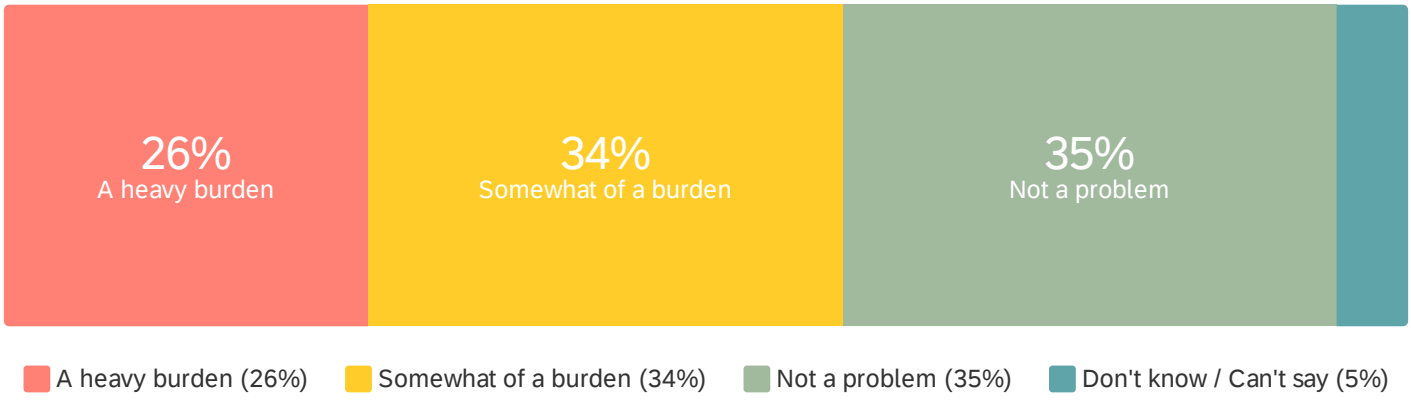
SECTION 3: INSIGHTS FOR GEEP

- **Burden of Repayment:** 26% report that GEEP *repayments are a "heavy burden"* at the moment, with 34% saying they're "somewhat of a burden". We see a *strong correlation between burden and vulnerability index*
- **Confidence in Repayment** Overall, 48% say they're confident in making next month's payment, while 34% report low levels of confidence. *Men appear slightly more confident than women*.
- **External Support Received:** 85% have *not received any external support*. 111% reported receiving free food, and 1% have received a direct cash transfer. The *top source of support has been religious bodies* (38% of those who did receive support)
- **Support From GEEP:** The top request is for *new loans* -- 69% of respondents requested this, while 43% requested a *grant*

Burden of GEEP Repayments

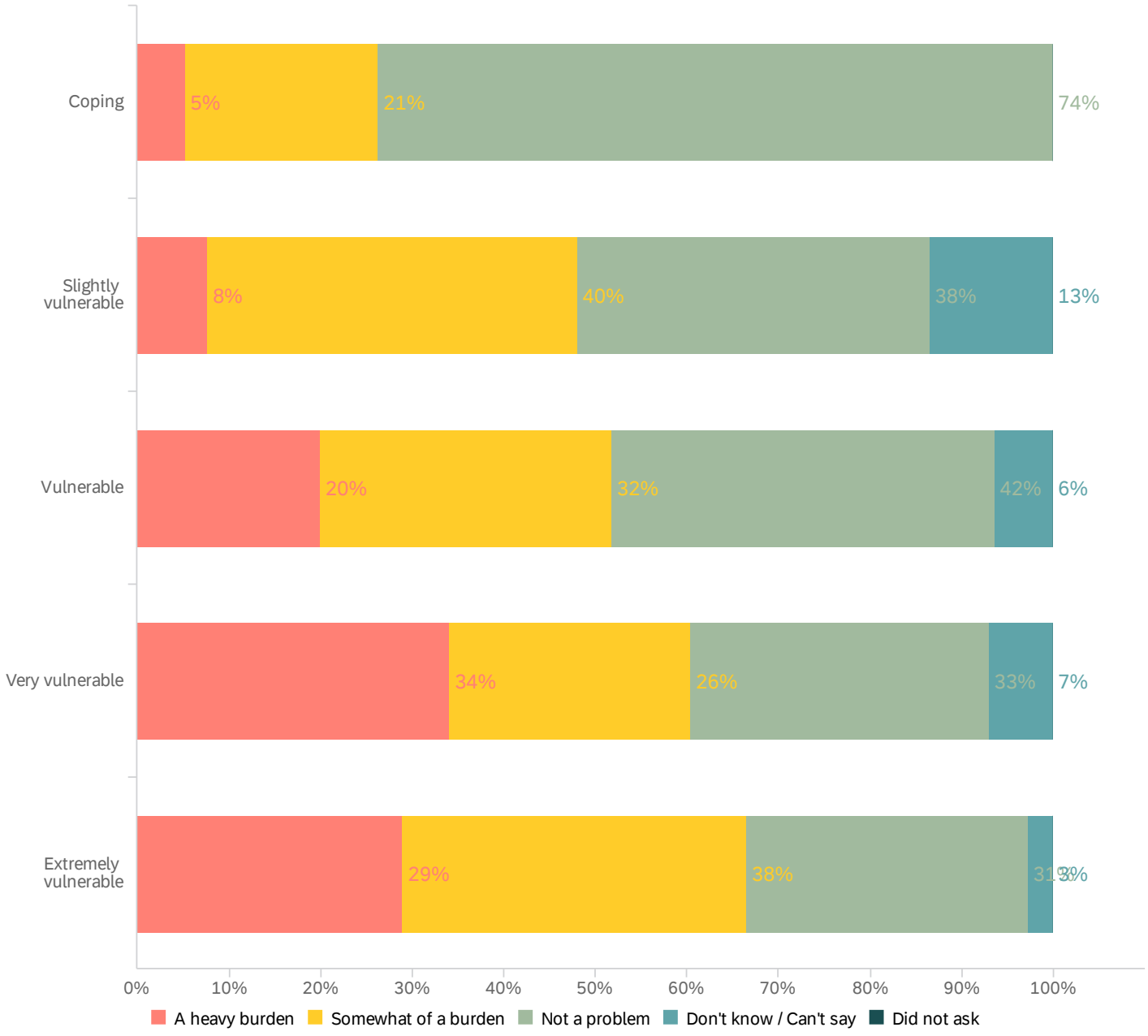
Q: How burdensome are the GEEP repayments at the moment?
(n = 603)

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.



Loan Burden by Gender

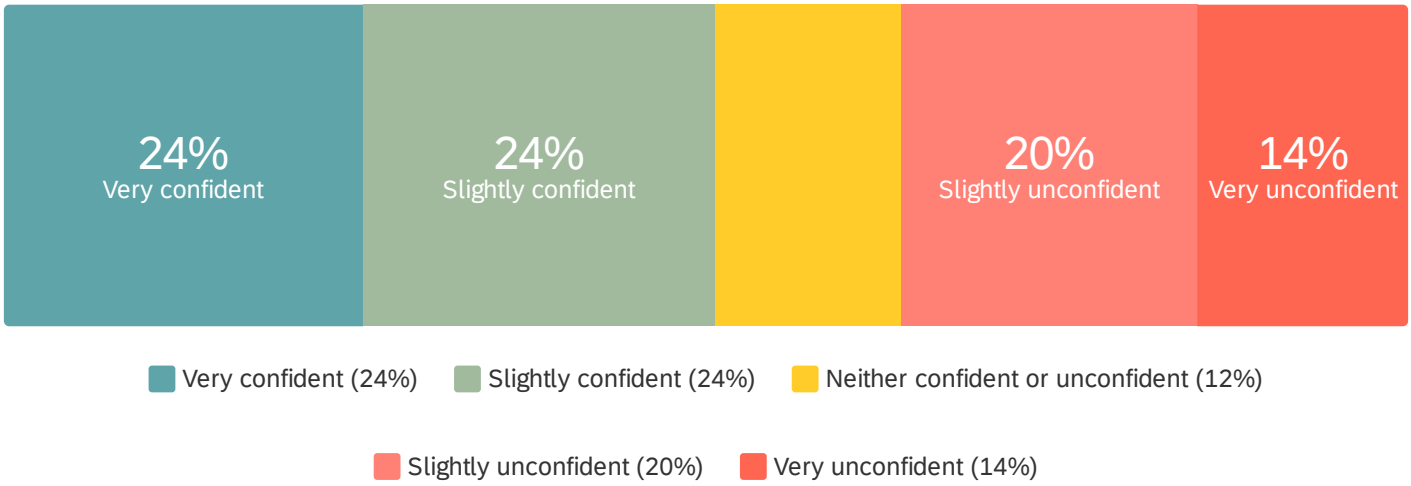
Loan Burden by Vulnerability Index


Coping
5%
21%
74%
Slightly vulnerable
8%
40%
38%
13%
Vulnerable
20%
32%
42%
6%
Very vulnerable
34%
26%
33%
7%
Extremely vulnerable
29%
38%
31%
3%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
A heavy burden
Somewhat of a burden
Not a problem
Don't know / Can't say
Did not ask

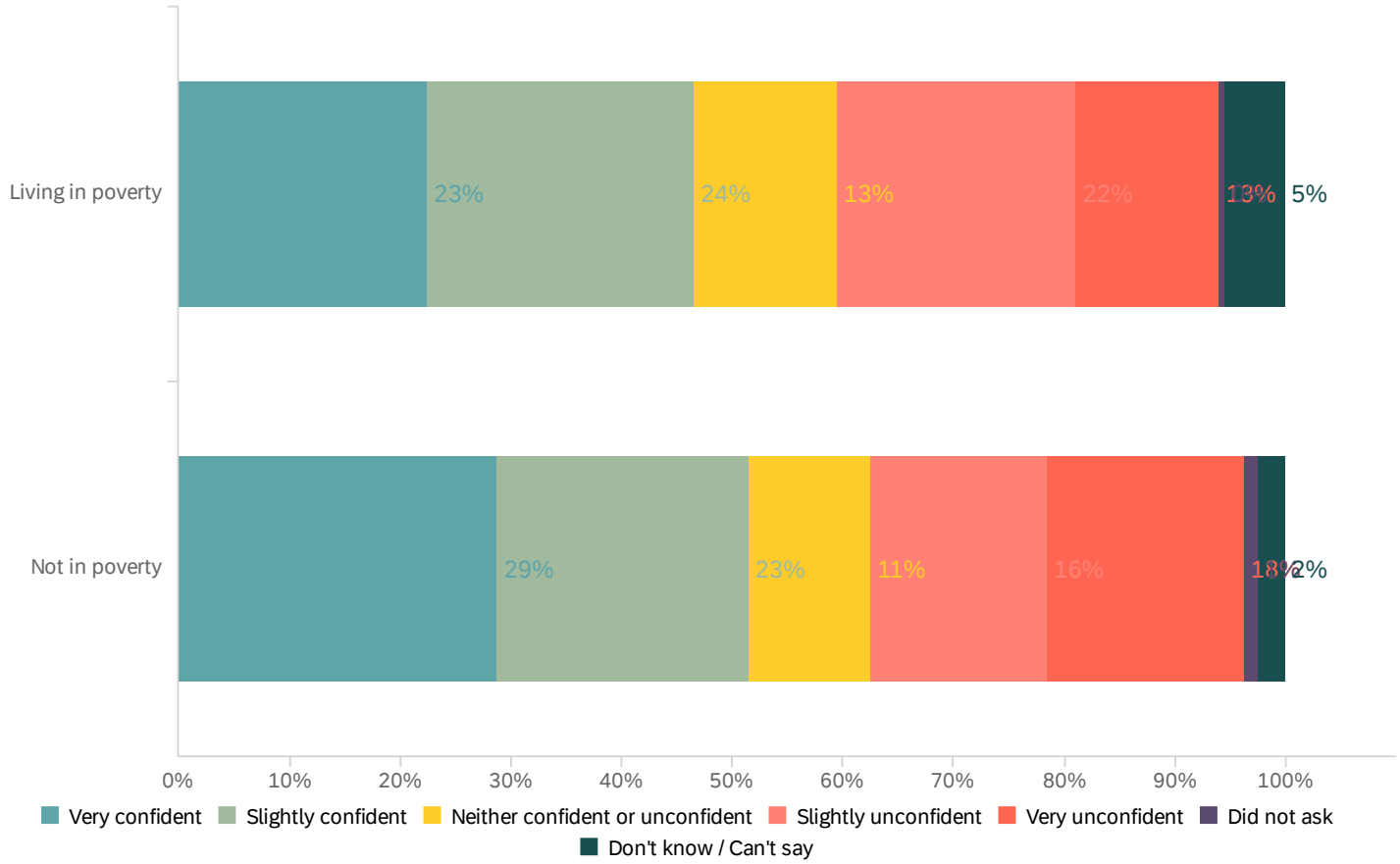
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month? (n = 1,222)

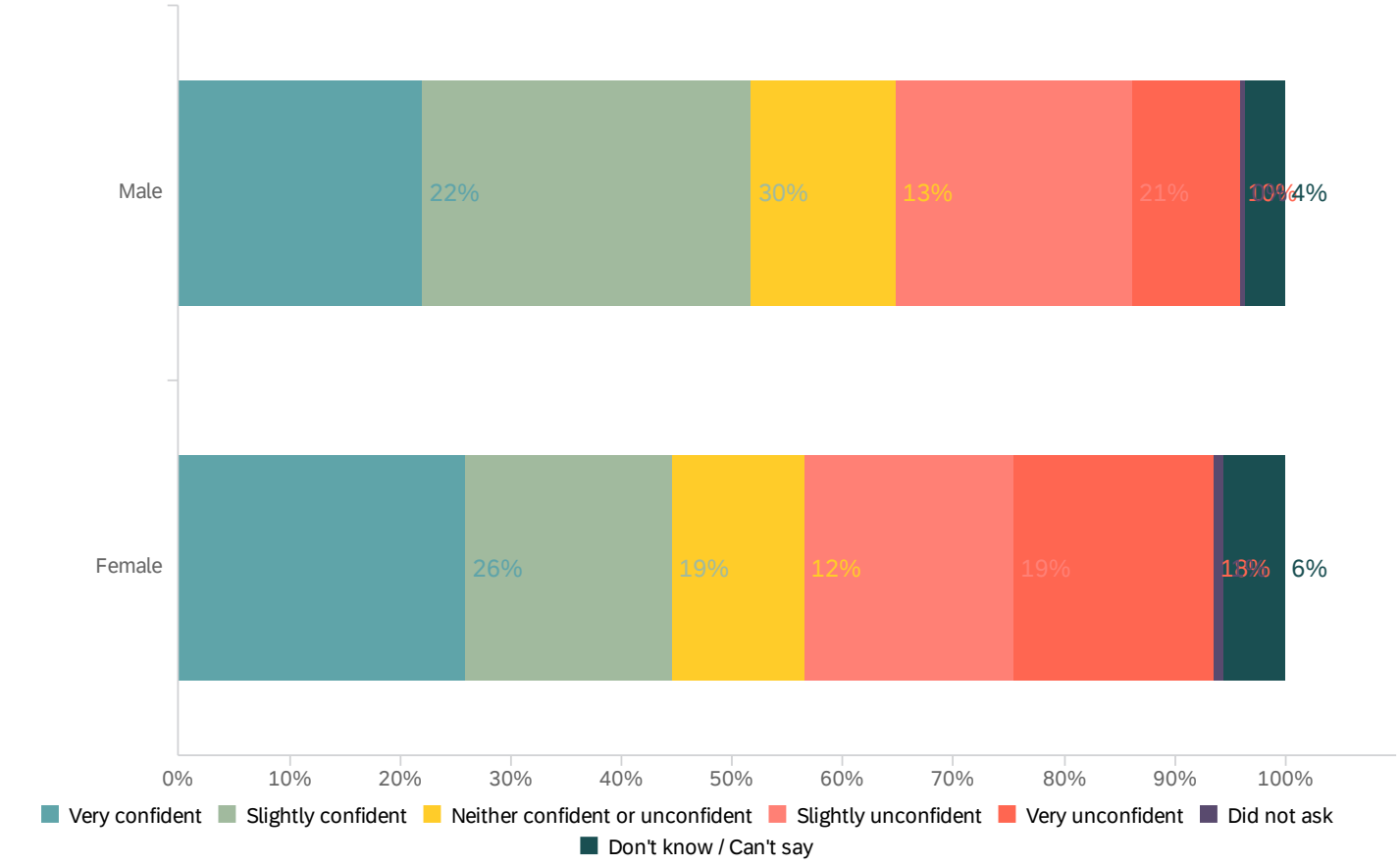
Insight: **48%** say they're confident in making next month's repayment, while **34%** report low levels of confidence. Men appear slightly more confident than women.



Confidence in Repayment by Poverty Level



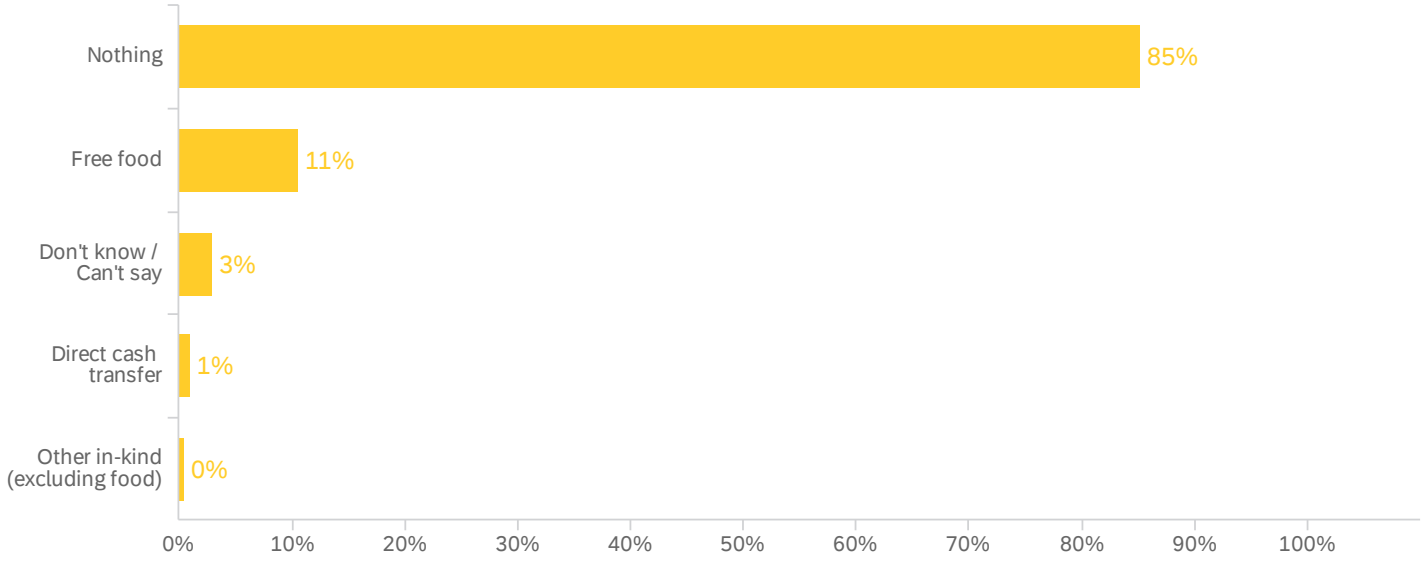
Confidence in Repayment by Gender



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 = 603)

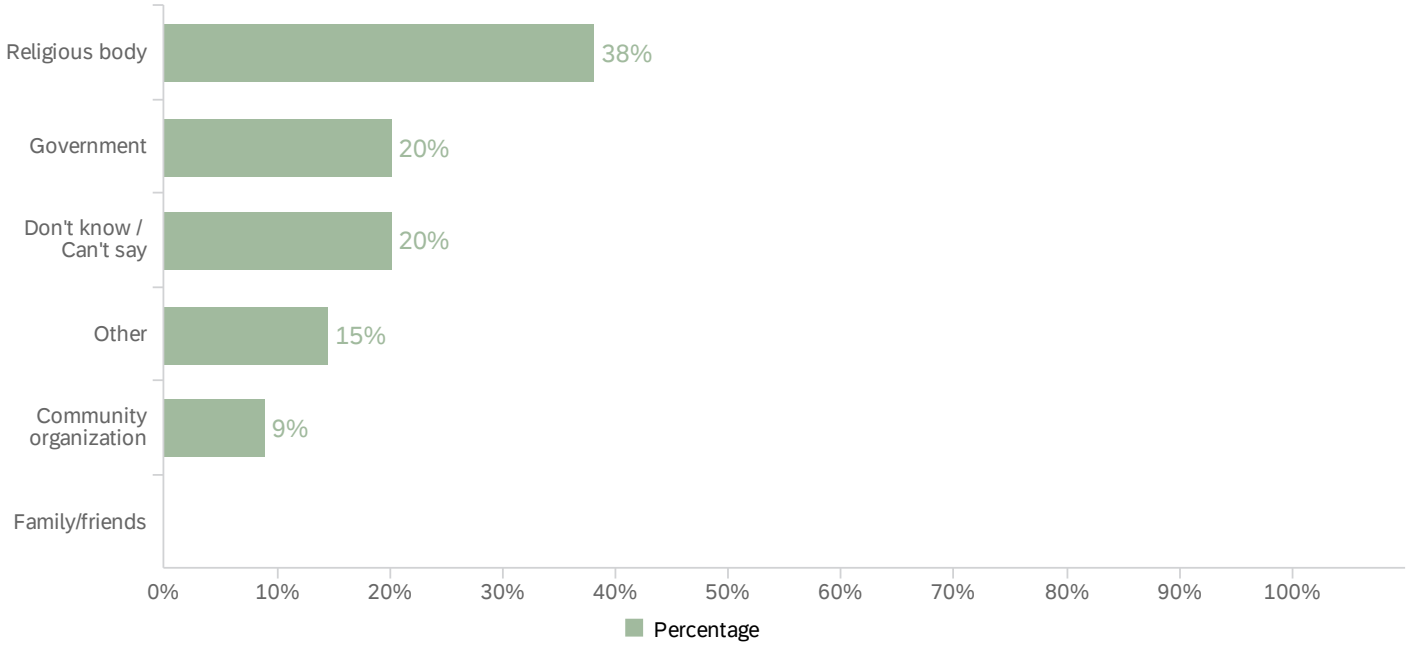
Insight: Most customers (**85%**) have not received any form of external support.



Source of External Support

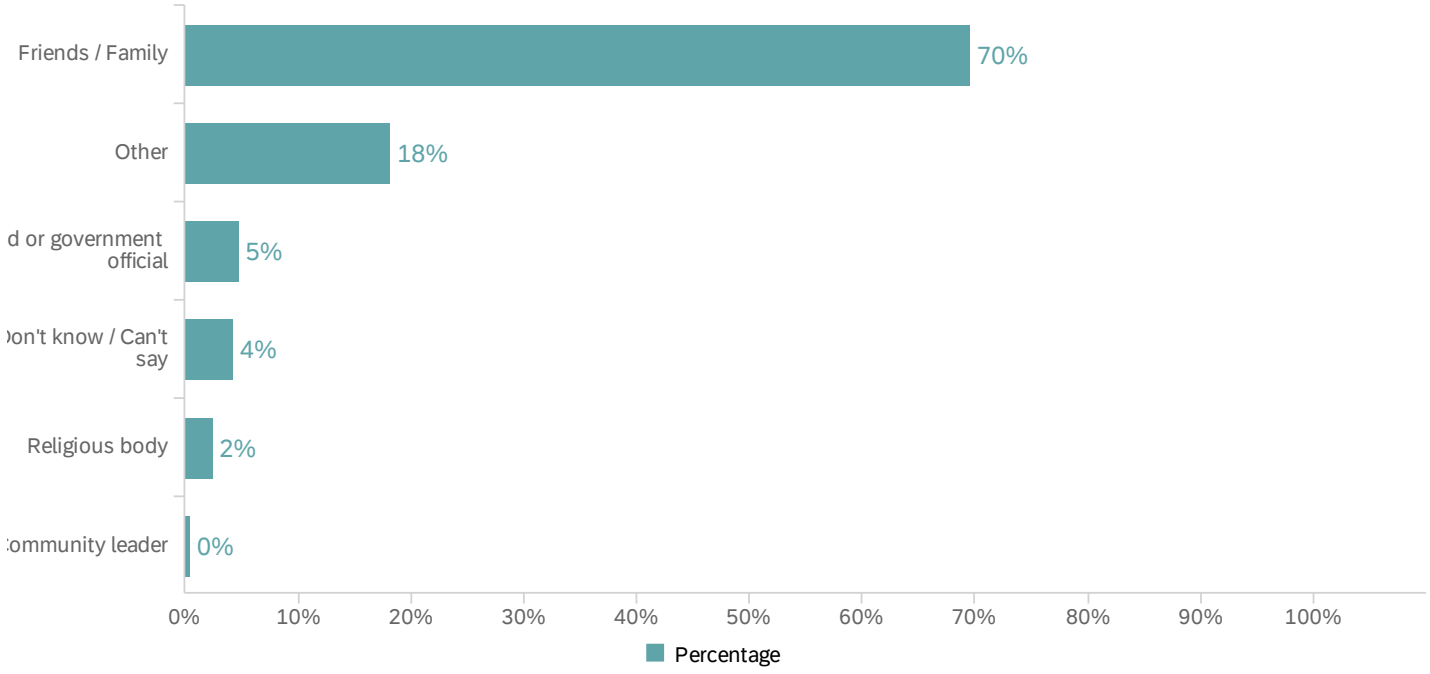
Q: What was the main source of each selected assistance? (for the 89 customers who received support)
(n = 89)

Insight: Of those who did receive support, more than one in **three** received it from a religious body. One in **five** received it from the government. **20%** don't know the source of support.



Source of Support for Business Help

Q: When you need help for your business, where do you go first?
(n = 603)



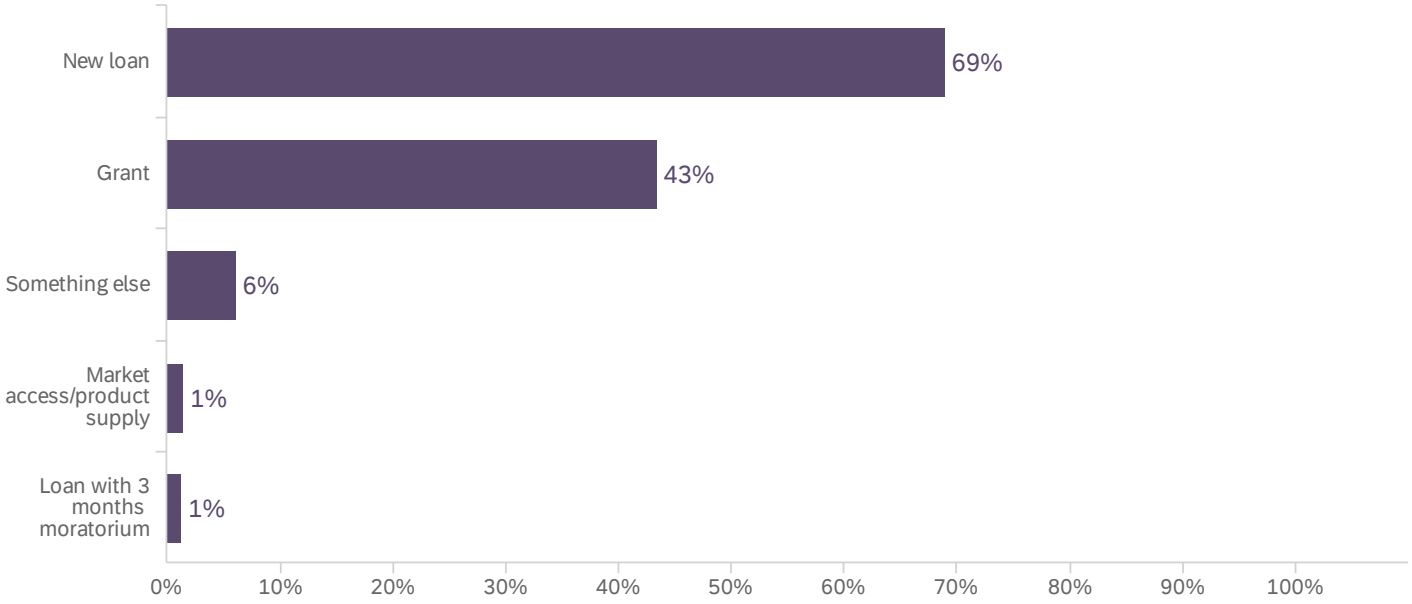
Source of Support for Business Help - "Other"

contribute
association
government
society
borrow
groom
carbon
customer
finance
trader
again
cooperative
community
give
corporate
help
leads
loan
bank
group
mfi
director
branch
kind
honestly
apply
credit
money
lend
lapo
directionjob
sell
micro
boss
explain
farm
don't
back
businessbuy
pay
partner
belong
person
ajo
expensive
contribution
microfinance
assistance

Support from GEEP

Q: Is there anything GEEP can do that would be particularly helpful for you?
(n = 603)

Insight: It was interesting the see that, despite the reported difficulties with meeting existing loan repayments, **69%** say they would like a new loan from GEEP.



Other Types of Suggested Support

End of Report