

60 Decibels Report for GEEP: Round Seven

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60 Decibels Insights for GEEP: Round 7

GEEP
COVID-19 Study:
Round Seven Report
24th November 2020

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Top Insights

Round 7, November 2020

Here are our findings from over 4,000 interviews collected in six Nigerian geo-political zones from August to October 2020. This report is live, so keep yourself logged in!

- **The overall experience for clients seems to be gradually improving.** We're seeing a reduction in those considered extremely vulnerable, from 51% in August to 42% now, and an increase in the % classified as "Coping". This is likely driven by an improvement in overall financial situation and consequently, improved food consumption. This tracks with our Round 6 insight around income smoothening. All major sectors (production, retail, agriculture, service) have similar vulnerability scores.
- **We can see this improvement in savings, too.** While the improvement is not a great one, more people are indicating that they're saving just a bit less than before the pandemic than those saying, in earlier rounds, that they save much less or not at all in comparison to before the pandemic.
- **The picture for employment is improving.** Employers are increasingly able to cover employee salaries. In the retail and services sectors, which the Nigerian government has identified as priority sectors, over 60% of employers say they've been able to manage payments. We're also seeing this data tracking alongside the vulnerability results – the most vulnerable employers have paid fewer salaries and retained fewer jobs.
- **What we're seeing across products.** Though the Market loan is a bigger ticket size, fewer report it as a burden versus Trader counterparts: among MarketMoni recipients, 43% say the loan is a heavy burden, 12% some burden (total 55%). Conversely, 48% of TraderMoni recipients report the loan as a heavy burden and 23% as a somewhat burden (total 71%). TraderMoni clients are less likely to be saving, and more likely to have suffered a significant income decline.

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GEEP & The Economic Sustainability Plan

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

Protect Jobs

Changes in the Last 30 Days

It's looking like a trend for the better – while, prior to the third phase of the lockdown easing, employers appeared to be struggling, they seem to be bouncing back.

Insight / Discussion point

MarketMoni clients, who are slightly more likely to have employees, report a greater ability to continue paying them.

Keep Businesses Open

We're steadily seeing fewer closures due to COVID restrictions, from 63% in round 1 to 12% in round 7.

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

Enable Transport

In August, 23% indicated that inability to move had impacted their business – now, 3% are saying the same.

We suspect the above is also responsible for this.

Improve Access to Cash

More clients seem to have tried to access cash in the last round, and most of those - 56% of all respondents - said it was easy to do so.

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

Improve Access to Credit

7% report an increase in their interest terms since the start of the pandemic.

The vast majority are borrowing from friends and family – could formal sources with more regulation provide better terms?

SECTION 1: CHANGES OVER TIME

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

The Good

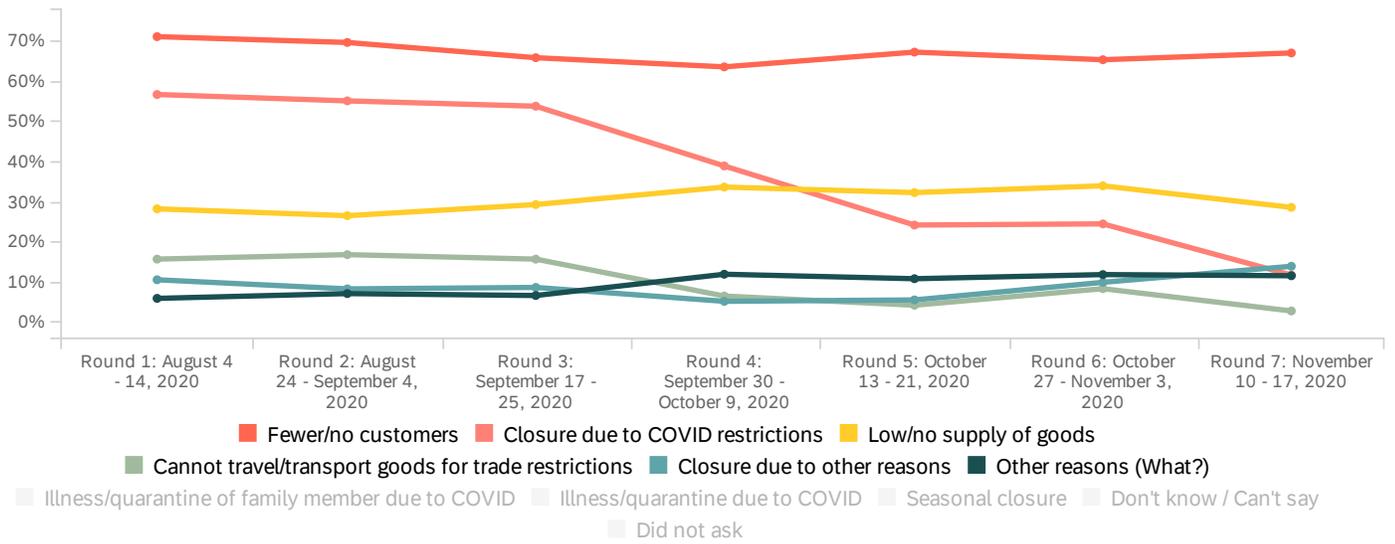
- **Impact on Business:** Closures due to COVID have decreased from 57% in round 1 to 12% in round 7.
- **Ability to Cover Salaries:** We're seeing some improvement over time -- while there was a reduction in employers ability to meet this in rounds 2 and 3, round 7 levels have remained at the high levels of rounds 5 and 6.
- **Overall Financial Situation:** 88% of customers in round 7 report a worsened financial situation since the start of COVID-19, compared to 94% in round 1. In addition, fewer respondents (32%) said their overall financial situation was 'very much worse', compared to round 1 (50%). However, 56% said it 'got slightly worse', compared to 44% in round 1.
- **Impact on Income:** In round 1, 66% of customers reported a 'very much decreased' income. In round 7, this has decreased to 57%. Those reporting 'slightly decreased' income has grown slightly from 25% in round 1 to 30% in round 7.
- **Consumption Changes:** Consumption seems to have recovered slightly compared to the beginning of data collection: in round 7, 42% reported no change to their food consumption. Only 25% 'very much decreased consumption' in this round compared to the high of 44% in round 1.

The Bad

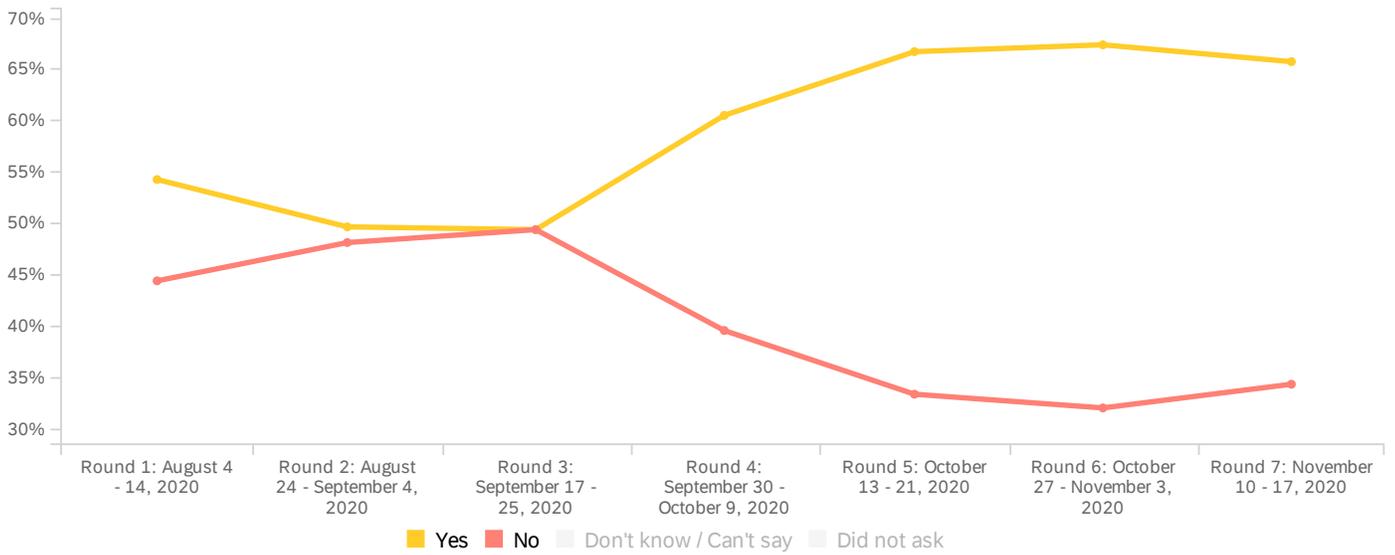
- **Burden and Confidence of Loan Repayments:** In round 1, 33% said they say their loan repayment as a 'heavy burden' and 24% said they were 'very unconfident' they would be able to make the next payment. In the last round, 44% said the loan was a heavy burden, 24% said it was 'somewhat of a burden', and 39% said they were 'very unconfident' in their ability to make the next payment.
- **Coping Mechanisms:** The percent of respondents able to find new or additional forms of work is at a low of 9%, compared to 17% in round 1. More respondents also used savings this round (89%) than the previous six rounds. However, fewer respondents are completely stopping their loan payments compared to earlier rounds.

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

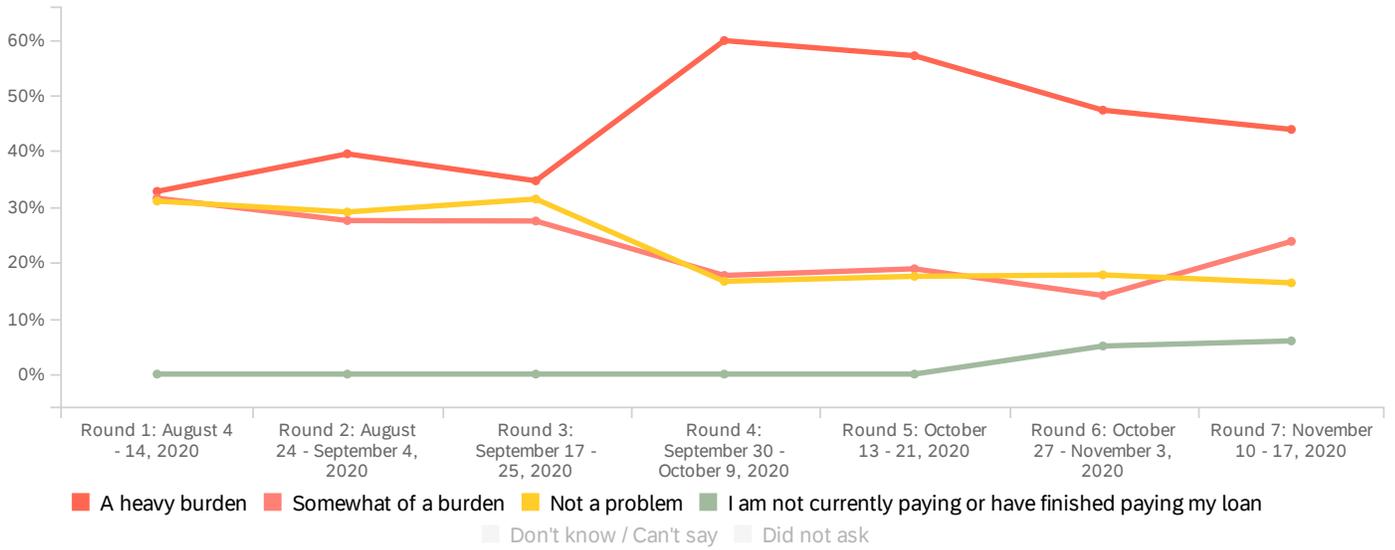
Impact on Business



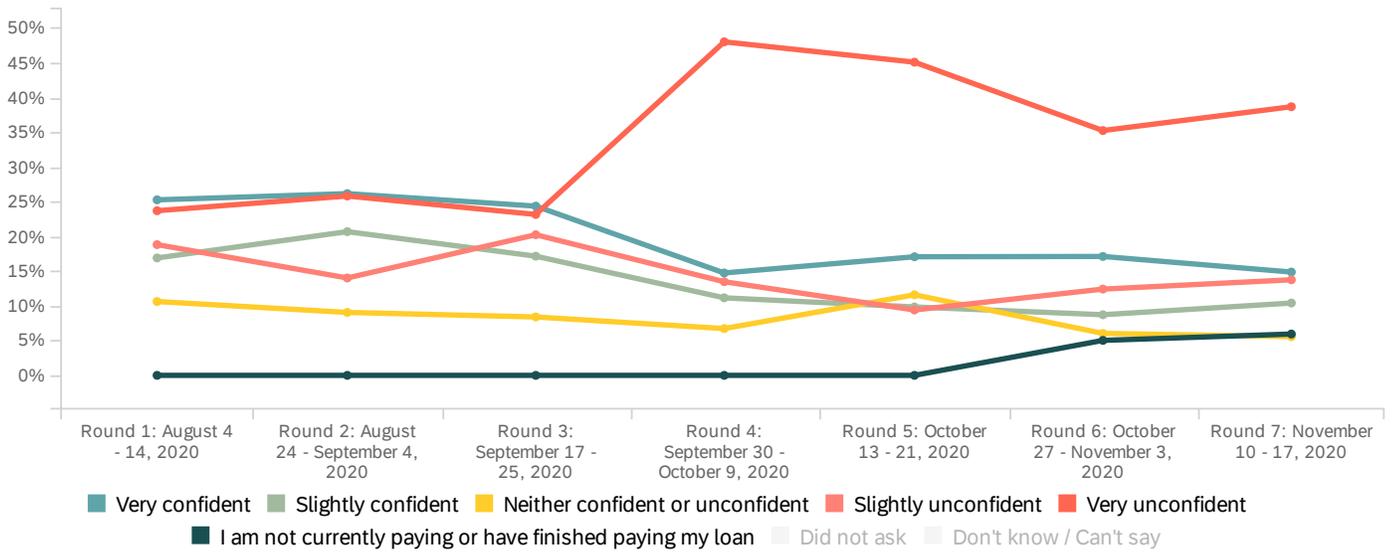
Ability to Pay Employee Salaries



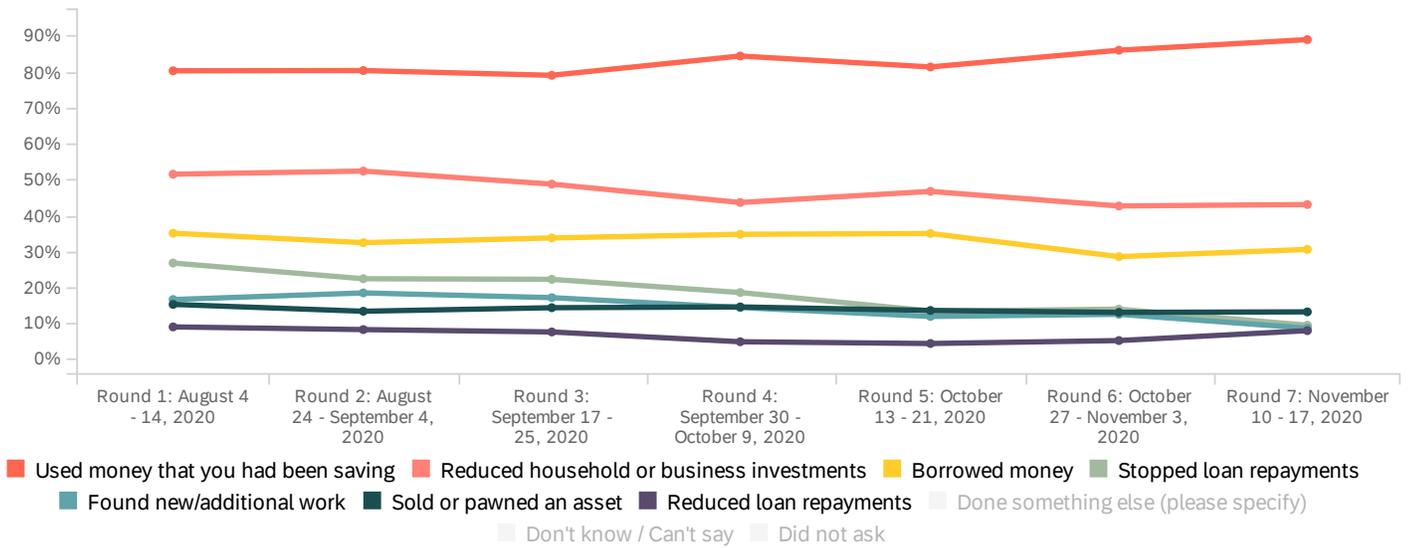
Loan Repayment Burden



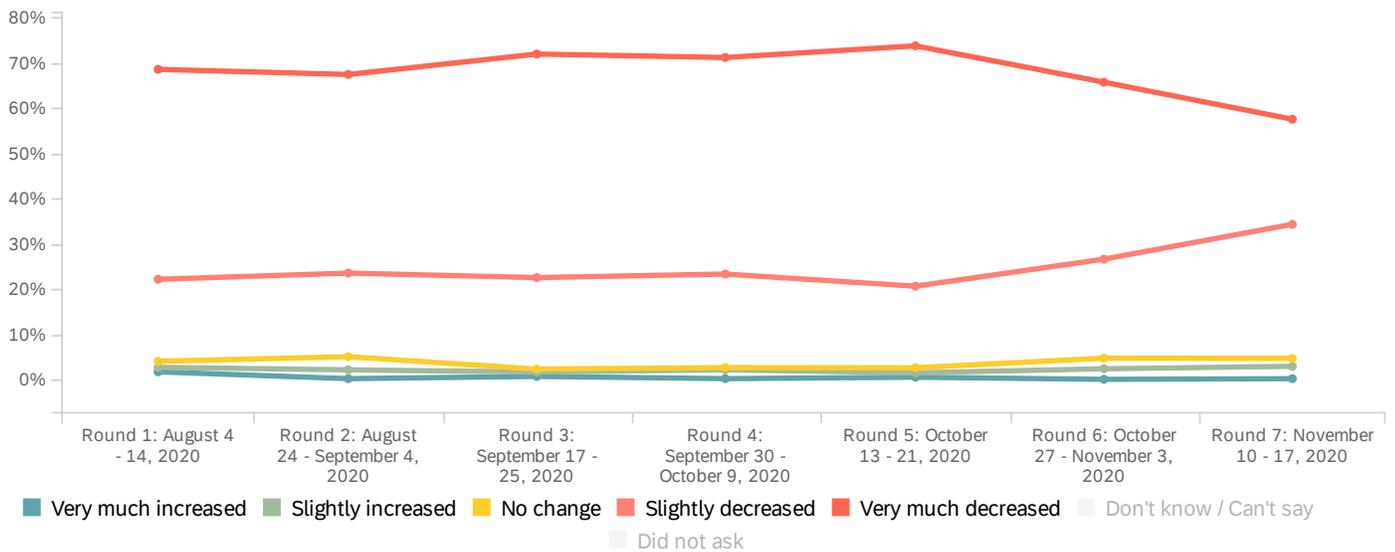
Confidence in Loan Repayment



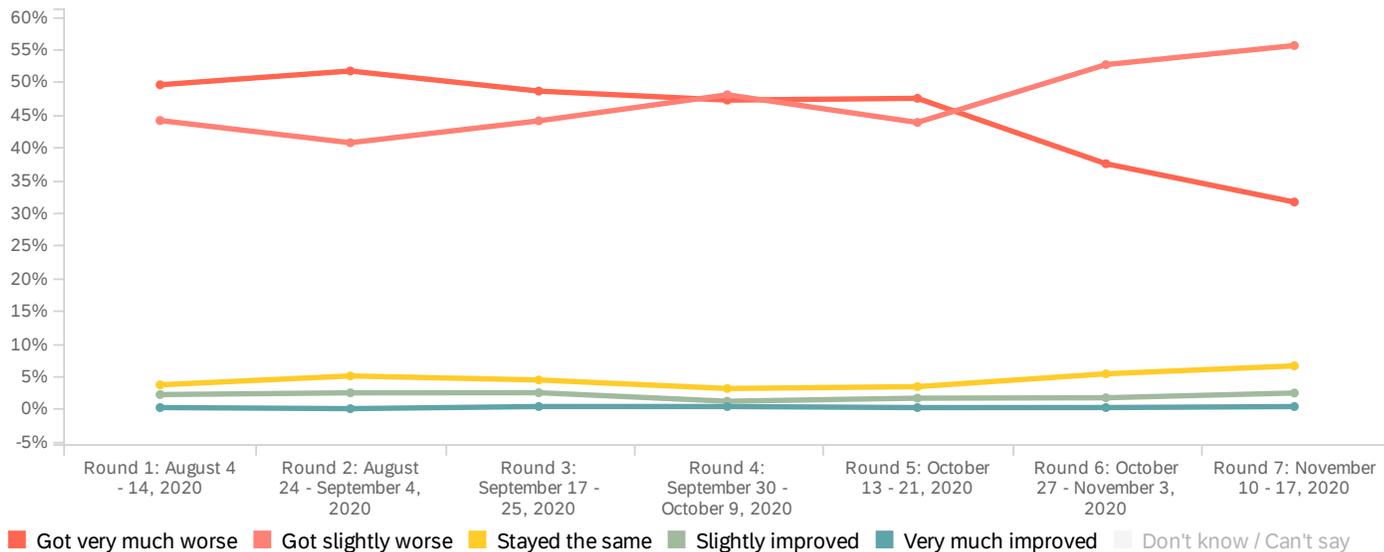
Coping Mechanisms



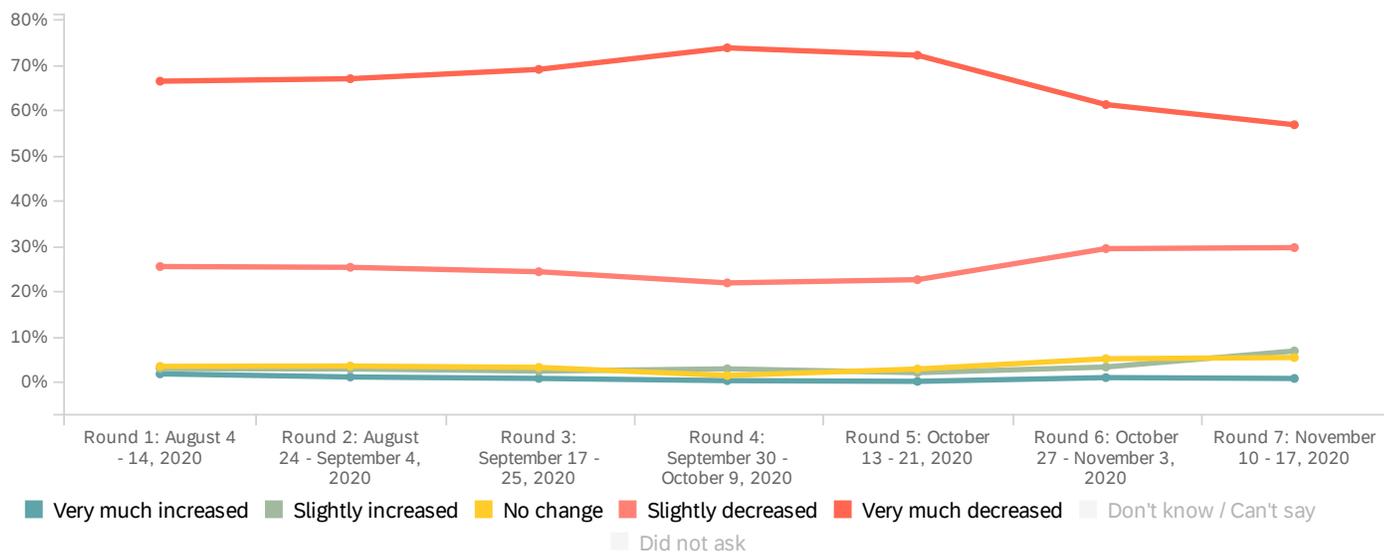
Impact on Saving



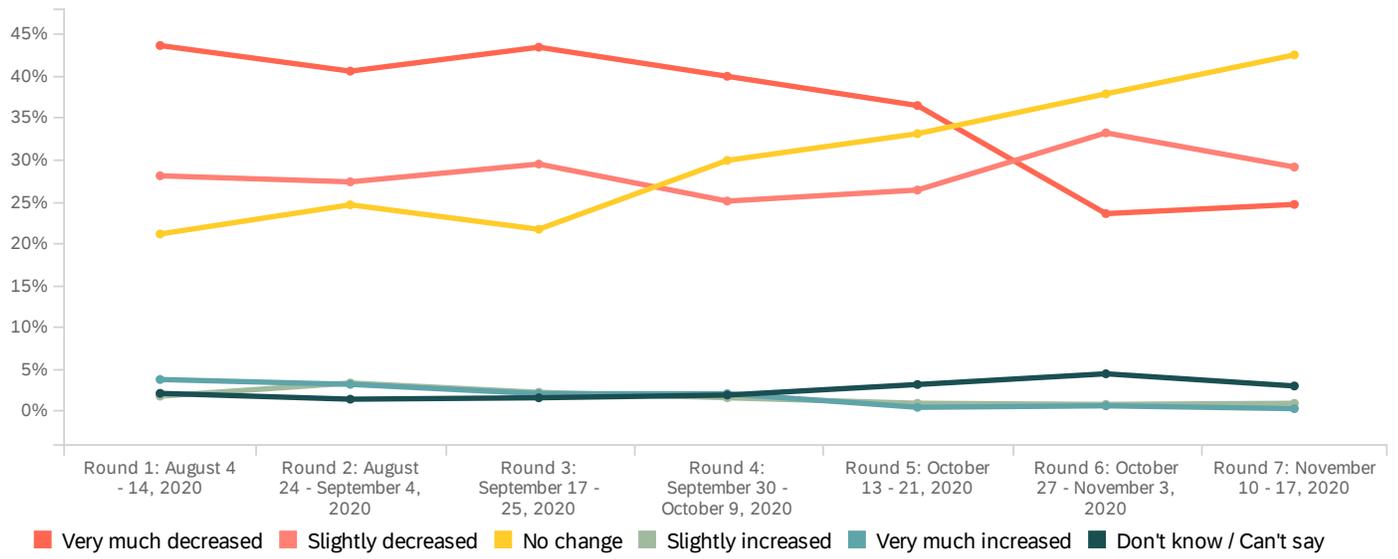
Impact on Overall Household Financial Situation



Impact on Income



Change in Food Consumption



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

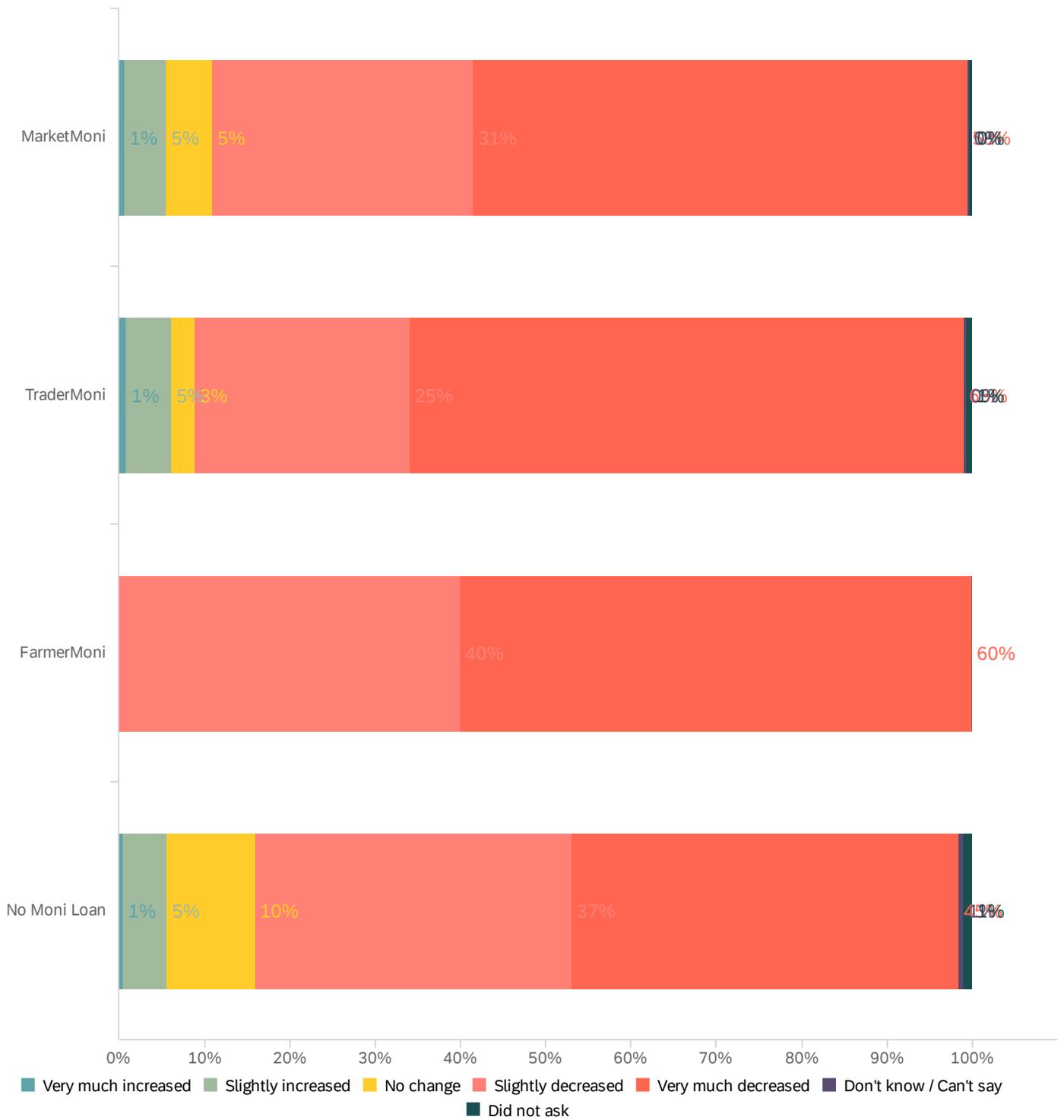
From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 573 MarketMoni clients (51%), 437 TraderMoni clients (29%), 5 FarmerMoni clients (1%), 194 clients with no Moni loans (17%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers, but also report more challenges in their ability to cover salaries and the confidence in loan repayment. This may be due to the larger average ticket size of the Market Moni loan. We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 58% of MarketMoni customers vs. 65% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 35% of MarketMoni customers vs. 26% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 68% of MarketMoni customers vs. 58% of TraderMoni customers were able to pay their employees.
- **Impact on Savings:** 59% of MarketMoni customers vs. 67% of TraderMoni customers 'very much decreased savings'.
- **Overall Financial Situation:** 32% of MarketMoni customers vs. 38% of TraderMoni customers said their financial situation was 'very much worse'.
- **Burden and Confidence of Loan Repayments:** 43% of MarketMoni customers vs. 48% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 16% of MarketMoni customers were confident, compared to 32% of TraderMoni customers.*

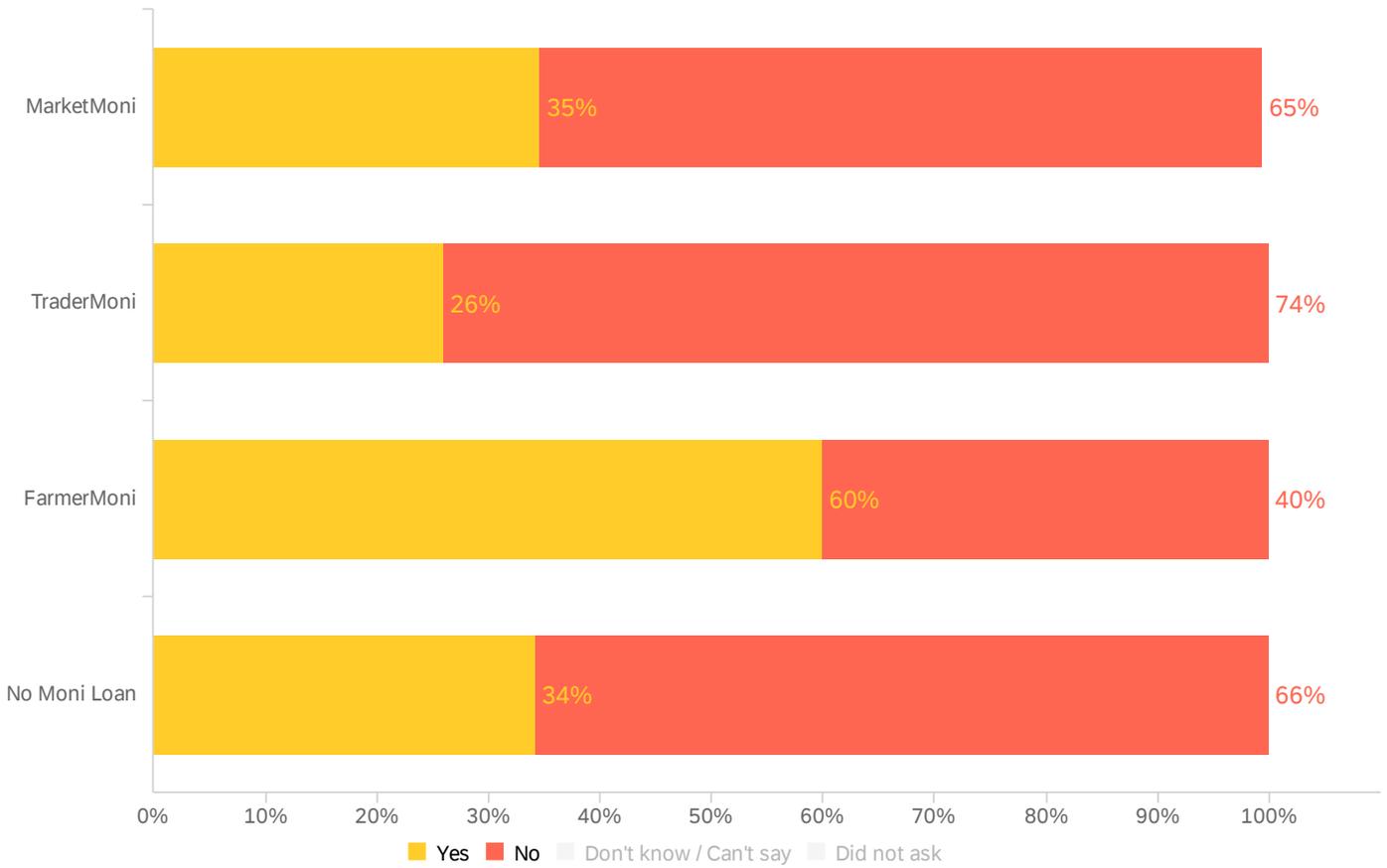
There appear to be no notable differences between MarketMoni and TraderMoni customers in vulnerability, poverty profile, or employment sector.

* Note: While the analysis here is based off the product type according to GEEP's database, we also asked customers which product type they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 21% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 34% of them said they had received no Moni loan at all. Meanwhile, 9% of those who appeared in GEEP's database as TraderMoni customers responded they did not receive a loan. Some questions, including burden and confidence of loan repayments, were not asked to those who stated they did not receive a loan, but who may have been marked as recipients in GEEP's database.

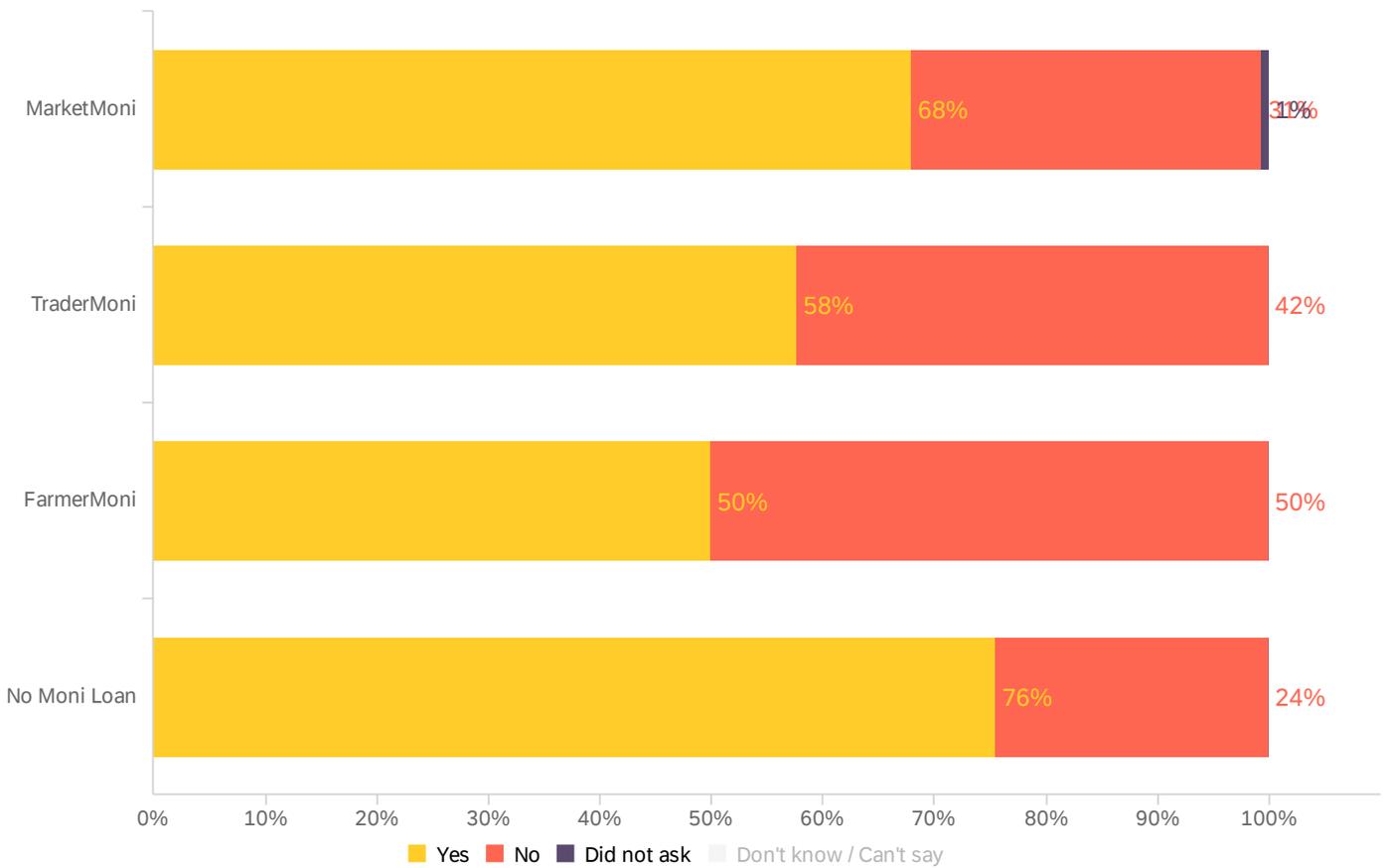
Impact on Income by Product Type



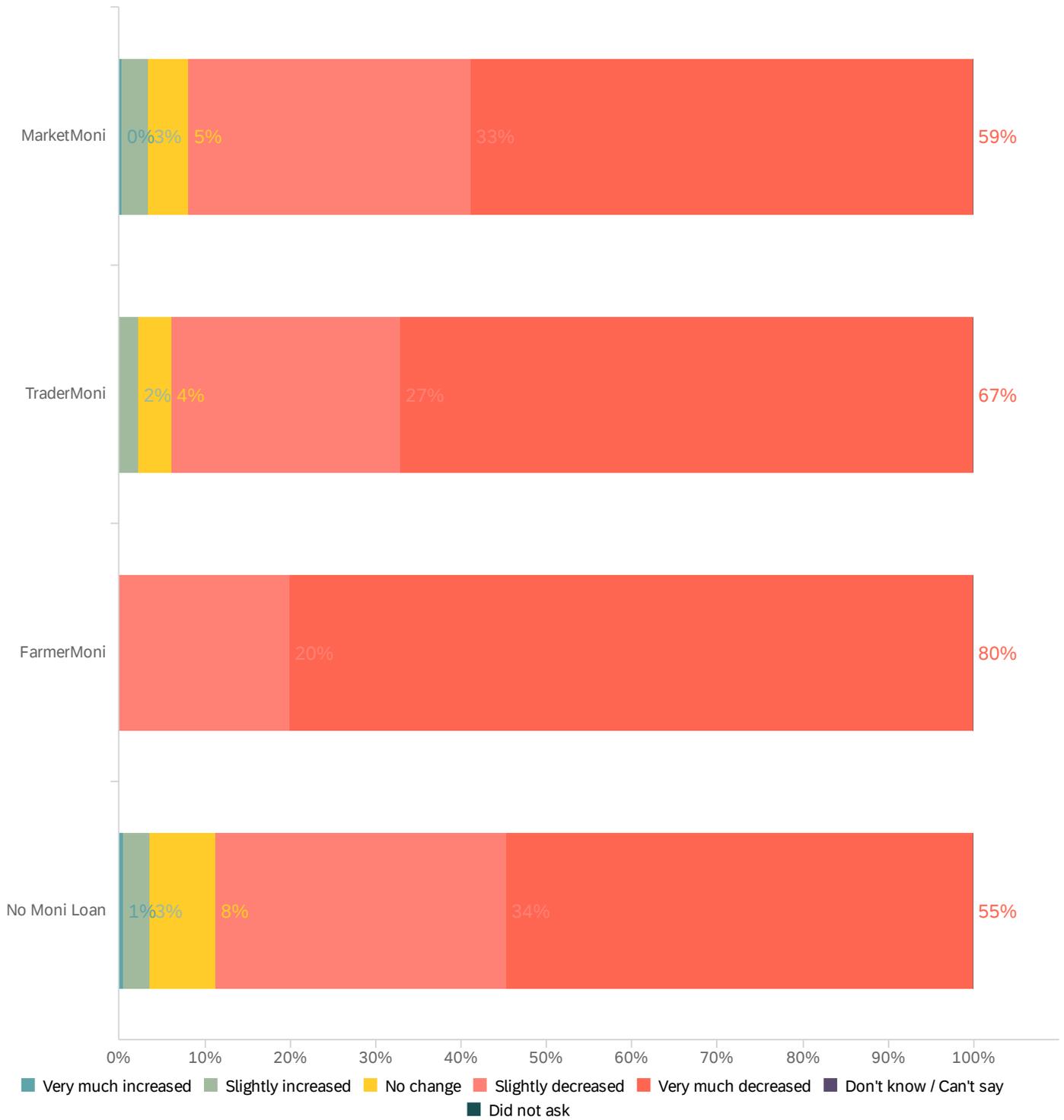
Existence of Employees by Product



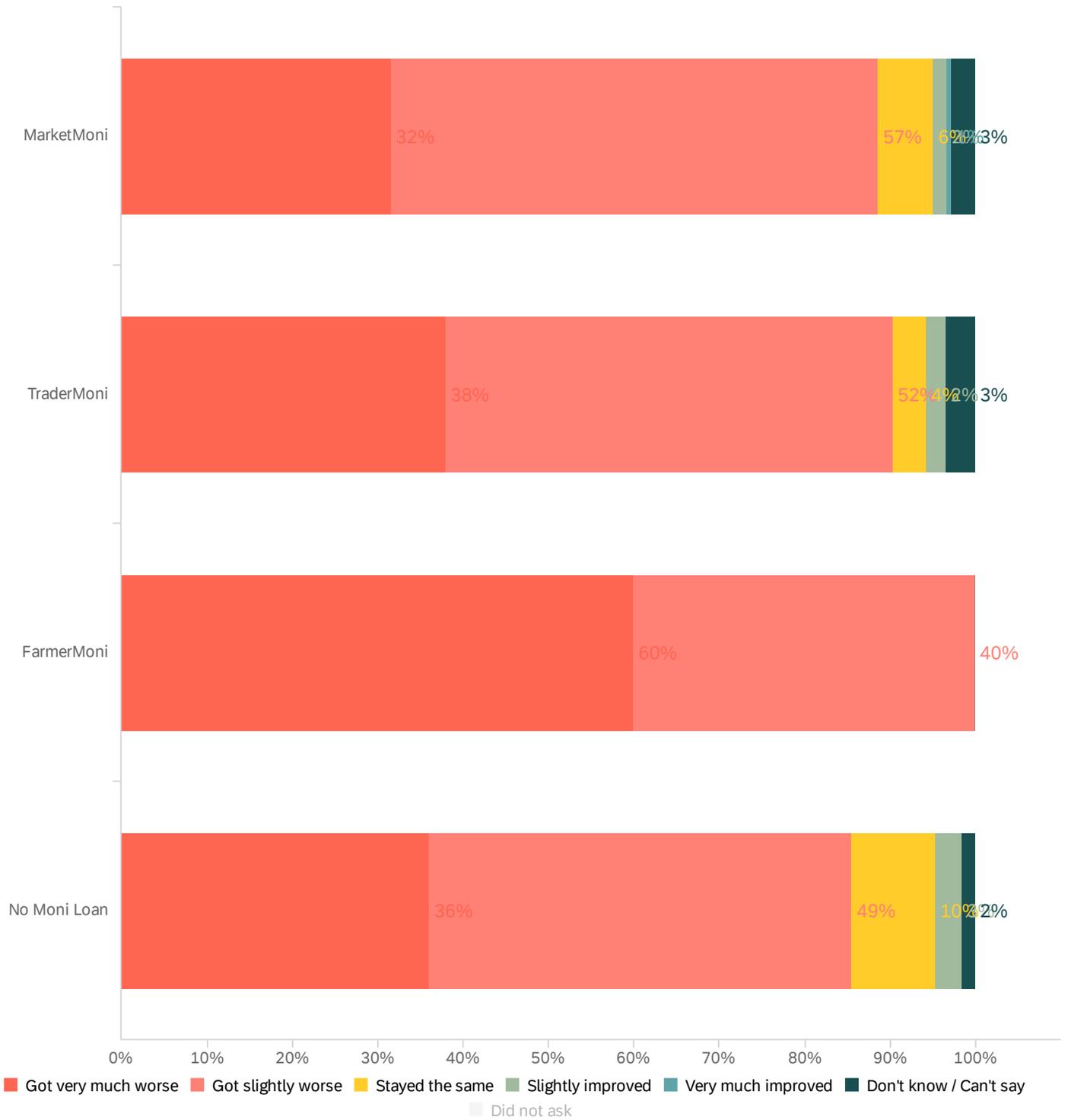
Ability to Pay Employees by Product Type



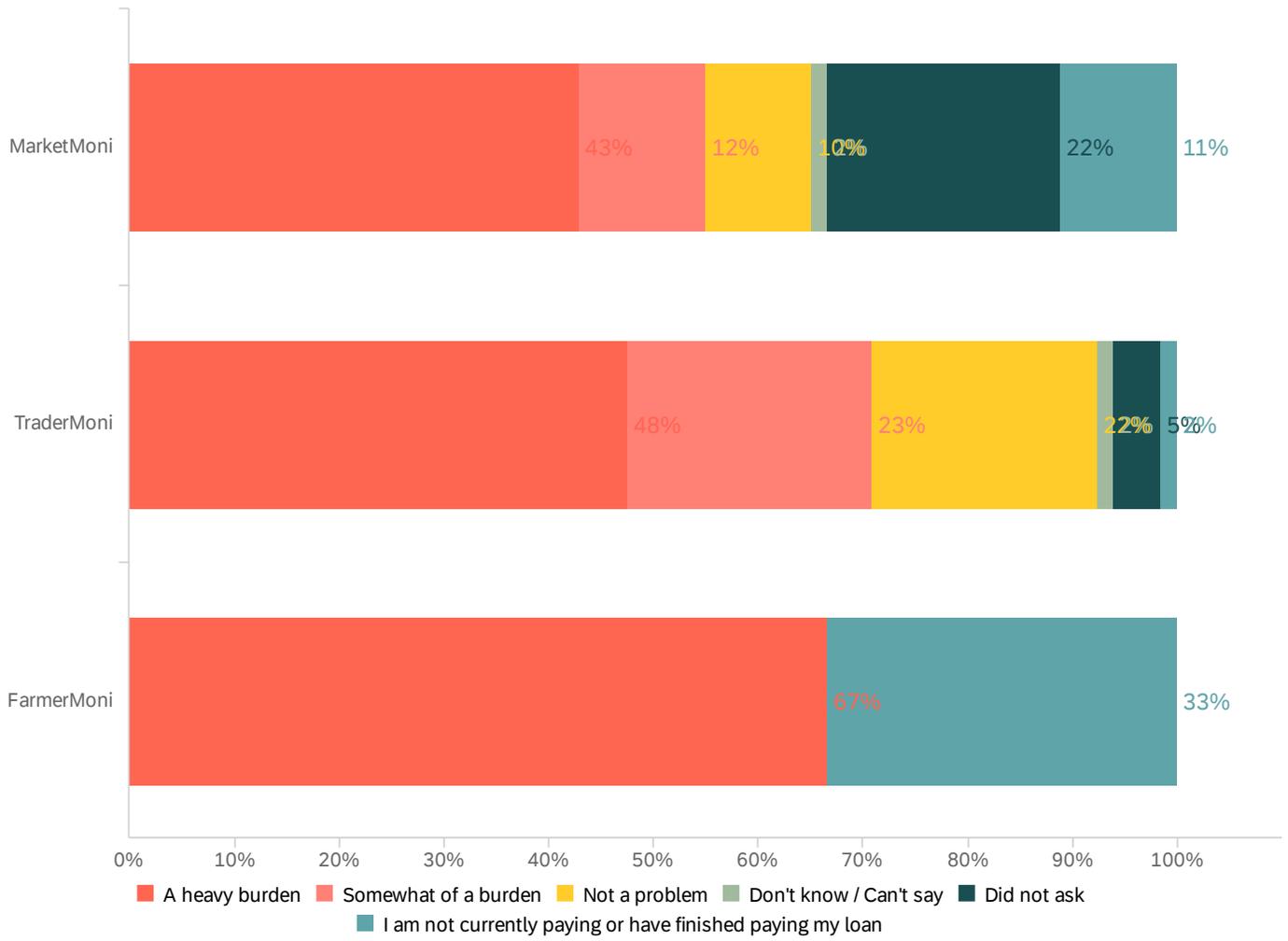
Impact on Savings by Product Type



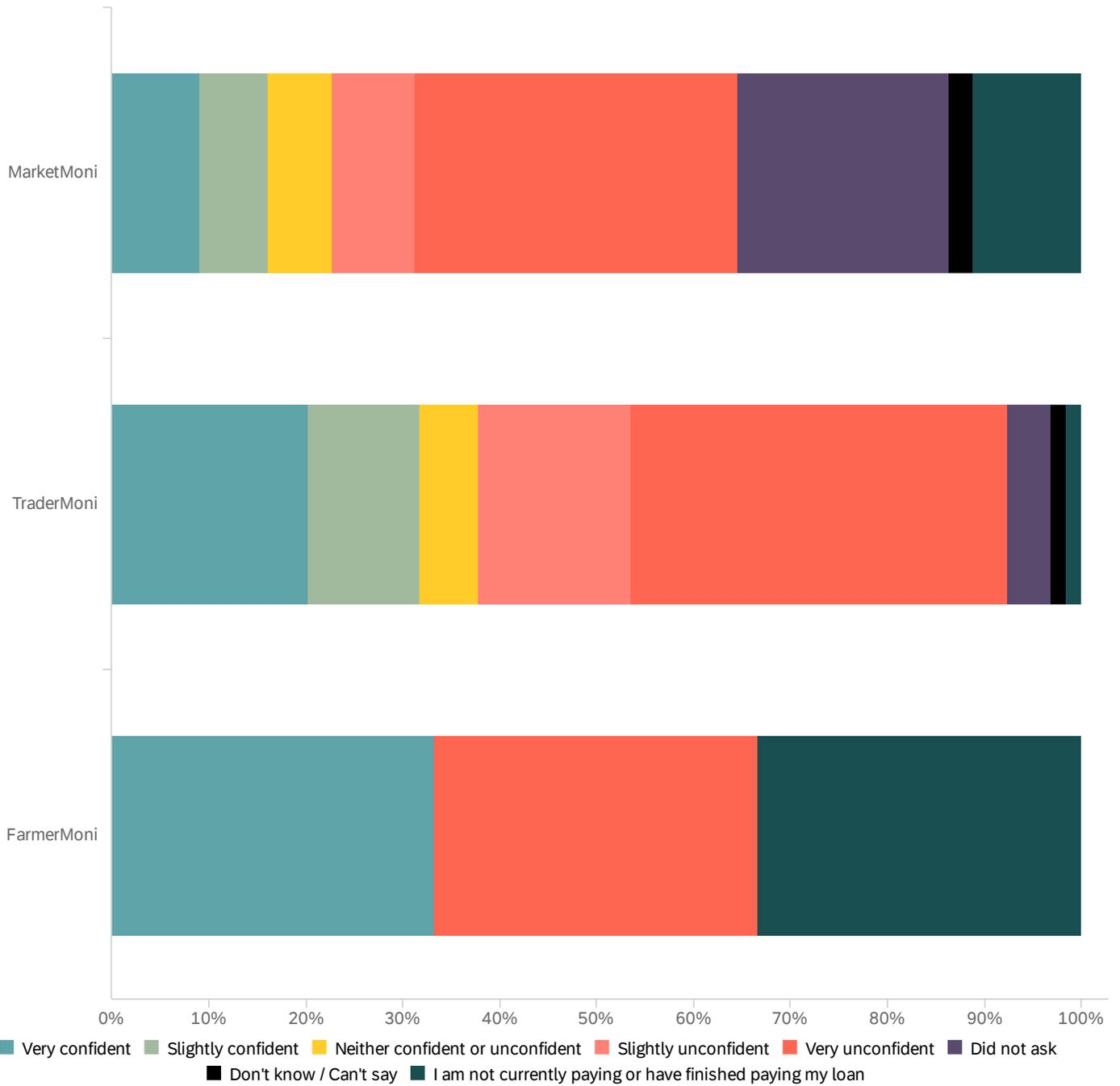
Impact on Financial Situation by Product Type



Repayment Burden by Product Type



Repayment Confidence by Product Type



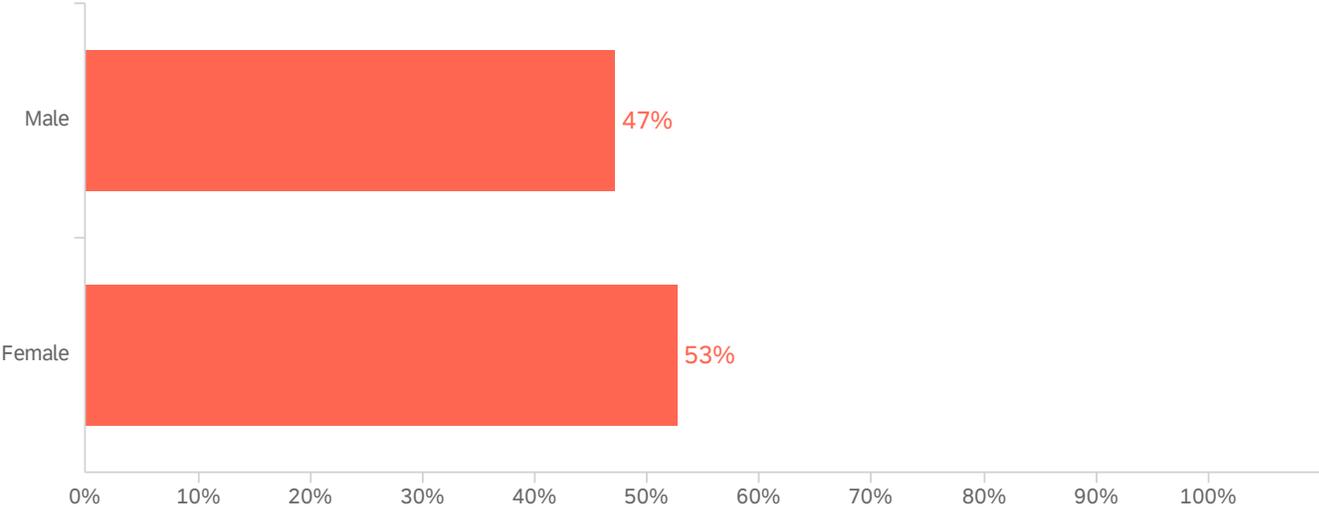
SECTION 3: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 77% live below the poverty line vs. Nigeria average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 47% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail (37%) and Agriculture (26%)*
- **Employees:** Only 27% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 84% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 75% of GEEP customers say they are "very concerned" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "Very much concerned" customers decreased from a high of 80% in round 4 to a low of 63% in round 7

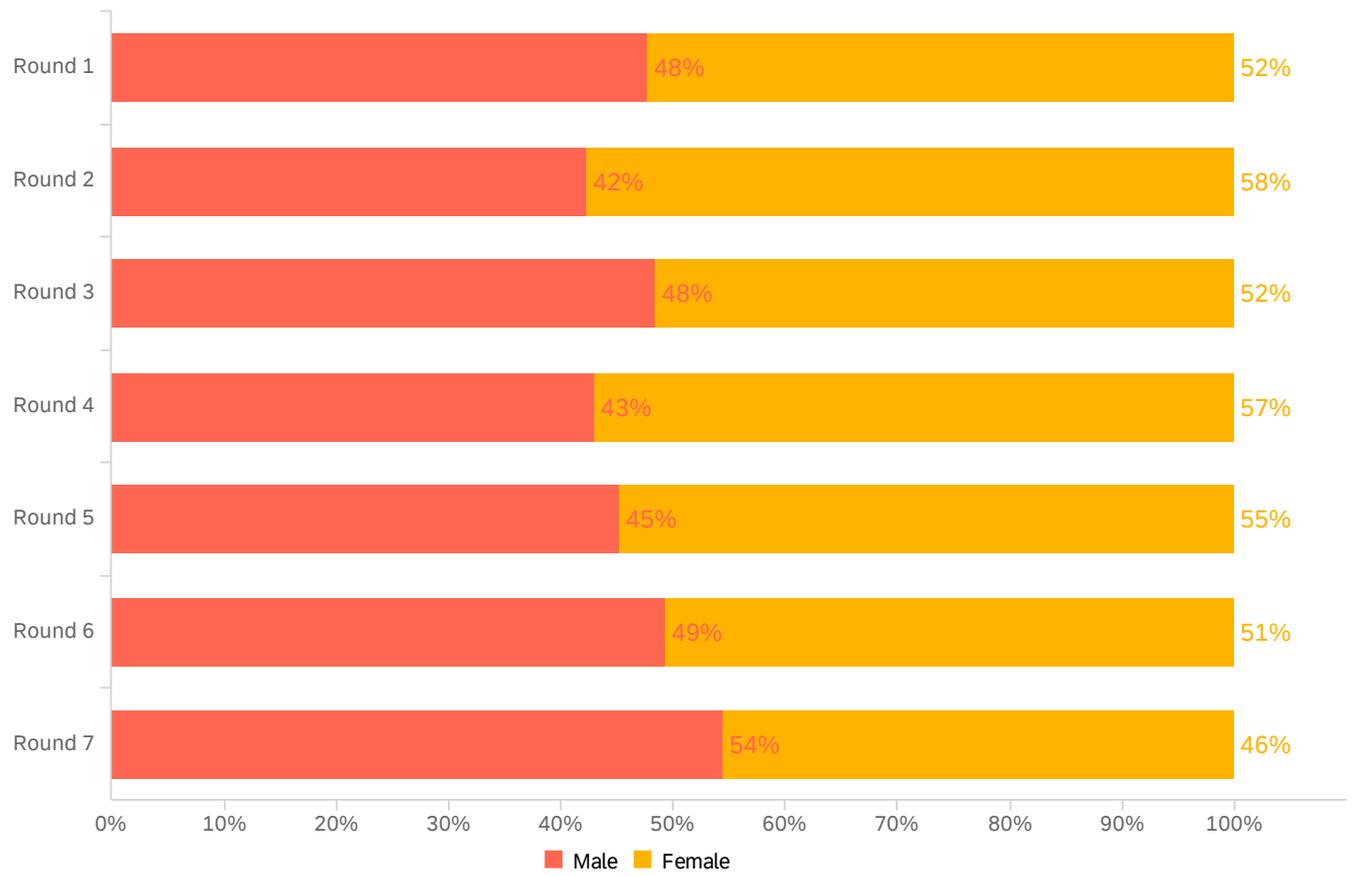
Gender

Over seven rounds of data collection, we've spoken to **4,302** GEEP customers. Over **53%** of these respondents are female.

Interviews Completed by Gender



Gender by Round

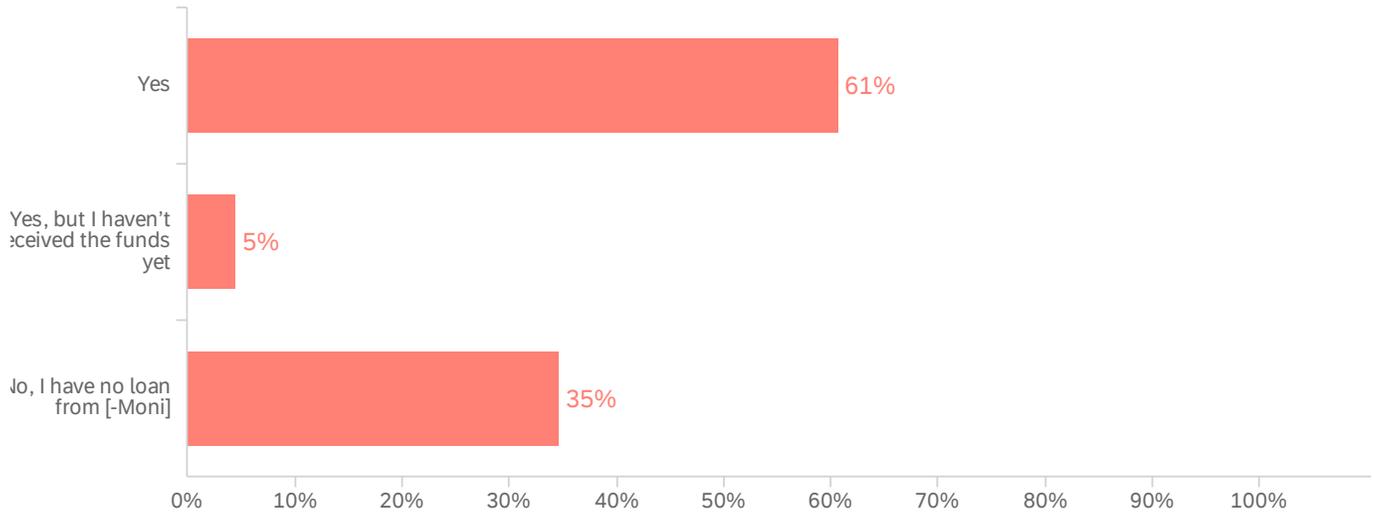


GEEP Loan Recipient Status

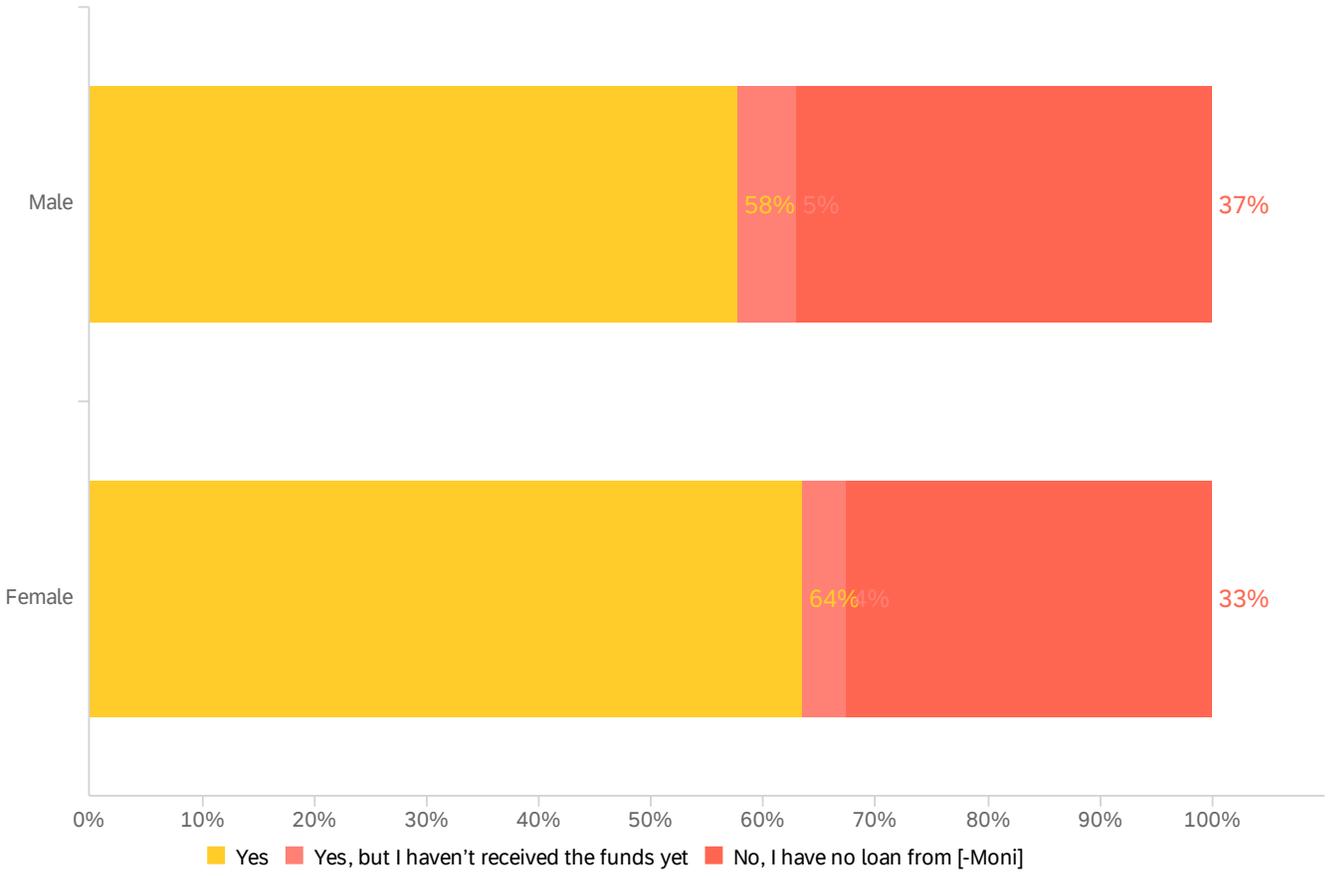
Q: Have you received a loan from [-Moni]?

(n = 3,080)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over five rounds of data, 61% of respondents reported receiving a loan from TraderMoni, MarketMoni, or FarmerMoni. 5% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 64% of women surveyed received it, compared to 58% of men.



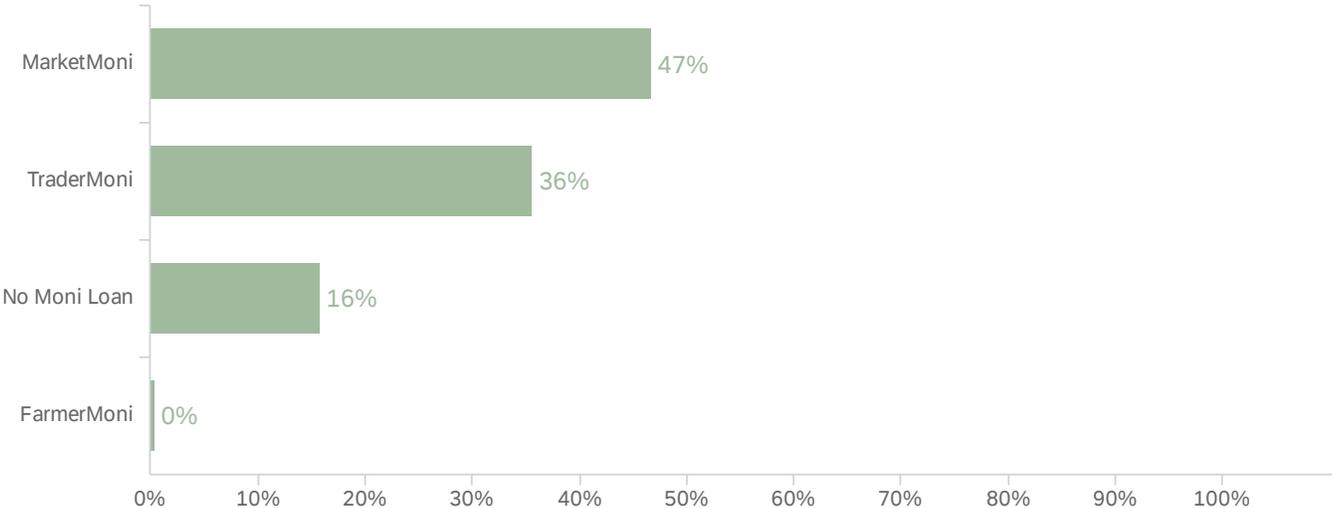
Recipient Status by Gender



GEEP Product Type (Database Response)

(n = 1,226)

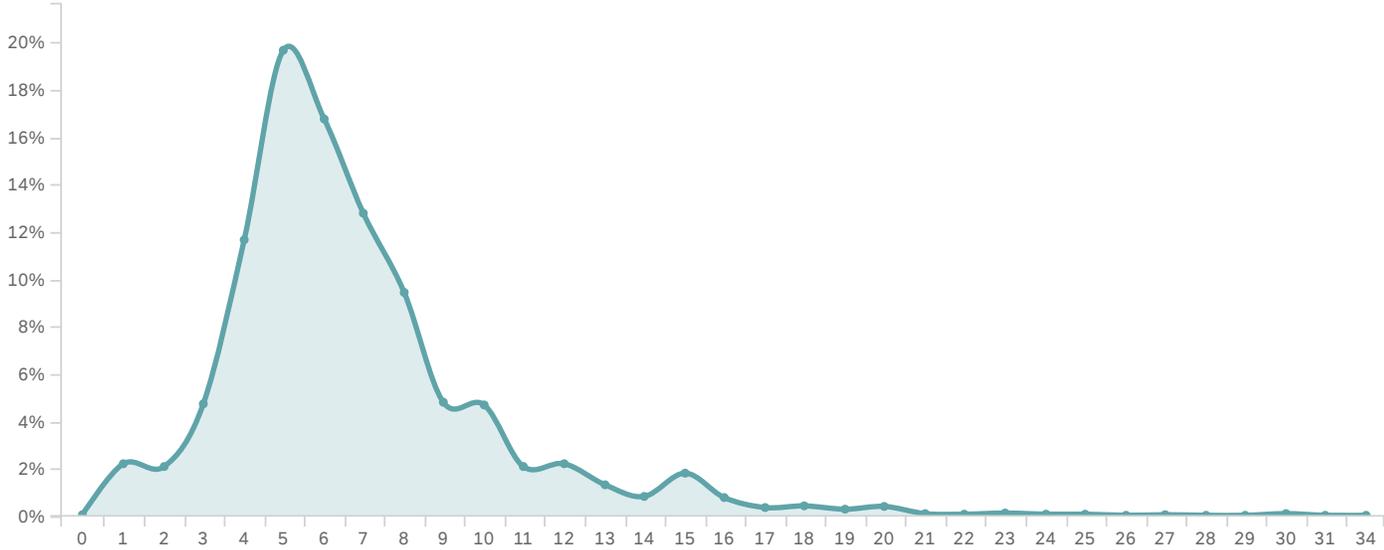
Starting in round 6, we utilized GEEP's product status for clients, which reported that **47% of those surveyed in round 6 received MarketMoni loans**. We were surprised by the number of clients who said they did not receive a loan at all from GEEP, but were on the list of MarketMoni recipients. We will enhance our product segmentation and continue to track the discrepancy between customers' responses to product type and GEEP's database.



Household Size

(n = 4,270)

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



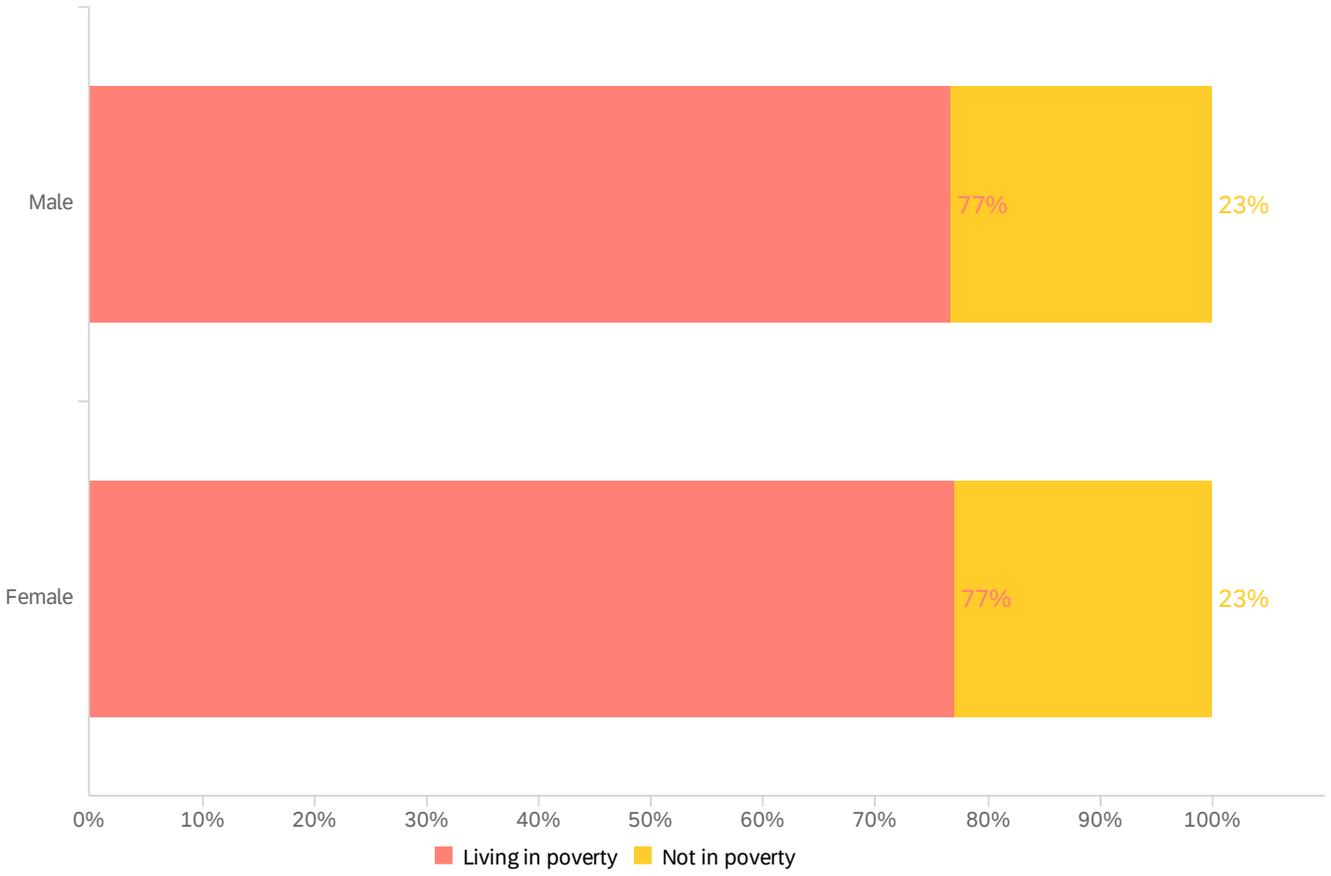
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 4,302)

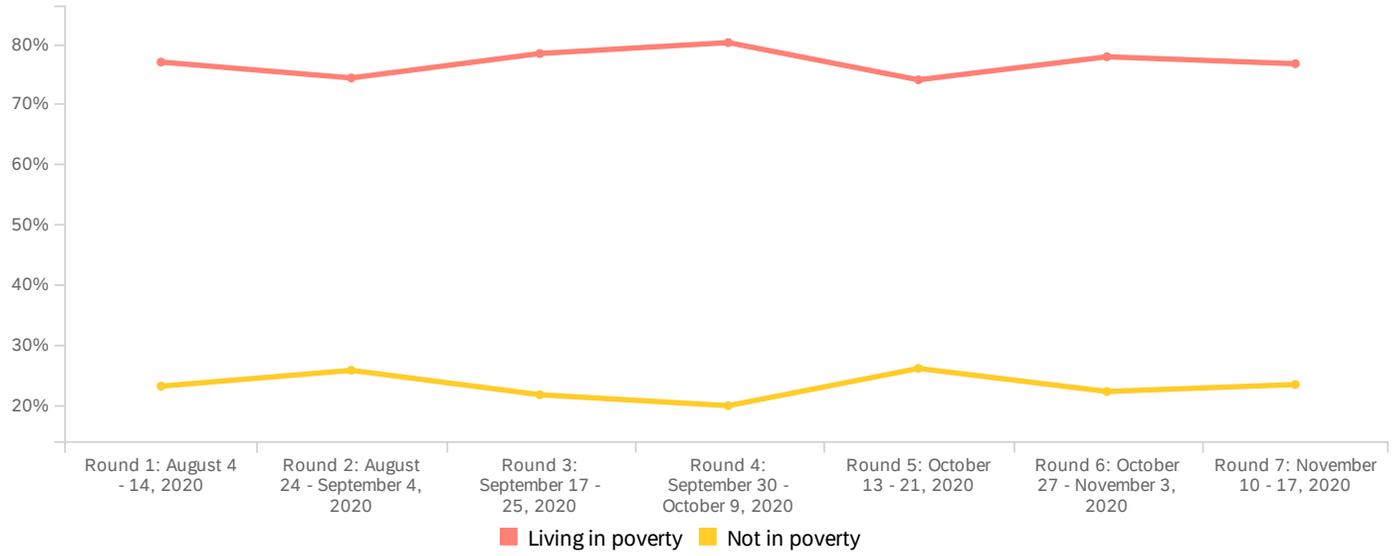
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 77% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



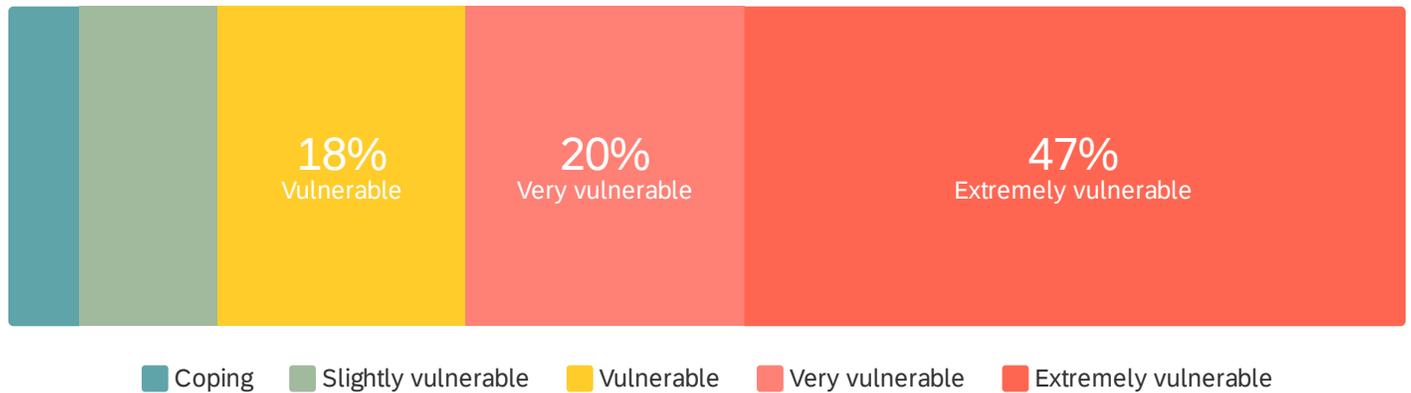
60 Decibels Vulnerability Index

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

It is made up of four key themes:

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

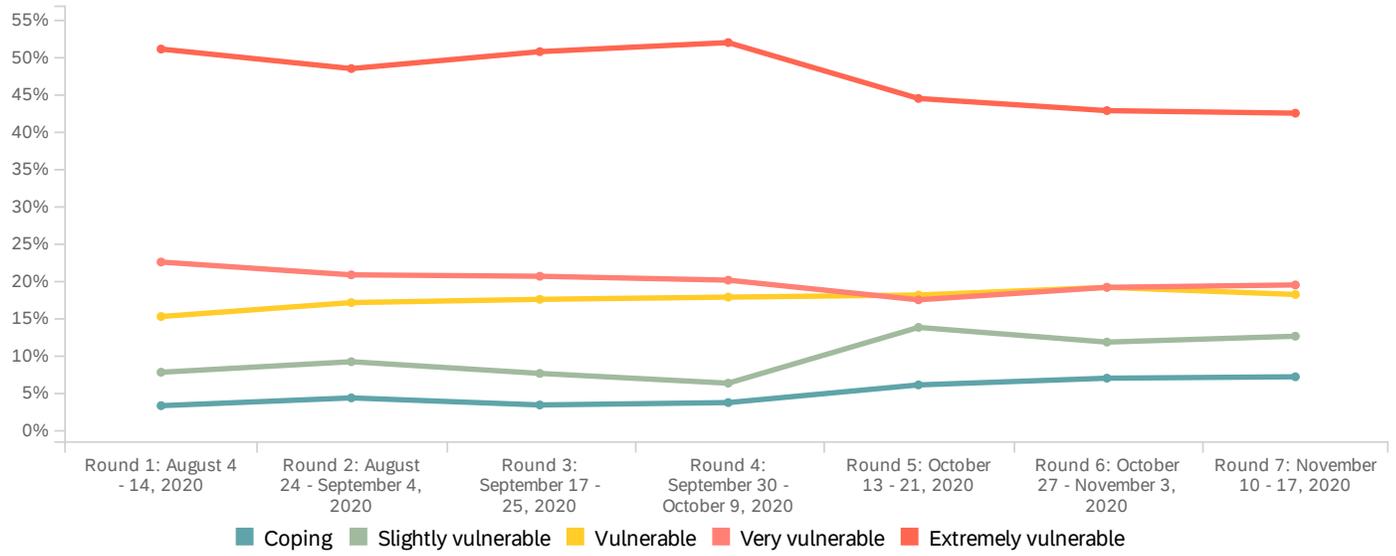
Insight for GEEP: GEEP is serving a vulnerable population. Overall, 68% of respondents are vulnerable, of which **47%** "extremely vulnerable."



Vulnerability Category by Gender



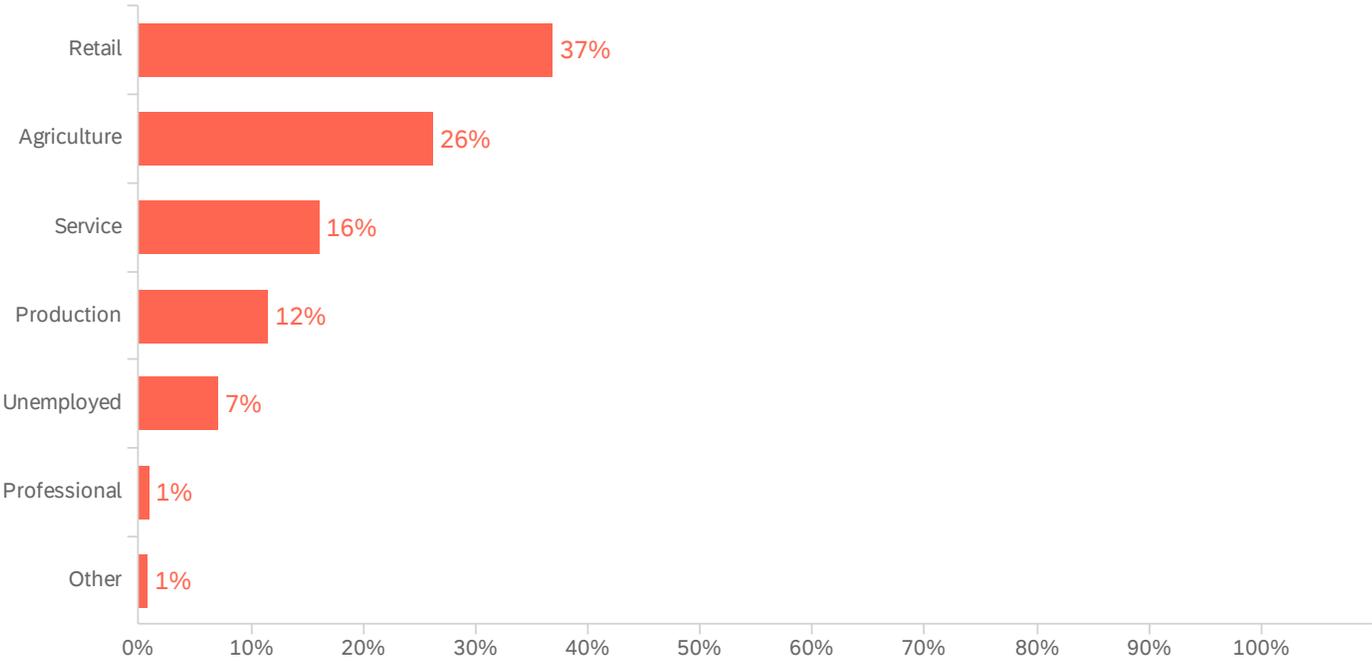
Vulnerability Category by Round



Employment Sector

Q: In the last month, what was your main source of income/business activity?
(n = 4,299)

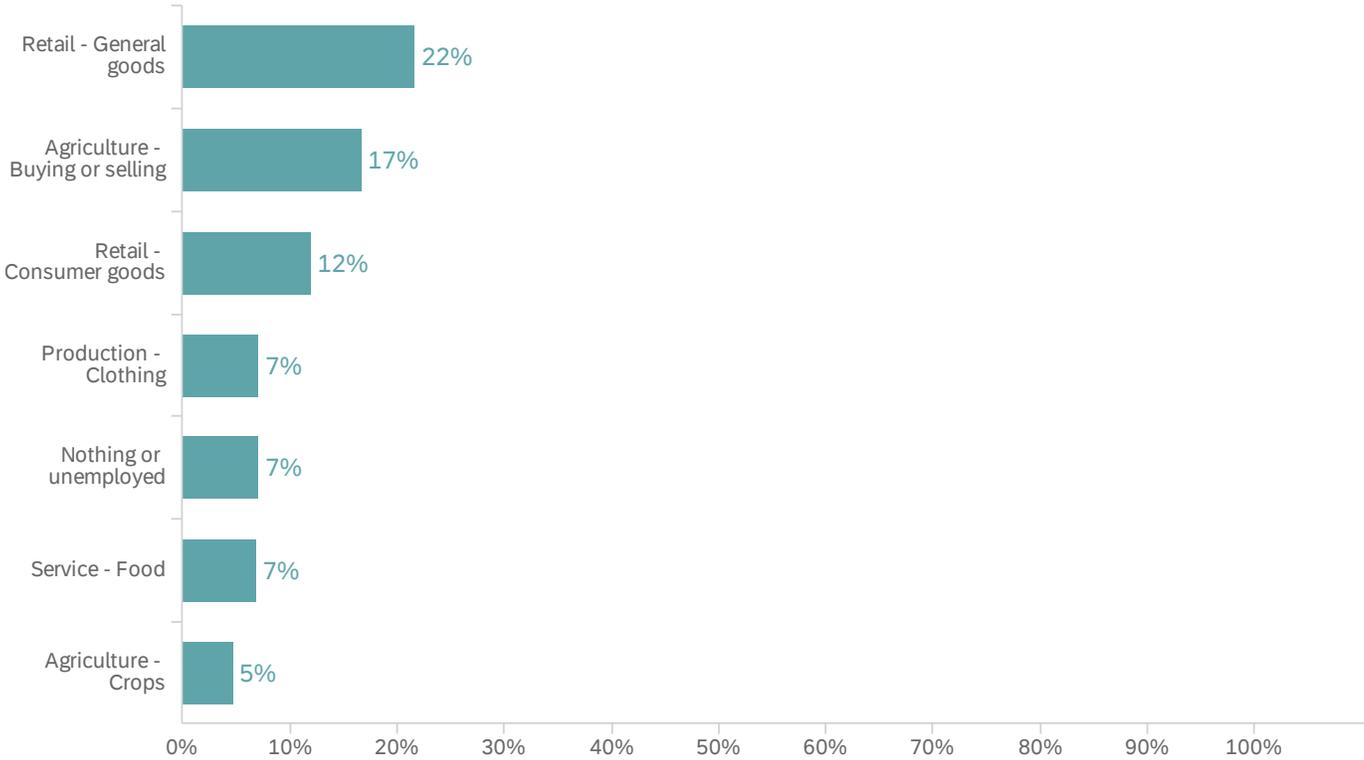
Insight: Retail is the biggest sector among GEEP customers: **37%** work in it. The second largest is Agriculture, accounting for **26%**.



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 4,299)

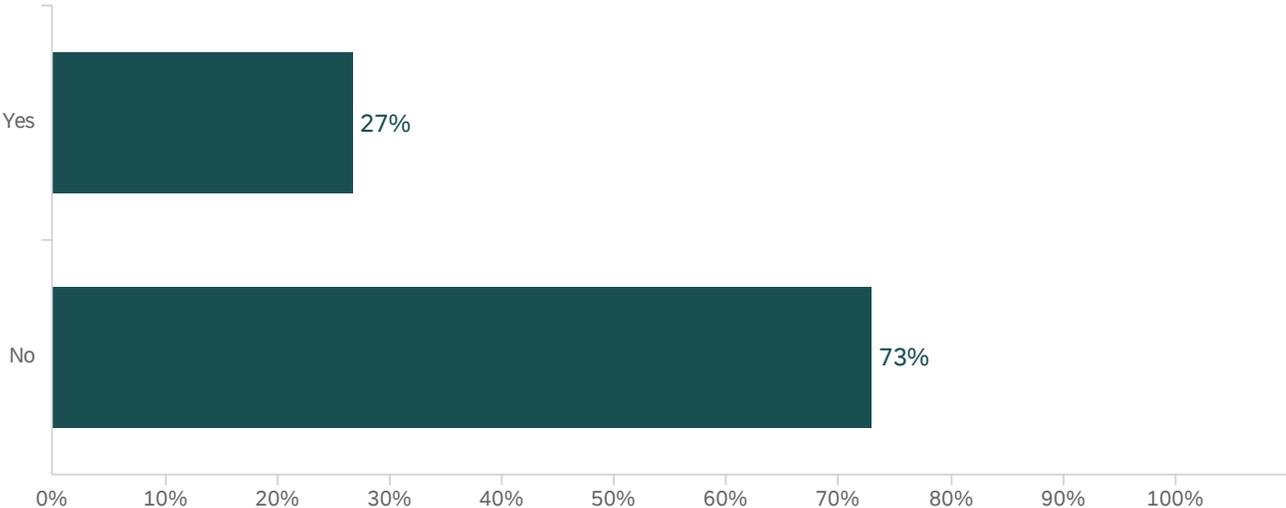
Insight: The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (22%) and consumer goods (12%) segments, and agriculture, buying or selling of fresh produce (17%).



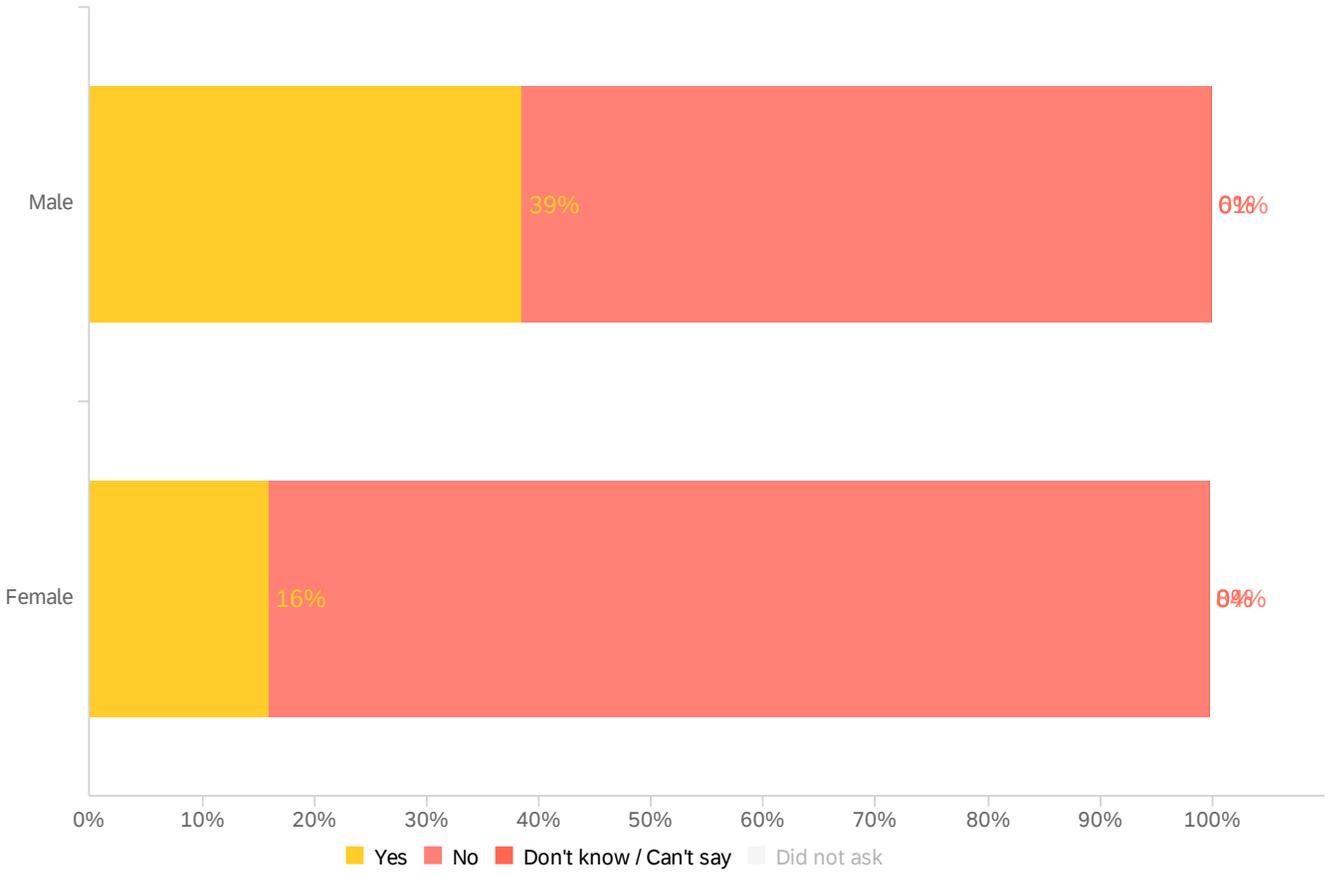
Existence of Employees

Q: Do you have employees?
(n = 4,023)

Insight: Almost three-quarters of respondents do not have any employees. However, GEEP customers appear to be less likely than non-loan recipients to have employees: only **26%** of loan recipients have employees, compared to 31% of non-loan recipients. Male respondents are more likely to have employees, with 39% responding that they do have employees, compared to 16% of females.



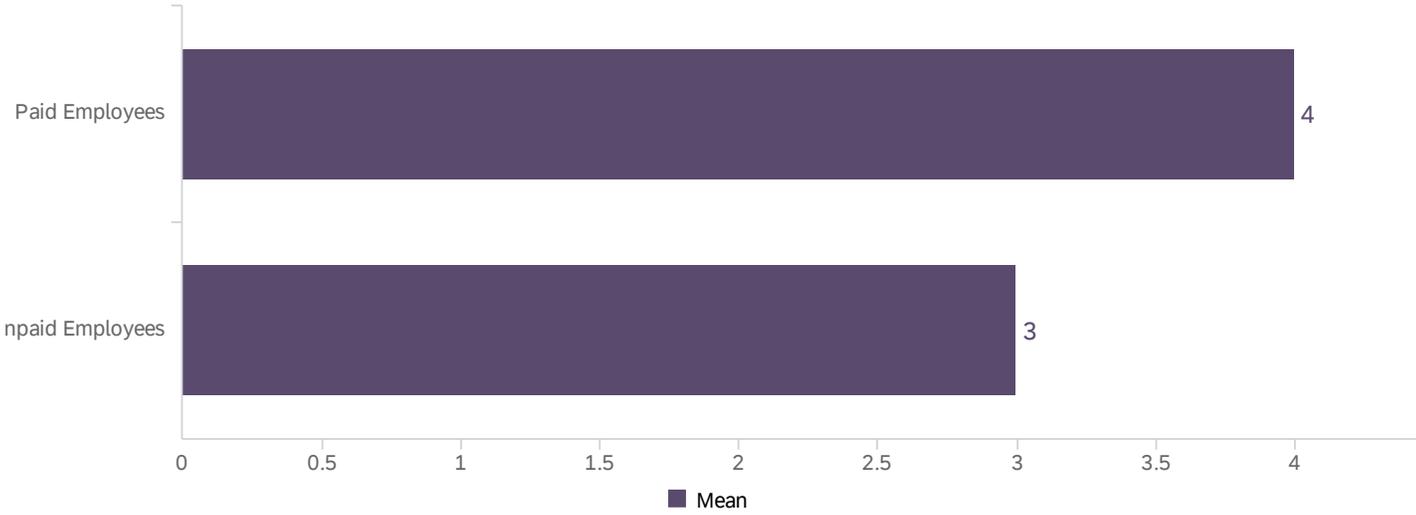
Existence of Employees by Gender



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 1,079 respondents who have employees) (n = 1,079)

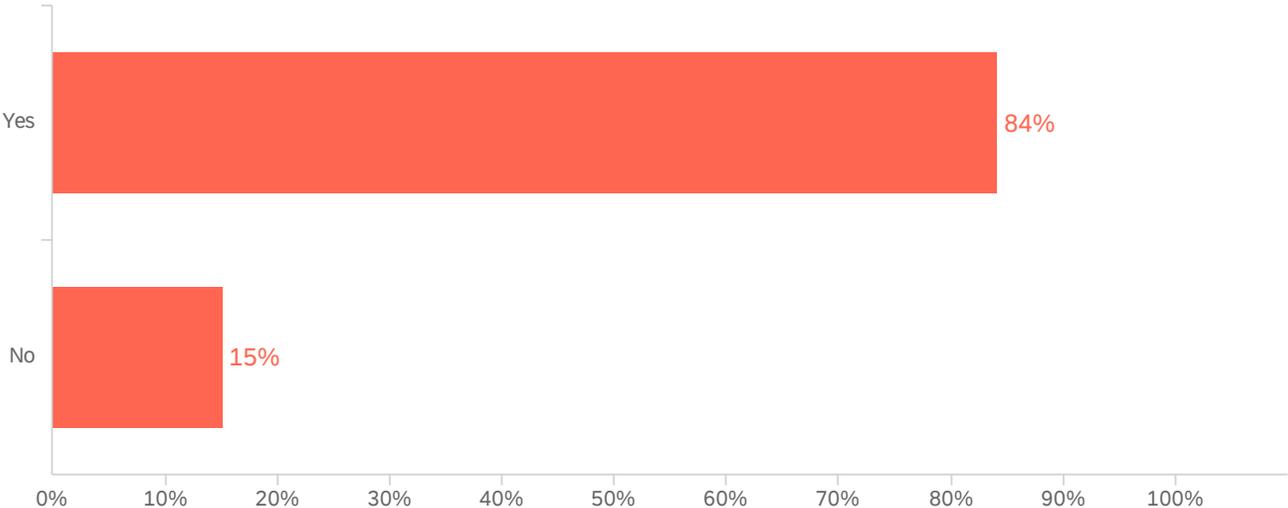
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



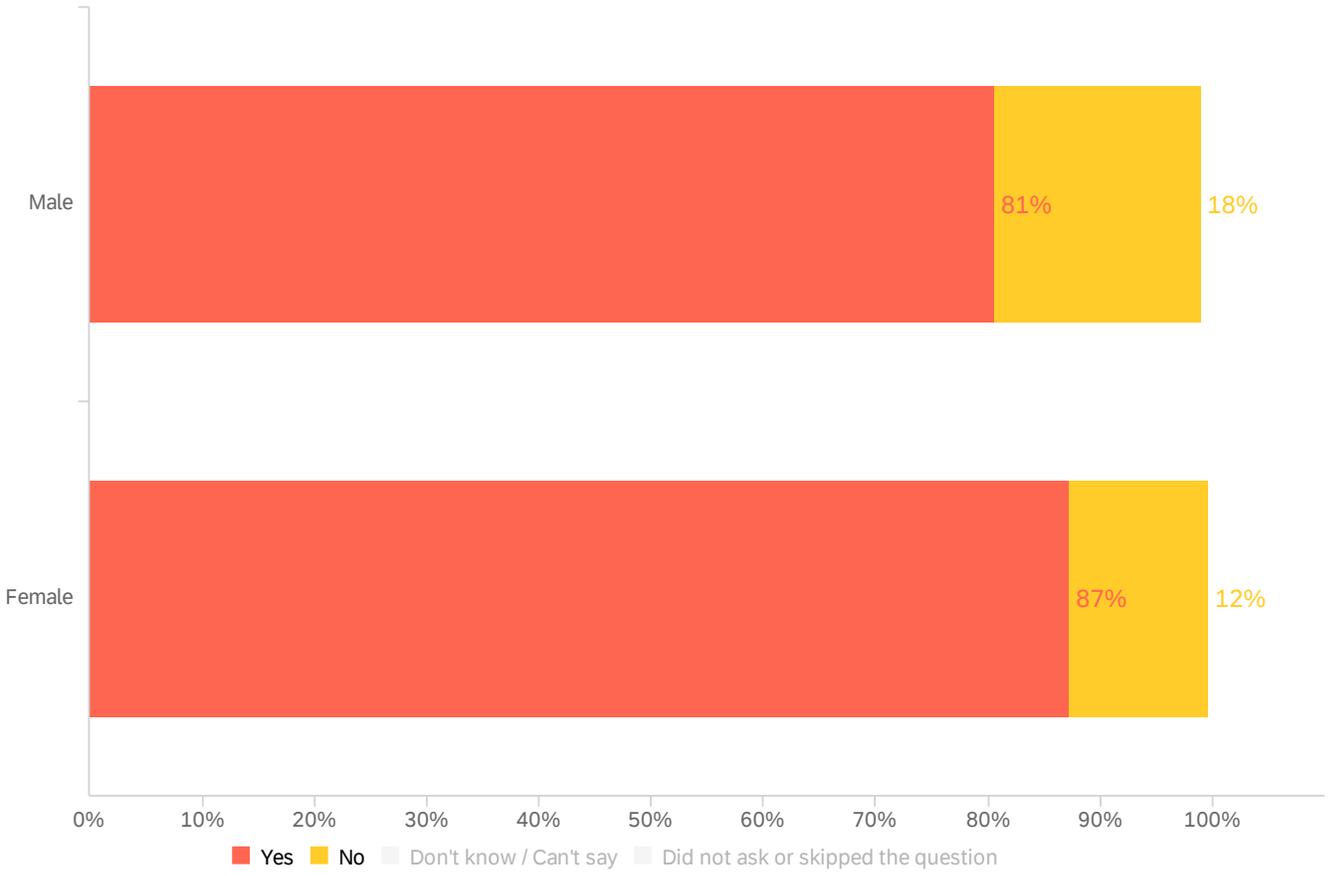
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 3,047)

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



Usage of GEEP Loan for Main Income Source by Gender



Awareness Level of COVID-19

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

(n = 4,302)

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



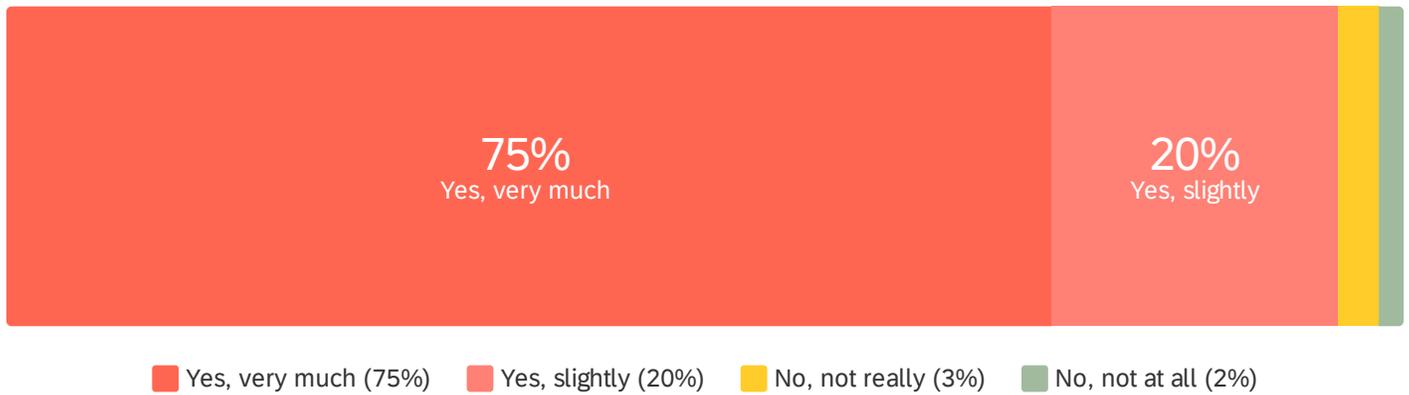
■ Yes ■ No

Concern Level About COVID-19

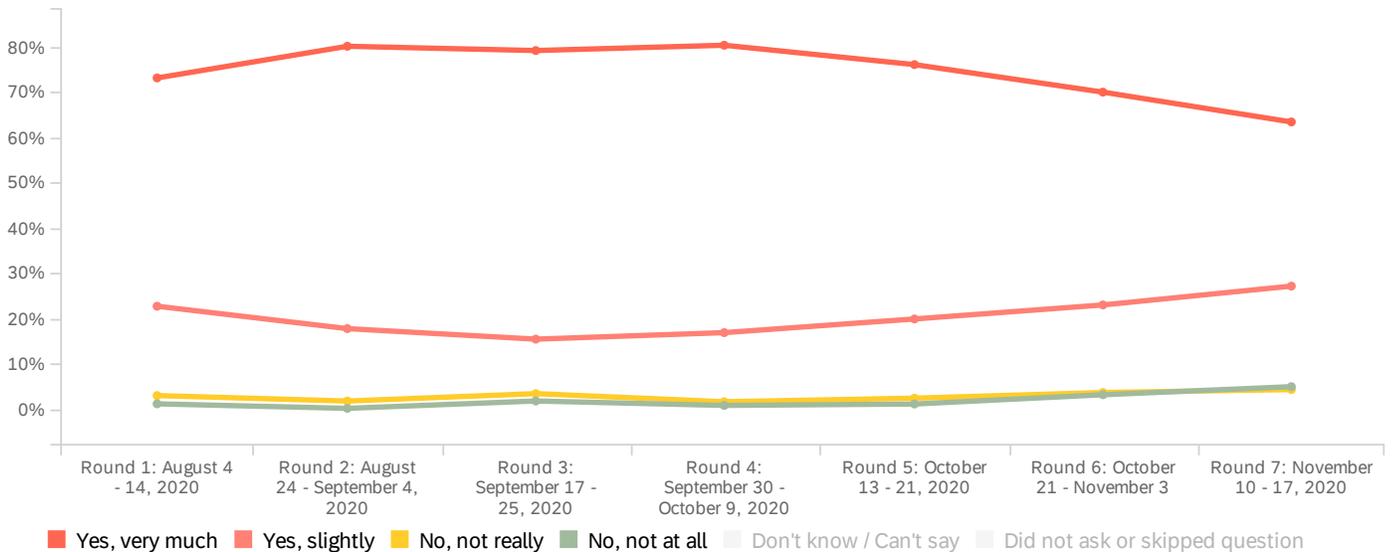
Q: Are you concerned about coronavirus or COVID-19?
(n = 4,302)

Insight: Concern levels among respondents remained high, with **75%** "very much concerned". This is higher than both the September 60dB Global Benchmark of 38% and the West Africa benchmark of 64%. For comparison, the East Africa average is 56%. "Very much concerned" customers in round 7 was at its lowest level, of 63%.

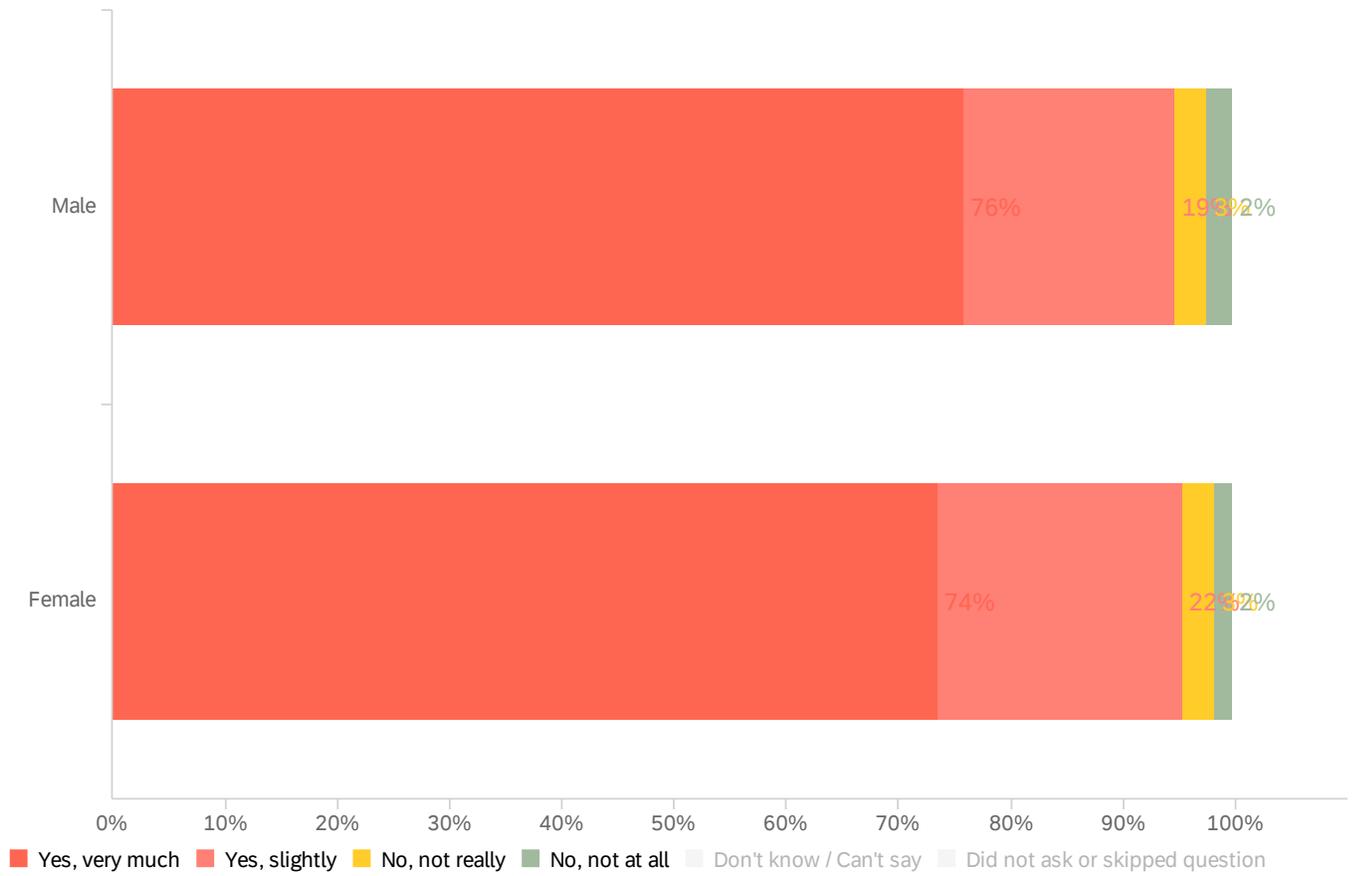
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 87% answered that they are "very much concerned".



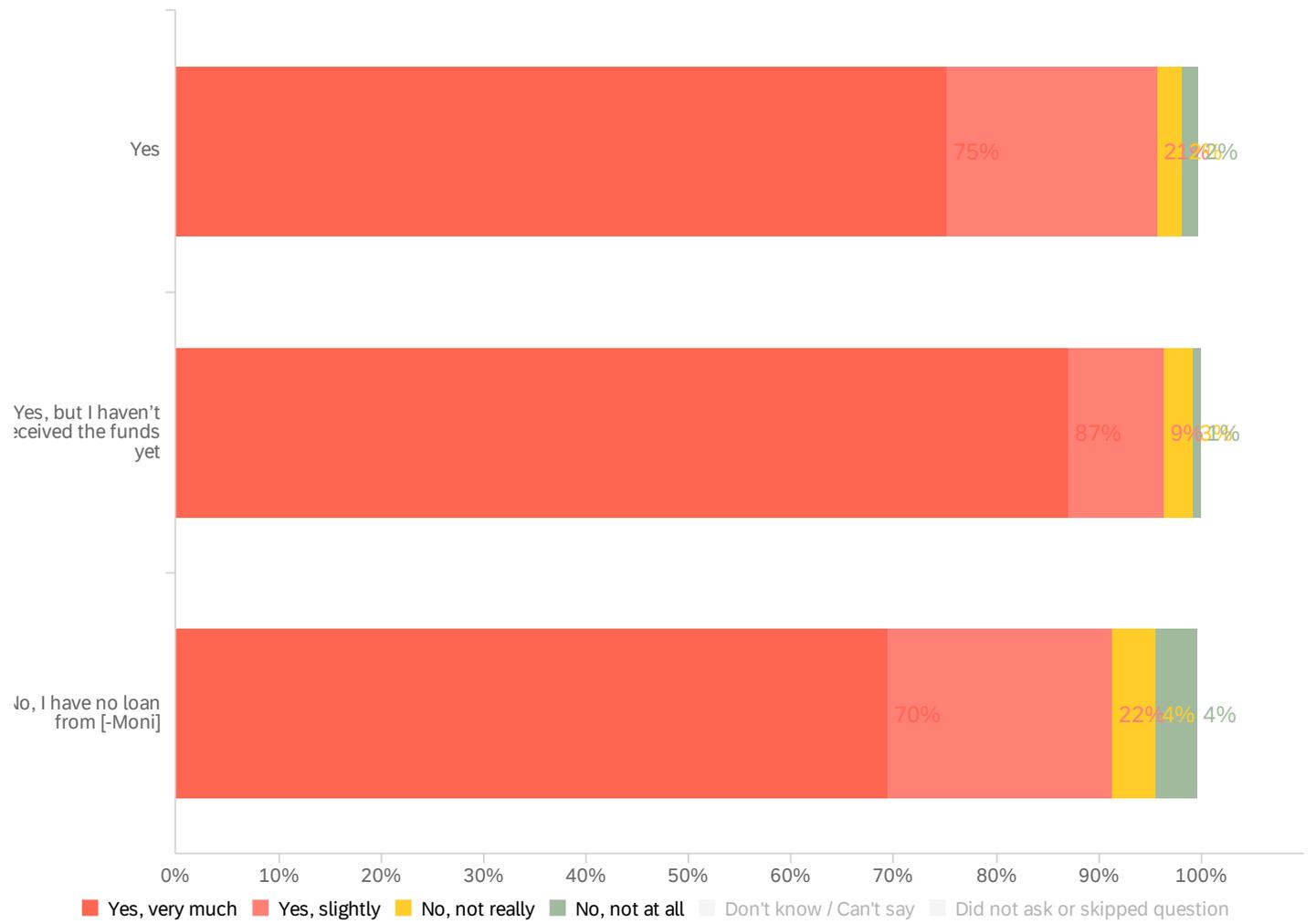
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

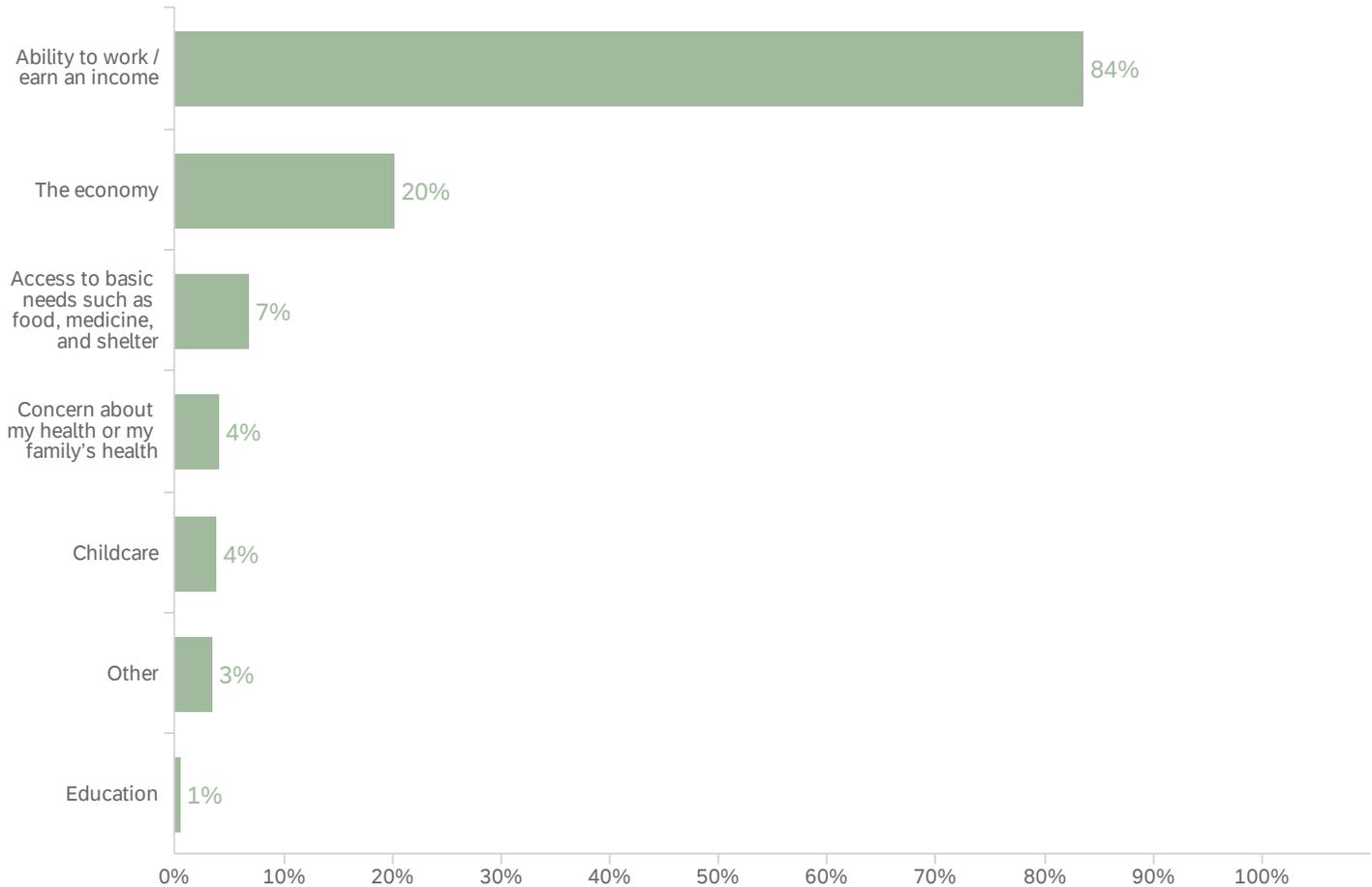


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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

Q: What is the primary concern you have related to the coronavirus right now?
(n = 3,471)

Insight: Respondents overwhelmingly were concerned about their ability to work and earn an income, with 84% expressing this as a concern. This mirrors the responses in rounds 1 and 2, where the most commonly expressed concerns were around business decline, negative lockdown impacts, and income getting worse.



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

I was unable to do my business and there are no longer customers because the economy itself is not friendly now

It affects business badly and couldn't sell my goods in shop they got expired before the lockdown was relieved, and I have lost so many customers.

My major concern is the different things we have to do in trying to protect our self and the hike in everything now

It affect my work so much business is just door people are not patronizing me and the ones that came are buying on credit, the economy is just terrible.

It has adverse effect on my business. My business is struggling

I am worried about my health, I have been sick for a very long time now.

Nothing serious just that it has affected the economy so much there's no money in town and business is very bad.

It really affect our business because before corona started, things were still okay but since it started, the price of everything has increase. During the lockdown we were at home, but noe that the lockdown is not fully relaxed in Lagos market, it is hard to get goods to the market because it is one day on one day off.

The nature of the business i do was really affected by the Covid-19 as during the lockdown people were looking for money to eat and not to wear clothes

Am concern a lot. Our business is affected a lot. There was no movement and sales during the lockdown. We could not sell our goods. Everything is now costly.

It has affected our market people don't have money to buy our goods. Everyone is complaining of no money.

The corona virus did not get to my state, as it was COVID-19 free so we were not affected by the closure and the restriction in movement in my state

i am not concerned about this Corona Virus at all, cause it didn't get to my side and i know it's the whites people disease

The coronavirus has affected me so much people are not patronizing me like before. During the lockdown I spend most of my capital and it has affected my business right now.

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

My concern is that there is no money and there is no sales. Am at home today because I am tired and need to rest, we are just going there is no much, no patronage like before.

during the lockdown we were not allowed to go out , though since the lockdown was eased daily activities have been back to normal

It is very bad I'm just starting from square one during the lockdown I spent most of my capital and some of my goods got stolen.

My own concern is that there is no sales since corona virus started and the price of everything has increase.

It doesn't allow us to work since it started because of the movement restriction. There is no sales. We could sell our goods during the lockdown and we spent all the money we have because we have to eat.

Since corona virus started business have not been doing well because there is no sales. There is no enough money to do business again.

May God make things easy. Corona virus has spoilt many things. It affect everybody, even to eat now is not easy. Things are tight. There is no sales and we are just managing.

It slow down my business a lot people don't have money to patronize me again. The economy is so bad.

I have lost so much money during the lockdown. I borrowed money to do business and I can't pay back it was such a huge loss for me all due to Corona virus.

Since this Corona virus matter started my business has not been improving it has been from one debt to another.

It is subsiding already but I'm yet to recover from the loss I incurred during the lockdown

It affect business because things are costly. The goods we buy has increase in price and there is no sales. When corona started we couldn't open shop to sell anything, now again no patronage like before, so it affect us.

We pray that corona go so that business can moving. There is no sales and no money in circulation. During the lockdown most of my goods got expired. Things are not like before again.

People are complaining that the size of food has reduced but I have a choice because the price of everything has gone up

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

Business is a bit dull, not really moving like before the pandemic but we thank God for everything

The number of people patronising me has increased compared to before the lockdown, the business is improving everyday

There is not enough money to buy goods because customers are not really buying, so the business is just moving slowly

Though the business is really moving fast but it is better than when there was lockdown

Except for during the lockdown when everybody could not go out, business has been moving well

Due to the high price, it has been hard for me to import goods, the dollar rate is really affecting things

During the lockdown, most of my goods got spoilt so I had to restart the business which has not been easy

Financial situation of the country is down naira does not have any value economy is in a bad shape

The problem with my business is my primary concern capital is down we eat from the capital

My education have stopped I'm in level 3 when the lock down started I would have completed my degree but schools are closed

What concerns me is business all business have go down before you can start a good business you need a big capital and my business is small scale I'm just managing

What concerns me is how the financial situation has turned out to be no work business is not running well no customers

Poverty no money financial situation is down everything is expensive economy is in a bad shape

Business is down no customers even if customers come they want me to work for them on credit

My business is down my financial situation is really down people are buying on credit no profit

Economy is down financial situation is really down we are suffering no money

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

Though I was concerned some months back because of low patronage but now I can say am not anymore because of the way my customers are now trooping in to repair their motorcycle or machines

We have no money for school fees food is expensive no money life is hard

During the lockdown so many of my customers could not make payment on time for the items they buy from my store, and this is really affecting the capital business

we did not open the shop for up to 6 months during the lockdown, i could not travel down to Lagos to my goods as normally i go lagos every two weeks

The impacts of the coronavirus is affecting businesses though it is getting better gradually compared to last 3 months. My business is slightly picking up but still not like before covid-19

Because everything is now back to normal especially in terms of income, at least it is better now

I am not really concerned about anything because sales has improved tremendously, things have started getting back to normal

My main concern is that there is no capital (money) to do my business, I only gets goods on credit and pay after the goods have been sold. Which normally give me little profits to cater for my family

I was so much concerned about the drop in sales which really affected my income since we came back from lockdown but thank God there is a slight increase in my sales within like past three days now

My major concern is how to start my business again because it collapsed

I am not really concerned about anything for now because my business have started picking up and improving at the moment

Since the virus the issue has not been the same sales has dropped and customers claim there is no money

It has make everything to be costly, particularly for me the prices of chemicals that am using for my farming business is now at very high prices which is affecting my outputs as a farmer

My major concern now with the whole situation is that my income now is very low

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

My very primary concern is how it affected my business making sales drop in a very huge way such that till now we have not picked up till now

No money to restock my shop, so I cannot run the business the way I want

Since the lockdown was eased, business has been slow and there is no money like that again

It is costly to buy goods because the price of everything has doubled and not many customers are buying

My major concern is that customers complain they do not have money to buy that things are too expensive

My shop was closed for so many months and even when we were told to open back, my business was still not functioning well

Schools have been shut down which has disrupted education because of the Corona virus, even now that schools are suppose to reopen the universities across Nigeria are on strike.

as of now we don't have any capital, people are not patronizing the business because of the financial constraint in the economy

I feel healthy and strong and I'm doing my business without any problem.

The increase in price has really affected my business because I dont have enough money to import goods

High price is making it hard for me even customers are not really buying because everything is now expensive

Things have been really hard since the lockdown was eased, I dont have money to buy goods to refill my shop

The high price has made it hard to buy things because the money is not up to anything

Though there was no market during the lockdown because people were unable to go out, things are better now

Presently where i am staying everything is okay, food items are quite cheap so I'm not really concerned about the corona virus

There's no money to spend, food items are now expensive. The quality of goods my capital can afford is no longer the same

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

Since i am not infected with the virus,i trust in Allah that i will not be infected, because he's the only one that can deliver and protect me.

I was basically at home during the lockdown and even when it was eased my business was still not moving well,

I'm not really concerned about the lockdown in any way. All i am concerned about is getting a job as i am a computer literate with no job

I lost my source of income as a result of the lockdown because i spent all my business capital on feeding, now i hire Tricycle every day for commercial purpose before we can eat at home.

I don't have any symptom of Corona virus and i adhere to washing and sanitizing my hands, wearing a face mask and maintaining social distance.

The restriction of movement and the forceful use of face mask has really been tiring, i don't like it eventhough they said is to protect me from the Corona virus.

I am free to go anywhere i want to without any restriction and i am healthy.

Everything about Corona virus has subsided since we can go anywhere now without the fear of contacting Corona virus.

Covid-19 has really affect our business and no income and things are expensive

my primary concern is that things are expensive and the economy was badly affected and during the pandemic schools are closed down

my concern is that during the covid-19 no income and food is expensive

during the covid-19 things have changed in the aspect of our business and food are costly

I am really worried about my children's education because they are yet to resume school

It has slowed down my business, it is not generating enough money unlike before the pandemic

Despite the price hike, business is moving slowly unlike during the lockdown when there was no market

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

Things we used to buy at a lesser price is now costly in fact it is double the former price

The cost of everything has doubled and it is affecting sales because there is a limit to what I can afford

It has reduced the number of customers that we usually have, many people are not really sewing clothes

The covid-19 has affected my business very much as there's very few passengers that are willing to hire my services which has lowered my income very much and now people prefer cheaper means of transportation as they don't have money like they used to.

It has affected my business because sales of goods has dropped since it started. I stay in Kogi state and our government didn't observe any lockdown rules but where I travel to buy goods, especially in Kano, goods are very expensive, it's not the same like before. Marketers don't agree to give goods on credit anymore, except if you have the money to pay for it.

As a business man, I used to own a betting shop but due to the covid-19, all the sport games were postponed, as a result I lost a lot of business opportunities and customers too as I had to close down the shop. And since I closed it down, I have not been able to re-open it again as I don't have the capital to do so. All my capital was spent during the lockdown on family expenses, especially feeding my family.

I believe that whatever happens to me has already been predestined by Allah and if I get infected today it's the will of Allah, and I'm not bothered by that at all but just to pray that may Allah heal those that are already infected with the Corona virus.

It has been hard to buy food for the family as it has become very expensive and as schools were closed down for many months due to the pandemic, there has been no sales except recently that schools has resumed. So we are slowly making an income again. There has been no capital coming in while schools were locked down due to the pandemic, so we lost a lot of money that could have been made from sales.

The Corona virus is so rampant not only in Nigeria but all over the world, even though I'm taking all the necessary precautions like washing of hands, I pray it will not come close to me and my family.

Praise be to God the virus is almost gone because the infectious rate is low, since the restrictions has been eased up and we are back to our normal activities.

The Corona virus is in Nigeria no doubt about that but I always make sure I adhere to all protocols like using hand sanitizer, face mask and social distancing.

Because there's no high rate of infected persons in Barno state, and we have taken all the precautionary measures like wearing of face mask and social distancing of 2 metres, I always avoid crowd.

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

I'm not really concern about Corona virus because i find it hard to believe that the virus exists and I'm yet to see anyone i know infected with the virus, the Government is not being truthful with us about the situation.

Though the virus is still in the country, i know that with proper adherence to the protocol especially with my children we would be fine, nothing will harm us.

I am healthy and not infected with the Corona virus and i don't wish to be infected. I don't have any concern because God has heard our prayers and reduced the rate of Corona virus infection.

I now know better on how to prevent myself from the virus because i learned that i maintain hand hygiene by washing and sanitizing, wearing of face mask and social distancing. And my blood sample has been tested thrice and all are negative.

Because i know there's a way i can prevent myself from the virus by wearing a face mask, washing my hands and maintaining social distance, the fear of the Corona virus is no longer there.

Since the covid-19 started,business has not been moving well as goods are very costly and customers buy less goods compared to before the pandemic. I used to travel to lagos often like two or three months interval to order for new goods but sales have been low and cost of transportation has increased,so I travel less now. When I need goods now,I order for it without checking it out if it's good quality or not and it's weigh billed to me.

God has protected me from the virus because i always use my face mask, even now as we speak I'm wearing my face mask, and I also maintain social distance.

I I'm not concern at all because my sample has been tested for the virus and it was negative, and i have been adhering to all protocols like wearing of face mask, social distancing, washing of hands regularly and sanitizing.

God has been faithful to me and my family, none of us is infected because we are all healthy, and because cases of Corona virus infection has reduced i am not worried at all.

I have not seen anybody close to me being infected with the virus, i am healthy so also are my family members. I am happy that the lockdown has been eased up, i can go to the farm without restrictions to harvest my crops.

My family and i have not been infected because we have adhered to all protocols like social distancing, hand sanitation and social distancing.

My family and i have adhered to all protocols like washing of hands, social distancing and wearing of face mask, and also because the restriction has been eased up it means things have subsided.

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

I have no concerns actually because business has been good even during the lockdown, my customers used to call me to bring to them what they want from what I sell.

I have adhered to all the protocols needed to prevent myself from being infected like the use of hand sanitizer, wearing of face mask and social distancing, i don't have any worries concerning Corona virus.

I am grateful to God for reducing the number of people infected with the virus, i am healthy but i sympathise with those that have lost their loved ones to this virus.

I am not concern because I've not been infected, and I'm healthy.

I'm not really concern about Corona virus but sympathise with those that infected or lost their loved ones to the virus

The problem I have mostly about the pandemic is that there's no food and the ones in the market is very expensive. As a result of the pandemic,there's no money,there are no more customers like there were before and business has also not been moving smoothly. I've not been infected by any disease but the disease that has me worried is not having any food to eat. After going to work or farm,there's very little amount of money that is made from sales or work.

There are a few cases of Corona virus now, it's not as rampant as before because market and schools have been reopened.

The financial situation of our country is down I own a school but I have to close it due to the lock down I've not recovered until now income is low

Capital is down because of corona if I go to the market I don't make profit only loss

The covid-19 has caused the price of food items to be very expensive in the market and it has reduced the quantity of food I can buy for my family to eat,as there's no money like before anymore. As I don't have a job to assist my husband financially,we manage to eat the little we can buy.

I was unable to go to the market and practically spent all my capital on feeding my family

The effect of covid-19 on my life has been much because my business has not been moving like it's supposed to since the pandemic started. Also,I stay at home now as I can't find a new job after I lost mine because people were not buying soft drinks like they used to and my business depends on "turn-over"(i.e like borrowed money that has to be paid back when sales is done.). But I couldn't make sales as there were very few customers so I could not meet up with payment because I also used my profit to feed my family and that's how the business collapsed due to lack of capital.

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

Talking about corona virus it has really the economy and also our income and also food is expensive due to the pandemic

my concern is that it really affected me because I sell food to children in school but during the pandemic schools are locked down with that no income for me

covid-19 has affected the economy and also schools are been locked down due to covid-19 pandemic, during the pandemic things are difficult such as income, food due to no movement

my concern was that business was not moving and no income,

corona virus has affected our businesses and also things are becoming expensive always and during the pandemic that where was no movement it affect our social life style, things are not like before

it has really affect the economy globally and also business is not moving and things are expensive, during the pandemic everything went wrong with that it affect my income and my children education

There is no money in circulation. We are just hustling. To eat is not easy and to finance the family become problem. We had to spend money during the lockdown and there is no enough money for business again.

my main concern was that business was not moving during the corona virus pandemic and no movement so I was affected in the aspect of income and food

It makes market goes down. No sales at all. There was movement restriction for some time before it was relaxed, during this period we could not get supply nor supply to our customers. The price if goods has increase and all these affect us.

Corona affected our capital and the business as a whole. There is no patronage. It has affected everything. By this period of the year there would have be changes in patronage but that is not the case now.

A lot of things runs down. Work does not go smoothly. With the nature of my work, if there is no party, there is no work and you know there was restriction on party for some time and this affect our work.

Our economy is not good and people are hungry. We need money to do business. Corona doesn't make market to move and customers buys on credit this days.

My concern are many because corona crash everything. Business does not move well, there is no money to run business again. During the lockdown, there was movement restriction and we spent all we have while at home because we have to eat.

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

I am not infected with the virus and i don't know anyone that is infected, but my biggest concern is the lack of money because there's no the construction site where i worked have been closed temporarily.

I lost my source of livelihood as a result of the Corona virus lockdown, I'm now unemployed and it has not been easy paying my bills.

I used to sell clothes but since the pandemic started my customer patronage has been very low, so i had to concentrate on my farming

My income has drastically decreased because i lost my main source of income as a result of the Corona virus lockdown, and i don't have the capital now to reinvest in the business.

Business is a bit dull, no market and the high price is also making it harder for people to buy

I spent all the money i have been saving to purchase my own Tricycle during lockdown, i earn my income now by hiring a Tricycle for commercial transport service on a daily basis, after payment what i usually take home is not enough to cater for the needs of my family. And now i don't have the money to buy my own Tricycle.

It has not been easy because the high price has reduced the volume of sales we usually get

The price of everything is higher now and I have spent all the money I have during the lockdown so I dont have money to buy goods

The price increase is really affecting sales, the quantity of foodstuff I sell has gone down

Though things have started improving gradually, but business is still slow compared to before the pandemic

The price of sewing materials have gone and many customers are not patronising like that

The high is really affecting my business because customers are not buying again like before

As a result of the pandemic,there is no money to be made in the business as the number of customers that used to buy fish from me has decreased because customers complain that it's too costly and they don't have money.

The economy has been bad since the pandemic began and it has resulted to an increase in price of goods in the market. Customers don't have money anymore to buy goods as they only buy just a small number of goods.

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

There're no jobs anymore as a result of the pandemic and feeding my family has been hard as there is no money anymore. The cost of food is very costly since the covid-19 caused a high demand for food.

As a result of the pandemic, goods like clothing material are very costly in the market and I can't buy the materials to sew it for advertisement or sell because there it will not be profitable as customers don't have money. So, I work on demand now because there are less people that patronize my business unlike before the pandemic.

Customers don't patronize my business like they did before the pandemic as most of them now prefer to cut their hair, wear wigs, buy hair products and wash their hair by themselves because they complain that there's no money and to make their hair in a hair salon is costly.

The lockdown affected my business I don't even have capital again I spent most of it during the lockdown.

During the lockdown, we were unable to go out, unable to go to our shops nor the market, it has really affected my income

The coronavirus affects my business a lot, people are not sewing clothes, they rather buy food for survival.

I'm concerned about the way markets we are locked, even up till now we still have to split the days we come to the market. Some set will come from Monday to Wednesday while others come from Thursday to Saturday. This system is not helping us, we are just trying to survive.

I'm not really affected by the pandemic, financially and health wise I was not affected. Everything is moving well

I used to be an event planner but due to the pandemic I had to change my business into a security personnel. One of the major effects this pandemic caused is that it slowed down my business registration process with the corporate affairs commission (CAC) as there were not opened during the lockdown but thankfully we are striving

I don't know about it except that they lock us indoors for about 4 months.

The business is not moving due to the COVID 19 situation we are facing and the inflation in the process of goods.

The sales turnover of my business really went down during the lockdown due to people's complaint of lack of money

The Corona virus has done a lot of damage to the economy by increasing the prices of everything especially food stuff, it is very difficult to feed even now that is harvest time food is still expensive.

I am not in anyway concerned about the lockdown, my business is going well and I am doing fine

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

I'm concerned about the health of the people, no one is safe so we just have to follow health workers guidelines.

Because my business is have challenges now because of the the Corona virus restriction,we cannot operate beyond 6pm and that's when business is at its peak i have lost lots of opportunities to make more money, it has affected my income negatively.

It is a reason there's no money in circulation, no customers because people are not doing party

Business is not like before, though I sell food items but now goods are expensive to buy and also expensive to sell to customers.

I don't have any concern at all because my children and i are well protected, i make sure they wear their face masks to school, wash their hands at school and when they returned home, and we hardly grace occasions these days just to maintain social distancing.

My concern is how not to contact the virus. I have to wear face mask throughout the day and it's not convenient for me.

Because i am healthy and i feel strong, I'm always wearing my face mask for protection.

My major concern is the high costs of buying goods and the low patronage which has affected my daily income

The restriction is not good for business, I have been struggling with my business since that time.

I have lost a lot, I am into poultry, so I had to sell out birds, their feed got expensive, we couldn't travel to buy or sell, in fact, we had to write to our association, Poultry Association of Nigeria (PAN), to give us pass so that we could at least sell our goods. I couldn't keep all of them, they were laying eggs, not much customers and you know that eggs are perishable, so I had to sell them so I won't lose so much.

It affect everybody. We used to travel to buy goods but those market did not open due to lockdown, so we were just at home because we could not travel. So it really affect us.

My sales got reduced as a result of coronavirus. Customers are not patronizing like before again. And this is due to impacts of covid-19 on people's business and jobs

Corona really affect our work. We are just managing. We could not go out to buy or sell, we were at home spending the money meant for business.

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

Business is not moving like before. I was affected badly because during the COVID 19 lockdown, the goods in my shop got bad, they started peeling off, I sell bags and shoes, they were in the shop, with no air for months, shops were closed.

It spoils a lot of things. Business doesn't move well, we could not travel to buy goods during the lockdown. Now, there are differences but not yet like it used to be before corona.

I don't really have much concerned, only that the rate at which we used to sell before coronavirus have really reduced

It affect our business in many ways. During the lockdown, our goods in stock got spoilt and our capital for the was affected. At the same time we had to feed our children without working, so it was serious. Now again, everything is costly.

I am concerned about it because it is affecting business for me, we have not really opened business very well. Customers are not even buying goods like before. I sell wrapper and cooler, so no much money for now.

It has really affected my business because the sales is at the lowest since the day I started this business. Everything have turn upside down, no sales, no money.

It has not been easy, I was on my way to the market when you called earlier, got there and realised that things have increased in price, things have not been easy and I don't get much profit like before after I deliver my services.

It is making the sales somehow slow. We are not getting much customers like we used to especially during the weekend. Many of our customers are complaining of no money

It does not make market move very well. I sells stationeries but during the pandemic, the students were not in school and they are the ones we sell to, so we could not sell anything then. Now that corona has reduced, there is no enough money to run the business again and we need financial assistance.

Things beame very difficult because of this virus of a thing, our businesses was brought to a halt and it is still not fully back

Everything is clearing up partially. No much problems, it is just that people don't have money to buy what I sell.

The sales of my goods has really reduced compared to before COVID-19 started. The profits I make now is nothing compared to before. The little income we make now is just to keep our souls together

There is nothing left for my business almost down, my fishes and poultry is empty now

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

Everything is still a little normal as before, COVID 19 didn't affect my business so much, my customers are still coming though not as much as before. My poultry and tailoring businesses are still moving, though a little slow just that now, I am more careful on how I spend money because in the market now, things are expensive. For my poultry, I get my feed from a factory here and I still buy at same price.

It has made the prices of goods skyrocketed and this have really reduced patronage. Everything is just costly and we are not finding it easy because of this. Many of my customers are complaining of no money and this no money is also affecting my own income. You can see what mess coronavirus have caused

My concern is that it makes market dull. People could not go to work during the movement restriction. There is no sales and there is increase in the price of goods

My children education it is now going down this shifting I don't like it I'm suffering and they've forgotten most of the things they learn

Capital is down my business is down no customers I stay very late at my shop but no customers

Nothing much to be concerned about, only that everything is now on the high side, I mean both goods and services are now costly despite that our salaries didn't changed, still the same.

My concern is for hike in prices of food item because people are no longer buying like before the pandemic

My business have stopped people are not buying new clothes I used to make them and sell in kano now I can't no one is buying

My concern is about me spending all my savings on food during the lockdown and till now business is still very dull because customers say they do not have money

My life is just in a mess I used to have a big capital I wanted to start my own painting company but because of the lock down I used the money for us to eat now I have no capital

My main concern is that I can't earn my capital is finished before I get work I take long

I was concerned about the spread of the coronavirus because it is highly contagious but we thank God everything is under control. Myself and family are well despite all the shouting of the disease

covid19 came with so many things that has disturbed my business even till now some people are still afraid to gather with people because of fear of infection and me myself am always careful

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

Financial situation is down I'm a small scale business owner people don't come no customers we are just managing

What I am concerned about presently is what this coronavirus have done to our economy in this country especially in the area of businesses and jobs. It affected my business too because presently I don't have any business doing and it is due to this COVID-19

I'm sick I don't have any source of income every thing have stopped for me my kids now take care of me

My children education is my major concern they are not going to school like before they forget what they learned

My concern is that its effects on business, supply is very low I usually have more sales before the Corona virus images.

My business closed down that period we had the lockdown and there was no money all we have we spent and now no savings again customers are not coming like before

I've no business everything has finished financial situation is down no capital

Business no customers no money everything have stopped I'm just managing

It has set my business backward there are no customers like before we're just managing business system armed but at the same time I'm taking appropriate measures of the NCDC

To be honest what concern me is my business it have stop because of corona lock down up till now I'm just managing my capital is 6

Poverty is my major concern I have no money to pay for my children school fees no money for food and medicine

I am concerned about the weight of the business because they have to shut down schools and that is where I make most of my money.

My very concern is over how the prices of goods and every other thing in the country has gone up so much that even customers complain of no money to buy food stuff

Nothing, I'm in the village so I'm not worried.

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

I am worried there's going to be another round of lockdown as I've been hearing in the news. Rules of money bears die during the lockdown and I lost a lot of money. I don't want that to happen again.

It affect everybody's business. There is no money in circulation and we don't have much money to work. There is no sales and everything is costly.

It spoils our business to the extent that we don't have much to do business again. There is no patronage like before and we need assistance.

Corona virus really affected a lot of things but we thank God it is a thing of the past in my state. During that period we had to spend out of what we had in savings and the price of everything is on increase. Things were not easy then, but now there is improvement and customers are now patronizing us.

Corona virus is real but we don't pray for such again. It affected our business we could not work when it started but now we are now working and there are changes.

It affect everything but we thank God that we are alive. It doesn't allow us to work and you know we have to eat, it wasn't easy then because we had to spend money to take care of the family without working.

corona virus really affect my income and also affect the economy during the pandemic a lot of things has happen and tings are expensive

My concern is that money was not money circulating, and food are expensive and business was not moving

My primary is that thing are not moving like before and money is not flowing

my main concern is that of food, during the pandemic no movement, no money and things where expensive

corona virus has really affect our businesses and food are expensive and also my capital was affected

During the pandemic it really affect my income and food are expensive and also no movement

corona virus has affect our income and food are expensive

my concern is that business was not movement and also thing are expensive and also no food

My concern is that no money, no food, business is not moving during the covid-19 pandemic

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

we are really affected during corona virus pandemic no movement, life style was expensive and also income was affected due to business was not moving

My concern is that business was not moving and again schools are been locked down for months, for that alone my income was affected badly

corona virus has affected the economy and during the pandemic no movement, business is not moving, we can go the market or ever walk freely so it really affect us

I just got admission to study my Ph.D before the pandemic but with the lockdown i had to divert all the money i saved for my tuition into assisting my family. right now i am looking for a way to get my tuition

The increased price has reduced the quantity of goods I usually buy to refill my shop

my primary concern is that I was really affected during the covid-19 in the aspect of food and also no money and things are really expensive at that period of pandemic

Before the lockdown i had a large customer base but due to the lockdown it decreases drastically. A lot of them are complaining that there's no money of which i understand

It has been really tough but my farming business is helping me to support my family

Though business was slow during the lockdown, things are gradually improving

First I thank God that I and my family are not infected, but I am concerned about my business there is no work for me to do because of the restrictions on parties.

No market, I spent most of my savings during the lockdown so I dont really have money for the business

My concerns are just about how i am going to begin to recover from the pit of struggle the pandemic put me

I am concerned about my business, It affect business badly no movement like before buying goods at higher prices and that is so frustrating.

Busines has been dull because things are tough so many people are buying credit which is affecting me

It has affected the life of many people because of the lock down. It has lead to high cost of living

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

Because of the Corona virus lockdown my business is in economic difficulties because of low patronage. Sales volume has decreased as well as my income

I believe it is God that is trying to test our patience and level of endurance and i know he is the only one that would save us. This Lockdown MADE ME LOCK MY SHOP BUT WE HAVE OPENED IT NOW And we are back to business

The very thing about this covid19 issue is that life has become so difficult that things are now so expensive everywhere

we could not go to farm due to restriction in movement but even now that it has been eased, the cattle are the major problem i have now, they eat my crops and destroy my produce

People travelled back to their villages, only few of us were left in town and we could not make sales like we use to

There's was no market we could not go out during the lockdown, i could not contact most of my suppliers. this really affected my income

During the lockdown most of my customers deposited some cash with me to get them products, but i could not get the products as most of my suppliers were not available, i spent their money on feeding my family, now i have a big debt to pay

Everything is expensive and money is not in circulation, my business is not moving as before and i don't have enough money to buy materials for production.

partially i was affected by the Covid-19 as there were not events nor ceremonies during the lockdown but grateful that we are back and business is catching up

during the pandemic i could not feeds for my chickens, there was curfew, customers were not patronizing me, i could not also get my chickens vaccines which led to the death of few of them, i also could not sell some of their eggs to my customers as most of them didn't have money to buy it

people are complaining that there's no money, the economy of nigeria is currently a unbalance, but i am hopeful it would get better

The Corona virus has affected my business negatively because i spent all my business capital during the lockdown and now i'm struggling to sustain my business with the little i have.

customers are not coming, there's no one to patronize my business, people are just looking for money to eat

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

since the covid-19 started my business has collapsed. my family's financial situation has been a mess has they haven't been paying my husband's salary

Talking about corona virus it has affected my business and no money now

My business is not thriving, everything is down and the other business of food vendor cooking under the school feeding program has been suspended by the Government because of the Corona virus

My business is yet to return to normalcy because i work in the entertainment industry, my band and i were supposed to go on a tour to Germany and Italy but is still being delayed because of Corona virus.

I don't have any symptom of the Corona virus in my body, and also because i usually observe all protocols like washing of hands, maintaining social distance and wearing of face mask.

Corona is a global infection it has affected our business no capital economy has melted

Covid-19 has affected my business as sales has dropped over the months as people don't patronize my business like they used to because there's no money. We've been trying to normalize our business but it has been difficult because goods are very expensive in the market. Am just glad that covid-19 has come and gone, hopefully business will improve with time.

People are not patronizing us like before they are buying food stuff instead of clothes.

It has reduced my customers, people are not buying clothes like before. They prefer to buy food instead

There is low business transaction, sales has dropped because most of my customers couldn't travel down to my store

I am concerned about the level of hygiene we have to observe daily. Importantly, it has affected my business. People hardly patronize us since the issue of Coronavirus

Though my state was Covid-19 free but since it is the gate way between the northern and the southern state, the restriction in movement did really affected us

There was no money, customers are complaining that there's no money, some buy on credit and don't even pay back, this pandemic really caused havocs

My major concern is my health and that of my family then my business is seriously affected

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

Business has been static due to the covid-19 as demand for goods has dropped because it is too expensive and most people don't have money to buy it. Goods are becoming more expensive, even transportation is costly and customers only buy a few goods when they come to the shop.

My concerns now about this covid19 is that it has made things very costly and things are not the same again

The covid-19 caused a pause and delay in business operations during the lockdown as everything was shutdown. So, now I can try to ensure that the areas I've missed, especially making new sales or supplies to customers will be recovered.

Business has not been profitable due to the pandemic as customers buy less goods because there is no money. Paying my children's school fees has been an issue because I don't have the money yet and my house rent is almost due too. I pray my business recovers soon because I don't know how else I can find some money.

My business has not been moving like it did before the pandemic because customers don't come up to me to buy goods in large quantities anymore. Customers buy only in small quantities as they all complain that there's no money.

Covid19 came with a shock that is yet to go off from our mind and business even our survival from the virus still needs serious carefulness, now my business is not as it used to be again

The covid-19 has really affected my business because it has not been moving well as sales of goods is very low and it's hard for me not to be able to properly buy food for my family. Goods are very expensive in the market and it's hard to make a profit when people only buy a few items.

Everything in the country has been paralysed by the pandemic, especially business because no business is functioning normally like it did before and most goods are now very expensive. The lockdown contributed to collapsing my business as I couldn't open my shop to sell my art for months or get contracted for a new work. People I usually work for, were not encouraged to call me for work because there is no money.

The virus shutdown the whole world and businesses almost collapsed

The kind of closure caused by covid19 made my business nose dive and even now people are not coming in for services like before the lockdown

Market is not moving as a result of the pandemic. I've used up most of my capital to buy goods that have become very expensive and there are few customers to buy it as there is no money. When customers buy my goods, they buy only a small quantity which has decreased my profit. I used to buy my goods in bags to sell but due to the increase in price, I can only buy half a bag of the goods when I restock because I don't make enough profit to make larger demands.

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

My concern is that business has been bad and seems like it is not yet disappearing I mean the virus

Corona virus affect everybody because there is no money in circulation and things are costly including food stuffs since it started. We are just managing because it is not easy.

Covid-19 has run my business down as my business has not operated normally like it did before the pandemic. It has taken my business backward because it's hard to sell my goods as there are very few customers to buy it. Students that used to buy most of my goods are at home as universities and polytechnics are still closed due to the pandemic. Especially goods like boiling rings and bulbs that I used to sell in cartons in a week now takes a month or months to sell.

My business is not that moving well because of this coronavirus, sales have dropped. Everything is expensive, customers are complaining and not buying things like before.

Corona virus affect our business because there is no patronage. People are not calling us to work, they are also complaining that there is no money. We hope by next year there would be improvement.

The prices of goods and services have really increased because of this coronavirus and this have reduced patronage by customers

My primary concern is I have been eating from hand to mouth because business has closed down

My main concern is the dropped in sales that we are currently experiencing due to the impact of this coronavirus on the economy. Everyone is complaining of no money

It is surprising how the covid-19 has affected nations, it has been an ugly experience ever since it started, especially the number of people that have died from it. It came and slowed my business to a stand still, threw it to the ground and I can barely make a profit from sales as there are very few customers. My children couldn't go to school for months and have just recently resumed. The covid-19 has been a very deadly experience and we need governments intervention or assistance.

I am afraid of contacting the virus so I am praying for it to end so that we can start our normal life again then begin to make gains in our businesses

It affect my business, everything is expensive and there is no money to buy them. The materials I am using for work are too cost and there is no money. Customers will not patronize if the service you render is costly.

My goods is always getting spoiled because it is a perishable goods and this is due to low patronage which this coronavirus have caused

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

It made me lose a whole lot of my customers and no longer made good sales like before and worst of all the virus is back and we are likely to go for another lockdown

Life has not been the same again ever since the covid19 lockdown, things have gone in the negative way for me no business again

It is affecting my fish farming business because I have a lot of market for sale but customers are not coming to buy based on the facts that there is not much parties and operating of drinking joints. Which has really reduced my sales and income

Well, during the lockdown my business was done I could not go to shop, taking a break from the business really affected me financially as right now I can't afford to pay my children's school fees

Business has not been good, everything has been slow since COVID 19.

It has reduced the number of customers that patronize my shop for sewing of their clothes because many of them are complaining of no money due to this coronavirus

The Covid-19 really affected my business, items are too expensive in the market, there's not enough money to restock

In terms of finance, we don't have enough money to go on with our business. The pandemic really slowed everything down

We are just managing, at least at the end of the day you have something to go home with, though it is not like before, but we pray that it gets better.

We thank God but things are not like before. We have been relocated from the market where we used to sell to another market and we made payment but we were later told we paid to the wrong people and had to pay another money for the second market they took us to, we paid twice about #1,500,000. They said they needed to renovate the first place we were at, so we are just managing to settle down right now, we just resumed market now.

The lockdown really affected business to the extent that I don't have money to give my children to go to school, we have just been managing the little we have

A lot of people are owing me, some of my debtors are even dead, since this covid started that they stopped paying people's salary things have not been the same

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

My concern is the effect of it on the businesses especially in the area of sales, it has really reduced the sales we make daily which has led to reduction of our daily income. You know in type of my business, we depends on daily income

It has caused sales to drop. We are not getting customers like we used to because of the impact of the pandemic on everyone's business. It has made everything to be costly, so people only buy little they can afford

Talking of corona virus pandemic it has really affect the economy and also our businesses, due to the pandemic a lot of things has increase and no money

corona virus has affected our income no money no food and always things are getting harder

It has affect the economy and also no money to buy food and children education is now bad due to corona virus

my concern is that no money no food and business was not moving fine, life was difficult during the pandemic

my concern is that we are not free in social activities and no money and food are costly in the market, our business is not moving well so it has affected everything in business world

Corona virus affect everybody. There was no sales and we were just at home and could not work. But now that there is no movement restriction, everything has been changing gradually.

Talking of corona virus it has affect the economy and also business is not moving and during the pandemic no movement and also food are costly

corona virus has really affect our businesses and also no food no money since the pandemic

my main concern is that money is not circulating and business is not business like last years

my main concern is that corona virus really affect our income and also business is not moving well and things are now expensive in the market since that pandemic

covid-19 has caused a lot of change in our society in the aspect of no business is moving, no movement and also the children education was also affected

Talking of corona virus it has affect the situation of the country and business is not moving well because in the aspect of my income it has really reduce

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

My business has been down since the lockdown, just trying to stock my shop with more goods

During the lockdown there was no work, also most of my customers are students and schools are yet to reopen

There is really no market because people are not buying, many people are just complaining of the high price

The period of stay at home made me lose customers and till now business has not picked up again

The economy is bad and that has increased the prices of food stuffs and also decreased in my income due to low patronage because i am into tailoring.

All what I can said is that my business was affected by the virus and then money was not circulating

Poverty financial situation is down everyone is suffering economy is down

Business have collapsed because of corona I use to take my fish pie to schools but since school closed no income

The financial situation of the country is my concern everything is expensive economy is bad

My capital is down no money to run business I want capital

Level of income has reduced very well I don't earn well

My business have stop because of corona I have made so much loss in my business

Everything is expensive because of corona this life is hard we are just suffering no food

I want all schools to resume fully without any disruption because of Corona virus, eventhough i don't want to be infected and also don't wish for people around me to be infected.

The economic recession in the country which is as a result of the Corona virus lockdown has crashed my business, i was a cobbler before the Corona virus, but the business folded up because i don't have the money to buy materials to make shoes.

Our business have not being progressing, things are expensive and we have used up our capital to sustain ourselves

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

I really don't know how to explain this thing, I read Public Health in school, I am a Pharmacist, I am managing a pharmacy currently, before I used stock up my shop with #50,000 or #100,000, but now, when I go to the market with same amount, I get close to nothing. So the thing really affected us, we are trying to bounce back.

There is nothing and nothing is moving at all. I am just in my shop, no customers, even those that wish to make their hair won't because they don't have the money for that.

Nothing is working, everything is bad now, I used to sell around the school, but students have not resumed school yet, everything is dry, no one to what I was selling, the area is dry. I even had to change business to teaching.

Since the lockdown was eased I have not been able to travel to buy goods because the price has doubled

The COVID-19 really affected my business, there is no money then my shop was looted during the protests

Nothing has been moving, goods are now more expensive to buy, no customers, it is not easy as before. Anyway it has just been God helping me.

The COVID 19 lockdown was a very big shock to my life, everything is going down. It affected every area of my life.

I faced a lot of challenges, we have suffered because of the changes with businesses being affected

It has affected me very much, It has lead to the point that we cannot continue with our business because of the restrictions imposed and now the goods are so expensive and there is no money.

That COVID 19 thing made things hard, things are hard now, no money now, even when we manage to buy the petty things we buy, no customer comes and there are no gains. If I buy goods of #500, I may see a gain of #200. People are not buying and they complain that they have not been paid by the government. Some even buy on credit and say they will pay back when the government gives them their salary.

What really bothers me is everything has changed, the closure and restriction has caused a lot of problems

Nothing is moving o, I don't know how else to explain it, nothing is moving.

We have low food

So bad! I have no money to resume my business like before. I used to carry 100 cartons of noodles but now, I manage to carry 70 cartons. What used to be about #3,000 is now #5,000.

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

It has affected a lot, it has cost me my job, the school I use to work has closed because it is a private one, and I'm still trying to find another but I haven't uptill now

The main problem I have is that everything is down and we have no money

God is alive, I am still coping small small, after COVID 19, the End SARS protest came, in fact, I can say the COVID 19 lockdown was better than the End SARS. I just opened my shop this week.

My business is my concern, it has not been easy, I have not fully recovered. Business is picking up slowly, and you know people will first eat before buying clothes.

Things went down badly for me since the COVID 19 started, it just started coming up again.

Covid-19 have really reduced the rate at which I used to get job. Many of the engineers that I used to work for are complaining of no job. The pandemic have destroyed everything

The coronavirus have affected the prices of most of the goods am selling especially corn which is used for almost everything we eat and this have really reduced my patronage. Many of my customers don't buy much like they used to do

My liquid sales dropped drastically because people are only interested in what they can eat. And this really reduced my daily profit

corona virus has really affected the economy and since the pandemic things are not moving fine in aspect of money, foods, and also educational aspect, things are been expensive since this virus

It has effects on my sales. My sales have really reduced compared to before the COVID-19 which I used to makes lot of sales. Most of my customers are complaining of no money

during the time of corona virus pandemic business was not moving and my income was affected and no movement and food are expensive

corona virus has really affect the economy and also business is not moving and during the pandemic schools where locked down so it really affect the educational aspect

my main concern is that business is been affected and also money was not flowing

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

my main concern was that no money and business was not moving, corona virus has really affect the economy and money is not flowing like before

It spoilt everything because there was no enough money to do business, we spent money during the lockdown. Now, there is difference but things are costly.

When Covid 19 started there was no sales, it really affected our business. Because of the movement restriction there was no patronage and we are at home spending from the money we have in savings.

It really affected me because as a mechanic customers are not bringing their cars for repair like before and there is no money. We are just managing but things have not been the same.

It affected our business because customers are not patronizing as they used to. During the lockdown, there was no sales because of the movement restriction but we are seeing some changes now.

It has affected our sales even the customers that patronize us have reduced but I believe the Federal government is trying their best to make the economy better.

My major concern is that it has affected a lot of business because of the lockdown. I ate almost all of my business capital during that period. Now I have to buy goods on credit just for me to stay in business.

It has make life to be very difficult for most people the economy is so bad food are very expensive it is the worst case I have ever seen in my entire life.

People can't go out to do business. It is so tough and there is low customer patronage

My major concern is the issue of food security and loss of jobs because of the Covid-19

No concerns

It has affected the economy especially food and raw materials the lockdown was just on necessary. I am worried that I may soon run out of business.

I have not been able to buy good because there is no money so my shop is still scanty

It has not been easy because there is no money, patronage is low because schools are yet to reopen

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

Covid-19 has caused a backward trend in my business and has affected the purchasing system as people don't buy much goods anymore because there's no money due to the pandemic. A lot of customers want to buy goods on credit because of insufficiency of money.

Things are costly so business is not really moving the way I want, so people are just complaining

Am still recovering from the lockdown,as I spent most of my capital to buy food for my family and most of my goods are perishable. Since they were not sold before the lockdown,all of it got spoilt as there was no way to sell it. Due to this,I lost a lot of capital that I used to buy goods.

There's no covid-19 anywhere in Nigeria because I have not seen anybody with it or known anyone who has died from it. What i'm concerned about is hunger and feeding my family because I don't have a job anymore and there are no job anymore due to the pandemic.

I'm afraid of getting infected or my family I am always putting on my mask

My business is not thriving especially because I'm in the transportation sector and people hardly travel these days, it has reduced my income.

Lack of job is my main concern no money to start a good business my capital has finished I didn't get money to farm this year

My business is down no customers but we thank God things are starting to get back to normal

This life is hard I don't earn well to feed my family buy them medicine and I collect loan from people for us to eat

Covid-19 has affected my business very much,as we speak I still have not recovered from it. During the pandemic,business has not been operating like it usually did because sales of goods and customer patronage has dropped which has lowered my income very much.

My concern is that I don't have capital my capital have finished because of the lockdown I've closed my shop I have nothing doing

What concerns me the most is my business my capital is low too much problem for my business

Financial situation is down no money poverty everywhere economy is down

Customers don't buy from me again corona has made my market to go down no money

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

It has affected the economy, the lockdown has stopped everything

It has caused a lot of problems especially to business people, the activities have stopped and we have used up our capital to sustain ourselves. And also the restrictions on movement has caused the goods to lose value and also no patronage.

The restriction, asked to stay at home and not to go out anywhere

I have lost my capital, and this the main problem I have.

people are complaining that there's no money and you can't really blame then cause currently this corona virus has really spoilt the Nigeria Economy

The market was closed during the lockdown and even after the lockdown, my capital was not sufficient to start up back so i had to change my business into something else

I don't have any major concerns

i lost so many of my customers and i still had to keep paying for my shop rent even with the way we were at home

Though the lockdown has been eased, business is still dull, it is just moving slowly

It has caused a standstill of our business, taking care of the household and the family became difficult

Actually this lockdown really spoilt alot of things for me, my keke napep(tri-cycle) was collected from me as i was given on hirepurchase but due to the lockdown and the fact that i could not meet up with the payment it was collected from me, now i am just managing with my friends own

my main concern about corona virus is that it affect the economy and also my income in the aspect of not going out work during the pandemic no movement and to buy food no money for that

There are no goods in my shop like that because things are now costly and I dont have money

we have not been paid since last month and right now feeding and fending for my is very difficult. This Corona virus really spoilt things

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

The restriction of movement has plunged my business into financial difficulties because i spent half of my business capital on feeding and there's low patronage now.

The business is not like before, i have been unable to pay the salaries of my workers as we don't have sales again

I don't get money now earning has reduced no customers even if i get customers they don't pay well I'm just managing

The lockdown has affected me so much that I've not recovered people have collected my goods without paying I'm so broke no capital I'm just managing

To be honest my main concern is my capital my capital has reduced even people that we work together with are complaining of their capital i can't ask anyone for help

covid -19 has really affected our income and also our businesses, during the pandemic things are not easy in term of food and money

My children education is my main concern they have wasted too much time staying at home even the teachers are at home

Business has been slow since the lockdown was eased, people are not really buying but we are managing

It really affect our economy and business was also affected, things are difficult during the pandemic

Poverty no money that i will use to take care of my family corona virus has stopped my family from eating

Things are expensive and it has affected my business, even my customers have reduced

Business has stopped I don't earn like before I'm just managing but things have started getting back to normal thank God

There was no work during the lockdown because we could not go out but things are now changing

There was no market during the lockdown but since it has been eased business is improving gradually

My business is not thriving due to low patronage because people's priorities has shifted to feeding their families, nobody wants to use the little income they have on sowing new clothes.

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

Food items are now expensive and we manage the little quantity we can get as the value for money is not the same

my concern is that no movement and also no business is moving during the corona virus pandemic, no money and no food

My previous shop was demolished due to reconstructing and i had to start another business but the restriction in movement and ban in interstate travel has affected my new business also

We that don't have so much money or capital to invest in my business were really affected by this pandemic as we spent almost all our capital on feeding the family

The lockdown affected my business as people were at home and so many were not even patronizing me. as when people at home there don't really patronize me

corona virus has affect our economy and life has been difficult during the pandemic so I was really affected in the aspect of income

Normally i travel to work in other state, but during the lockdown the restriction in interstate movement limited me in making money

The lockdown did not really affect my business like that and i am not concerned about the coronavirus in any way

As a result of the pandemic,it's hard to source for capital to use in my business as no one is borrowing anyone money and those that are lending cash ask for collateral or demand high interest rates. So,if I had access to cash,I would invest in my poultry and beer parlour business but it is hard to do that because there is no money in circulation.

I'm scared of the virus because I heard that it is bank in other countries I don't want us to be on lockdown again

My business have stopped because of corona the provision in my shop is not much I don't have capital

I don't have capital during the lockdown i used all of my capital I'm just managing now

My business is down everything in this life that I own has finished I don't have a job of my own now I just help other people all because of corona

Poverty is my main concern no money for food medicine and other necessities I'm suffering

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

I'm concerned about my health I heard the virus is back in other places i don't want it to keep spreading I don't want to be infected

Corona has reduced the financial situation of the country economy is down no money everywhere

Corona virus spoilt things. I used to be a driver but I lost my job during corona. To even eat then was not an easy thing. The price of everything has gone up now

We don't have the necessary things to use in this life food is expensive children are sick and no money for medicine

Movement was restricted when corona started and it was not easy to deal with people or customers physically because of the fear of contracting the disease. So this affected my restaurant then and there was no sales. But since there was no restriction again, we are now making sales again.

We could not go out when corona started, we could not get supply of our goods, and business was not fine then. We were only spending what we had in savings. But things have changed, there is improvement now.

It affect our business a lot. We need money to work. We loss much money during the lockdown because we could not sell and we spent more money while at home.

It affected businesses and everybody. Sales has dropped because market did not open during the lockdown and even till now market did not open everyday in Lagos state.

My business has not been doing well since the start of the pandemic. It has gone down very much as transportation of goods is very expensive and vehicles are few to carry goods to the market or country to sell. Even customers that come to buy goods are fewer now compared to before the pandemic.

We could not as we used to during the lockdown. Things are not easy and there is no money.

It concerns a lot of things especially our work because business is not moving well. I am into transportation work and it was difficult to get passengers since corona started. But now there are some changes

Corona virus affect businesses. As a farmer, I found it difficult to sell my birds during corona, I had to sell them at lesser price. The price of everything has gone up even the feed for our birds is costly now.

Business has stopped, and the income is low

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

Everything has been badly affected by the pandemic such as an increase in price of goods in the market and customers don't have money to buy my goods. The pandemic has made it difficult to make a living as cost of goods rises and the capital that I have is only enough to buy few goods because people are not buying goods as they used to.

It affect market a lot because we could not sell goods like before since corona virus started. There is no money in circulation and only few customers patronizes us. Till now things are yet to get back to normal.

My concern is that it doesn't make me to have money. I have children and they must eat but there is no sales. Also, I don't have much money to run my business.

Since corona started market is not moving and we are just managing. I used to sell roasted yam before but since corona virus started, I had to stop because we could not go out. Since then then, I have not started again because there no money.

I spent all the money I had during the lockdown buying food to feed my family and after the lockdown there was no money left. So when the rent at my shop was to be paid,I didn't have the money, as a result, I was pursued out of the shop. Now I sell my goods by the side of the shop until I can raise money to get it back.

Corona virus affect food price, business is not doing fine as it used to. The price of food has gone up and buyers are not buying the way they used to buy.

The country is not good now because everything is now very expensive so business is also very bad

May God help us all. Business doesn't move well and everything is costly

My concern is just that i need things to return back to normal so that business can start moving on well again and the virus should vanish because it is back again

It affected us very well. There was no transport to go anywhere, we were just at home and could not work, but there are little changes now.

The lockdown really affected me financially, my usinesss has gone down for now i am looking for another job

During the lockdown as I was not selling goods,I used the capital for my business to buy food to feed the family. After the lockdown,I've not been able to raise capital to start a business as no one has money to borrow. So,I am looking for a job to make money.

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

I do not have customers like before again because there are no parties so people are not making new clothes so fulfilling my responsibility as a father to my family is now very difficult

My business came down to nothing and closed down till date

It does not allow market to move again. There is no sales like before because people have not been doing parties as they used to before corona. And it is when they have parties that they come to buy jewelries that I sell.

My concern is the lockdown affected my farming because i almost couldn't farm due to the restriction of movement, but thank God was not too late for me when was eased up, but it has suffered some setbacks like not planting, weeding and applying fertiliser on time.

As a result of the pandemic,we no longer sell our goods like we did before the pandemic because customers no longer have money like they did. And most of the time,the perishable goods end up spoiling as a result,there is no turn-over,as people don't have money,they're are spending less everyday now and when they request for credit because of lack of money,it ends up being a bad debt as they will not pay back when you need the cash to restock goods.

During the ;lockdown i was given access to my business as it was listed as one the businesses that should be opened so the CORONA VIRUS didn't really have effect on me that much

I don't have any concern

Corona virus affected the whole world and our economy. It really affected businesses because it was not expected. I had to stay home without earning money but spending.

I can not do my business again as usual and since then i have been at home so i can not make any money again

The problem is that it has affected the country, people don't have money to buy food and the food is very expensive. Government should not have closed down the economy for so long.

The covid-19 pandemic has caused a lot of hardship in the country,especially buying food that has become very expensive and I now have to buy half of the quantity of food that I used to buy before because my income is not enough.

My primary concern is the fact that the covid19 break and stay at home which almost crippled my business is still out there and sales has not improved

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

It has slowed down business and aspirations. The economy is so bad I can hardly feed myself all because the government is trying to throw Corona virus on our face, something that is not even real in Nigeria.

There are few people patronizing my business when I open my shop these days because customers complain that they don't have money anymore due to the pandemic. As people no longer have money since covid-19 started, customers now buy a small number of goods which has lowered the profit I make selling food items.

It made sales reduced and this made all my good got spoiled, to the extent that I have no markets to sell again. I am presently not doing anything as i am talking to you, just sitting at home

My concern is that there is no money and am still struggling to recover because business is not going on well

The coronavirus have really affected the sales of market, so myself and my children have to start hawking within the streets in order to feed our family

Just as we thought that COVID-19 was about ending, now the protest started. I am into shipping business, transporting materials to different destination, al pray God helps me get back on my feet between now and December this year. Please give me the loan I applied for, I really need it.

My very concern is such that the countrys economy has been affected and the effect makes life very difficult for us all

The coronavirus affected our livelihood in a negative way. No sales, fewer customers and it has made everything to be costly including foods

The whole country was affected and we are still struggling to come out of it but the virus is back again so the fear of infection is out again

There is no much sales during this coronavirus, the sales is fluctuating. Many customers are complaining of no money, that their own businesses are not really doing fine. This have reduced my daily income

COVID-19 treated me very bad because right now, there is no money to run my business, I need money to keep running my business.

My main concern now is am not doing anything because I have exhausted all the money for my business during this coronavirus. And this is due to increase in prices of things, and sending of money to my children.

The long lockdown affected my crops. During that period, I could not attend to it and there was also no rain. So people are buying the produce from the farm cheap because of what happened which is making me not happy

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

There is reduction in customers patronizing my shop due to this coronavirus because many people are complaining of no money. And this have really reduced my daily income

Some of my goods got spoiled due to low patronage. The coronavirus have affected the sales, I am not really making sales like I used to.

it has affected our businesses and things are expensive, money is not circulating since the corona virus pandemic

The coronavirus have affected the rate at which cusuy patronize me compared to before it started. The customers that patronize me now are very few

corona virus really affect our businesses and and also children education and buy something in the market this expensive and no money, during the pandemic things are hard such has food, no going to the shop to sell your market

It is affecting my sales because people are complaining of no money due to the effects of the coronavirus on their business. It has made my sales to reduced a lot

talking about covid-19 it has affected our businesses and also no income like before and food are costly, so a lot has happen due to Covid-19 in the aspect of economy and children education

My store was situated in a military barracks and we were instructed not to open the shop during the locked down but last month, my shop was demolished as were told they are reconstructing it. so i have been at home since then

Nothing to say much just that it affect the economy and business is not moving and the children are sitting at home as at the period of the corona virus there education too was affected, but I thanks God no more corona virus problem that we sit at home again

There's no market, i have spent almost all my capital in feeding my family, so now there's no money to run the business again

During the lockdown, there was business because I could go out to buy goods so there was no money and things were tough

No money to do business, I have not been able to recover since the lockdown also the price of everything has doubled

Loow patronage, people are not really buying due to the high price so goods are just in the shop

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

It really affected my business, everything became expensive and I could not afford to buy supplies

We couldn't go out to get the goods we need, and now that we do they are so expensive. People couldn't patronise us, there was no income, and this led to using up all our capital.

I lost my main source of income because of the lockdown and also because I couldn't stock up my shop due to insufficient funds

I don't know people that have the virus so I believe it is not in Nigeria. But it has affected food in the market because food is very expensive now.

My major concern now is keeping up with the instructions to stay safe during this time. There are so many things to do and we have to do them so that we do not contract the coronavirus.

We have had a lot of problems, there is no patronage and the business is almost lost.

It really affected my business, a lot of people bought goods on credit and when I ask them to pay back they complain that there's no money and they haven't eaten. One cannot do anything about it

It has affected the economy badly, things are very difficult right now. No money to do business and people are even buying mostly on credit.

My customers are complaining about money that there's no money, my generator has spoiled and I can't even repair it get cause the money I make is small and I use it for feeding my family

The customers I have did not come to buy my goods which made me sell my goods at lower prices just to cope. And the chemical and fertilizer I use have also become very expensive

Business is down, the economy has been badly affected. I don't think it will return to normal again.

People coming to buy on credit and some don't even have money to pay back. This has really affected my business as I don't make much like before

Everything is getting normal now, just that things are very expensive now and there is no money in circulation.

Talking about corona virus it has affected our husband's income and no money also children are at home during the covid-19 pandemic their education was really affected also

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

Concerning our business I've never experienced a problem like I did during this time, the COVID-19

It has bothered me, we couldn't move around to conduct our activities, the businesses have been shut down for a while.

So many items are very expensive, there's no money to buy quantity we used to buy before the little money we have can only buy small quantity of goods

There's no money in circulation because Corona virus lockdown has plunged the economy into recession, goods are very expensive.

corona virus has affected our businesses and things are not moving like before, and money is not flowing too and it also affect the educational aspect of the student

There's no money outside, what we use to but has reduced in quantity. We don't make so much like before and the value for money has really reduced

The lockdown did not really affect my business though my customers reduced but i still got some jobs irrespective to sustain myself

It is very difficult to feed my family because of insufficient funds, and i am a widow with no one to support me in taking care of my kids.

This shop was closed down, i was not selling anything even some of the products got expired. I ran on a lot a debt as I have some of my creditors that i am owing

it has affected the economy also income and food are been expensive since this corona virus

Market is not moving well again, there's no money in circulation, i am having difficulty paying my children's school fees. It is only God that is helping me

It has resulted to high cost of living. Everything has become very expensive especially food

The lockdown did not really affect me as my business was still moving and i could still sell to my customers

There's no money in circulation and everything is expensive because of economic difficulties Corona virus plunged this country into.

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

We made use of any capital to feed my family, my customers now demand for some items but I don't have money to buy them. And this is bad for my business

Corona has affected the economy financial situation is down no money

Corona has changed our lives no money economy is down

Things are very expensive in the market, the cost of getting items is very high and is making our profit low so we just try to manage everything

The restriction in movement really affected my income as i am paid weekly commissions but since the low customer turnout the commission has reduced

We don't have money no food no money for medicine and my kids are sick no income

My business has been affected by this lockdown as there are no customers patronizing me again. a lot of people are looking for money to feed their money

it has affect our business and also during the corona virus no movement and money is not flowing

During the lockdown, they were no parties or occasions and this affected my income as i make money on chairs and canopy rentals, so the lockdown affected my income

Talking about corona virus it has really affect us in the aspect of our income and business is not moving

My main concern is that it really affect the economy and also our income

My primary concern is that our economy was affected badly and also money is not circulating like

yes a lot has happen during the corona virus such no movement, business is not moving well, so I faced a lot of difficulty just to buy food is a problem

Everything is now costly, so I cannot more goods because there is no money because people are not even buying

What concerns me is my business no income every thing has stopped but now we are just managing

COVID-19 really affected my business because it has reduced the income I usually make from it

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

No job no work capital has finished we are now poor my father is old

My business has stopped because foodstuff is expensive I used to sell food now I have stop

My business capital has decreased because i spent it during the lockdown on feeding, and in other to continue with my business i had to borrow money and also collect goods on credit to sale from wholesalers.

My business is not thriving because of low patronage and also because some customers buy on credit, it has reduced my income. .

It's the challenges we face daily in running out business since the pandemic started such as the high cost of goods. The price of goods has risen and continuous to rise each week making it hard to restock our shop with goods as the money I make is just enough to buy only a few goods.

The pandemic affected us that are low capital based business as the income we make from our business hasn't been flowing like it used to as the price of goods has risen astronomically since it all started. My source of income has reduced as I don't make sales like I used to due to the pandemic. The price of goods has doubled,so I buy less goods to restock my shop.

We faced so many challenges, in my case I use to sell tiger nuts at schools, and we had to stop because schools were closed and now we still are not allowed to continue.

The covid-19 has made life difficult as the price of goods has doubled and has made some goods too expensive,so we buy less than we did before the pandemic. Now,we manage each days as best as we can and hope for a better tomorrow.

The pandemic has disturbed my business from how normal it was before, as it's now hard to make sales of my goods as customers are not willing to buy goods that's too expensive. And only few fruits are bought, so am forced to sell at a lower price to avoid wastage.

The covid-19 has been hard on my family as the money needed to buy food is based on how well i sell my goods. And sales has been low due to the pandemic as goods are very costly in the market and customers have been buying less and less due to lack of money.

The covid-19 has affected me in many ways, especially the rise in cost of goods in the market has made it hard to make a profit from sales as customers only buy a small quantity of food because they don't have money like before the pandemic. As a result,the money I have is not enough to buy food to prepare to sell. The money is not enough because after sales,the capital that was spent is not recovered.

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

The covid-19 has made the price of goods to be so expensive that most of my customers turn around and leave when they hear the price of goods. Others just buy a few items and complain about no money to buy more due to the pandemic. So, it has reduced my profit as sales of goods has not been doing well.

The covid-19 has caused many negative effects on my business, for instance every goods are very costly in the market and as a result, business has not been moving like it used to as our customers are not buying goods any more, even the demand for goods is low.

I don't have money to buy goods, all the money I have has been spent trying to survive the lockdown

Things are costly so I have had to increase the price of what I am selling and customers are complaining about it but I don't have a choice

Business has been moving slow because everything is expensive and there is no money

My business is no longer going on fine because sales is very low, customers complain what we sell is very expensive

Very bad, one could not go out, there was no rain, I am a farmer, everything was hard, including the soil, the sun is too much, drying up crops, no money for fertilizer, no money to make a dam, no money, things are hard and everything is expensive now.

No movement law and staying at home for over 4 months made life very difficult for us because there was no business

I pray that God rescues His children. It is not easy, I have no money to even buy goods to sell.

There was no going out as we have to stay at home and shop was locked up and no income

In fact, as it stands now I have no business, it was really hell, the COVID 19 came and when we were trying to get back up, the End SARS protest then started, we hope to start afresh next year, 2021.

I thank God things are getting better now, when it first started, I found it difficult to sell, customers also found it hard to buy goods too. In fact in summary, I found it hard to survive, there is no better way to say it.

My concern is that there is no business all through the lockdown period and till now it is yet to pick up like it used to be

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

Unable to get jobs, that is not been patronised as a results of this coronavirus pandemic which is making everyone not to have money

My work is not moving as before again because people are complaining of no money and everything is now costly. Most of the parts we used to buy cheap are now very costly and this is hindering my business because many of my customers are saying they don't have money now

It affected me so negatively so much that i lost so many of my good to expiration and there was no sales

My main concern is this no money people are complaining of, because it is making me to sell at lower prices and also on credits which is not good for my business but I don't have a choice at the moment

My major concern was about people who died, our health safety and the economy because business is almost not yielding much again

My concern is about my children being at home and how the prices of food have gone up.

The pandemic made me jobless am just coming up again because we could not sell aagain for so long

There is no sales like before again because people are complaining of no money. We are the ones eating most of the things am selling

The virus made life very difficult for me and also my business too

The coronavirus has scattered everything, I have nothing, no money to go to the market.

I collected #10,000 from Trader-Moni, though the money was small, I just managed it for business, things are not so easy now.

The coronavirus have increased prices of goods and this is causing a lot of my customers to buy on credit which is really affecting my business

My concern is that there is no business moving and my income has gone down and am afraid of the virus too because people are still dying

We have have no money, and as I am talking to you now my husband is at home with no work since when this pandemic started.

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

Business has not been easy, it has just been God, everywhere has been dry.

I've experienced a lot of problems and challenges, as a result of the lockdown it was a bit difficult to get the goods we need

We are just managing, it was a very serious issue, it affected everyone, everyone in the business is crying because it has not been easy.

Transport business was seriously hit by the covid19 pandemic so much that we are still struggling to meet up with all the debt incurred that period

Coronavirus have made my sales dropped drastically due to people not attending parties

Corona has decreased the financial situation of the country the economy is in a bad shape no money

No money poverty is too much no job opportunities government have closed where I work because of corona

I'm concerned about my health I've to wear face mask every day I don't want to be infected

There is no sales because things are costly and many customers are complaining that they don't have money to buy much of the farm produce we are selling

My business has go down because I stay at home for a while now the capital is low and I've incurred a big loss

There's no enough money to meet up and get back with my business and farming. The pandemic has made me use up all I had.

Poverty is too much and my kids are sick no food we don't earn well to provide

Covid-19 have caused me not to be working presently because people could not do party like before the pandemic started

No money my business is down because of corona my capital finished I'm just coping my wife work to feed the family

My sister, with God all things are possible, business has not been easy but we God is helping.

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

The coronavirus have really affected our business because there is no money and no sales. Goods are costly especially foods that we are selling and this have reduced the rate at which customers patronize us

I sold my pigs at very lower prices because I need money and most of my customers are not pricing them very well because they said their business is not really doing fine at the moment. So despite no money that many of my customers are always complaining, I still sold to them at lower prices that I didn't really liked

I used to work before corona but since corona started my work has stopped my farming has stopped because I lack fertilizer

Staying at home that long during the lockdown and losing money everyday was not good for me. It affected my business so much.

During the lockdown there was no market because we could go out or even open business

It has really affected my farming business because people are not buying the way I hope and its due to the price increase

When there was lockdown, it affected my business a lot and people found it difficult to patronize my business because there was no money.

The economy is bad, there's no money in circulation and goods are very expensive and very difficult to purchase.

My business is not thriving like before, everything is static and goods are very expensive.

We have had a lot problems, like lack of food and our businesses are not moving.

My income has drastically reduced because through out the lockdown period i couldn't work, and even now that the restriction has been lifted there's a very low patronage.

Everything is expensive and I dont have enough money to buy goods, so my shop has been scanty

The impact of the Corona virus lockdown on my business is the reduction in my income due to low patronage, which makes it difficult to feed my family.

My business is not thriving as a result of the economic challenges associated with the Corona virus lockdown because consumers priority now is to feed, only few are patronizing my clothing business, that has drastically reduced my income.

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

covid-19 has really affected our market and during the period of this virus no movement and no market no money to buy food and also schools are been locked for months

My primary concern is that it really affect our economy and our businesses and money is not flowing well like before that things are cheap but now not so

During the pandemic a lot of things have happen and business was not moving and no movement as at the period to even access money or food

it affected my business and things are costly what I buy 500 naira is now 850, now no profit in business

My business is down now due to low patronage, which has really reduce my income and i have a lot of responsibilities like providing for the needs of my family, payment of salaries and rent.

My concern is the reduction in my income because of low patronage which is as a result of the increase in the prices of goods in the market.

it has affect our income and also no money to buy food and things are expensive

my concern about corona virus is that it affected my business in much away that I can't buy food to the house, so during the pandemic its really affected my household

it has really affected our businesses and also things are expensive

concerning corona virus it has affected the economy and business is not flowing well and also things are expensive since this virus

it affect our income and also the economy, as at the time of corona virus no movement and money was not circulating things where difficult

corona virus really affect our economy and also children education was affected too during the period of pandemic

it has really affected our educational standard and as at the period of corona virus business are not moving and no money to buy things

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

The Covid-19 has slowed down my business operations compared to before the pandemic when i had many customers coming to patronize my business. My business has seized, its not moving very well and goods are very costly. As goods are expensive,if i increase the price,so i can make a profit too, customers complain and go else where.

Many things are going wrong, nothing is moving, not even business, hunger is everywhere.

corona virus has really affect businesses and things are going up always (expensive)

Because the Lord has protected and preserved me and my family from the Pandemic.

Covid-19 has disturbed my business very much, it has not been moving well at the moment compared to before the pandemic when sales was good and i was making a steady profit. Am even wondering if i should change to another business because i can't understand whats going on anymore as my profit is very low now when i used to make a lot of profit before.

My primary concern is the hike in the prices of goods which has seriously reduced stocks in my shop and my income.

my primary concern is that my income is been affected and no food and as at the time of corona virus children are that home school are locked down

Business has not been going like before, everything is on pause right now.

Everything was down, all the goods we have we can sell because of the price customers are complaining that the price is too high and business is now dull

Poverty is too much we have used all of our capital during the lockdown period no money

They Corona virus lockdown has crippled my business because i can't afford to stock up at the moment due to the hike in the prices of commodities and this has really reduced my sales as well asmy income.

Covid-19 really affect our economy and no money as at the time of corona virus, so it affect my business

My major worry is that having a bad market is an everyday affair in my business now as sales has reduced due to the pandemic. As a result of the lockdown, i spent all my capital buying food for my family. Now, i lack capital to buy more goods to sell. The few i buy to sell, doesn't give much profit compared to the much quantity i used to buy before. As a result, my profit has reduced very much.

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

It affected my business badly, all the goods I bought got expired during the compulsory lockdown because of the pandemic.

Goods in the market are very expensive because of the covid-19 situation. As a retailer, when we buy goods, we increase the price to make a profit too, as a result our customers are angry with us and those that buy our goods, only buy a few things now compared to before the pandemic when they bought many goods. So, our profit is very small now.

Talking about corona virus it affect the economy and as at the time schools are locked down and money was not flowing

my primary concern is that as at the period of corona virus it really affect my business and no income

it really affect the situation of the economy and our income

My business is situated in a school environment and since the closure of universities across the country my business is on the edge of crumbling as majority of my customers are students

I don't even know how to explain this, but business in this time has not been funny at all.

Business is not moving well and when you look at it i will say my business is down

My primary concern is the high cost of goods and services which is affecting everything, especially the food stuffs and some of the things like motorcycle parts. This high price is really affecting us and our work

Coronavirus have makes absolutely everything to be costly to the extent that to eat now is hard. It is not easy to eat nowadays because what we are earning is not enough to eat

It affected my business seriously because am not selling like I used to, my sales have really go down. People are complaining of no money

Things are costly now and I have not been able to sell my harvested crop because people are not pricing it well

The coronavirus have affected market seriously, both goods and services are now costly which have reduced the rate at which people patronize us. The sales have really go down

We just thank God that corona virus has reduced now and we are infected. But since it started things are hard and everybody is complaining. Market is not moving and things are costly.

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

Things are so costly at the moment and this is affecting business generally because people are not patronizing me like they used to, all they are saying is no money

It makes the cost of living to be so high and there is no sales, people are not really buying anything that is not food. So it makes the sales dropped a lot

Financial situation is down my source of income is very very low I don't earn well

My capital is very low I run a small business i used to sell shoes and phones but now all the capital is gone

My concern is the economic challenges yhe country is experiencing as a result of the Corona lockdown, there's no money in circulation and that has affected business negatively.

It affected us financially, items we buy at a cheaper rate are now expensive, customers complain that they don't money again

Business has slowed down, the number of people that ususally come to barb their hair has really reduced

It has affected my business, there is low patronage of customers and most importantly we are selling mostly on credit

I don't believe in the Coronavirus, I don't think it is in Nigeria. It is a scheme by the government to destroy the poor masses, our business has been down since that time.

I dont have money to buy goods to refill my shop so there is really no market

Business has not been the same, everything is just too expensive right now

Business is bad,there is no customer like before, and there's no money to do business.

The main thing is the restriction on movements and conducting businesses, which resulted to spending all the money we have.

It has affected my business badly, my customers that come from afar couldn't come again because of Covid-19

Foodstuff are harder to sell now because of the hike in price so customers are buying smaller quantities

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

Except for during the lockdown when there was no work, my business has been running smoothly

It affects the economy, no money in circulation.

There is no money to buy more goods to refill my shop so money because business is slow

There is no money to buy more goods and refill my shop, so it has been partially empty

Business is moving, though it is not the way I want because people are buying the size they usually buy before

The increase in the price of foodstuff has made everything expensive so people are always complaining

It has affected my business, I can hardly purchase fish feeds as a fish farmer

The pandemic has slowed down my business and increased the price of everything, so there is no money to restock my shop

Things are expensive and the size of what they producing has reduced, so business is the way it is used to be

The price of tomato has increased and I do not have enough to buy large quantities, so it has affected my sales

Economy is hard, the increase in price of petrol has affected everything so market is not really moving

Though the lockdown has been eased but business is still dull and sales has been low

Business is a bit dull, people are not even collecting the clothes that I have already sewed for them because there is no money

It has been tough to do business since the lockdown was eased, people are not really buying so there is no money

Business has been tough because market is dull and the pandemic has really affected sales

I dont have money to travel to buy goods, the COVID-19 has really affected my business because I have spent most of my money during the lockdown

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

The COVID-19 really spoilt my business, if not for God we wouldn't have survived it even till now we are still trying to balance everything together

Finance is very difficult to get as a result of the pandemic because no one is willing to borrow you money. Even goods are expensive in the market such as rice, that a bag was affordable but too expensive to purchase now due to the pandemic.

My business is not moving like before since lockdown till now

The pandemic has made life hard in the country as every goods has increased in price, especially food that is needed to feed the family. My customers now buy little amount of my goods because they complain there is no money which has lowered my income and made it hard to even pay for my children's school fees.

There's no body that the COVID-19 didn't affect even if we didn't get infected by the disease, our source of income and livelihood got affected as we told to stay at home and didn't have access to our customers

The whole period of lockdown till now has been hell on my business and it is yet to recover

My concerns are that business went down and there are no customers

My customers keep complainig that they do not have money to buy so sales is quite down

The COVID-19 situation has not been fair to me and my business.

The covid-19 touched my business since the start of the pandemic, even now I have not recovered after the lockdown as sales of my goods has been poor, customers buy very little of my goods and complain that it's too expensive. So am just managing the business because there is nothing else to do.

Business became dull, and there are no customers like before and money stopped flowing it affected my family feeding system and also the fear over my aged parent health not to get infected by the virus

The Corona virus lockdown has reduced my business capital by a larger percentage because i spent it on feeding my family.

I'm not at all concern because the virus is not as deadly as we were made to believe, besides all activities like schooling, worship centres, market and wedding ceremonies have all resumed and nobody is infected with the corona virus.

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

My concern is that i lost my main source of income as a result of the lockdown because I fed my family from my business capital and also because i was not making much sales.

The COVID-19 lockdown disorganized me and my business

things are not been easy especially our income was affected and money was not flowing

I don't have enough money to finance my children's education because my business is not thriving at the moment and the household responsibilities are solely on me.

The Corona virus has reduced my sales volume because of the economic hardship in the country which has also reduced my income.

I don't have any concern now because i have adhered to social distancing, hand sanitation and wearing of face mask I'm not at bothered about the virus.

The Corona virus affected my business as we were at home throughout the pandemic but everything is going back to normal now

The covid-19 has affected my life actually, especially in the area of my business in which it has really affected it. I deal with books,which is seasonal,sales are high when students are in school and during the pandemic schools were closed down,people were more worried about hunger than buying books. As a result it has caused a serious harm on my business due to the fact that profit has dropped very much as people have still not yet stabilized from the pandemic.

You know how things are in Nigeria, things are hard, I stopped the business I was doing because there was no money to keep it going and customers were not coming like they used to, now sometimes I just fry akara (bean cake) to sell.

Things are very hard at the moment, especially feeding my family, paying rent and paying children school fees as there are no jobs available to make money due to the pandemic. As a result of the Covid-19,there are few jobs offers, so am not requested often to work.

Because of hike in prices of almost everything sales has become so low

it affect everything generally in our economy and money is not flowing

Since COVID 19, I have been running out of cash, no business again.

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

It has affected everything, nothing is moving in terms of activities and businesses

My very major concerns are two things my low sales and fear of been infected by the virus

We have not recovered from the lockdown since like now we go to market twice a week and there is no sales

It has not been easy, just when we were yet to recover from the COVID-19 lockdown and all, the ENDSARS protest came again.

My biggest worry about the coronavirus is that it has made things difficult for us, especially in earning money. Now we have to work harder for money but is still not enough to take care of our families.

My biggest concern is food, getting and eating enough food is so hard for me.

The situation we are in is very hard poverty is too much no money everywhere we're just suffering

We're facing new problem every day in this life food is expensive no money poverty is everywhere

What concerns me the most is my business people have collected my things on credit and no one is paying if I talk they will say corona my capital has finished

It is a terrible disease that put us all in fear

My business stopped during lockdown and once places were reopened, customers could not afford to be sewing new clothes. Business is very slow and it hard to have enough money to feed my family and to also pay salaries.

My business is my biggest concern, it is not doing well, I am not making enough sales which is making life hard.

Not resuming school is my main concern my education have stop I'm just sitting at home i just sleep and eat I've forgotten what I learnt at school

My primary concern is that the virus made every aspect of life a bit harder, we are still able to provide for ourselves.

My tailoring business had to come to a stop during lockdown and there were no customers.

It has stopped me from earning more money compared to before covid-19. The customers say they do not have enough money to buy goods from me anymore. We pray it stops and everything goes back to normal.

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

My major concern about the coronavirus is my health. I am worried that I may catch the virus and may not be able to support my family. I try to be careful by using face mask even though majority of the people in my state do not.

I am mainly concerned about my family. Business was slow and money was not coming, especially during the lockdown. It was difficult to get food for my family because there were no customers.

The way my business is going down because all materials are expensive and people are not buying capital is finished during the lockdown

My business is not thriving since the start of Corona virus, there is low sales volume and some customers also buying on credit.

My concern is the hike in the prices of goods and reduction in my income because there's no money in circulation.

my concern about corona virus is that schools are been locked down and food are expensive and no money to buy the food

my primary concern is that during the corona virus pandemic no movement no income, everything was affected

My concern is my business is not thriving because i don't have enough stock to sale since i used my business capital on on treatments of my children and age parents, i can't stock up my shop.

during the virus no movement and things are not moving well so it also affect our life style in the aspect of social distance, going to the market and also income

My main source of income crashed during the lockdown because i spent the business capital on feeding.

corona virus has really affect the economy and also affect our businesses

I don't have any concerns about Corona virus because my family and I are healthy and my business is thriving.

Because neither me nor my family has been infected with the virus, we are all fine and not worried about the Pandemic.

My biggest concern is my education has been paused. I want to continue with my studies.

My business is down now all business opportunities that i have is not going on well I'm just trying

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

I've family I can't feed them food is very expensive I don't earn well no money

I'm concerned about the virus I'm afraid I might get infected or my family that is why I'm taking all necessary precautions

Corona did not affect me but it affected my business because there have been no patronage.

Due to this coronavirus, there is no money and the police are always disturbing my business as well because I am an Okada man (Bike man). I am not getting income like I used to before this COVID-19

It affect my business a lot. Things have been costly since corona started. There have been low patronage because of the situation of things.

What corona virus has caused is much. I used to take my goods to another town to sell, but since corona started the cost of transportation increased. Another thing is that there is no sales and we don't make profit like before.

We are praying that corona virus go so that there would be rest of mind. Nobody would like to get infected and that is why we are protecting ourselves

Since corona virus started there is no sales. There is no money in circulation and everything is just dry. I had to take a loan when there was no much but things are not yet the same

Corona is going already, but since it started business have not been the same. Business is not going smoothly and things have not been easy.

It has made prices of goods skyrocketed and this is affecting patronage

Corona virus affected me because there was no sales and no money that time that it started, but now there are little changes.

It really affect us. When it started, it didn't allow us to make money because of the lockdown. We could make sales and I spent the money I had in savings then because we had to eat. This affect my business because there is enough good in my shop again

My concern was that I don't want to be infected by corona virus and I protected myself. I used to cover my nose by face mask.

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

There is no sales especially for what am selling (wine), what people want in this country now is food because people are really hungry

When corona started things were not easy, there was no patronage, no sales. Actually now there have been changes gradually.

There was no sales when corona started. Our customers have reduced. Now that corona is going there is difference but things are just cost.

Since this coronavirus started, it has really destroyed so many things. Especially the prices of goods have gone up a lot to the extent that it is hard to even do business nowadays because people are complaining of no money

Sales is low due to COVID-19 which has caused increase in prices of goods in the market, people are not really buying things like before coronavirus started

Everything is hard presently because of coronavirus especially in the area of prices of goods, prices of things have gone up and this have reduced the rate at which people patronize us

My concern is way things are this days because there is no sales. During the lockdown we couldn't go to the market to sell and we had to spend the money on us.

There are concerns because no one hear about corona virus and wait to get infected but we thank God it was not our portion. Corona virus affect businesses because there was no sales and till now there is no much changes.

The coronavirus have affected all the prices of goods am selling and even the transportation. Many customers are complaining of increased in price of my goods but is what I buy that I will sell. It has really reduced sales

It has caused low patronage and increased the cost of many of the commodities that I buy to sell

Corona spoils our economy, there is no money, no sales, and things are just too costly.

Corona did not allow us to go out because of lockdown. Those that are supposed to help us then were also complaining of no money. We did not get anything from the government to survive during the lockdown and they asked us to stay at home. My business was really affected because there was no sales and things are costly.

There is sales since corona virus started. The price of everything has gone up and things are so hard.

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

Things have really changed because of this coronavirus, there is low patronage, customers are complaining of no money and everything is now too costly. To even eat is by God's grace

People have not really started patronizing me like before the pandemic started, many of my customers are complaining of no money and that is the reason they have not been patronizing me. And all this is due to the impact of covid-19 on many businesses. It has affected my income a lot

I sell mainly to students but due to the pandemic universities are yet to reopen, it has really affected my business because there is no market like that

My concern is that the Coronavirus is difficult to differentiate from malaria so you don't know if someone you meet is having the Coronavirus or Malaria. This in turn affects my business because I have to send many people away during the lockdown

Business has been dull since the lockdown was eased because the price of phones have gone up so sales is on the downside

Everything is high, rice, pepper, onions and customers are not complaining about the price increase but I cannot sell at the old price if I want to make any profit

There is no market, people are not really buying, they are always complaining about high price

I was not really affected by the COVID-19 because I could still work and offer my services to customers

The price of foodstuff in the market is affecting my business, I cannot sell the way I used to sell before

Due to the high price, I cannot buy goods to restock my shop because people are not buying so there is no money

There's no business again, I spent all my capital during the lockdown so I'm just coming back gradually

The financial situation of my business is down when we were on lockdown i sold all most all of my business materials now that we are back I can't earn well without those machines

My major concern is the slow way money is coming in now. Business is still slow and the money I am earning is not enough for me to sustain.

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

People don't buy goods like they used to compared to before the pandemic when most of my customers bought many goods to use for weeks or months. Now, they buy just enough to use for a day or week due to the pandemic. It has lowered my income very much because customers complain that there is no money.

My shoe business has shut down because of the Corona Virus, I spent all my capital during the lockdown. I'm still trying to get back in business but no help from anyone

Not much though, but it has not been fair to my business, I am just managing.

My major concern is that it stopped my farming business yielding good income and also feeding my family became a problem and the fear of getting infected also was an issue

I don't have capital I used to have a poultry farm but now all my capital is gone corona has made me unemployed

Before the lockdown I was supplied some items but everything expired due to the closure of markets during the lockdown which made me generate loss. Though I got assistance from my family to recoup the loss made.

Right now everything that I own I've sold it so we can eat no money for school fees, food is expensive poverty is too much

My business has gone down because of reduction in customers volume and also because insufficient stock to sale, that has reduced my income significantly

I'm not really concerned about Corona virus because it's a global pandemic that has affected so many countries, though I'm a bit worried that some are still losing their lives to the virus, I pray that soon a cure would be discovered.

My business is not thriving due to low patronage and also reduced in customers purchasing power

Market has not been going smoothly since corona started because there is no sales. I sell pepper and tomatoes and during the lockdown my goods got spoiled because we couldn't sell them.

It affects my business because we could not sell anything and cannot even stock more goods, instead we spent the money at hand during the lockdown.

Poverty is too much everything is expensive no money the economy is really bad

The virus brought a lot of problems with our income. My husband had to work very hard to provide for me and our kids. I do not do anything for a living, so it was hard for us to get enough food to sustain all of us.

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

My concern is that I lost my source of income as a of the Corona virus lockdown because i spent all my business capital on feeding, I'm now unemployed.

Covid-19 has affected my business too much,especially in the financial aspect,as the money I make from my business is not much,it's difficult to buy food that has become very expensive since the pandemic started. Cheap food like Garri,rice,onions are so expensive now that only a little that will be used to prepare meal can be bought. While before the pandemic, I used to buy it in bulk.

It affect me a lot. Business is not the same again. Since corona virus started things have been hard. There is no sales, no money and I had to spend the money I have during the lockdown. presently am not going to shop again because there is nothing there.

Things are not going normally again, things gets expensive daily, things are falling down. Business is not moving again.

I am now at home with nothing to do.

It affected our businesses because there was low patronage of customers and this affect the business. I am a hairdresser, some of the materials we used for making hair are costly and when you tell customers they turn back.

Business wasn't okay during corona virus because there was no sales, no patronage, and there was no money. Then we couldn't go to the market to sell everyday. Till this time there is no sales like before corona

Corona virus affected our business because of the lockdown imposed on us. At that time, there was no sales at all and we had to spend from the money we had in savings. Now there are changes and we thank God for that.

Corona virus spoils our business. We don't get money to eat, we had to spend all that we had. To stock goods is not easy so I had to take loan from microfinance bank.

The market is not as it used to be before COVID-19, no sales and everything is now costly

It has affected the prices of goods and services in the country, this has also reduced the rate at which people patronize me. Everything is now costly

I am concerned because there is no money in circulation, customers do not patronize us like before, and things are costly.

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

I am not really concerned about anything in related to coronavirus right now because everything is getting better gradually. It is just that everything is expensive now, costs of things have really gone up but I believed if everything get back to normal, all those prices will surely come down

It affect my business a lot because there was no chance to go to market to sell during the lockdown and the money I had was spent then. I don't have to continue with my business, so I had to start a cleaner job since the schools resume.

The coronavirus have affected my carpentry work because people are not really patronizing me as before, all people wanted now is food. There is no money, the country is so hard.

My business has been shut down since the lockdown and am not doing anything now

The lockdown really affected me, so many of my customers bought goods on credit and some of them refused to pay back cause they complain that there's no money

The restrictions, being at home doing nothing and no activities at the market. This lead to using up all what we had.

Staying at home has made us use up the money we have, our capital has finished. We are now struggling

The breakdown of my wealth

You have nothing to do and nowhere to go, there has being alot of hardship.

The lockdown affected my business. I spent all my capital and now I'm just trying to get some money and start again.

my concern is that alot of people suffer this problem of no money and businesses are not moving due to no capital

Of recent my business crumbled as i collected a motorbike on hire purchase to transport people and earn a living but unfortunately i was robbed and my bike was taken from me and now i don't have any source of livelihood

It has collapsed my business. I have gone out of business because I spent all my capital during the lockdown

business is not moving and no money is circulating and things are highly costly, corona virus really affect our children education

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

That lockdown period till now has been very bad for my business all capital gone just surviving on little or no sales

There is no money for me to travel and import goods, I have spent all the money I have during the lockdown

Everything is expensive and I dont have capital to buy goods like before, I am just just buying small small

Business is not moving like before because customers are not buying, COVID-19 has increased price generally

During the lockdown, there was no market because people were not really withdrawing money but now things are moving

corona virus has affect our businesses and foods are expensive and no money to buy them

There is no enough money for me to buy goods because of the increase in price, so the quantity I can afford to buy is really small

It has crippled the economy, sales has reduced for me, my customers are just buying on credit because ther is no money in town

Business is not moving, customers are not buying and it has reduced my income

People are not buying because there is no money and the price of everything has increased

There is no money, we have been managing since the end of lockdown. Those that bought goods from me only bought on credit and they have not been paying back

The sales have really reduced because of this coronavirus, also it has increased the costs of buying things which indeed is a problem because there is no money in circulation.

Corona virus has affect the economy of the country and no money no food

My concern is that business is dull because there is no sales at all. Our customers don't go for high price product again. Everything is now costly and this is affecting our market

There is no sales and customers are not patronizing like before. Things are costly this days. During the lockdown, we had to spend what we have in savings. Now that there are some changes, we need more money to do business.

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

Things are hard. Business fall because during the lockdown, I had to spend all the on me. Now, I have no capital to do business again. I am only selling two crates of soft drinks now unlike before that I have more goods in stock and also selling provisions.

The coronavirus have affected the prices of things generally because many things are costly now and this is really affecting my work because many people are complaining of no money which is causing low patronage

it affect the economy and also income and things are not moving like before

This COVID-19 situation is making people steal a lot in this village, young people that lost their sources of income now steal cassava and yam, this is heavy on us now.

This COVID-19 affected everything, the goods I usually buy to sell became more expensive and convincing my customers to buy goods at the new price is an issue. In fact, even ordering and getting what one orders for from those I buy from is a problem too, you have your money to buy goods but it is not available and they blame it on the pandemic.

my primary concern is that during the corona virus no movement and business was not moving, no income

The only way this COVID-19 did is the restriction in movement because i could not transport my farm produce to the market that's all

Covid-19 has affected our business very much as we lost all our capital during the lockdown months providing food for my family. Now i've been buying goods on credit to sell and pay back after sells, just to make a living

My concern is that my business is down now because i used the larger percentage of my capital on feeding during the lockdown and now i can't afford more stock for my business.

My major concern is that till now my business is still struggling no improvement

The high cost of goods in the market due to the covid-19 pandemic. As the money i make from my business is low, its not enough to buy goods for my business to restock my shop, too little to buy food for my family and other essentials

My primary concern is the lockdown has plunged the economy of the country into recession, there's no money in circulation and that has increased the prices of commodities in the market.

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

My children's education has been put on hold, although schools were reopened after the Corona lockdown, it has once again being shut down and their final year exams suspended indefinitely due to the ongoing nation wide protests on police brutality.

The Covid-19 affected us, we were not allowed to travel during the Lockdown but everything is getting back to normal

my customer reduced the way they patronize me, a lot of them complain that there's no money and i can't force them to patronize me

God did not allow this COVID get to my side, he has been Protecting me and my family and also feeding us. Though i sell my products in a secondary school and everything is going fine.

The lockdown has restricted us from earning

Since the pandemic started things have being difficult, no money. What to eat is a problem.

The concern is that the virus is everywhere and its difficult, the way i was before isn't the way I am now, things have gotten bad. Also our kids aren't schooling.

The pandemic affected my business badly.

It affect our business because there was no income, and no gain in what we sell. There was low patronage because there was no money in circulation and things are costly. We need money to support our business now because coronavirus really affect our business.

COVID-19 has affected my business, as it has fallen.

The Covid-19 made a lot of items that i sell expensive, All through the time i was at home i locked my shop and majority of them got expired. Apart frm that they became expensive so i couldn't even make enough profit selling them

My business has been hir really hard by the changes.

I was unable to sell anything during the lockdown, i don't have anyone to help me, cause this business is what i use to sustain my children and i since when i was sacked 8 years ago

Business is not really moving, also where I live is flooded so I have not not been able to do work

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

Business has been slow so I am not making enough profit like before

Sales are still poor because I have not been able to transport my goods to customers outside the state

I have to have money to buy goods to refill my shop because price is high so the quantity I cannot afford to buy large quantities

Food is expensive no place to live in I can't pay my children school fees my parents are poor no money

My income has reduced a lot and has made it difficult to cater well to my family.

Customers are not really buying and there is no money to buy goods and restock my shop

Many women are not buying makeup and comestics like before because the price is now higher, everybody is just focused on buying food

Market is just dull, people are not buying because the price has increased and there is no money

There is no money to travel to buy goods so it has reduced the quantity to goods I can sell

Since the lockdown, businesses has also been locked down, there is a low patronage of customers since March

The pandemic cut down down my sales, unlike before when people usually buy more than 10 packs of water

Business is just moving slowly, the number of customers that often come to the salon to braid or fix their hair has gone down

The pandemic has reduce the number of passengers I usually carry and affected the amount of money I make

Customers are not really buying because things are costly, so the business is not moving like before again

I sell to university students and since schools are yet to reopen so business has been slow because there is no market

The price increase has reduced the quantity of goods I usually buy, and I dont really have money like that again

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

I believe the COVID-19 is real as it has affected my business, I don't make money like before, cost of the products I sell are now expensive

We have experienced low patronage of our business because of the restrictions

My business is not moving well customers are not coming even now there's no money

It affected my business, money was not coming in, we were surviving on the cash we saved

The price of everything went high, we were having low turn up as customers were complaining about the price. But now they are used to it and everything is going back to normal

Corona has closed all schools. I want to go back to school so I can continue with my studies and graduate on time.

My greatest concern with the COVID-19 is I am afraid to catch it. I try to be careful by using my face mask so I don't contract the virus from someone.

The coronavirus has impacted negatively to me because it has slowed down my business. Money is my concern because it is hard to come by and survival has become very difficult.

I'm worried about my health people don't seem to bother but it bothers me a lot I'm always with my face mask and sanitizer

The virus has killed a lot of people so I try to be careful. It has also stopped our businesses which has made life difficult for us.

I am not making enough money to look after myself and family. Corona has destabilized my business.

Our financial situation is down I run a small business but due to lockdown I've used all of my capital now the business is not running well

Our financial situation is very low we are hungry the economy is in a bad shape

It has disrupted my business activities. Business in Kaduna is slow because there are strict rules by the government to us motorcycle riders. It has become difficult to get many passengers compared to before covid-19.

I don't mind and don't care.

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

My source of income has been affected, which is how I care for my family. My children are at home because I can't pay their school fees.

My business is in a financial difficulty because during the lockdown i had to use the business capital to feed, though the restriction has been eased up, business activity is still threaten by the nationwide protests on police brutality.

Everything is now expensive all commodities in the market is expensive I want everything to go back to normal

It has affected me a lot, my wedding has been postponed because of the lockdown, and also my business. I couldn't conduct any activity.

Talking about covid-19 it has really affect the economy and business is not moving fine

it has really affect everything about the economy such as income and schools that are locked down

my main concern is that covid-19 has affect our businesses and money is not flowing

I am not concern because I've not been infected with the virus and i adhere strictly to the protective and protective measures like social distancing, face mask and hand sanitation.

My business is not thriving due to low patronage, because my business is located beside a school and the pupils are my major customers, since schools have been closed for over six months i barely make sales, that has reduced my income.

The main problem is that it has affected my small business during the lockdown i used the almost all of my capital

I am a retired head mistress but i have a small provision store and this covid has really affected my income as majority of the items i sell are very expensive now

My business is not running well I sell books government closed schools my business stopped even now that school is open no one buys books because people buy books in 1st term I can't provide for my family

My primary concern is that my business is not thriving because i don't have enough money to stock my shop due to the high cost of goods in the market, and also there's a decrease in sales while others buy on credit, it has drastically reduced my income.

The issue of the lockdown has affected me and my farm. We have nothing doing, just staying at home.

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

It has affected our businesses, schools and everything

I'm not concern because my children are safe and healthy, we all ensure we take precautionary measures daily.

We could not go to our shop, customers are not patronizing us, most people even buy on credit and haven't paid back. i am on the edge of closing the business, but if i do hat will my family eat. so that's why i still run it

It is very bad on the economy no customers like before people prefer to buy food than to buy beauty products which I sell this time around.

I managed myself during the COVID 19 as customers were not coming to repair their cars also i made sure myself and my family sustained ourselves on the money we have

I have no concern about coronavirus but only that it has makes everything to be too costly

The coronavirus have caused increase in prices of goods and this is affecting many businesses including mine. This has caused drop in sales

I thank God that I don't have corona virus and non of my family have. I do follow the precautions to prevent it. It is a deadly disease because many people have lost their lives

It has made everything costly, the rate at which I buy my farm inputs is so high compared to before COVID-19 and there is no money to even buy because there is no market. People are complaining of no money

It affect the economy and everything remain standstill. Businesses are not going smoothly, things are costly and everybody is complaining.

Business have been moving slowly since we got back from lockdown, there is no much patronage compared to before the lockdown and to now makes things worst, everything is now costly which is also affecting the sales

Corona virus did not allow us to go out, bank did not work, and business is not doing well, so our economy is affected.

It affect the economy. The price of everything has gone up now and everybody is complaining. People could not work well because there is no money.

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

Corona virus is a serious case and many people were infected. Also, it spoils businesses a lot and many people have lost their job. Some people have not been able to start their work again since they have spent all they have during the lockdown. All these have effect on our economy.

It affected me because I spent most of my business money on feeding during the lockdown which made me now to be managing the little money I have to do business

It does not really affect me because my business is going smoothly

It has affected everything expecially food items which is very costly now, and that is first thing to buy before thinking of any other things. To now get money to buy it is now the problem because the patronage is low

my main concern is that there is hungry and business is not moving and things are expensive and no money to buy them

I am not in any way concerned about the corona

Glory be to God Almighty, he has been faithful in protecting and preserving my entire family from the Corona virus and I'm sure he will continue to protect us, and I'm not at all concern about the virus and i pray that may the world never have such a bad experience again.

We're suffering everything is expensive poverty is too much we can't buy food medicine is expensive

It is a terrible disease. The virus has made my business difficult and slow. Sometimes I am not able to sell anything for days.

The lockdown because of Coronavirus affected my business and my husband was stopped at work because of Covid-19

It has affected our businesses and our kids, and also with a family to cater for its has being difficult.

The income of the entire household members has reduced due to the Corona virus lockdown, we find it very difficult to feed.

To be honest financial situation is down even if you work for some one they will not pay you no money everywhere poverty is too much

My income is my biggest concern because I am having some financial problems right now.

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

My primary concern is that it affect my business and as at the period of covid-19 things are not easy

My business has gone down because the economic hardship has reduced my sales volume

My primary concern is the safety of the pupils in my school because i am a head teacher, there are no personal protective equipment available in the school because it has not been provided by the government which puts everyone in great risk, and i wouldn't want schools to be shut down again because i want them to continue with their studies.

The covid-19 has affected my business as customers don't patronize my business compared to before the pandemic when daily sales per day was very high. But now,people have less money to bet with which has in turn lowered the profit I make selling tickets. If sales don't improve,we might end up closing the shop.

The covid-19 affected my business as I have not been able to make sales like before the pandemic,even schools is affected as it was shutdown for months,delaying my childrens graduations and when I applied for loan,they didn't give me to use in my business, especially government loans,even when I will grantee that I will pay back.

We are managing the effect of the pandemic as there's no money in circulation, there are also few customers coming to buy my goods. The worst part is how goods are very expensive now,if this continues we won't be able to buy food anymore and might end up eating once a day.

The virus has brought hardship to my family because I don't work so we don't have money. My children are always at home because school is closed which is an extra burden. I have also not been paid my retirement benefits.

My major concern is that am not doing anything now and the prices of everything have gone up and all this is caused by this coronavirus. I used all my business money and savings during the lockdown to take care of myself and family

Can't sell as much as we used to

corona virus has affect our business and money is not flowing

corona virus has affect our business and also no contract no money

It affected me so much that when my business was picking up getting to a good point then the covid19 struck and it all crashed and i am yet to recover

The fact that we could not go out made us lose customers

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

I lost my business, I had to stop one of my kids from school because I can't afford. And I'm a widow having little to no support.

Corona virus has affect our business and income and also no food are expensive

yes talking about Corona virus it has affected the economy and our businesses no money and food is expensive

The virus has paused my business – money is hard to come by and things are expensive. My business is moving slow.

Food is expensive every commodity is expensive this life is expensive petrol is expensive I can't provide for my family

My business has been disturbed a lot by the pandemic as people buy just a few goods now because there is no money. This has reduced the income I used to make in my business and so it has made it hard to pay my house/shop rent,which are necessities that I need very much.

we had limited sales and i get paid basec on commission, but the limited sales took a tool on my income. Also the restriction in movement also affected delivery to customers

The covid-19 pandemic is a serious situation in the country as it has resulted in an increase in price of all goods sold in the country. It has made it hard to make an income in my job as customers complain that my goods are expensive and only buy a few clothes. A lot of clothes, I bought have not been sold for months now as I can't find customers to buy them.

The pandemic has made life difficult for my business as the prices of goods in the market is very costly and it increases everyday. As a result, customers don't buy goods like they did before and some don't patronize my business anymore because there's no money.

talking about corona virus it has affected my education because of the locked down and now no money and things are not moving well as before

Things have been very hard such as the price of goods is very high in the market due to the pandemic. So we are just managing the situation as best as we can. Customers are not coming often to buy my chickens because there's not much money in circulation.

My children are at home no school government should do something

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

We were not able to sell most of our products, even the prices we were supplied before the lockdown majority of it spoiled as we were at home.

corona virus has affected our business and money is not coming in like before

Financial situation of the country is down no money economy is bad

Economy is really bad every commodity is expensive all because of corona no money

I'm just managing myself

My primary concern is that it has been hard to source for capital to invest in my business as everyone especially my friends and family members who complain that there's no money. I applied for government loans and grants but wasn't given. So I am just managing my business. If there was finance I could put extra measures to get customers to patronize my business by displaying many variety of goods to get their attention.

Business has been slow, no much customers again.

No trade we don't have enough money I don't earn well I'm just staying at home work is low

Food items

Everything is on standstill now, no money for business and that was even the reason I applied for the Market-Moni loan.

People don't believe that the illness is real they are not taking the virus real I'm a medical personnel I was told that I'll be assisted during the corona but I was not

We are just managing since the pandemic thing started. No customers again like before.

We're suffering from one problem to another all commodity is expensive I don't earn well my business is very down people collect my snacks on credit because of corona I don't get paid

My education has stopped if not for corona I would have graduated but I'm now staying at home

Not going to school concerns me I just started my university before the corona but because of the virus I'm now at home

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

my concern is that business was affected and no movement at that period so it really affect our social life, covid-19 has cut off our capital

Everything has stopped no money we can't buy food because it's expensive

during the covid-19 things are hard and business is not moving fine

The pandemic has been bad for my business because it has caused an increase in price of goods and customers don't patronize my business like they did before. Customers that used to buy more than 3-4 of my shoes,now buy one or none when they come to buy.

It really affect everything about businesses and no money, no movement as at the time of covid-19

Truly we are in a seriois problem, the business has being completely down during this situation.

Business is not moving as usual.

covid-19 has affected everything about our businesses and food are also expensive to buy, money was not flowing

Covid-19 has affected my business so badly as it is not moving like it did before the pandemic, everything about my business has been turned upside down as sales have been so bad this year that I can hardly believe it's the same business. The economy is so bad that I wonder how people manage to eat when from morning until the night,nothing is sold from my shop.

it has caused a lot of setback to the economy and business is not moving fine, during the corona virus I faced a lot of difficult

During the lockdown my business was halted and even after ease of lockdown nothing much is happening sales is still very low

One thing this lockdown affected is my chicken feed, because normally their feed is gotten from corn and right now corn is expensive. so their feed is very expensive

this lockdown really affected my business, as most of my customers that purchase expensive drugs (immune boosters) didn't patronize me, also one cannot be praying for people to be sick so it hasn't been easy

It has been difficult to support my family and provide food and things for them.

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

I don't have any concern with Corona virus because i have adhered to all the protocol for prevention, and my state Bauchi has recorded over 95% reduction in the cases of covid-19 infections.

During the lockdown, policemen raided my shop and arrested people, and broke some items in my store because we defied the lockdown rule.

It somehow affected my business, though not much of negative effect because I deal in what people eat speer

My concerns are so much ranging from fear of infection, no movement, no sales and till now business is still very dull

It affected my business so much, the cost price of things are high now, logistics are also high and that is one of the reasons that the cost of things in the market are high.

The situation doesn't allow the market to go on, we had to ise up what we are selling.

This Covid-19 really made alot of items expensive, at the beginning of the year I wanted to rent a sop to start a barbing salon but the covid hindered us and now the End sars and police brutality campaign is not even making it easy cause of the fighting and the curfew

My concern is the economic hardship caused by Corona virus lockdown has reduced patronage, my business is not thriving and has reduced my income

talking about corona virus it has really affect the economy and money is not flowing and food are costly, so to even eat is difficult

my concern is about business and schools and churches that are locked down during the corona virus things are not moving fine

during the covid-19 I faced a lot of difficulty because I had poultry farming all my chicken where slaughter and no electricity to power the freeze, so I lost a lot of money including my capital, so corona virus affected my business

In fact, it is not easy, no money to keep up with the business, I am just managing.

I am a Proprietor and in fact, since COVID-19, we have not been going to school as before, some parents who used to pay their children's fees at month end don't anymore, as I speak to you, no parent has paid me today, none. I managed to save to roof a classroom, but instead, I had to pay teachers their salaries January-April 2020. I don't want to lay them off because most of them may have no other source of income.

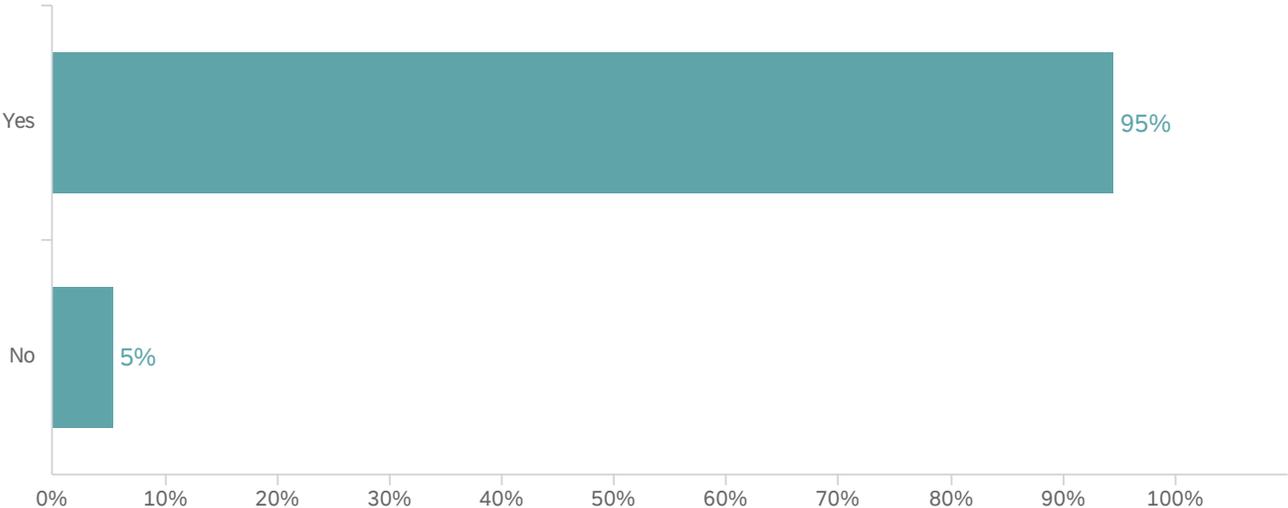
SECTION 4: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 67% and 38% of customers respectively. Only 5% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 92% say their *situation has worsened*, with 45% saying it has gotten “much worse”
- **Income:** 92% experienced a *decline in income*. 4% report an increase
- **Ability to Pay Employees:** For those who have employees, 59% have been able to pay them, while 40% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 66% able to pay in round 7*
- **Cash Accessibility:** 38% *don't know or can't say*, 17% report *somewhat or very difficult*, 45% report *somewhat or very easy* to access cash
- **Farming:** Only 38% of respondents are involved in farming. 45% of those who farm reported *difficulty in acquiring inputs*, 39% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 64% report a *decrease in food consumption*; 20% say they regularly go hungry, and 48% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who "very much decreased" savings *decreased from 68% in round 1 to 58% in round 7*
- **Coping Mechanisms:** *Using savings* and *reducing investments* are the most common coping mechanisms reported by 83% and 47% of customers respectively. 33% have *borrowed money* as a way to cope with COVID-19; this *decreased slightly from 31% in round 1 to 35% in round 7*

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 = 4,023)

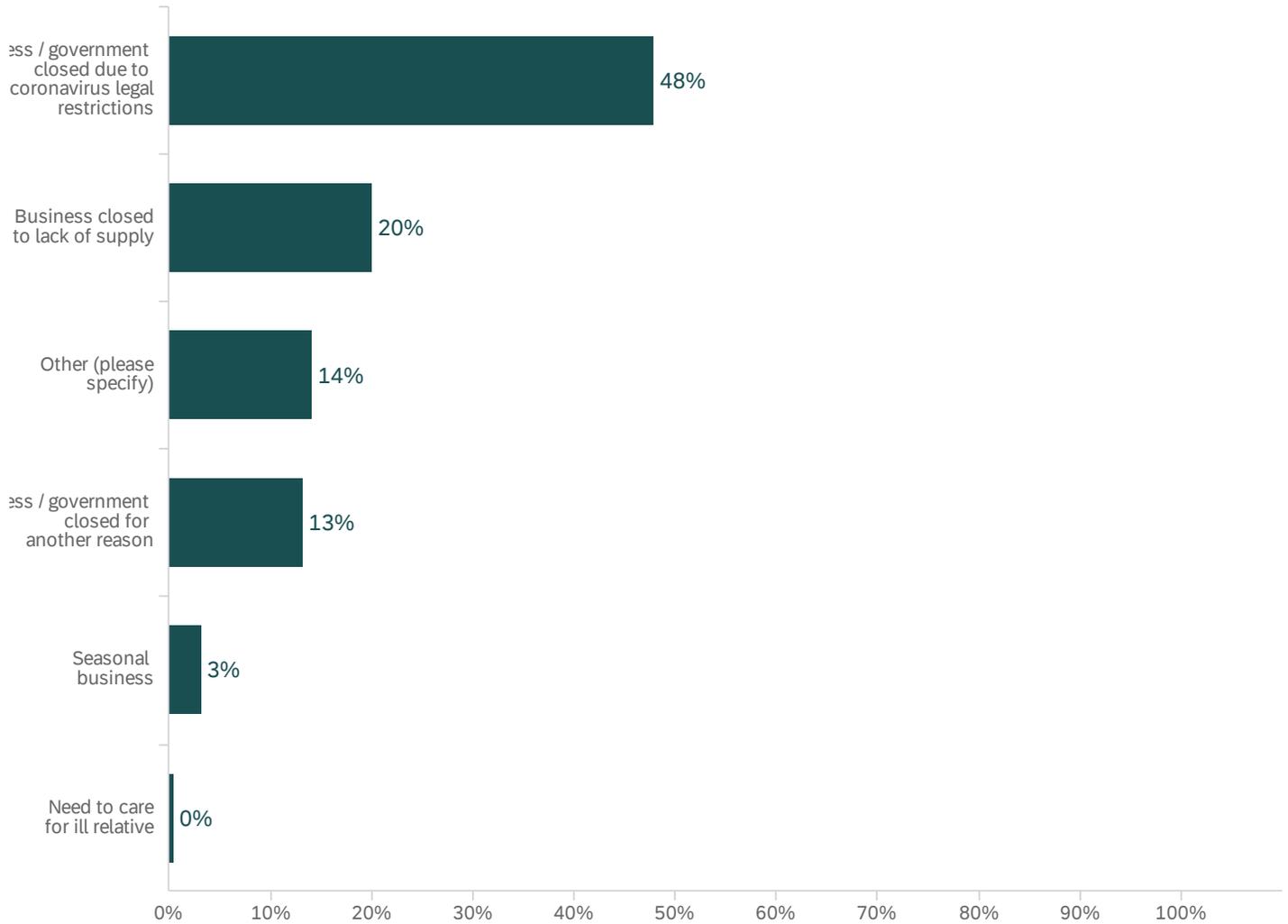
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



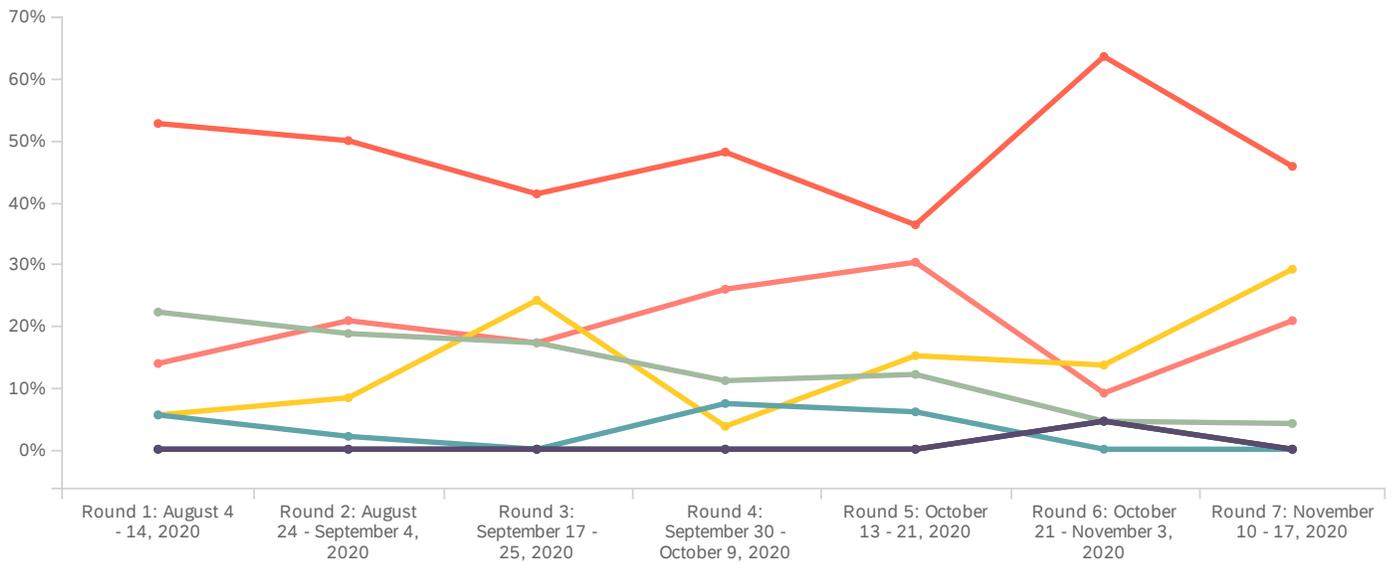
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 218)

Insight: Of the 218 customers who switched businesses, nearly **half** changed in direct response to COVID-19 legal restrictions.



Reasons for Business Change by Round



Legend:

- Red:** Closed Due to COVID Legal Restrictions
- Pink:** Closed Due to Lack of Supply
- Yellow:** Closed for Another Reason
- Green:** Other
- Blue:** Seasonal Business
- Dark Blue:** Not Able to Farm Due to Lack of Inputs
- Purple:** Not Farming Season

Insight: Customers who reported closures due to legal restrictions decreased from 64% in round 6 to **46%** in round 7. Lack of supply concerns increased to 21% from 9% in round 6. Below, customers elaborated on other reasons why their business closed. Many cited the loss of capital or customers.

Other (please specify)

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Other (please specify)

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Not received loan yet

My capital was small so i had to shut it down

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

Other (please specify)

The former business I was doing wasn't profiting me anymore

Temporarily closed because of low patronage from customers and no money to restock my provision store

Am house wife before

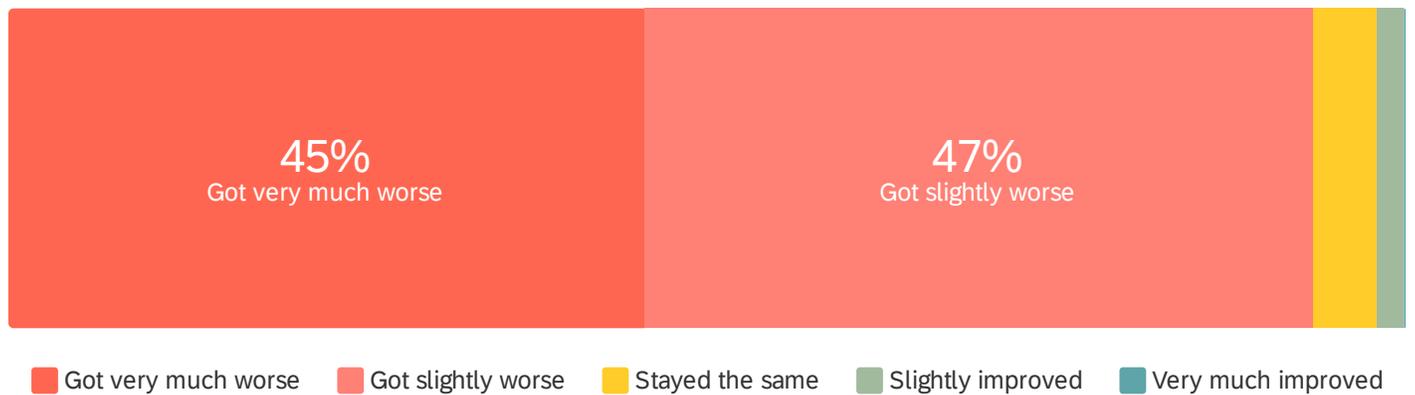
Lost my capital

I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

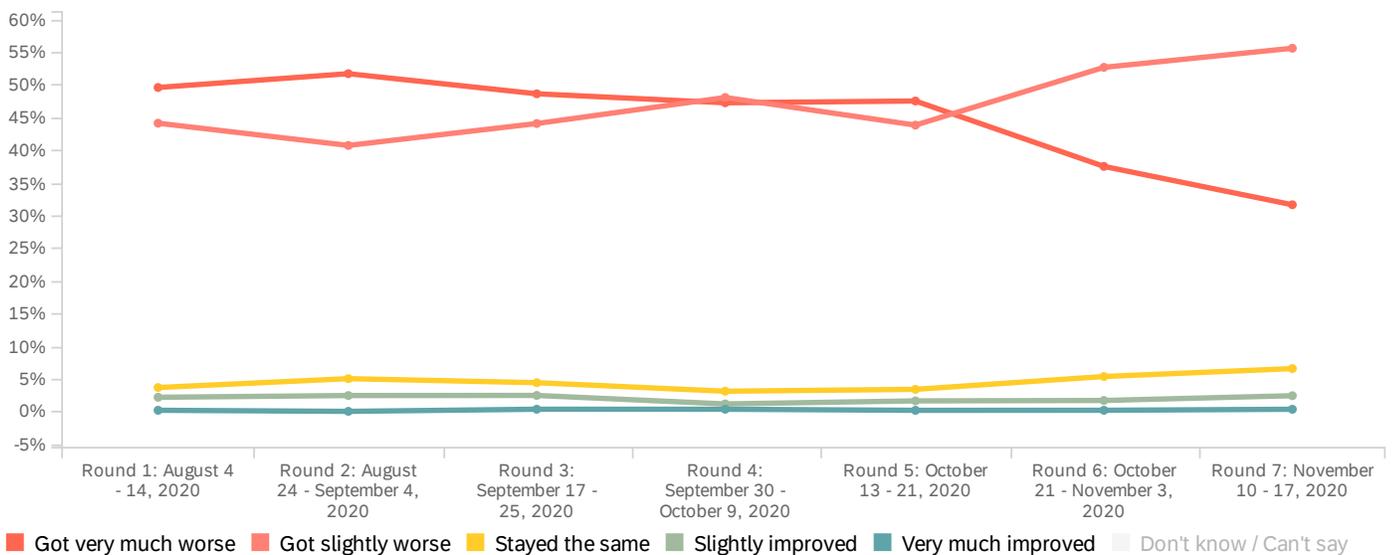
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 4,302)

Insight: 92% of customers report a worsening of their financial situation. Only 2% say it has improved. We noted almost no differences by gender. In round 7, more customers said their financial situation "got slightly worse" than "got very much worse" (56% "slightly worse" to 32% "very much worse").



Impact on Financial Situation by Round

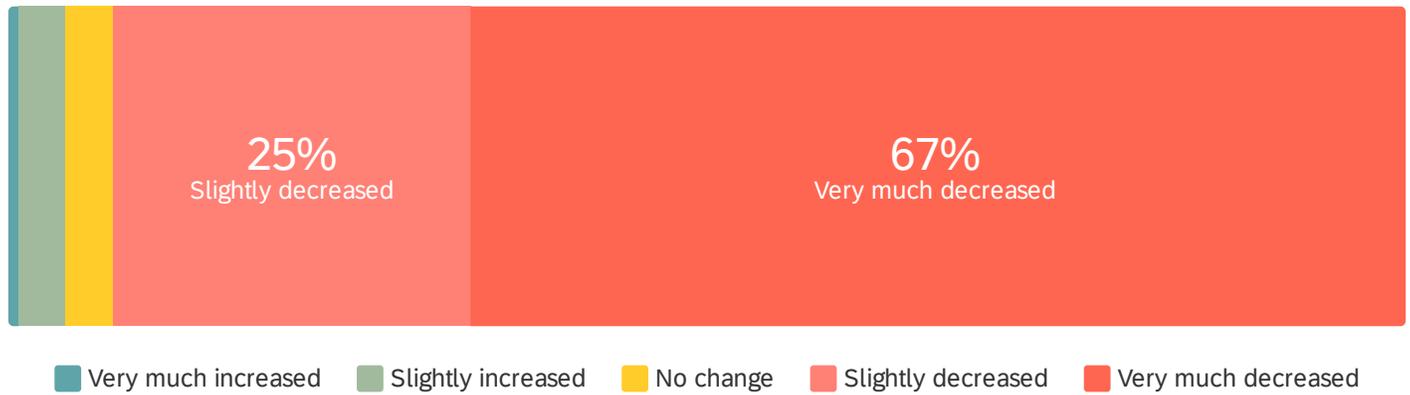


Impact on Income

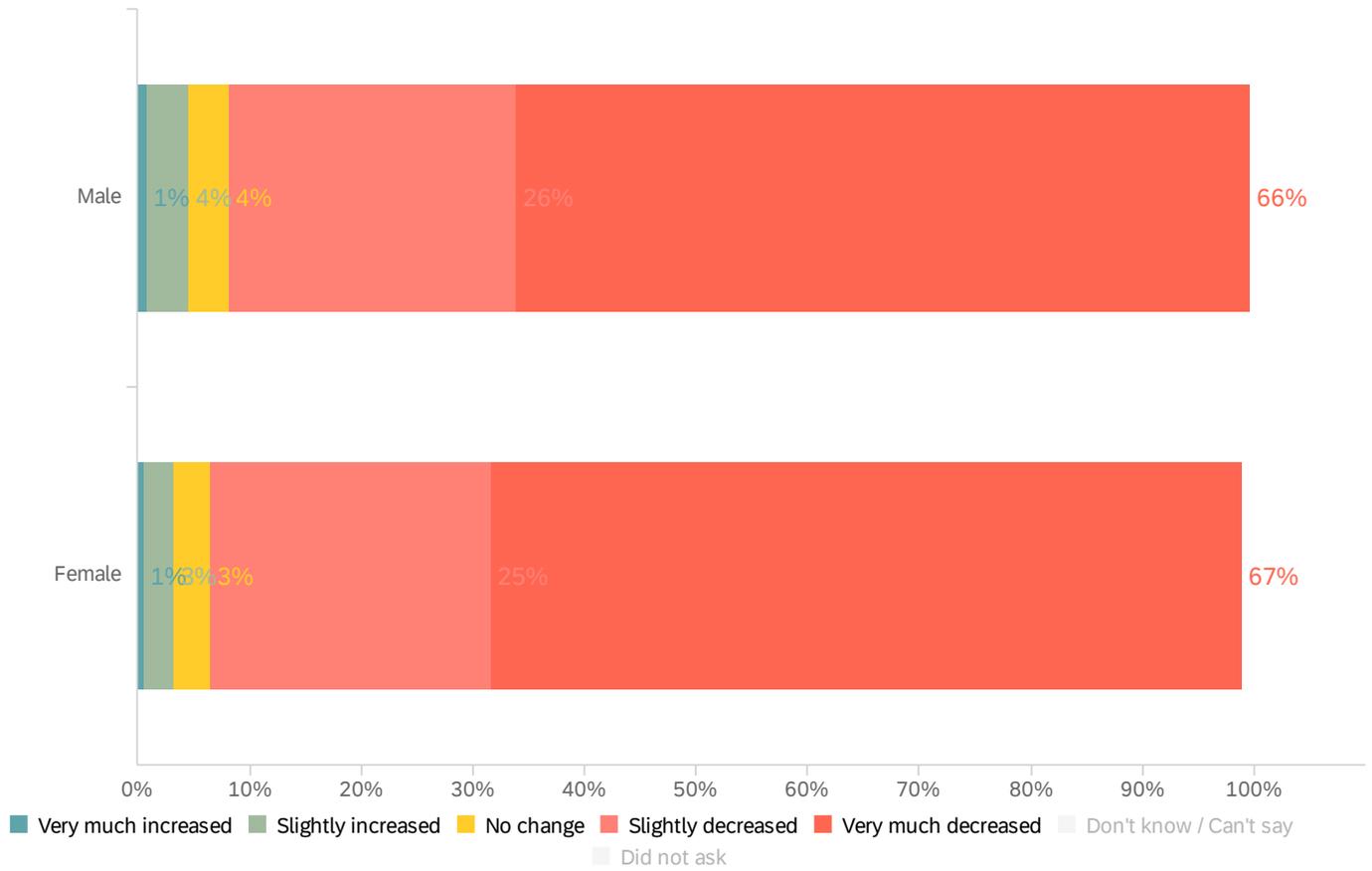
Q: Has your income changed since the lockdown in March 2020?

(n = 4,302)

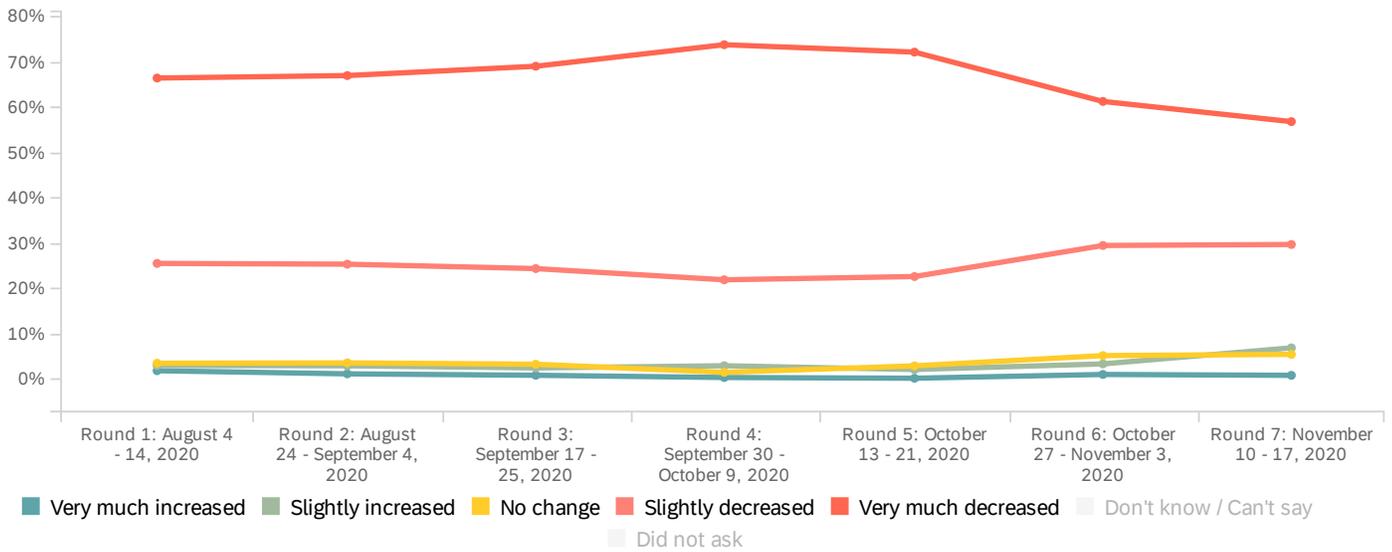
Insight: 92% have experienced a decline in income, with **67%** saying it has "very much decreased". While gender differences were small, customers with "very much decreased" income improved slightly in round 6, decreasing from 72% in round 5 to **57% in round 7**.



Impact In Income By Gender



Impact on Income by Round

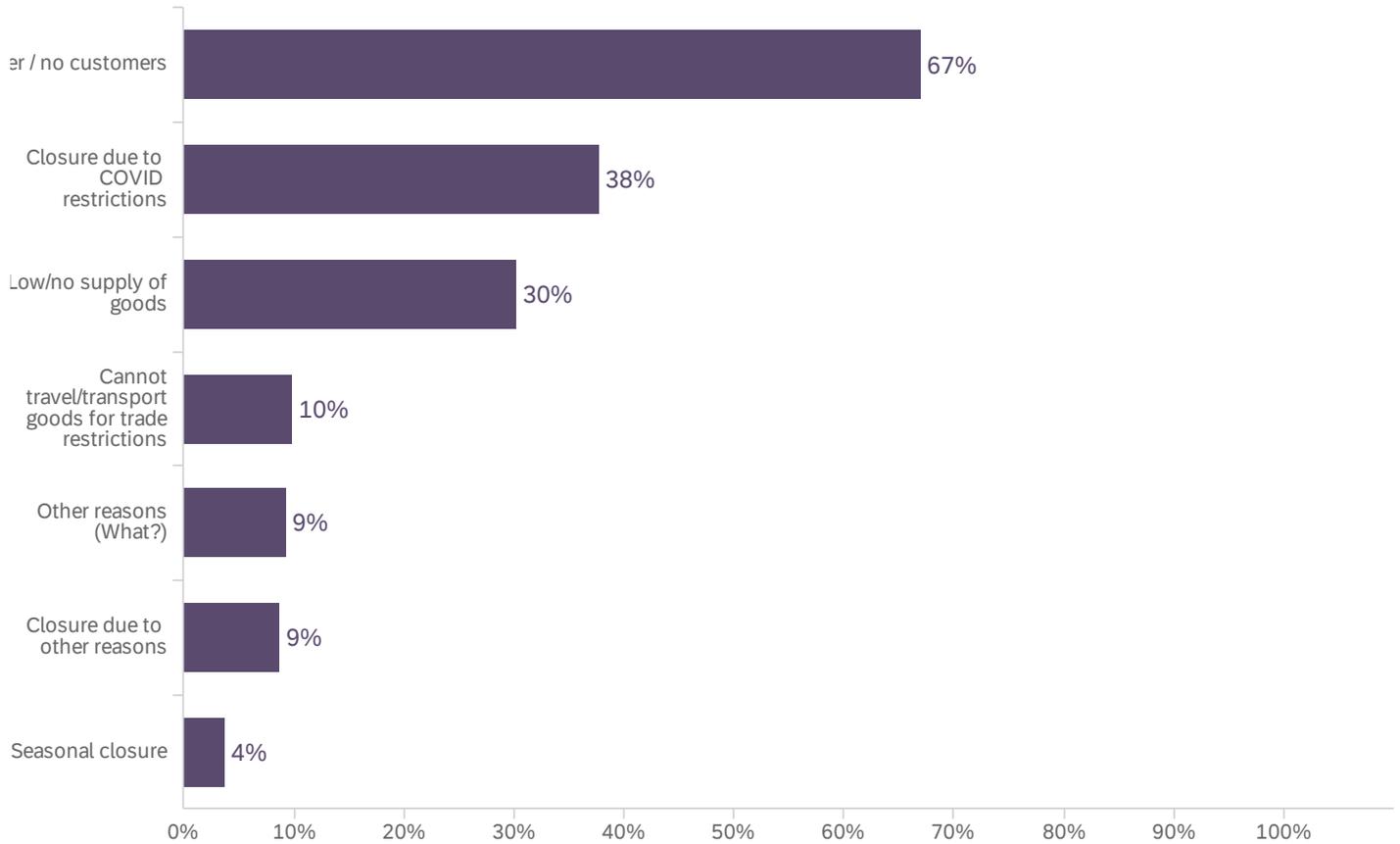


Impact on Business

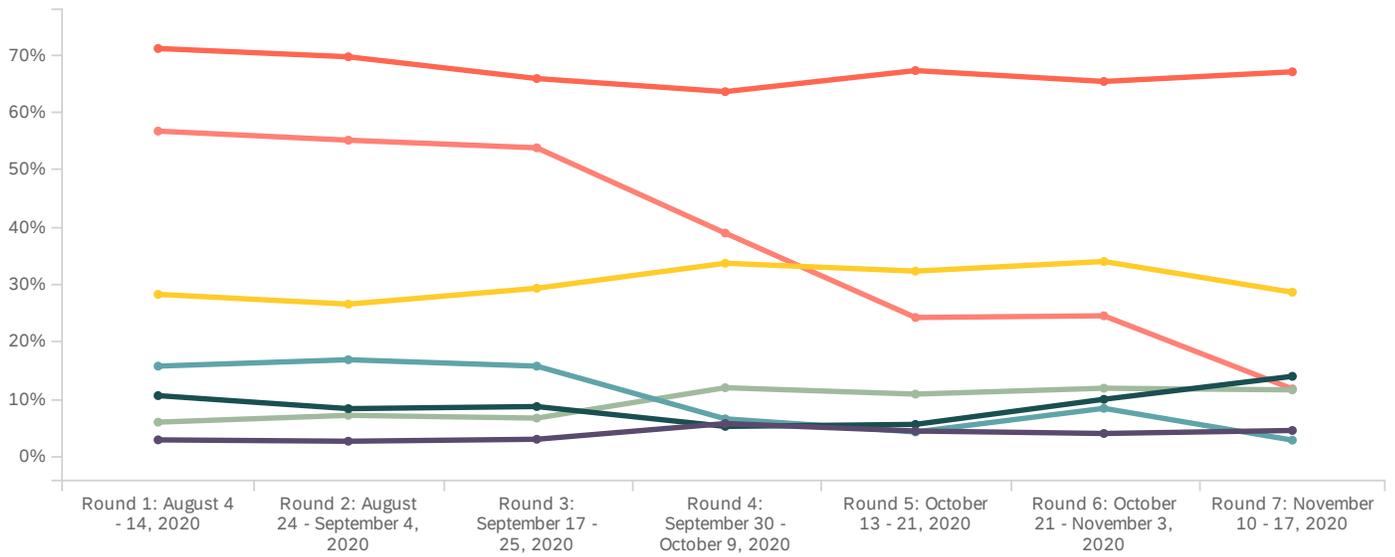
Q: Has your income from your business this month been impacted by any of the following?

(n = 4,154)

Insight: The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **38%** have had to close entirely due to COVID restrictions.



Impact on Business by Round



Legend:

- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

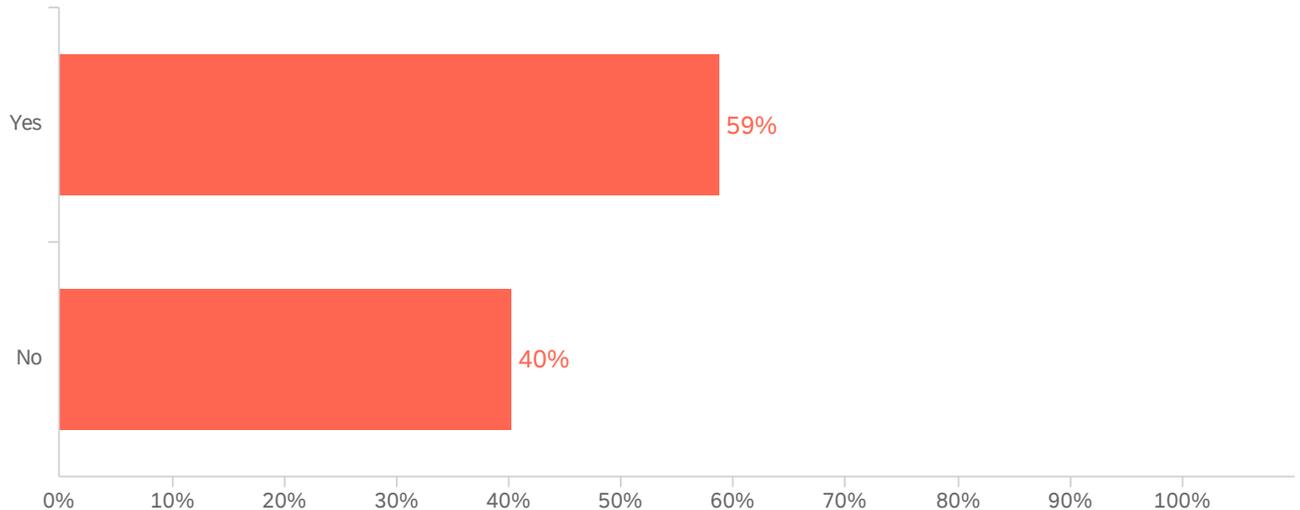
Insight: Restrictions due to COVID-19 continued to decrease, from 63% to 12% between rounds 1 and 7. Trade restrictions similarly decreased from 16% to 3% between the seven rounds.

Percentage of Respondents Able to Pay Employees Since Lockdown

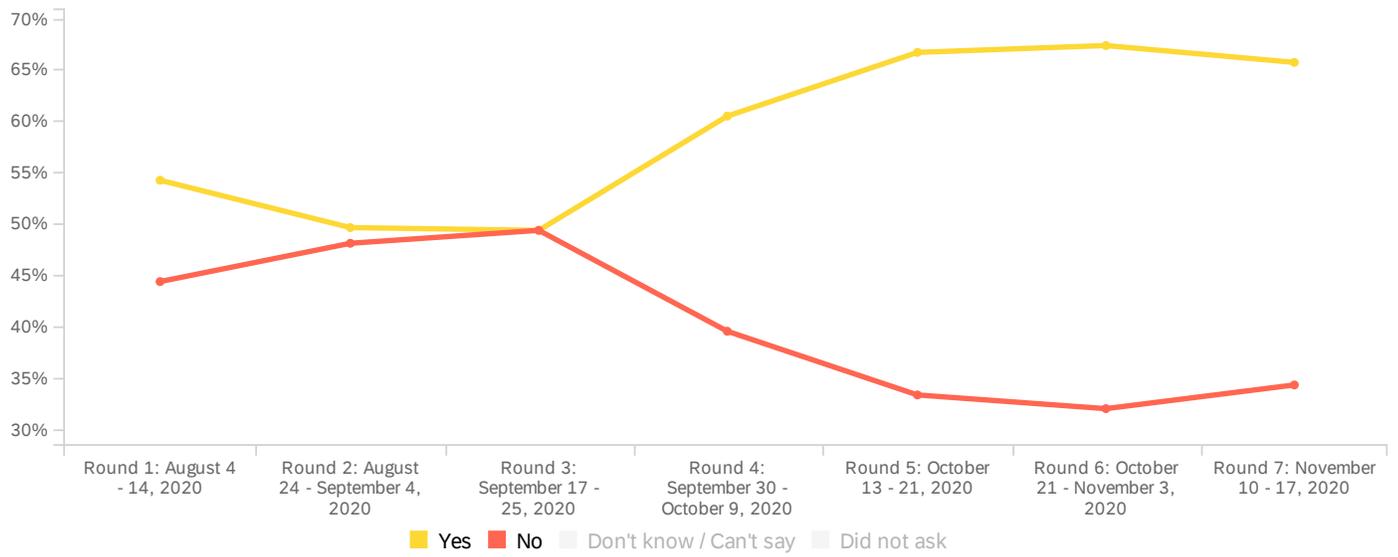
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 957)

Insight: In round 7, **66%** of respondents were able to pay employees, increasing from 60% in round 4. Service appeared to be most able to pay salaries, with 62% of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (39% of respondents in this sector unable to pay). GEEP loan non-recipients were more likely to pay salaries than those who had received a loan.

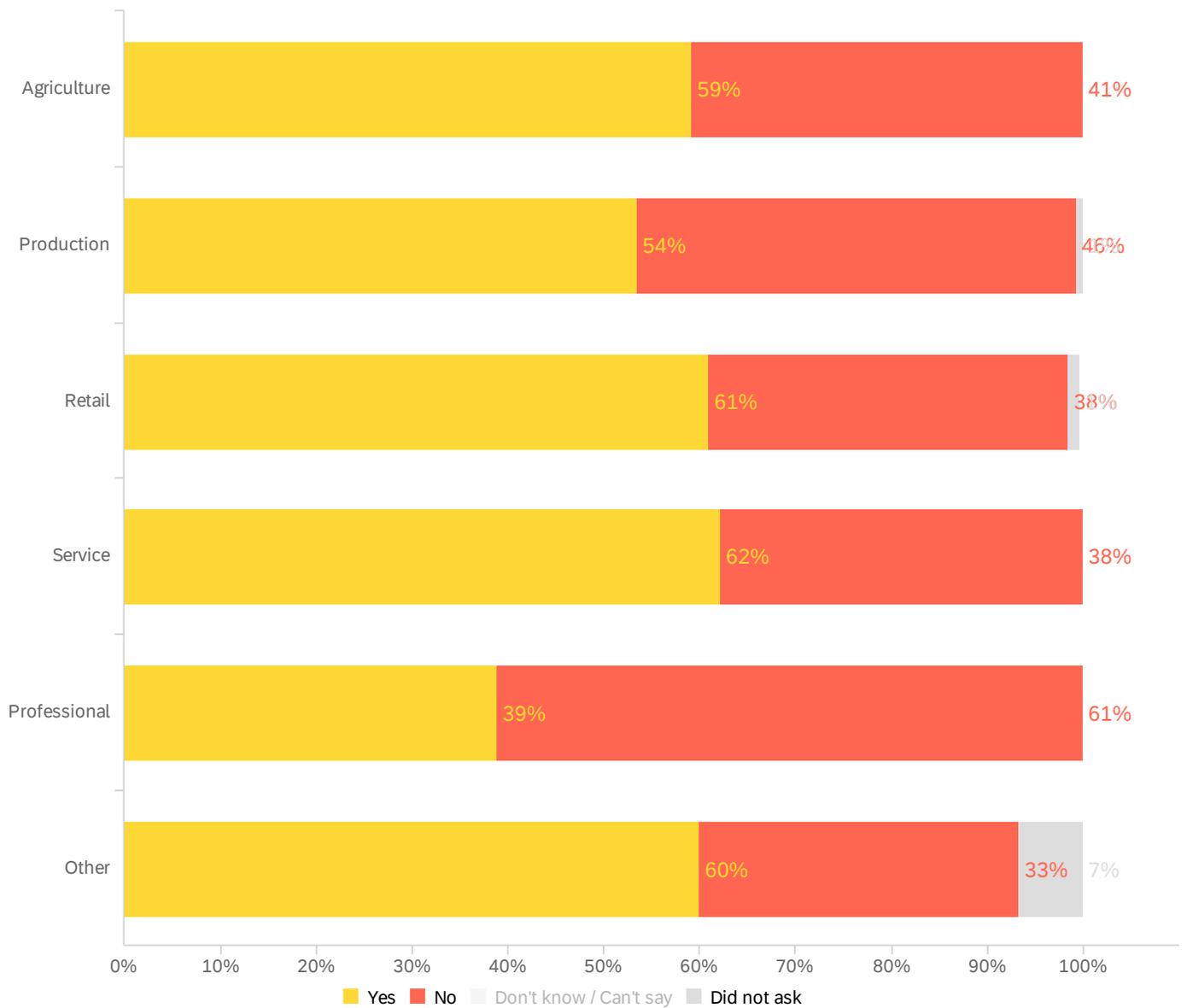
* Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. In round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round



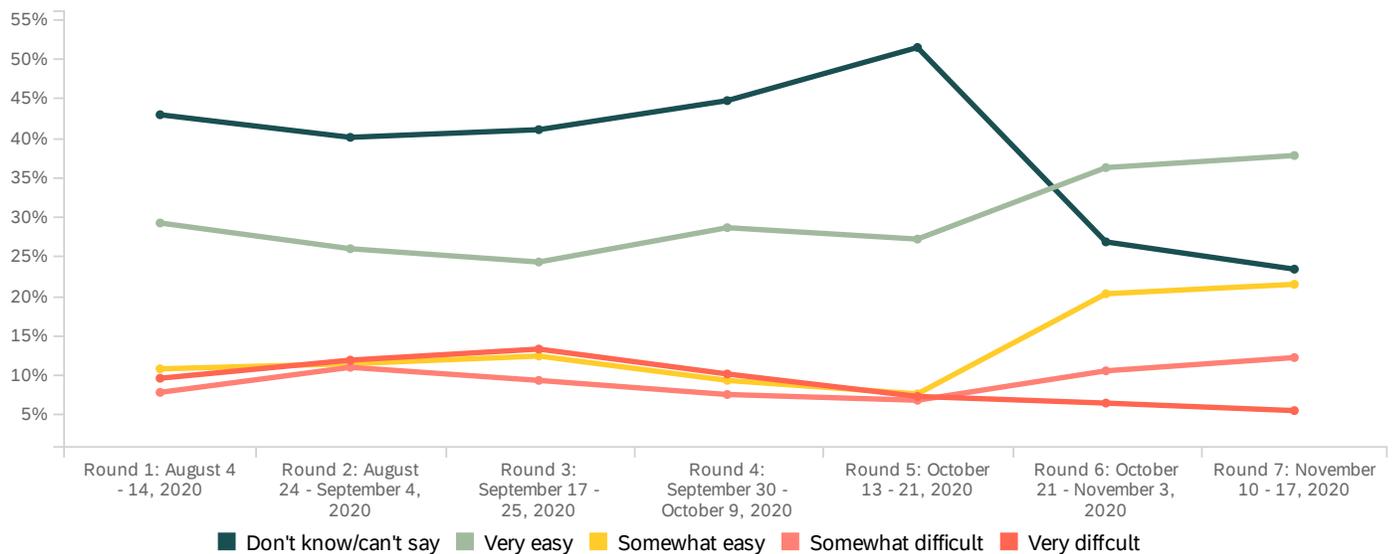
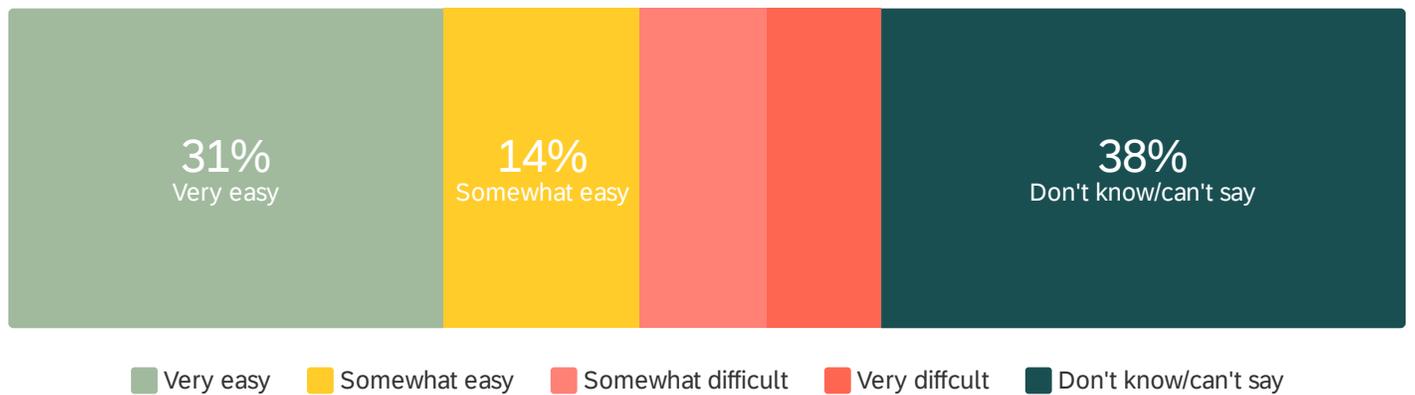
Ability to Pay by Sector



Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?
(n = 3,044)

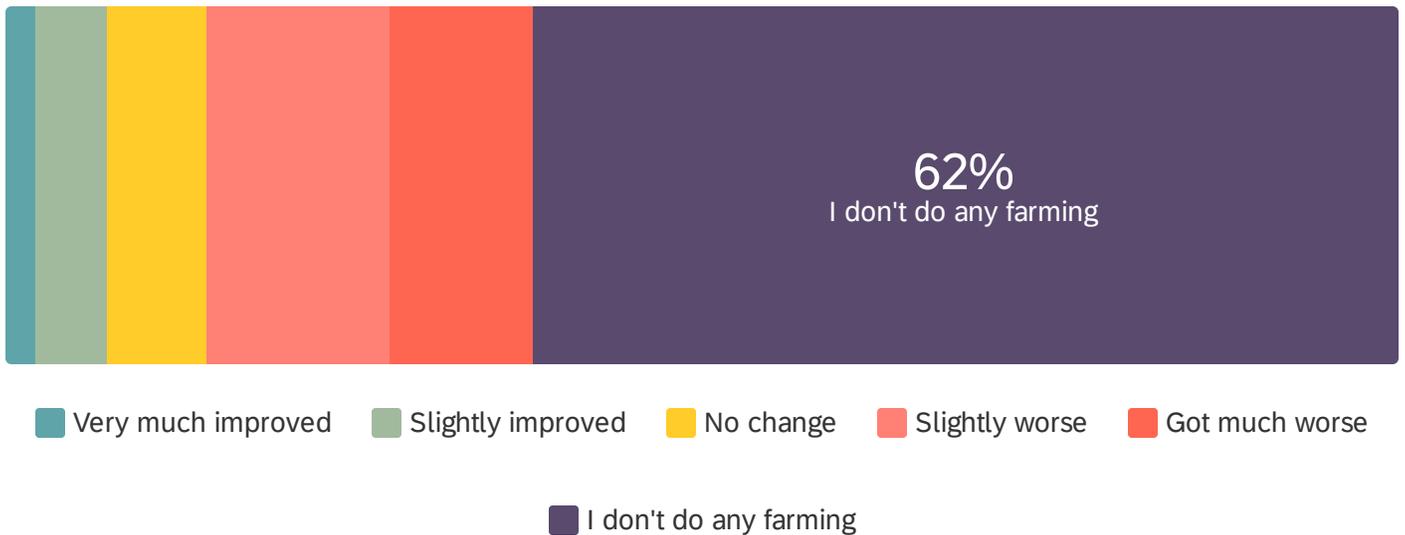
Insight: While 38% of respondents don't know, 31% say it is "very easy", and only 17% say it is "somewhat" or "very difficult" to access cash.



Impact on Farming

Q: Has your farming practice changed since March 2020?
(n = 3,080)

Insight: The majority of respondents do not farm: only **38% are involved in farming**. Since March 2020, nearly **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

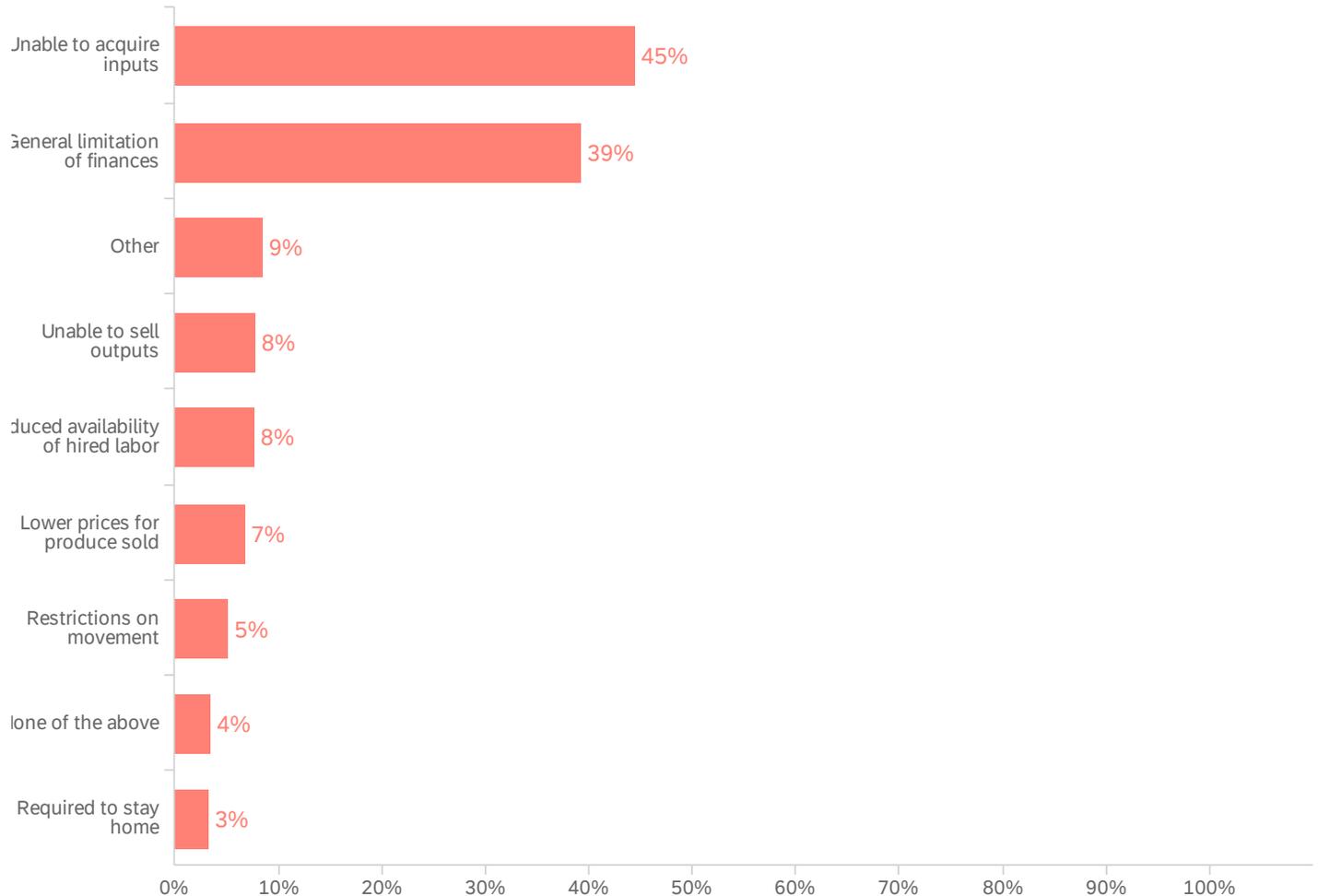


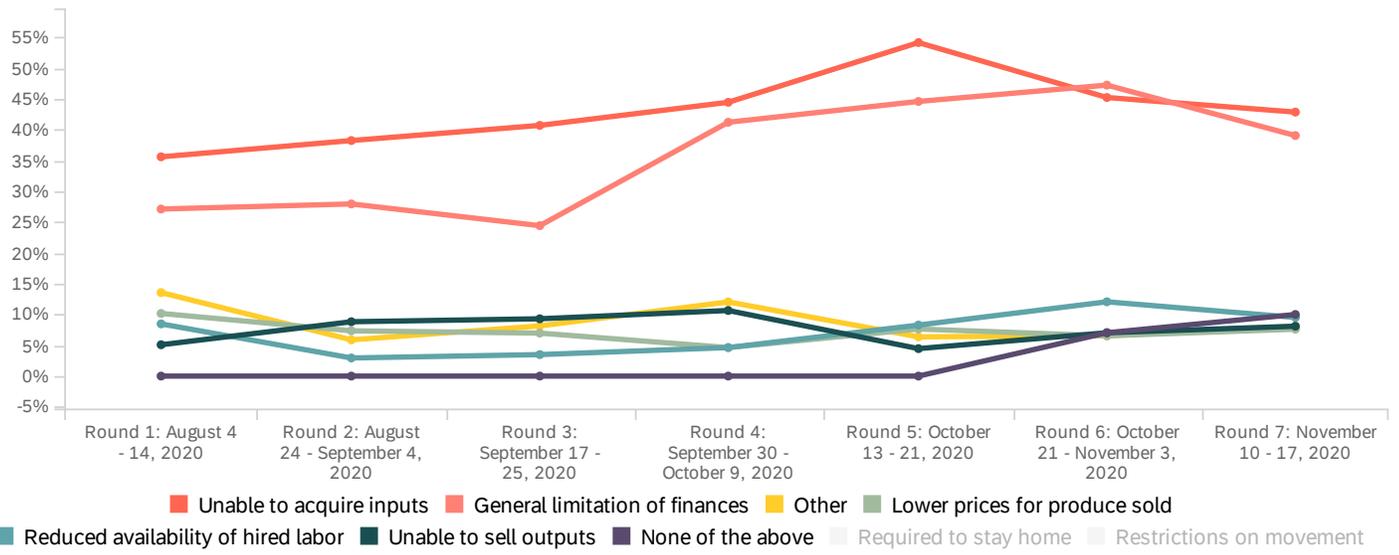
Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 38% of respondents with farming practices)

(n = 995)

Insight: 45% were unable to acquire inputs, and 39% were limited by their general financial situation. Between rounds 5 and 7, the percentage of respondents unable to acquire inputs decreased from 54% to 43%, but those who were restricted by their general financial situation increased from 45% to 49%.

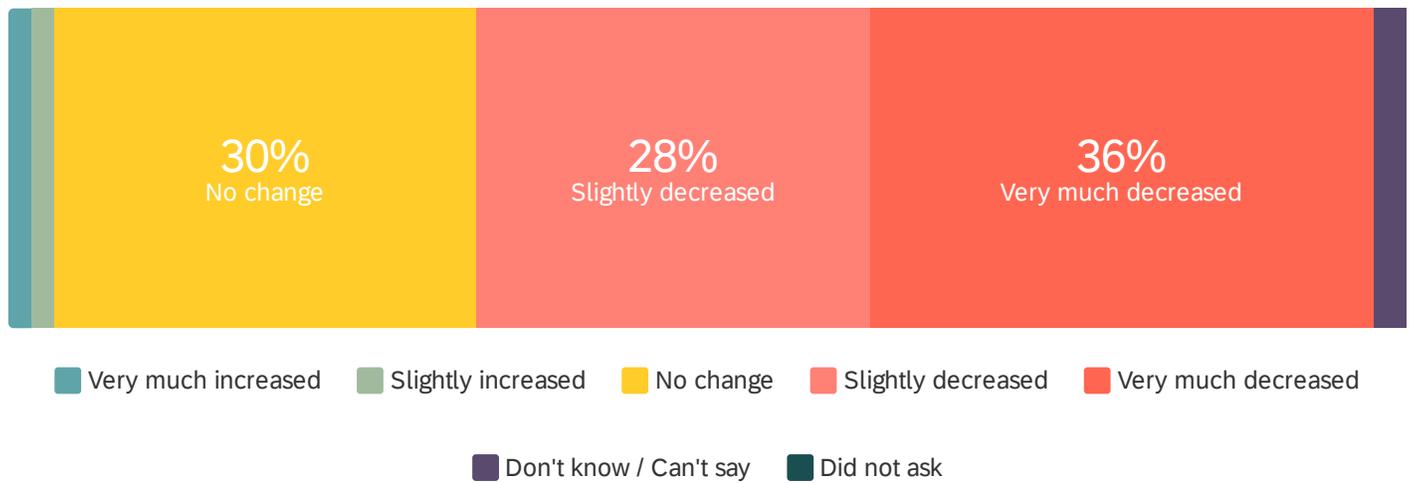




Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person?
(n = 4,302)

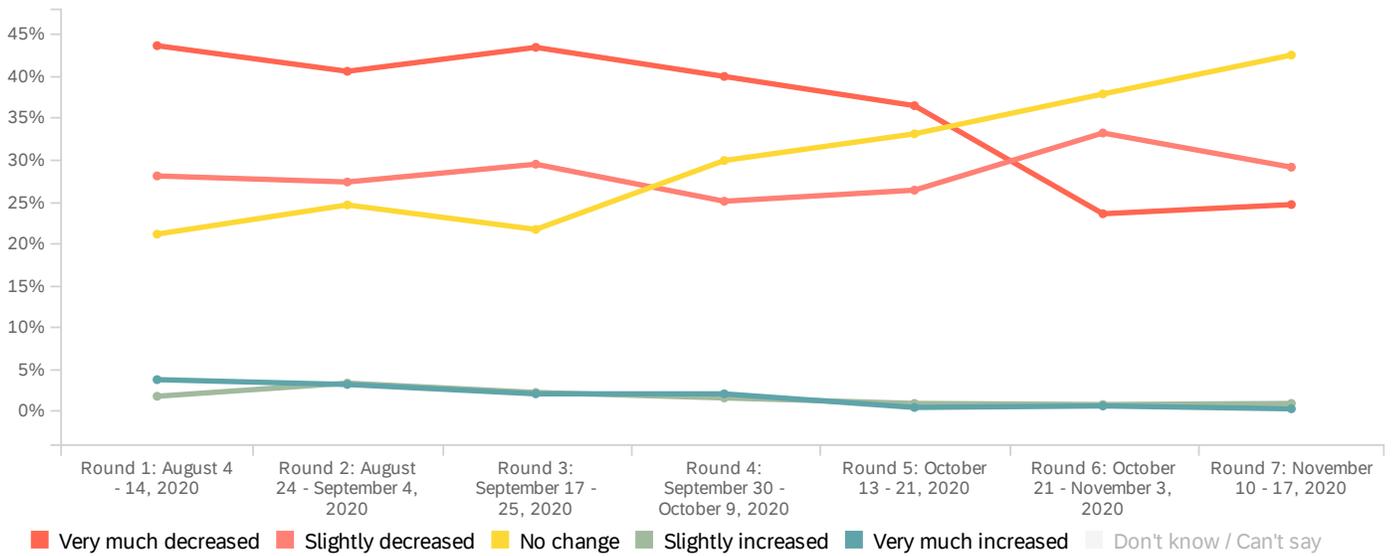
Insight: 64% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. However, consumption seems to have recovered slightly compared to the beginning of data collection: in round 7, 42% reported no change to their food consumption, and 25% "very much decreased consumption" in this round compared to the high of 44% in round 1.



Food Consumption by Gender



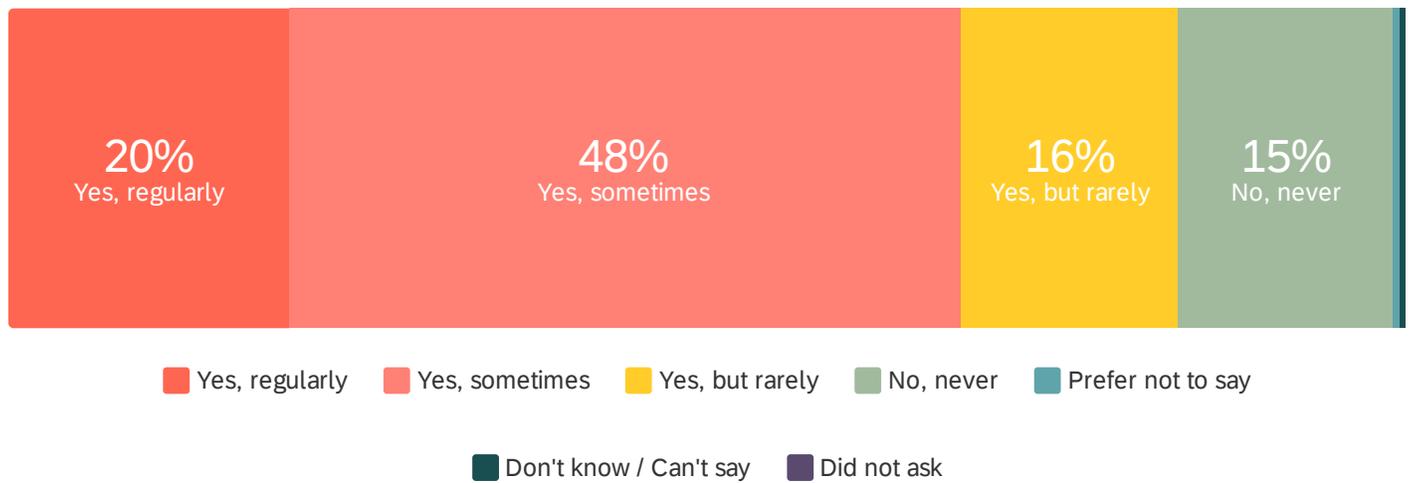
Consumption Changes by Round



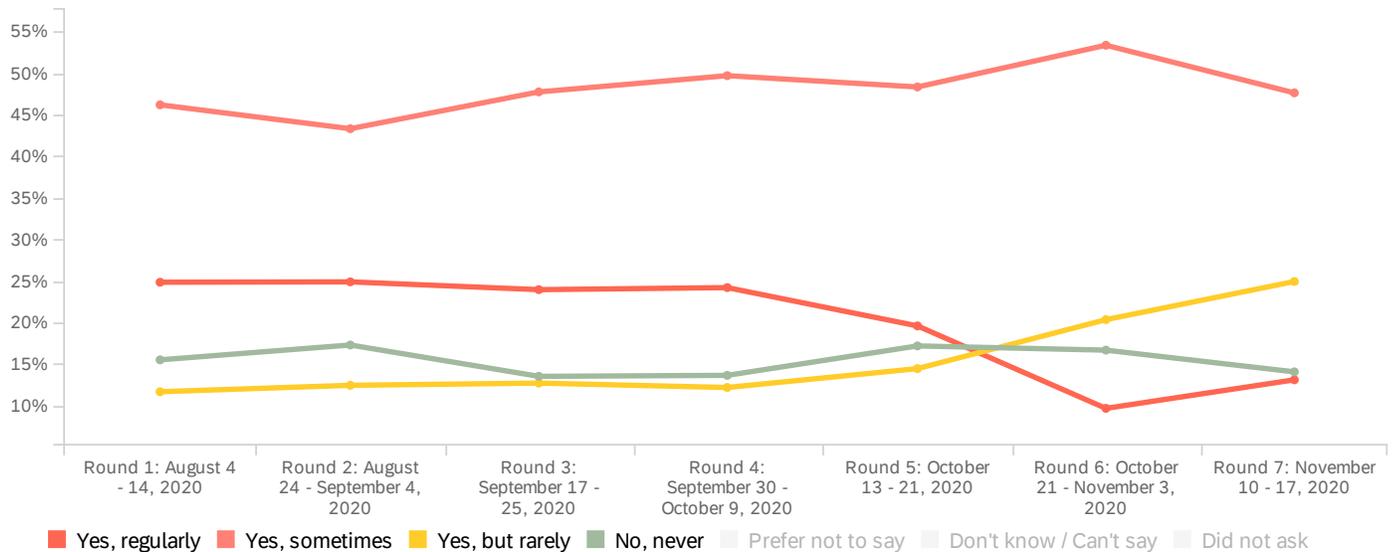
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 4,298)

Insight: **68%** of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



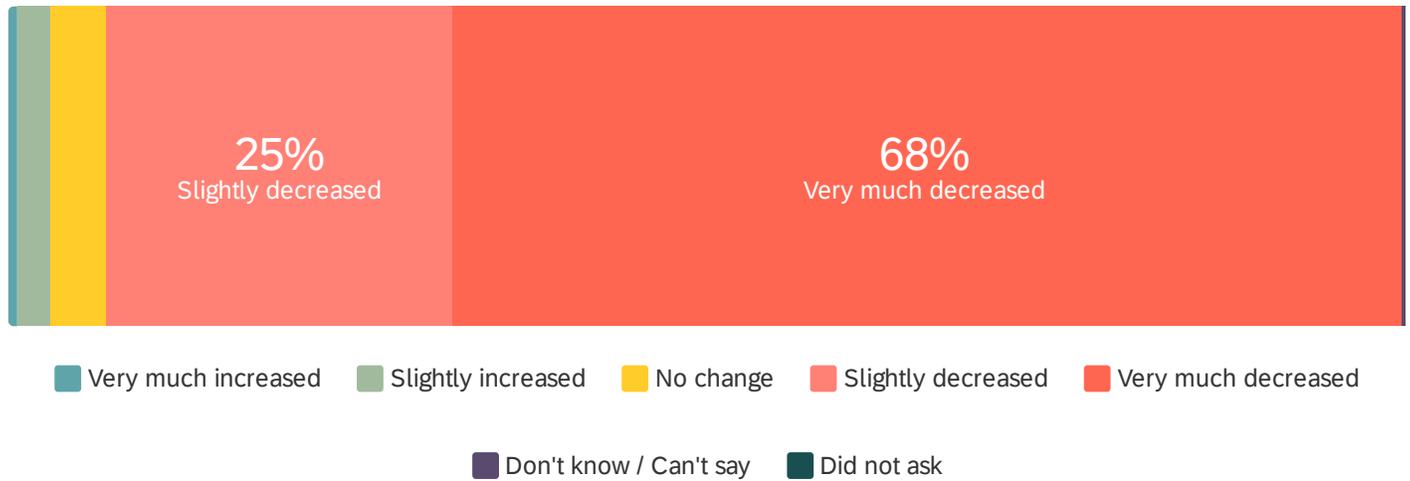
Hunger Frequency by Round



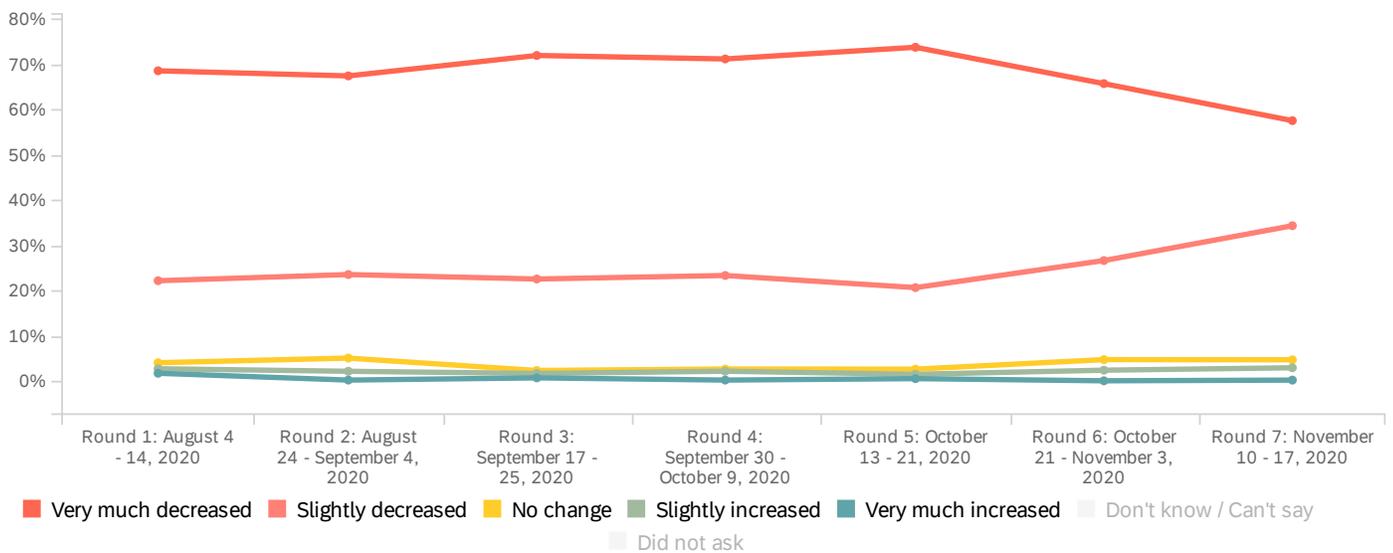
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 4,302)

Insights: Savings decreased significantly for customers: **93%** reported a decrease in some degree. Those who "very much decreased" savings decreased to **58%** in round 7, compared to a high of **74%** in round 5.



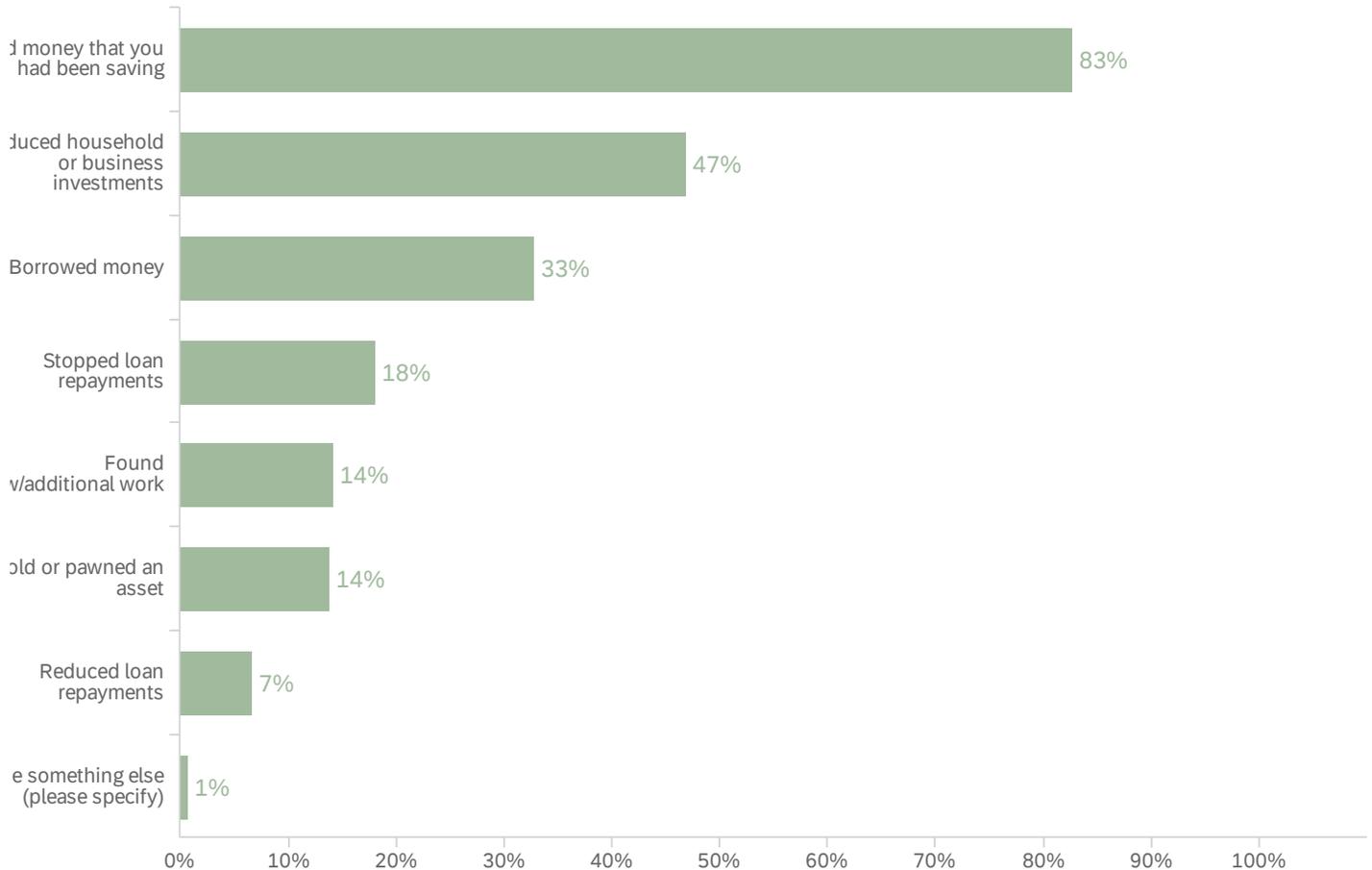
Savings Impact by Round



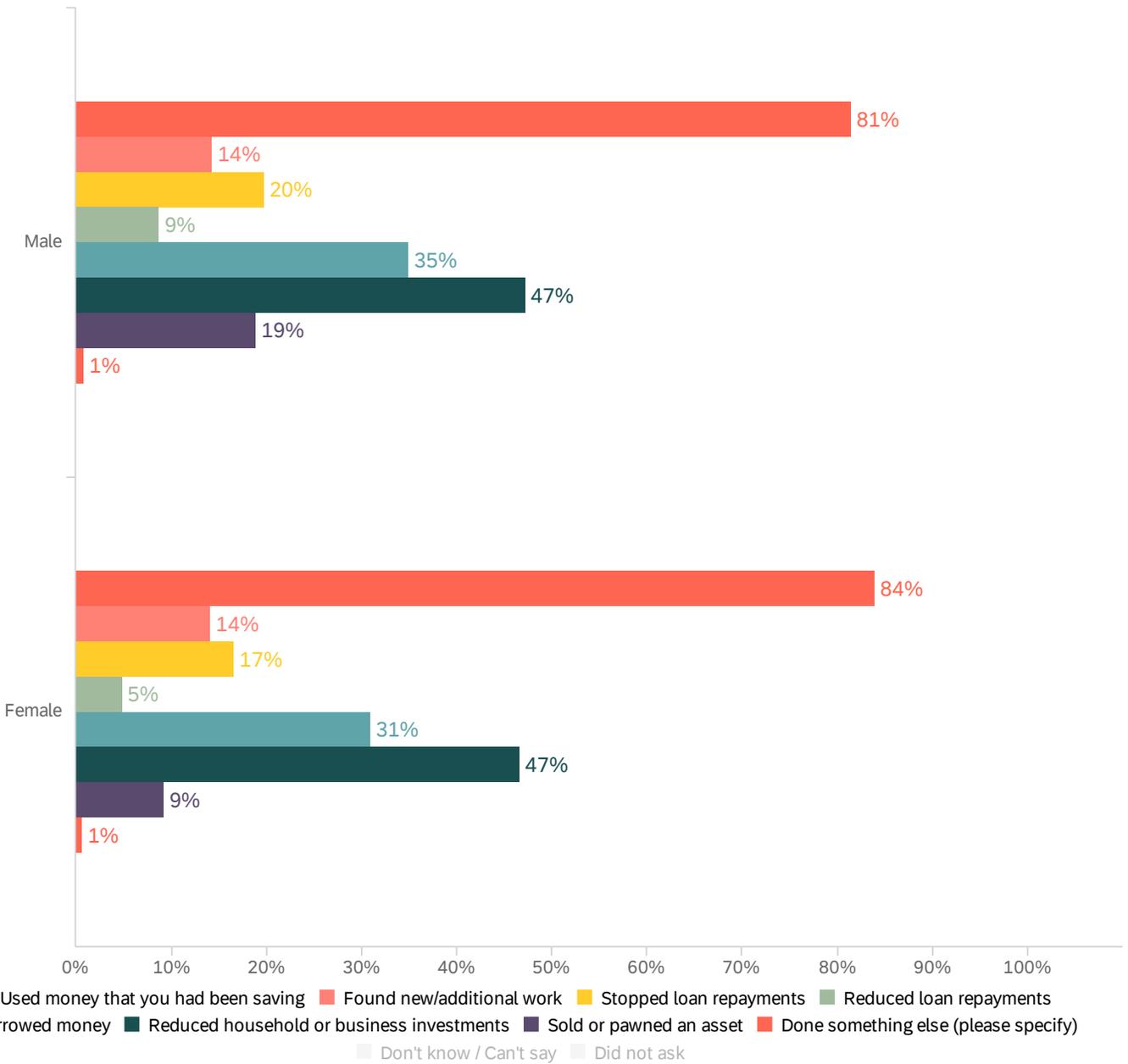
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 4,158)

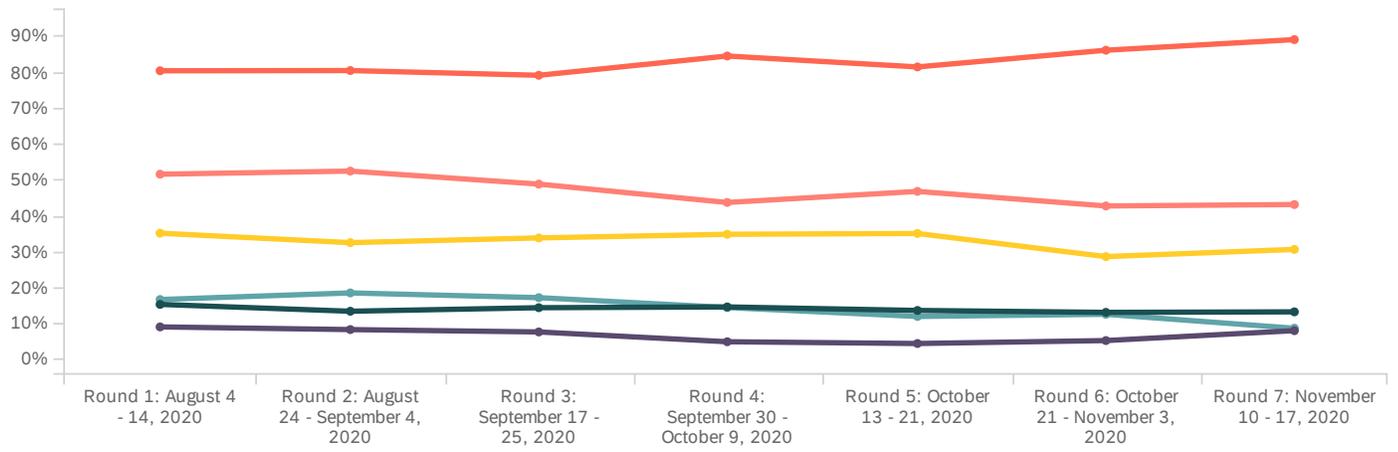
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



- Used money that you had been saving
- Reduced household or business investments
- Borrowed money
- Stopped loan repayments
- Found new/additional work
- Sold or pawned an asset
- Reduced loan repayments
- Done something else (please specify)
- Don't know / Can't say
- Did not ask

Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

Insight: 577 customers had to sell an asset to cope: the most frequently sold items were phones/televisions, land, animals/livestock, and machines.



Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sowing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utensils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

earring

animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestocks

Plot of land

phone

Earring

machine and phone

Sold my land

Land

Animals

Land

Livestock and sawing machine

land

Photocopy machine

Phone

Livestock

Phone

land

animal - chickens

Generator

Sold my animals

Bike

TV and Fan

I can't disclose

Television and Fan

Phone

An earring.

Television and Home Theater set

Freezer and Sewing machine

Mattress

Phone

Phone

One new cooking pot I have

Motorcycle

I sold my Generator and Okada motorcycle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

Animals

Deep freezer and tv

Phone

Phone

machine

Sewing machine and Generator

Hand set (phone)

Generator, laptop and television

Freezer

Chicken

Tent in the market

Gas cooker

Car

Land

Land

Refrigerator

Television

Farmland

Bike

Animals

Refrigerator and stabilizer

Animals

Plot of land and a house

Chicken

Phone

Birds

Machine

Television and generator

Clothes

Sawing machine

Generator

fabrics

phone

phone

land

machine

Land

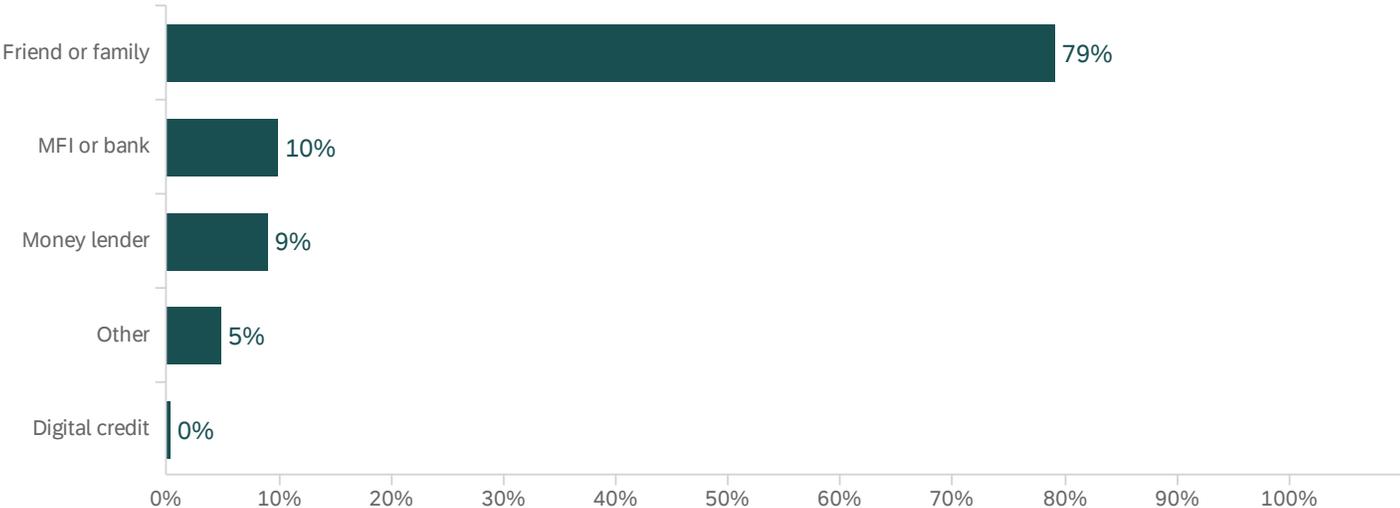
Deep freezer and furniture

bike

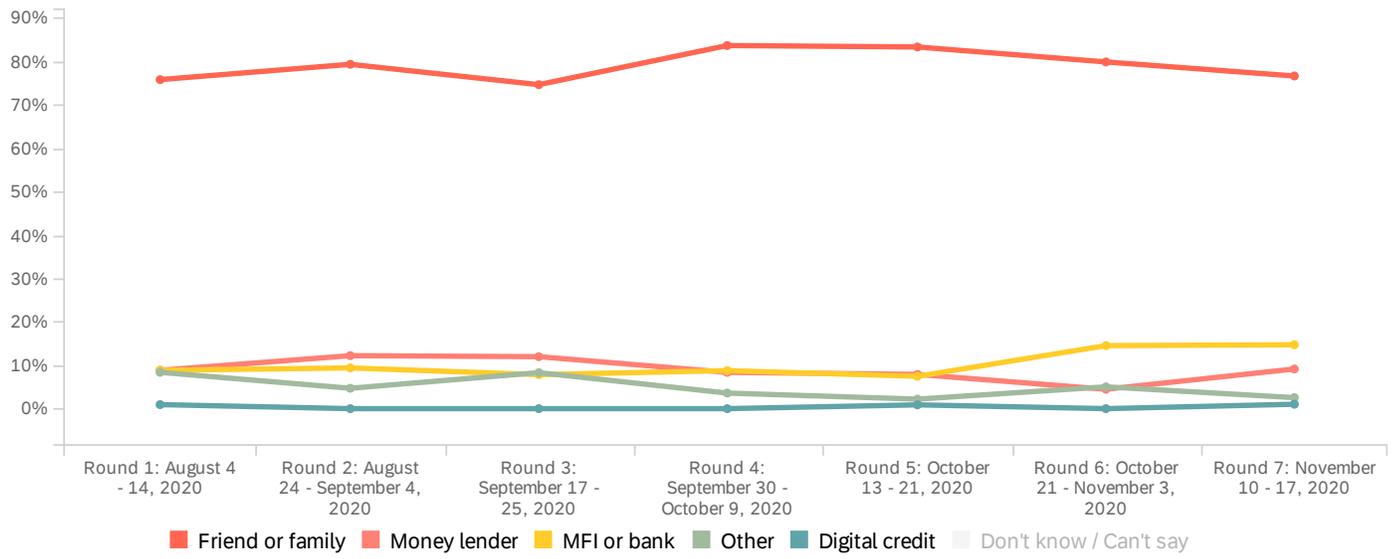
Source of Borrowing

Q: Where did you borrow money from? (for the 33% of respondents who borrowed money)
(n = 1,367)

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



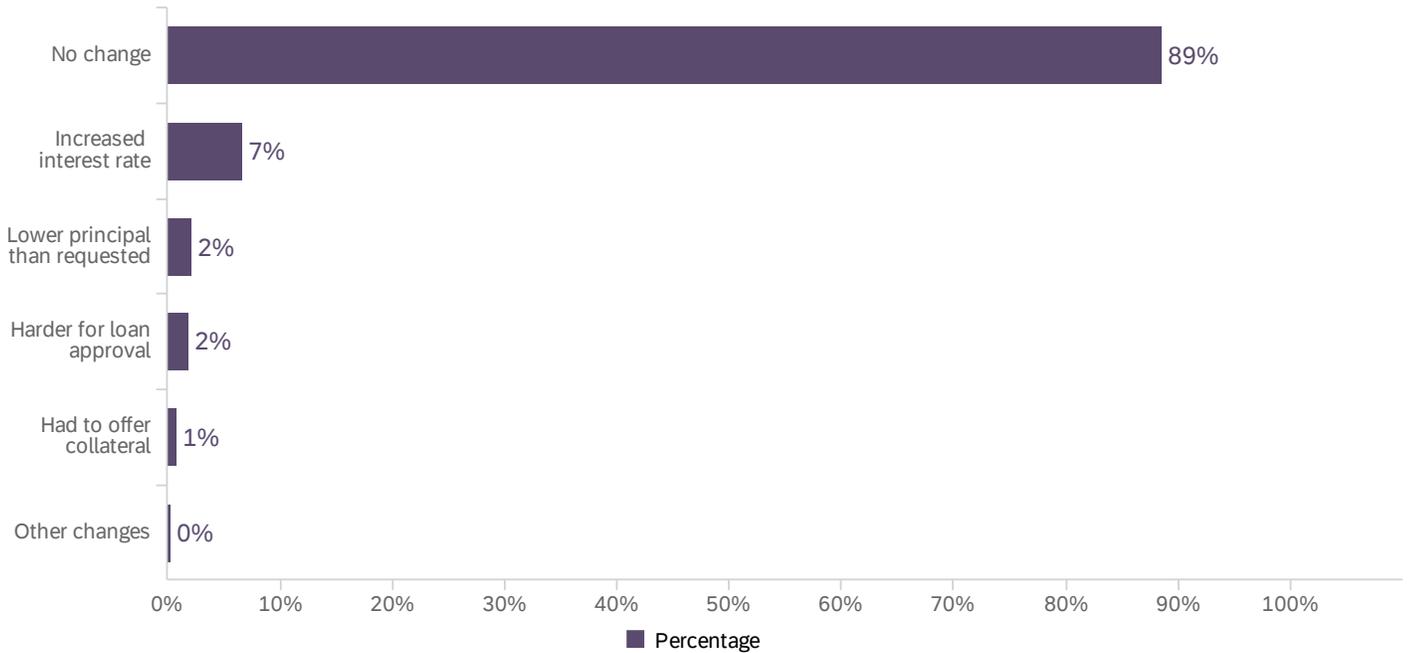
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 33% of respondents who borrowed money)
(n = 376)

Insight: In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit. Most did not see any changes, but the most common change was an increased interest rate, which was reported by 7% of customers.



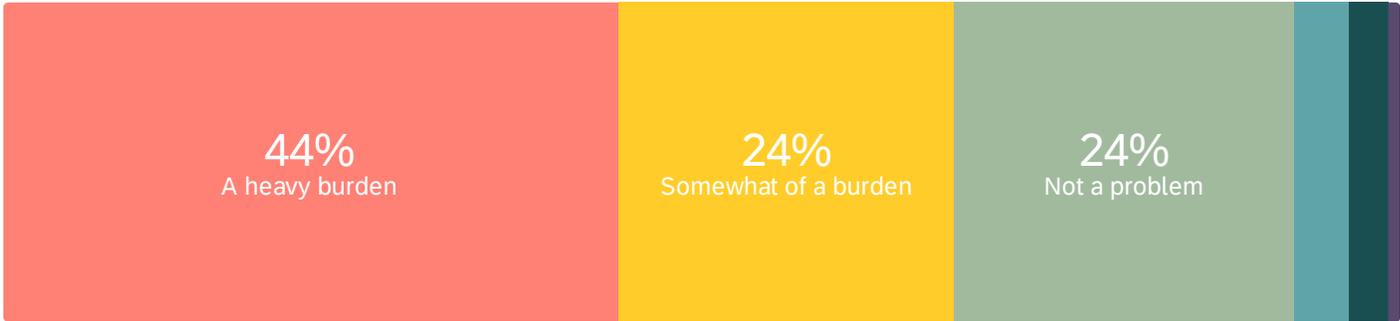
SECTION 5: INSIGHTS FOR GEEP

- **Burden of Repayment:** 44% report that GEEP *repayments are a “heavy burden”* at the moment, with 24% saying they’re “somewhat of a burden”. We see a *strong correlation between burden and vulnerability index*, and 44% of customers citing their repayment as a “heavy burden” in round 7, compared to 33% in round 1
- **Confidence in Repayment:** Overall, 36% say they’re confident in making next month’s payment, while 48% report low levels of confidence. *Men appear more confident than women*. Those reporting *no-confidence remained high at 39%, and those reporting the highest confidence decreased slightly to 15% from 17% in round 5*
- **External Support Received:** 86% have *not received any external support*. 12% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 53% in round Z (despite decreasing slightly to 49% in round 6). The next most frequent sources of support are religious bodies (24% of those who did receive support) and government (24% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout* -- 60% of respondents requested this, while 22% requested a *business loan*

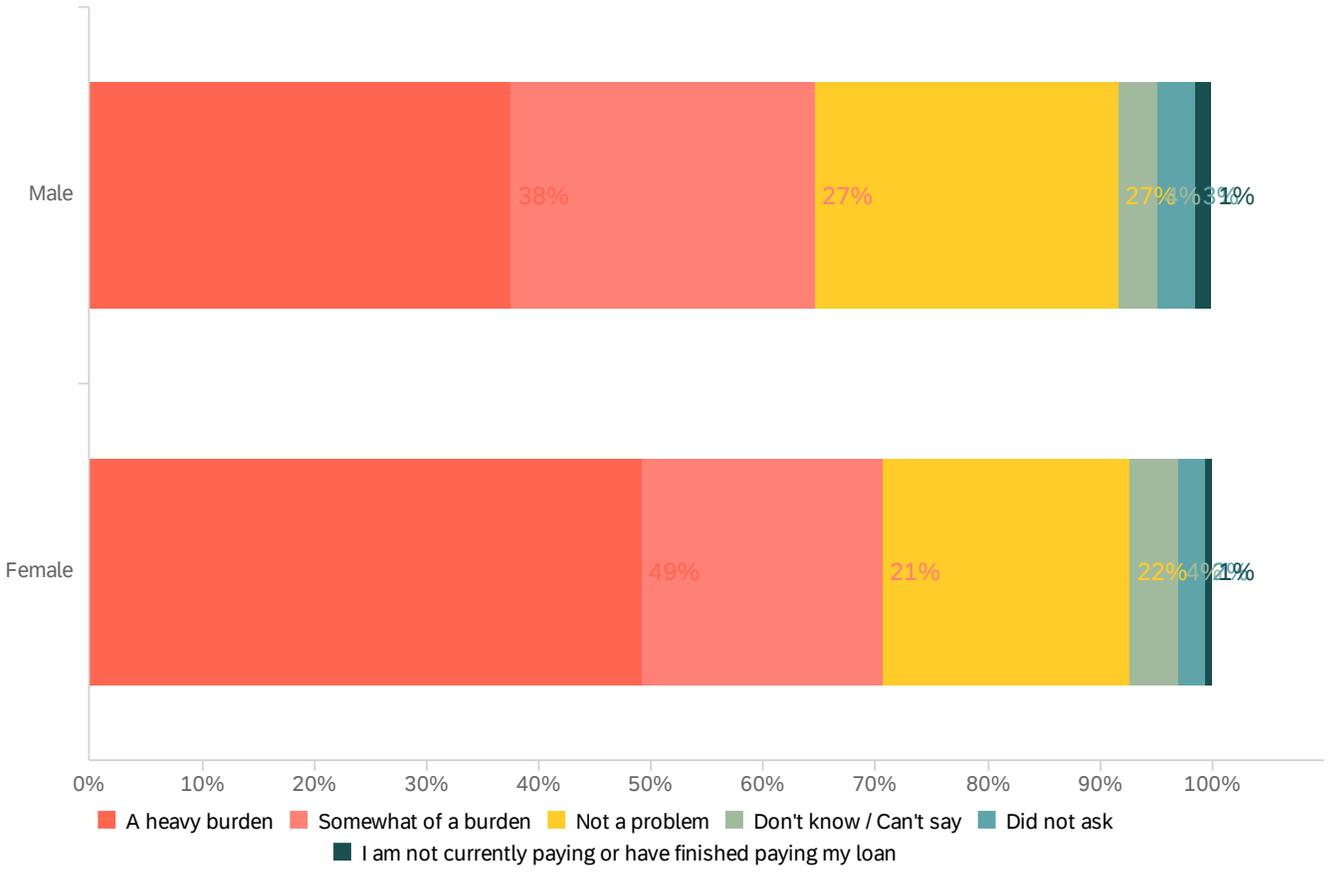
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 3,229)

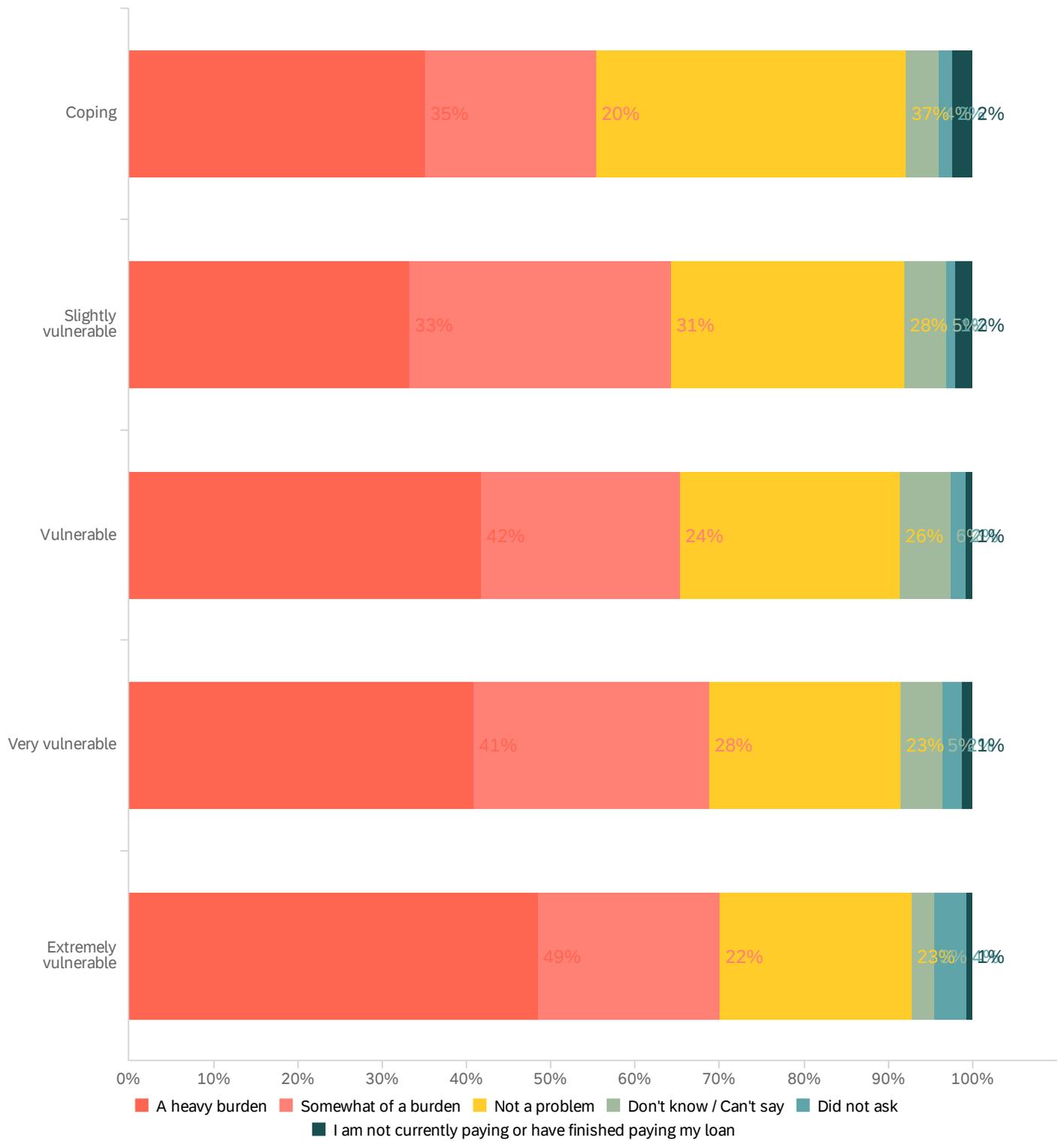
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 44% of customers citing their repayment as a "heavy burden" in round 7, compared to a high of 60% in round 4.



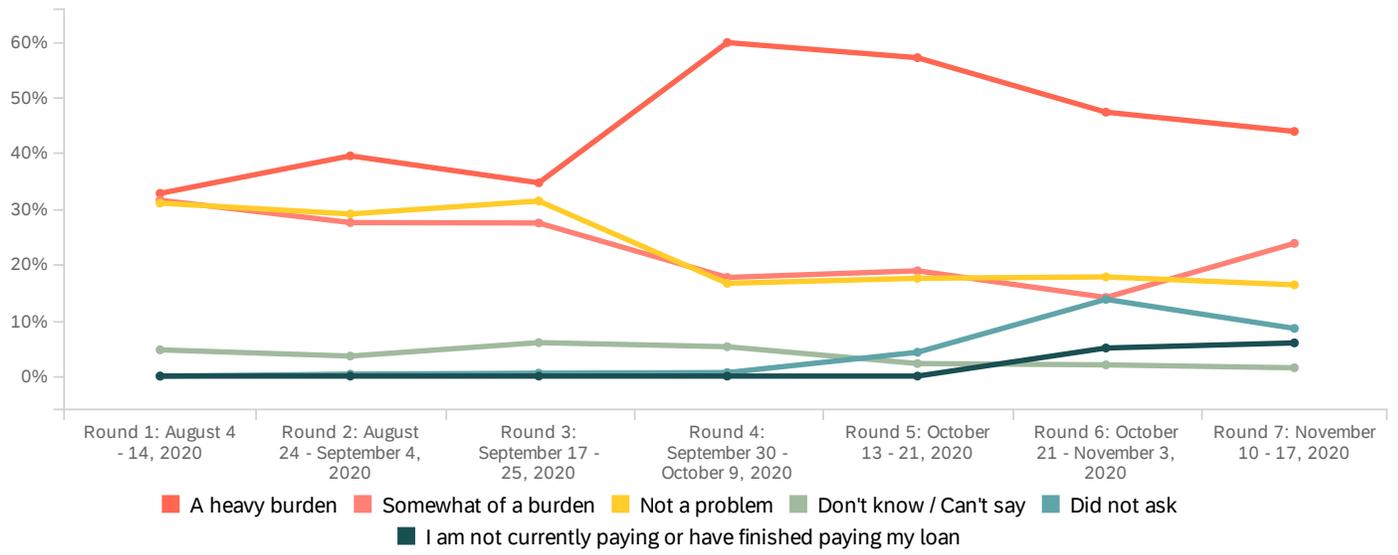
Loan Burden by Gender



Loan Burden by Vulnerability Index



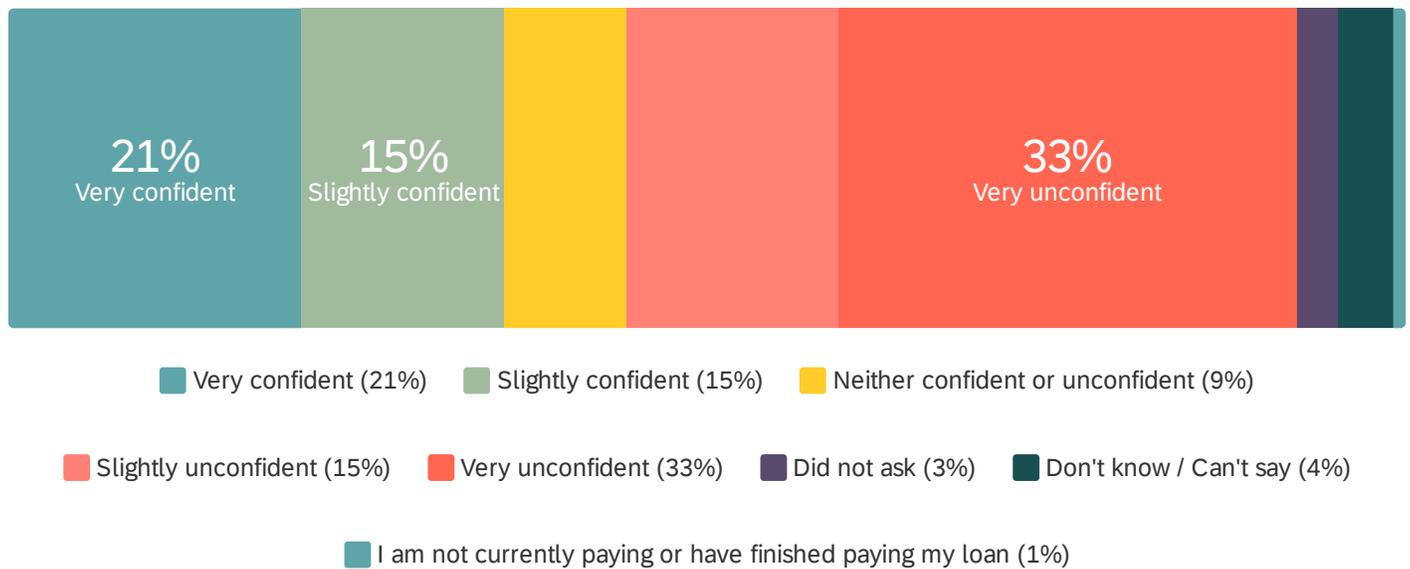
Loan Burden by Round



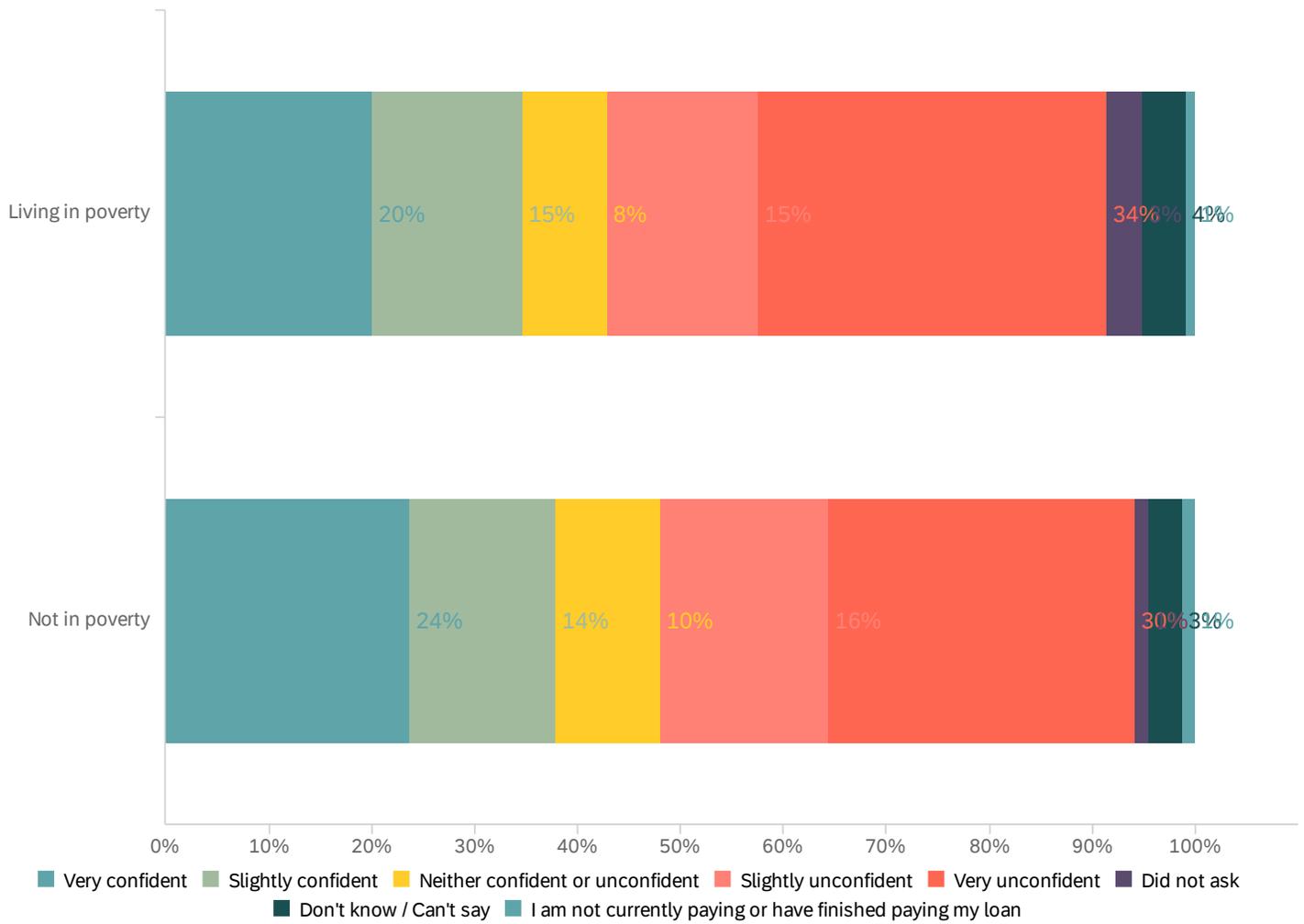
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 3,241)

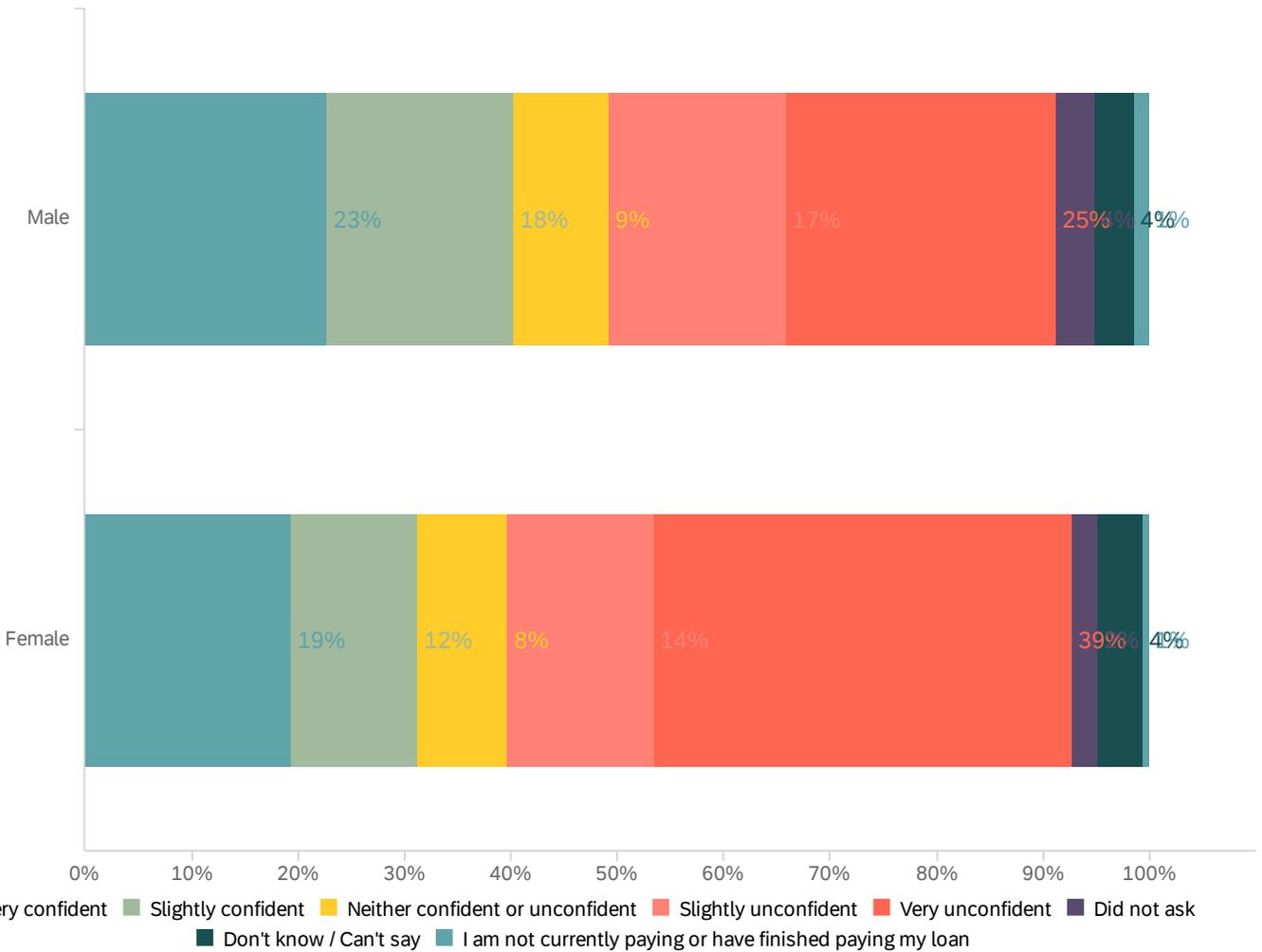
Insight: **36%** say they're confident in making next month's repayment, while **48%** report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident.



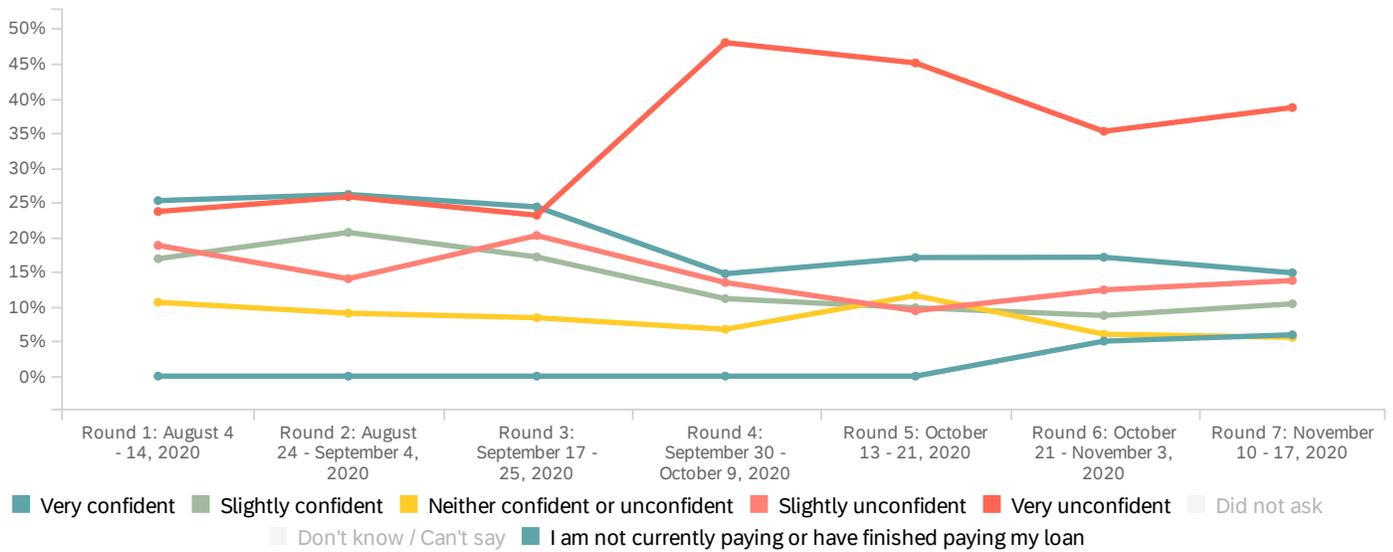
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



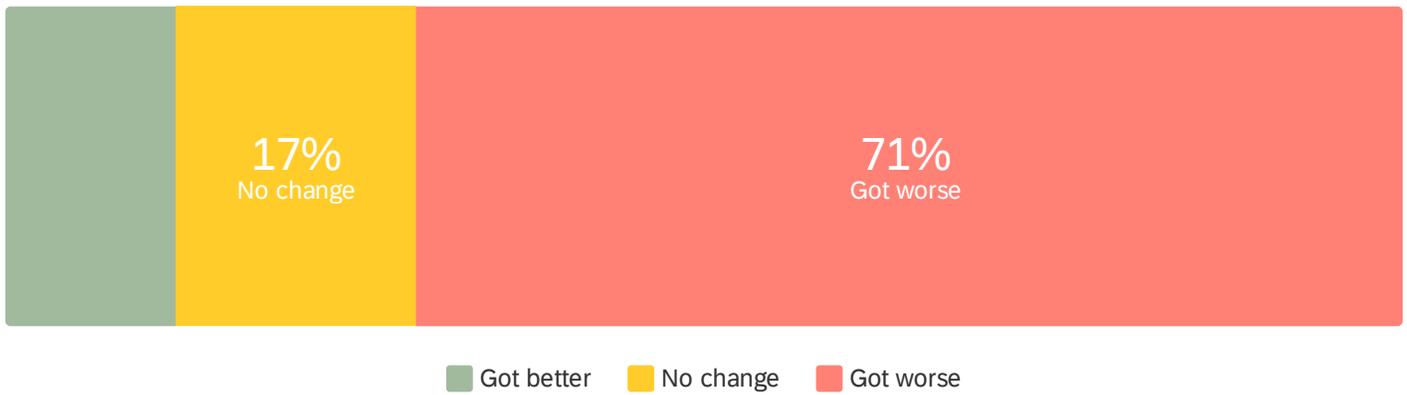
Confidence in Repayment by Round



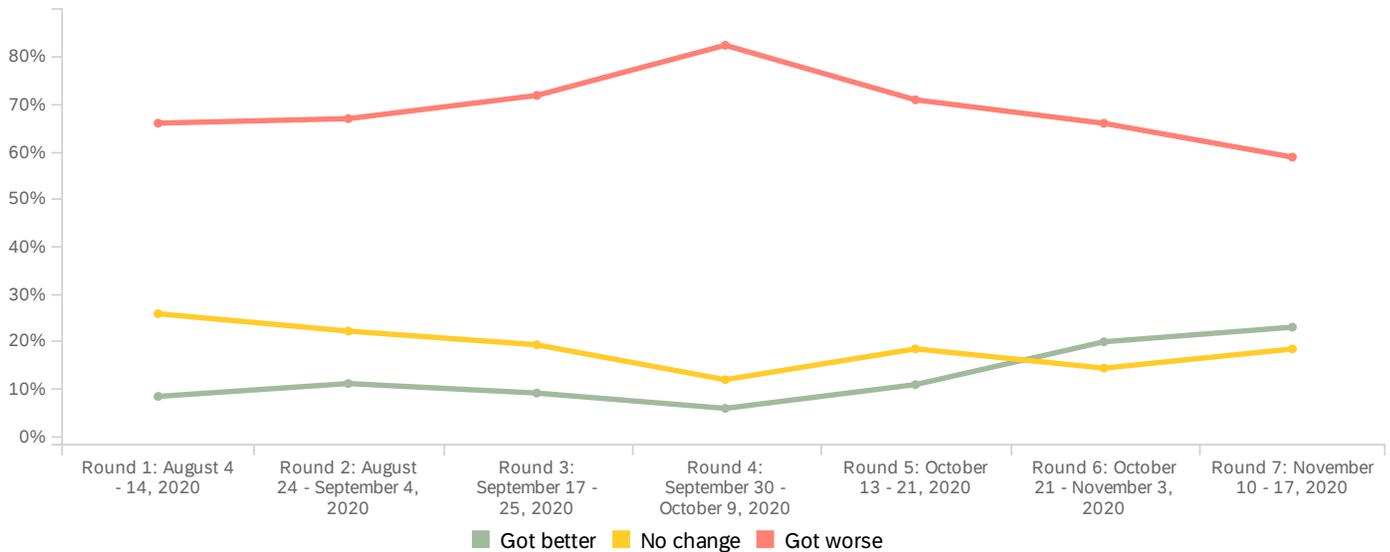
Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 1,845)

Insight: 71% of respondents said their repayment confidence got worse since the beginning of the pandemic.



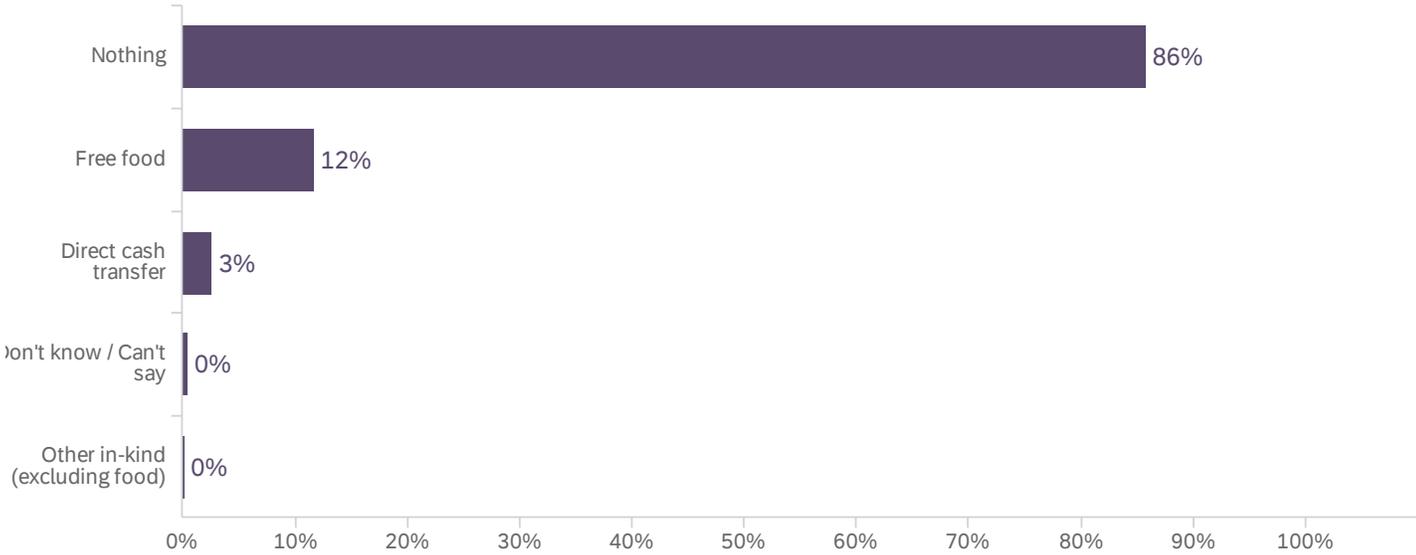
Change in Repayment Confidence by Round



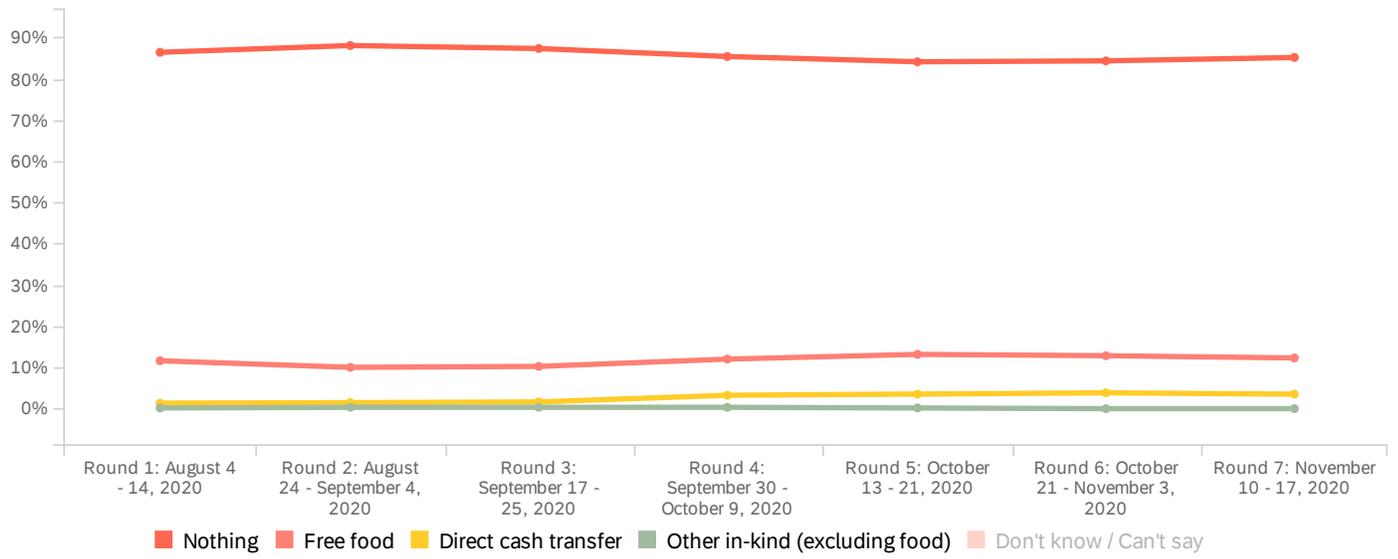
Type of External Support Received

Q: Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?
(n = 4,302)

Insight: Most customers (86%) have not received any form of external support. This has not changed across the seven rounds.



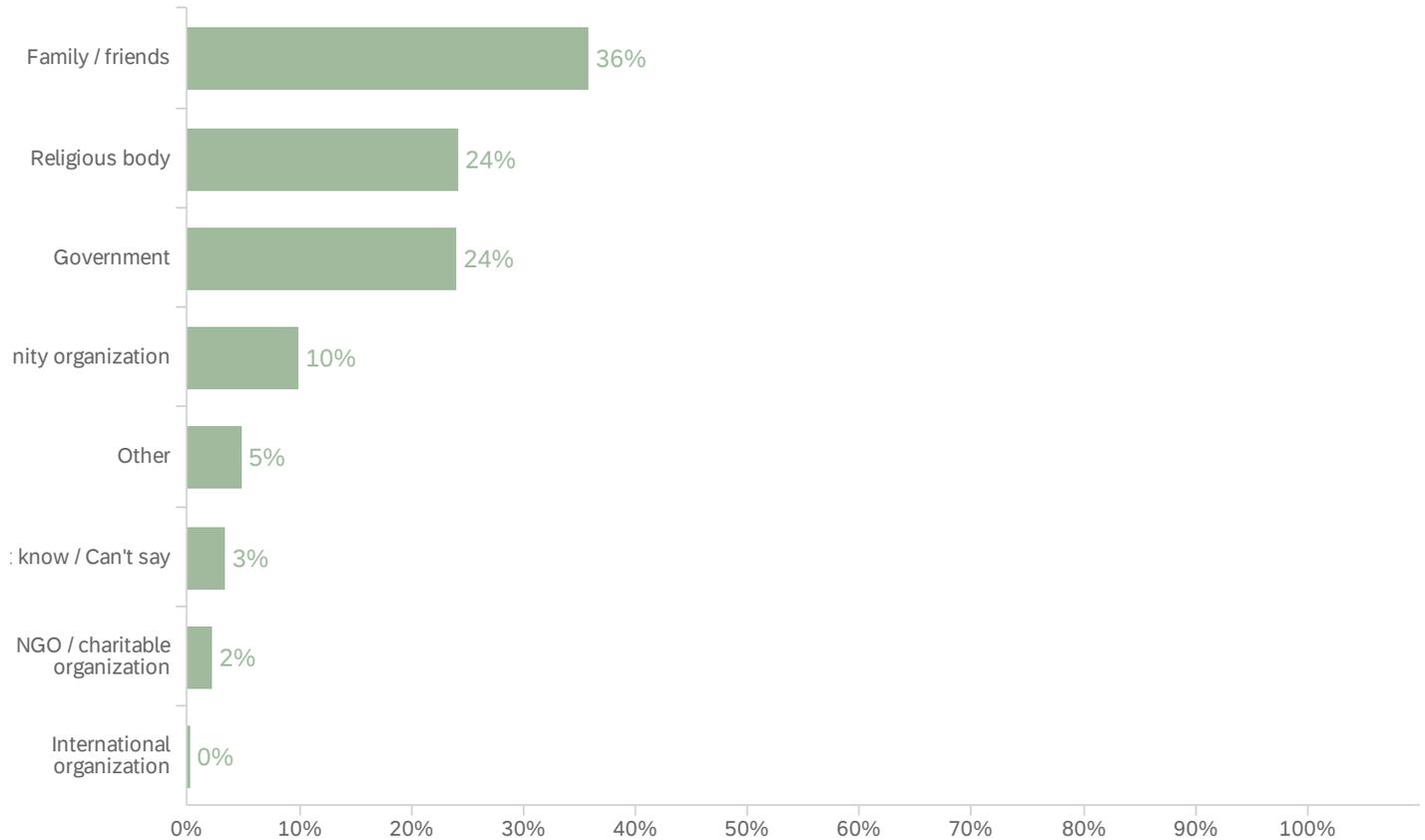
Type of External Support by Round



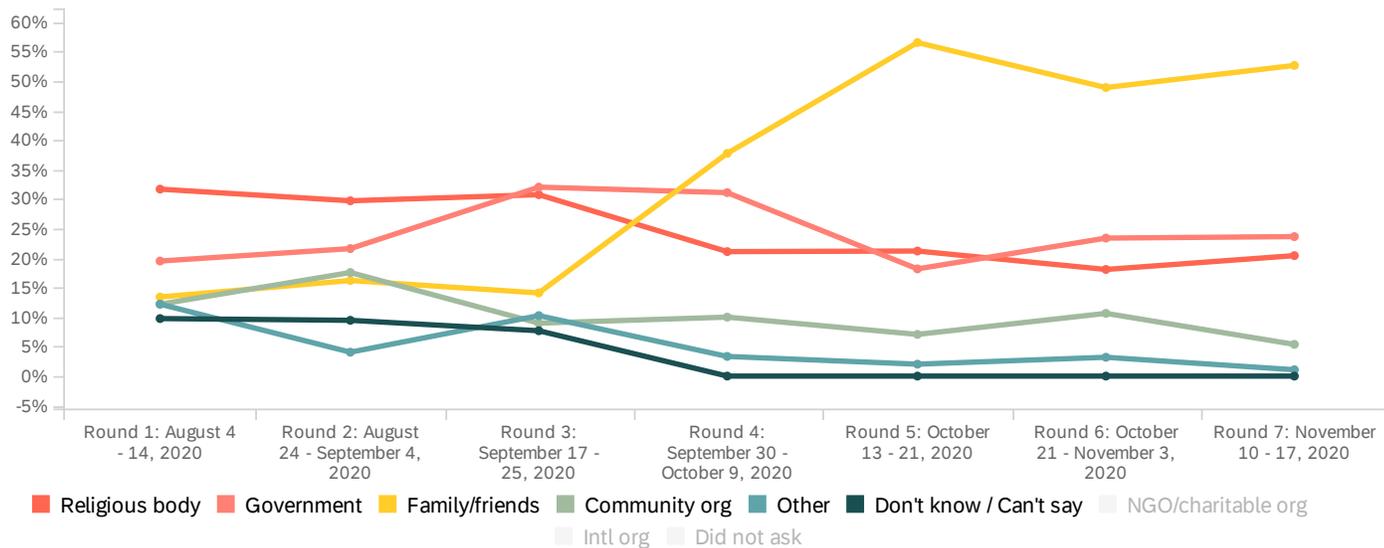
Source of External Support

Q: What was the main source of each selected assistance? (for the 13% who received support)
(n = 610)

Insight: Of those who did receive support, **36%** received it from friends and family, **24%** received it from a religious body. **24%** received it from the government. Support from religious organizations has decreased since round 1, while support from friends and family remained high at 53% in round 7.



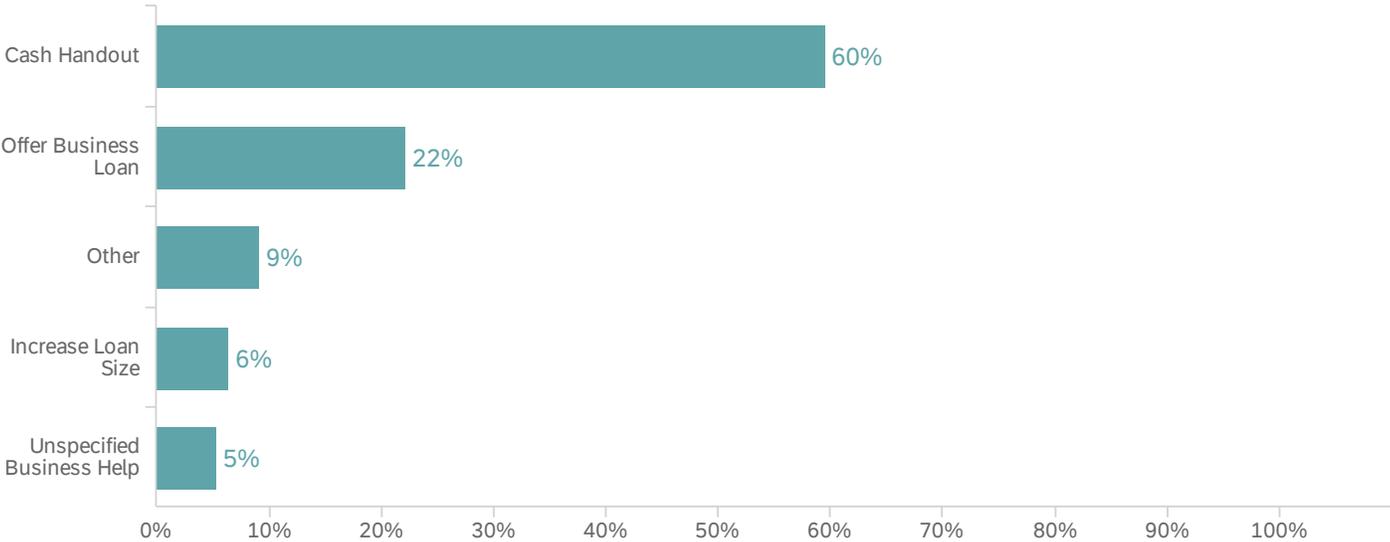
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 1,994)

Insight: 60% of respondents requested a cash handout, and 22% requested that a business loan be offered.



Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus_Covid_Company_Support_oe_v1_ENG

"By increase, by giving me enough to boost my business"

"Can help my situation oh, to get it.

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

"If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy"

ĩ¿½If they can give us food and some money, it will really go a long way, cause i paid back the last one they gave us so if they give us another one i will surely pay backĩ¿½

ĩ¿½If they give us another money, we would use it to start another business

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

6

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A cash loan from market money will help me grow my business

A grant to boost my soft drinks business and also into buying and selling plantains.

A grant to expand my business would be helpful.

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant will be fine by me

A large amount of loan, not #10,000 loan again.

A loan

A loan is fine

A loan that can help me increase my capital for my business

A loan to invest in both dry and wet season farming.

A loan to invest in my business

A loan to invest in my business.

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, this empowerment thing is a good initiative even though must politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add money more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.

Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrowed me to support my business

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan of free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to start my business again, just a loan to start again

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help they want to give I need it

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything is fine

Anything is fine

Anything is fine

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide to do or give me is fine by me.

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you think of doing to help me would be very much appreciated

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me in my business or could be a loan i will appreciate anyone

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so i can stand on my own two feet and also help others too in there business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with money

Assist me with money to establish my business. I want to able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and I am planning of adding more food items to what I am selling, so if I can be given another loan then I would be happy

At this point, any form of assistance that can make my business grow is all I need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me some money to increase my farming business

Buy food stuff for us and add more loan

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan worth 100,000 Naira to increase my animals business

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for my business

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business

Capital to expand my farm business

Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees

Capital to improve my business and buy more goods

Capital to improve my business.

Capital to invest in my business

Capital to restart my business

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Finance

Financial Assistance

Financial aid through loans

Financial assistance

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help from them will be fine by me.

Financial support

Financial support

Financial support

Financial support

Financial support

Financial support

Financial support for my business

Financial support for my business

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support or goods supply

Financial support to fill up my shop.

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me there is nothing that i am expecting but if anything happens fine

For my eggs business money will be helpful if government can give him either loan or grant

For now nothing else

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business.

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.

Give me another loan to boost my business

Give me another loan to start my business again

Give me any amount of loan to raise my business

Give me capital to do business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan or Grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve on my business

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is okay for me to start business

Grant is what I want them to give me

Grant to improve my Farming

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grants to invest in my business.

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me wit a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a loan of 30,000 Naira to improve my business

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy new goods for my shop

Help me with money to put in my farming business.

Help me with money to start my cement business afresh

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I also need another loan like the previous one,i just want to expand my business

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I can't say anything in particular now

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay of my off my debts

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could begiven to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involve in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know if they will be able to but if they can they should give me material for building house

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want anything

I don't want loan

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I don't want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't need loan

I don't want any more loan

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I have about 60 snails unsold and i need money to but them feeds and chemicals to maintain their environment and prevent rats from getting to them so I'd appreciate it if i can get any form of financial assistance for my business

I have been on break because I recently had a miscarriage but due to lack of funds I wasn't even able to have a proper check up in the hospital and my stay at home has made me spend all my business money, so if i can get Financial assistance to start over again

I have business ideas but lack capital to . So i need an increase in my loan.

I have not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I need money to finance my farming of crops and poultry business too

I need #100,000 loan from Trader-Moni for my business.

I need a bigger loan to support my business

I need a grant to enable me feed my family

I need a grant to help me in my business.

I need a larger amount of loan, the one given to us before was quite small

I need a loan (substantial amount)to invest in machanise farming because the previous loan we received was not enough to even plough my farm.

I need a loan boost my business

I need a loan for my farming business, also to start up a charging center for phone and gadgets..

I need a loan from Trader Moni to invest in a new business like selling food stuffs because more priority is now given to feeding.

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business.

I need a loan to fund my saloon and also to get more equipments

I need a loan to get more stock for my shop

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan to invest in my business.

I need a loan to pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to strengthen my business

I need a loan, money to fence the land I bought so that I can start farming there.

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance in my business. I need financial capital to buy goods.

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to improve my business

I need capital to invest in my business

I need capital to pick up as i need to get materials to make bags and showcase them to people so they can buy

I need capital to start another business.

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

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I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family so that I can stock my shop with more goods

I need fertilizer and food

I need fertilizer for my farming

I need finance for my yam business because i go to the market to sell now that it is opened, the hunger is not easy, most people are complaining of hunger

I need financial assistance

I need financial assistance

I need financial assistance because a lot of items are now costly, most people are turned off because of the price but when I have enough money i would be able to purchase hair accessories at larger quantities and discounted price

I need financial assistance because we have spent all my business capital so incase market opens anytime i will have money to trade

I need financial assistance for my business so i can expand it and be able to pay my children fee

I need financial assistance for my business.

I need financial assistance for my business.

I need financial assistance for the procurement of material resources for a cold room business.

I need financial assistance from Trader Moni to support my business

I need financial assistance from them to go back to my formal business

I need financial assistance in form of a grant to stock up my shop.

I need financial assistance in form of a grant to boost my business

I need financial assistance in form of a grant to invest in a new business

I need financial assistance in form of grant to start up a business.

I need financial assistance in my business

I need financial assistance or another loan

I need financial assistance to boost my business

I need financial assistance to boost my business

I need financial assistance to boost my business and finance other projects.

I need financial assistance to buy goods in my shop

I need financial assistance to buy more chickens(i.e broilers and layers) so that they can be 50 in numbers. Though my turkeys and ducks are doing well but i need to buy feeds for them too

I need financial assistance to enable me invest in my business.

I need financial assistance to get pour in my business, whether it's in form of loan or grant

I need financial assistance to go into rice business.

I need financial assistance to invest in my business.

I need financial assistance to start up a business

I need financial assistance,an increase in the loan, so i can buy a grinding engine to provide a source of imcome

I need financial help as loan

I need financial help so i can invest more in my business on a large scale.

I need financial help to start a business

I need financial help to start a business.

I need financial help, money to restart my business and get things back to the way it was

I need financial intervention from Trader money to invest in my business

I need financial loan to help with my business

I need financial support reimburse my business.

I need financial support to restock my business and also open a POS shop.

I need financial support, because of the lockdown I cannot do much and I haven't been able to my employees in full

I need foodstuff too as food items are now very expensive

I need funds to get more produce as the more i can get produce the more i can get customers and even start selling in other states.

I need good loan of about 2-3million naira, please that would really help my business

I need grant or another loan to finance my business

I need grant or even a loan that will take me at least 6months to repay

I need grant to purchase the latest Video Camera

I need grants to do more business.

I need help I'm a farmer I want fertilizer

I need help for my children, some of them are unemployed and are still looking for a job, so if they can help with that I'd be happy

I need help i am begging trader moni to help me with big capital

I need help serious one my business capital have finished i want capital

I need help to do business because my husband doesn't have a good job and things have been hard

I need help with my children's school fees because the financial responsibility are too much for me,it will reduce my load if you can help

I need import assistance because i want to be importing some of the items i sell

I need like #50000 loan to boost my business

I need like two million naira loan to boost my business

I need loan if they can give me

I need loan like One hundred thousand naira to support my business

I need loan or grant to boost my business

I need loan to boost my business

I need loan to boost my business

I need loan to boost my wife's business because that is the business that is sustaining us now

I need loan to buy more sewing materials for my business.

I need loan to change my business

I need loan to do more business

I need loan to get more supplies

I need loan to improve my business

I need loan to increase my capital A flexible loan and i would definitely pay back

I need loan to start a new business

I need loan to start a new business

I need loan to start up again but not the usual ten thousand naira

I need loan to strengthen my business

I need loan to support my business

I need money (Grant) so I can invest in farming

I need money (grant) to support my business

I need money (grants) to do business.

I need money as I will use it to go to Akwa Ibom to source oil for my business myself, so I can pick the best oil because at the moment I just buy and re sell any type of oil.

I need money as grants to expand business

I need money as loan or grant

I need money because it will be helpful to me to boost up my business

I need money because it will be helpful to my business but am afraid of loan

I need money either loan or grant to start my business again

I need money for my business

I need money for my business

I need money for my business and also provide information on how to pay back.

I need money for my business, that's all i can ask for, if you people can give us money that will be fine

I need money for my business.

I need money for my farming

I need money if I can get it, it will be helpful to me and it will go a long way to boost my business and also add new business to my tailoring

I need money if they can't give me another money cause my business needs money and I haven't been able to payback the loans i got

I need money loan or grants to support my fishery business.

I need money maybe loan of five hundred thousand naira to do my Palm Oil business

I need money or a loan to pay my children's tuition and also to get our basic needs

I need money right now to get back to business, either loan or a grant.

I need money to add my business and my farming

I need money to add to my business to help it grow.

I need money to assist me in my business to buy new goods in my shop and improve my business.

I need money to balance up the sewing i am learning, so if they can render any form of assistance regarding that i will appreciate it

I need money to boost my Garri production

I need money to boost my business

I need money to boost my business so that I can sell other things apart from liquid soap

I need money to boost my business,so that the supplier can give me more goods on credit if I can buy in large quantities again.

I need money to buy fertilizer and homicide because pests have been disturbing me in the farm and they are eating my crops

I need money to buy fertilizer for my crops

I need money to buy food for my family so we would not be hungry

I need money to buy more equipments like generator, clippers and also renovate my shop

I need money to buy more goods for my business.

I need money to buy my equipment and pay debt so that I can comfortably do both my key business and my farming.

I need money to do business

I need money to empower me in my business

I need money to expand my business.

I need money to facilitate my Farming

I need money to facilitate my business, any form of assistance will be welcomed because I paid back my previous loan so getting a new loan should not be a problem

I need money to finance my business

I need money to finance my farm work with low interest rate. I tried to get a loan but the interest rates was too high

I need money to get back into my business properly

I need money to get food to eat , cause we don't have food to eat in the house

I need money to help my business move forward and I also want to branch into farming.

I need money to help my market grow, either loan or grant

I need money to help support myself.

I need money to improve my farming

I need money to increase my business opportunities by selling more goods

I need money to invest in my business

I need money to invest in my business,so I can increase my sales

I need money to invest in my business.

I need money to keep the family well fed and my business moving. Please I need financial help.

I need money to pay my children's school fees as we have spent all the money during lock down.

I need money to pay my house rent as soon as possible because most of my customers are government workers in Abuja and if i don't pay the rent i would have to go back to Kaduna

End of Report

