60 Decibels Report for GEEP: Round Seventeen

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60 Decibels Insights for GEEP: Round 17

GEEP

COVID-19 Study: Round 17 Report

27th April 2021

60__decibels

Top Insights

Round 17, April 2021

Here are our findings from 10,541 interviews collected in six Nigerian geo-political zones from August 2020 to April 2021.

This report is live, so keep yourself logged in!

- **Clients are slowly indicating an improved ability to pay their loans.** Both perceived loan burden and confidence in repayment have improved: only 26% of round 17 respondents said the GEEP loan is a heavy burden compared to the high of 60% in round 4 (early October). 23% felt "very unconfident" in their ability to repay their loan in round 17, compared to the project high in round 7 of 38%.
- **Employers are more able to pay salaries for employees.** In the most recent round, over 80% of employers fulfilled their financial obligation to their employees. Men were more likely than women to be in this group, but we saw no difference by product type.
- **Cash is more accessible than ever.** The proportion of those saying it's "very easy" to access cash has grown from 29% in round 1 to 57% in the latest round.

Deep Dive: Repayment

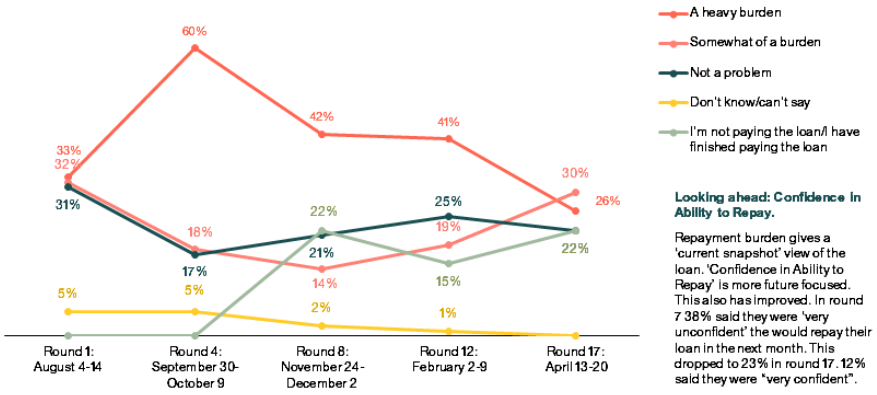
We asked active GEEP clients about the burden of their loan repayments.

While there is some volatility in this indicator, we've seen a decrease in those saying the loan is a "heavy burden". There has been a rise in those who have either finished or stopped paying the loan.

TraderMoni clients reported a greater burden, 44% and 23% respectively say it's been a heavy and somewhat heavy burden, compared to 27% and 15% of MarketMoni clients.

The percentage of clients saying that the loan is a "heavy burden" has declined over time.

Repayment Burden by Loan
Q: How burdensome are the GEEP repayments at the moment? (n = 5, 329)



Looking ahead: Confidence in Ability to Repay.

Repayment burden gives a 'current snapshot' view of the loan. 'Confidence in Ability to Repay' is more future focused. This also has improved. In round 7 38% said they were 'very unconfident' the would repay their loan in the next month. This dropped to 23% in round 17. 12% said they were "very confident".

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Deep Dive: Impact on Employers

Employers are more likely to be:

- MarketMoni clients (51% compared to 35% of TraderMoni clients)
- Male (59% compared to 34% of females).
- Work in production (56% compared to 30% in retail).

The percentages above are for the latest round of data collected (round 17).

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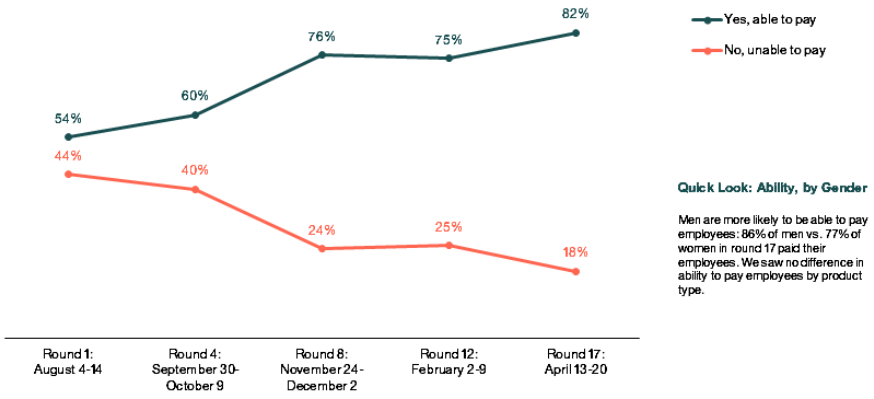
Employers are increasingly able to pay salaries.

Ability to Pay Employee Salaries, by Round
Q: Have you been able to pay the salaries of your employees since March 2020? (n = 2,967)



Quick Look: Ability, by Gender

Men are more likely to be able to pay employees: 86% of men vs. 77% of women in round 17 paid their employees. We saw no difference in ability to pay employees by product type.

Deep Dive: Cash Accessibility

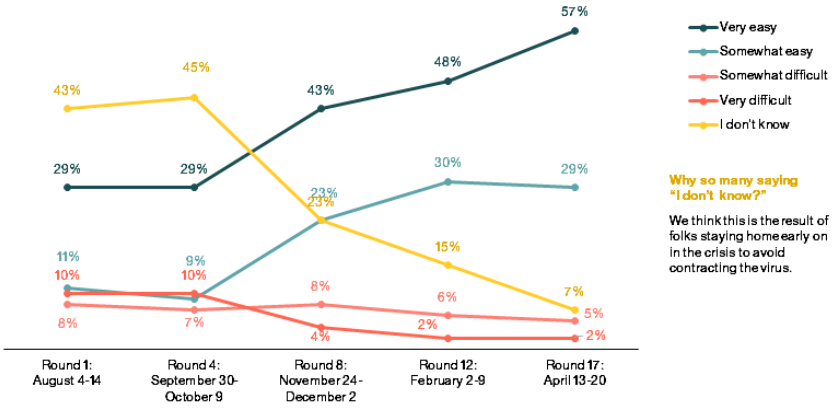
We put a spotlight to cash, knowing it's an important metric for the Nigerian government's ESP.

The proportion of those finding it easy has grown, which we think is related to the proportion of those attempting to access cash.

Respondents are more able to access cash than before.

Ability to Access Cash

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 = 9,238)



Why so many saying "I don't know?"

We think this is the result of folks staying home early on in the crisis to avoid contracting the virus.

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GEEP & The Economic Sustainability Plan

Protect Jobs

Keep Businesses Open

Enable Transport

Improve Access to Cash

Improve Access to Credit

60 Decibels Insights for GEEP

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

Changes in the Last 30 Days	Insight / Discussion point
In Round 17, 82% of employers continued to be able to pay employees in the last month, the highest proportion so far.	A carry-over effect from the opening of the economy.
Restrictions have been less prevalent since the beginning of data collection. In R17, only 13% say they were forced to close for any reason in the last 30 days.	With the lockdown easing complete, we're seeing more businesses open up overall.
In August, 13% indicated that inability to move had impacted their business – now, 4% are saying the same.	We suspect the above is also responsible for this, together with the recent reopening of land borders.
We are continuing to see a rise in ease over time among clients who try to access cash. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 57% say the same.	We're continuing to see a rise in those trying to access cash, and monitoring inflation to assess its effect on this variable.
35% of respondents borrowed in the latest round, most of whom borrowed from family and friends.	91% of loan takers say their loan terms have not changed.

SECTION 1: CHANGES OVER TIME

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

The Good

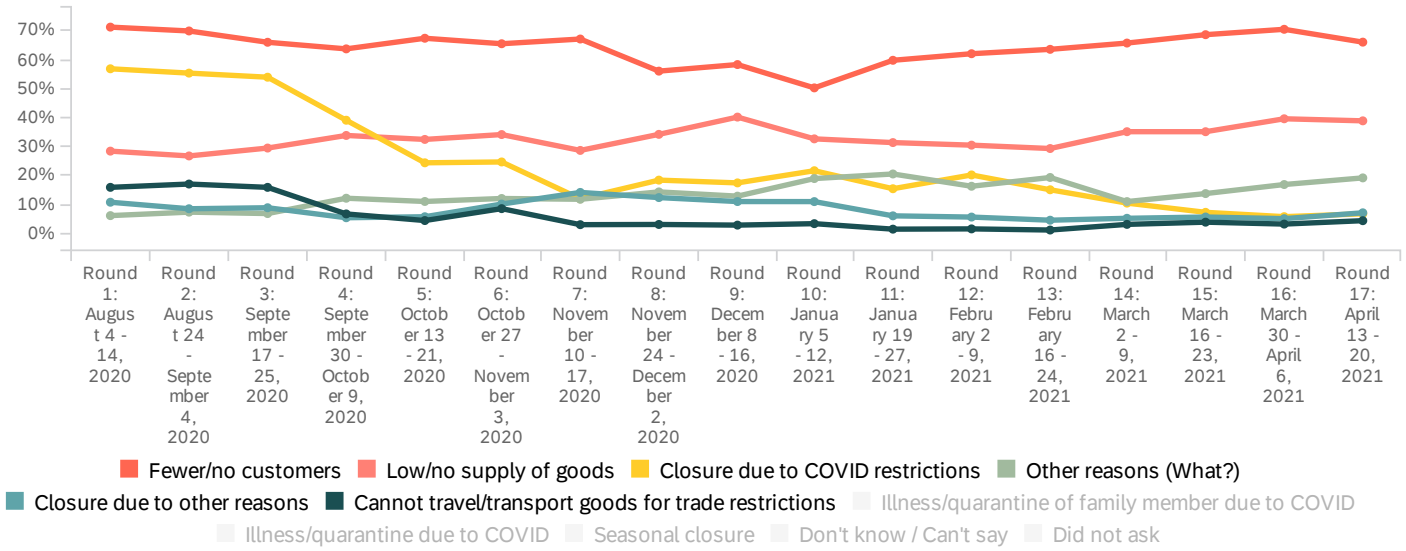
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in April 2021, this declined to 6%. However, fewer customers have been reported by over two-thirds GEEP clients in April, increasing from a low of 50% in early January.
- **Impact on Income**: The severity of the impact on households' income decreased in the past round from the peak we saw in round 10. While in round 10 almost three-fourths of customers reported a 'very much' decreased income, by round 17, this proportion decreased to 59%. Customers who experienced 'slightly decreased' income increased slightly to three in ten.
- **Consumption Changes**: Consumption has appeared to recover compared to the beginning of data collection. More than one in three customers said their consumption was not changed in round 17. Just over one in four customers reported 'very much decreased' consumption.
- **Ability to Cover Salaries:** After a slight worsening during the holiday season, we have seen an improvement in employers' abilities to pay salaries. 82% of respondents in round 17 said they were able to pay salaries, near the highest levels we've seen of salary payment since the beginning of data collection.

The Bad

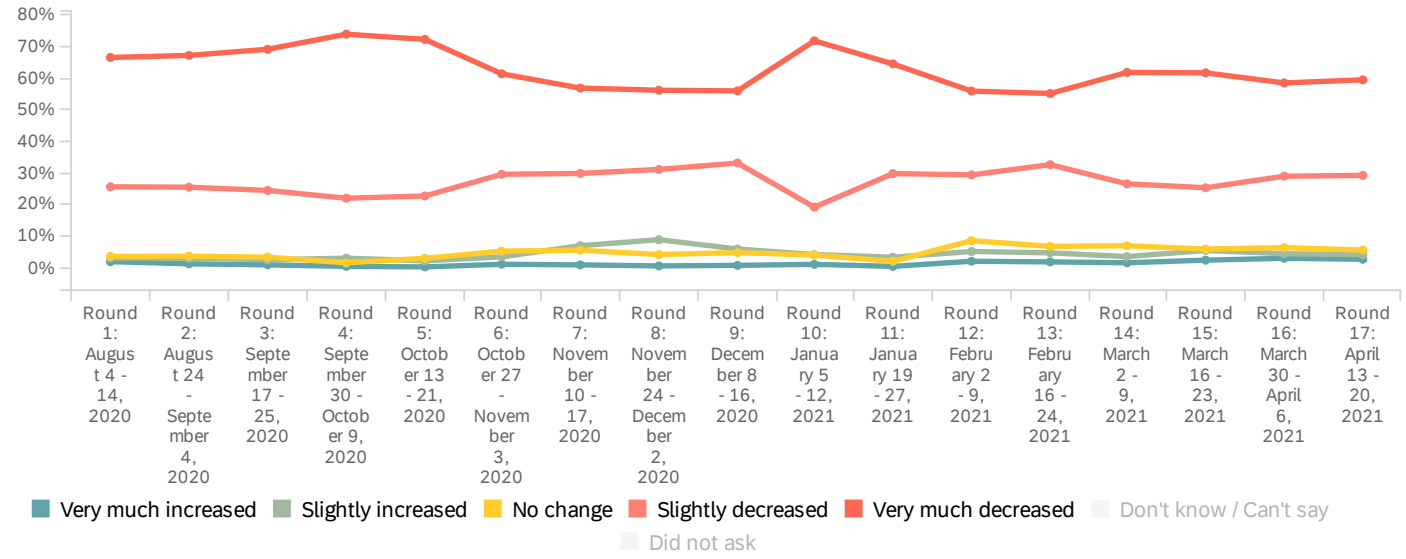
- **Overall Financial Situation**: Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (91%) customers in round 17 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances has improved somewhat: after a worsening in early January, about the same number of customers have been able to report 'slightly worse' compared to 'very much worse' financial conditions.
- **Coping Mechanisms:** Respondents have been employing the same three main coping mechanisms since the start of data collection, namely, using their savings, reducing investments, or borrowing, with the usage of savings remaining higher than 90% since late November. Those who reduced household or business investments returned to levels reported in January, where over four in ten clients reported using this method to cope. Borrowing has remained at similar levels since the beginning of data collection.
- **Burden and Confidence of Loan Repayments:** Client confidence in loan repayment has improved slightly since February, when those feeling 'very unconfident' reach 37% after a decline before the holidays. In round 17, nearly one in four clients still say they are 'very unconfident' in being able to pay back their GEEP loan, reflecting their continued financial stress. Loan burden has similarly increased to nearly half in mid-February, but has since decreased to one in four in round 17.

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

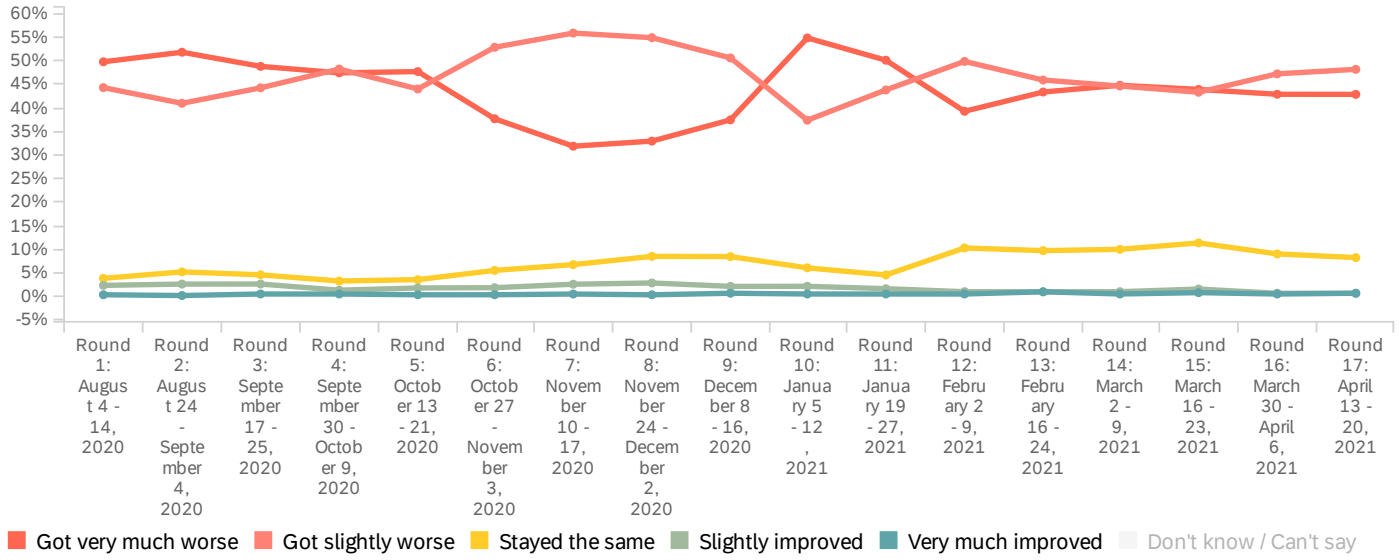
Impact on Business



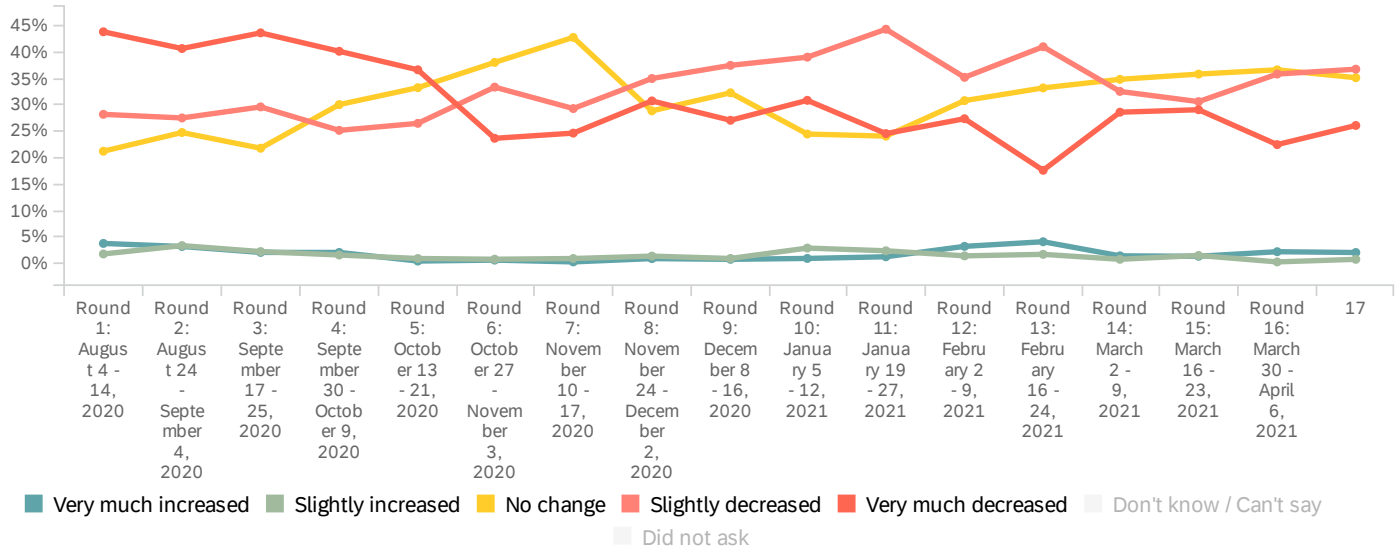
Change in Income



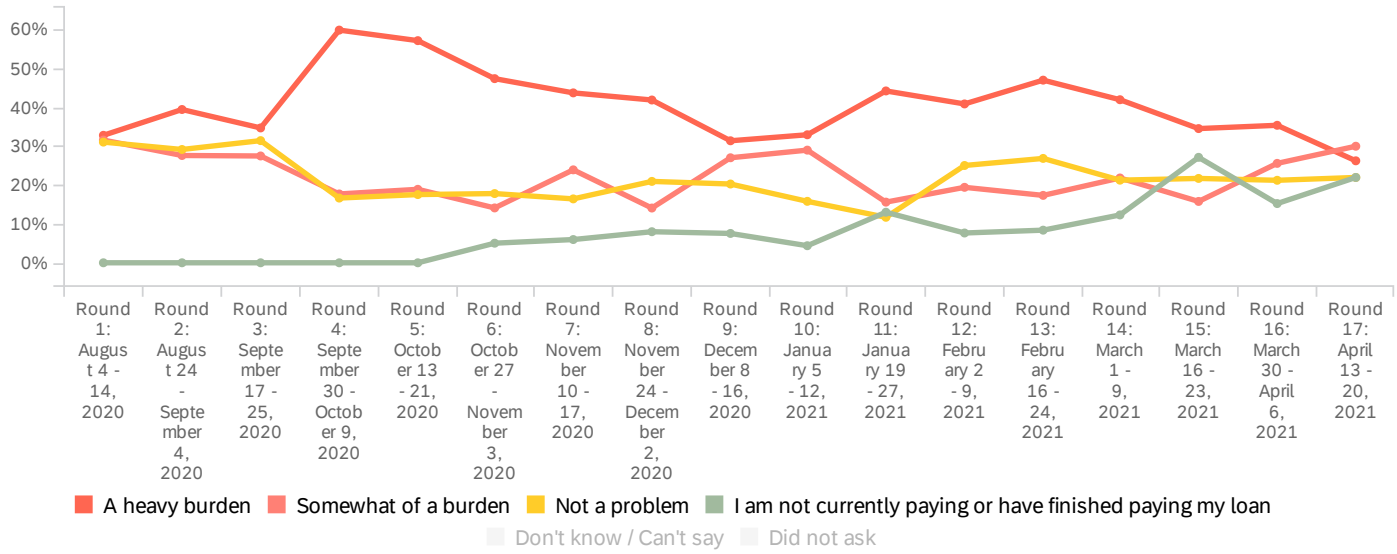
Impact on Overall Household Financial Situation



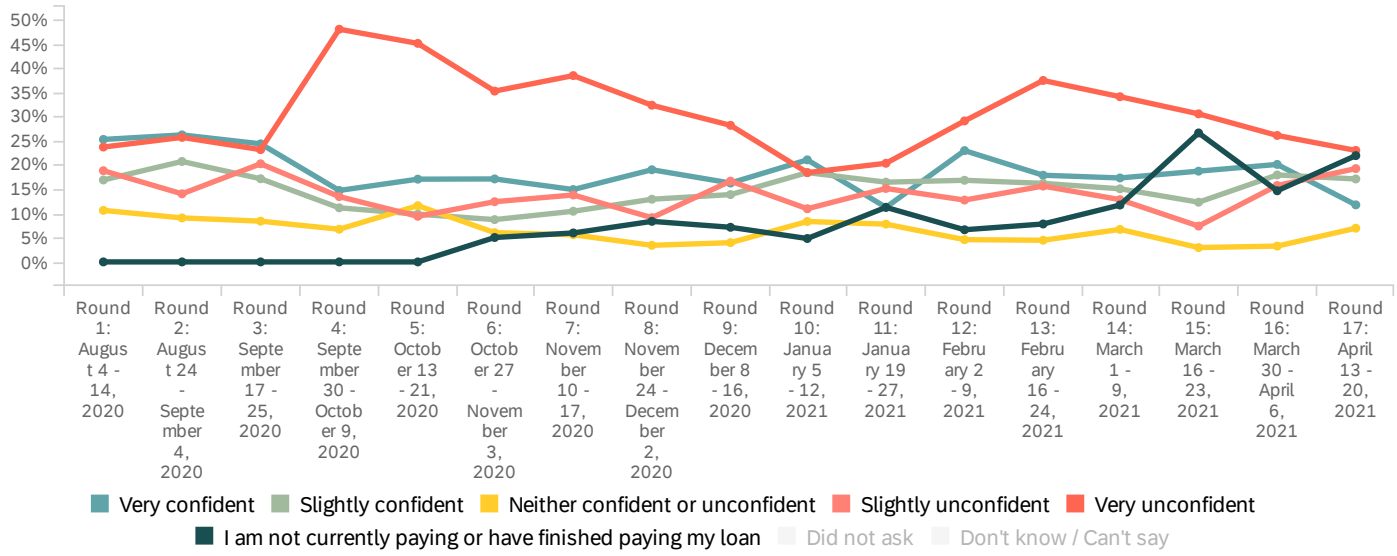
Change in Food Consumption



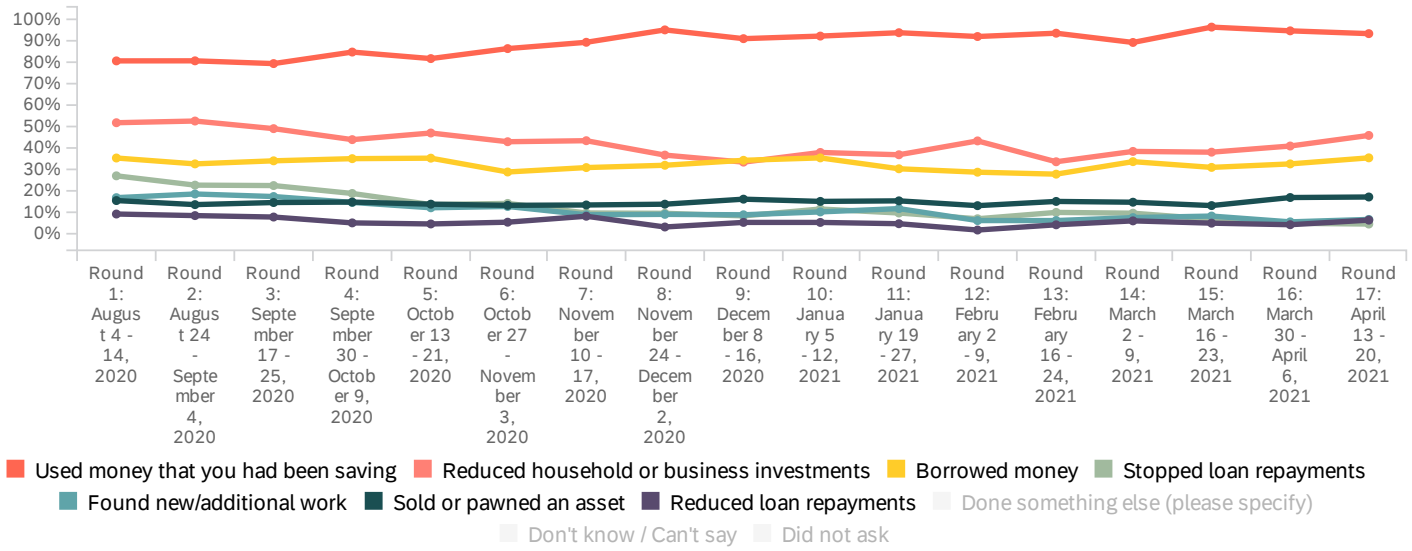
Loan Repayment Burden



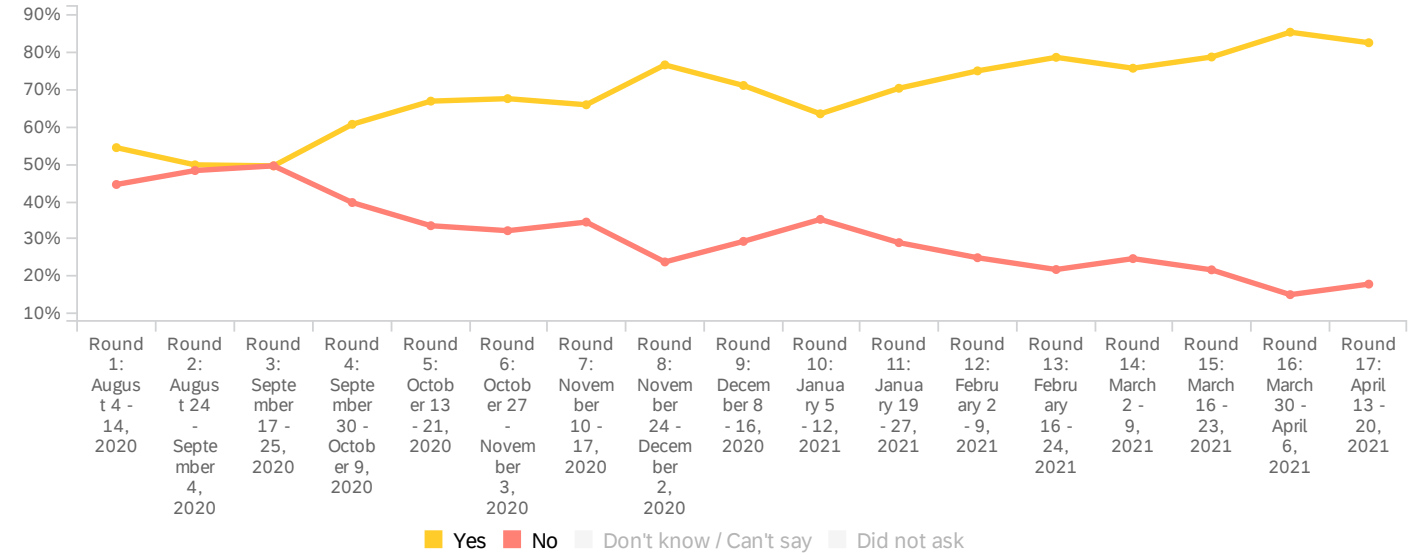
Confidence in Loan Repayment



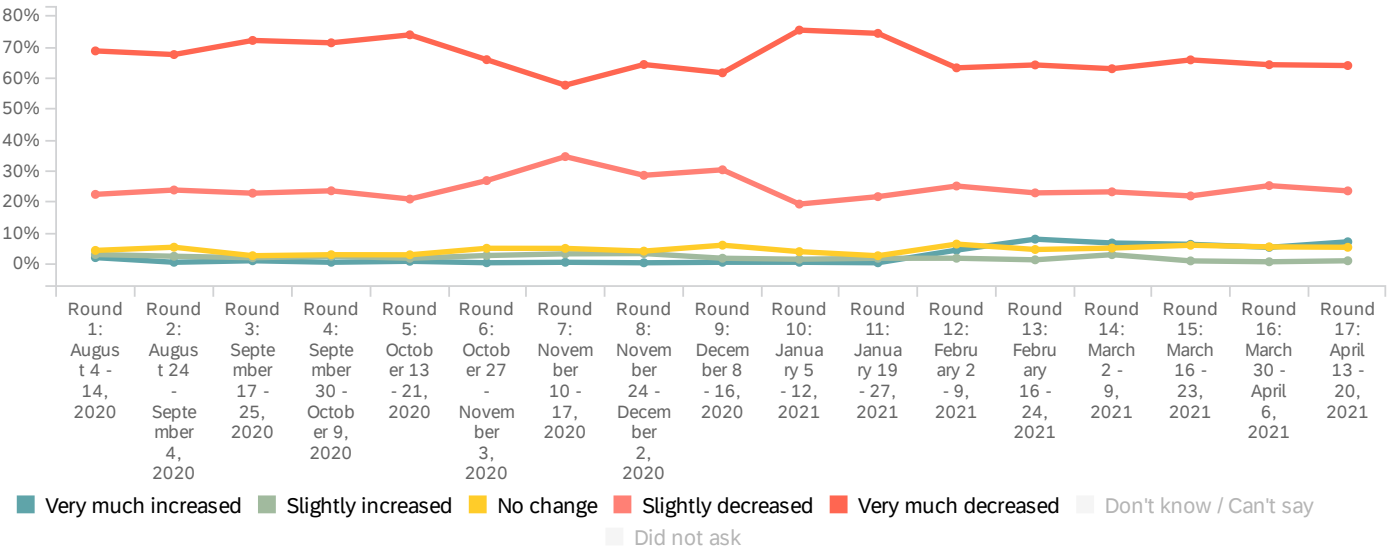
Coping Mechanisms



Ability to Pay Employee Salaries



Impact on Saving


80%
70%
60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
Round 6: October 27 - November 3, 2020
Round 7: November 10 - 17, 2020
Round 8: November 24 - December 2, 2020
Round 9: December 8 - 16, 2020
Round 10: January 5 - 12, 2021
Round 11: January 19 - 27, 2021
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Very much increased
Slightly increased
No change
Slightly decreased
Very much decreased
Don't know / Can't say
Did not ask

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 3,536 MarketMoni clients (47%), 3,319 TraderMoni clients (44%), 5 FarmerMoni clients, 589 clients with no Moni loans (8%), 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. This may be due to the higher requirements to obtain a MarketMoni loan, which means businesses that qualify may be larger and more established. However, respondents who reported not having taken a GEEP loan actually reported the best financial picture.

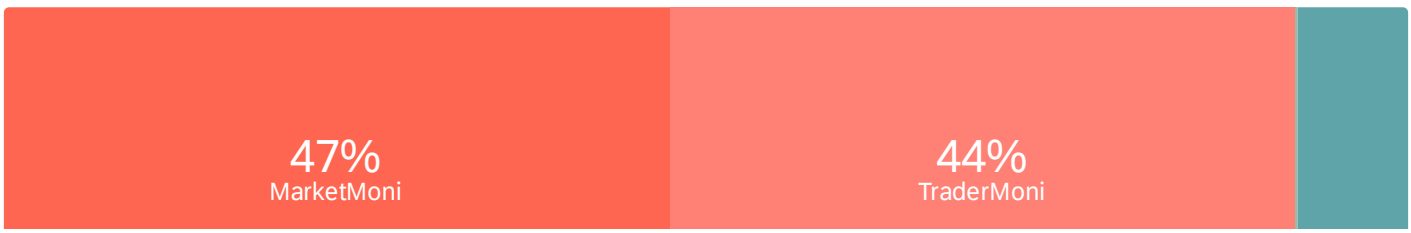
We've highlighted the areas where there were differences between the products:

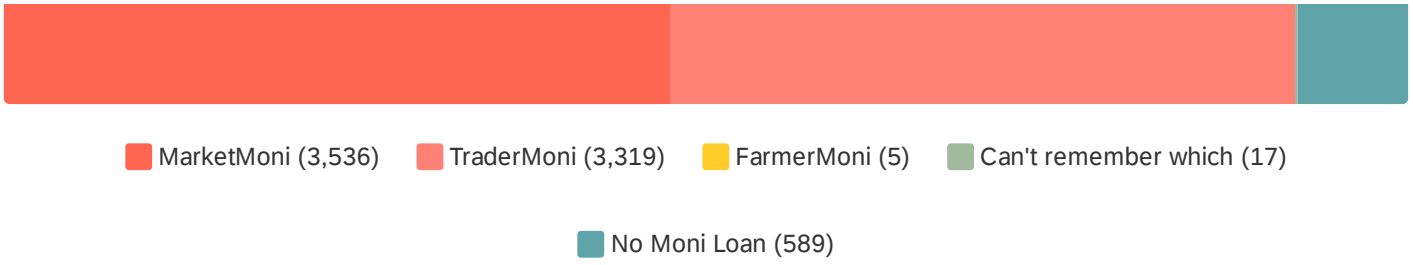
- **Impact on Income:** 59% of MarketMoni and vs. 61% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 48% of MarketMoni customers vs. 34% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 75% of MarketMoni customers vs. 74% of TraderMoni customers were able to pay employees.
- **Impact on Savings:** 65% of MarketMoni customers vs. 66% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation**: 41% of MarketMoni customers vs. 43% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 27% of MarketMoni customers vs. 44% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 25% of MarketMoni customers were confident, compared to 35% of TraderMoni customers.*

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

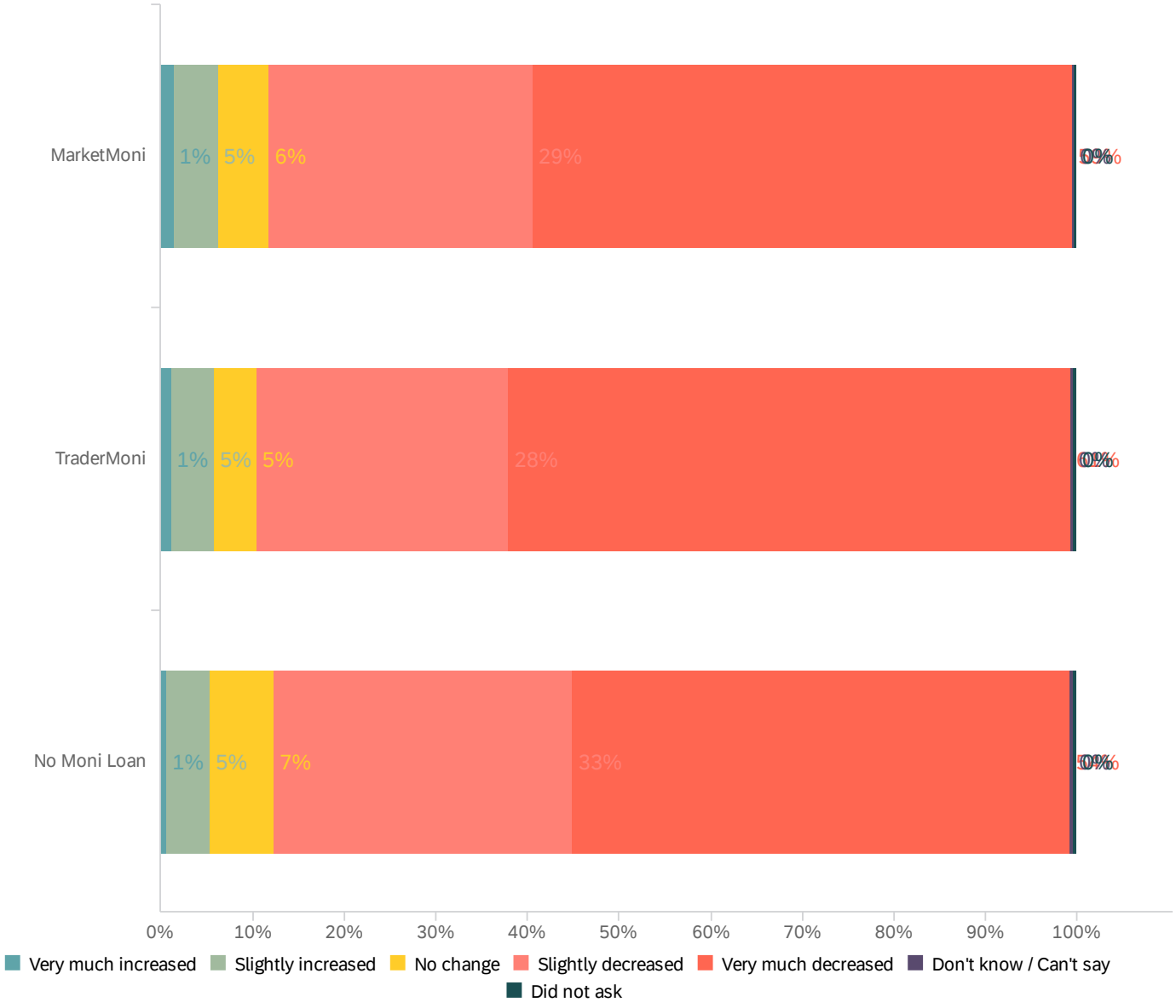
* **Note**: While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 16% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 24% of them said they had received no Moni loan at all. Meanwhile, 17% of those who appeared in GEEP's database as TraderMoni customers responded they did not receive a loan. Some questions, including burden and confidence of loan repayments, were not asked to those who stated they did not receive a loan but who may have been marked as recipients in GEEP's database.

Product Type

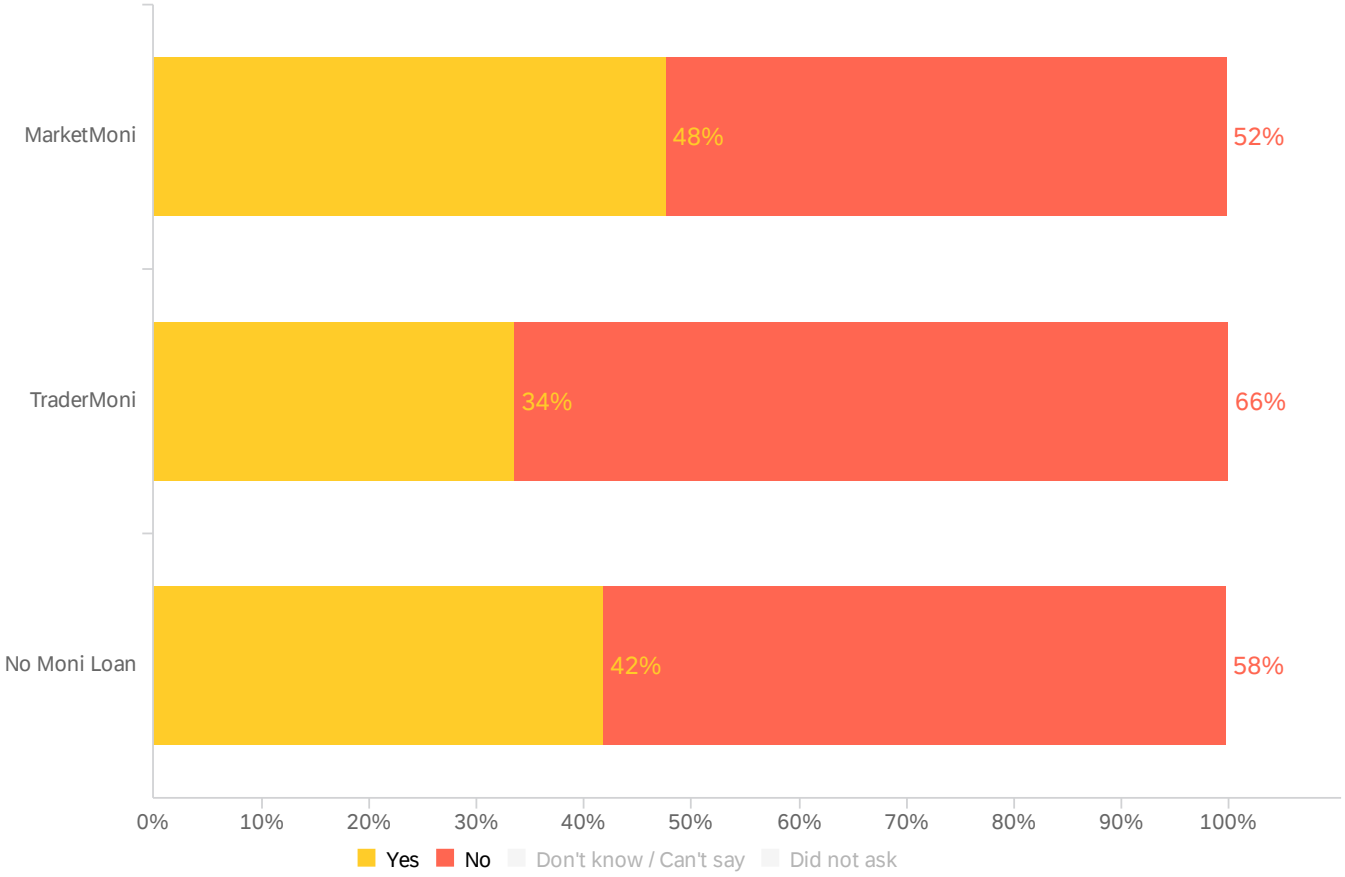




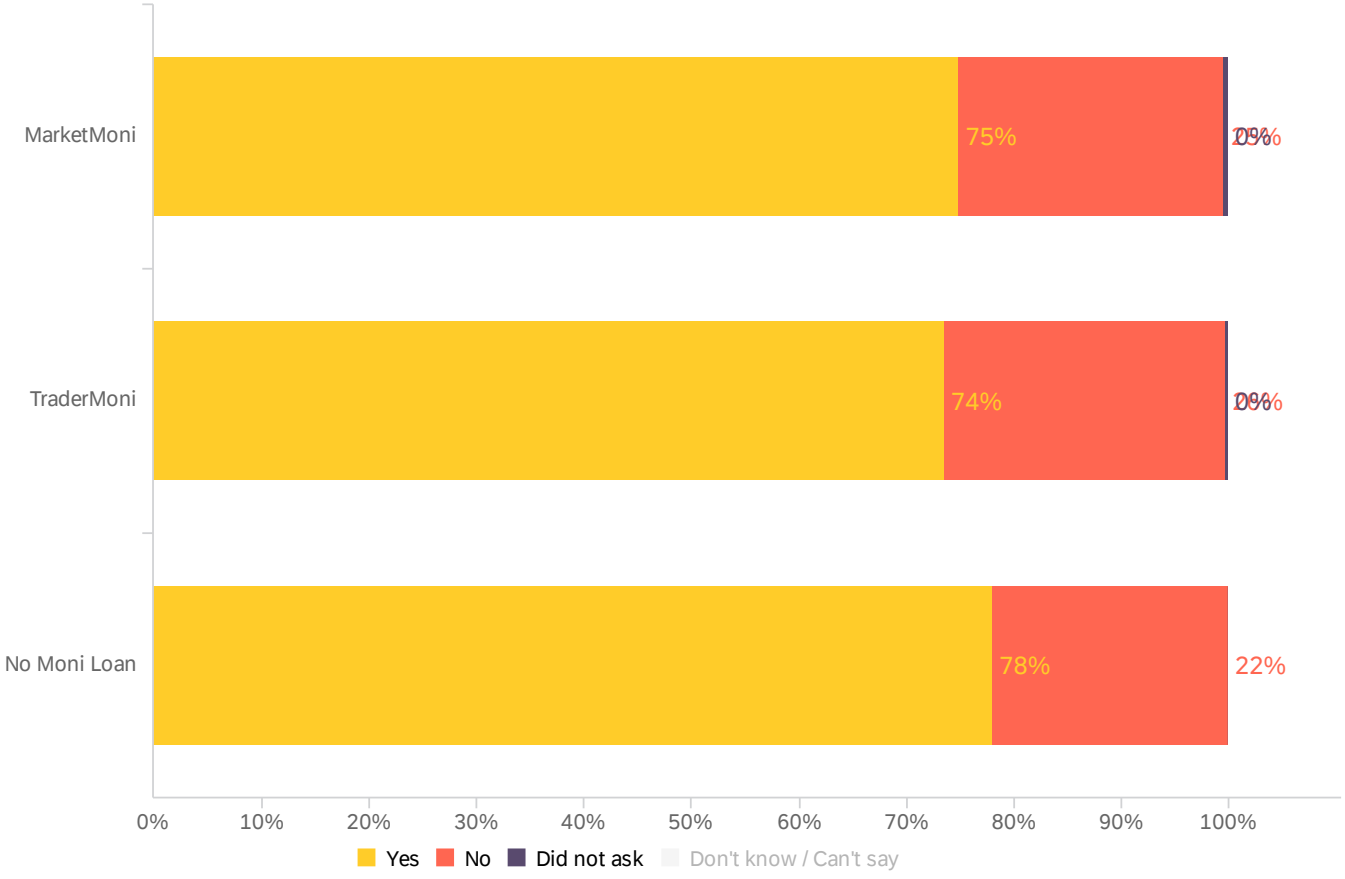
Impact on Income by Product Type



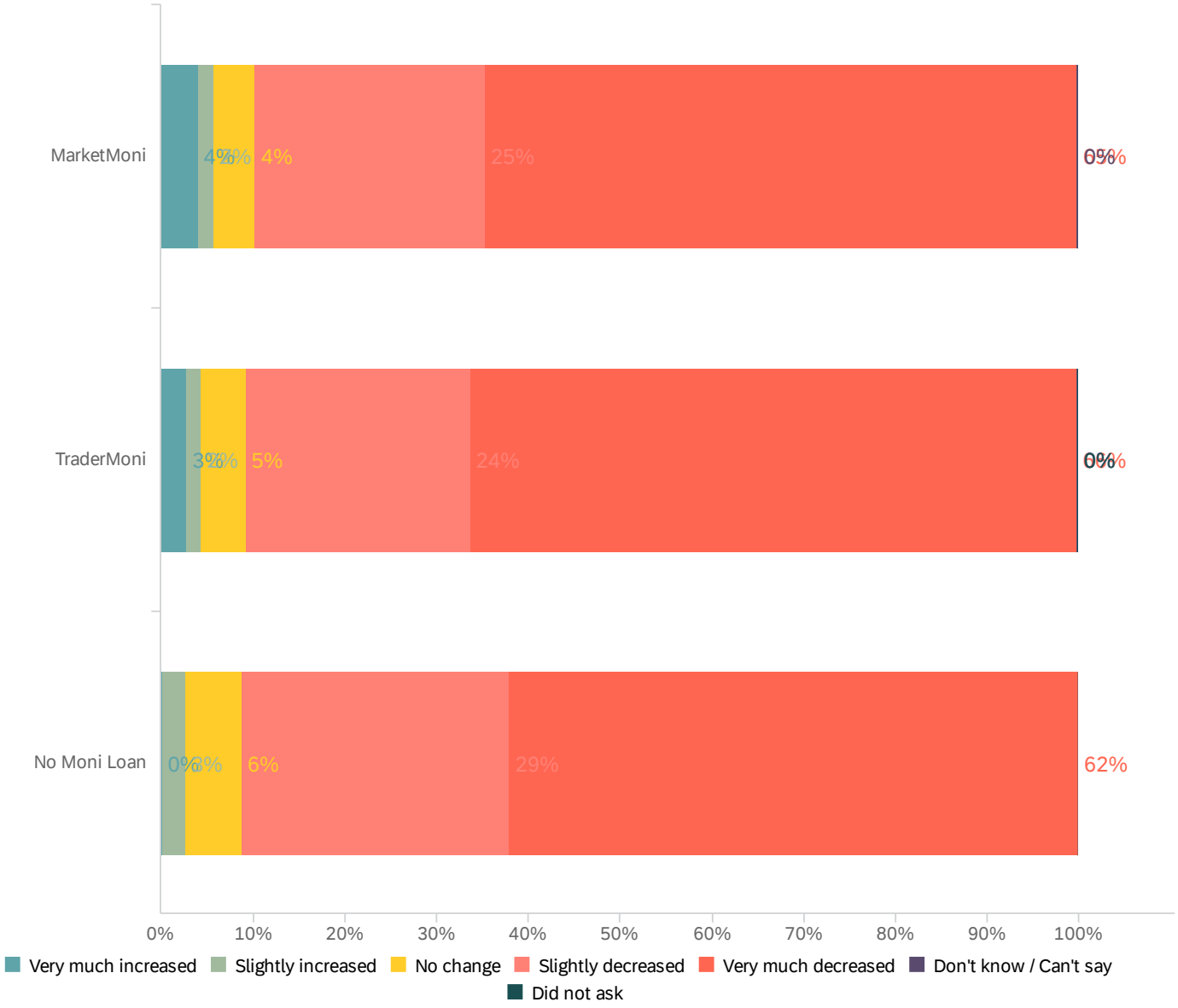
Existence of Employees by Product



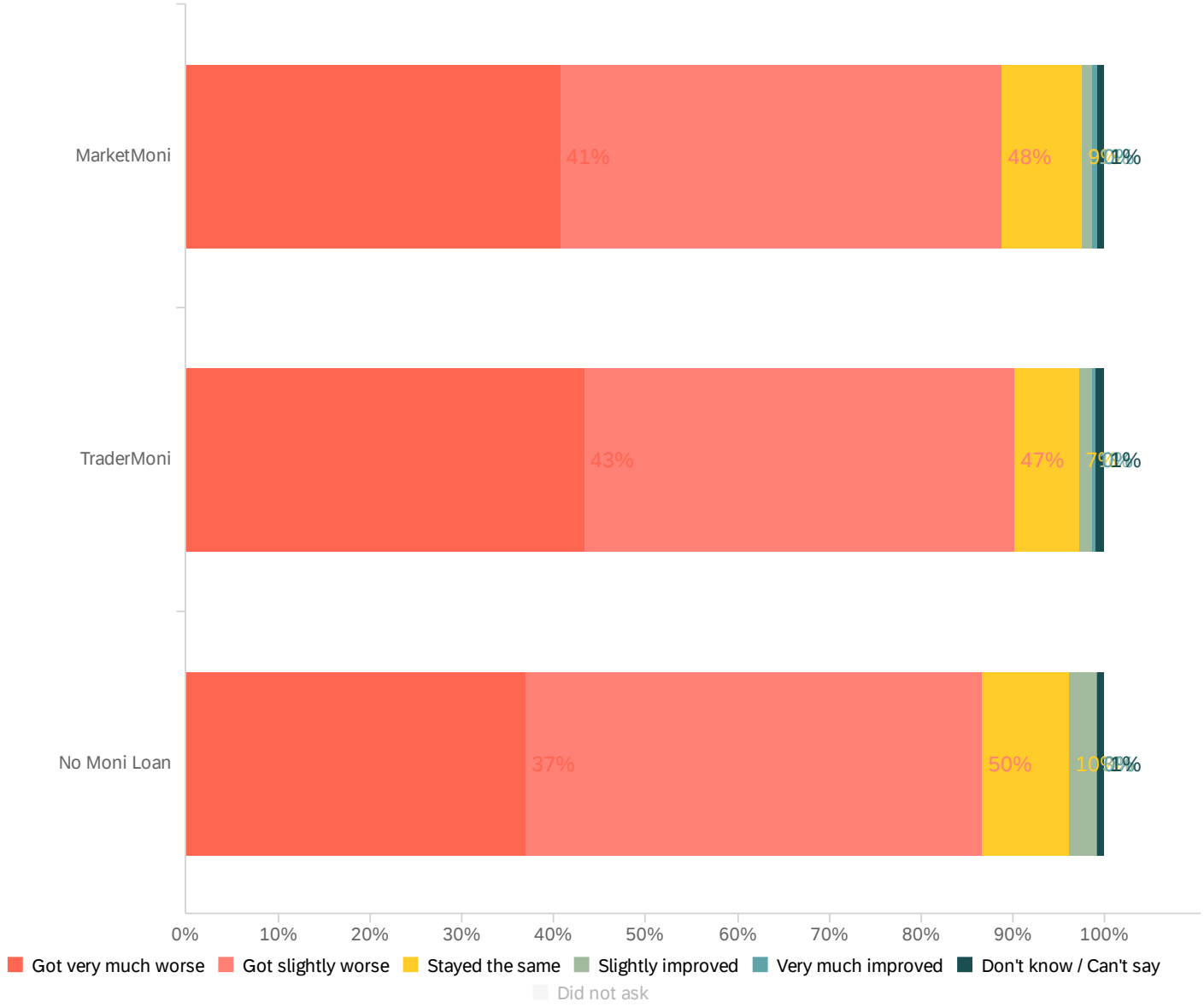
Ability to Pay Employees by Product Type



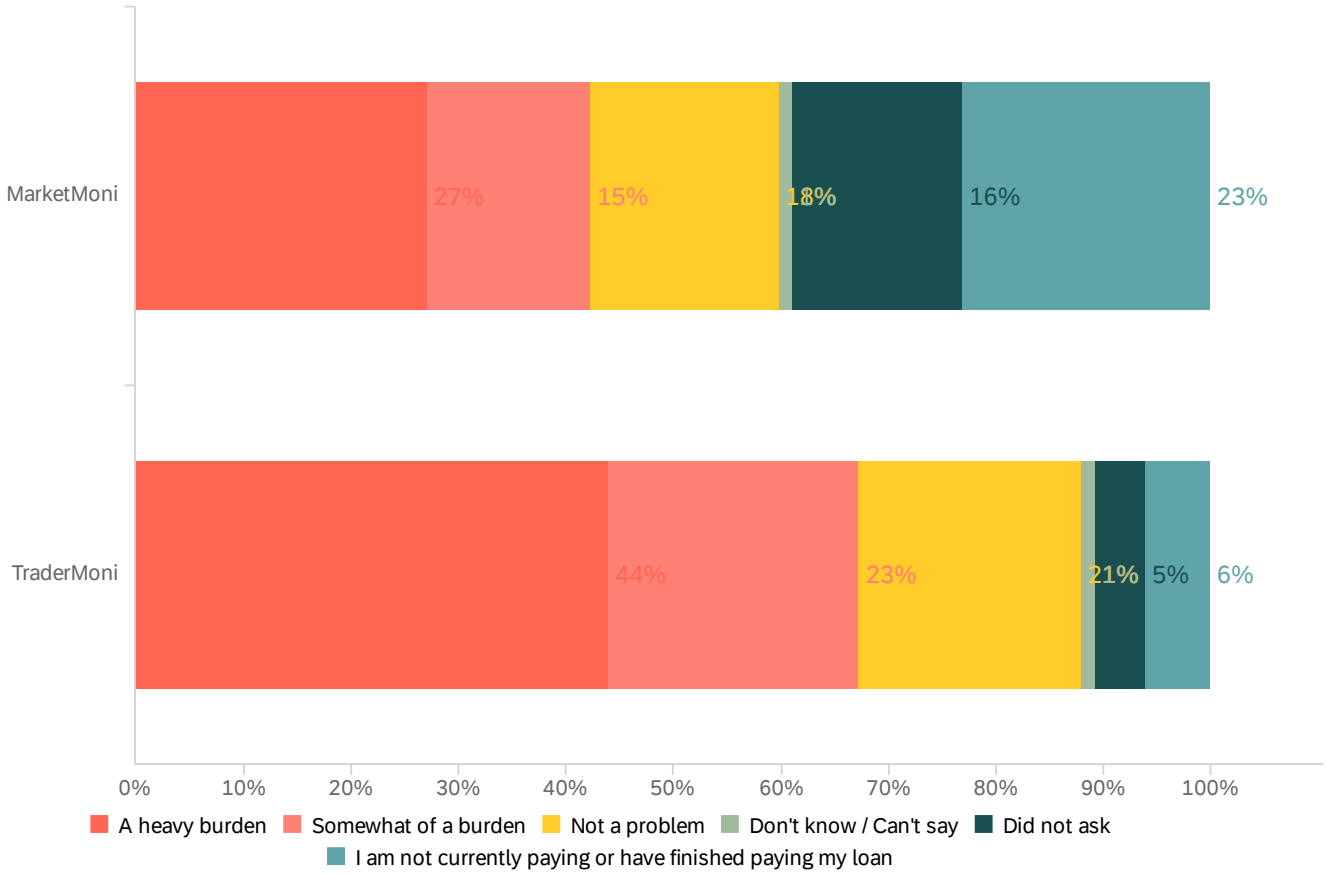
Impact on Savings by Product Type



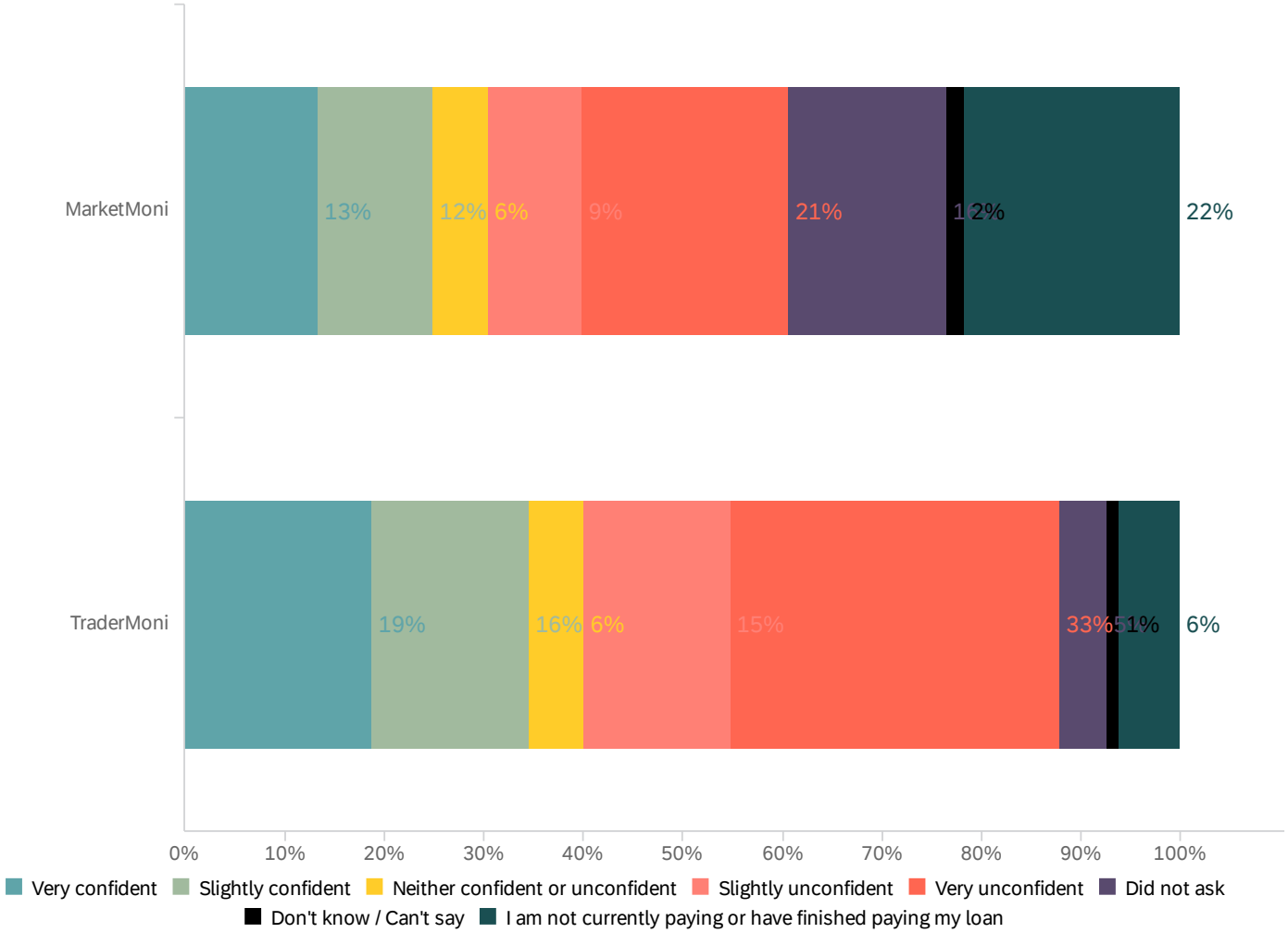
Impact on Financial Situation by Product Type



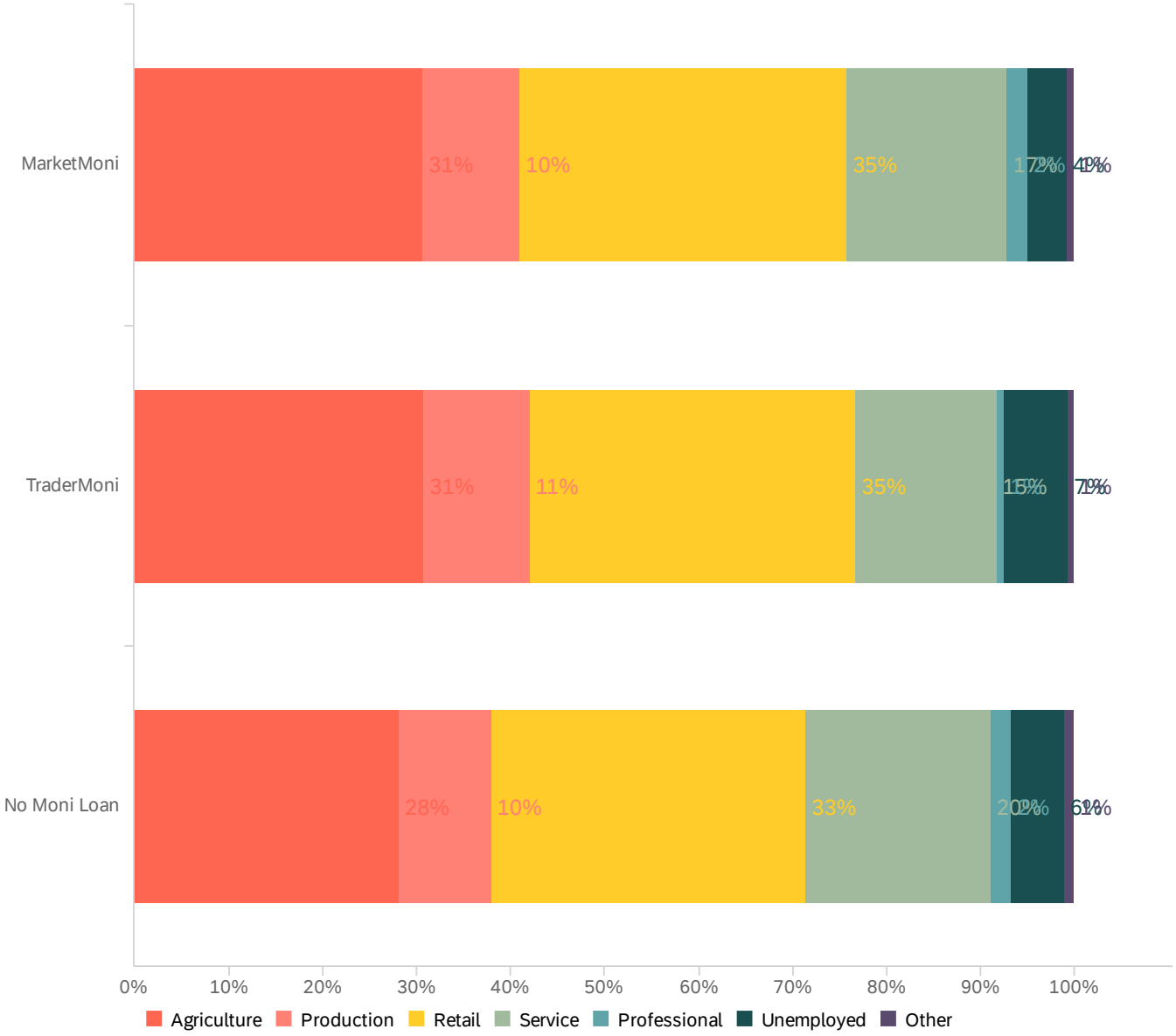
Repayment Burden by Product Type



Repayment Confidence by Product Type

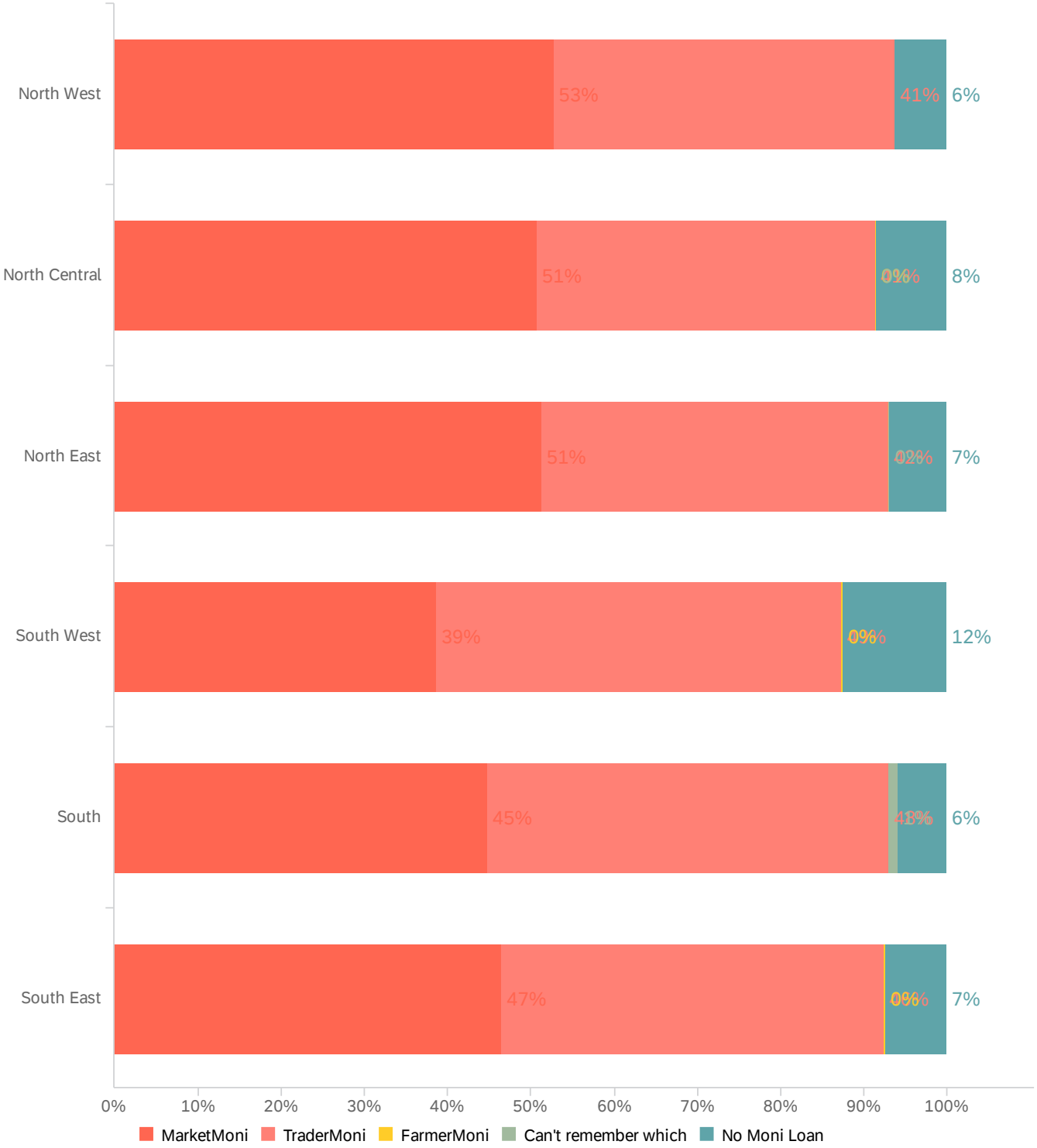


Employment Sector by Product Type

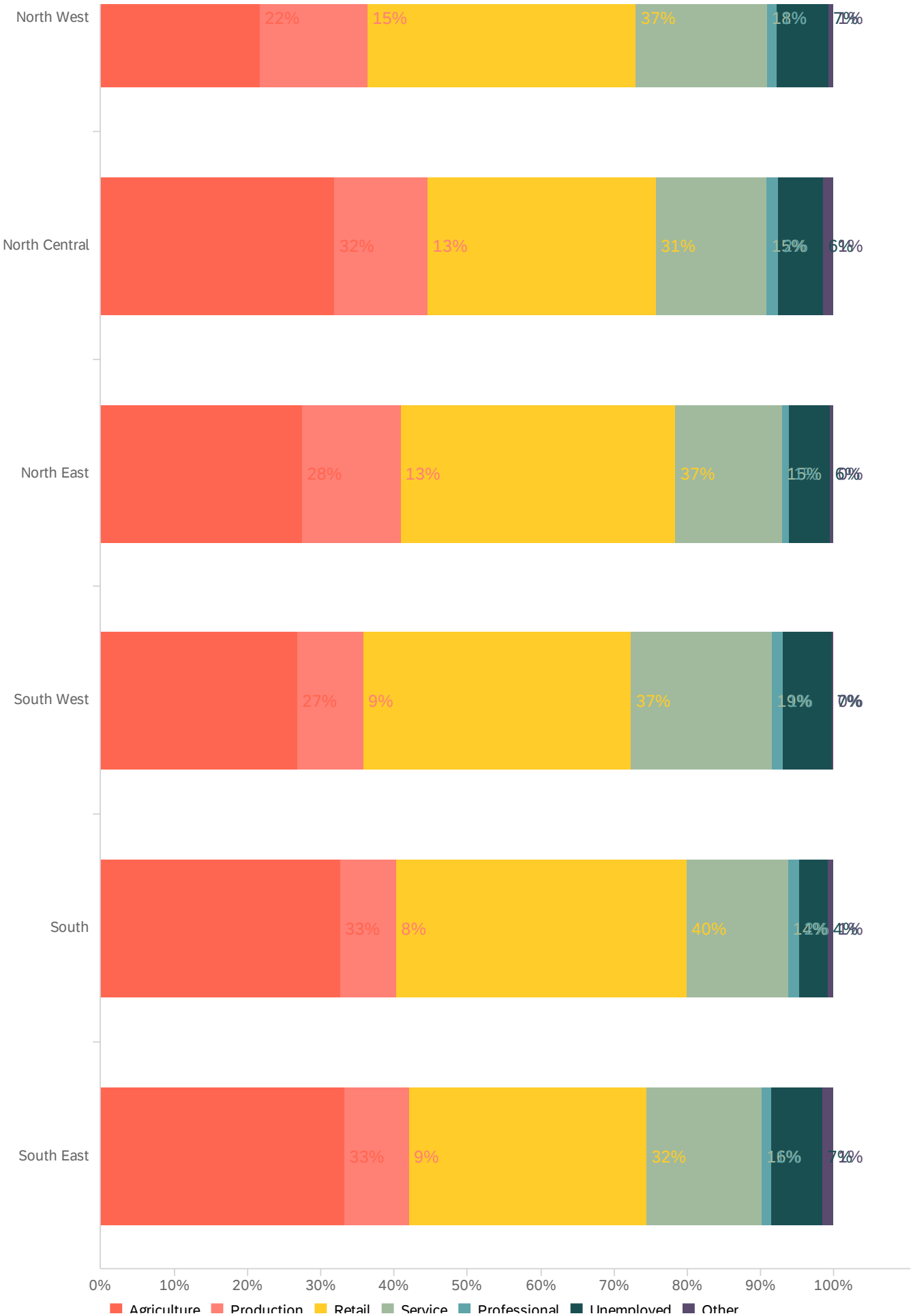

MarketMoni
TraderMoni
No Moni Loan
31%
10%
35%
31%
11%
35%
28%
10%
33%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Agriculture
Production
Retail
Service
Professional
Unemployed
Other

SECTION 3: IMPACT BY REGION

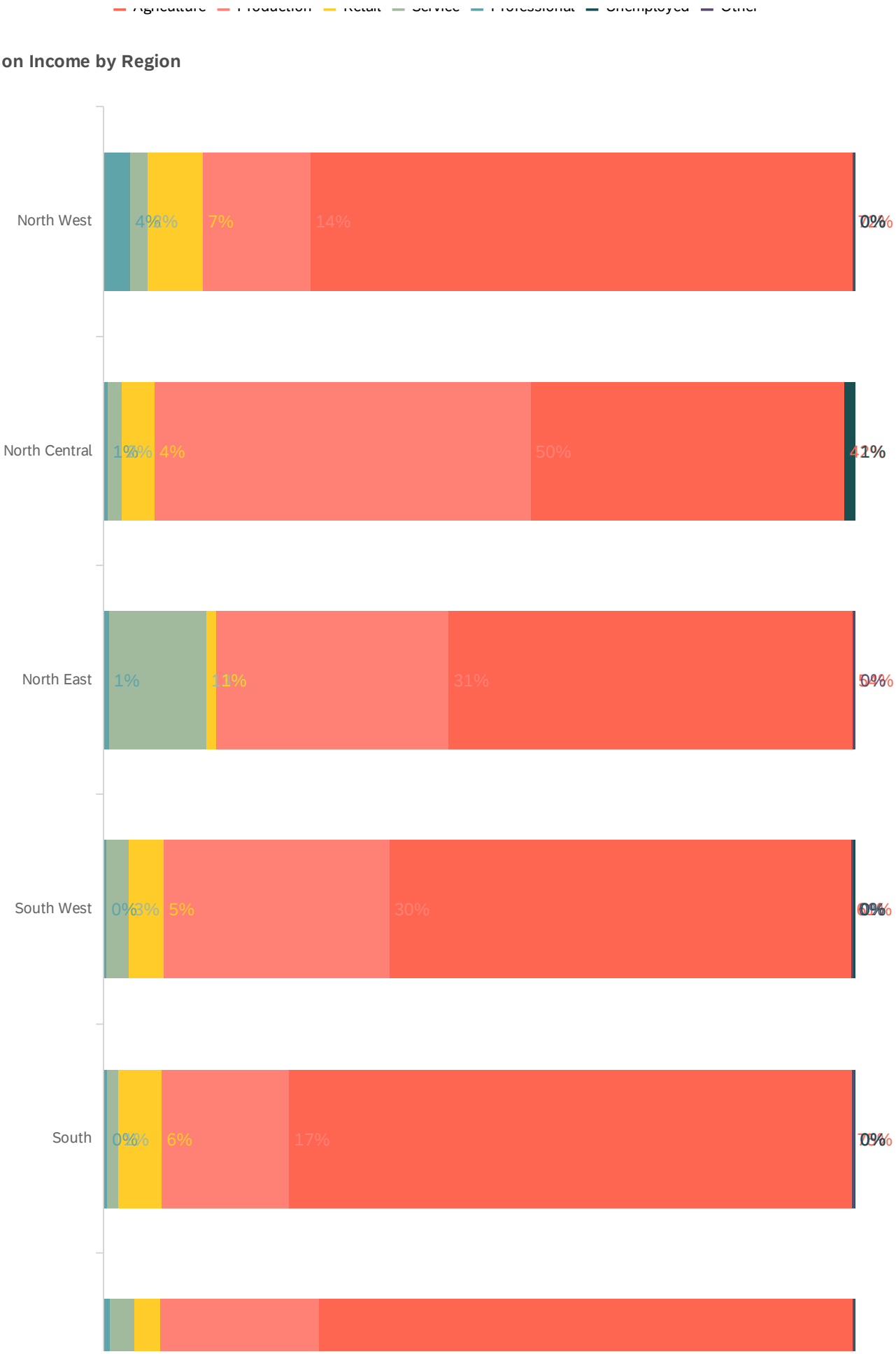
Product Type by Region

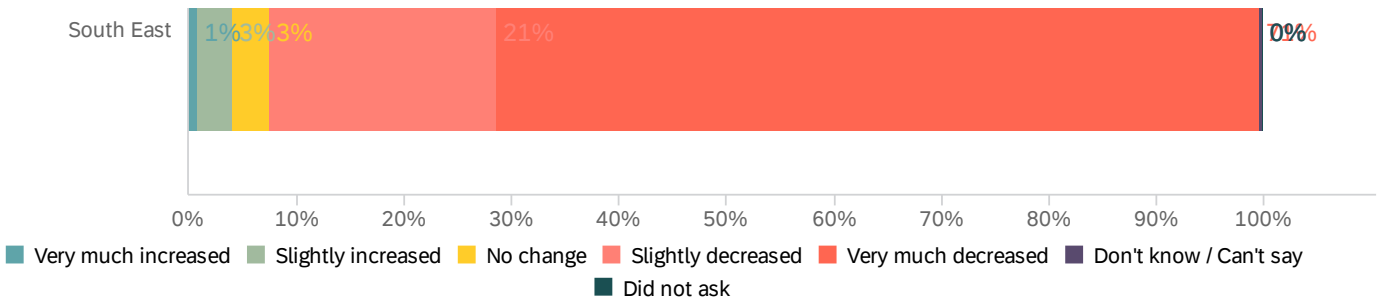


Employment Sector by Region

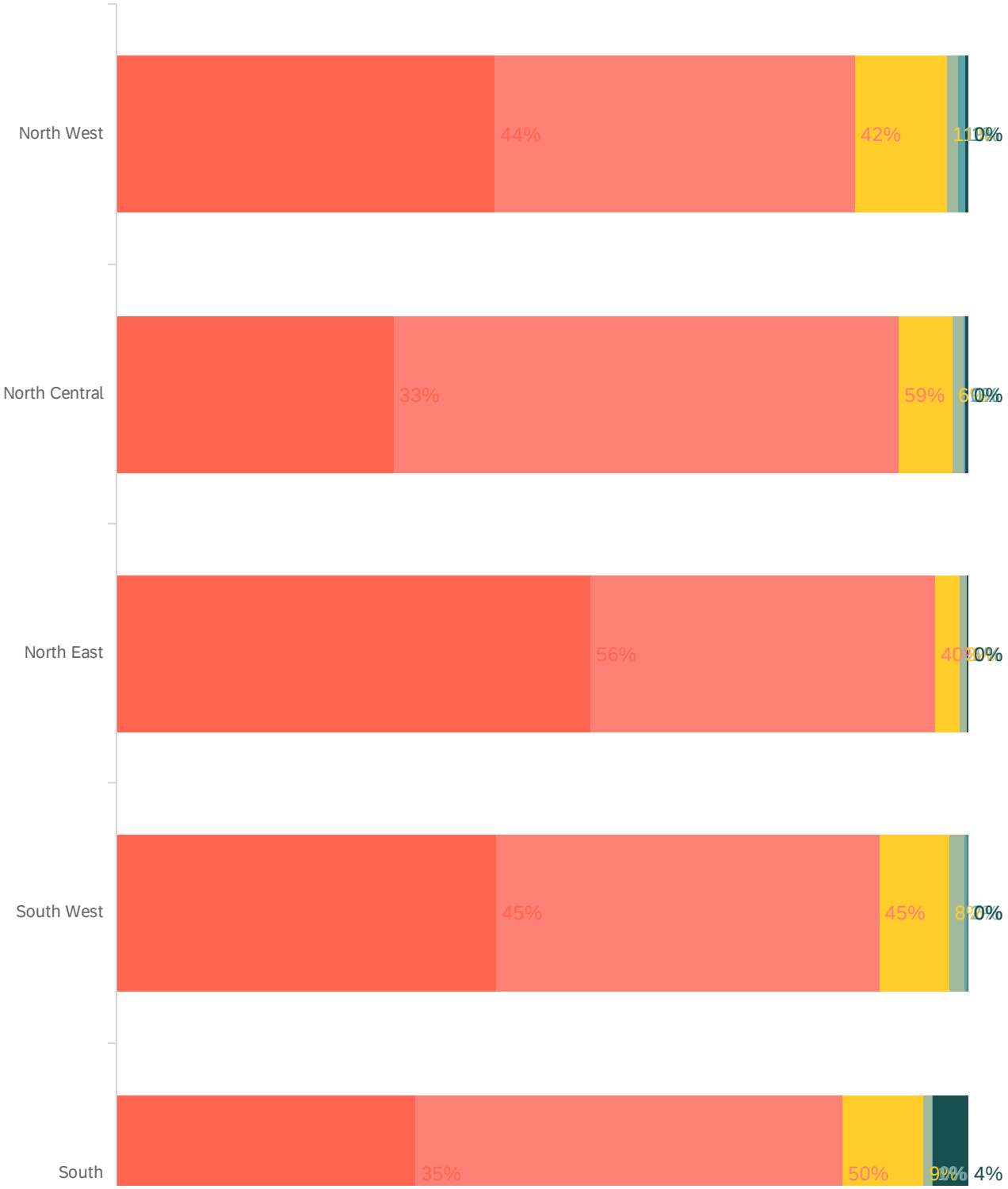

North West
22%
15%
37%
18%
7%
North Central
32%
13%
31%
15%
6%
North East
28%
13%
37%
15%
6%
South West
27%
9%
37%
19%
7%
South
33%
8%
40%
14%
4%
South East
33%
9%
32%
16%
7%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Agriculture
Production
Retail
Service
Professional
Unemployed
Other

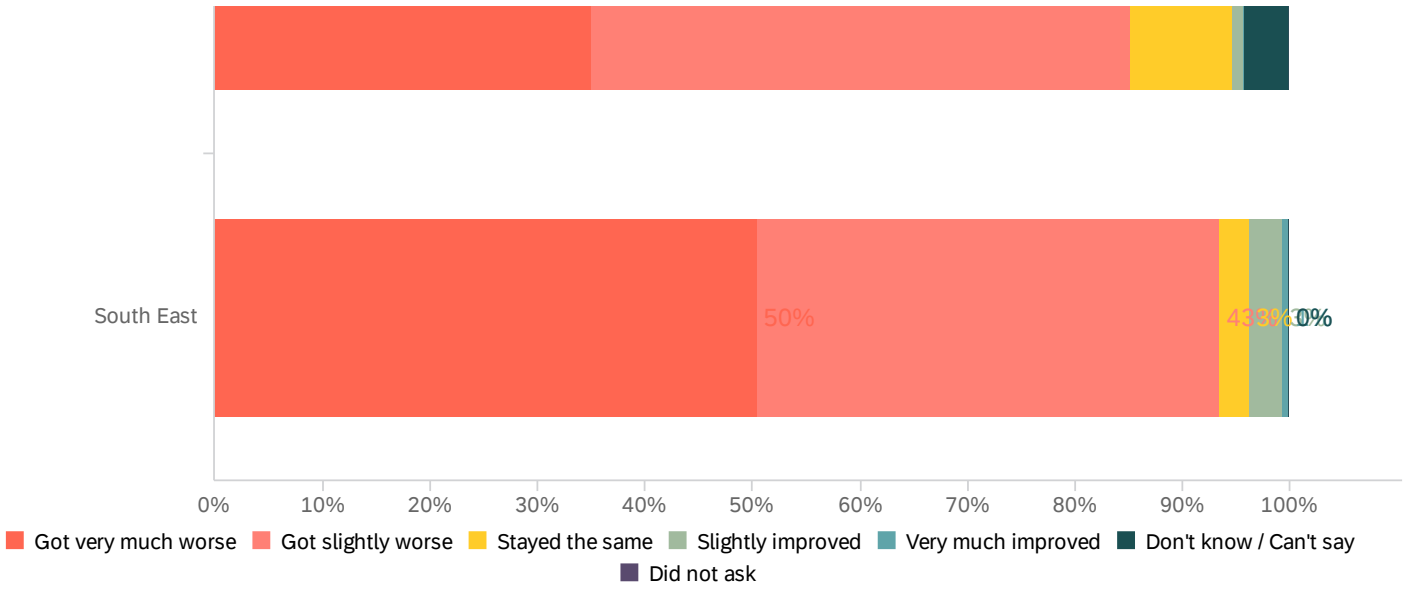
Impact on Income by Region





Overall Financial Situation by Region




South East
50%
0%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Got very much worse
Got slightly worse
Stayed the same
Slightly improved
Very much improved
Don't know / Can't say
Did not ask

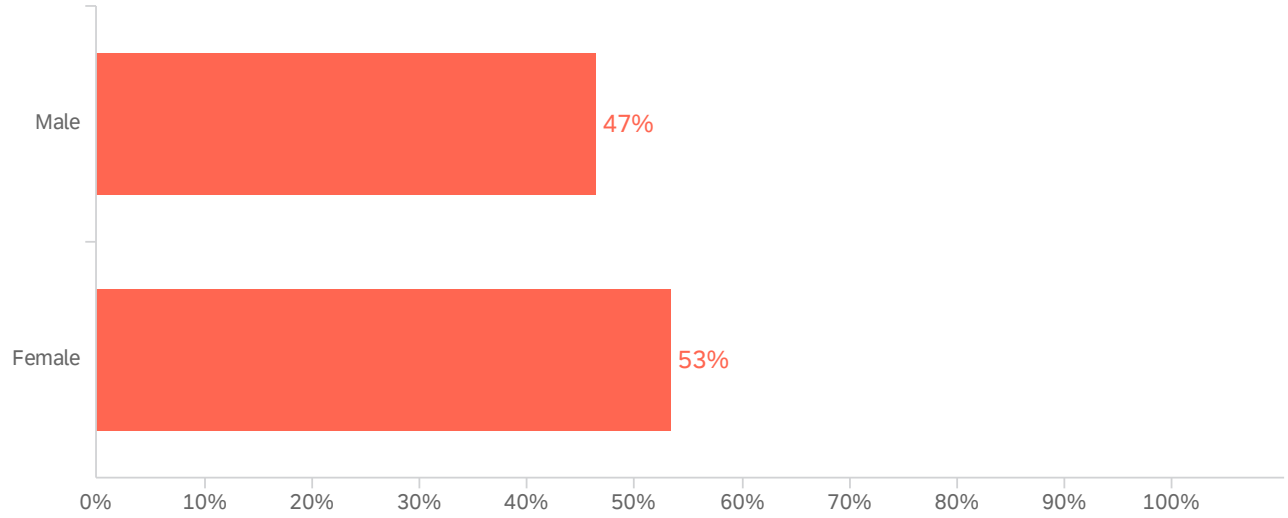
SECTION 4: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 78% *live below the poverty line* vs. Nigeria's average of 73%. This percentage has *stayed consistent across rounds*.
- **Vulnerability Level:** Very high, 43% classified as *"Extremely Vulnerable."*
- **Gender Differences:** Male customers appear *slightly more likely to have a higher vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (36%) and *Agriculture* (29%)
- **Employees:** Only *36% have employees*. Of those, they employ an average of 3 unpaid and 4 paid workers. Males are *much more likely than females to have employees*.
- **GEEP Loan Usage:** 82% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 72% 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 *have stayed at similar levels since a low of 64% in round 7 in mid-November*.

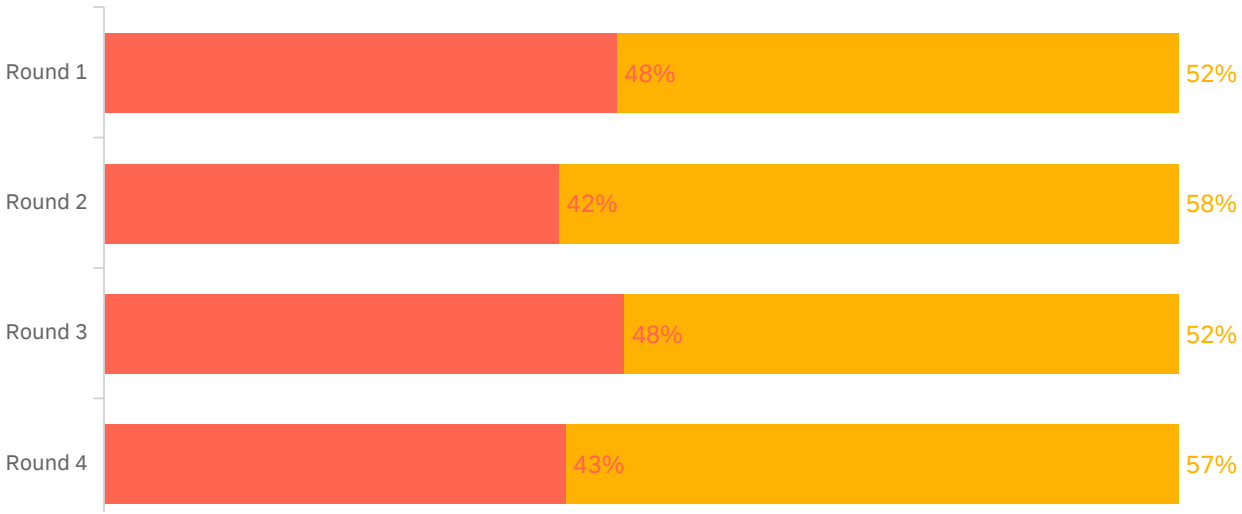
Gender

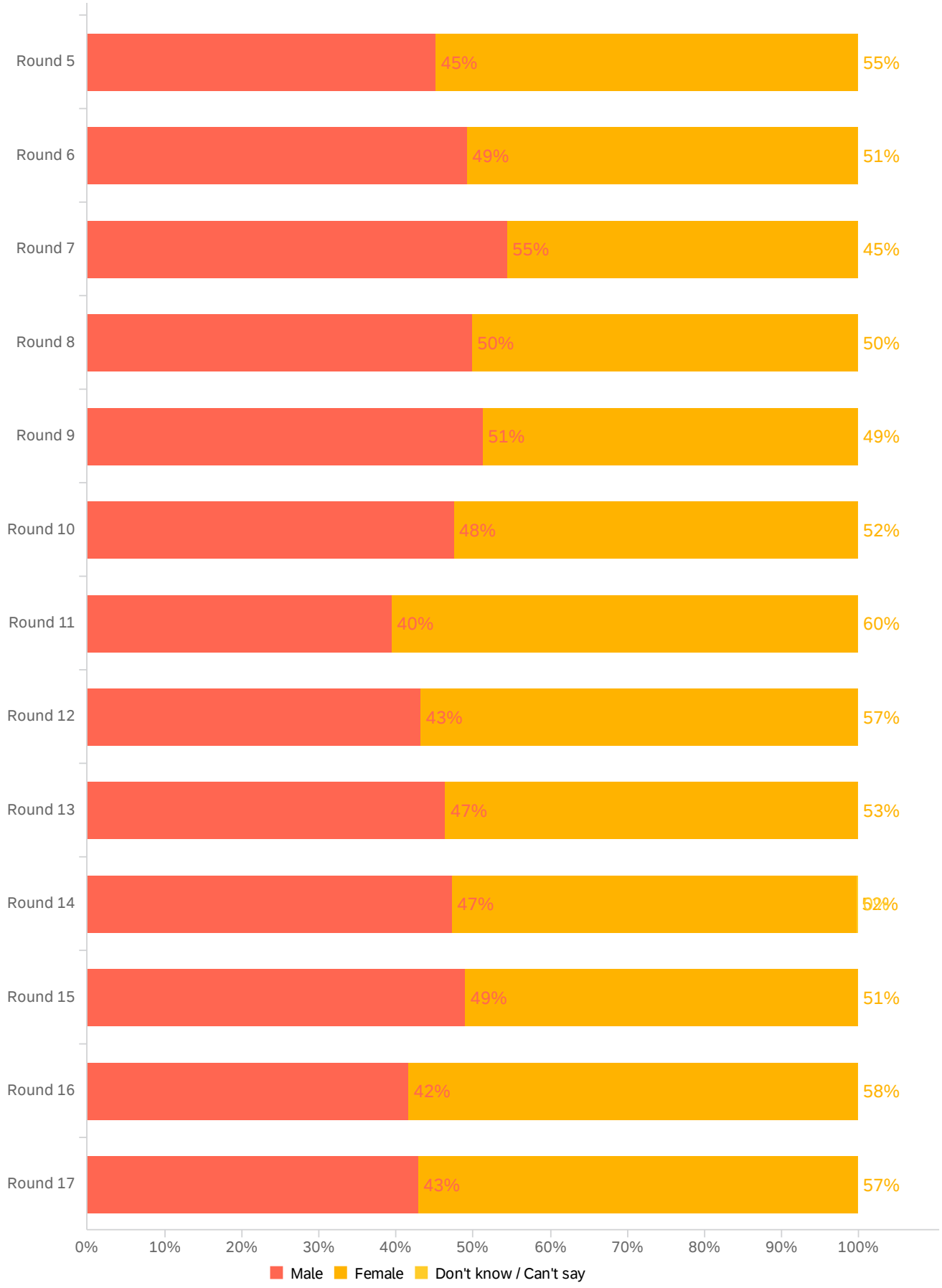
Over seventeen rounds of data collection, we've spoken to **10,541** GEEP customers. Over **53%** of these respondents are female.

Interviews Completed by Gender

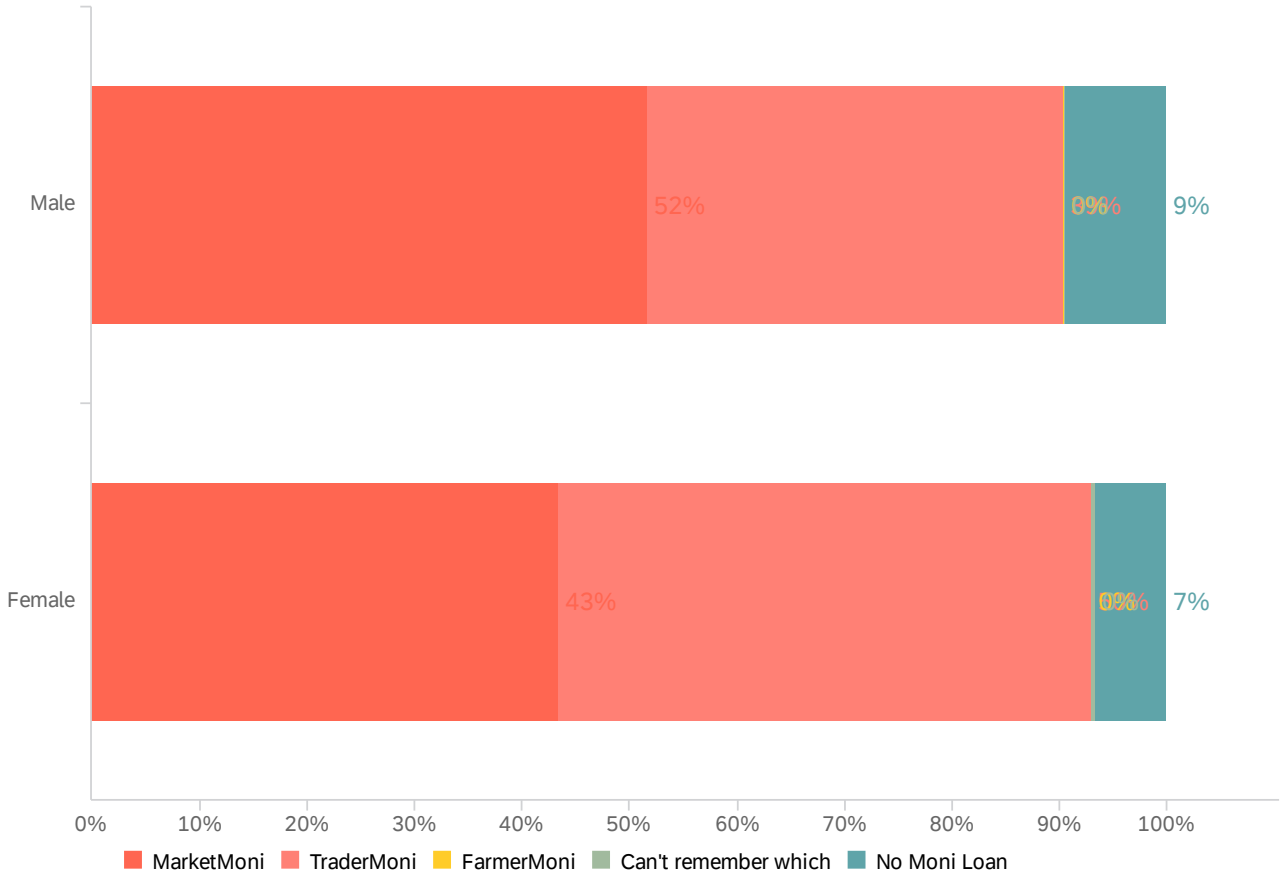


Gender by Round





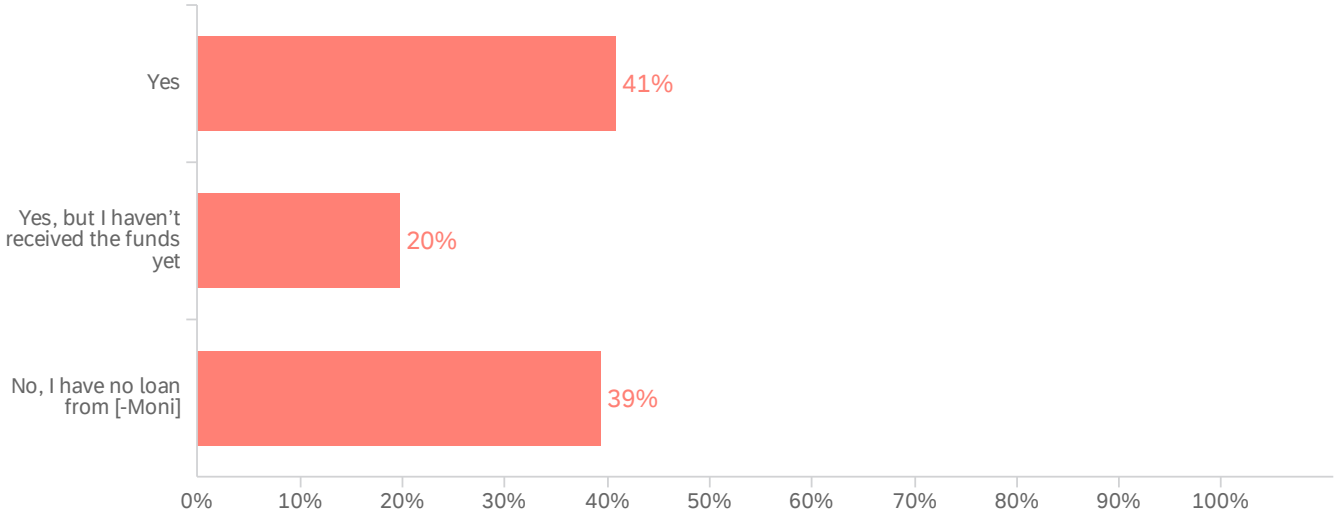
Product Type by Gender


Male
Female
52%
43%
9%
7%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
MarketMoni
TraderMoni
FarmerMoni
Can't remember which
No Moni Loan

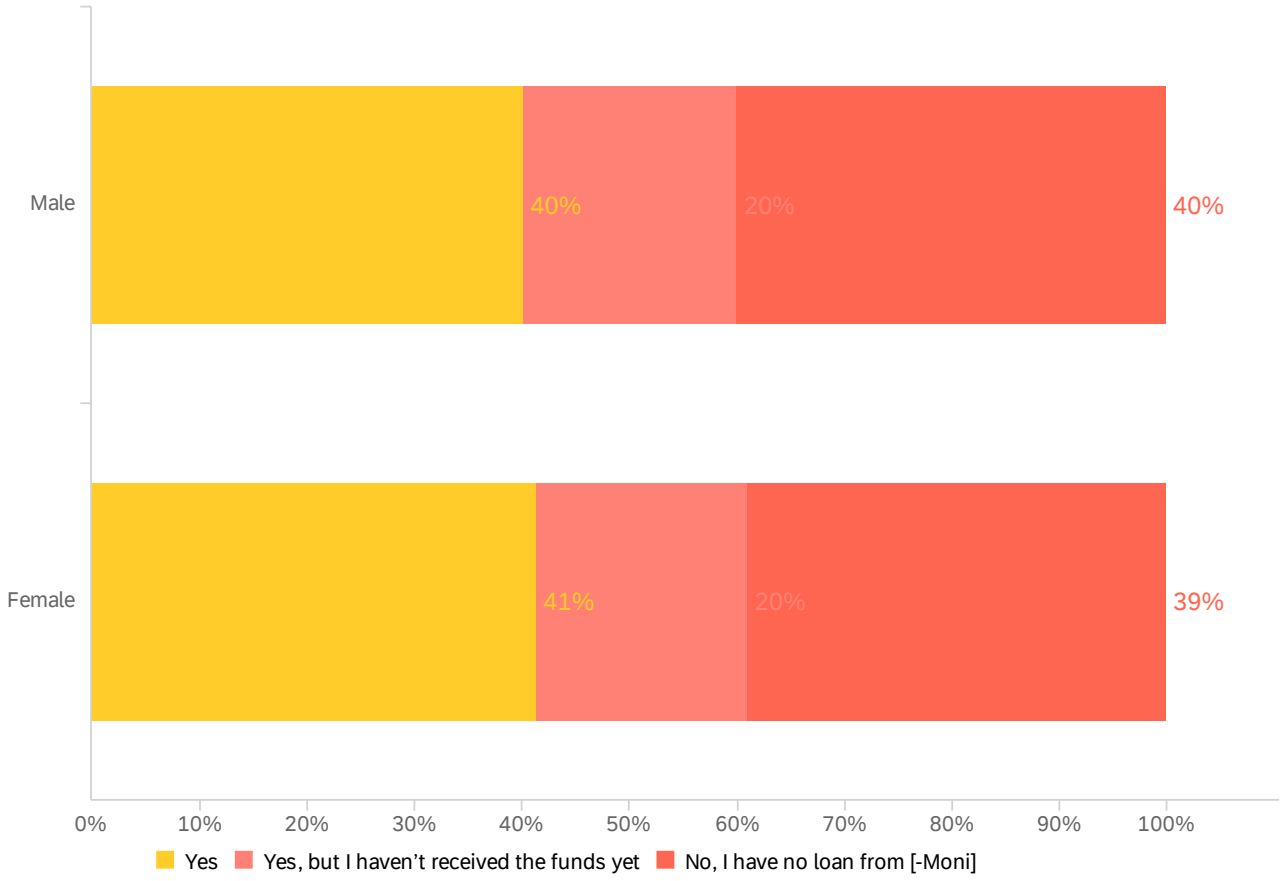
GEEP Loan Recipient Status

Q: Have you received a loan from [-Moni]?
(n = 9,320)

In round 3, we began to ask respondents if they received a loan from GEEP.



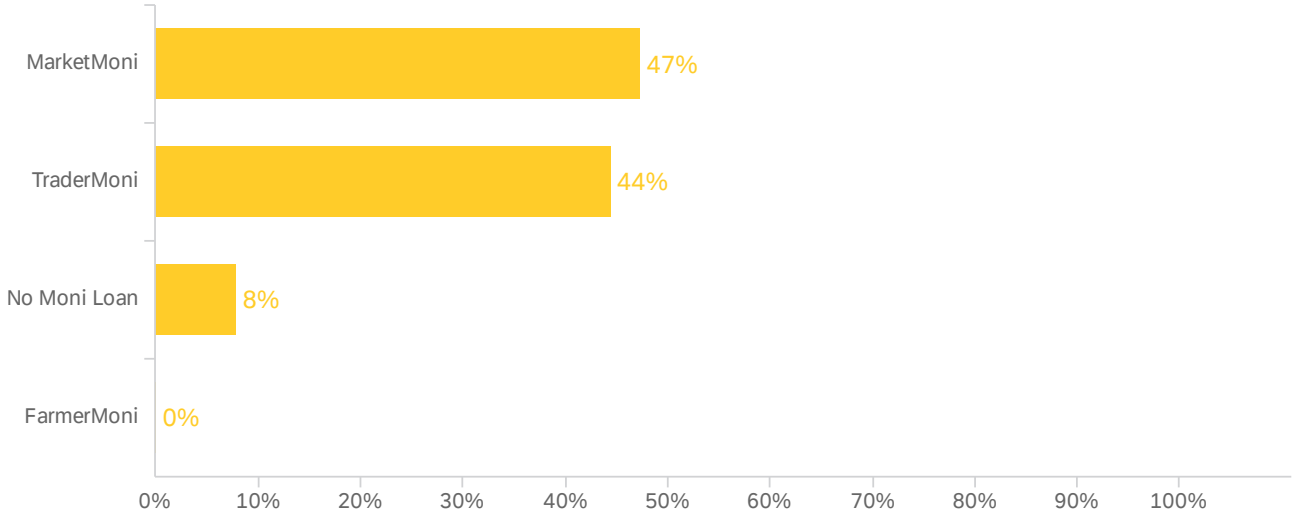
Recipient Status by Gender


Male
Female
40%
20%
40%
41%
20%
39%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes
Yes, but I haven’t received the funds yet
No, I have no loan from [-Moni]

GEEP Product Type (Database Response)

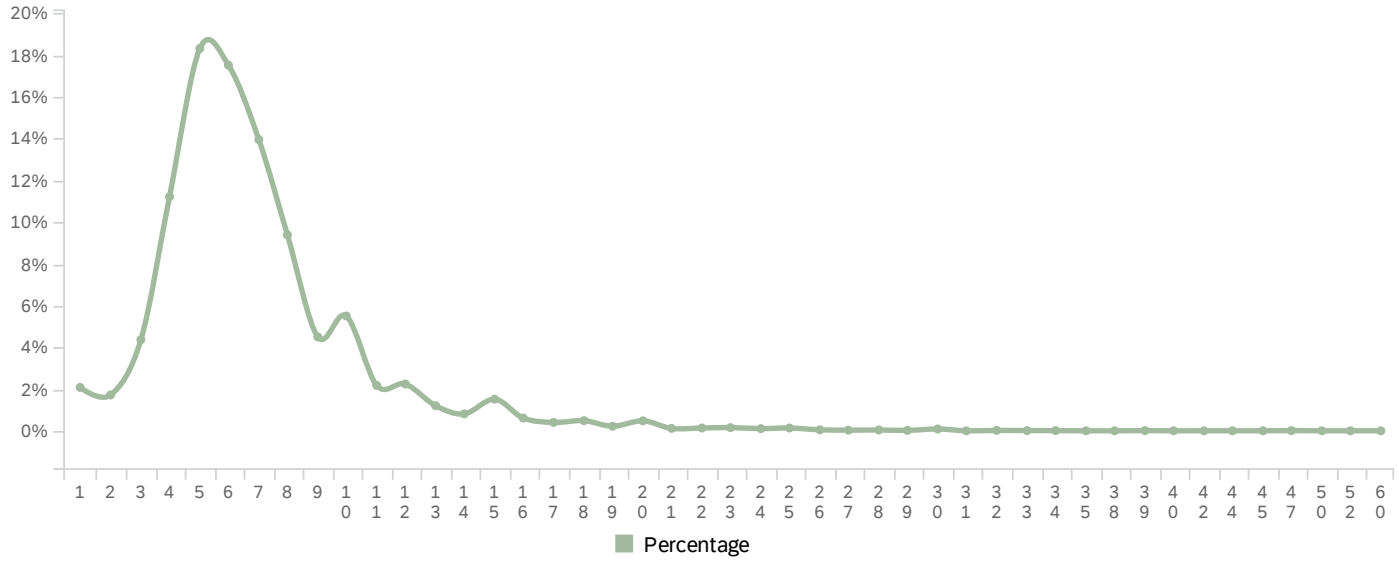
(n = 7,466)

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



Household Size

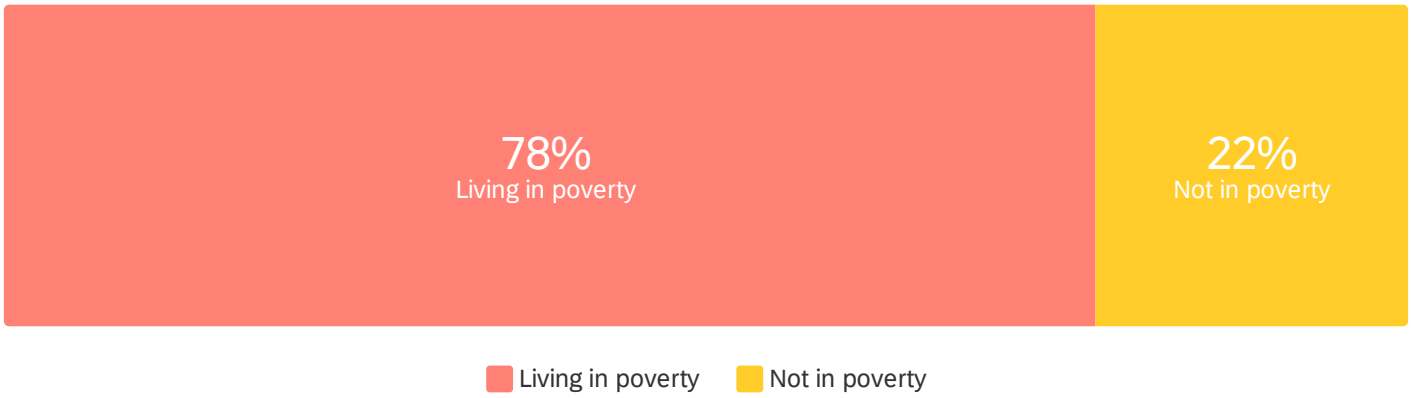
(n = 10,495)



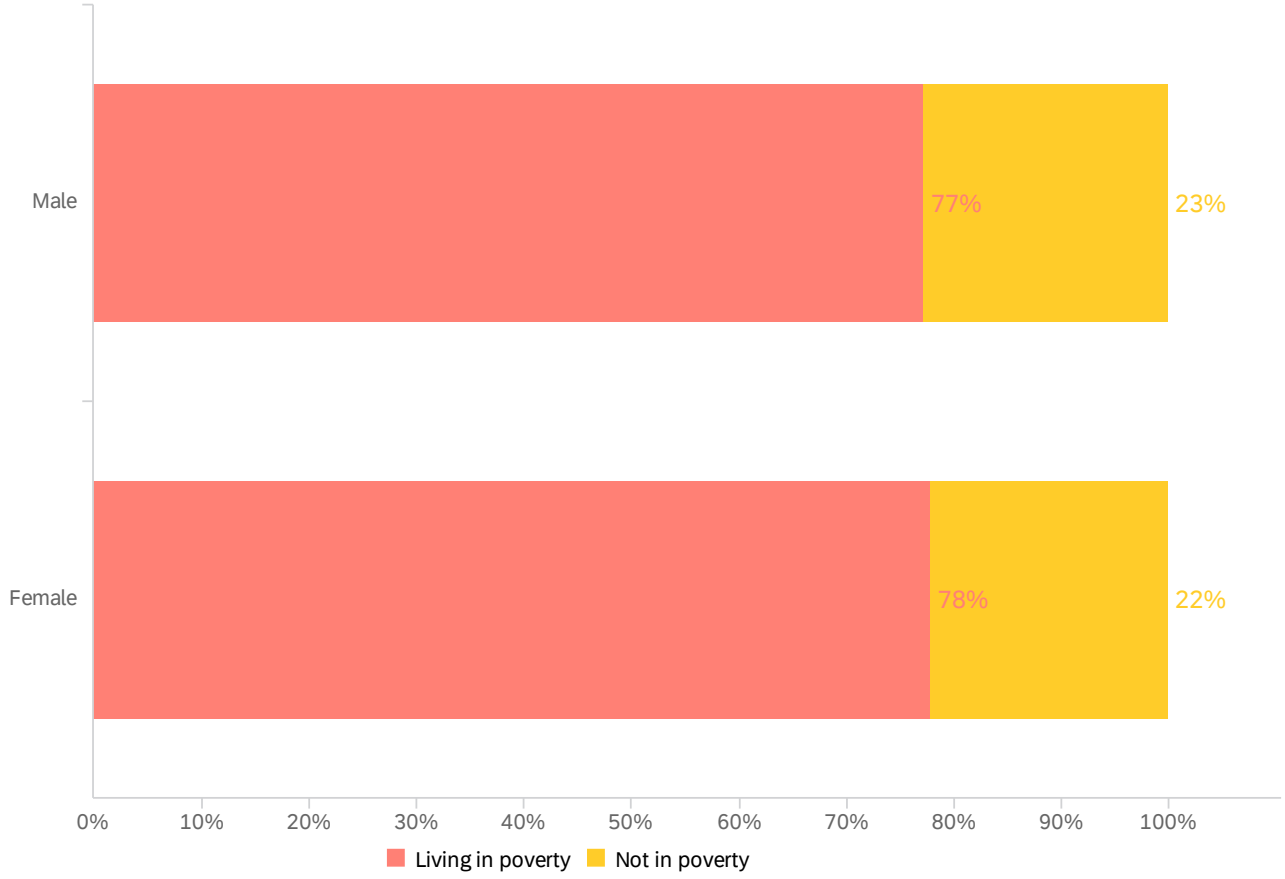
Poverty Profile Relative to $3.20/Day 2011 PPP Poverty Line

(n = 10,541)

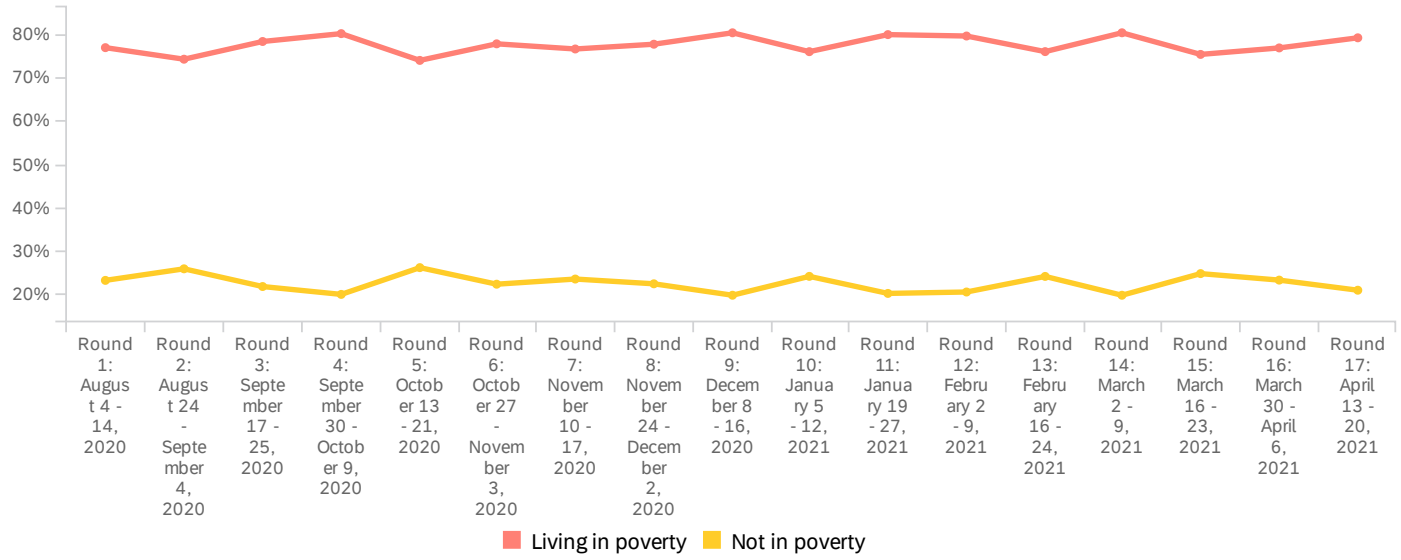
GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: **78%** of respondents live below the $3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



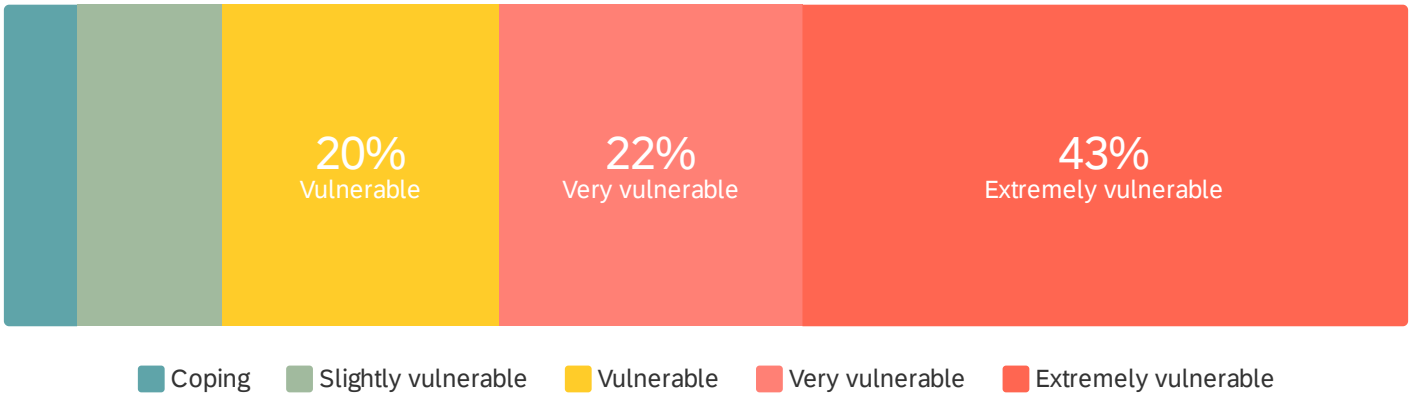
60 Decibels Vulnerability Index

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

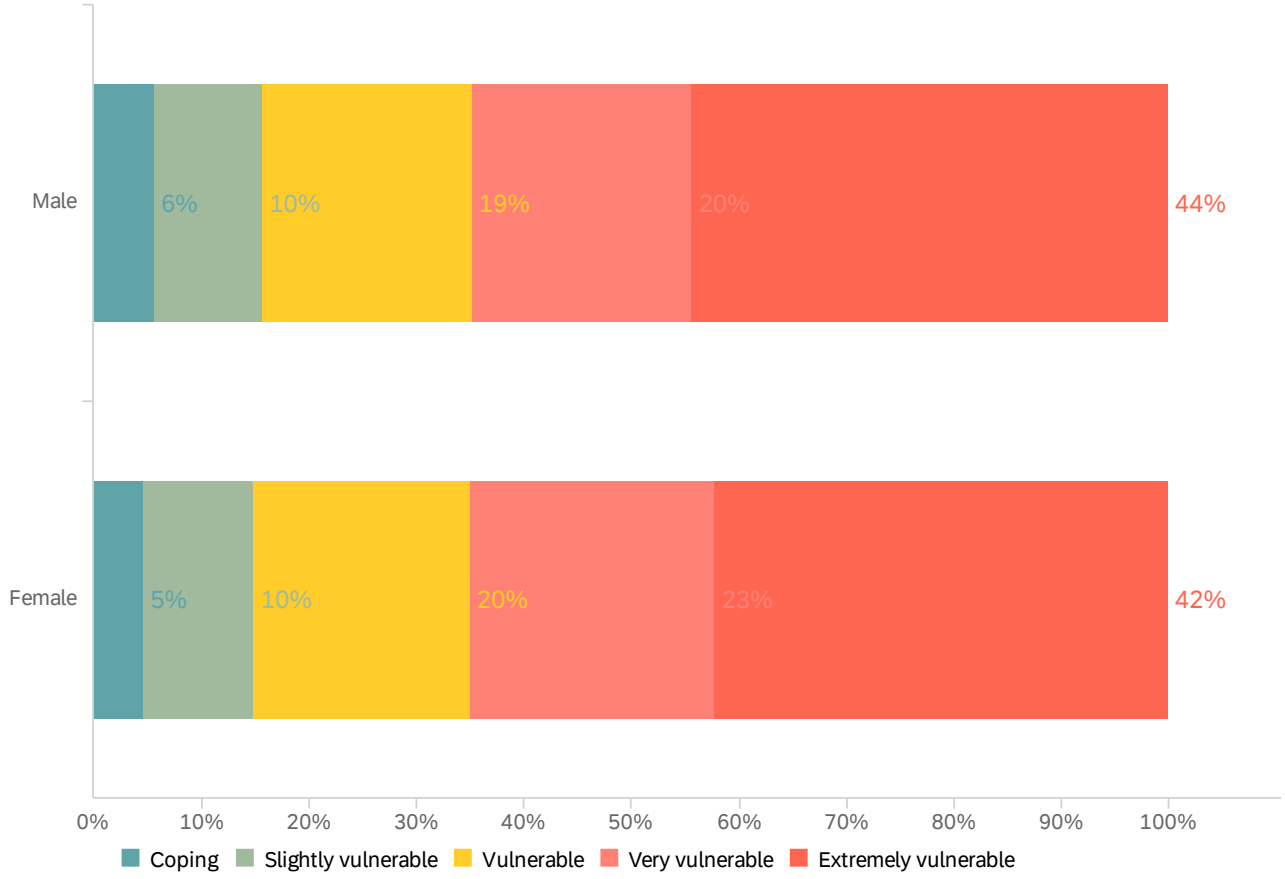
It is made up of four key themes:

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

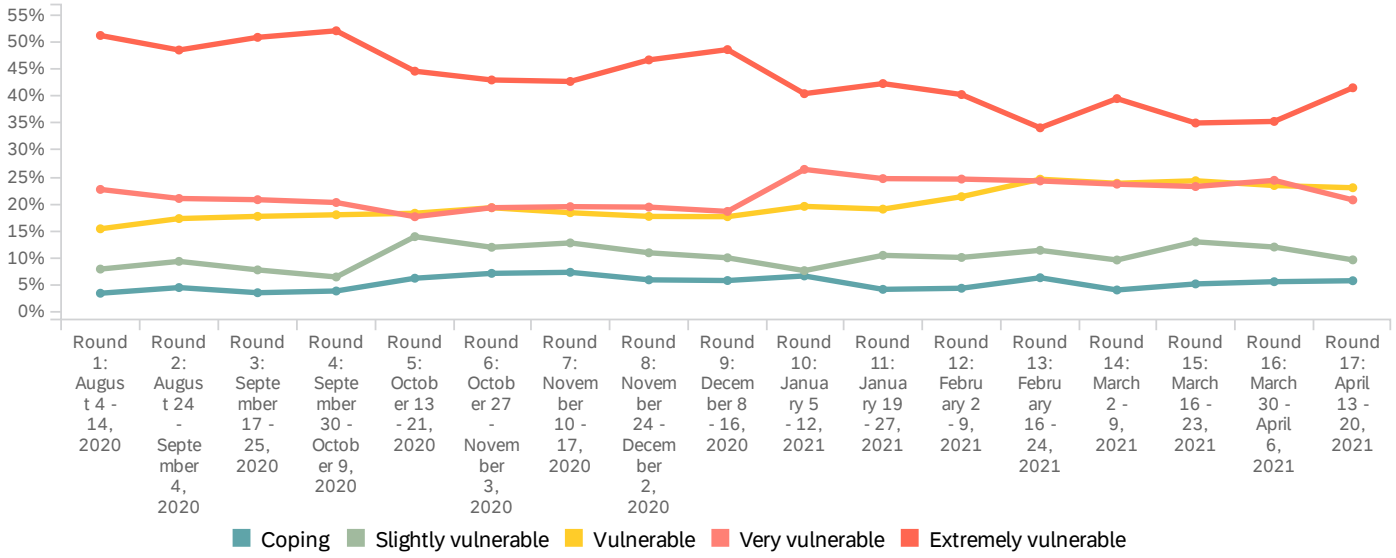
GEEP is serving a vulnerable population. Overall, 65% of respondents are vulnerable, of which **43%** "extremely vulnerable."



Vulnerability Category by Gender

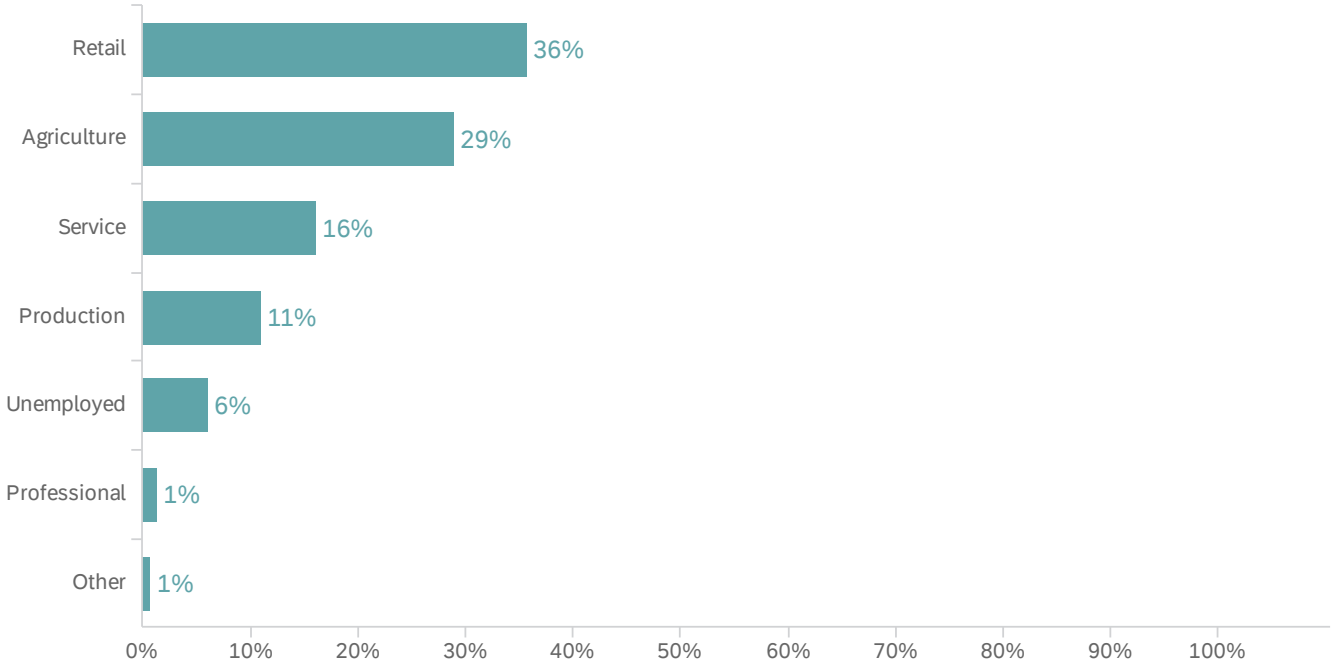


Vulnerability Category by Round



Employment Sector

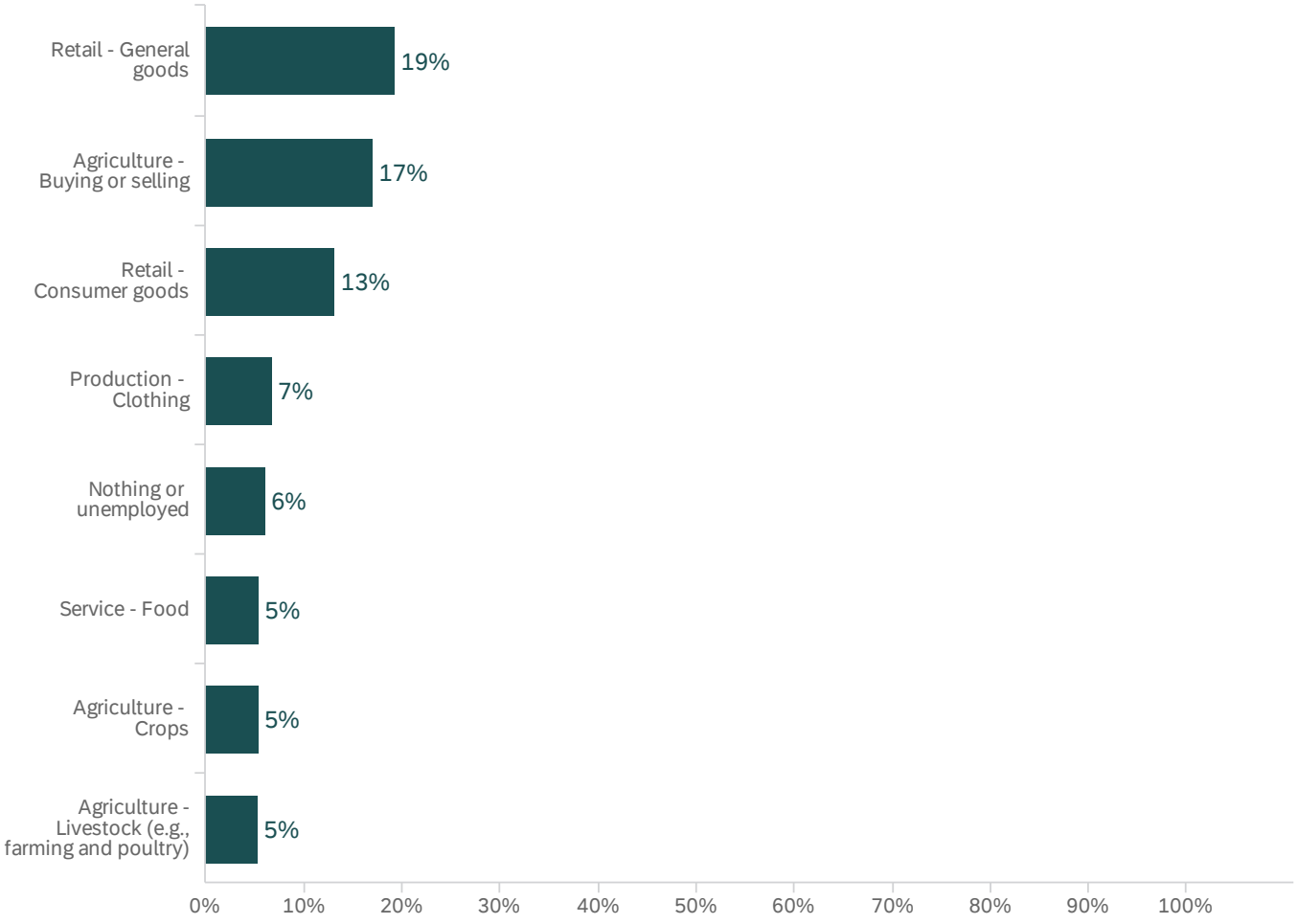
Q: In the last month, what was your main source of income/business activity?
(n = 10,536)



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 10,536)

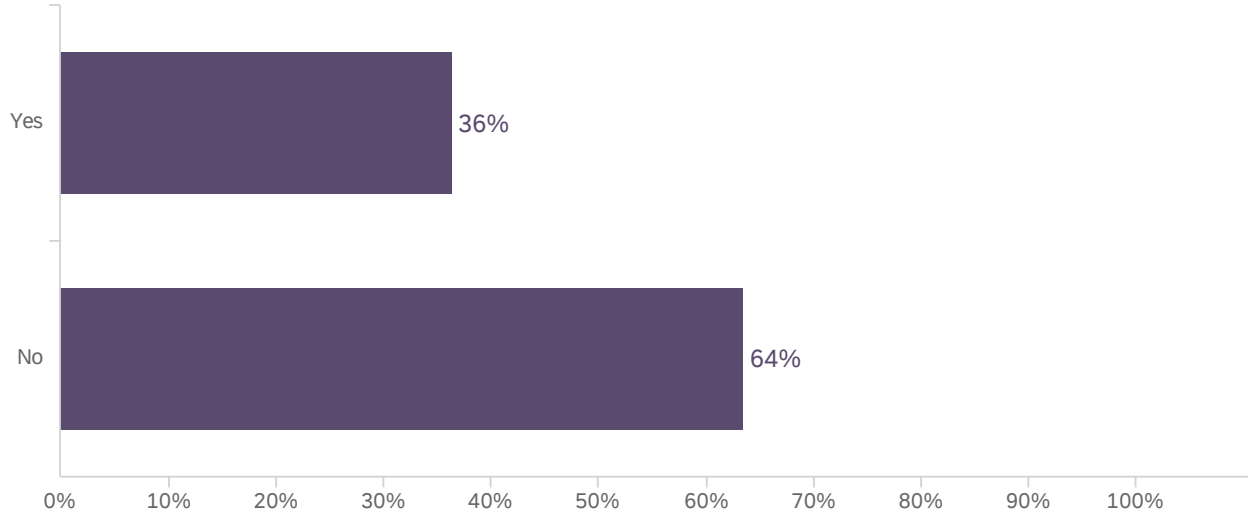
The graph below further illustrates the breakdown of respondents' business activities.



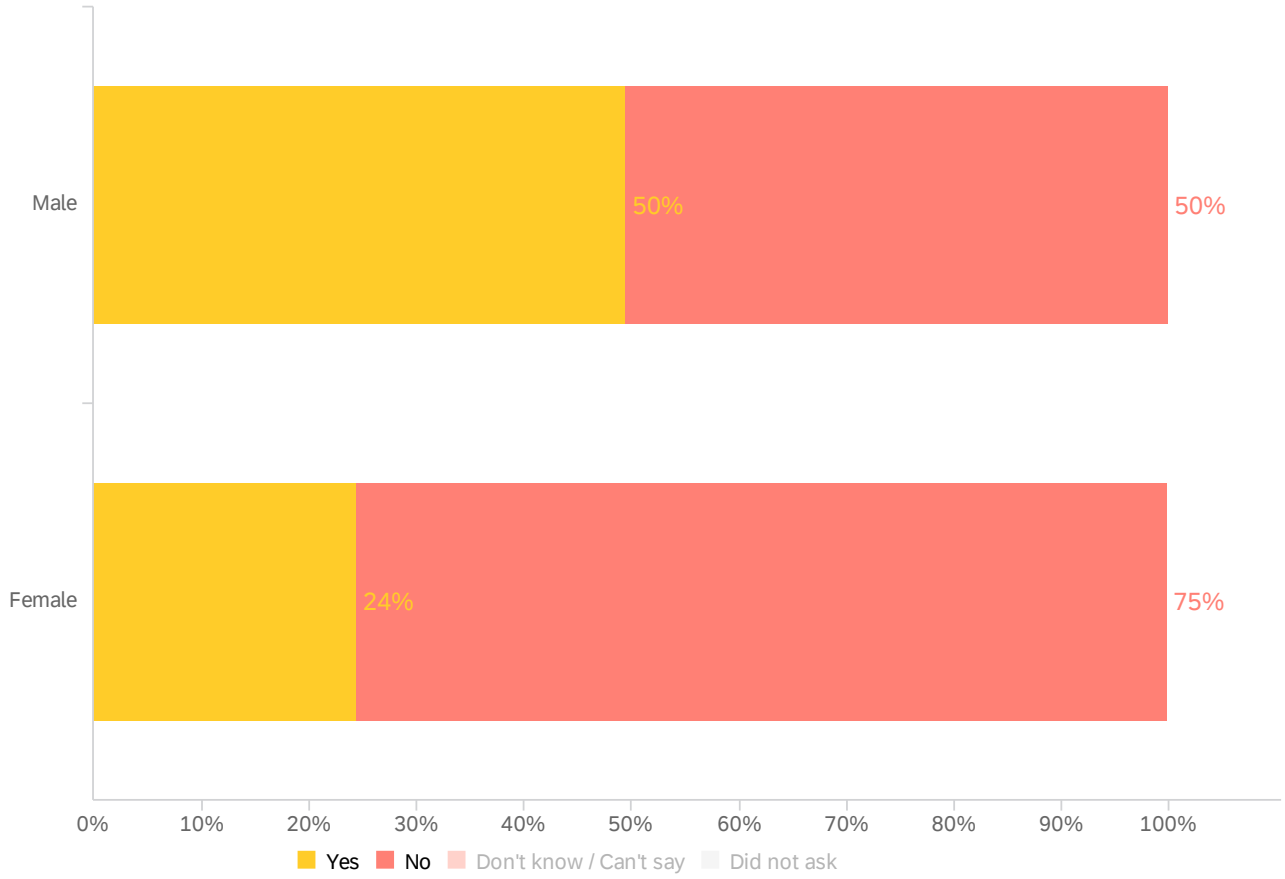
Existence of Employees

Q: Do you have employees?
(n = 9,929)

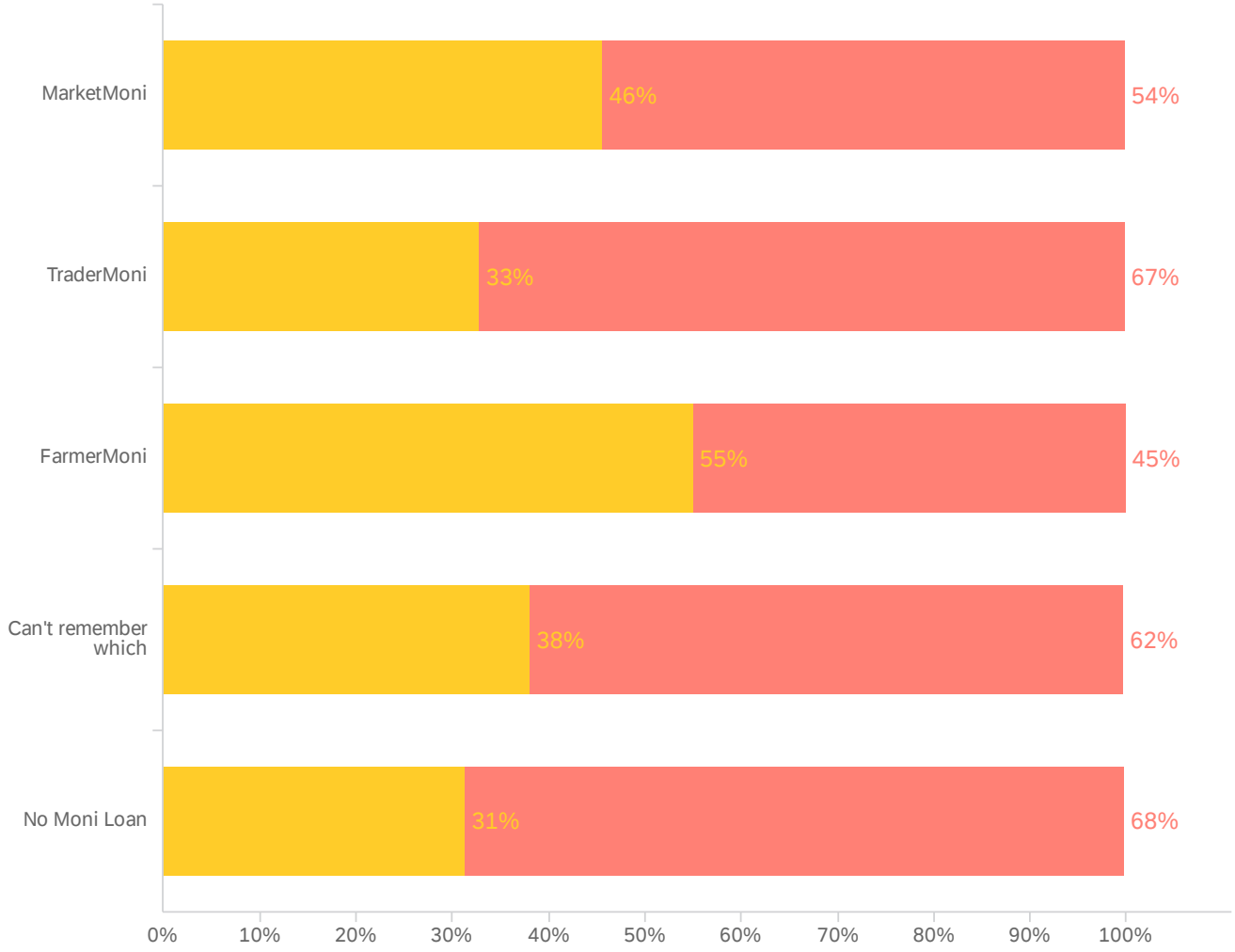
Nearly two-thirds of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: MarketMoni loan recipients are more likely to have employees, compared to non-loan recipients. Male respondents are much more likely to have employees.



Existence of Employees by Gender

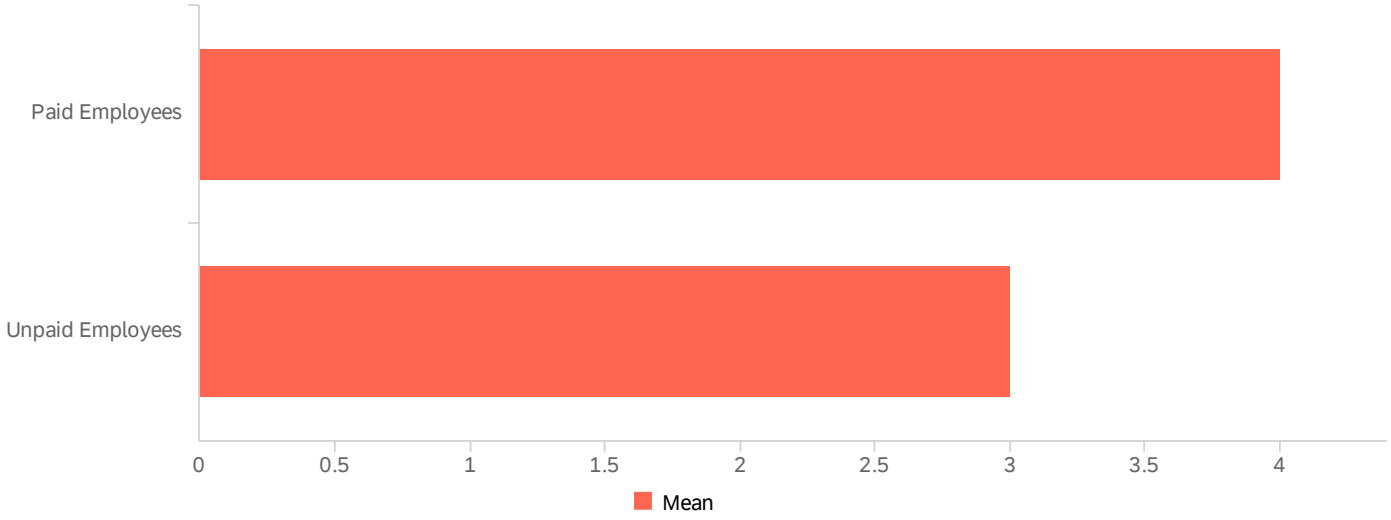


Existance of Employees by Loan Type


MarketMoni
46%
54%
TraderMoni
33%
67%
FarmerMoni
55%
45%
Can't remember which
38%
62%
No Moni Loan
31%
68%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%

Avg. Number of Paid vs. Unpaid Employees

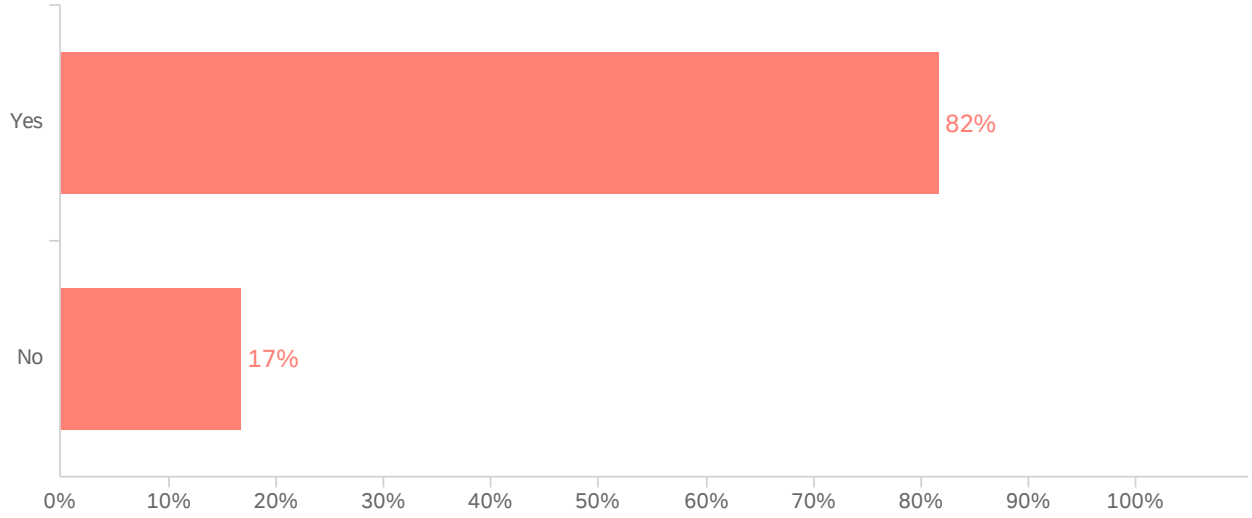
Q: How many paid and unpaid employees do you have? (asked to 36% of respondents who have employees) (n = 3,612)



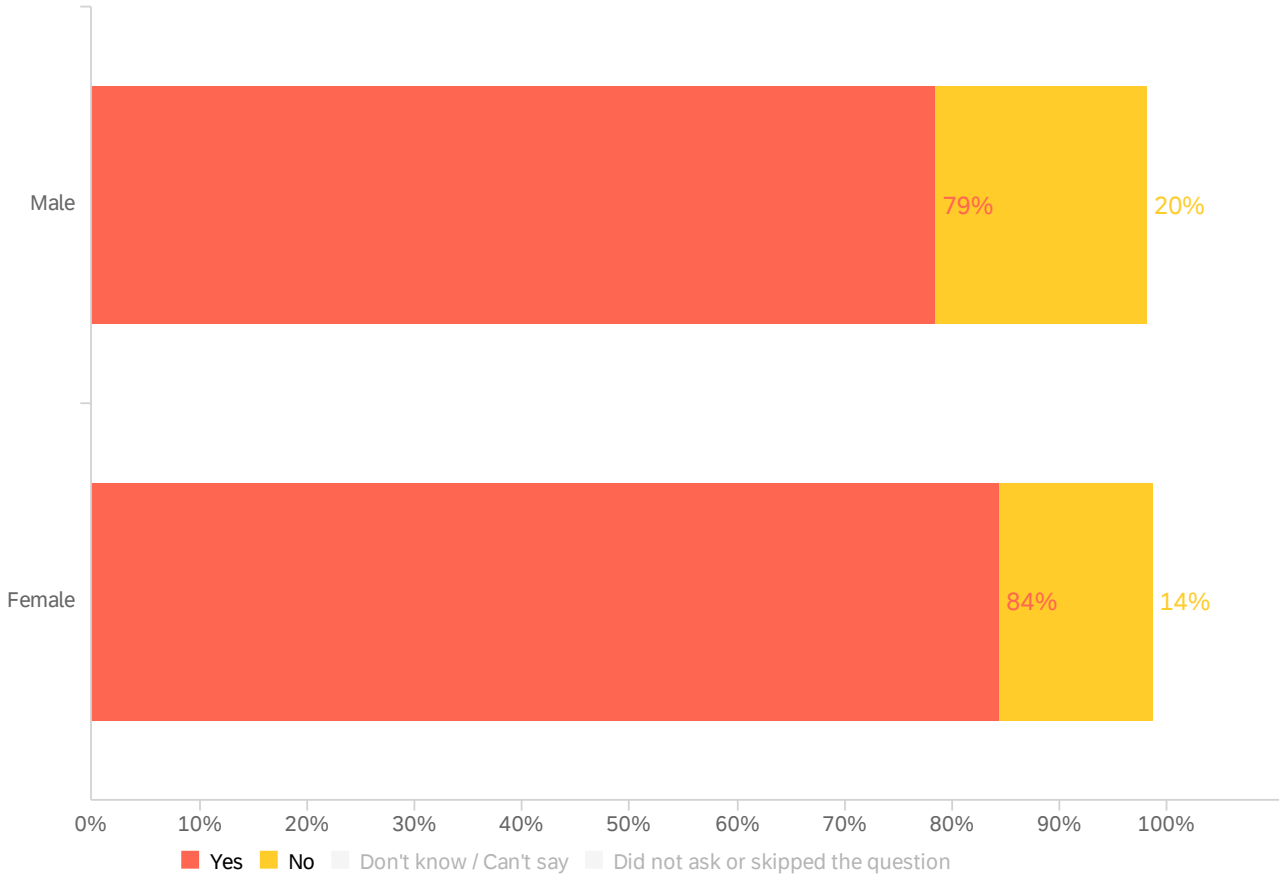
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 5,148)

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.

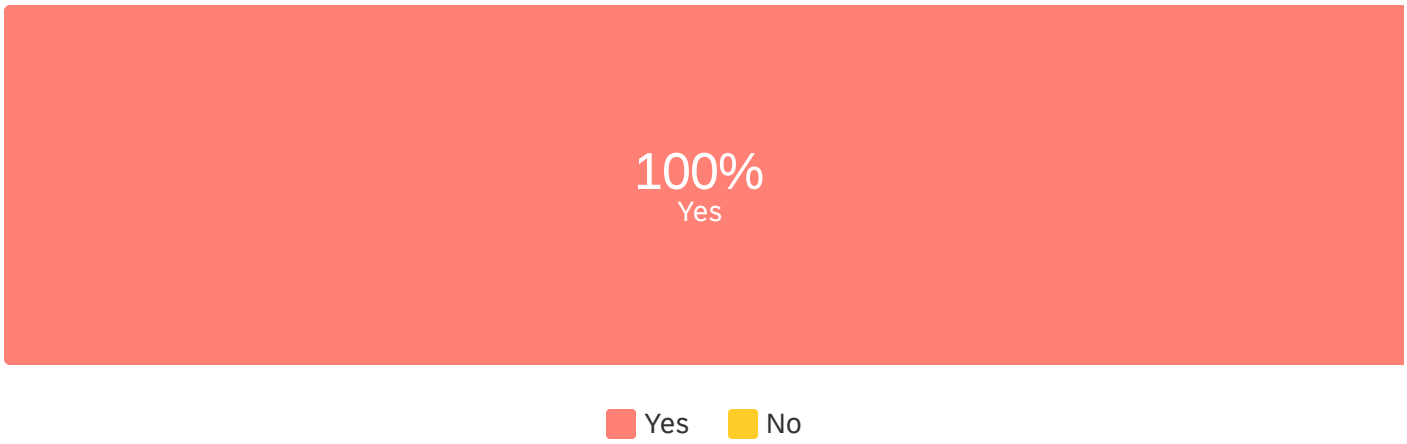


Usage of GEEP Loan for Main Income Source by Gender


Male
Female
79%
20%
84%
14%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes
No
Don't know / Can't say
Did not ask or skipped the question

Awareness Level of COVID-19

Q: Have you heard about coronavirus or COVID-19?
(n = 10,541)

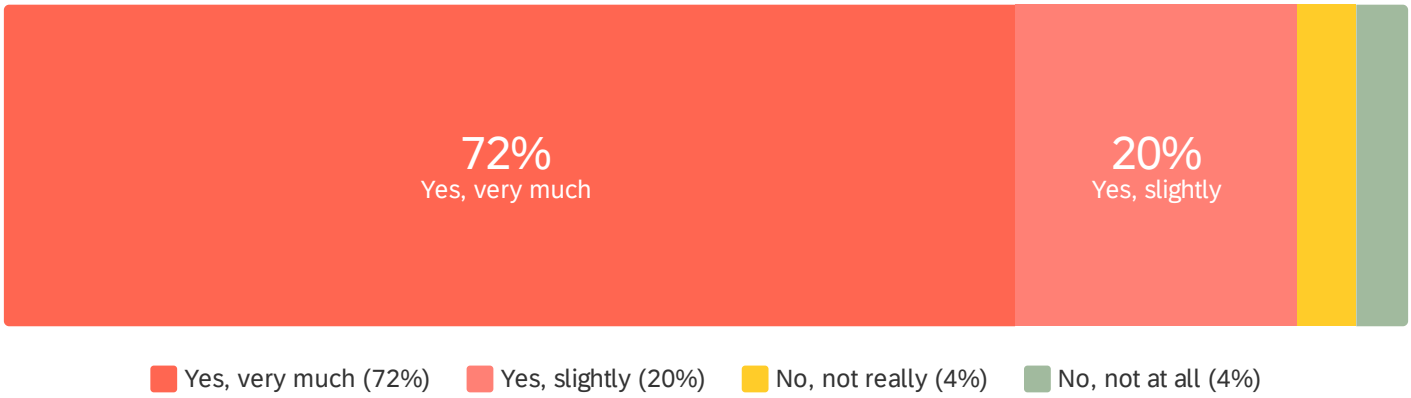


Concern Level About COVID-19

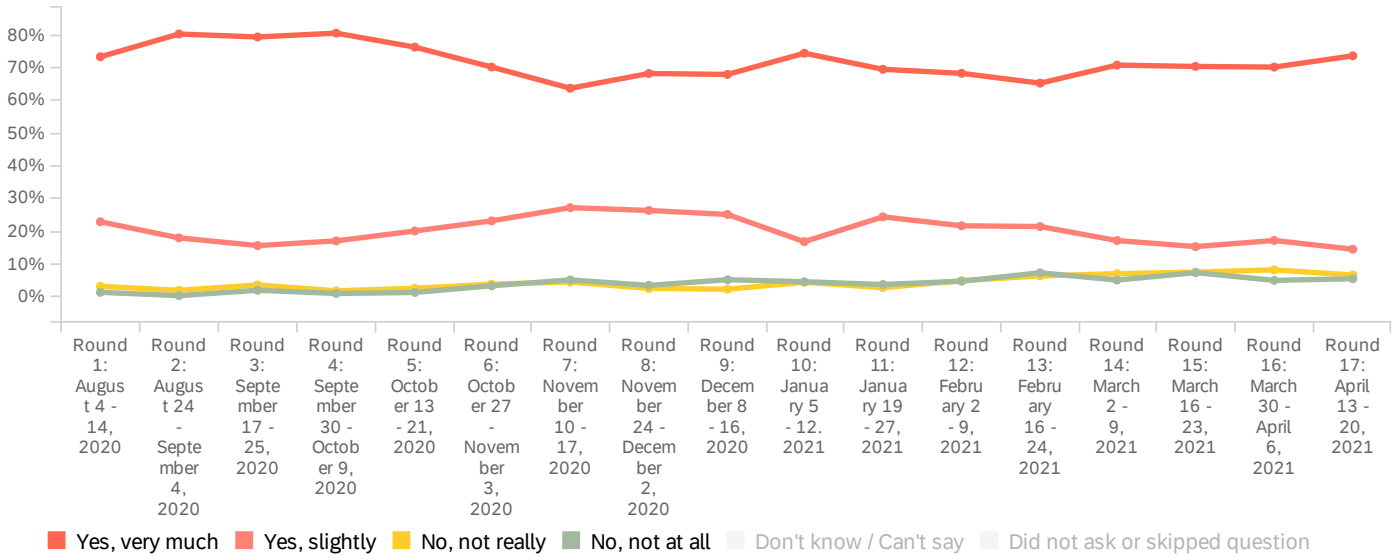
Q: Are you concerned about coronavirus or COVID-19?
(n = 10,541)

Concern levels among respondents remained high. 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%.

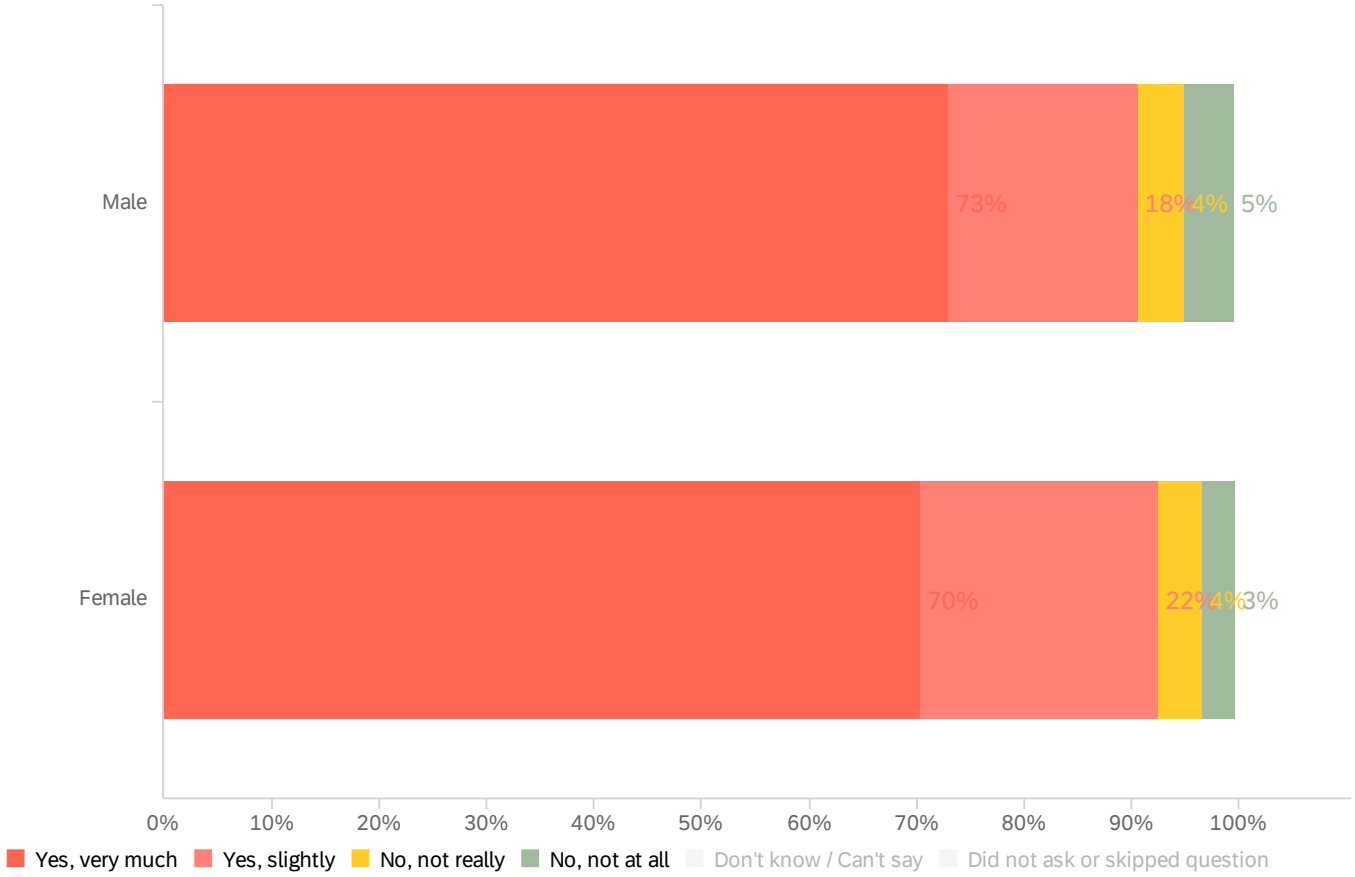
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned.



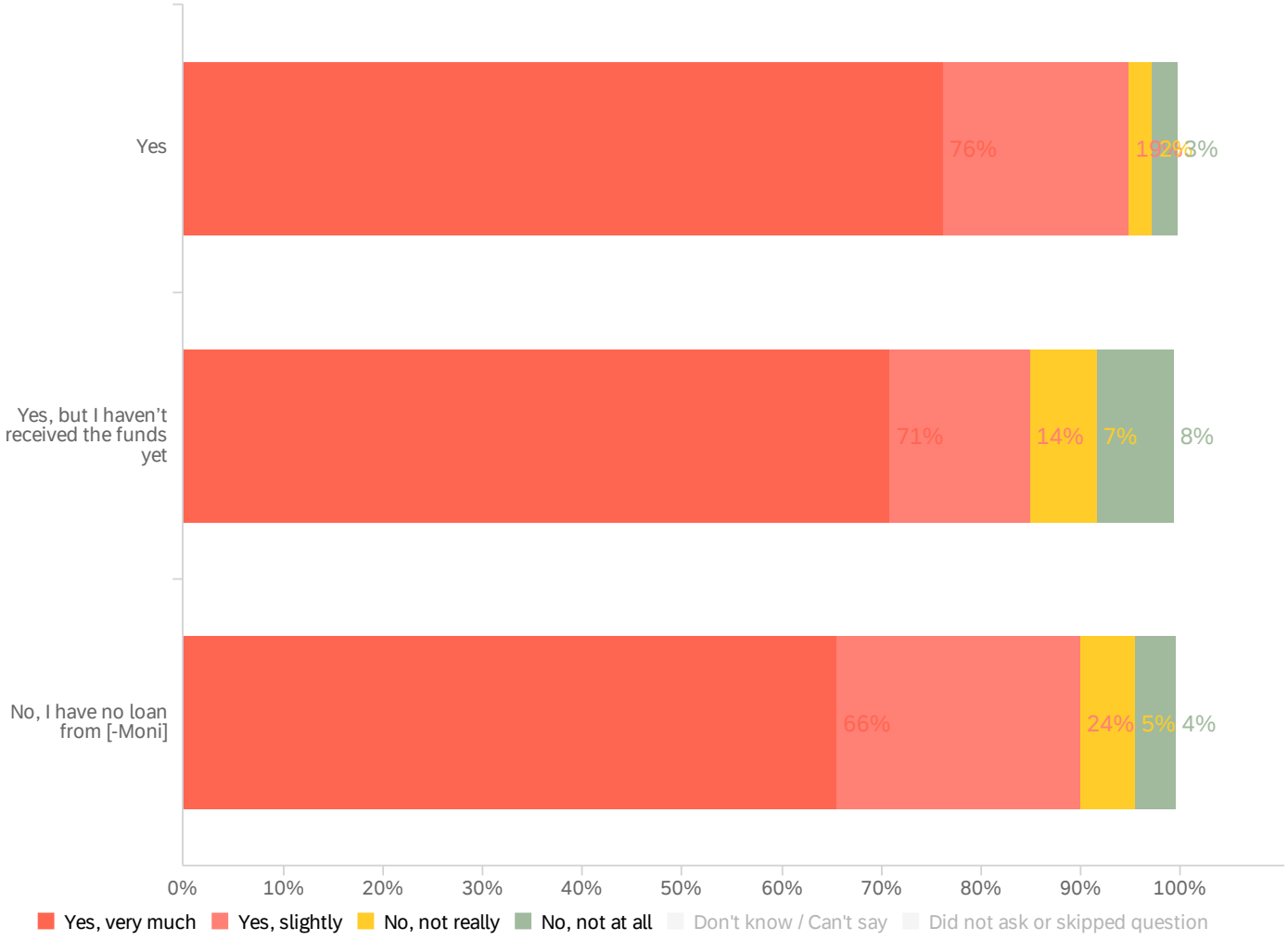
Concern by Round



Concern Level by Gender



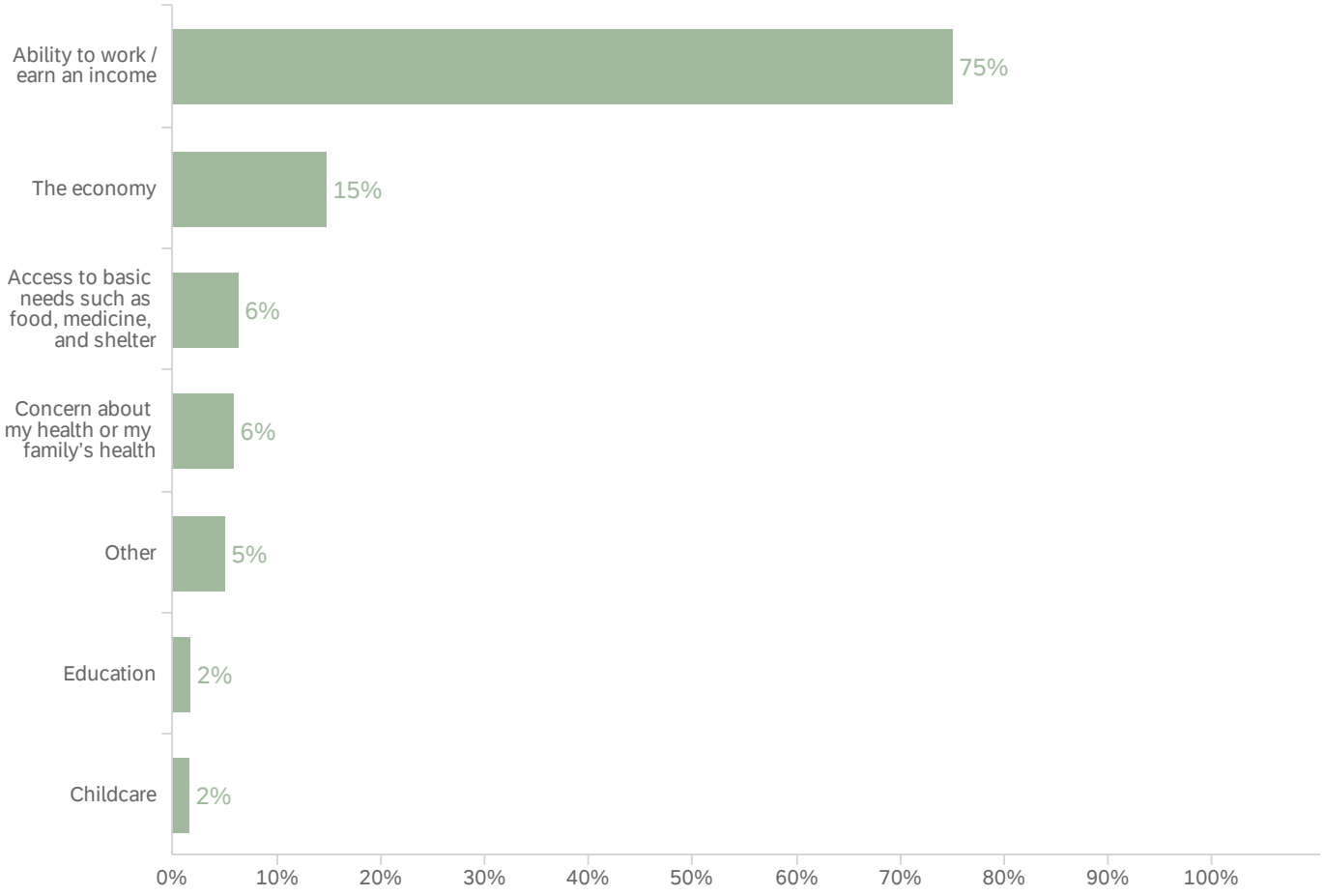
Concern Level by Loan Recipient Status


Yes
Yes, but I haven't received the funds yet
No, I have no loan from [-Moni]
76%
19%
3%
71%
14%
7%
8%
66%
24%
5%
4%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes, very much
Yes, slightly
No, not really
No, not at all
Don't know / Can't say
Did not ask or skipped question

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 = 9,711)



Respondent Voices: Primary Concern About COVID-19

Q: What is the primary concern you have related to the coronavirus right now?
(n = 9,711)

In round 3, we began to ask about respondents' primary concerns. Reading verbatim responses gives a real sense of how customers are feeling.

Respondent Voices

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

Honestly my business has been down since the pandemic.....there is low patronage.....there is no money in the country so people are not ready to spend their money on anything aside from feeding....before the pandemic I was doing very well in my business but now I am at home working because I don't have a shop because I couldn't pay for the rent since my business is not bringing much profit.....the landlord gave me a quit notice.....I am at home attending to my customers.

No patronage now because people are not buying like before....if I go to my shop from morning till evening I get not more than 5 customers but before the pandemic I use to get plenty customers in a day.....there is low patronage now.

It was a situation of capital almost eanten up and profit is now very small compared to what we use to buy befeore

Coronavirus brought about the issue of lockdown and immidiately it started things started gown down business wise and prices went up and has not return back to normal.

Talking about concerns on coronavirus issue is directly talking about me because my business stopped during the lockdown and till now i do not have anything doing that brings income

Even wokers are concern when it comes to coronavirus because apart from infection it came with hunger and hardship as salaries where not being paid.

Coronavirus has a serious adverse effect on my business and we have not been able to recover from the lockdown.

If you are in Nigeria you will know what people went through in Nigeria so for us pety traders our capital was almost gone because i sell fufu which you know is just hand to mouth business, so we are not buying much quantity again like before.

My concern about it is that it actually distabilize our world and my businesss has been hit .

It affected my work, our work is farming and fishing, we could not get income for and we lost a lot and so many fishes got spoiled

The concern i have with coronavirus is that it is capable of grounding a whole country because since it started businesses and price of things has increase all over the place

Staying at home for so long was my concern and it was the reason i lost my business and became someone who carry things around inside the market when ordinarily i sell rice and beans before now.

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

This coronavirus made my little business go down from the lockdown month, before lockdown finished all capital was spent and going bavk to market things became very expensive so ibcan now only buy very small.

My concern is that we followed the instructions by the government that we should use face mask, wash our hands and protect ourselves because we don't want corona virus.

My own concern is about the situation of things in the country. Everybody knows that businesses are not going smoothly and things are not in order.

I pray that corona virus leave Edo state alone. There is no money, no food because there is no work. Business is not going well because there is no patronage and everybody want to buy on credit.

All business have turn upside down. The patronage have reduced to 20 percent since corona virus started.

The corona virus affected my business alot till now i am still trying to pick up

Normally, i travel from my state to lagos to go get some of the materials i sell, the lockdown affected me so much that i am unable to travel again

My business has been down now and i am just trying to pick up because the economy has not being favourable at all

People no longer buy clothes as they use to before and this has made my patronage reduce,

alot of people owe me money and they could not pay back when you ask them about it they would tell you there are still struggling to find food to eat

Every thing is costly and business is not moving well because my capital is down I used my capital to feed my family.....things are hard now.....because there is no money to run my business.

Our health should be our concern because if we are not healthy we cannot go out to earn a living....so for the case of the coronavirus protection and prevention is the best practice....I always protect myself by using the face mask and I prevent myself by keeping social distance....because if I am sick my family will suffer.

There is no sales because people don't come to restaurant to eat food, they will rather buy raw food and cook in their houses because they don't want to expose themselves to the virus....so my business has slow down because of no customers.

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

My business has been affected by COVID 19....business is not moving because we buy goods from the whole sales at a very high price and we sell at a very high price also .....so no customers because so many people had lost their jobs while other their salaries has been reduced.....so they don't have money to buy goods like they use to buy before the pandemic.....and adversely it has affected us the marketers because there is low patronage now.

We almost beg to eat because of what coronavirus have caused to my business. I have not been able to pick up the pieces of myself together. Costs of living have gone up because of increased in goods and services. Customer's patronage have reduced and the profits we are making have also reduced

It made me to stayed additional year in school. It has also increased the prices of things, which has caused the costs of living to be high now and this high costs is really affecting me a lot because I have no money to be spending like that. I stopped doing my business I went for my IT.

Many of my farm produce got spoilt as a result of not being able to transport them from farm to the market. The patronage is low after the few ones that are good been transported to the market. The money we spend in maintaining the farm have increased. The prices of fertilizer, chemicals and other inputs have really gone up and this have been affecting our income and profits.

First of all it was movement which made me stay away from farm , and selling and harvesting was difficult because you will not see who will help you work . The economy went down and till now we are yet to recover from it as it is bitting harder.

My concern is about government inability to take care of the masses at this period in time because we need them now. Businesses have been collapsing and income reduced to the lowest level yet they are not doing anything.

My concern is how people died as a result of the virus and also as a result of hardship caused by the virus which made businesses begin to fail, workers are not paid and school too is affected

I don't have any concern about it. It is not affecting me, things are costly and business is dull.

My major concern about covid-19 is that I don't want it to spread again, not to infect another person again. If you look at the person that has the covid-19, it is so terrible to watch the pains he is in, struggling to breath. It has affected the economy of Nigeria totally, everything (business) is just down, nothing (business) is moving, no work to do and food is costly due to covid-19. Covid-19 is still affecting my business but not as much as last year. Now we're out trying to find something (food) to eat unlike last year that we can not move in and out like we want . But for now, we're still move as we want and struggle with out business to help us eat well.

It has killed a lot of people in the country and it is still killing. It is important that everyone protects themselves. It is also affecting business because things are very expensive

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

I'm concerned about my business. There has not been much sales since that lockdown. I think people are much concerned about getting food to eat.

I have seen relatives that was sick because of Covid-19 and got well later. I know what they went through wasn't pleasant. It has affected everything, education, business, traveling. My major fear now is the rumor of the second lockdown. We have to try everything to avoid that.

In the market, everything is costly now due to covid-19. Sometimes when you tell a customer that this is the price that you will sell your goods for them, they will say it is too costly. Am still getting customers because I take my goods to small villages to sell to them(customers). But they don't buy much like before covid-19, just one or two things (goods).

It has affected me so much because I don't have a shop again. The person I was managing with told me to go because there is no sales like before. I just manage to do little sowing in my house. This Corona just came to destroy people's lives. I barely see work to do.

It is not affecting me. I don't think there is Corona Virus in Nigeria

My concerns are two and that is my business and my children school because they have been home.for so long.

My main concern is that I don't want to be infected with the virus and I also need something (business) that I can be doing, to assist my family. I don't like to just stay at home like this doing nothing. It bothers me that i can't contribute in own home.

Infact it affect me in my business, i am a tailor and i also had to provision store but because people had been buying on credit and they did not pay me my money up till now i had to close down the business and fashion design business no customers.

The only concern i have now is that the government should do something about this situation, it has affected my business totally to the down and sometimes i sale to people on credit just to survive and what is remaining in the business now is not much.

My concern is how to start another kind of business because my business has collapsed and things are very hard.

I don't have any concerns and it has not stopped me from doing anything, i am fine and my business is growing .

The covid-19 situation has affected our business but we can manage it. The business is not moving like before and school that our children attend, the calendar keeps changing, we don't know when our children are suppose to stay or go to school again. Generally, the business is not moving and the price of things (goods) is high due to covid-19.

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

Coronavirus has brought us pain and agony, business has been down and not picking up again as a result in hike in prices of goods and services.

It has virtually affected every sphere of life, i can't go out and do my business freely so in other to continue in business i had to restrategies to make things cost effective if not one will run out of business. I am not really free for the fear of the virus, people no longer come out and mingle freely and i take precautionary measures like wearing facemask maintaining social distance in other to keep myself safe.

It really affect me. I was selling food stuff before but the business collapsed when Corona came. Things have been difficult since then. I had to get loan from a bank to start over. Right now the challenge is that things are very expensive so there is no much profit on business.

My concern is during the lockdown that i stopped working i used to work in a private school i had no business and i had a sick mother to look after it was really hard for my family and i during that time the man treating her understood our situation and kept treating her thank God now the lockdown is open school is back I'm now able to provide with the little salary that I have

My concern is that it causes damages to people's health and businesses. So many lives lost and so many businesses collapsed. It is still affecting business right now, I washed a lot of clothes that the owners are not coming to collect. If I call to ask, they will say they don't have money because of Corona Virus. So it is still affecting us

It has slowed everything down, everything is stagnant, business is not moving because there's a just few customers not as much as before.

I'm not concerned about the corona virus at all

My customers were complaining that they don't have money, alot of items are very expensive and we are just pushing it

Those that used to help me can't afford to help me again because of the after effects of covid-19 on their jobs and businesses, that is, Job loss and unpaid salaries. I also lost my job due to this covid-19 before I started doing all this petty business. The income I am getting from the business is small and cost of living is high now in the country. Prices of everything have gone up, there is nothing that is not costly now.

We cannot trade again, i am just planning how to start the business again, i use to sell maize but it became very expensive so i had to close my shop and focus on my farming

No customers like before, it is more like I'm the one eating what I'm selling. Business is very bad, everyone is complaining of no money so they buy much on credit. There are things I couldn't buy again like rice. Things have never been this worse in this country

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

It really affected me because I experienced some loss and have not even recovered from it. My business have not been doing fine since this covid-19 started. There is low patronage which have really reduced my income. The costs of buying goods have increased which is also affecting my business

Right now I am still paying debt because of the Corona Virus. I had just borrowed some money to do business before the Lockdown. I couldn't use the money for business because we spent it during lockdown so I'm still paying debt now.

Market is not moving well because many people lost their job during the Lockdown. People are struggling to get food to eat so buying clothes is not much of a concern. The rate at which the prices of foods is increasing is very high. I fear people will not be able to buy most of this basic foods again because people are not buying rice again like before.

It affected business seriously, it affected income, businesses got shot down because of the impact of covid-19 on economy. Everything becomes costly, sales dropped, people don't have money to transact like they used to.

I am concerned about my business. I have never seen people buy food on credit in this manner before. Even some of my customers that were doing well before now but food on credit because it is either they have lost their job or their business is also not doing well.

The experience was so terrible for we Teachers expecially during last year lockdown and some months after the lockdown. No school, no work and no salary. The covid-19 have really affected everything. The costs of living is so high now. Everything is just too costly. The salary we are collecting is not enough to do anything again. Not enough for feeding, not enough to buy anything

Before covid-19, when you sell goods you will see the money and its useful to you but now when you sell your goods, you don't see the money and the money that you've will be as if the wind is blowing it away because you don't do anything (business) with it and its furnished. The number of customers that buy goods are few now due covid-19. The economic situation of our country is bad now, everybody you see (meet) want to buy one thing (goods) or another but the money is not there to buy. When customers come, they complain about high cost of goods like a rubber cup used to ₦100 before but now its ₦120/₦130, one will be shouting that the cost is too much. When you tell one (customers) the price of goods, they will think you're the one increasing it by yourself and they do not knowing that its the marketers. So, they (customers) say that they will go and buy it some where else and when they reach there, they still notice that its the same thing (price) and purchase it there.

Covid-19 have affected everything, it destroyed our businesses. We are just starting from the scratch now. There is high cost of living, living standard of people have dropped because people can't afford many things. Food items are too costly to buy. Everything is just too hard in the country

My concern is that everything is now difficult price of things is high it is really hard for us to cope market is not moving too like before because customers don’t come to the market very well like before

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

Coronavirus affected the economy a lot, the costs of buying materials that we used in weaving clothes have increased a lot. The costs of Transportation is also high and the profits we are making from this our business have reduced

My concern is that I'm a pick up driver my car is old and it needs repair but i don't have money to repair all the money that i saved up i used it during the lockdown since we were not working now I don't have money to repair I'm just trying to get a living with the car

I am still scared of Corona and it has affected my business because i have stopped visiting local markets where i make much sales, i now sale my wares at home because i wouldn't want to be infected with the virus.

My concern is that corona virus has affected my business there is decrease in all products at my shop and there is price increase of all products my capital is low

My concern is my business that is not moving like before since the lockdown business has not been the same i had to get help from people to pay my rent because business was not good then but now gradually things are starting to get better just little improvement I know it will take time before we get back to normal

Unable to recover from the loss I made from the market during this coronavirus period. Market is no more like before, no sales, the patronage is low. There is even no money to stock the shop. The prices of food items have really increased, to the extent that it is affecting our sales.

My daughter is supposed to have graduated since last year but because of this Corona she has been home without school, i am not happy about that.

I am concern about my health because the disease is deadly and we don't know who is carrying the virus....so we need to take the preventive measures to protect ourselves and our family.

My health is my primary concern, I take care of my health because health is wealth, I always wear my face mask and uses my hand sanitizer to prevent me from contracting the disease.

It has affected my business, business is not moving again since lockdown it was that saw me through and everything is at a standstill but i thank God i am alive and healthy.

No much sales because there is no money and there is hardship people are suffering we are struggling to feed ....the business is not moving because people are not buying like before COVID 19.

i sell my goods to salary earners, during the lockdown majority of them were not going to work thus they were not paid salaries, the ones that patronized me during that period were unable to pay me so i had a lot of my money outside

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

during that lockdown time there was no money, people were not moving here nd there, the shop was locked for a long period of time and this made some of my items to spoil

i don't have any primary concern relating to the corona virus

There's no money to do business again as we have spent all our money during that lockdown in feeding our family

The covid-19 has affected me so much because business has not been going well as usual because everyone is complaining that there is no money, that the covid-19 has affected either there business or work. So if the covid-19 has affected your customers, it has affected you as a trader because there is no money.

There's no much income like before, i lost so some of my employees because of the corona virus and till now my business is just trying to pick up back

Am worried about covid-19 because it has affected my business a lot like we've customers but not like before the covid-19 because, you know things (goods) are expensive now like before covid-19, we sell a bag of nails for ₦9000 but now we sell it at ₦15,000. Immediately after covid-19 (lockdown) things (business) were not moving but now things (business) is getting better than last year.

Things has been happening in the country lately because of the pandemic there is no importation of goods which made everything to be difficult for us the business people.....i make bags and my business depends on some of the imported materials but due to the fact that there is no importation I cannot find some of this materials in the market....so i am limited to a particular kind of materials which make my business to slow down....things are really bad.

The way the situation is going in this country is really disturbing....considering the economy that is getting worse every day.....inflation has taken over.....there is no item that is not expensive in the market now,both big and small....everything has skyrocketed and the government are not doing anything about it.....they need to control the market price of all commodities if not we might not survive this situation.

The covid-19 has affected my business, there is no option now than to be patient that things(business) will get better because everything (business) is in God hands. Even this year, things (business) is worse this year than last year as things (goods) are very expensive. Things (goods) that you will buy for #800 before now cost #1500. To even see (get) Cow to buy now, its very difficult unlike before covid-19 because if you were getting 10 or 20 cows in a day before covid-19, now you can get only 5 or 4 if you're lucky. So, we're just appreciative that we can get 5 or 4 cows because other people don't even get any at all. My main problem now is finance, there is no money due to covid-19.

My basic concern ever since COVID 19 in the country at large is fear of contracting the disease....although in my State they claim not to have COVID 19 but the fear is still there because we have people coming into our State from different states and countries and we don't know who is carrying the disease, so that fear is there, so our health should come first.....I make sure I follow all the protocols of COVID 19.

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

During the lockdown I spent both my capital and my profits on feeding.....now I don't have money for business anymore that is why my business is backward .....things are hard because of the pandemic....so i am trying to boost my business again.

The world is turning back to normal, like my business is beginning to stabilise but in the beginning it wasn't easy because i had to lay two of my staff off, we are beginning of gain grounds.

It has not only affects people, it is also affecting business. It is difficult to move goods from the north because of the cost of transportation that has gone up since lockdown.

It is affecting business because the prices of goods are going up and so the demand is getting low. People are not patronizing us like before because of the restrictions on social gathering.

The worry of coronavirus has reduced. I refuse to get my self concerned about coronavirus.

Since we had restrictions during the peak of the virus things became very hard and price increased, so customers complain they can not afford the things we sell again like before.

The only bad and concern memory i have about coronavirus is the death of business and income from my work which is just a shadow of what it used to be.

I couldn't go to work since lockdown because I spent all my capital during that time. I had to borrow money to start business in a little way. Also the coronavirus affected the prices of things in the market, a bag of flour that we used to buy at the rate of eleven thousand naira is now fifteen thousand naira. Things are just too difficult

I can't say precisely because the way things are going. Things are not as usual after the lockdown. I am concerned because the prices of things are beyond normal.

My concern is that government should take serious action on those who walk around without face mask . I want to stay safe corona is a very deadly virus and people are not believing it

My concern is business is not booming like before because of the lack of funds. Customers don’t have money to come and patronize my business

I really don’t have any concerns related to covid right. My only concerns was during the lockdown that everything stopped business closed but I thank God now business is back to normal for me

I have been busy with business that I do not have time to think about coronavirus.

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

My concern is the way the pandemic made my business to slow down....before the pandemic my business was moving well but since the pandemic my business has experienced a set back....there is no sales....people complain of no money and they want to buy on credit and they will not pay back.....business is not moving well.

My concern is that since last year that it started, many business were grounded and there was no money. There is increase in the price of everything and the price keep increasing since it started.

My prayer is that God should end this corona so that our business will completely return back to normal. Because it has affected our business when it started, but now, things are getting better compared to when it started.

My concern is about the high price of everything. The materials am using to work keep increasing in price since corona virus started and it doesn't allow us to make enough profit.

my concerned during the pandemic was that business was not moving, my business even crumble doing that pandemic so it really affected my capital no income things were not moving honestly my business crumbled during the pandemic due to no income

When it started, there was no means to sell our goods because we were asked to stay home. And since the end of lockdown, business have not been moving lime before.

I want corona virus to end in this our country because it didn't allow us to work when it started. We could not travel to get supply, and our business was just affected. So I wish it doesn't exist again in this country.

My concern during the pandemic was that business is not moving and also due to no movement life was a little bit difficult due to not moving around but in the aspect of food it was difficult because no money was coming in as income so it really affected my day to day activities

My concern is that there is no money to work because corona virus really affected our business and things are too expensive. There is no sales and the price of goods have gone up. What we are supposed to buy with #20 is what we are now buying for #50

It caused a setback to we Nigerians when it started because our business was affected and everything stand still. There was no sales and no work. But now, we thank God that there are some changes.

It spoilt business. It doesn't let us get money to buy things as we want because everything is costly and there is no sales.

It spoils our business a lot. Many business women like me could not continue with their businesses because of the money spent during the lockdown without working. We could not get money to work. In fact, that last year was lime a waste to our business. There is inflation and it is just little profit we are making.

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

My concern is just about how government will work to put an end to corona virus so that everything will be normal.

The thing is that before corona virus started, many business was doing fine then, but since it started, our business was affected because of low patronage. But now, there are changes and things are getting better.

My concern is that it doesn't make our business to move the way it supposed to. When the government said nobody should go out, we were just at home and could not go out to buy our goods and there was no sales then. It was the little money we had that we spent on food.

The challenges I am facing right now is more than the concern for coronavirus. please don't ask about it (coronavirus).

Even though there is still coronavirus now but it won't have any effect on me, my family and my business because when Ebola and lassa fever came nothing happened to us, we are still standing.

I have different concerns to worry about everyday, my business and family are enough to think of. Coronavirus is no way near any of them.

Coronavirus have spoilt everything concerning my business. It has caused low patronage and reduced my income through its impact on my business. The price of feeds for pigs is now times three of what it's used to be.

Coronavirus is not the concern now. My concern is to get the loan for my business to expand.

It is the market, it has made the market to be too costly to buy, and the customers are complaining of high in prices of goods. This have made the customers not to be patronizing us like before due to the high costs of goods. Transportation is also too high for us. The whole things have affected our income and profits

It was tough for everyone during the Lockdown but things are a little better now though things are very expensive now and that is affecting business. My business capital can't buy as much as I used to buy again

My concern is keeping myself and my family safe. I'm not even sure we will be able to get the vaccine but at least for this period , we try to use our face mask and sanitizer always.

There is no money, it has affected every sources of income. My business have crashed because of this covid-19. The prices of goods have so much increased. I have no more money to do business again because we have spent everything on feeding. Every goods that I am selling have finished

we have not been able to go to our village market since the lockdown, and price of the things we sell too.

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

I am concerned about my work. I lost my business during the Lockdown because food stuff of up to #500000 got spoilt in the store. I am still paying debt and I don't have any business again. I have been trying to get loan but everyone is complaining of no use too. The government should come and help me.

my business is not moving at all, there's no money people are not coming to patronize me at all

Coronavirus have really spoiled things, no sales, no money. I have to be collecting goods on credits, because there is no more money to put on my business. I have to do this so that I can at least have income to take care of my family. The high costs of goods and services are not even helping matters, the costs are to high that it has affected the profits we are making.

Everything is expensive because of the Corona Virus and the government is not helping. We can't do business like before because of the hike in price of goods. The cost of transportation to bring food from the north is just too much because they said they have to follow social distance. All these things are really affecting my business.

Apart from the way food items are costly all because of this corona virus, i don't have any primary concern about it

I am concerned because the Corona Virus is still affecting business till now. I lost about #400000 during the lockdown which I'm yet to recover because border is still not opened so that we can bring in new goods. The government should consider those of us that survive on this kind of business.

i am not concerned about the corona virus at all, because for the past three month i have been seriously ill, cause because of an accident i have on my leg

If you look at the situation of the country and the economy a lot of people don't turn up to the market and a lot of items are expensive when you go to buy you'd see that the prices are so high hence people won't patronize you

Let us all pray for coronavirus to end because the virus has not been anything good with humans and every means of livelihood has been facing serious problem and some even closed down now.

It has really affected everything. The costs of goods and services have gone up a lot. Most of the farm labourers that we make used of on the farm have increased the amount they wanted to be collecting, and which this amount is too much. They are saying it is due to the high costs of things in the country. This have reduced the number of labourers that we now make used of and this is affecting our farm work

The business is not moving because things are expensive...I cannot run my farm because buying the feeds for my birds are very costly....I am just managing things.

It affected a lot of things and that is my concern which is how do we get back to our way of life without this high price in everything as it is now. We need our life back from coronavirus.

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

It has really draw back the economy. The prices of goods and services have gone up. The way we spend now is different from the way we used to spend before covid-19 started. Our business have not been doing fine because of high costs of materials that we make used of, and complaint by people of not having money. Our income have reduced a lot

The economy is not good because items in the market are very costly, even buying of items for my business is very expensive....the business is not flourishing well because the economy is bad.

Imagine a situation where you have a business and before your very own eye it all vanished and you are without any income, that is my case

It has caused economic problems and food scarcity. People are loosing their jobs and businesses. No work available for our husbands. Prices of things have increased in the market, both goods and services.

Seriously during the lockdown people were not allowed to go out and my poultry farm is far from my house, my birds dead because they were not attended to.....so I lost alot of my birds and up till now I am feeling the impact.....right now their feeds are very costly and there is low sales.....so business is not moving.

My major concern now is how to stay safe and take the necessary dose of the vaccine with my family. The problem is we haven't heard any news about it in my area.

I am worried about the people that have lost their lives to coronavirus. That's why I always follow the Covid-19 guidelines. Also many people lost their jobs and businesses during the lockdown. There is no lockdown again but business is low. People prioritize food over making hair so my customers are making simple hair that is not expensive.

The coronavirus pandemic made my business to suffer up till now people don't buy clothes like they use to buy before COVID 19.....there is low sales because people are struggling to feed not to wear clothes.....the situation is bad.....alot of my customers compliant of no money.....we are just trying to manage.

Since my business is in progress and no lockdown as a result of coronavirus, I have no concerns in any ways. I hope that there would be no lockdown again.

Business is bad these days because most times i don't make profit due to the high cost of everything and patronage is low.

I lost my source of income because of Corona, i used to sale food in a school environment but because schools were closed for a very long time i didn't have any choice than to rely on to my capital and i don't have any money to reinvest in the business.

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

I wear my mask always so that I will not get the virus because my health is important because if I fall sick I don't have money to go to the hospital....so I am very careful.

Business has been down because i am not producing bags like i used to, i don't have enough money to buy the materials i need because they are expensive and i spent all my capital.

Since the beginning of this Corona everything is just going worse by the day, everything is expensive, there is shortage of food and things have not improve.

Most things that i could easily do or buy i can't now because i don't have the money, my business is down and sales are very low because of the way Corona changed everything.

There are no customers now.....business is not moving and there is no money.....we are trying to start again to see if business will bounce back again.

I really need to invest in farming but because there is no money it's a thing of concern to me, i am confused on what to do but i have to farm so that my family can have enough food to eat to avoid the embarrassment of begging for food or money to feed my family, but the major challenge i have is that i don't have money because my business is not thriving.

The way everything is expensive is worrisome, there is no money in circulation but everything keeps increasing in price and it's challenging to me because i have to provide for my family.

There is no money to do business now.....during the lockdown I used all my money for my business to feed now I I don't have enough capital to run my business.

Nothing is moving and i want to farm next season but there's no money to finance it because customers patronage is low.

Everybody knows that coronavirus has destroyed the economy as things are now very costly.....we are dealing with a major crisis as a nation.....the economy has become very unstable because of the pandemic.....the price of fuel is very high and there is scarcity of the fuel.....the economy is what we are to focus on to put it in place, so that we can have a favourable environment for business.

When coronavirus started we all thought it was a joke and that they only wanted to deceive us but it turned oit to be reality and eventually crumbled our businesses and our economy with dead rate increasing almost everyday, so i am praying for it to stop because life is nolonger bearable since the lockdown all my business is down

Even till now that the corona virus has gone people are still not working, our business is not moving at all

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

The corona virus made a lot of items cost, so when you buy it costly some of my customers will buy it on credit and to collect the money from them will be a problem

during the pandemic the major problem was financial problem because income is not coming so it really affected our business and the economy generally and also things were very high since the pandemic till date, so the economy is affected badly money was not flowing at all things were not lively like before in the aspect of business

Truly my cousin during the lockdown was food how to feed my family because we were all at home doing nothing unable to go for our daily businesses so it really affected my income and that of my husband's income and during that time children we are all at home not going out so it's also affect the kids in the aspect of the education but the main problem then us food and income without income we can't buy food

During the pandemic my concern was that the economy was affected badly due to business that was not moving, money was not coming in and was not going out so it really affected our business and also everywhere was shut down due to no movement we were all asked to sit at home for us not to contact the virus and to follow the prescription that the NCDC gave us to stay safe

my primary concern during the lockdown of that my business was badly affected in the aspect of income and also don't take care of the chickens due to the lockdown we were unable to go to site where the poultry was located and also money was not coming in that was the major concern I have during the lockdown

At this time the safety of myself and my family is important. Coronavirus is a deadly disease that should be prevented. I'm not sure the available vaccine will reach everyone.

I pray it ends on time because it has made life to be difficult. Things are very expensive now, a little money can not prepare a meal because to buy a kilogram of meat is above #1000. Meanwhile business is not booming as it should since we came out of lockdown.

My business has suffered setback during the lockdown because my business is located in a school environment and when schools were closed i had no other means of feeding my children again because i am a widow with no one to support me and my business is yet to recover.

My concern is how it has affected the whole federation even me corona has affected me i am a trader i deal with women wears i had to lock my shop during the lockdown and go back to the farm even the farm fertilizer is expensive. Now market is open but capital is gone because i used to farm and support my family

My concern is is the financial aspect of the economy corona has affected the economy in Nigeria and it has affected our business i’m still facing challenges in my business because of the economy

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

My main concern is my school that was stopped I stayed at home for a long time I would have been in level 2 but I'm still in level 1 so much backwardness in my schoo

Corona has affected the everyone in the world one way or the other it's a global pandemic. Because of corona everything is expensive most especially food and this is because there is restrictions on entering with food stuffs so it's now expensive

My concern is I'm a school teacher they stop me teaching for over 7 months and the capital was deducted the salary is not enough to take cake of my family food is expensive the money is not enough to pay debts and do things for the family before 10k can take care of the family in a month but now i have to use 20k

The cost of feeds were so expensive, that i could not buy it to feed my chickens and during the last year lockdown to sell the eggs was a problem so this made me have a lot of loss

My concern is the lockdown we were in last year because of the lockdown we stayed at home no going out everything stopped moving for my business but now since market have open i have continued my pharmacy with the remaining capital but for my house we have to reduce some expenses

I'm concerned because we are in a very though situation we got so much set backs in Nigeria no improvement in this country I don't have capital now a person with 1million capital now has 100k capital, someone with 10k capital doesn't have any capital and this is all because of corona . Before we could travel and import things without restrictions but now so much restrictions and money spending. I have applied for many loans but I didn't get

The concern I have with COVID 19 is my health because it is killing people and there is hardship now, I don't have money to eat good food in order to boost my immune system because with small money you cannot buy any thing good in the market....the only thing to do is protect my self from the disease by following the COVID 19 protocols and to go for the vaccination to keep myself safe.

Please, I have said I don't have any concerns.

Honestly during the pandemic income was the major problem during the lockdown it really affected our income because business was not moving at all and things were very expensive during the lockdown

What concerns me the most is how food is expensive i have a small salary and it is not enough to buy food and other stuffs now that we don't even work well we take shifts while working i don't work everyday so the income is too small to buy food and other necessities in the family

I can't say I am concerned about coronavirus. I said that because my attention is on business, on how I and my family can survive this hard time when everything gets expensive by the day.

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

My concern is how things stop for me because of corona my business have really changed my business activities have so much changed and reduced because customers still don't want to enter public places

My concern is how many things have changed because of corona little capital that i have is almost finished because of corona. Earning has reduced because of lack of customers. The money that i have saved up have all finished

Now everything is fine. Children have resumed schooling fully and businesses are going well but to maintain business now is difficult because everything is expensive.

during the lock down the restriction in movement did not make me have time to go to my farm very well and this affected the crops i planted as they did not germinate well

My concern is how business have been affected to get money to feed the family is now hard . Big dealers of goods have added money to the price of goods we that sell in a shop in the community are facing difficulties selling the goods because the people are complaining it is too expensive i had to stop the business and continue with my other business

what I can say is that during the pandemic no movement we were all asked to sit at home no going to market and money was not coming in so even eating was a little bit difficult, to get our day-to-day income was hard, so my concern during that time is food and money because without money I can buy food

i spent majority of the covid-19 period in my son's house as i travelled there and by the time i got back herdsmen already destroyed the pepper i planted so i had to start selling palmoil and pure water

What really concerns me is poverty because of corona I don't have capital I stayed at home using all my capital I didn't invest anything I kept using it capital is almost finished

There"s no money, there's no market, everywhere is just dry, there's no sales at all

I would say I am a little bit concerned because throughtout the time coronavirus was all around I considered it as a rumour but it was not a rumour when it started affecting businesses and livelihood everywhere. Till now I don't get worried about it.

The present situation, ever since the covid-19 started was that the income from my business was too bad, everybody has been complaining that business is not moving or that there is no money, people don't come to buy goods like before, people are scared of us especially to come close to us to buy one or two things (goods). Infact, everything about it (covid-19) make things (business) difficult for people now. Well, we thank God, things(business) are not the same way as last year (2020), things(business) are getting better. When something gets spoilt, it takes time to come back to how it was before.

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

Every body should be concern about COVID 19 because it has affected all sectors of the economy.....the economy is not good because of the pandemic.....I have a poultry farm but buying of chicken feeds is a problem because is very costly, for me to buy feeds for my birds I will have to spend alot of money and because of that there is no much profit.....aside from that no sales, there is low patronage people complain of no money here and there....the business is not moving.

Honestly all what I can say is that during the pandemic there was a lot of challenges in the aspect of food and income and all businesses were shot down during that period so it really affected our incomes

My primary concern during the pandemic was to stay safe for me and my kids not contact the virus and also doing that pandemic business was not moving at all so it really affected our income due to the lock down

During the pandemic a lot really happened especially in the aspect of business, income was not coming in due to the lock down and we were not free due to no movement we can't go out freely, so it really affected us physically and mentally in the aspect of income

Am helpless, the business is not moving again, it has been down since covid-19 started. My business is getting worse, more than at the starting point (beginning covid-19) because what one has lost, you can not get it back. Even to see a customer, it is very hard because even the civil service salary is not forth coming. And its them that are my main customers. General poverty is everywhere before people will have something (food) to eat, it very hard because there's no money. I pray that the pandemic should end very soon because you will hear that the number of death or infected will go down today and by tomorrow, it will rise again. I pray to God that everything should be okay soon. The covid-19 has done a lot of damage in one's life.

During the pandemic there was a lot of challenges due to no movement and income was not coming in so it really affected my business

Truly the pandemic really affected us in the aspect of income and also there was hungry, so it affect our day-to-day activities and our religious life in the aspect of unable to go out to the mosque on Friday for prayers so it really affected everything about the economy

All what I can say is that during the pandemic they was hungry and money was not coming in so it really affected our income and also things were a little bit expensive

The covid-19 has affected me in many ways because I don't have cash to do business again. Since covid-19 started there's no money like before, even customers don't have money to buy things (goods). Before covid-19, things (business) was moving but covid-19 spoilt a lot of things (business) as business is at a stand still now.

During the pandemic it really affected us in the aspect of income because we touched our capital just to feed, so hungry was the major problem because our husbands were all at home not going for their daily activities and during that time we were approaching fasting period so it really affected us last year in the aspect of food and income

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

the pandemic really affected everybody especially our husbands they were all at home unable to go for their daily activities but the major problem during that pandemic was hungry how to feed and take care of the family, so food was the major problem during that time and also to stay safe for us not to contact the virus

My primary concern is the way that the covid-19 slowed down my business and customer don't come to my business like they used to come. The way that customers used to come before, they are not coming because of shortage of money. There is not much income coming into the business again due to poor patronage of customers.

My major problem during the pandemic was food because we were really affected due to the lockdown we were unable to go to market with that income was not coming in so it's really affected my home in the aspect of food

My concern is that it has made goods to be costly, a bag of flour that was ten thousand naira before Covid is now sixteen thousand naira, sugar is twenty six thousand naira. The problem is that people are not buying it because it can't give much gain if they use it for pastries.

The covid-19 affected my business very well, even now am in the market and people are not buy things (goods). There's no income to do business due to covid-19. We learnt something this covid-19 period. We have learnt how to manage the little that we have and how to manage food but it was not so before. We follow the instruction that they(government) gave us, if they say we should remain in our house, we will remain and since they said we should come out, we've come out. We thank God that things (business) is going normally now.

My concern is for the company to give me a loan.

Obviously, I can see coronavirus as a lesser concern now of which I am more concerned of other problems than COVID-19. Other problems like meeting the needs of the family and business.

It was then (last year), I had concerns like when will the corona and the lockdown will end? Will there be food to eat today? . But now there are no concerns any more.

Af far as I'm concerned, Corona Virus is not in Nigeria. The government is just making people to suffer because things are very expensive. The amount of money I use to start business can not buy 50% of the goods again.

The corona virus affected me so bad in terms of people patronizing me, especially those travelers that come to my shop to eat, they have reduced and most of them would say they don’t have money

the money i had when the corona virus started was what i used to feel my family till now i can't stand on my foot well because i don't have money again

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

for so many month last year we could not come out because there was a restiction in movement and i got my car in installment so this affected my income because i could not make money to pay my installmental payment and it is still affecting me till now

my customers don't come to my shop again because they said there's no money so they say they can not locate me again and this has made it tough for me as i can no longer meet up with my demands

the corona virus really did affect my business so much, about 70 of my chickens and fishes died and most of my staffs were unable to come to work just because i could not pay their salary so i had to borrow money just to pay their salary

I just want to thank God because since year 2021 began we didn't have any concern with COVID-19 like last year.

I don't think coronavirus is a concern to me and we Nigerians entirely, because majority are just going about their businesses without taking any precautions.

We all know that there is no money in circulation because of this coronavirus and this is affecting every businesses generally. No sales, no money. I wanted to buy some goods and I gave some money out for it before the outbreak of the covid-19 but till now, I didn't see the money or the goods, when I asked for my money or goods, they said they have spent the money during the lockdown and it will take them time before they return the money or supplies me the goods. The coronavirus have also increased the prices of the materials we are using on the farm.

Hmmm! The amount (quantity) of coronavirus that is in Nigeria cannot be a problem to us. We are safe.

My concern is that it affect our business. There is set back a lot on our business. There is no sales like before and we struggle to get supply of some goods because of the scarcity and high price.

Our problem is food to eat, not coronavirus. Food stuff is costly.

It caused a lot of problems since it started. Our work is not going smoothly and the capital for our business was affected during the lockdown because we have to spend as there was no work then.

Because of corona virus, work was not going on smoothly due to the precautions they asked us to follow. Those of us working are not finding it easy. The price of everything have increase and there is no money. We need money to work to boost our business.

I don't have any concerns. No concerns in any way.

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

Everywhere is open now and we are doing our business like before but things are too expensive. I don't understand how but I think the government is not trying at all. They should give people some money because many businesses collapsed because of the Lockdown.

Am very worried about the covid-19 because it has affected my business because the business has become very poor and there is a low turn-out of customers unlike before covid-19. Customers don't come to buy goods again and they complain that things (business) are tight(no money). When there was no covid-19, people are turning up to do business like photocopy, printing but due to covid-19, the cost of paper and tuner has increased, turning on generator because of low cash flow, we've not been able to connect to new light that they brought to the market. Then (before covid-19) we bought a roll of paper for ₦700 and print (document) at ₦10 but now we buy paper at rate of ₦2000 plus, so the price for services has increased due to covid-19.

It has not affected me or my business, just that things are costly but I'm a farmer so I can hardly feel the hunger.

Things have been so tough for everyone since last year that covid-19 started, especially with farming business. Most of my farm produce got spoilt because I couldn't go out which was due to the lockdown. Also, cows that belongs to the Fulani herd's men came into my farm and destroyed it. This is still during the lockdown. The eggs that my chickens layed all got spoilt because of the lockdown. Some customers have not paid back for the eggs that we sold on credit to them since last year. Things have been hard generally because of this covid-19 issue

My primary concern is that corona virus have impact on businesses in Nigeria. Many businesses were affected especially during the lockdown and many people lost their jobs. Because there is no money in circulation and the economy is affected, that is why people are applying for different loan to sustain their businesses.

Presently things are okay because there is no lockdown. It was the lockdown that made us feel difficulty eating, doing business and going to school.

My concern is that corona virus has spoilt my work. Since the lockdown time, my farming work was affected. They harvested my crops before i got there and some got spoilt because we could not go out during that time. Till now, things have not been the same.

Most of my farm produce got spoilt during the last year lockdown and this is still affecting my business till now because It turned me to a debtor. Also, the prices of materials that we make use of on the farm have gone up, things like chemicals, fertilizer and equipments. They are too costly

The covid-19 affected me a lot, as we are talking my wife delivered a child last year through C.S., the little money i had, I spent it taking care of her, the child and buying medicine. Even till now, I have not recovered from it(expenses) and am still paying debts. As business was shutdown for months, I didn't make any money during that time but spent my capital buying food for my children. The problem I have with the covid-19 now is the hardship, I will come to work, we will not do anything (business) as there are no customers until we go back home.

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

My concern is the high costs of goods and services now, especially food items which the prices have skyrocketed up. It is not easy to buy much food stuffs at home now. I am not getting much income like before when I have my own business. But we thank God we are alive because it is only God that saved us from this Coronavirus

My own concern as a private school teacher is that for so long i was without salary and things became difficult to survive and every other family members

What worries me is about our youth and fellow citizens of this great country which the pandemic has done enough harm as citizens of Nigeria are reducing drastically through this covid-19 illness. The covid-19 has affected me in all angles of my life especially during the lockdown, our business was closed, we couldn't make an income anymore. Up till now, the effect of the lockdown is still affecting us as our business has not recovered from it and our children couldn't meet up with their education as they were set back for one year.

My children education has been seriouly affected i can no longer pay for their school fees and i have lost my own business now too

The instructions on prevention of Coronavirus is affecting our business because it has made things to be very expensive. Our leaders don't reason well before they do anything

I have always adhere to the preventive measures of wearing face mask, washing my hands regularly and using hand sanitizer and my sample tested negative to Corona virus, i don't have any concern now because my business is moving well and there is no restriction of movement again.

The Coronavirus has destroyed the economy. My shop is far from where I live and the cost of transportation is high. Sometimes I get discouraged to go because the sales have dropped. The sales dropped because many customers have moved to the village because of the Corona Virus and the ones left are complaining of no money.

I am not really concerned about coronavirus now but I was not financially okay when it started then because of the effects of coronavirus on everything. My business runs down during this covid-19 period before I started another small school business again.

My reason for surving i mean what puts food on my table is gone and i am not doing anything again as the coronavirus took my poultry farm away from me

My concerns are more of my business and not the coronavirus because my business has gone down since then particularly from the lockdown days

Due to what I've been seeing, I don't think the Corona Virus is here in Nigeria. The government is using it to affect the prices of things. Price of things are increasing daily there is no money to buy it.

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

Everything is expensive as a result of the Corona lockdown and there is no money in circulation because customers patronage has also dropped.

There is no money for my business because no customers since the pandemic.....every thing is not moving as plan.....my business is dying because everything is now costly and no buyers.

My main concern is that covid-19 has decreased the rate at which people come to my business to patronize me. It (covid-19) has slowed down the whole thing (business) compared to before covid-19.

COVID 19 is a global issue.....the economy is not looking good as a result of the pandemic....because nobody was prepared for this kind of situations....for now the economy needs to come back to normal before we can enjoy doing business

No customers, many of them have not been coming because they are complaining of no job from their own customers. The prices of materials that we are making used in our business have also gone up and this is affecting our business. This high costs of materials is affecting our profits because most customers are not ready to pay extra money for anything. They will be giving us excuses that there is no money in circulation. And things have been like this since covid-19 started last year

Things (business) is very difficult and there's no money for financial up bringing of our business. Due to covid-19, to survive in Nigeria now is not easy at all, like feeding your family and seeking medical attention. There is no more money to boost the business, there's no more capital again because the expenditure that I have for my business and taking care of my family is too much like house rent and shop rent. So my business is not moving like it used to again because of low income. My main concern is that they (government) should give me money, so that my family can be eating normally like before covid-19.

There is no food to eat because they are costly....people are suffering and hungry.....what is going on in this country is bad.....the politicians hide all the palliative and they left the poor masses to suffer

My health is my concern because the virus is deadly.....there is a vaccine for COVID 19 but is not enough to protect one from contracting the disease....so I am very careful, I always maintain my distance while in the crowd

Business have not been moving very well. We have almost finished spending the money for business because of how things are in the country now due to effects of the coronavirus on everything, especially the high costs of goods and services. There is no money in circulation because there is no sales, the patronage is very low. The profits we are making have reduced. So we are only depending on God for his mercy.

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

My main concern is that of lack of manpower(labourers) since I can't fund it. And there's no money to buy fertilizers due to covid-19. And based on the situation of the country, to source for money is very hard now due to covid-19 and I have not been able to meet up with expenses to take care of the farm but if can get financial assistance from the government I will be able to meet up with this year farming season. Before covid-19, a bag of fertilizers was ₦3,000 plus but it cost double now.

The lockdown has exhausted my capital because i spent it on feeding and paying my children's school fees and i am having difficulties in business and feeding my family, three of my children are down with fever but i have no money take them to the hospital, i just went to the drug store to get over the counter medication for them because i don't have money.

Covid-19 makes things worst, everything is so costly. We cannot buy things because of the increased in the prices. Patronage also dropped, people are not buying market like they used to. They are all complaining of no money, saying that their work or business is not doing fine because of the impacts of coronavirus on everything

My business is not thriving because my customers patronage has dropped and i am not making enough money, i used to sale clothing materials but i can't sustain the business now because i spent the capital for the business.

My business has slow down because the way the prices of commodities skyrocketed was very fast.....the cost of buying feeds and medicines has also gone up.....so now even if we sell we make little profit because we invested more than we are supposed to invest, so my business is affected by the pandemic

The lockdown has prevented me from doing my business and through out that time i had no money because i an a transport operator and it's not as if i had any savings, since that time things have been so hard for me.

Am very worried about covid-19 as it has affected my business and now am sourcing for finance in my business in agriculture because I don't have enough funds due to covid-19. As am into livestock and agro production but in terms of livestock production, I have not been able to stock up on livestock due to high increase in the price of animal feed. I am currently into layers, birds that are producing eggs and I have a high demand of eggs but I don't have money to meet up the demand due to covid-19. A bag of poultry feed is ₦5800, unlike before covid-19, it was around ₦36600 and the increase is about 80%. Likewise the price of birds (chicks) which was ₦120 then but now cost ₦400/₦450 per chicken. Now, in terms of agro production, fertilizer that we used to buy for ₦3500, now cost ₦9000 or ₦8000 depending on the company I am buying 10 bags of fertilizers before covid-19,o can pearly buy 3 bags now because of the high cost due to covid-19. As a result we're using only poultry waste to make up for the difference. Our country (Nigeria) is not ready to release credit for us to invest in our business and I have what is called scarcity of funds in my business.

Sincerely, I am not concerned. What I am concerned about is increase in price of goods. Transportation fare is three time what it was before now.

Although things have improved this year because there is no restriction of movement but i still have challenges with my business because of low which has reduced my income.

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

i could not do anything because of this covid-19, people were not allowed to go out, economy is bad people don't have work not to talk of feeding the family or buying clothes for them

Everything is not moving because of this Corona, the business i was into of selling charcoal and palm oil has crashed because i don't have any money to reinvest again.

Coronavirus has gone, that is what I believe. In the fisrt place, there was no coronavirus in Nigeria. Our politicians have turned it to a game of numbers.

people that are buying from me is very low, and the feeds i give my fishes very expensive so this made some of them to die

The corona virus has affected my sales, i did not have money to buy the variety of designer wears i sell and my customers are always saying there is no money

Food shortage in this country is a very big challenge and my business is not thriving because my sales rate has has dropped and i don't have enough money to feed my family.

Normally, i go to Lagos to buy market, but the prices of the items increased even when they closed the market, i was unable to go to Lagos and after it was opened the prices of the items i sell doubled and this really affected my sales

I am not concerned as I was before- early last year. This year is better- businesses and schools have resumed fully,and I hope it continues this way.

I am not concerned because it better now than before.

The covid-19 affected my business as customers are not coming like before to buy goods. There is no money again in my business because people only buy a few things (goods) when before covid-19, they buy more than one. My main concern is that things (goods) are costs now. If you try to buy anything (goods) now, they(retailers) will be charging very high price.

There is no lockdown no lockdown, no coronavirus. I thank God there is no more lockdown, now things are getting better.

I am not concerned with coronavirus in any way.

I heard that there is vaccine for prevention against coronavirus. If it is so then I don't have any concerns having (contracting) the disease since I would take it.

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

,I do not think I have any concerns as at now because to me everything is going well, only that things are expensive.

To be sincere with you I am not concerned about coronavirus because I don't believe in it.

I don't know if I have any concerns because the way the issue is going, I don't understand. I know everything is getting better.

What I do does not have any thing to do with coronavirus. My business has nothing to do with it even my family.

We are in a very difficult economic situation in this country, there is no money and i don't have moneyy, everything is expensive and things are growing bad by the the day.

My concern is my business i used to have a big shop but i lost everything because of corona i had to go to abuja to drive okada just last week VIO collected the bike now that it is the fasting period I don’t know how things are going to be. Ive come back home opened up my shop now again with a very low capital

My concern is how corona affected my business my uncle and i live in the same house he got infected with corona us been with him made people to go away from us like people stopping coming to buy from my shop even though i was tested negative i had to close the shop . I used to work in s company too they close the company because of corona it was recently that the company opened we all got vaccinated and continued working

My concern is how corona has affected business. Since the start of corona no business is moving as it used to move before corona has caused the price of goods to be expensive because we can’t import and export this what is making things to be expensive

The small business i was managing has crashed because customers were always buying on credit and most of them are yet to remit, i used the capital to feed my family. The lockdown was also responsible for my husband's death, because of the anxiety of not having any money to provide food for the family during lockdown his Blood Pressure was high which later claimed his life. I am really worried but thank God my relatives came to my rescue and bought fridge for me to start selling drinks.

I wasn't aware of this Corona lockdown before it was imposed, i would have moved the goods to my house to sale in the community, but after the lockdown i lost some of my goods and some customers patronage that's why my sales has dropped and my income also decreased.

because of the corona virus i was not having work at all and i had to lock my shop for a long time

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

my concern during the pandemic was that there was hungry and no money at hand so it really affected our consumption at home doing that lock down our day-to-day activities was not moving so it really affected it,I was on able to cater for my family on daily basis during the lockdown because my husband was not going out and it was at home business was not moving so it really affected our day-to-day activities in aspect of food and income

Honestly there was a lot of problem during the lockdown especially in the aspect of food and money, we were unable to do our day-to-day activities during the lockdown so it really affected our income and also unable to cater for the family very well

My concern is how everything stopped no movement we were locked up for a long time. This has affected my business because the stay at home rule I don't get customers snd the capital finished because of corona i had to sell my asset I thought will be back

My concern is the financial situation of the country that is in very worst even my own financial situation has decreased no market customers are not buying the capital is little sef

The problem during the pandemic was that everywhere was locked down our husband are unable to go for their daily businesses and money was not coming in so it really affected our income and also things were expensive during that time

i was not affected by the corona virus and i don't have any any concern relating to the corona virus

My concern is because of corona we were forced to lock our shops and stay at home for a long time I'm just trying to manage my capital but almost 80% of the capital is gone. As I'm like this some people are in a worse situation i thank God for the remaining capital that i have

the locked down affected me, i thank God for life, once there is life there is hope, my business is not moving well

Honestly what concerns me is corona has affected my business i lack customers and income and the products are expensive things are hard for me

due to no movement during the pandemic it really affected our income and also the way we cater for our family was really reduce, we just have to manage whatever we have during that time to cater for our family but honestly the pandemic really deal with us in the aspect of our business no income was coming in

My concern is how it is hard to earn an income now I'm suffering so much to get money food is expensive and the provision I'm selling is expensive the profit i get from my business is very little

when the lockdown was still around, we could not go to the village market to sell because it was locked and since then we have not being able to get the business running again

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

Due to the lock down things were a little bit difficult and things were very expensive during that time and also the pandemic really affected our income as we are unable to go out for our day-to-day activities so income was the major problem due to we can't spend money and money was not coming in

My concern is the situation of the country that has changed business is not going like before the goods i sell are expensive and customers don’t have money with them

My concern is corona has affected my business I’m praying to God to see the end of corona but my financial situation is down i used my capital and even the things are expensive I’m just doing the business so I don’t stay without a business

All what I can say is that during the pandemic we were all scared of our health so we were asked to sit at home, so we are unable to go out and also money was not coming in but the major problem during that time is hungry due to no income

My concern is about the covid vaccine I’m hearing so many rumors about the vaccine that is someone gets injected he will be sick. I stay at home till I confirm information about the vaccine I don’t go out until it’s necessary that to wearing my mask . I have to see someone that is vaccinated and he is doing well then I’ll go and get vaccinated

My concern is how corona is getting transmitted through the air I don’t move around freely because I don’t know who has the virus i follow all the rules I don’t want to be infected i have so many things to do but thinking of getting infected is stopping mey

Corona has affected me financially i lost some of my relatives to corona i have stopped most of my business activities because of corona restrictions. Now market is open but there are little customers a tree can’t make a forest so few people come and i get less income and my capital is not much sef i have applied for so many loan but it has not been granted

During the pandemic we were all at home including the children so I was really affected on the aspect of food because we eat more during that lockdown and income was not coming in so it really affect our day-to-day activities taking care of the children, on feeding and buying little little stuffs so it really affected due to income that was not coming in

during the pandemic my concern was just to stay safe with my kids because everywhere was lockdown we have to stay at home not to contact the virus and also there was hungry the condition then was critical because I'm a wisdow for me to survive with my children it's hard for me due to not going out, money was not coming in but during that time my concern was not to contact the virus is my health and my children's health that was on my mind

during the pandemic the major problem during that time was that income was not coming in and also our husbands were all at home doing nothing so it really affected our day-to-day activities especially buying something to cook, so it really affected our intake on daily basis due to no income so day-to-day activities was really affected

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

All what I can say during the lockdown was that things were not moving due to everywhere was locked down no movement unable to go to the market for our daily activities and the major problem during that pandemic was hungry I was unable to cater for my family due to no income so it really affected me the aspect of income and also to feed my family

My major concern is how to put food on my table because food stuffs are very costly.....we hardly eat three square meal because every food items are very costly....even garri is very costly now....I hope and pray that we are going to survive this hardship.

Things are costly now, the cost of producing chicken feeds is very high, so my business is suffering because I will spend alot in rearing the chickens but when I sell them I don't make much profit.....so the business is not favourable.

I am very careful.....I always use my face mask, so that I will not get COVID 19.

The economy is very bad, items are expensive and the way people patronize my business has gone down.....I am only trying to manage....the business has slow down.

Things are costly because of the pandemic which make my business to slow down, there is no much profit and no customers.

Covid-19 affected my business because personally, to be frank with you, I don't have anything (business) that am doing again and those that were supposed to be of help to me, they were all affected by the covid-19 financial, so they can't assist me again. I have been seeking for job but have not found one and the pandemic has made it more difficult because no one is hiring anymore. And those (family/friend) that promised to assist me with money to start a business, due to covid-19, they complained bitterly that there is no money. So, am just jobless and staying at home.

My main concern is lack of a job because of covid-19, I lost my job as a teacher in a private school. The principal said he can not pay salaries anymore, that there is no money due to covid-19. So, am looking for a loan to start a business of my own to support myself.

Corona virus has caused the death of many people, but we thank God that it has been reduced by the government and that it did not affect any of my family. That is jus my concern

My concern is that the government did not give us any palliative as promised when corona started.

My primary concern is that am worried about the economic melt down of businesses in the country as there's no money to buy more material for my business. Due to covid-19, everything (goods) is expensive and everything (business) is hard as there is no money to boost our business again.

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

My concern is that corona virus has spoilt so many things. Everything is costly, including the food we eat, and even everything we are using at home. And this is because our economy is affected.

The way it affect everything is my concern. There is no sales and no money. The little money we have is not enough to run our business and our income is low.

Customers are not coming to buy things (goods) like before because this covid-19 has made everything (patronage) to reduce and the high cost of things (goods) is not helping as everyone (customers) is complaining that there's no money. I have some customers that are civil servant that complain that the money that they(employers) are paying them is no longer helping them because it is not enough to sustain there families. People only buy a few goods from my business now due to covid-19.

If a person is Nigerian he has to be concerned about corona the way everything in this country has turned upside down I have to be worried nothing is going on well most especially my business i run a cafe close to the secretariat kn kaduna most of the workers have been fired since they don't work I don't get customers it had affected my business

I have spent a lot during this covid-19 period due to the fact that things are too costly. Prices of things are like times three of what they used to be. And there is no money in circulation, people are just trying to survive. It also affected my job searching then, that is, during the covid-19 outbreak last year, I was unable to secure a job then due to the outbreak of the pandemic.

My concern is getting something to do again s i lost my business that period and equally fell sick, so i am not doing anything again.

Our health should be the first priority because it is when you are healthy that you can move around....so using of face mask is important

My concern is how we will begin to make good sales again because life has been very ugly and business looking dead

I have heard on the News that the Federal Government has bought vaccine that can take care of the covid-19. It is fine, if the government is looking for a permanent solution to halt the spread of the virus. For me, I don't use face mask but I always have it, just in case i have to enter the bank. Am not worried about the covid-19 because right from childhood, I have been having malaria but I didn't die, so is it covid-19 that will kill me? It (covid-19) is a global problem that we in Africa are used to. Its an innovation by an advance country. Is it not china that made it?

The economy is having crisis because of the shock from the pandemic....globally we have not recovered from the shock because our economy is shaking due to the fact that there is restrictions of people, goods and services.....our boarders are closed down that is why all commodities are very costly.....the impact of COVID 19 is great.....but we shall come out strong from this crisis.

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

What i can say about this coronavirus and my concern is how stagnant it has made my business dull even travelling to buy is nolonger encouraging because of prices and also travel ban at some points.

My business is not moving because there is no money, every thing is costly and there is no money to do business because things are costly....people don't buy things like before.

The price of Yam that I am selling have really gone up. And, It is affecting my income because when we buy it costly, we won't get much profits from it when we are selling it. Most of the customers complain that it is too costly, so we have to reduced the price by sacrificing part of our profits which is better than not selling at all. The number of customers that patronize us have even reduced because many of them are complaining of no money. Goods are just too costly now, Yam that we used to buy around 15000 Naira, 20000 Naira, and 30000 Naira are now 50000 Naira, 80,000 Naira and 100000 Naira. This covid have really spoiled things especially this high costs of food items

My primary concern is that coronavirus must end soon so that business can start again, for some of us who manage very small pety business has not been having fun as usual because sales is serious.

We thank God we didn't have corona virus in our state here. And I thank God that non of my family contracted corona virus because many people died of it.

The first thing we experienced was the lockdown and it made life very difficult and i lost a lot of customers and till now i am still have not regained them now.

It spoils things because people did not come out to buy goods when it started, there is no sales then but now things have changed and and everything is okay.

For me my concern is how to return back to my old sales, becauae i am just building again as my shop was robbed and looted, so i am just trying to start all over again

Things are very costly now because of the pandemic....the problem started since the pandemic....there is inflation and we are suffering....even with your money you cannot buy what you want .....the situation of the economy is generally bad.

Till now, I am still borrowing money to do my business because we have spent all my business money on feeding during this covid-19 period. For some days now, the market have been dull, not moving at all. The costs of buying goods is to high, the profits we are making now is small compared to before and there is even no money to do the business. We are just trying our best regardless of condition of the country

When you have a situation where you can not go out and people can either come and buy and when we started going out things have changed and become very expensive, so when you go out you hardly make sales or even come home without anything that is the story so far.

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

I am careful not to contract the disease so I use my face mask and hand sanitizer because my health comes first.

Covid-19 has affected my business in a way that I am just scratch my head on how to start the business again. I don't have any money to do anything now like to restock goods in my shop. Am just praying to God that I will receive money from federal government, so that I will start my business again. First of all, I don't have any worry about covid-19 again because me and my family have taken the first dose of the vaccine at teaching hospital Enugu. By July, I and my family will go for the second dose of the vaccine.

The effect of this coronavirus on my business is quite much as i have my shop locked now and i do not go there all tge time now because it is almost empty, i now sell another thing to survive kerosine precisely.

The pandemic brought hardship and the economy is bad, now a cup of garri is 100 naira which before it was 20 naira....things are hard because the economy is bad.

Coronavirus breakout was an experience that the whole world can not afford to go through again because it was a setback and reverse for us, in my business it became a struggle to survive because prices skyrocketed and people could not buy again besides food was more important than someone building houses so my product became less important this period.

Prices of everything have really gone up. If you don't have enough money, you won't be bouyant to do somethings now. I thank God that I am into some little farming, if not that I would have suffered because we were not been paid our salaries for the work we did at where I am working as security officer. We were just left by our employer to fend for ourselves without nothing. It is the small small money that I am getting from the farming I am doing that I used in taking care of myself and family. This coronavirus really affected many businesses including the one I am working for

Coronavirus period was when rain somehow just destroyed our farm and when we stayed back at home forcefully it was also difficult to sell or people coming to buy our farm produce and since then till now, you yourself can testify how everthing food stuff and other goods have become very expensive.

The pandemic is a very bad experience.....business has slow down.....no customers and no money, things have become hard.....so the business has really crippled we are trying to get back on our feets again.

My main concern is about the vaccine that was introduced, we're not sure if it will actually cure the disease or course problems to our health. We are hearing a lot of information about the drug and we don't know what to believe anymore.

The health of my family is my concern.....health is wealth....so we should look after our health first by following all the protocols of COVID 19

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

Covid-19 made me to suffer well well. My business closed down during this coronavirus period. Things became so hard. The prices of everything goes up. To get money to take care of myself and family became hard because no source of income again when my business closed down. Even now, I am not getting money from the okada I am doing. Things that we used to buy like 150 Naira is now 200 Naira

This Corona has reduced my business opportunities especially because borders have been closed and the little business i am managing now as an electrician is not giving me enough money and the factory where i used to work has laid us off without paying our outstanding salaries of five months.

The coronavirus is really affecting the sales. There is no market, demand for good is low from our customers. The reconstruction of our market is also affecting our sales. Also, the prices of goods is at the high side and this is making people not to buy like they used to.

My business is down due to low patronage and it has reduced my income because customers have no money also.

My concern is that, what am supposed to be doing is to expand my business but there is no money to do it and the little business that am doing to give me an income is going down. There's no money now and goods are very costly in the market. Customers come to my shop but sometimes they won't see what they want from shop because i don't have enough money to get new goods. There's no money because due to covid-19 (lockdown), the little money i had, I was making use of it like feeding my family. So, after the lockdown, I didn't have much capital for my business.

Business is not moving because there are no customers, this is as a result of too much high prices of items.....like we the business people, you will want to make profit from each item you sell, but due to the fact that the cost price of items are on the high side, customers complain of no money....so what do we do in this situation.....we try to strike a balance by making little profit.....so that we will keep the business going....so for now there is no much profit in my business and is giving me alot of concern.

i don't have any primary concern relating to the corona virus

The profits we are getting from our business have reduced and the prices of goods have really gone up. It is everything that is costly now. No money in circulation and that is the major concern because if there is money in circulation, everybody will be okay, we won't be complaining. But we are not seeing anything, business is not moving, economy is bad. Government should please help us, they should please pump money out for us to do business

The last year lockdown really affected my business, normally every weekend is when we see money when people celebrate parties, but it has reduced, so i don't make much sales again

Because the pandemic made things to slow down in terms of business.....things are very costly and expensive.....I use to make alot of profit from my business before but now I make little or no profit because the cost of buying the goods is very high....and I need to make my profit no matter how high the cost of the goods are....so we hardly see buyer now.

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

i used to sell foodstuff but stopped because of the lockdown,, now i am just hustling from here and there, no stable source of income because my business crashed during the lockdown

Due to the increased in the prices of goods, customers stopped coming to buy goods like they used to. This really affected our sales because the profits we used to make dropped. Even, sometimes there is scarcity of goods due to the high costs of it because there is no money to buy them.

Covid-19 made things not to be easy at all for me. Market is not moving as it used to. Also, there is increased in the price of goods. I relocated from Lagos due to the death of my husband because things have been so hard, coupled with the effects of this covid-19 on everything. The effects of it has reduced my income greatly

The covid-19 has affected everything(business), especially the iñcrease in the price of goods in the market increased due to covid-19. We that are into production of food items, the cost of commodities increased and goods we produced increased in price too. After producing the food items, your products will be costly, customers will be complaining that it is too costly and the number of people that buy it will be few compared to before. My main concern is how to to boost my income because presently, the price of everything is increasing like house rent, water rate, electricity bill, etc. So I need my business, so that my income can meet up to those expenses because I don't have savings again.

Business is kind of dull and the goods are now expensive from the market. Like Semovita of 5kg that we used to buy around 1800 Naira, is now 2000 Naira, the one of 1kg increased from 400 Naira to 450 Naira. Things are just like this since covid-19 started. We have not been making much sales because of the impacts of coronavirus on everything. There is no money everywhere

The lockdown really affected me. I had a Poultry but I had to shut it down because the feed became too expensive and there is no fund. Things are so expensive that we can barely make a meal out of #2000. Coronavirus has gone but the effect is still here.

Corona Virus is not something that should repeat itself because it affects a lot of things. The lockdown made it worst but things are getting better because we can go out to work but also everything has become more expensive since we came out of the Lockdown.

My concern is not with the coronavirus, I am not sick but I don't know if it is the reason why business has been poor as everyone is saying. If you ask people why they are not patronizing like before, they will tell you it's because of the Corona Virus.

It is not affecting my health but it has made business to be dull. This has been like that since coronavirus came, everything getting expensive daily.

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

Corona Virus has really slowed down business because of the lockdown. The Lockdown lasted for too long so a lot of businesses were affected. Doing business now is a big risk because what you buy at a price today, the price will change the following day so there are chances of running at loss. It's not easy to invest again.

My concern is that price of everything is high at the moment, starting a business is not easy because getting money these days is almost impossible. I have been trying to borrow money to support my business but everyone is complaining of no money because of Coronavirus so it's really giving me concern

My main concern is that my business is starting from scratch from below zero level due to covid-19. So, am starting the business all over again due to covid-19. My business is starting from scratch because it's located inside the school compound and the school was on covid-19 lockdown. So we didn't do business for over 6 to 9 months and I lost a lot of capital because school was closed and customer travelled home. So it's after school reopened again in January that my business started all over again. I need capital to buy more goods for the business to make more money. Am Just glad that things (business) are slowly getting better than last year and am getting use to doing business with the covid-19 restriction.

This Corona has caused some setbacks in my business because there's no sales and i have a family that i have to feed, it has reduced my business capital and i seriously need help now with capital to boost my business.

Because this Corona has reduced my parent income their businesses are not thriving and i don't have a job at the moment because we used my business capital during lockdown to feed when my parent couldn't go out to work, i now depend on them for my immediate needs and feeding has become a huge challenge to us.

As i speak now eventhough we are fasting we wouldn't have have been able to cook this evening, our neighbour just assisted us with rice that's what we will cook, i don't have money because my business has been down because we've been feeding from the capital and i don't have enough stock to sale.

COVID 19 is a global pandemic and the whole world is affected one way or the othe.....no economy of any nation that is stable right now....our economy is not an exception....our economy is not stable that is why we are suffering this way.....prices of goods and services are on the high side as a result of the pandemic...what we need to do is to pray for our economy so that things will get better.

My concern is how corona has affected my business no moving forward in my business business activities as a business man i want people to move around freely have enough money to come and buy if they don’t have money customers will not buy

I am finding it difficult to feed my children and my co-wife's because my income has reduced and my business is not thriving due to decreased in patronage, what also contributed to the reduction of my capital is i lost my husband for the past five years with no help from relatives, it's this my little business that has been sustaining us.

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

My concern is the problem of food every food commodity is expensive not only food all of this life is expensive medicines and all everything and the income is low

My concern is how food is expensive and there is no money all because of corona i have a business but I don't earn enough to buy food for my family we eat from the business so we limit what we eat so it doesn't affect the business

My concern is joblessness this life is hard everything is hard in this world that is why i decided to just continue my farming because you just have to work to help yourself I've applied for so many loans and help from government but I didn't get it we the poor don't get help from the government it only stops among the rich. Now to farm too the fertilizer is expensive diesel is expensive everything

Lack of money is my major concern because my income has decreased, because i don't have enough money since i used all my business capital on my family because i don't have anybody to support me in taking care of my children since my husband died last year, and there is no capital for me to also start a new business.

My concern is how we are not allowed to import goods from other countries even if you get to bring in the goods it will be at a very high rate. If to say there's no restriction on import some people things will be easy now pair of shoe of 3k before os now 7k my customers are complaining of the price it is too expensive

My concern is inflation of price of everything farming is hard because fertilizer is expensive not only fertilizer even the seedlings the labor too is expensive and the money i earn is less all because of corona

Corona virus has affected me badly because of the lockdown i spent my business capital and everything is has increased in price, the knitting materials i need for my business are very expensive and it's discouraging.

The way things have changed because of Corona is my problem especially because it has disrupted my children's education, I'm not happy about that.

well, apart from the general effect the corona virus had on the entire world which made it affect my business and since then my business as not been the same

i am not concerned about the corona virus

I have lost a lot of capital because of Corona from lockdown to this time i am just struggling because there's no money to boost my business and because i sale food stuffs it's not always hard to feed my family from my business

There is no customer, they is no money and customers are complaining that there's no money due to the fact that there's no money in town

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

I don't have any concern with corona virus as of now

we are still going to shop even though we dont make sales, but we still go so we won't be hungry all because there's no money in the country

there is no money in the economy and this is caused by the corona virus, that's the only effect it had on me

The way the corona virus affected my business last year still makes it a bit hard to pick up, there were no parties holding on saturday, people were not patronizing me and this affected my business

The lockdown made me switch business because of the prices of goods, when the corona virus started they did not open the market and when you go to buy something today the price would have doubled the next day you go

the corona virus made us stranded, there was no money, no customers, we were just pushing the little we had

honestly my concern during the pandemic was how to cater for my family because there was hungry during that time and it really affected me due to I was unable to go out for my day-to-day activities so money was not coming in for me so it affected my income badly

Honestly during that time things were a little bit difficult due to no movement so it really affected my income and also during that time I have to borrow money from Friends just to take care of my family so things were not easy at all during the lockdown because it's really affected my income

the major problem during pandemic was that business was not moving also things were very expensive and during the pandemic no movement so it really affected our income that was the major problem income during the pandemic

honestly during the pandemic we were just given wtwo to three days in a week to run our business so with that it really affected our income and also things were very expensive during that time

My concern during the pandemic was that no movement and business was not moving so it really affected my income and again there was hungry during that pandemic even to buy salt is a little bit difficult because no money so things was a little bit hard in the aspect of day-to-day items that we use to get if we go out to the market so it really affected my income

honestly during the pandemic life was a little bit difficult due to everywhere was shut down children were unable to go to school no movement no income so it really affected the economy

my concern during the pandemic was that business was not moving and also there was hungry due to no income and our husbands were all at home doing nothing so it really affected our income and also our feeding

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

truly things were a little bit difficult during the pandemic because we were unable to go for our business is so it will affect our economy due to no income so the major problem was income during the lockdown and also food to cater for the family

During the pandemic our income was really affected due to no movement and also there was hungry during that time and we were approaching fasting period when the lockdown come in, so the major problem during that time was food and income

My concern during the pandemic was that there was hungry and also things were a little bit expensive during that time we were unable to go for our day-to-day activities to cater for our family so it really affected us in the aspect of income and food

my problem doing the pandemic was that things were a little bit difficult due to no movement especially in the aspect of food and also we will be unable to do our day-to-day business, so money was not coming in with that it affect my business

Honestly during the pandemic that there was no movement it really affected my business and also there was hungry we are unable to go for activities, we were all sitting at home so it really affected my income during the pandemic

Am a family man with children and I an jobless, what i do is to pack refuse from one particular place to another. Before you called, Iwas about to go and pack refuse for them(employer) and that's how I have been trying to survive with my family. I need money to empower myselff as a farmer. I am a good farmer and I have a lot of places to farm but I don't have money to farm to make money due to covid-19.

The market is not good again because of the Corona Virus, people are not allowed to enter the market in mass like before and it is really affecting us.

My primary concern is finance because I need finance to support my school expenses and to boost my parents farming business. The farm is the only way that we make money. It's our source of income. Finance has affected our farming like getting farm products that we need now that rain has started falling because we don't have money to buy the thing (farming inputs) that we need.

I am not infected with Corona Virus but it is affecting my business. No sales like before and things are too expensive.

The restrictions of movement is a major concern, this is affecting business because people are afraid to come and patronize us.

I am concerned about getting the vaccine because the virus affected many people that I know. It is important that the vaccine gets to everyone but as it is, there is nothing that can not be turn into politics in this country

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

It has triggered the price of things in the market, this has a great effect on businesses because the profit margin has dropped. The Corona Virus has affected business more than it affected the health. People are really suffering because of it.

It is affecting everything in the country especially business and I'm not sure the cure will be available for everyone. The economy is bad, my husband doesn't have a job again because of the Corona Virus. The company downsized their staff because of Covid-19 situation

It is affecting my business because my customers are complaining of no money so they are buying lesser than what they usually buy. The cost of transporting goods is also affected because of the Social distance rule

Am worried about it (covid-19) because once they (government) said that there is a deadly disease in town, everyone was afraid. I still put on my nose mask every where i go. Last year was terrible as nothing (business) was moving, schools were shut down due to covid-19.

It brings hardship to people's businesses, it doesn't only affects health. The economy is so bad since the lockdown. I hope the government finds a solution to this problem on time.

The fear is dying down now, thank God for the quick steps the government took especially the Lockdown. Although it affected so many things but it stopped the spread of the virus. I think everyone should continue to Stick to the instructions of the government on Covid-19.

My main concern is that if there is a way that the covid-19 issue can be stopped, so that it can be history. At last we won't be afraid again about contacting it. Because any where you're going, you will be afraid of contacting It. Some time after wearing my face mask, I even put on hand gloves to avoid contacting it. If it can eradicated from the world, I would be happy.

I suffered Covid-19 but I survived it. I was down with Covid for about 2 months. I have never been that sick in my life. I had to run away from the isolation center to come and use some natural remedy to treat myself. I wish everyone can obey the government precautions because it is not a good sickness.

The prices of stock has been on the increase since Covid came, also the cost of transportation. It has not been easy to transport goods from the north down here, we spent thrice the amount we used to spend on transportation alone.

I don't have much concern about it because we keep hygiene here. I follow all Covid-19 protocols although price of things have gone up and that is affecting business. Since last year when Corona virus came, business have been so bad.

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

My concern is the prices of farm inputs that have gone up, that the government supposed to be subsidizing for us, but no there are doing nothing. The high costs of this things is really affecting our farming business. The prices are like times two of what they used to be. Farmers are suffering because of how things are in the country. Fertilizer and chemicals are to costly now. And we are not really getting much money from the farm produce whenever we sell them. We really need help from the government.

My concern is that corona virus is affecting our business. Business is not moving like before. Everything is expensive now including the goods we sells and everybody is complaining. With the high price of goods, little money is not enough to do business again

Corona virus did not allow things to go smoothly because we don't have patronage like before. Customers are complaining that there is no money. And things have not returned back to normal.

It affected many things and everything are not going normally. My work is affected because there is no patronage like before.

It has affected my business greatly because I have no money to go and purchase the Eggs I am selling because of the increased in prices. Coronavirus have really affected prices of things, it has made the prices of goods and services to gone up and this is affecting every businesses. The prices of ingredients I used in baking have also gone up. Everything is just scattered scattered in the country now. We don't know where we are heading to

It does not allow us to work like before. Business is not going smoothly. We have spent the money we had during the lockdown and there is no money to work again.

It was a hard time when corona virus started. Things are not easy, the price of everything have gone up and it is affecting our business.

It causes a lot of things. May God help us. Since corona virus started, things are not going smoothly. Business is not doing well because there is no sales like before.

Some of the chicks that I got before lockdown died during the lockdown because I couldn't attend to them very well due to situation of things at that time and this really caused a lot of loss for me which is still affecting me till now. Coronavirus have also affected the prices of things, it has made the prices of feeds and drugs to go up and this is really affecting our poultry business. We are not really getting much profits from the business again like before and the risks of the business is high compared to other businesses

All I can say is that I thank God that I am alive and non of my family was infected by corona virus.

Since the coronavirus started we now make very small sales as it all started when we were forced to stay at home and after the lockdown it continued and till now just little improvement

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

It is those that have eaten well that would remember to comes and makes their hair. But when you've not eating, you won't be thinking of that. That is the situation of things in the country now, people are hungry, what people want is food. This coronavirus have really affected job and businesses. We are not getting customers like we used to and the high costs of materials we used in making hair is also affecting us. Somethings are just too costly to afford

Business is not moving because there is no money and no customers....food stuffs are very costly because of the pandemic.....I cannot travel to another state to buy the goods I am selling because transportation is high.....so things are not moving well.

We are talking about colapse of business since the coronavirus infection started, and businesses have been stagnant and income is quite low

Because the virus is killing people and we have to be careful.....takings care of our health should come first.....my health is very important....I use my mask always.

There is no market at all, sales have really reduced. No money, customers are not buying like they used to and this have affected our income, it has reduced a lot. Another issue is the high cost of things which have made people to reduced what they used to buy because they are complaining of no money

My business is experiencing a down turn because the influx of customers has decreased....things are not moving as before COVID 19.....although my kind of business needs people to patronize me.....since the pandemic things has slow down

Business is not moving because of the pandemic....people hardly hold any ceremonies because of the social distancing and what I do as a business centred around ceremonies and events.....and since the COVID 19 pandemic, people don't hold naming ceremonies and weddings....so my business is affected because no customers like before.

My own concern and worries in this coronavirus issue is how the prices of goods and services has gone to another level such that we have never experienced before and all we do now is manage to survive and business is equally struggling too

What I am most concerned of, is the price goods in the market not coronavirus. Everywhere, on the street, things are very expensive.

My main concern is this travelling issue that people refuse to ear face mask and might be at risk of contacting it(covid-19) from someone. One has to be careful of the place one goes to because those days that you can go to the market freely is over, now you've to think twice before going. Also, passing through public transportation too is worries some because you find out that people are still not wearing there face mask or following the guidelines for covid-19.

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

For us the average masses the little food business is almost closing down as cost of food stuff is high and when you buy to sell people complain and customers have reduced so much

The whole world was affected by coronavirus so it made goods and services difficult to cross from one country to another making it very hard to have smooth trade and also price hike in everything you can think of, so sales became very low because don't even have money to buy the already high cost of goods. Business has been down since then coronavirus refuse to go and people are dying confusion everywhere.

The prices of things that we are making used of on the farm have gone up. Things like cutlass, Pesticides etc. The coronavirus have really affected the farm activities, to the extent that what we are getting as income is very small. The high costs of goods and services have really affected everything. It is like we are working for nothing and government is not helping us. We are supposed to be helped by the government, so that the high costs of foods can come down in the country

As a teacher i was not paid salary because we are at home, because there was no money to do any business so life became stagnant and coronavirus has refused to go too.

My primary concern is that during covid-19, were paid salaries by the government but now, we're not paid salaries any longer. As a worker, they (government) should try and give us that little peanut (salary) that they usually give us, so that from the money, we can increase our well being like me and my husband had a pig farm and for some time now, the pig farm is no longer functioning. So, there's no money coming in again. So, if my salaries is coming when it is due, we can easily use the money to go into business and it won't only be one person (me) supporting the the family.

Patronage from customers has reduced and i think it's because priority has now shifted to feeding rather buying clothes, and that has also reduced my income.

Generally there is a saying that said a healthy nation is a wealthy national.....so our economy is not looking good because the nation is sick.....so my health is my concern.....I take care of my health by following all the COVID 19 protocols so that I and my family can stay healthy.

There is not much sales, no money in the country. Things are hard. Everything is costly especially farm inputs like Vitamin C, feeds, injections, vitamin D etc for poultry farming. We are not really getting money from our business again. we are running at loss. We can't meet up with our responsibilities at home because of situation of things in the country

Since the beginning of Corona patronage has dropped because there is no money to and i also lost a huge amount because the car that was conveying the titles i bought had an accident and i everything, now i don't have enough tiles in my shop i buy from retailers to sale to my customers and sometimes i don't make profit.

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

For the lockdown period my business experienced set back and i am yet to come out of it because the result of the pandemic is what we are still seeing in price hike.

Corona has disrupted my business because i couldn't go out to get goods during lockdown and i couldn't do my business that made me spent part of my capital and i am now struggling in business i don't have enough capital.

The inflation is affecting our business....I am into bakery....the flour we use to buy for 9,000 naira is now 14,500 naira....the vegetable oil that was 2,000 naira is now 3,000 naira, even the sugar and every other thing has skyrocketed twice its price....so the economy is not favorable and is making the business to slow down.

Everything has gone bad, my business has bad because borders have been closed, i can't import rice to sale again and after the borders closure i was relying on poultry farming but that has also crashed because the chicks, feed and their drugs are expensive and i didn't have the money to invest again.

Everything have breakdown because of this coronavirus, prices of things have gone up. It is by force that we are getting money to take home now. Transportation have increased like times two, where they used to carry 50 Naira is now 100 Naira. Cost of buying motorcycle have increased from around 205,000 Naira to around 285,000 Naira. Everything is getting worst everyday

I am not concerned because many politician are using it as an excuse not to carry out (perform) their duty.

It has really affected everything, especially the prices of goods and services. Like the prices of things I used in doing my work have really gone up. Things like oil filter that we used to buy 500 or 1000 Naira, is now 1500 or 2000 Naira. The money we charge our customers have also been reduced because many of them are complaining of no money and even the number of customers that are coming have reduced compared to before. To feed our family is hard now because of the situation of things

majority of my customers are complaining that there don't have money and this has affected my sales and patronage

My concern was how i lost my birds in this period of covid19 and the high standard of leaving now which has made life very unbearable

I travel alot for my business, now I cannot travel again because of the pandemic....during the lockdown I used all my business capital to feed, now that the road is open I still cannot travel because there is no money to buy the goods.

Thinking about this coronavirus and the effect on us is not something that someone should remember all the time, virus is outside there, low or possibly no sales is there, children not going to school is equally there and all this things makes life very hard now we must eat and food prices are very high and we must stay alive.

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

when the corona virus just came out and we were in lock down o could not travel to lagos to buy the chemicals and materials i need for my business and this made my patronage decline

Prices of most of the inputs, tools and chemicals that we are using have gone up and this is really affecting our business. The income we are getting have also reduced, the market have reduced. Customers are not really patronizing us like before and most of our produce are just getting spoilt on the farm. Government should please help us, we the farmers are really suffering at this this covid-19 period

There is low sales and low patronage.....there is high cost of living, the prices of items including books and stationary just skyrocketed.....so there is no profit for me.....coupled with the closure of School my business when down.....now that the schools has resumed is half measure schools are d'oing now....we are trying to pick up but is still difficult because schools are writing exams they don't buy books now, so my business is suffering.

You know the kind of business i do did not find it funny during and after the peak of the pandemic and that is my concern because sales and income became very difficult and till now until maybe when the economy changes, but for now selling clothes has been a bad market and my family is not enjoying it because we need money to survive this period

All the difficulties we've been experiencing are as a result of COVID-19 and wicked business men. This time shouldn't have been difficult- interms of what to eat and drink, if people in power are not greedy.

The corona virus happened last year and we have oved passed it so i don't have any concern about it.

the coronavirus affected me in the sense that i no longer have money again and people are not patronizing me and this affected my income

I don't have any hinderance from coronavirus this year. My busines is moving fine and my family is safe and full of strenght. Everything has been okay since corona started; it was the lockdown that hindered us last year.

this Corona virus made me borrow a lot of money and even get goods on credit from a lot of my customers, so now i am still paying those debt, the effect it had on us last year is what we are still battling with.

The pandemic has affected me negatively because everything has been slow down, my business slow down because of restrictions movement because my kind of business involves going to people's houses to do one installation or the other and since the COVID 19 my going to people's houses has drastically decreased because of the social distancing.....so things are not moving well and the income is not flowing as before COVID 19.

there is no customers, no one to barb hair from me, we are just starting the shop back and sales have not normalize yet because people are complaining that there's no money

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

i am not concerned about the corona virus at al, i am still doing the normal day to day activities i do, it's just the general economy effect it has on the country that i am concerned about

We thank God that there is improvement about this corona virus now because whet it started, it brought set back to our work. As a motorcycle rider, there was no much passenger because people don't want to move closer to one another in order not to contract corona virus.

I, as a person, my concern is that it made me record shortage on my business because all the goods I have in stock got spoilt during the lockdown because we were not allowed to work then.

My concern is that the economy is not doing well and everybody is affected. Things are so much expensive and there would be no much profit for people on their businesses.

All i want is the end to corona virus. It has affected our economy and things are not going normally in the country.

My concern is about people on to protect themselves from corona virus. Because I used to travel with different people to buy goods but many of them are not protecting themselves and this is what lead to the speed of the disease.

My main concern is that am worried about starvation because the price of things(goods) is climbing everyday and people can't afford to buy food that is costly compared to before covid-19. Even the ones(goods) that am selling, people (customers) can't afford it again. The price of everything (goods) that we used to buy for sales have sky rocketed like the price has increased like 3 times, not two times. Some of the things (goods) that we used to sell, we've stopped selling them because we can not afford to buy them again.

Covid-19 is affecting me a lot due to the increase in price of goods everyday. We're not getting things (goods) like we did before because the price that you buy goods with today, is not the same price that you will get tomorrow as the price will increase again.

Everything has changed and everything is so expensive, i can hardly feed my family because i lost my source of income since lockdown. I am so worried because due to insecurity i can't form and my siblings have relocated to Niger Republic because of Boko Haram and i don't have the money to bring them back.

My main concern is that there're no customers, nothing (business) is moving again. During covid-19 (lockdown) we spent everything (money) that we had for our business to feed our family, so there's no money to back up the business again to how it was before. The lockdown last year was the beginning of the fall of my business because we couldn't go out to do business and the little money we had, we used it to feed our children. My main concern is for someone to help me with money to restart my business.

The lockdown has really affected my business and i am yet to recover, although things are better than lockdown period but things are really tough and my income has really reduce.

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

Corona has brought poverty in my life because is down and things are not moving because there's no money.

When I think about the covid-19, I just know that covid-19 has already come and gone, so it's time to move on to how things were before the covid-19. The main concern i have is finance for my farm. My farm need fertilizers which is very important, so that the money i have put into it will not waste, so that my crops (corn) will be able to yield well. So, I need funds to purchase fertilizers and take care of my livestock.

My concern is business i used to have a two business before corona lockdown one at home and the other in the market i have to stop the one at home because of no capital now i only sell my products in the market if o take it to the market I don't get paid instantly it takes long before I get paid

Lack of money is my major issue because my sales has dropped and the materials i need to knit my caps are expensive, and i also lost my cold drinks business since lockdown because i used the capital and there was no electricity supply for some months in Maiduguri.

Because of corona many things have stopped business too have stop everyone is complaining of corona. And the goods are expensive if o could buy a shoe of 5k now it is 8k if I bring it to my shop customers will complain it is too expensive

My concern is how corona has affected the financial situation of the country even business nothing is going on well capital have finished I'm now teaching at a private school no more business and the salary is not much

Nigeria is a country that coronavirus is not problem and there is nothing to worry about. What I am concerned about is my children's education and that's all.

What concerns me is I don't have any business since the lockdown that i used my capital i was not able to continue no money for business

My concern is how corona has affected the financial situation of the country and our business even to find job is hard. Product that i sell is expensive customers are complaining

Actually, I have been hearing about coronavirus almost everyday, but I haven't experienced any effect from it. So, I don't have any concern about it.

Everything has concerns related to corona because it has bought poverty and inflation in price. This life s expensive the person that does not have money in this life suffers alot

Everything has changed since this Corona, my business has suffered setback, sales has dropped because no money in circulation and somany are facing challenges in their lives.

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

My concern is everywhere I want to go I have to wear face mask this is my concern it is affecting my business I don't have enough capital

I don't know if I have any concern. All I know is that I everything we eat, drink, wear and use are more expensive than it was before.

My concern is how the trader moni that I received that i use for my business is almost finished only small is left. I'm a tailor but now I don't have customers i had to start selling food stuffs so the capital will not finish

Honestly my primary concern during the pandemic was to stay safe for me and for my family

My concern is the situation of my business every thing is hard even the food to eat sef is hard to find because i have to earn before i buy. Even farming mow i have to do it on a small scale because of the lack of funds I'm praying to God so we can come to end of this suffering

Eventhough there is still corona virus in our community; I won't be troubled neither will I be concerned. I said that because I don't believe it (cor0navirus) exist.

My concern is that during the time of the lockdown my financial situation decreased because there was no business income has reduced out of 100% of what i used to earn before now I don't earn 25% of what i used to. My business is supposed to be more than it is now but my capital is low and I have not gotten any help from the government I'm one of the citizens but I didn't get any help from the government

Because things have gone back to normal and there's no lockdown again, and my businesses are picking up, i have no concern.

My major concern during the pandemic was that no food no money due to no movement so it really affected our income and also our day-to-day activities and also my husband were at home doing nothing so it really affected everyone during the lockdown

My concern is no money poverty because I'm going to use the money to pay school fees buy food medicines and other necessities but since there's no money I'm finding it hard to cope

To be honest corona has caused so much things in my life I follow all the rules to prevent myself from getting infected. Before i thought corona wasn't really when i use to see it in news from other countries it later came to kano we then went on lockdown. Since the lockdown nothing has been going on well. Now my business is on a low scale there is little customers

All what I can say is that during the pandemic it really affected our businesses due to no movement and also money was not flowing so it really affected us badly

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

My problem during the pandemic was that things were a little bit difficult due to no movement so it really affected my income and also things were expensive

Truly during the pandemic it really affected us due to no movement we are unable to go out on daily basis to get our daily income so it really affected me during that time of the lockdown

the covid affected everyone, majorly when it just started i had to volunteer to help the government regulators to sensitize people on how dangerous the virus is, but now the situation is getting better

The local snack i sell is now very expensive, so i can't afford to buy plenty again and this started since last year during the covid till now there have just being little chnages

the lockdown affected my business because alot of my customers are owing me, this month i was supposed to go around to collect the money from the people that are owing me, but i have been unable to because they are still complaining that there's no money

we were not able to get goods in the market, and i could not get customers to patronize me

During the pandemic things were a little bit tight because we were unable to go out on daily basis so it really affected the economy due to income that was not coming in

All what I can say is that during the pandemic things were not moving, money was not coming in and money was not going out so it really affected the economy

The major problem was that business was not moving due to the lockdown and no movement as at the period of pandemic, so it really affected my business and also income, so that was what I face during the pandemic

Truly during that pandemic it really affected my business because I was unable to buy and sell out due to that income was not coming in so it really affected my income that is all what I can say, my major problem is income

My primary concern during the pandemic was that no food at home there was serious hungry because every where was lockdown we were unable to go out for our day-to-day activities to get income so it really affected us in the aspect of food

Am worried about covid-19 because it has affected my work(farming). The money that I am using to work has finished and I don't have another source of income to support my farming. The little one(money) that I have has finished and I don't have money to buy a fence to put around my farm and other things. Due to the covid-19, I don't have money to meet up with finances for my farm like before.

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

The major problem during the pandemic was that there was no income so it really affected me and my family and also there was hungry during that time, also due to no movement it affected the economy due to money that was not flowing

Apart from assisting people who are sick (covid-19), government is not worried about us (citizens), they're not doing well on our side, there are suffering masses in the country without food to eat. I don't know how they do there budget or how they plan things(aid) but we should be there number one priority because everybody is suffering, we're crying, there's no money and no food. So, what ever you see to eat in a day, we just manage it. So we have not seen government assistance or program here that is helping us the masses. So we pray that God should have mercy on us, if we've offend him, he should have mercy on us.

The covid-19 affected my business as it has made everything(business) to be very tight (stop), nothing (business) is like it was before again. So, nothing (goods) is in the market, we don't see things(goods) to buy at all due to covid-19. If you go to the market, nothing (business) is moving at all. Things (business) are now worse than before covid-19 (lockdown) because before you can see the goods you want and buy it, it will be costly and you can't see the goods in the market to buy. When you get the goods, it is very costly and customers can not buy it.

Personally, the covid-19 has been the worse for me since I started doing business. There's no income coming in anymore, every where is blocked, I am now unemployed due to the covid-19. Even where I wanted to get a job, they didn't even allow me to enter, they said that due to covid-19, there're no jobs.

My concern is that when it started, there was no money and they asked us to stay indoor. After the lockdown, there is nothing again because corona have spoilt everything as business is nit doing well.

May Go help us, all that government promised us, we were not given, and that is my concern because we could not work for about two months. Things are not easy, everything have not get back to normal.

Covid-19 made me lose my job at the firm where I was working and this really affected my income. Also, it makes the prices of goods and services to seriously go up

Covid-19 is making my business not to move at all because when you try to get some products that you need, the price will be very expensive which is making things (farming) very difficult as there's no money. We need financial assistance to boost our farming from the government. And when you go to the market, they tell you to wear your facemask or that the place (market) is already filled up and you should go back home. When you take a 1000 birds to sell in the market and they're telling you to go back, that the market is filled up. Can you just imagine! If you can, you people (government) should cut down on the restriction like wearing face mask all the time.

It affected us so much that it got to a point that we lost our business. It also affected the prices of things, everything is too costly now. It has made things hard. To get money is like one is fighting a war

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

When it stated, it spoilt everybody's business that we could not go out and could not work. We can't work like before now because there is no money.

When i go to the market to buy goods, you sell it and by the time you go back to the market to get more goods the price becomes higher, even though other situations we face is still on managerial level the real problem we are facing is the irregularities in the price hike

Nothing really, the only thing is that the price of most of the materials we used in making hair have gone up and this have been affecting us because some of our customers are complaining of no money. We can't even buy some of this materials because they are too costly which is making us to loose some few customers when they asked for such material and we don't have.

Everything is spoilt. May God help us. It makes things to be hard. Things are not going smoothly because everything are costly. There is no sales due to high price of goods.

Coronavirus have made me a debtor. I have not been making much profits from my business because the price have gone up and people have not been patronizing like they used to. I have not even gotten money to pay for children's school fees. It is so hard to get money to eat and take care of my family

There was no money when there was corona virus and it wasn't even easy to feed. Now that everything have gone down there is no money because there is no sales, so we need help.

It has affected my income. No money, there is nothing. It is the little money that we get that we are using to eat. The costs of things have gone up and this have been affecting my business. The patronage have also reduced

The corncern i have about coronavirus is the restriction which did not allow us buy or sell and even now few restriction about gathering and closure in market all this things brought bad sales and serious reduction in income.

My primary concern is tge virus need to end so that life can return back to normal again because business and income is dead and all we do now is try and put some little food on the familys table to stay alive

Coronavirus really affected paying and withdrawing of money at the Banks. The situation is so frustrating that you will use like 5 hours at the Bank because of one small simple transaction. It has also made costs of things to be double. Everything is costly now because of this coronavirus, food, transportation and general goods. Palm oil is now something that have seriously increased in price, including other food items

You know everthing and how it all started we all experienced the same thing because businesses was almost shut down and eating became problem for me in my family, food stuff hike and all things.

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

What you asked me is something i do not like to remember because that is the reason i am where i am today and now, so my primary concern is starting up something again that will put food on my table

When you talk of income breakdown that was what we experienced all through the period and till now, the whole country never been pushed to this level before where you can not even afford food to eat.

The prices of farming equipments and materials have really gone up, for example, the fertilizer that we used to buy around 2,000 Naira is now 6,000 Naira. And with all this high costs of goods, customers are not buying our farm produce very well despite that we have spent so much on the crops, coupled with the issue of Fulani herd's men that are destroying our farm. Infact, we farmers are really suffering now

There is no money in circulation and that has reduced my sales, i am not making enough sales and during lockdown i used my business capital to feed my children and restriction was lifted i didn't have enough funds to order for goods, i had no option than to sale my gold earrings to boost my business and i thank God that things are getting better.

I am presently not doing anything at the moment because something happened to my shop and I need to rebuild it but I have no money because no money is coming in. Prices of things is another problem, it have really gone up, especially food stuffs. The rate at which food items are consuming money is just too much

The things (concerns) that disturb me about the covid-19 are plenty. If the covid-19 didn't come, I would have opened a shop last year (2020) and would have been seeing (getting) money little by little by now to put my kids in school. If the covid-19 had not come, I would've had a little money in my account by now. In short, covid-19 spoilt everything (business) for me. The time I was pregnant last year, I was just playing that God should take my life because I didn't have any business to make money. Even at the time, government people were going house to house to see whether anyone was sick with covid-19, I told them that they should come and carry me too, atleast I would get free food to eat, even once a day would be better.

My problem with Corona is that it has reduced my income, i am not making money from my business like before because i don't have the money to boost my business.

My own concern is just the prices of food stuff and business was affected so much and all we now do is manage anything we can manage

This coronavirus really affected me financially. I have not balance in terms of everything because of it. We are just trying to cope with the situation of things in the country. Prices of what am using to do my work have gone up and still, no much patronage. It is only God that we save us because things are very hard

This Corona has killed my business because there is no money and the prices of goods have gone up, i couldn't continue in business anymore because the shoes that i used to sale are very expensive and scarce.

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

The corona virus affected me in a lot of ways I can't explain and I could not continue some of my business activities

The corona virus really affected us last year but it has gone already, though it affected me a little but I'm okay

My health is my concern because the virus is deadly and is killing people all over the world……I try to observe all the COVID 19 protocols though is difficult to do, but I make sure I use my face mask and wash my hands regularly

My concern that period of lockdown and now is how things have changed from being good to bad, inittialy it was salary that was not coming and later all prices of food item and every essential things you make use of is very ezpensive to buy and you are there running from being infected so everything is wierd my brother.

I am not concerned now that there is freedom to conduct activities (no lockdown).

There is a decrease in customers patronage because customers don't visit the market these days like they used to and goods are very expensive in the market.

Business is not moving because there are no customers…..people don't buy shoes again because they always say the shoes are too costly…….and that is how we get the shoes from the market……before COVID 19 we use to buy a carton of sandal for 900 naira now is 1,200 naira,the big sizes that we use to buy for 1,100 naira is now 2,200 naira….so we have to add our own so that we can make our profit…..but people are not buying like before…..that is the most reason why my business has slow down.

The coronavirus does not allow flow of money very well. The prices of the goods we are selling have really gone up, like Garri: from 150 Naira to 450 Naira, Nigerian Rice: from 400 Naira to 700, imported Rice: from 800 Naira to 1000 Naira, Beans: from 300 Naira to 700 etc. The profits we are getting have reduced compared to before and people are not really patronizing us because majority of them are complaining of no money

Every minute wasted is a minute lost financially and that was the experience, it was a total lost of target and money that was invested in business, for government, companys and private small scale businesses and the virus itself too was anothet problem you have to becarefull of not contacting.

My concern now is that after the lockdown everything has increased in price, and i have also lost my source of income because i used the capital on my family's needs and another challenge that contributed to the collapse of my business is insecurity because we had to relocate from Mubi to Jimeta.

There is hardship now because the economy is bad….the inflation has made us experience another phase of hardship after the pandemic….everything is on the high side…..transporting our farm produce to the market is a problem because of high prices of transportation……things are not looking good at all.

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

The covid-19 has slowed down business because people(customers) are not buying like the used to and they complain that there's no money. The lock down affected my business as we used our money to buy food and there was no money coming into the business. So there's no money now to pay our house rent and to do business. The price tags of goods are very high now and we can't buy much goods anymore.

Though the covid is already going and we are having low patronage because there's no money and people are complaining that no money so there have being low patronage

Why should I be concerned with disease or infection. I am only worried about lockdown not to happen again because of business.

My health is my concern.....it is when you are healthy that you can do business.....so I believe in healthy living first before any other thing.....so washing of hands regularly and wearing of face mask is very important.

I don't have any primary concern relating to the covid also i have taken the vaccine so I am not bothered

The covid-19 affected us so much because even the school that i teach have stopped paying us our salaries since 30th June,2020 until now due to covid-19. We're not finding it funny honestly because there's no money to buy food for my children because government is owing me my salary. Even my niece that was helping me in my house, I sent her home to Village, so that I can face (focus) my family before someone say am not taking good care of her child. The little money that I have we're just managing it by eating small food. There's no income coming in and we're spending money which is slowly drying us up.

During the lockdown really affected us, business is not going well as before, in terms of books, if children are on holiday we don't sell so that is my major concern

I can't say how concerned I am about coronavirus. All I can say is that I am grateful the corona time (era) and lockdown has come and gone for good.

The way people move from one place to another has decreased because of the pandemic, the time we are allowed to move around as a keke driver has decreased also....so my business is not moving as usual, coupled with the social distancing, before COVID 19 I use to carry 3 passengers at the back and one at the front but now we are allowed to carry only three passengers.....so the profit I use to make is no longer there and there is high cost of fuel so we spend alot buying fuel.....I don't make much profit from my business as a result of the pandemic.

The corona virus has gone and i am happy as it has not affected my business in anyway

I am not concerned. I do not think about it.

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

As we have been hearing that coronavirus is spreading very rapidly in other countries and we don't know how true it is. In Nigeria not everyone is taking it serious because we are not experiencing sickness or death in our immediate community, we only hear of it in the news.

I am not concerned. Although some people may concern themselves with coronavirus but I am not concerned in any ways because those in power (government)used it to delay most of our activities for their own selfish gains.

The coravirus we are experiencing in Nigeria has no effect on our business because it is business men and politician that determine the prices of things in our country.

The pandemic has really crippled the economy.....it was a heavy blow on the economy....things are going bad everyday.....go to the market and see the way prices of items are high.....I send my wife to the market and when she came back with the items she bought I was tempted to start asking her questions just to get the breakdown of the things she bought, it's almost lead to a fight.....but the situation of the economy is very bad.

Because of the way the disease is killing people and how it is transmitted I need to take care of my health.....my health is the most important thing for now.....I use face mask and hand sanitizer always .....I don't want to contract the virus.

The rate at which we use to have customers have reduced because of the pandemic, there is low patronage and my business is not moving well, that is why the pandemic have really drives me into a hard situation.....the business is just there.....people don't patronize me as before COVID 19.....that is my concern now.

The covid-19 affected me very badly because there was no money as people don't buy goods like before again. Then my business got burnt and my goods burnt down. I don't have money to boost the business again like how it was before the covid-19. Things (business) is too hard now because of covid-19. So, I begged my Landlord to exercise patience with me to try and raise money to pay my house rent that has expired. Even, my children have started school but there's no money to pay for there school fees. So my children have not resumed back to school, they're still in the house.

Everything is bad for me because it has now reached the point where i am feeding my family from my business capital because there is low sales and there is no income coming in.

The covid-19 affected every business, so there are no customers like before and as the Dollar has rised, it's hard to import goods now because there's no money. As the gain we make from our business is not like before the covid-19, there is no money. Business has not been good since the covid-19 incident and it has not been moving again due to covid-19.

It has been survival of the fittest since the Corona Virus came because there was a Lockdown. I spent my capital so it wasn't easy to start up again.

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

It has made many people to loose money in their business. We are still trying to recover from the losses during lockdown. The economy is worst and things are too expensive

It was difficult during the lockdown bit things are getting better now even though the price of things has gone up. What we used to buy for #1000 is now about #2100. So doing business is not easy again.

I'm not affected in anyway, I do my business and go to farm without any disturbance.

My concern is how everything is expensive and the capital is low to get food to eat is hard for us now because corona

Corona has not stopped me from eating or drinking just that we have changed our ways of eating if the music change the dance have to change too my income is small to chatter for my needs but my husband is financially stable so he provides for us

The situation of things in the country as a result of this Corona is very disturbing to me, the government needs to intervene because my income has seriously decreased because i am not making money like i used to before Corona, i lost my business of selling clothing materials.

There is no much concern but it has affected the way we do business. People are trying to get good to eat, not sowing new clothes. It has not been easy to survive since lockdown. Business is just too slow.

My concern is how corona has affected my business inflation in price and lack of products in the market even if you have the money it becomes hard to buy because the product are scarce and they are of low quality

My concern is lack of movement we stayed at home for a long time people are not patronizing business now because of social distancing so it is affecting the business and their is inflation in the price of goods even fuel is expensive fertilizer is expensive too

My concern is how things have changed financial situation of the country has changed business that I'm doing is not doing well at the time of the lockdown i almost used my capital so the capital I'm using for my business is small i have even stopped my poultry because of the lack of capital

It has brought hunger, to feed has become very difficult because business is not moving well as it should. The government is not letting us do business like before because of their Covid-19 rules. People can't patronize us like before.

It has seriously changed my life especially my business because there is no sales and because i sale food stuffs people most times buy on credit and i don't have enough money to boost my business.

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

My concern is how corona has affected my financial situation i have a chemist now I'm almost out of stock because of lack of capital and my customers are not paying money they will come beg me to give them medicine but they don't have money

during the pandemic the major problem we have was that business was not moving and also there was hungry due to the lock down, and money was not circulating so it really affected our income

Since we came out of lockdown, things have been very difficult. Business is not moving well, and things are getting expensive on daily basis. The money I used for business is not enough anymore because things are too expensive.

During the pandemic things were a little bit difficult because I was unable to cater for my family due to no income that was coming in and also there was hungry, I was unable to run my day to day business so it really affected my income

Now is the time I called every man is for himself. This is the time we should call the survival time. Corona virus has done it's part, now is for us to survive this difficult time.

my concern was that there was hungry during the pandemic and also we were all at home unable to go to school due to the lockdown so it really affected everybody even Islamic school too

I am not concerned. Everything now is about high prices of goods since corona virus has left. I am concerned about buying food items at cheap orcheaper prices now.

honestly during the pandemic it really affected everybody because money was not flowing due to business was not moving and income was not coming in so it really affected us and also things were very expensive

Nothing much to say because everybody was affected in the aspect of income due to the lock down we are unable to move around and also to get what we need from the market due to the lock down so it really affected everybody in the aspect of buying and selling, and also money was not flowing at all so it affect the economy generally

The inflation in our country is becoming alarming.....the cost of goods and services are increasing everyday that passes, the cost of everything is on the high side both the cost of transportation....there is hunger everywhere and people are suffering because the economy is bad.....we are only trying to manage life.....food stuffs are very costly, rice we buy for 600 naira is now 1200 naira.....it is only God that can bring us out of this suffering.

My concern was that business was not moving due to the lockdown because everyone was at home so it really affect our income and we were unable to cater for our family in the aspect of day-to-day purchases that we used to buy and bring for our family

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

Honestly all what I can say is that during the pandemic there was a lot of challenges due to the lockdown income was not coming in we were unable to go out for day-to-day activities even children were all at home so it really affect the economy during the pandemic

during the lockdown it really affected my business due to no movement and also income was not coming in, so it really affected us due to the lock down

my concern during the pandemic was that we were all sitting at home and our husband to we're all at home so it really affect our income and seriously there was hungry and also it was approaching fasting period, So it really affected us on how to get our day-to-day income and to buy what we need so it really affected us us

My concern during the pandemic was that business was not moving, unable to go to market and also there was hungry due to no income so it really affected me

It really affected my business, there's no money in circulation and no money in business, feeding is not easy and i an just trying to farm to augment what i make in business, things are not easy.

My business has been affected badly by Corona because i used my capital during lockdown and now i don't have enough funds to invest in my business again and it has also affected my income because i don't have enough goods to sale and make profit.

Everybody was affected in one way or the other and that is what the problem is about this virus because business has begin to go down since it started and my own personal business of bicyle part is down and not moving well again.

During the pandemic life was a little bit difficult because everywhere was shutdown no movement children were not going to school, income was not coming in so it really affect the economy

My primary concern is my business and my family eating habit now since the covid19 issue started my family have not been feeding well, i can't pay shop rent, house rent too is expired and my mother fell sick and die just because it was my financial trying moment and no money for her treatment so all this has happened since the pandemic broke out. You can now see the reason i want it to end.

What concerns me how people are not protecting themselves by wearing face mask and washing hand some still don’t believe corona is real I’m always trying to protect myself people are laughing at me

What concerns me is that our community is in a very tough situation because of corona financial situation is down business men no income even the laborers don’t get work corona has affected everyone so most people now don’t buy from me every one is complaining of money

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

Business is doing better than before, there is no coronavirsu outside again

There were many disease outbreaks before COVID-19; they have come and gone, and we are still living.

The lockdown really affected our provision business because we could not buy as the market is locked, and no movement in and out of the state. thank god there was demand but the people do not have money because we have to sell on credit. later there was nothing to sell again

Business now is definitely moving faster and better than last year when the coronavirus was still very serious

I am very much concern by the virus because it has affected my cosmetics business and other plans that I have for the business. I was planning to expand the business but the lockdown has affected it because I could not sell during the lockdown except for those that order and I found a way to send it to them. Things are now very cost and too expensive. the price of two or three items are now the price of one Items.

People are not sewing clothes like before so the way I usally have customers who buy sewing materials have changed

I am concerned by what covid-19 has caused. the market price is not stable it keeps increasing the price this week is not the same price you will buy next week. We private school teachers were not paid during the lockdown and it was very difficult.

Corona has affected everything in Nigeria. If you have money, you can't get goods to buy, even if you have goods to sell, people don't have money to buy. Corona has stopped us from our daily business, now everything is very expensive and we parts sellers can't get some goods because they are shipped in from abroad.

It came to spoil peoples plan for 2020, It has caused debts for people. people who buy on credit from me can't pay me because there is no work like before and some has lost their jobs. so you can't do anything but to keep praying to God to intervein and answer my prayer. Honestly to eat like before is a problem.

Business is moving well, things are improving and opening up gradually

Business is still dull, it is not like before and there is price hike everywhere but things are improving gradually

No market, everything is just dull because of the high price, in fact customers have even reduced

It has not been easy because there is no money, and business is down so I am currently trying to find capital to run it

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

No coronavirus and business is better than what it was last year

I have not been able to meet the demands of customers due to lack of funds to run the business and buy goods, there is nobody to help me with capital

There no coronavirus anymore so it is not a concern for me aagain

No money, I am really having issues with capital to run my business because there is no even financial support anywhere

My concern is corona has affected me drastically business is very slow, restriction of movement and very low production no customers because there is no money in circulation

My primary concern is What i sell people don't patronize me anymore I don't have much customers I'm just living and earning very low . I don't want anyone I know to be infected too

I'm trying to keep myself safe but is has affected everyone nationwide market has closed for a long time I'm trying to survive and make my business work i have collected loans that i have not been able to pay back and the prices of google is high

My concern is how corona has affected my business lots of my customers can't afford my service i had to reduce the cost of my service and most of the things i use are expensive business is hard

My concern is how everything has crumbled because of corona it has collapsed the standard education system of the country every thing is going wrong, education has gone back wasted so much at home it is for our good to stay at home cos I want everyone to be safe

Corona Virus has destroyed people's businesses. No money to do business again, the little we are doing does not have profit like before because things are too expensive in the market. Government should do something to help before it gets out of hand

It has affected our customers and so affects me too. Customers are not frequenting like before Covid-19. People are more concerned about eating food and not sowing clothes so my income has greatly reduced.

I am concerned because my business and my family members are recovering gradually from the difficulties we experienced last year. My children couldn't go to school for sometime because of money (income).

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

Many things changed has changed because people could not travel to buy goods due to the lockdown it affected my business very well because we couldn't go to shop to sell and when they road was open we couldn't buy like before. things are now very expensive.

I am concerned because I've been struggling to make profit since the coronavirus got (outbreak) to our country.

I am concerned because its something that is affecting the whole world. People can't go do their businesses, To eat is a problem because the market is closed down and prices of food went up. Anyone who have food was selling at an expensive rate. some homes could not eat like they doo before.

People really suffered during the lockdown because it came when people don't have money, some are not prepared for the lockdown. to get food to but or find someone to borrow you money to buy was a problem because there was no money in the country.

We are where we are today because of coronavirus and our mischievous politicians and business owners whom amass wealth for themselves and make life difficult for citizens.

It has not stopped me from doing my business, i do business in school and when schools resume i continue with my business and i am ok with my business now, everything is fine.

Corona just give us hungary, we no dey see food chop because we no dey see money chop, even salary dem no dey pay, we dey hungry. (Corona just brought hunger, we don't have food to eat because we don't have money, even salaries they don't pay, we are hungry).

Who is not concern about it except mad people who don't value their life and other people's life. simple instruction use nose mask and wash your hand people will not obey. I am really concern because is has stopped us from our normal daily life, no movement, you can't go to the market to buy or even travel. I was unable to restock during the lock down, I had to sell on credit because people were hungry and they don't have money to buy. To even pay me now is a problem because things are hard at this time

I am not sure if I am concerned because it is what the people in power (government) say that matters, and their decisions affect us.

My business no good e no dey move good and everything dey bad because money no dey(My business is not good, it's not moving well and everything is bad because there's no money)

My concern is how Corona has affected us we can’t mingle with people we didn’t go to the farm since we are in the rural area it didn’t affect my health but business is not running like before I didn’t sell during the lockdown my capital got low

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

My concern is how corona is already spreading if proper care is not taken everyone will be infected and the vaccine too every one needs to be vaccinated to reduce the high death rate i have been vaccinated i don't want to be infected

The restriction of movement has really affected my business because i lost must of my goods especially gari, rain destroyed everything in the shop because i was at home then, i lost everything and i didn't have any money to buy new goods in my shop again and my family depend on me to eat.

My concern is that corona has affected Our community I live in the village we were asked to stay at home we didn't get any market i had to use my capital for food

My concern is how my business is affected no body comes to buy from me before corona people buy but now they don't buy from me I don't get enough income and it's quite alarming things are difficult. Fruits and vegetables are things that spoil easily so before i sell some will spoil a loss for me. And there is inflation everywhere things are hard

During the lockdown, everything stopped and nothing was moving. my business really went down and I don't know where tp start from. no body will say his business is not affected except for some who are making money during the lockdown like people selling food in the community.

My concern is that there is no money everywhere I don't have a business my amily and i are just trying to survive. We have so many debt to pay back even my kids are now at home I don't have money for their school fees to provide food is hard because it is expensive

There is no money because business is not moving, I collected goods on credit before COVID 19, now I cannot buy back because there is low patronage, people don't buy again, I have two shops but I have closed down one of the shops because of no capital....my capital is about 30% now.....business is not moving at all.

My concern is how corona has affected schools. Schools have been locked since the start of corona it is for the children's good but their education has been affected and they have wasted so much time

My concern is how the financial situation of the country is affected.I'm a business man corona has affected us soo much because since the start of corona market is down capital is low a person that uses to have 50k capital now don't even 10k capital

It has rendered me almost useless in the sense that i now do nothing as my business is no more since i can not travel for so long to buy goods and capital went down and goods also went up in prices, so i need a way to start something back.

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

Things are hard, I am into poultry farming before COVID 19 we use to buy chicken feeds for 3,500 to 4,000 naira per bag, but now a bag of chicken feed is 6,000 naira.....after spending alot in rearing the chicken there is no profit in it compare to before COVID 19.....before COVID 19 we use to make profit on each chicken like 1000 or 1,200 naira.....but now we make a profit of 100 or 200 naira.....so business is not moving.....there is no patronage.....if customers comes to buy they buy on credit and they will not pay on time....feeds and chemicals are very costly.....well I have not experienced such situations before.

I could not go out to work and nothing was going on well all through the period of the lockdown, even the hospitals lost patient and money because everybody was afraid to visit the clinic at some point so as not to be taken as a covid19 patient.

Coronavirus made my business to go down and still not back to its true state again since then, moving around is still not very allow and people who go around feels unsafe because of the fear that the virus will still spread again.

People are not coming to buy things again they will complain of no money, so my business is not moving the way I want.....even if I want to sell no buyers....business has slow down.

My concern about coronavirus is that it did not allow me go to work for so long and i could not get good time to get how to make money because even as a civil servant, since people are not doing business me too can not get any chance to venture in business that i am tbinking of doing so it affected me in that aspect and infection scare too is still there to consider

Everything is hard now the prices of items in the market has gone up.....there is inflation in our country.....transportation has gone up also due to high price of fuel....every thing is hard now.

My problem and concern is just how to make good money from my business that has encountered setback since lockdown because no good sales again people are more concern about what to eat now and stay alive than spending money on secondary things.

It is those that have eaten that would remember to come and be sewing clothes. Since the start of this coronavirus, things have really changed. The number of customers we used to get have reduced a lot. All what people care about now is how to feed their family. Many people don't care about making any clothes at this period. What now makes things worst is the high costs of buying things. Everything is too costly now

Everything is okay with me, I am not really concerned about coronavirus because it is not affecting me in anyway. Only what I noticed is that market is not moving like before again, we are only making more sales at the end of the month when people just collected their salaries.

Business is not moving because there is no money and no customers.....we are just managing because since the pandemic there is no money in town again....so my business is not moving

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

What I can say is that during the pandemic there was hungry and I was afraid of the virus so I have to stay safe with my family not to contact the virus

My primary concern during the pandemic was that business was not moving due to the lock down, so no income was coming in and also there was hungry too, we are unable to go for our day-to-day activities so it really affected my home. So income was the major problem because money was not coming in

My concern during the pandemic was to stay safe with my family not to contact the virus because it has no cure and also doing that time things were very expensive due to the lock down money was not flowing so it really affected us

My concern during the pandemic was to stay safe for me and my family not to contact the virus and also there was hungry during that pandemic and also my business was affected badly due to no income during the pandemic, my capital was tempered with so it really affected my business and also life was a little bit difficult during that down even after the lockdown that children went back to school to pay their school fees was a little bit hard due to no money on ground so the economy was affected badly

My concern is that corona virus makes everything go down. People are not buying goods like before because there is no money. The chicken we are to sell for #5000, people will price it down to #3000 and feeding of chicken is costly now. There is no sales, even at this easter period, it is unlike before.

We are hearing about corona virus but we thank God it does not reach our side, non of my family is affected. But those who are affected, I wish them a quick recovery because corona is a serious disease.

Corona virus is like going now, may God not let it return again. Because it has effect on people's work. When it started, there was no movement and people would have to eat, so people would have to spend any money with them whether their own or not to feed themselves.

Corona virus affected our business when it started. For about a month we were not allowed to go to shop so we could not work then, but now that there is nothing like that again, everything is now okay.

What carona virus has caused are many. It has affect our economy because everything is costly. The goods we are buying is too costly. For instance, a type of paper that is used in printing that was sold for #9000 before corona started is now sold for #30000.

The covid-19 affected my business so much that our employees are not paid salaries. Of recent, we just gave them what we got because since covid-19,no income in my business and they understand with us. There are not much customers like before because they complain that there's no income like before to buy goods.

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

My concern is how this corona virus will go quickly because it affect our work due to high price of goods. I do sell eggs and the price is now like double of what we used to buy before corona started. So the quantity we are buying now can buy double of what we used to buy before. So it requires that one get more money to be able to buy more quantity.

It was and still a time of grieve for me because i did not only suffer hardship with business but also lost my husband that particular period so it is still very fresh in my head.

Since i was born i have never had anything like this situation, after last year i thought everything is over but this year is worser than last year,i am living by the grace of God. Food is hard because after going to the market and buy food stuff you will think that someone stole your money because everything is expensive, i just bought 2 fish for one thousand five hundred naira, i don't know how to cope but i give God the glory.

Am very concerned about the covid-19 because it has affected my business very much. It has affected it in a way that everything (goods) is expensive now and because of the kind of business i do, the price of goods is rising each day in the market and it makes it hard to sell your products as it's not easy to explain to a customer why the prices keep changing. Due to covid-19, the turnover of my business is not much.

The covid-19 really affected my business as it collapsed and I don't have a business again. As a civil servant, they didn't pay us our salary when our Governor resume his office. So, there was no money to buy anything (goods) for my business. My salary is #50,000 but was only paid #10,000 because of covid-19 which wasn't enough for anything.

Normally i deal with drinks wholesale, i April like this drinks are suppose to be available but they are scarce now like the coca- cola product , it has reduced my income

To be sincere with you, I am not concern with coronavirus. I cannot relate my business and children school with coronavirus because there are other things responsible for them..

My primary concern is the upward increase in the price of goods, a lot of people lost their jobs, even my family members lost their jobs because their companies couldn't afford to pay them anymore. Things(goods) are ridiculously high and there's no money as business has still not recovered from last year's lockdown. Also, as am running my business, I know that with a certain amount of money, I can buy some goods and make my profit. But that's not the case anymore because now, you're to look for a large sum of money for you to get something(goods) reasonable and sell.

I always use my face mask and hand sanitizer because I don't want to get coronavirus.....the way the virus is killing people is enough for us to take care of our health.....for me right now my concern is my health.

Food items are very costly now and it was coronavirus that resulted to high price of everything.

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

My primary concern was the children not to contact the virus and also educational aspect, and also during the pandemic things are expensive and to do our day-to-day activities was affected due to no movement and also money was not flowing

Things are very hard now....because the economy is unstable.....we are in recession now.....prices of goods and services are on the high side.....my business is not moving as well.....the economy has gone really bad.

The covid-19 has affected me negatively as people are complaining to me to that there's no money to buy anything (goods) and the rate at which things(goods) are expensive in the market, it worries me. The government should do something about it because things(goods) are getting more and more expensive each day. Business is improving small as customers are now coming about but they don't buy as much goods as they did before. We're making sales but the sales is not as much as it used to be.

It was the lockdown that put fear in peoples' mind and empower COVID-19 last year. Now, there is no lockdown and COVID-19 is powerless. I am not concerned in any ways.

My concern is this life problems hunger and poverty everywhere my husband and I don't earn much now because of corona very low customers

Honestly my primary concern during the pandemic was to stay safe with me and my family not to contact the virus because the virus has no cure we have to follow the rules and regulation of the NCDC by washing our hands with soap and water and also with the used of nose mask

Covid-19 has affected my business badly because even as things are getting better now, the road was blocked and our customers couldn't come to buy yam from us due to covid-19. What is worrying me the most is that even as there is no money and my business is just getting better now, the price of goods is getting higher everyday. I pray that this year will be a better year than last year.

All what I can say is that during the pandemic things were a little bit difficult due to no income and everywhere was shut down so it really affected our way of life due to not going to work and also income is not coming in so it affect the economy situation negatively

The covid-19 has reduced compared to last year. It is not like how it was when it came newly and it put fear in a lot of people's mind but now, everyone is going on with their own business, don't care if there is covid-19 or not, especially in Oyo State here, as people don't observe the rules of covid-19 anymore.

My concern during the pandemic was that business was not moving so it really affected us and we are unable to go for our day-to-day activities and also there was hungry during that time due to no income

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

My concern is how we are not allowed to do things we used to do before I'm a student I didn't go to school for over 6 months now we are back i have wasted time and we have to observe social distancing even at school like this has really affected me

What concerns me is inflation in price of everything food, petrol clothes everything and people don't even have the money so everyone is suffering one way or the other but the economy of this country is really bad

My concern was that there was no movement and business was not moving unable to go out for occasion, so it really affected my business during the pandemic and things were very expensive during the lockdown

My primary concern during the pandemic was that business was not moving from March to October is not easy because every where was tight due to the lock down so it really affected our businesses and also to feed ourself during that time it's a little bit difficult due to no income and also the economy was down due to the virus because it affected every businesses

My concern is how corona stopped us from going to the market not going to the market has affected our financial situation it has affected the economy of the country. Now before things get back to normal it will take time and hard work

My concern is how people are spreading rumors about corona there's so much confusion in my community people still don't believe the virus is real. I want to be vaccinated but the confusion is too much I don't want to be infected and I don't want to be harmed with the vaccine

My concern is how corona has changed the world every thing in this world has changed we couldn't go out for a long time even to go out to farm was a problem to I didn't get enough farm produce during that time but now we can move around carry passengers and sell the little farm produce that we got from the farm

My concern is how corona has affected my business it has made me experience so much loss in the past year no customers and capital is low too the business just starting to get better customers are now coming back but it's still not like before COVID

The impact of COVID 19 is great, during the lockdown we were not allowed to go out and it was during rainy season, so I could not get to go to my farm.....I couldn't buy chemicals for my farm, coupled with the climatic change.....my crops in the farm did not produce much yield.....So I didn't have much yield which means my income was affected during that time and even now I have not recovered because my income is down, people don't buy food stuffs that much.....and you now know that my income is down I cannot eat good food, do my business the way I want and so on.....the pandemic has great impact on my income.

There is no food for people to eat because there's no money, everything just bad for this country now.

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

It affect my business and my children school because now final year student are suppose to have gone for their service but they are even yet to graduate, and that is very bad everything is not going fine.

It affected where i am working before, they have closed down the place no work no pay, i am working as a sales girl for someone and the pay is too small

Coronavirus is not my concern. My concern is the loan. I need the loan.

I do whatever I want to do now, freely, without any concern for coronavirus.

I don't have any concern related to coronavirus because I don't believe it exist; and if it does I pray it will not get to any of us.

I dont have capital again, business is down because I cannot buy goods the way I usually buy

I don't have any concern for coronavirus now, since there is vaccine for preventing it.

There is no money, so the business is down and things are just moving slowly because not many people are even buying

Every business is moving well, there is nothing like coronavirus. I am not concerned because I don't know how true it is.

The covid-19 is affecting my business because the market is not like before and there is no money again. My Main issue is that I need money to invest in my business because my business has already gone down. It has gone down because what I have (made) from my business, is what we are using to buy food to eat and we've even finished the money for the business. So I need money to grow the business again.

What worries me about covid-19 is concerning health. If there is no life, there is no wealth. If any of my family member is infected, I will not be happy. Even if there is no money to treat the person, even if its someone that you know got infected, you wont be happy because the person is a human being like me and I heard that its a very deadly disease. So, I don't want anyone close to me to be infected at all, thats the fact.

There is no money, even money to buy goods I dont have and the high price of things in the market has even made it harder

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

It affected me in many ways because of the incident (covid-19) my business is not moving again as its not doing better than before the covid-19, now we are just managing the business with the little sale we make everyday. The problem is that the customer are not coming again as they say that they don't have money again due to covid-19. Before covid-19, if i bought like fish of ₦100,000 i will make a gain of ₦20,000/₦30,000 but since covid-19 started, the price of everything (goods) has increased. Like we buy fish in basin which cost cost ₦30,000 but it cost ₦45,000 now and with an increase of ₦15,000 and we are still selling at the same rate as before covid-19. Fish that we are selling ₦2,500 before, we are still selling it at the same price now because if we add money, customers will say there's no money and they will not buy. So due to covid-19, if we buy fish of ₦100,000 we make a profit of just ₦10,000 and sometimes we even loose money but since its my line of trade and to maintain the customers, i don't have a choice but to manage the sales like that, whether i make a gain or not.

Everything is costly and it is making things hard, cutomers are also complaining about the same issue

My main concern is that the price of everything (goods) has been high like transportation fare and the price of goods especially food has increased very much since covid-19 started. As a result of covid-19, it's been a long since I got a job to supply chairs and canopies because people hardly do events now.

There is no money, so the business is down and things are just moving slowly because not many people are even buying

There is no market, no money, nothing has really changed in fact things are even becoming harder

Before covid-19, people will have money to buy things (goods) but now people don't have money again, people will come in and buy on credit, promise to give you back your money but by tomorrow, they will only start complaining that they don't have money. So because of this, my business is not moving forward again. My main worry about the covid-19 now is the financial aspect of it, nothing again, thats the only problem people are having, its the same problem all over the world.

My concern is that we don’t have money now everything has changed drastically increase in price in everything my capital is low i do get customers but the capital is low since the capital is low i don’t stock up much. Now I collect goods on credit sell and then pay them back

My concern is my kids education they didn’t go to school for a long time they have forgotten most of the things that they have learnt now they are back at school but things are not going like before they are rushing them to do things

My business is down because there is no money and there is a decrease in customers patronag, also sales on credit has affected my ability to restock my shop.

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

There is no body that will say he is not concerned about corona my own concern is my business that has stop the income from before and now is not the same before i used to get plenty customers with eid around the corner my shop used to be full with people's clothes but now people are not even bothered about clothes they just want yo eat food

The market we are selling now is not like the ones we used to sell then. Things are not going well because of this coronavirus. Prices of everything have gone up including the food I am selling. Bag of Rice increased from 18,000 Naira to 24,000 Naira, Bowl of Beans from 600 Naira to 900 Naira, like that like that. We are also not making much profits from it again. People are shouting of no money, things are getting worst everyday

There is no money now in circulation and everything is expensive in the market, there are things i want to buy but i don't have the means to because i have been unemployed since last year because of Corona lockdown.

My main concern is the that we are not selling like before and everything(goods) is costly due to covid-19. It is affecting my business because nothing(business) is moving like before. There's no food compared to before covid-19. The thing (covid-19) is disturbing me in the sense that i have a wife and children, I can't meet up with providing for them again.

The three months lockdown really affected our business because we didn't see work to do and this really reduced our income. We depends on daily income. It has also increased the prices of materials that we make used and this have affected the profits we used to make. The customer's patronage have also reduced because many of them are complaining of no money

The prices of goods have increased in the market. It is not the amount that we used to buy we are buying now. The prices are like times two. And there is no more profits on the market we are selling. It is just like we are selling not to sit at home. Business is not moving again. The government should please help us, the masses are suffering.

I am not really concerned about covid-19 because it is not having any negative effects on me or family. Though it has made things to be costly

Through out that last year, the money we had was what we used to eat, as we were not going out and couldn't make money but I am grateful I didn't contact the corona virus

We that are running private schools really experienced a lot of hardship because there was no source of income during the school lockdown, no job and no money. Even after we resumed, many teachers and students didn't resumed with us because the covid-19 really affected many homes, so many parents lost their jobs. Even we are still facing a lot of issue till now. We are not getting students like before, the funds we used to get have reduced. The problems this covid-19 caused is just too much for me

the covid spoilt my school calendar and it made us spend so many months at home doing nothing

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

It's effects on my farming business. Due to this coronavirus, I am unable to get feeds for my poultry which has been affecting the output. Also, so many of my farm produce got spoilt totally because I was unable to get chemicals, fertilizer which is due to scarcity and high costs of buying them. My farm was also breached by cow herders during the 3 months lockdown because i could not go to farm

i don't have any primary concern relating to the covid-19

Coronavirus have really affected everything. Though we are coming out of it gradually. I had to abandoned my fishery business because of the increased in price of feeds which was due to the effects of covid-19 on the economy. Prices of most of the things that we make used of have gone up a lot. And there is also no money to continue doing the business because no income coming in.

well. the covid-19 affected a lot of us in the country, it affected my source of income most especiially but i,m happy i did not contact the virus

My business is moving slow now, i am not making sales like i use to because i am unable to go to the market during the lockdown and I spent most of my money feeding my family

I don’t have any primary concern, I’m not affected by the corona virus, i am grateful to God that it didn’t get to my side

I thank God that the covid now has a vaccine, and we are getting back to the way it was. Throughout that last year that we were on lockdown, surviving was very hard for me

I still don’t get jobs like i use to, during the lockdown and the covid-19 period we were not able to go to work, I didn’t have money as I spent all my money on family expenses

The covid-19 has drawn everything (business) backward from how it was before. It has really affected me seriously in my business, if you see my shop, there are very few goods inside. The covid-19 has really drawn my business back that I don't have the money to maintain the shop, talkless of employing a sales girl. During the time that covid-19 started and everywhere was on lockdown. So the price of everything (goods) just rose suddenly that someone cannot afford the price to buy food to feed your family. My main concern is that one of my Son is supposed to write WAEC or NECO. I begged him to hold on , that if God want him to write it, God will make a way known to us but if God says until the next set, he should just be patient. As am talking to you, I hate borrowing, I like to cut my coat according to my size. As am talking to you, the boy didn't register for WAEC or NECO because i didn't have money.

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

I am a businessman, I've done many businesses, if I don't do one, I will do another. Like today, I took out my tricycle (keke rider) which am a registered member of Tricycle operator of Nigeria, I am a registered member of Okada union, a professional accountant, which ever that comes , its what I do. The covid-19 has paralyzed everything (business) in the private sector. If you hear from our governor, he says we are not affected but we in the private sector are affected. Due to covid-19, we've to reduce the number of passengers from 3 to 2 and increase the passenger money from ₦50 to ₦100. So its working to our benefit now because we increased the transportation fair. So our capital has risen from 30% to 45% but we're not at 50% yet. We're approaching Ramadam naow, we're expecting the range to be 50%.

My primary concern is the difficulties as a result of the covid-19, things (business) are hard now compared to before the covid-19. It has made some changes in my everyday life but Alhamdela(Praise to God) we're moving on. These changes include not having money as there are no customers and am thinking of closing the business down as its becoming hard to pay salaries.

My concern is just the way it is doing people, spreading and killing. Am sad about it and one should just try and prevent it.

My concern is that things that are supposed to be moving forward are drawing back. Like my business now, all the assistance am expecting towards my business was blocked because of corona virus. Those that wanted to assist were also affected. So business is not doing well.

Am worried about the covid-19 because I market(sell) my goods for over ₦1 million plus but since covid-19 came, my capital has been going down, down. And as a marketer with over 50 people(employees) under me before covid-19 and my capital is too low and I dont have sufficient money to buy goods. So, I need help from the government in my business. In our agriculture business, we train our chicken for 3 to 4 months, then we take them to the market to sell them, then pay my workers from time to time from it but since covid-19 happened, I had to stop some of them from working, that when my capital raises again, I will call them back because my capital has dropped.

You see, corona virus has affected a lot of things and our economy is really affected.

My concern is that all the work we are doing since it started goes down. Those that we supplied goods to were also complaining that there is no sales. Business is not doing well as everything is costly.

My concern is that goods are very costly and there is no much money for business again. My shop used to be full with goods but now, it is scanty because there is no money.

You see, since it started till now, it has spoilt our business and we don't have money to work again because we spent much from our business money of food. Because we were not allowed to go out and work and there was no income, so we have to eat.

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

My own concern it that during the time of lockdown, there was no movement and things were not okay then. We were at home without working, it was only the money were using to work that we used to feed ourselves. So after then, there was no enough money to work and am just struggling.

During the pandemic my major problem was food because everywhere was locked down due to the coronavirus and it came on expectedly,no food at home no money at home so it really affected us during that time to access our daily food is a little bit hard so my problem during the time was food

my primary concern during the pandemic was that business was not moving and people that used to supply me firewood were unable to go to the forest so during that pandemic we were all at home unable to do business and money was not coming in so it really affected my income

Covid-19 affected my business as the price of birds food has gone up now due to the covid-19 and I can't do the business like I used to do it again because I don't have money to buy there food like before covid-19. Even as I am doing the business, I don't recover the money that I spend to raise the chicken because of the low price I get when people come to buy. Customers are always crying(complaining) that there is no money.

My concern during the pandemic was that business was not moving due to the lock down so it affect the economy and also things were expensive so during the lockdown it really affected us due to no income also we have to do touch our capital just to eat during the lockdown so our capital was tempered with

My concern during the pandemic was that there was no money, money was not flowing so it really affected our income and the economy as a whole, all our men are at home were unable to go out for their daily business and to cater for their family so it was a little bit difficult during that time

My concern during the lockdown was that we are not used to be sitting down in one place so it really affected us and also business was not moving so it really affected our income due to we are all at home unable to go to market and things were very expensive so that was my concern

What I have to say is that during the pandemic there was restriction of no movement and also we were unable to do our day-to-day activities because we were all at home doing nothing and money was not coming in so it really affected us in the aspect of income and during that time things were a little bit difficult in the aspect of food and money so it affected the economy generally not one man business

Nothing to say much just that during the pandemic business was not moving fine and money was not circulating so with that it really affects the economy in the aspect of no money and there was hungry due to we are not going out on daily basis for some weeks so it really affected our day-to-day activities especially in food aspects to cater for the children is not easy so is really affected me as a person

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

During the pandemic we are unable to go for our daily activity really affect us and we are locked down for some months so it really affected my income and also feeding due to no movement and also during that time things were very expensiveso it really affected our income and also we are all afraid because of the virus has no cure so we have to stay safe and follow the precaution of the government

my main concern during the pandemic was that we're all at home doing nothing and business was not moving so it really affect our activities especially on income and food and also her husband were also at home not going to work due to the restriction of movement so it really affected our income

Everything is expensive, last year i invested the little money i saved during my youth service on livestock farming but i sold them at a cheaper rate because some fell sick and i was also scared of cattle rustling, right now i am just confused i don't know how to start and but i know that i want to farm because i have a passion for agriculture but i don't have the money to invest, right now i am just managing a teaching job in a private school and as a graduate they pay me six thousand naira, i have just secured an admission for my masters degree but no money and there's no sponsorship.

Nothing like coronavirus where I am, nobody is even talking about it

I am not worried about coronavirus because it is not affecting my business again, there is no lockdown anymore

There's no money in circulation due to the bad economic situation in the country and that has affected my sales, it has dropped a lot.

Things are much better than last year, so the coronavirus is not a concern anymore

Business is moving, things are improving gradually, no coronavirus

Corona has affected my husband's business, is not moving even right now my mother inlaw is lying in the hospital and we don't have the money for her burial.

I do what I want to do everyday, without getting worried about coronavirus.

I am not concerned because the way it came that is how it will return to wherever it came from. We are safe.

My daily sales has decreased because there is no money in circulation and it's due to the bad economic conditions in the country.

No, this year I don't have any concern with coronavirus.

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

Things are entirely different this time around because we are battling with many things like kipnapping and bandits in the face of coronavirus. It is God that has been sustaining us.

the corona virus really affected my business, efore i use to sell 3-4 cows daily but now i no longer meet that i had 300,00o0 naira as my capital then now i have less than N20,000 and i have to find someone that will buy cow all because i don' have money again

Things have changed because of Corona and everything is expensive customers patronage has dropped and some of them buy on credit.

Everything is expensive as a result of the bad economy and that has also affected me negatively because i lost my source of income because, i didn't have the money to restock my shop.

This year is very different. After the lockdown, things have improved a little- work has started very well.

Coronavirus is not my problem everything is moving well for me.

The way my business is going is giving me alot of concern.....no customers and things are too costly.

For now COVID-19 doesn't matter much. What matter is leaving for the truth and stand by it. Our politicians have manipulated us, making wealth for themselves.

All what I can say is that during the pandemic there was no movement I was unable to go out due to the restriction of no movement so we were all at home doing nothing business was not moving except those that sell close to the house that will go early in the morning and sell what they want to sell and rush back home so it really affected our income and also unable to feed our family

Everything has changed, there is no money, business is not improving because the economy is bad....there is hardship and people are suffering.....every items are very costly making the business to slow down.

During the pandemic it was a disaster because we were all at home doing nothing and money was not flowing in the aspect of income and also things were very expensive, so to me my business was down because I have to use my capital to feed my family and I have to even beg from my relative all this little things that I lack at home I have to beg from them so during that pandemic it was hell for me in aspect of income and food

Apart from the fact that most of my customers traveled back to their home town i was not I didn’t really have any primary concern relating to the covid 29

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

The pandemic really affected everyone but to me my major concern during that pandemic was hungry because we are not going for our daily business is so money was not coming in so it really affected our day-to-day consumption during the lockdown

Things are better now, no coronavirus in my area

My concern is my business i used to have a very big business I don't have essential capital now for business i have kids in school now business is not going on well business activities is not going on no market and the goods is expensive i have applied for the loan but i have never benefited

Corona has not affected me in anyway i work and earn my salary nothing is bothering me I thank God

My concerns are not related to coronavirus. I am concerned about my family living and my business.

Business is not moving.....people now buy on credit and they will refuse to pay back.....the business is in a mess....last week a customer took me to court because I demanded for my money.....he said he don't have the money so the court should judge the case and tell me how much he will be paying me....the whole situation has made our business to crush, my capital has gone down.....I pray that God see us through this hard time.

My concern is how everything is down poverty is too much and my business is not running on well I'm just doing the business so me and my family can eat but we there is no profit at all and the now people don't even bring their things to repair

i don't have primary concern relating to the coronavirus as i still continue my daily condition

Because of Corona virus i lost my business because the government to imposed a ban on commercial motorcycle business due to the restriction of movement and because i had no other source of income i sold the motorcycle at a give away price just to feed my family.

My concern is how my business is not moving on well we lack customers we don't move around freely like before and the commodity is expensive if you put lot of money to buy goods I will get small things

the lockdown really affected my business, my animal feeds became costly and the poultry and piggery quantity i had became very small

Business is not moving because there are no customers now, people hardly sew clothes because there is no money, since this COVID 19 business has slow down

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

My concern is we don’t have food no money i do have a business but my business is not flourishing like before no customers where i do my business in kaduna is undergoing reconstruction so iy has disrupt my business activities people can’t come to the shop

the covid affected my business, before the materials i use in making the caps i sell are very cheap but since the covi-19 started the price is became very high and people can not afford to buy from me again

I have no business with coronavirus. So it has nothing to do with me.

Right now, there's no market since last year when the covid came out till now that it has gone down there's still not enough money to buy goods

It affected economic activities generally but I am adapting to it. It's not affecting my farming though

Corona has affected my financial situation i have to be concerned my financial situation is worse because I don’t have enough capital we only do the business trying to survive to eat but the outcome is very low

The virus affected my business, though has a student i could not continue the business because i did not have much funds

My concern is to get capital i need help to boost my capital I’m a farmer i don’t have money to farm and do business i have no money for it fertilizer is too expensive

It affects my husband's business and my business too. It is not everytime you see customers patronizing you like before. Also the price of things has gone up so there is no much profit in business

I don't have a job anymore because of the Corona Virus. I spent all my money and what I was selling during the Lockdown. I have been trying to get money to start again but no one to borrow from.

I am worried about my business, they don't allow goods to be imported into the country, this is making things to be expensive. Also I spent all my savings during the Lockdown and that affected my business a lot.

It's just affecting business because people are saying there is no money. My customers are not doing expensive hairstyle like before.

It is affecting my business so badly. I am a Carpenter but there is no work, everyone is complaining of no money, even the things I produced like chairs and cabinets, I have not sell 1 in two months.

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

Corona Virus has affected every part of the economy. Many people already consumed their savings during the lockdown so this is now affecting the economy. Also the social distancing has affected the cost of transportation, the drivers doubled the fare because they can't carry full passengers like before. Things are too expensive especially food.

It is affecting business because there is no sales like before. Sometimes I don't sell anything in a whole day. Some of our customers lost their job to Covid, some relocated to the village because of Covid-19 so all these things are affecting business.

I have no concern for the virus, because it what you believe that will come on you (manifest). I don't believe coronavirus exist.

Business is not like before, everyone is complaining of no money. People no longer buy provisions like before. The Covid-19 Lockdown really affected people's businesses

Coronavirus is still much around as they say but people are suffering. People are finding it difficult to eat full meal twice a day because of the increase in price of everything. Transport fare is now four time as it was before corona came.

My main concern is that i am financially down, the way things (business) are going, not only that there's no money but things (business) are going bad as the price of things (goods) are going high every day and there's no money now. People(customers) are complaining that they have not seen food to eat, how can they be worried about buying clothes, so we are managing with the small amount of clothes people buy. There's no finance again because when you have money, you can update your business with new goods or expand your business, there will be money to eat well.

Am a teacher, from March last year, they closed our school down due to covid-19 and up till now, it has still affected me seriously because they(school owner) did not pay us anything(money) and even when we resumed, they didn't pay us for those months. In kano here, they(people) don't believe in there's covid-19 here. They say that covid-19 is for the rich people, so they go around with out face mask. What I am afraid of more is the vaccine, that they are trying to impose it on people and i dont want to take it.

The corona virus affected my stock, ones we have before is not moving the way it used to move and there’s no money for customers to buy we only had to spend your savings

They are not taking the Corona Virus seriously in Rivers State. They are not adhering to the safety guidelines so I am worried for myself and my family's health.

The coronavirus really affected me so badly, people kept complaining that there’s no money my business is already down because i was surviving on the market moni loan i collectrd

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

There is scarcity of money because of Covid-19. My customers are just complaining of no money and fertilizers are very expensive.

Even when we went through this lockdown issue last year, as a farmer, we have to go to the farm but we were under lockdown and couldn't go anywhere. Due to the lockdown, some of our crops got spoilt because of the restriction on traveling. So something (food) that we used to harvest in bags, last year it was nothing to write home about. In fact, the money we spent in putting into the farm like the tractor that we hired and all was wasted .The money we got from our farm was not even up to half of what we paid to hire the tractor. So you can see that the covid-19 really affected us. But in this month, my main concern is that if one can have access to some of this thing's (funds) like we are preparing for this year farming and the finance is low because we didn't get anything (money) from last year. So, we wish we could get something (money) that will help us just to cover up most of those places that we are lacking like the finance is so worrisome this year because we are planning but there's nothing (funds) to execute those plans. Where we farm and where we stay is very far, so we are hoping that there will be no restriction this year on movement because it will affect my farming.

The customer's patronage have dropped since the three months lockdown. We are just trying to get back on our feet but still things are the same because of how Nigeria is. There is no money, customers are not coming to buy goods like they used to, things are costly and even we are no more making good profits. Things are so bad even to get food to eat is hard

The market is just there as things are now costly so may paeople are just managing to survive

The business is just going up and down, when there is no money people will not be a lot and it has affected so may things

I am worried about how it is affecting transportation. We can't travel to bring goods to town because of the high cost of transportation. The transportation cost is high because of the social distancing. The buses reduced the number of passengers but increases. This have a great effect on business because things became very much expensive

Most of the things that we supposed to sell were given out for free and we couldn't do most of the things that we supposed to do. We had to shut down our poultry due to low sales and lack of funds which is caused by the impacts of this covid-19 on everything especially businesses. It really affected our income and expenses

The coronavirus really affected the prices of farm produce. It really reduced the profits we used to make from it. Also, due to this coronavirus,, we lost lots of our customers because they stopped coming to buy because of the covid-19 outbreak

There's no more work like before the covid-19, it is really affecting my business. Before covid-19, I used to get work but now, i get work once in a month or once in two months. There's no work now due to covid-19 and no money to support the business. There are no customers coming up any more because when they come and ask for something (goods), they will not get it in your shop, so next time, they will not come again.

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

There is nothing that coronavirus didn't affects, almost everything. Prices of goods and services have increases than normal, the profits we makes have reduced than what it's supposed to be. Customers have stopped patronizing like usual, people are complaining of no money which is true. Things are not just okay, everything is upside down

Coronavirus has increased the price of everything. It has increased schools fees, the price of food we buy is very high.

It was coronavirus that makes me to go down. It finished me, Affected everything related to my business. Prices of things have gone up, business have not been moving fine. To take care of myself and family was so hard. Though in recent weeks, it is like things have started picking up little by little.

Am very worried about the covid-19, we need something that will protect everybody from the disease. I have heard that there's a vaccine that people are taking it but i have not taken it yet. Since it started, everything (business) is not going normal, business is slow, there's no money in the business again. But now, things (business) is a little bit fair compared to last year by this time but not very okay because we are still managing as business is still recovering due to covid-19.

There is no sales, we have been selling our goods on credits to customers. And many of these customers have not paid back the money for the goods they collected on credits. Also, the profits we now makes have really reduced while prices of goods we are selling have increased

The problem is that there is no money and business is not doing well. There is no sales like before and the little we are selling, there is no much profit there.

Covid-19 has made my financial base to be low as I don't have a business again. As there's no money, it has made my consumption of food to be on the low side because I am not working. It has made my fiends to run away from me because I don't have money. And it has made me to suffer more than what I should suffer, just to survive as I don't have a business to make money. My financial level is very very low, it was not at this level before covid-19. Due to the high cost of materials and shop rent, it made me to close down the business but I plan to still go back to it because I learnt the trade and have passion for it. I will gather more money to reopen it again.

We have not been eating much like that because we have not been paid for a while now due to the fact that I am a private school teacher. Coronavirus have really affected so many things in the country especially costs of buying things like food stuffs. Salaries not been paid, people losing their jobs and businesses crumbling

Can you imagine a situation where everything came to a stand still that was my experience this few months of coronavirus, the story has not been easy to bear with rapid infection rate too. No business is moving on well and we can not sell like we use to sell before.

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

During the period of lockdown I could not transport my farm products to other States because of restrictions of movement, even now I find it difficult to transport my products.....right now i am looking for vehicle to transport the yams I harvested to Enugu State but the cost of transportation is very high.....so my business is suffering.....I cannot do business the way I do business before COVID 19....is affecting me seriously.....because my capital is going down and income is not coming as its suppose to come.

Last year, we escaped death, even this year, the same thing as we're still alive because of God's mercy on us. Generally, covid-19 affected most Nigerian businesses because there's low sales of goods, no money, you can't buy what you buy before because the price increases everyday, something's(goods) that we buy before that are imported, we don't see them again in the market because they closed the border.

all the food items i use for my akarq has added money, all the prices really went up so it made my business spoil

the problem is that there were no customers people were scared of coming out and they were not buying from me especially those that i use to resell to

Some of my chickens dead as a result of no feed and medicine for them due to the fact that I couldn't buy their feeds because they are too costly now.....the feeds has doubled its price and I don't have money to maintain the farm so the chickens are not growing well and there is low patronage I don't sell chickens as before COVID 19 where I sell and make alot of profits.....people don't buy chickens again they complain of no money.....so every thing has been affected by COVID 19.

Coronavirus really affected my job a lot, to the extent that there is nothing coming in. There is no work because most of our customers are not bringing jobs to us again. The prices of materials we used have also increased like three times of what we used to buy them

Coronavirus is not something i like to talk about becauae the memories are not plesants at all ranging from infection, death toll and death of comercial businesses too, even workers are not speared because salaries are not being paid too.

Since lockdown my business has been bad, everything is expensive and sales has dropped, sometimes i lose my goods because i sale perishable items and if i don't sale on time they decay.

Some of my Rabbits died as a result of this covid-19 because I couldn't take care of them during the three months lockdown. We couldn't get them feeds during this lockdown because the feeds was so scarce and costly. This thing that happened really affected me. Even up till now, I have not recovered from the loss.

My petty business has been going down and down everyday and nolonger like what it used to be since we came out of this lockdown by the coronavirus which ravaged us as a people and all i do is pray to get money to rebuilt again.

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

Since my children are back to school i don't have any problem with Corona and also because there is no restriction of movement.

My business almost became stagnant from the lockdown week and has still not picked up well, as a farmer there are tbkngs i need to use my money for but to even sell our stuffs is a problem.

Corona crashed my business because i had to use my business capital to feed my family and some customers who bought things from me on credit refused to pay.

Am very worried about the covid-19 because there's no market anymore, no money to move the business and everything (business) is crumbling because there's no money to maintain it due to covid-19. We need financial help to boost our business, especially now that our business is no longer moving the way its suppose to be because of economics crunch So, we're just managing the business any way we can with the little we make from sales. Compared to last year, the business is improving, it just need enhancing, we need money to boost it(business). So,we can go back to our standard of doing business like before covid-19. Due to lack of a desired product that a customer want, instead of your business moving forward, its moving backward because there's no money to boost your business like buying new goods.

Coronavirus is not the very problem we have but the hardship that coronavirus has brought upon us which makes everything very expensive and during the lockdown,things became very bad and high prices of goods including food stuffs. so making normal sales is now very difficult sales dropped heavily.

Most of the crops planted got spoilt because I couldn't go out to attend to them during the lockdown and this is still having a negative effects on my farming business because I lost lot of money that I invested in those crops plantations. My pumping machine also got damaged during this period. I also sold my chicken cheaply because I needed money and the customers were not prizing them well because they are complaining of no money due to the effects of covid-19 on their businesses. This coronavirus is really affecting businesses a lot

I have my concerns too because you can imagine a situation where i can not pay for shop rent and i have to pack my things home and now do my work from the house, it is painful what havoc this coronavirus has caused and it is not getting any better at all things are getting more expensive everyday evwn food stuff.

The major concern is how to go back to business because business has slow down.....my business is not moving, everything is very expensive...we are just trying to get back to business

Customers have reduced, people are not sewing clothes like before again, sewing material is now more expensive what it used to be

Things are much better, unlike last year when most schools were closed and there was no way we could work but now, schools have reopen

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

Because the business has slow down.....there are no customers, every body are mindful of how they spent their money because we don't know what will happen tomorrow.....so my business is not moving the way to want.

It is when people have eaten that they will remember to come and sew clothes. People don't bother about clothes now, all they cared about is what they and their families will eat. Things have changed to what we never had in mind, that is, things will be bad like this in this country. No customers, no money, no job, all we see is suffering.

We are scare of the virus because is dangerous, so we take the necessary steps to prevent ourselves from getting the virus.....wearing of face mask and regularly washing of hands.....I think is good for us to look after our health first before any other thing....and that is what I am doing taking care of my health inorder not to get coronavirus

my concern during the pandemic was that we were unable to go to work and also money was not flowing so it really affected the economy during the lockdown and and there was angry because we were unable to get our daily income so it really affected my home due to I can't provide my day -to -day expenses at home so it really affected my home during the lockdown also in the aspect of food

Coronavirus does not allowed us to sell. Market is not like before again, people are not patronizing us, maybe unless if I add things people eat to what am selling, maybe I will get more customers because I can see that it is those that are selling foods and provisions that are still making little sales compared to us that we are not making any sales at all. The high costs of goods is also another problem that is affecting us because that have reduced the profits we are making

Corona virus affect our work a lot. It doesn't make customers patronize us like before because the price of materials for our work is very costly. So there is no income like before as there is no patronage like before.

Work is going smoothly because there is no much money to do the business. We spent all we had during the lockdown and it affect our business. Because there is no money our children could not go to school, they are at home now. And there is no money to stock more goods.

During the pandemic my major concern was hungry and there was no money due to the lock down so we were unable to go for our day-to-day activities and also to cater for my family was a little bit difficult, my problem then was how to get rice and maize for my family and nothing more

My primary concern during the pandemic was money and food because during the lock down it really affected us, because we are unable to go out to look for our daily bread and also there was no money circulating during that time. So it affected us in the aspect of income

It has spoilt many business because there is no money to work. Everything died down when corona virus started and there were no activities then, and till now, business have not pick up.

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

Honestly during the pandemic my major problem was food and water because in my area their was scarcity of water and also money was not coming in so it really affect my day-to-day activities so I was unable to feed my family on three square meal so it really affected me during that lockdown

My concern is that I pray that God take corona virus away from us because we are not happy about it at all, and we don't want it to infect us.

My concern during the pandemic was that everything was expensive and life is a little bit difficult due to the restriction of no movement so it really affected our business and also the economy generally, since that lockdown things and not be normal because everything in the market was increase twice the price and also money was not flowing because when you buy and you sell out money will circulate but not so due to changes in price and things that are expensive so it really affected our economy

We should be begging God to end corona virus. As we are now, we are suffering because things are not going smoothly. We are struggling but there is no money. Feeding is not easy, to pay children school fees is also a problem.

It disturbed so many things. We could not go out to work during the lockdown, so there was no income then. Also, many people lost their jobs.

My primary concern during the pandemic was that there was no movement so it really affected everyone because everybody was scared of the virus not to contact it so we have to stay at home because to me my primary concern during that time was that vehicles that used to bring firewood for us they are unable to come to town to supply firewood so it really affected my income cuz the venues to come from the Forest to supply we that used to sell firewood in town, so it was my income that was affected because we are unable to go out

Corona virus does not make business go smoothly, the sales have reduced compare to before and there is money in circulation.

Am concerned about those who died of corona virus and I pray that God put an end to it.

My concern is that during the corona virus, my husband could not work for about three months then. It was the little money I have that we spent. The money I spent then affect my business because I did not have much money to run my business again and am yet to recover from it.

Due to the high price, it is has not been easy so nothing hs really changed or improved

Things are better now, the business is moving unlike before

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

There has really been improvement whatsover, rather things are just becoming expensive everyday and customers are also lamenting about it

Coronavirus had gone, nobody is even wearing facemask again

There is nothing like coronavirus where I am again

I am not worried about coronavirus and I am not concerned. Only that the price of food stuff is entirely expensive since last year.

The business is not moving as it use to be and certain things have increase in the market, we are trying to recover all the customers we lost during this lockdown because there is no flow of money.

All the people that bought cow from us before the lockdown did not pay us, even the lockdown some of my cows died and this affected my business so much

I was not going out often and there were unexpected expenses rising up which I could not cope with all because we were indoor but now that the covid is over every activity is back to normal

Everything is expensive and some goods are scarce because borders have been shut, i now focus my attention on my provision store but i have a challenge of decrease in my sales volume.

Business is not moving because goods are expensive and patronage has dropped, it's very hard to feed my family.

the business has been affected badly as i move from one place to another so ever so during the lockdown i could not move around but now there have been changes

the way the lockdown has affected the economy of the country and the worls is just my primary concern i hope it would get better

during that lockdown i was not able to sell anything at all and even till now it's like my business is going really down

The lockdown has reduced my business capital because i used it during the lockdown and i am yet to recover what i lost during the lockdown, there's no sales.

my finances was affected by the covid cause normally a business moves with capital and when there's no capital or money to finance it it would be going down and the covid-19 did not allow us to have circulation of money in the economy

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

My health is my concern because I need good health to go out for business, so following the COVID 19 protocols is good and getting the vaccine is also good.

During the lockdown, the covid-19 affected my cow business as i did not have patronage and people are not buying from me

During the pandemic it really affected the economy due to business was not moving and also money was not flowing in and flowing out so it really affected us then but now things have changed a little bit

I am very worried because business is now down, i spent all the money i had during lockdown on feeding but i managed to reinvest after the lockdown, and the challenge now is there's no sales, i sometimes sale at a lost.

I am not concerned since there is no lockdown and the coronavirus itself is not a problem to me, my family and my business.

I am not worried concerning coronavirus. For me, the only difference now and early last year when there was coronavirus is only lockdown..

The bad economy which is as a result of the lockdown has crashed my business, i had to shut down my business because i don't have anything to sale again and i don't have the money to reinvest.

Because of the social distancing we cannot do business as usual.....everything is now hard and there is hardship every where....COVID 19 is a global pandemic and it has affected every one.....I don't have customers as usual because people don't want to expose themselves to the virus.

Honestly during the pandemic we are all at home doing nothing and it really affected us in the aspect of income with that there was hungry due to no money and also our husbands were all at home doing nothing so it has really affected our income badly

My only concern is for business to continue in our community. There should be no restriction of movement and access to market..

The economy is bad, businesses are bad and it's all as a result of the lockdown, i had no choice during the lockdown than to use my business capital to feed my family, we are living in difficult times now in this country, my cosmetics business crashed, i had to use the little money i had to open a provision store.

THE CORONA VIRUS LED TO LOCKDOWN AND THE LOCKDOWN REALLY AFFECTED ME BADLY MY CUSTOMERD WOULD COME AND TELL ME TO DESIGN FOR THEM BUT THEY WON'T COME BACK AND WHEN I CALL TO FIND OUT WHY THEY AREN'T COMING BACK THEY WOULD SAY THEY DON'T HAVE MONEY ALL BECAUSE OF THE LOCKDOWN

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

I am not concerned because there is no longer panic in the public as it was before.

the situation of economy in nigeria is critical, there's no money in the economy the population of people that are selling i what i sell is higher than the people that are buying from us so i can't sell like the way i use to sell

My problem during the pandemic was hungry how to feed my family that was my problem because we are unable to go for our day-to-day activities and money was not coming in so it affected my income which I could not provide my family there three square meals per day

The pandemic has slow down our business as a farmer the Cassava I harvested I could not sell them because market was closed down and now that the market is open again no buyers.....because people cannot transport the Cassava to other States due to this pandemic

some people don't come to buy the goods i sell because during the covid period i did not open my shop and i used the money to take care of my family and when we came back from the lockdown i did not have to sell the market again

i don't have any primary concern relating to the covid-19 because i currently have stroke, i was in coma althrough last year and i am just trying to get better

For now we don't hear Coronavirus infecting (contracting) people in Nigeria, what we hear now is COVID-19 vaccine. I am not interested in the vaccine because I don't know how true it is.

During the pandemic a lot happened due to the covid-19 so it really affected my income especially my meat got spoiled because I'm a meat seller during the lock down money was not coming in so it really affected my income during that period

I dont have any issue with Covid19 at all

There is no Covid19 again, market is moving well

Things are better now compared to last year when it was still really tough and we could not do business

Covid-19 has affected me in so many ways because I lost my jobs due to it. I was a bank staff(Access Bank) because of covid-19, they laid me off as they said they were unable to pay us. So, now I dont have anything (business) to do, I am just looking for financial assistance to invest in a business that can give me money. Life has been difficult because to get money to finance things like feeding the family, transportation fare, paying school fees, paying rent etc because there's no money.

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

I have never prayed that COVID-19 should be my concern. Infact, it is not my problem.

Because of covid-19, the things(food) I have to sell is not much anymore because there's no money to buy things(goods) to sell. After covid-19 (lockdown),there was no money to buy goods to sell because we used all our money to chop(eat). Our business is coming back little by little but we need money to improve it.

With or without coronavirus I am leaving fine, since it has not stopped us from conducting our daily activities. So, I don't have any concern with it.

As a result of covid-19, there's no money to take my business higher. Business has not been moving well and sometimes, I even feel some how, I feel sad about doing my business because there are no customers anymore and I don't have goods like before the covid-19.

When there was restrictions of movement business was not moving and now that there is relief from restrictions of movement, people started buying on credit.....so my capital has gone down as a result of that.....my business is not growing at all.....people alway buy on credit and they will not want to pay back....that is why my business is not growing.

There is still corona virus but it does not have any effect on my business and means of living. For this, I don't have any concern with it.

COVID 19 stopped alot of things, we had big problem in buying our goods and there is no money.....and all the goods in the market has increased in price and we don't have money to buy goods....there is high price of goods here and there so we cannot effectively do our business.

It affected me seriously, for now, am at home, am not doing anything. Last year, during schools first session, I was selling school sandals but i used all the money i had to feed myself and my children during the covid-19 (lockdown). I think of committing suicide because my children will be crying that i should give them food but i no fit give them food. Will you sit and look as hunger is samaing (beating) your children, its not good. Its not a good feeling when hunger beat your children, its not good and there's nothing you can do. Tell the federal government to give us money, we dont have money and hunger is killing us.

My main concern is money, my shop rent has expired, my house rent has expired, my children school fees is still there (has not been paid). And my business is not like before the covid-19 as things (sales) is dull as there is no market (business) for now. If you ask customers why they don't patronize your business again, they will say there is no money.

Covid-19 has adversely affected the cost of everything (goods) in the country. The price of things (goods) keeps increasing each day and it has not reduced since the covid-19 lockdown. Our landlord has been asking for his rent money but there's no money because i used all my money to pay for my childrens school fees.

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

The covid-19 affected me in many ways because the business i used to do before, it made everything (business) to be scattered. Then during the lockdown, we were finding it hard to go out and do our business because of covid-19. Even now, the covid-19 is still affecting us because we have not not recovered from the business and the money we missed last year, it has not been easy. Some of my children have stopped school because of covid-19. Okada (motor cycle) is now plentiful more than before, everywhere there are okada riders as everyone is trying to manage the covid-19 situation, to make some money.

The price of things have doubled already so a lot of things are now expensive, so not many customers are buying and also capital has gone down

My shop has been empty for a while now no money to buy goods, so nothing is coming and my children are at home, I have not been able to pay their school fees

Customers are not biying the way I would want them to buy, so it has been really hard to even run the business

The money is no longer there again and things are now costly, so I cannot even buy enough goods to sell

The business is not really moving well, the profit I usually make has gone, it is not like before again

As a transporter the whole period of stay at home called lockdown was not good for me and after that period, making up for that lost time is not easy again because as a family man i have been strughling to take care of my family and income has been very low

The pandemic has really dealt with me.....during the lockdown all my perishable goods in my shop got bad....every thing got spoiled.....up till now i have not recovered from the shock because I lost alot of money.....now i am trying to put things together so that I can recover from that COVID 19 shock....so my business is just trying to pick up.....right now my concern is my business.

I am worried about the restrictions they put on importation, people can't bring in goods and the available ones became very expensive. This in turn affects our sales because customers cannot afford these things anymore.

My concern is having money to start something that will be giving me money this period because my business has not been moving well since the lockdown giving the fact that my business is not what people will buy this period

It is affecting my business a lot. I spent my capital during the Lockdown so it became difficult to start business after the Lockdown. I have to borrow money to start again and the sales is not as good as it was before Covid.

The way the coronavirus affected me is majorly my capital in my business which has made my stock to reduce with very low sales as my business is not what people pay attention to or spend there money on instead on food which means survival for fashion.

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

My main concern is that in my business, I have money problems, so I closed down my shop and joined kabo-kabo(labourer at a construction site) but i plan to get money and re-enter my business again. Covid-19 affected my business very badly, it made my business not to be like before when I was making a profit from the business and there's no money now. Covid-19 affected my business because people don't come to buy matket(goods) from me like before and people that bought from me, didn't pay money, they bought on credit because they didn't have money which made my business to fall as there was no money coming into it.

The prices of commodities are on the high side.....before COVID 19 we use to buy small bag of rice for 7,800 naira but now is about 10,500 naira to 11,500 naira, the economy is bad that is why there is hardship everywhere....and is because of the pandemic that we are experiencing this kind of thing.

My concern is that corona has made our condition to worse we are experiencing poverty people that are working in private schools suffers the most no salary even to farm no money for fertilizer l used to work with the state government before but i was fired i have to start working at a private school

It has crippled our economy i mean this coronavirus and our businesses is down and the little money left has been spent on food

It is affecting the price of goods, things are very expensive and there is no money in circulation. I am afraid we will start seeing more beggars on the street begging for food to eat.

I'm not concerned about the virus I'm just concerned about my education i have so much been stopped it remain one year for me to graduate now I can't because of corona i stayed at home for a long time

I am not really concerned because coronavirus didn't really affect me any way. It is only my business that I can say the price we used in buying good increased a little and it is nothing

I have many concerns this corona has caused us not not to have money, inflation in price, even rent is expensive and we don't have money every thing is hard food too is expensive

My concern is that in terms of feeding i did not enjoy myself and my family because we are actually feeding from hand to mouth since the lockdown till today

I can only say it's affecting my sales. My customers are complaining of no money and things are expensive

We have to stay healthy by using our face mask and avoiding unnecessary contact with people, because I don't want to fall sick because if I fall sick i will not get money to go to the hospital....that one is another challenge on it part....so I I always follow the COVID 19 protocols in order to stay safe.

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

What concerns me is food is expensive and we are not rich we don’t have money no tangible business . I make caps i take along time before I complete a cap sometimes i dont even get to money to buy the thread to use for the sawing and it is the lockdown that caused it i

My main concern about the covid-19 is that there's no money in circulation like before and the price of goods has increased due to the covid-19. I don't need covid-19 in Nigeria, it should just disappear and we're praying to God to help us to remove it from Nigeria. As a result of covid-19, I was not paid salary for months and when we resumed, the school didn't pay us for the months that they owe us, instead they even reduced our salaries because there's no money to pay us full salaries.

Coronavirus affected me a lot. It is not good at all. All my business runs down during this covid-19 period. The money we used in doing business have increased and the profits we are getting have reduced. The price we used to buy two or three life chicken is what we used in buying one now and still, no much patronage.

What concerns me the most about corona is the problem that the country is this country we are experiencing increase in price of goods this life is expensive the economy is in a bad shape to get the food to buy is another thing poverty Everywhere

The whole situation was not easy for me and my business because i normaly travel to the north to buy rice, beans and yam then resell but from the lockdown period nothing was happening throughout that period and since that time till now it has refuse to normalise again even capital and huge hike in price. Capital almost gone now

I and my family are been careful not to contact the Corona Virus, we follow all protocols like using face mask, and social distancing. I am also worried about business because things were difficult during the Lockdown but it is getting better though things are very expensive now.

My concern is how we were forced to stay at home for a long time because of corona. People were worried at that time most especially we the business men we can’t go and import goods customers can’t come and buy from us. Now that the market is open we are trying to sell but the problem now is the transport fare we have to observe social distancing in the car so we have to pay more money for to fill in for those that are not in the car. Then the goods itself is expensive now if i add more money customers are complaining of price increase this life is hard

My primary concern is that goods are very costly now due to the covid-19. Even our children's school fees has increased and we were told to pay for covid-19 materials for our children to prevent the disease from spreading. I just pray that the covid-19 situation will just end and things(work) will go back to how it was before the pandemic..

If you are runing from infection you will kmow you are runing from infection but presently we are not only concerned about affection but about what to eat as prices of food stuff is now very high and sales has dropped and income is almost zero.

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

My health is my concern because if I am healthy I will face my business and concentrate well but without good health one cannot do business....so I always use my face mask and hand sanitizer

My concern is how corona has affected our market no capital during the lockdown days i used up my capital. Now that we are open I've started selling my market gradually and things atr going back to normal . I have even been vaccinated

My business is not back to normal since the beginning of Corona because goods are very expensive, there is no money that i can stock my shop with sales has dropped and it's due to the increase in the prices of everything.

My concern about coronavirus is how it brought everything to a halt and changed prices of goods and services you will ordinarily get at a cheap rate but everything now is very high

Corona has affected my business i have to be concerned during the lockdown every business activity that i used to do stoped because of corona even if they buy they carry on credit saying they will pay later . This is the reason I applied for the loan so as to add my capital

The issue of coronavirus is like the world wanted to crumble, to get food to eat now is hard. We are not really making any income because of this covid-19. Infact we can't meet up with our responsibilities again

Corona has really reduced my sales because there because there's no money in circulation, there's no sales and most customers are buying on credit.

We didn't get market to sell due to this coronavirus. The prices of everything have gone up and the profits we are getting have reduced. The customers are not also patronizing like they used to, they are all complaining of no money

they make it really affected us because there was no movement and business was not moving so it's really affected our income due to the lockdown and also we were all scared about the virus not to contact the virus so we have to stay safe and follow the precaution to prevent ourself from contacting the virus

Generally everybody knows that COVID 19 has affected all businesses.....there is high prices of items and commodities.....and there is no sales....business is not moving.....there is inflation so business is very bad for now.

My main source of income crashed because i couldn't sustain it due to lack of capital, i am now managing with my tailoring business but everything is expensive and there is a drop in patronage.

It really affected my business to the extent that we spent all the money for my business during the three months lockdown. Presently I am not doing anything, just sitting at home. It is money that I will used in starting my business that I am looking for now. But because of how things are in the country, no one is ready to borrow or give me money

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

The concern i have was how my clients that have promised me jobs before the pandemic xould nolonger continue due to the coronavirus issues, so it brought me to my kneels ever since then and business is not coming well again

my major problem during the pandemic was hungry there was no food due to money was not coming in so it really affect our day-to-day activities and also everybody were at home during that time just to stay safe not to contact the virus so we are unable to go for our daily market business so with that income was not coming in so it affects everybody generally not one man business

The way the economy is going is only God that will help us, as the economy is not favourable it is affecting all the sectors....even our health is affected because if you cannot get money to buy good food your immune system will be low and it will affect your health eventually one will be exposed to the virus....so the economy is the major concern because if the economy is good we can get money to feed well and be healthy to do business.

All i know is that the whole coronavirus issue has changed my business and things are nolonger fine with it mostly that lockdown period and after that period till now it has been up and down case, and sales has dropped off because even the world is still partialy shut down and it affect my kind of business.

My concern is how to get myself back in business so that i can return to turn for my normal life, because as i speak to you now i have relocated to my village since that period just doing farm work so as to survive with my children.

The coronavirus have affected the sales, costs of buying goods have also increased a lot. Transportation too have increased because of increased in petrol. Everything is just upside down. We are not making much profits from our business again.

My concern during that pandemic it was hungry and also no money so it really affected me due to no income and we're unable to sell our chicken during that time so it really affected everyone especially income

Let us lool at it from this angle which is my very pronlem i have with our goverment in a period like this nothing was done to help reduce the hardship induced by this pandemic that is my concern, because income from our business has fallen and it is not picking up at all after tge lockdown.

It affected me because Government didn't allowed us to go out and do our business during that three months lockdown and this really affected me because i spent almost all my business money to eat and no other income was coming in during that time. That 3 months lockdown is still affecting me till now because I still don't have much money to do business. Also, the prices of goods i am selling have really increased and I am not getting much profits from it anymore

During the lockdown there was no movement so it really affected our business due to we are unable to go for our day-to-day activities, money was not coming in so during that time we lost a lot of opportunities in the aspect of buying and selling money was not going out and money was not coming in so it really affected the economy

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

My concern during the pandemic was that business was not moving at all so there was hungry during that lockdown money was not flowing due to we are unable to go for our day-to-day market business so it really affected our income and also affected my home due to no food and things were a little bit expensive during that time. My concern during that time was income

honestly during the pandemic things were a little bit difficult for us because our men are all at home unable to go work duue to the lock down it affect our income and also affect our day-to-day consumption because there was hungry during that time and the lockdown came suddenly so we were unable to purchase food due to no money on ground no savings so it affect our day-to-day consumption day-to-day activities money was not coming in so it really affected us

Coronavirus is something that really affected me. During this covid-19 period, thieves came to my shop and burgled it. They carted away the goods am selling and my money that is in the shop. Also, the prices of materials that we are using and transport fare have really gone up. All this things have been affecting my business.

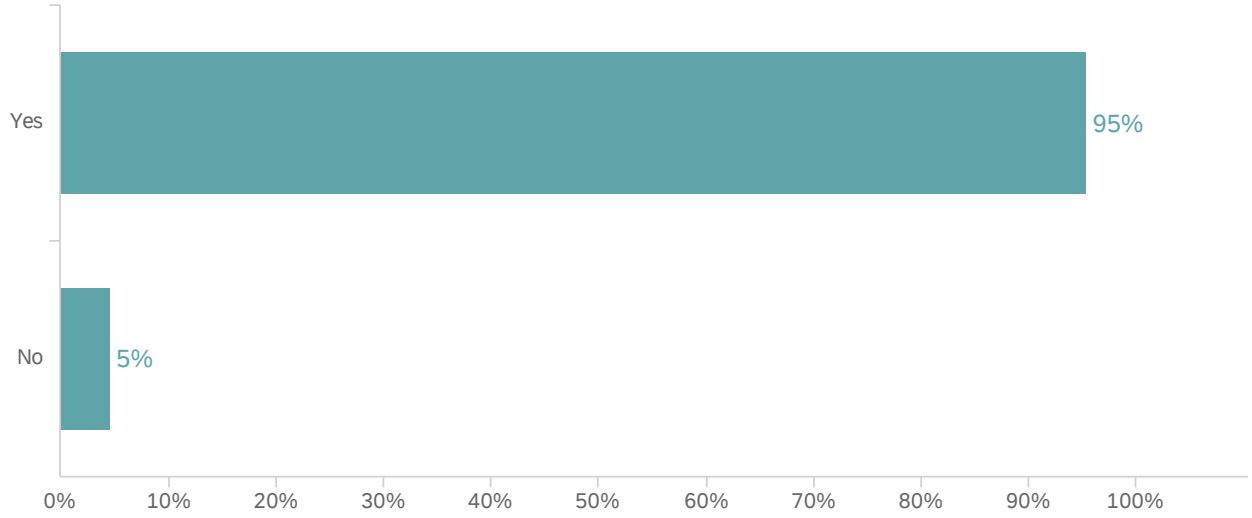
SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers, supply issues, and closures due to COVID-19 restrictions* are the top impacts reported by 64%, 33%, and 24% of customers respectively. Only 5% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their *situation has worsened*, with 44% saying it has gotten “much worse”
- **Income:** 90% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 70% have been able to pay them, while 30% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to a near high of 82% able to pay in round 17*
- **Cash Accessibility:** 22% *don't know or can't say*, 11% report *somewhat or very difficult*, 66% report *somewhat or very easy* to access cash
- **Farming:** Only 43% of respondents are involved in farming. 42% of those who farm reported a *general limitation of financial situation impacted their ability to do business*, 40% report *difficulty in acquiring inputs*
- **Food Consumption:** 63% report a *decrease in food consumption*; 18% say they regularly go hungry, and 50% say they sometimes go hungry
- **Savings:** 91% report a *decline in savings,* those who "very much decreased" savings *decreased from a high of 75% in round 10 to 64% in round 17*
- **Coping Mechanisms:** *Using savings* and *reducing investments* are the most common coping mechanisms reported by 89% and 42% of customers respectively. 32% have *borrowed money* as a way to cope with COVID-19

Continuation of Main Income Activity / Business Post-Lockdown

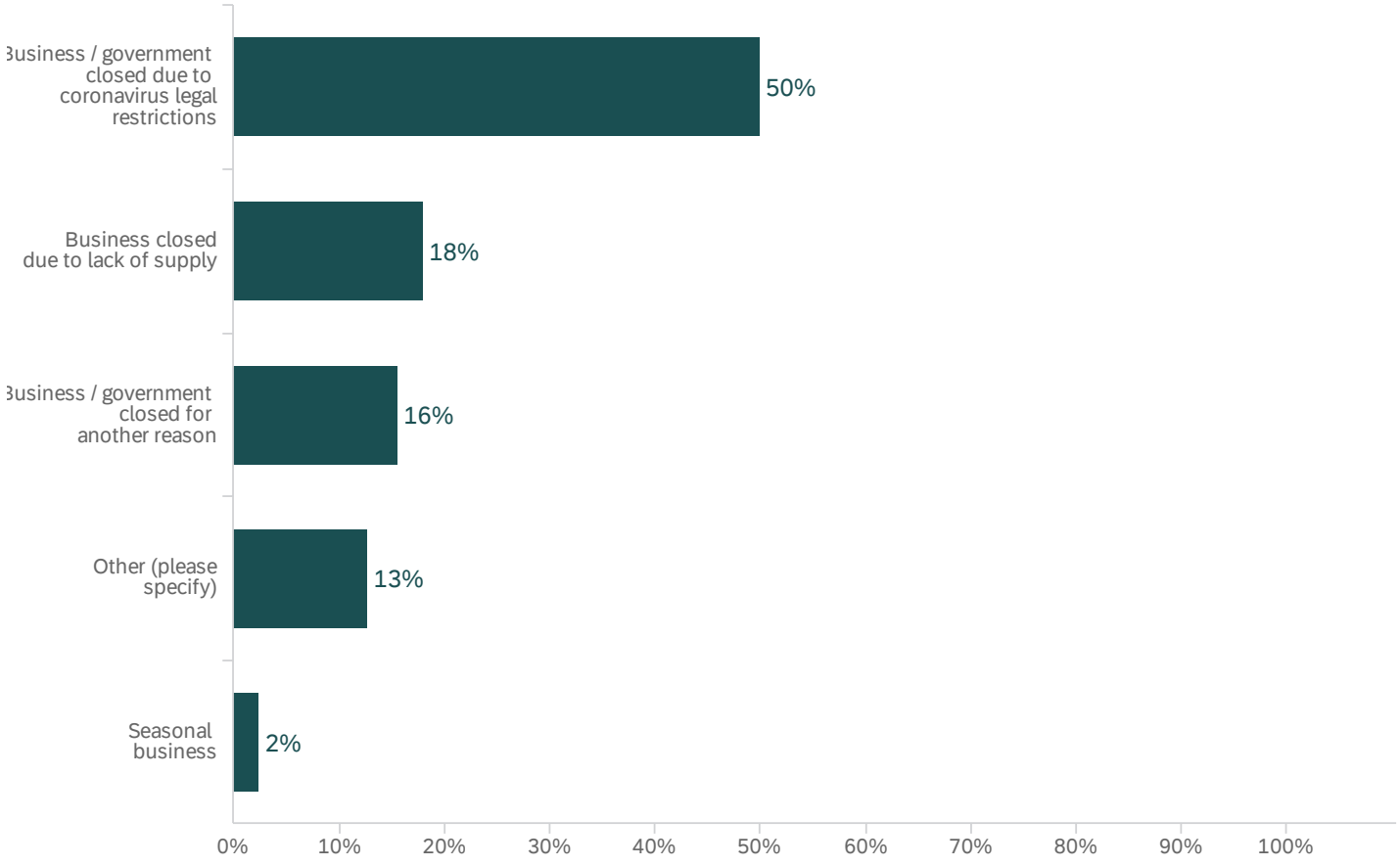
Q: Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020? (n = 9,929)

Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.

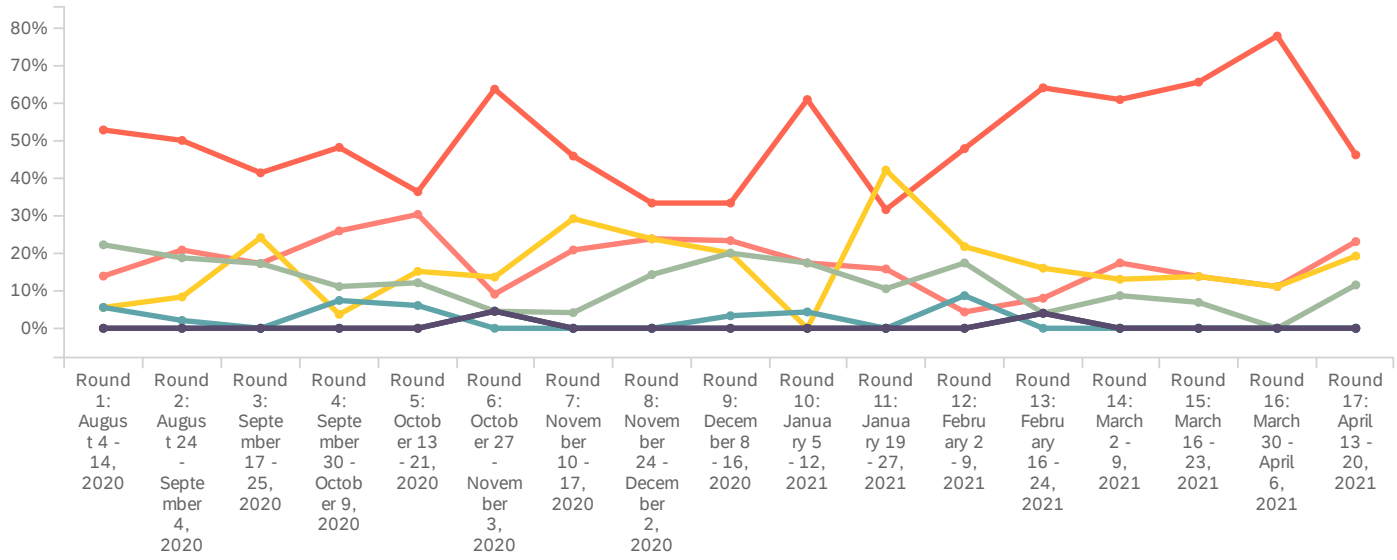


Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 456)



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

Other (please specify)
Because of Retirement from work
None
I was a student at the time applied for the loan
The business was in planning stage before coronavirus started.
Just to change line of business from poultry to fish farming
I spent my capital during the lockdown so the business is closed down

Other (please specify)

I just learned it as a new skill, so I decided to open my own business

She was a student and started a business in 2020

No business

Because of high cost of things of goods in the market, so now I I manage to farm.

Because my former employer did not pay our salary

I don’t have a business before

I didn’t have a business before

I don’t have any source before

There was little to no gain and no enough money to improve.

I was previously in service/school.

I don’t have a business before

I wasn't doing anything

I was not able to make profit from my last business so I changed.

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Not doing any business before

. I used to tie and die but I wasn’t making profit.

Other (please specify)

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

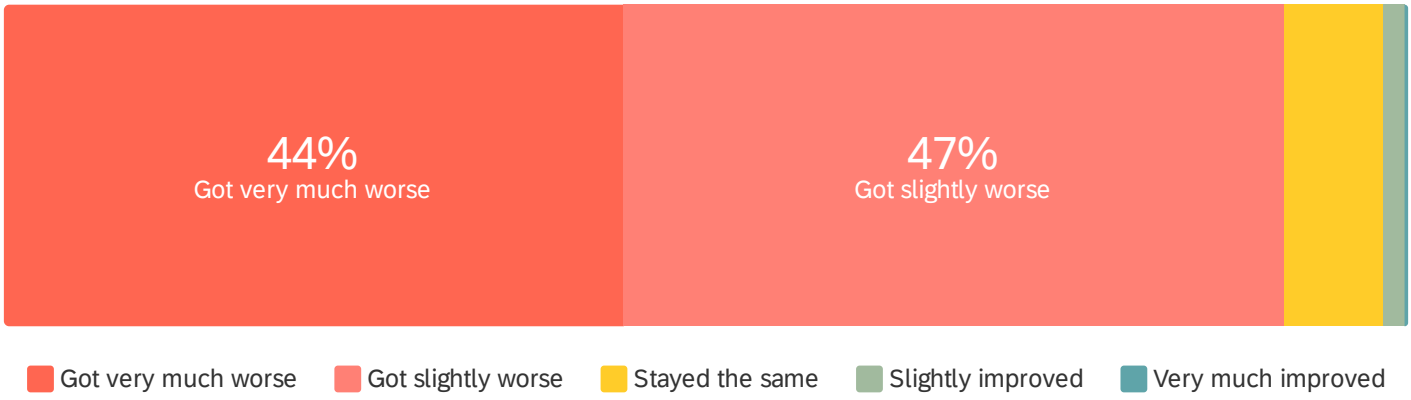
I am pregnant and going to put to bed really soon.

I was in school

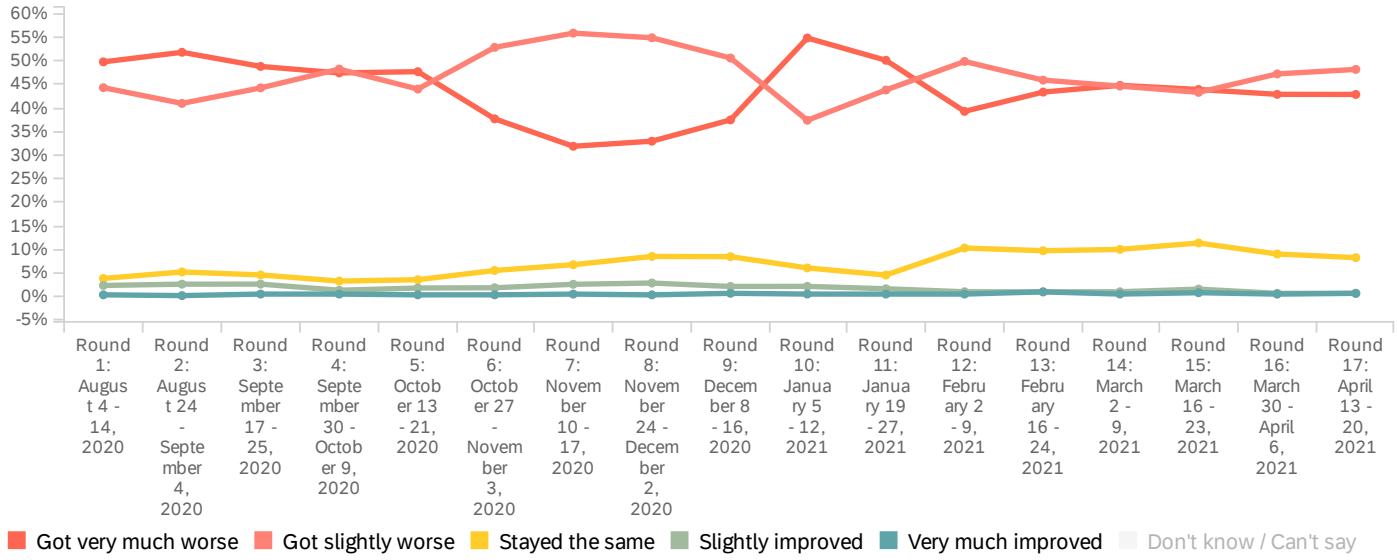
Other (please specify)
Lack of capital
Loss of capital and theft
I did not change business
Not received loan yet
My capital was small so i had to shut it down
Lack of capital to continue with my formal business
I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.
The former business I was doing wasn't profiting me anymore
Temporarily closed because of low patronage from customers and no money to restock my provision store
Am house wife before
Lost my capital
I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

Impact on Overall Financial Situation

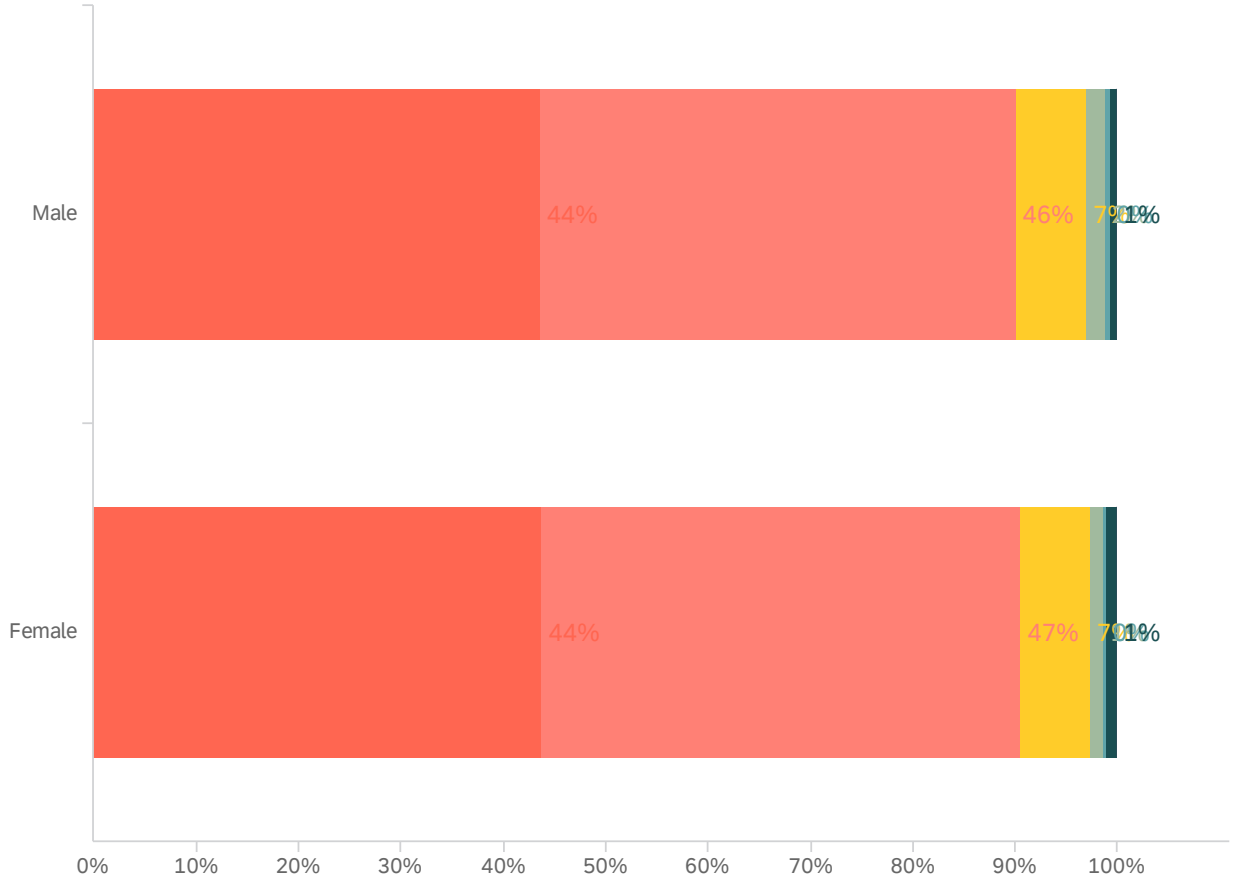
Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 10,541)



Impact on Financial Situation by Round

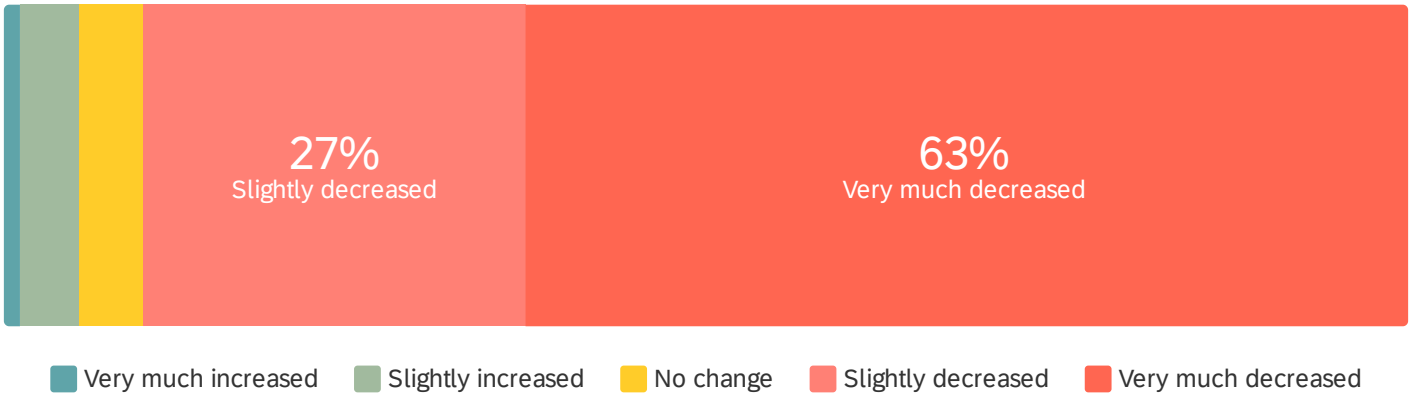


Impact on Financial Situation by Gender

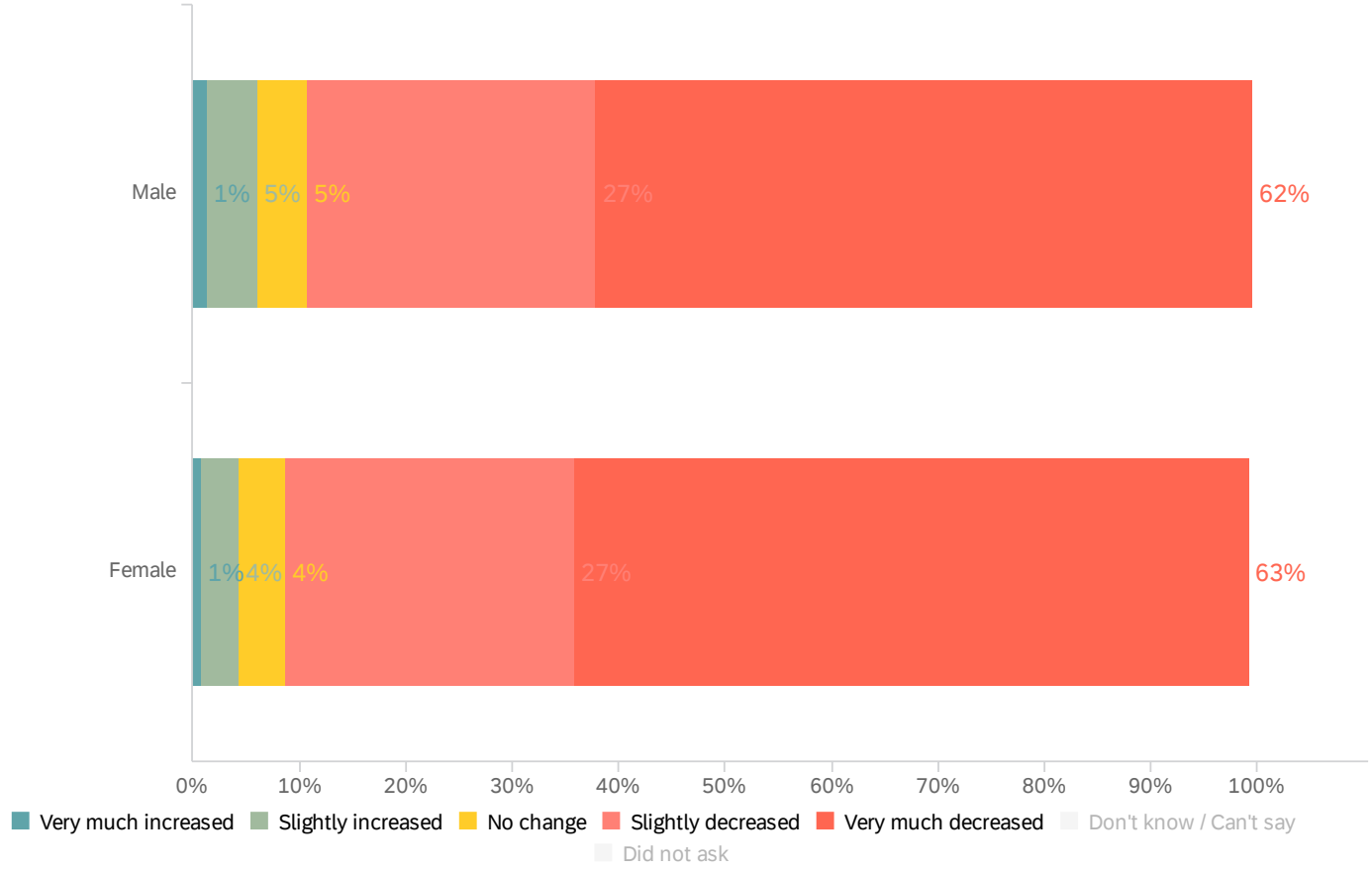


Impact on Income

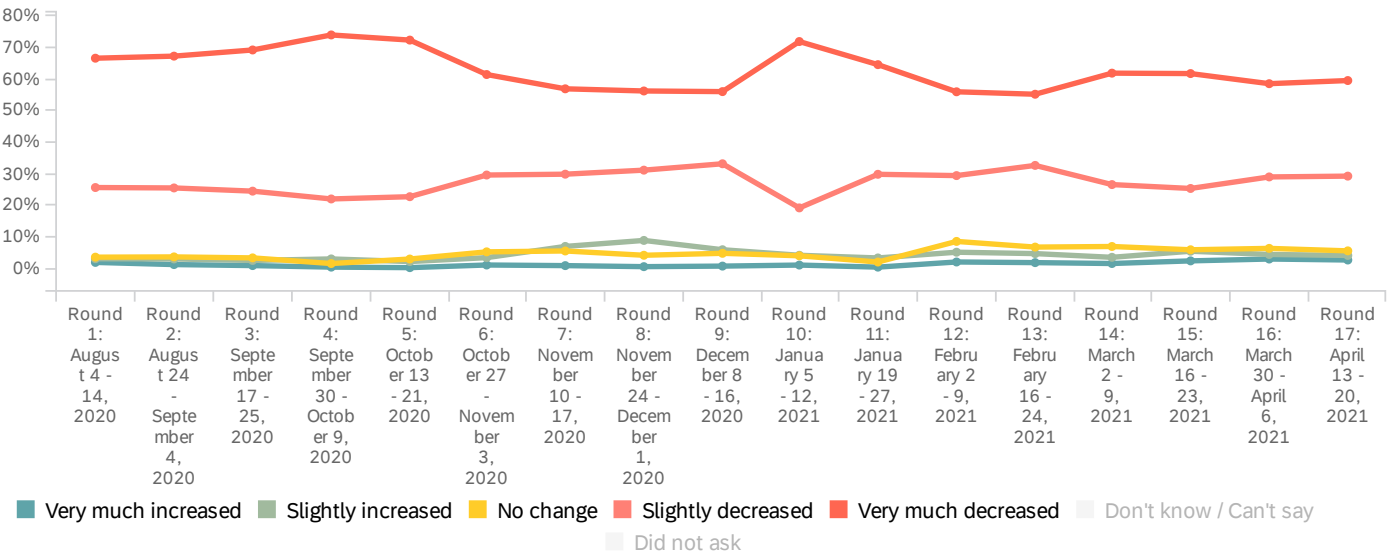
Q: Has your income changed since the lockdown in March 2020?
(n = 10,541)



Impact In Income By Gender

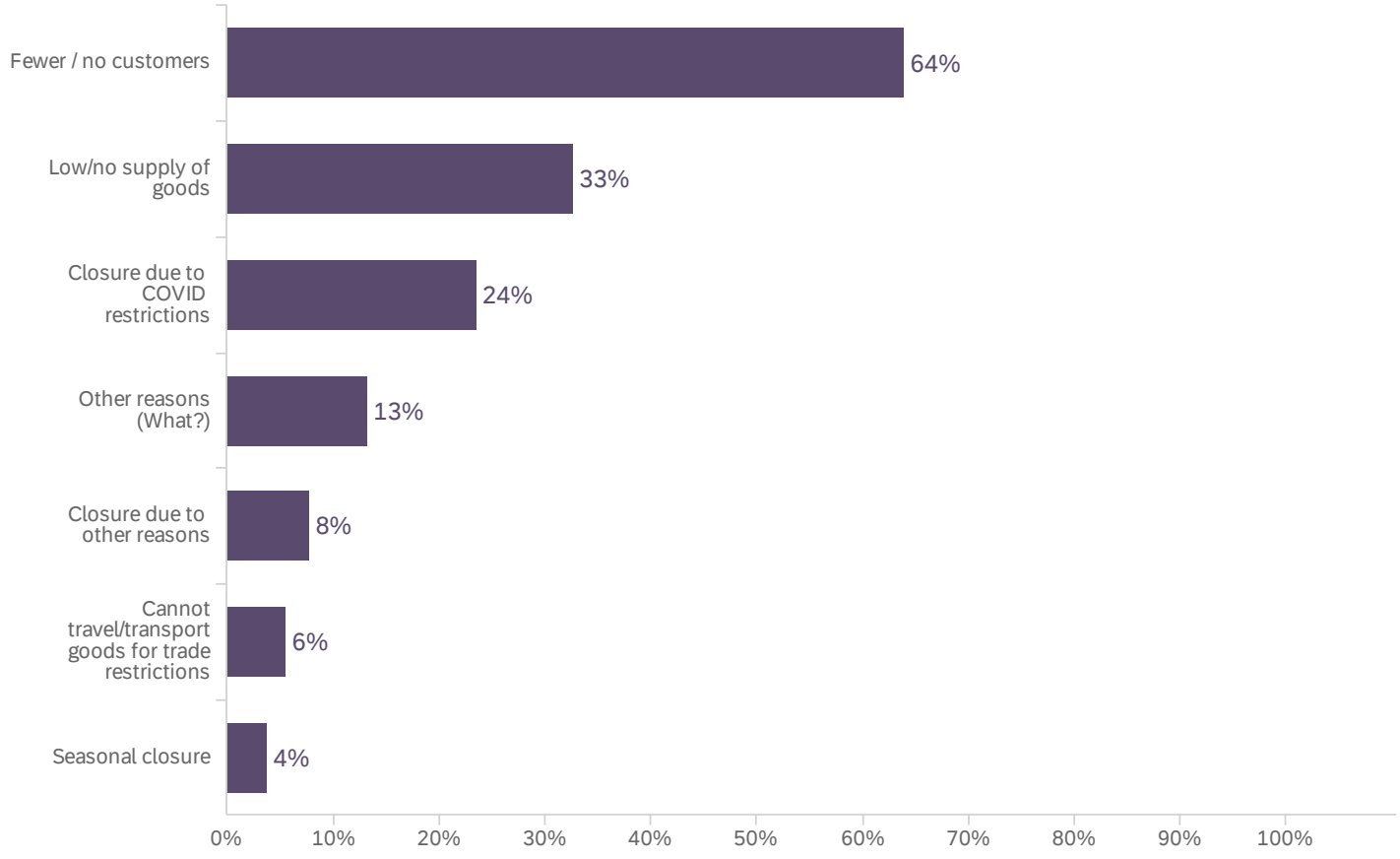


Impact on Income by Round

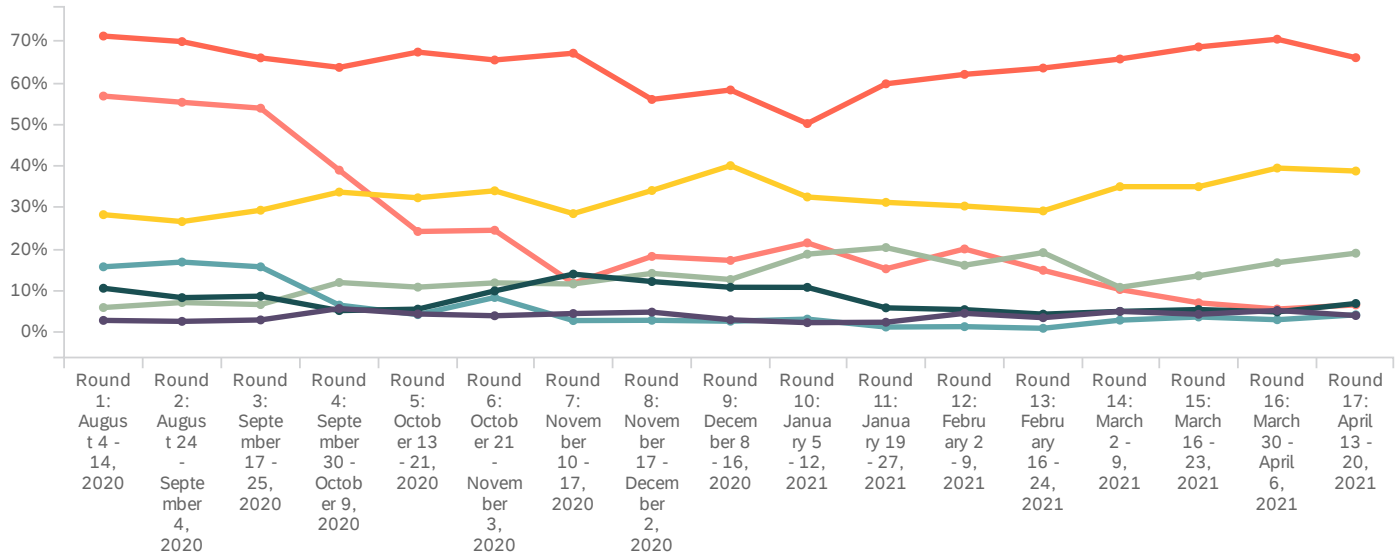


Impact on Business

Q: Has your income from your business this month been impacted by any of the following?
(n = 10,065)



Impact on Business by Round



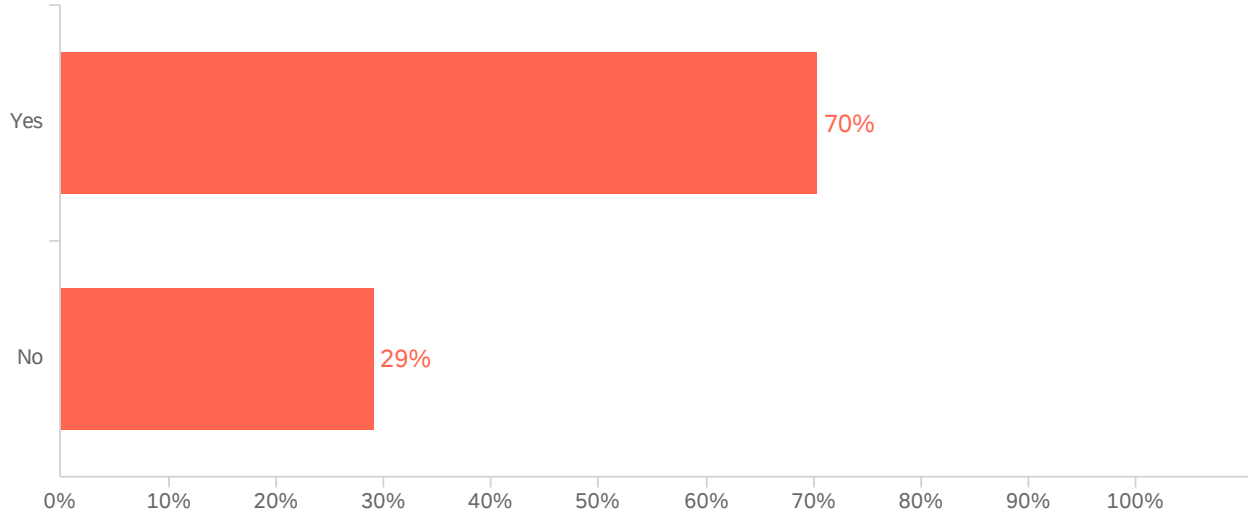
Legend:

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

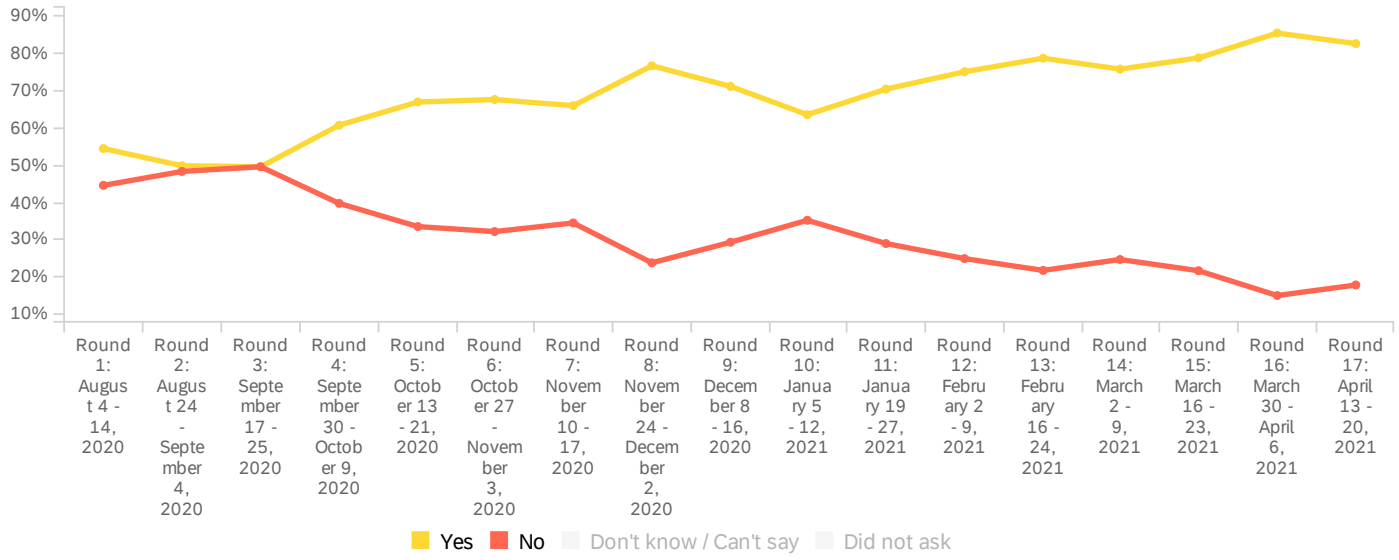
Percentage of Respondents Able to Pay Employees Since Lockdown

Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 2,967)

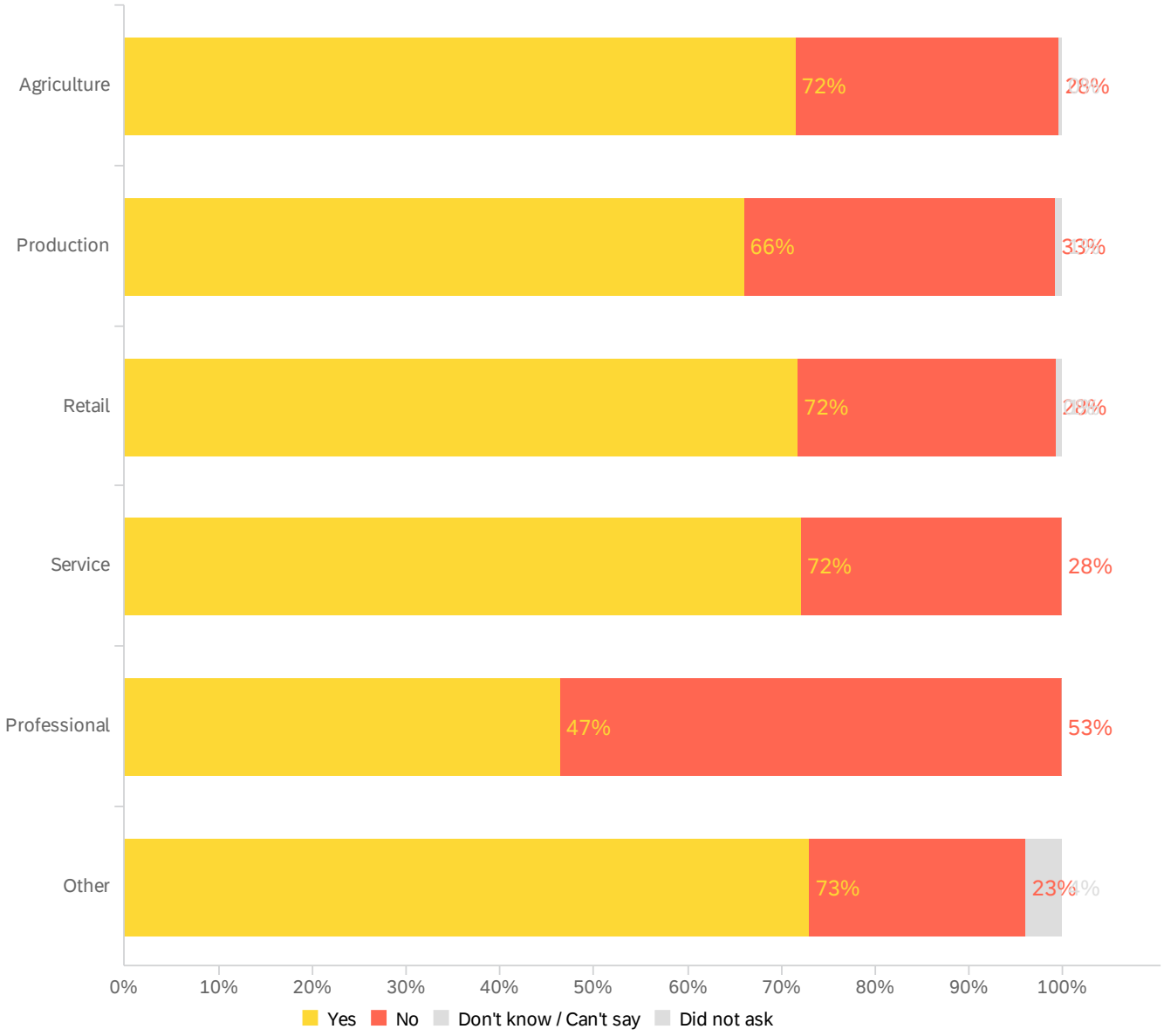
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round

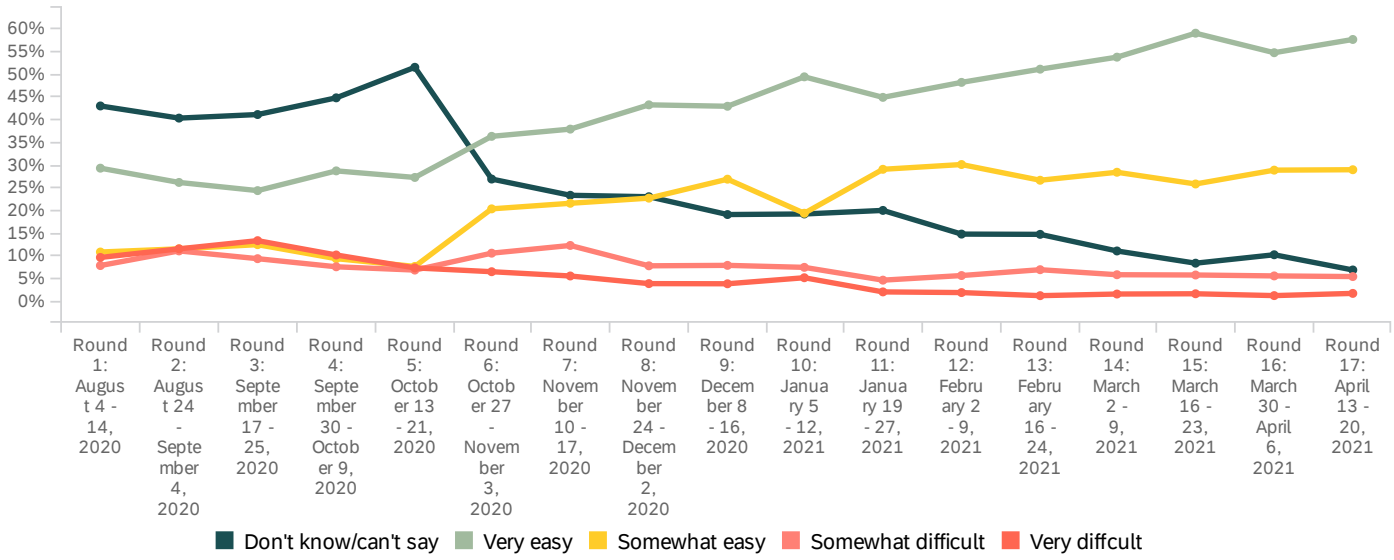


Ability to Pay by Sector



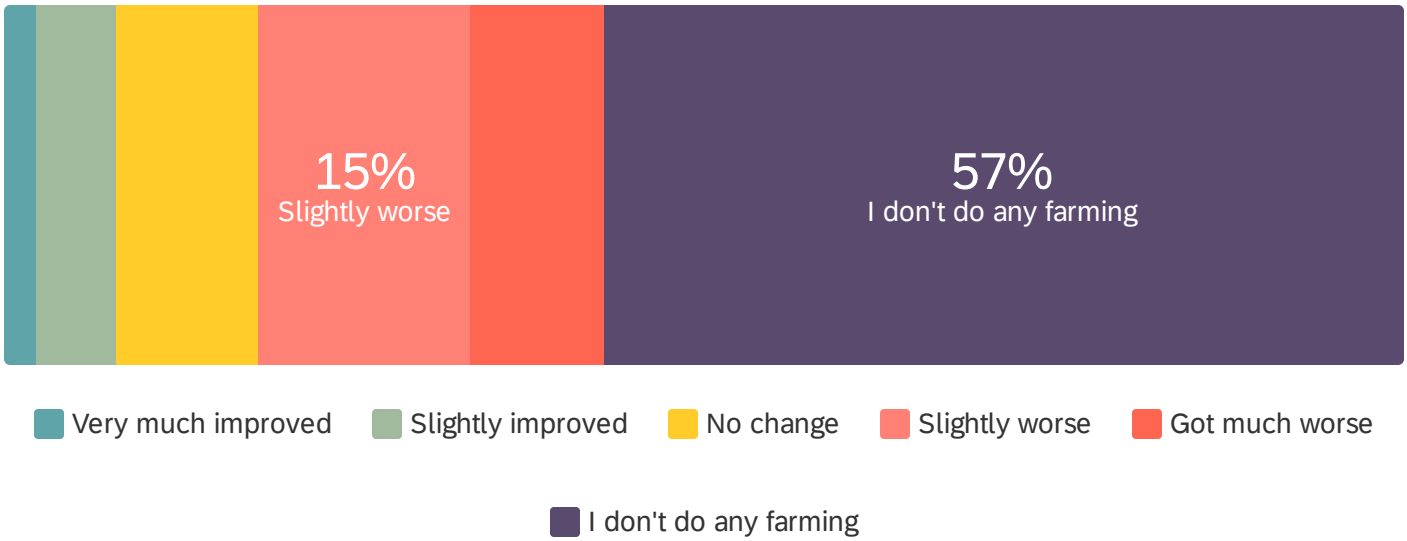
Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this? (n = 9,283)



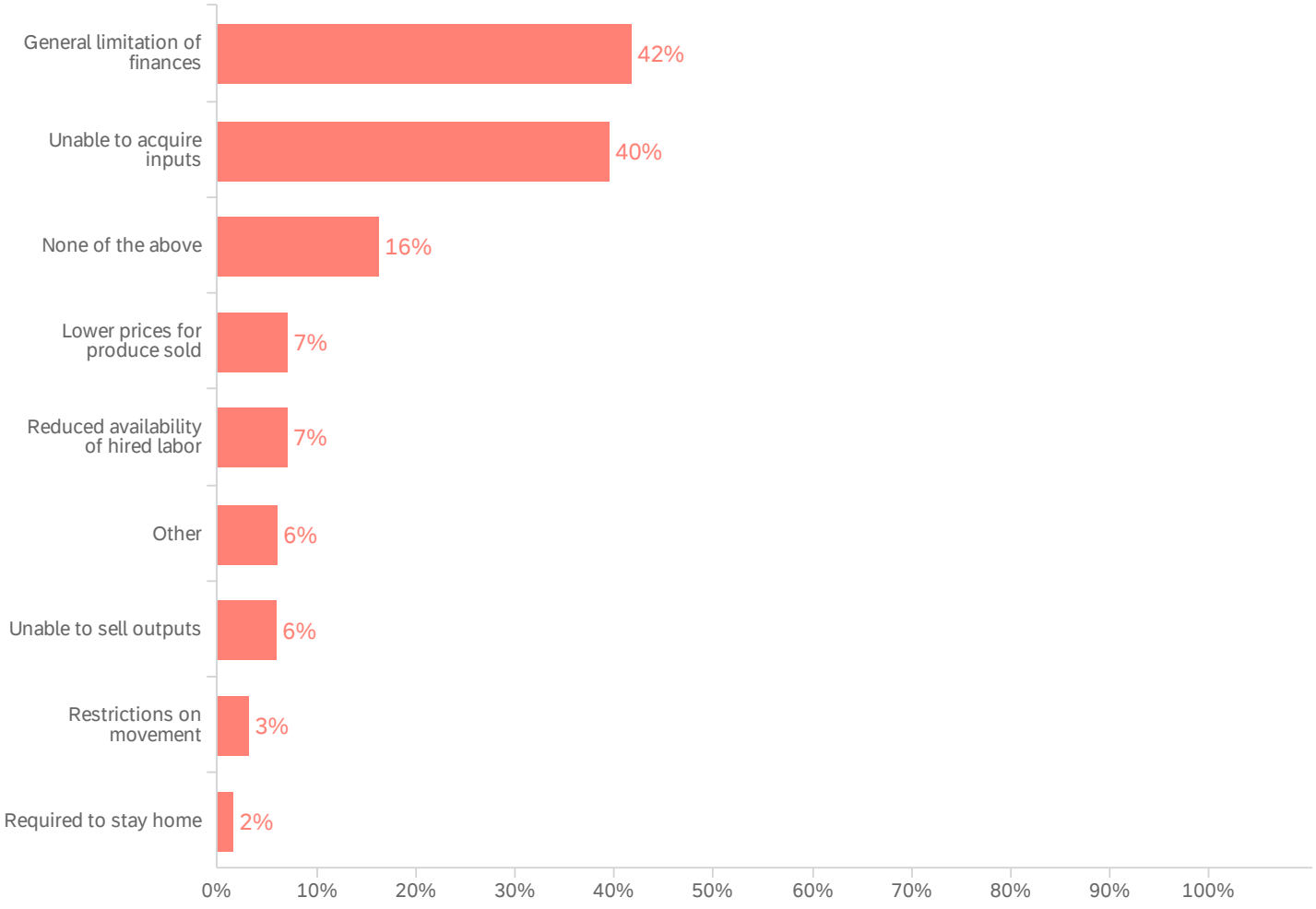
Impact on Farming

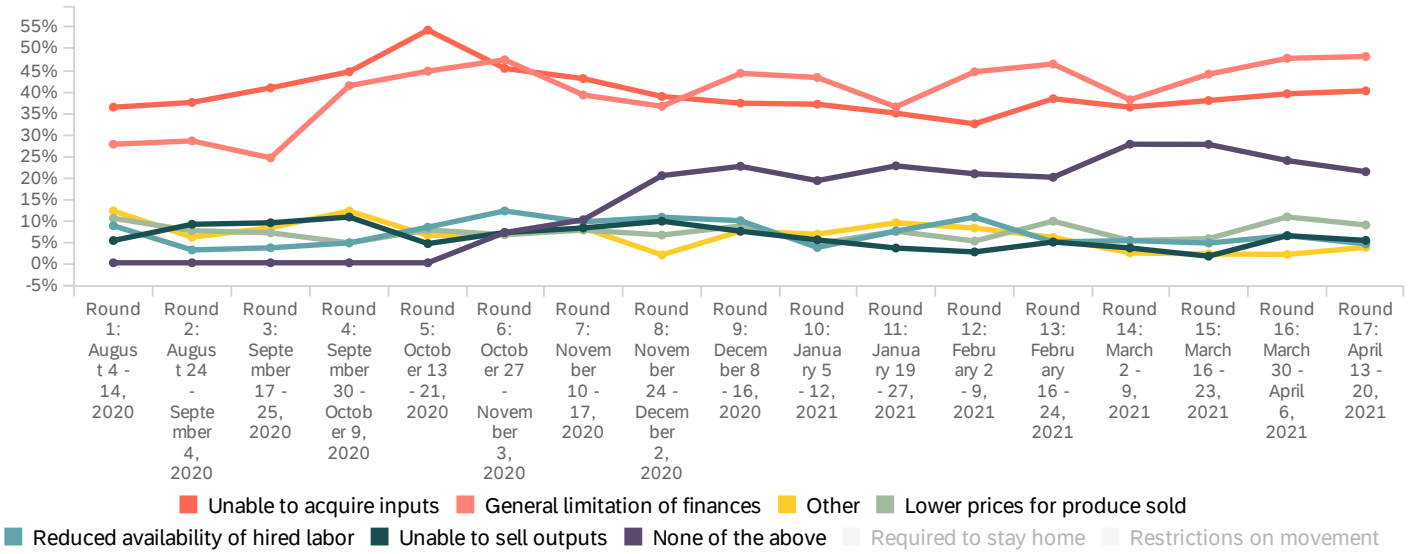
Q: Has your farming practice changed since March 2020?
(n = 9,319)



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 43% of respondents with farming practices)
(n = 3,094)

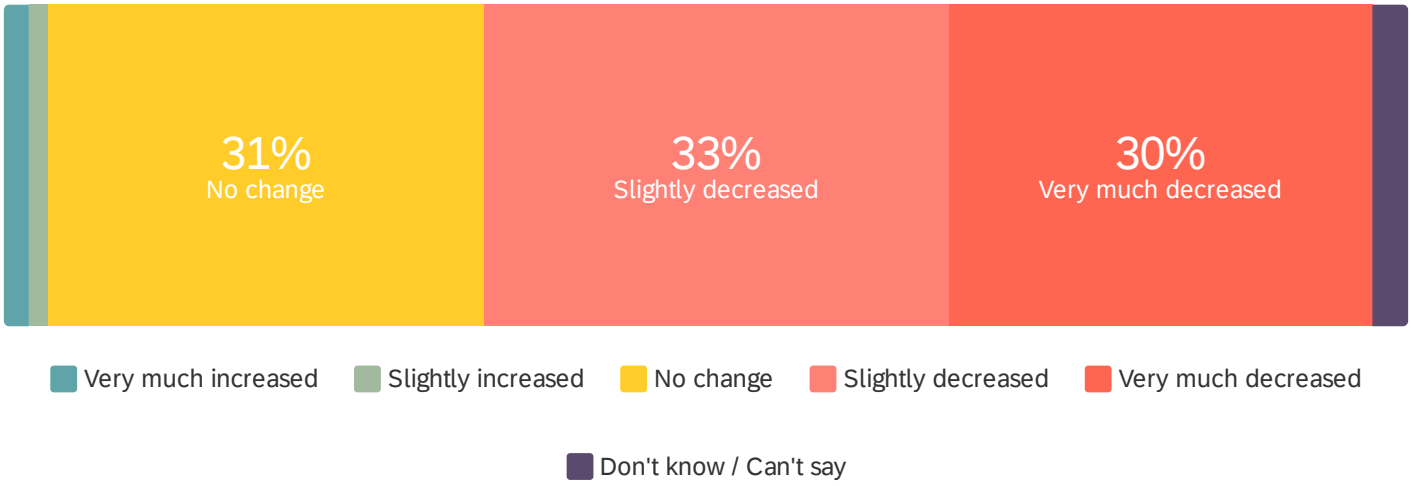



55%
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
-5%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
Round 6: October 27 - November 3, 2020
Round 7: November 10 - 17, 2020
Round 8: November 24 - December 2, 2020
Round 9: December 8 - 16, 2020
Round 10: January 5 - 12, 2021
Round 11: January 19 - 27, 2021
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Unable to acquire inputs
General limitation of finances
Other
Lower prices for produce sold
Reduced availability of hired labor
Unable to sell outputs
None of the above
Required to stay home
Restrictions on movement

Impact on Food Consumption

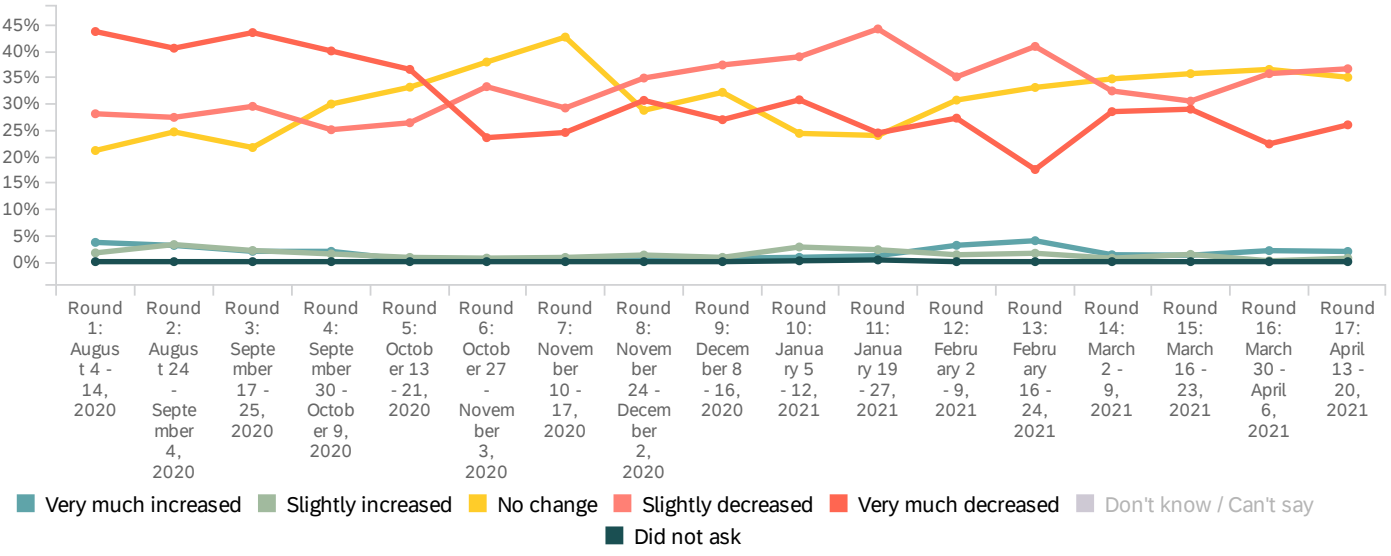
Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)
Q: Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person? (Round 9+) *
(n = 10,541)

* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



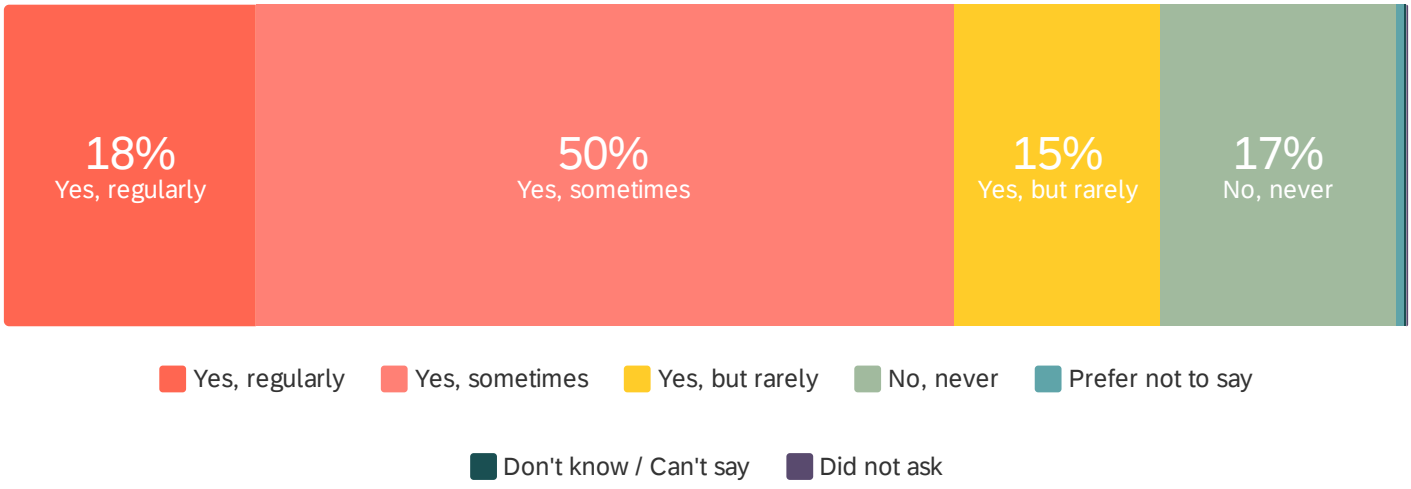
Food Consumption by Gender

Consumption Changes by Round

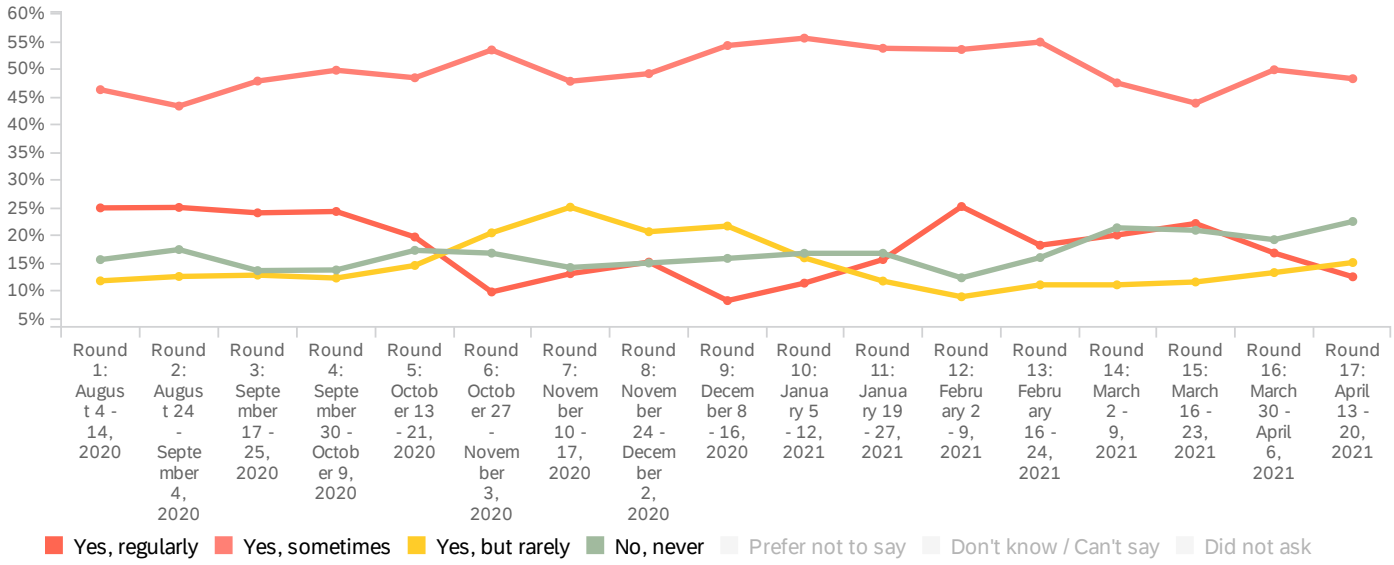


Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 10,537)

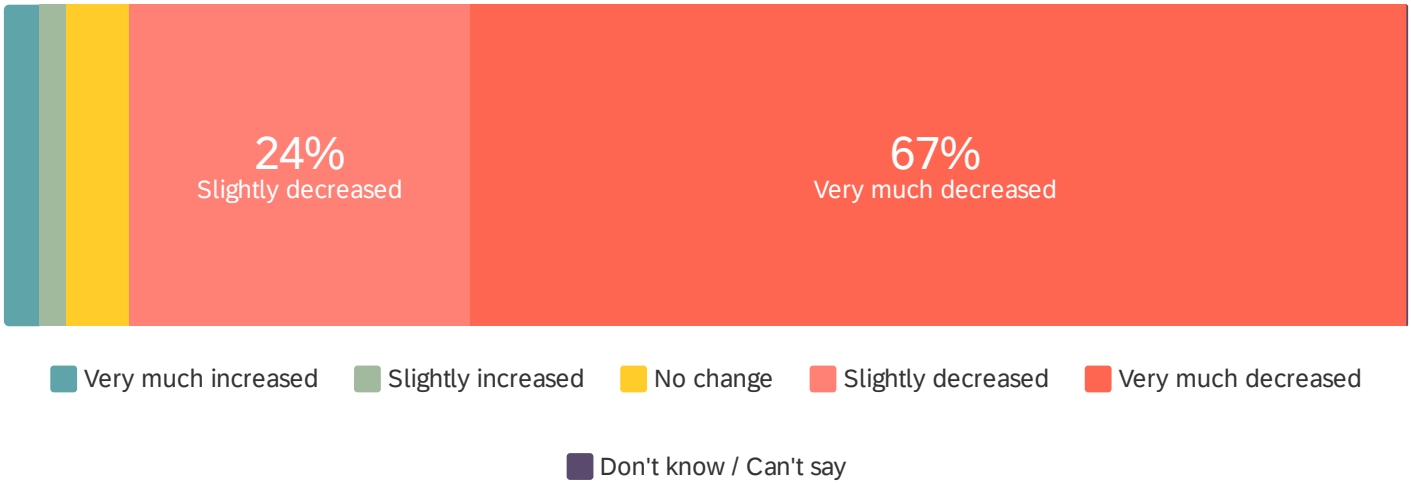


Hunger Frequency by Round

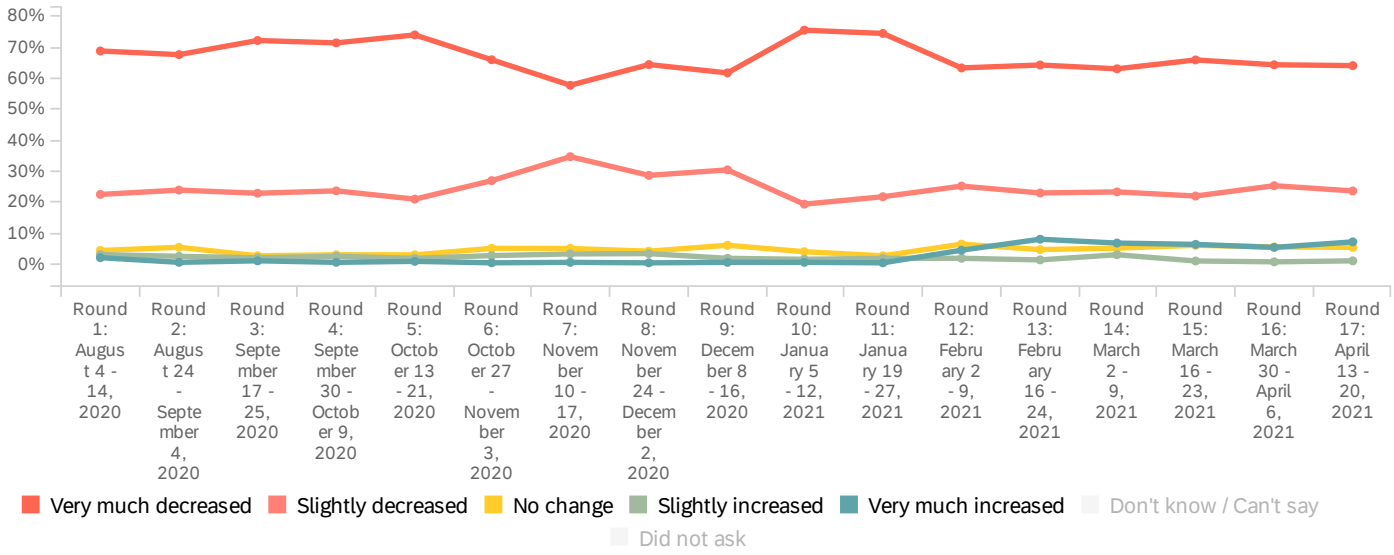


Impact on Savings

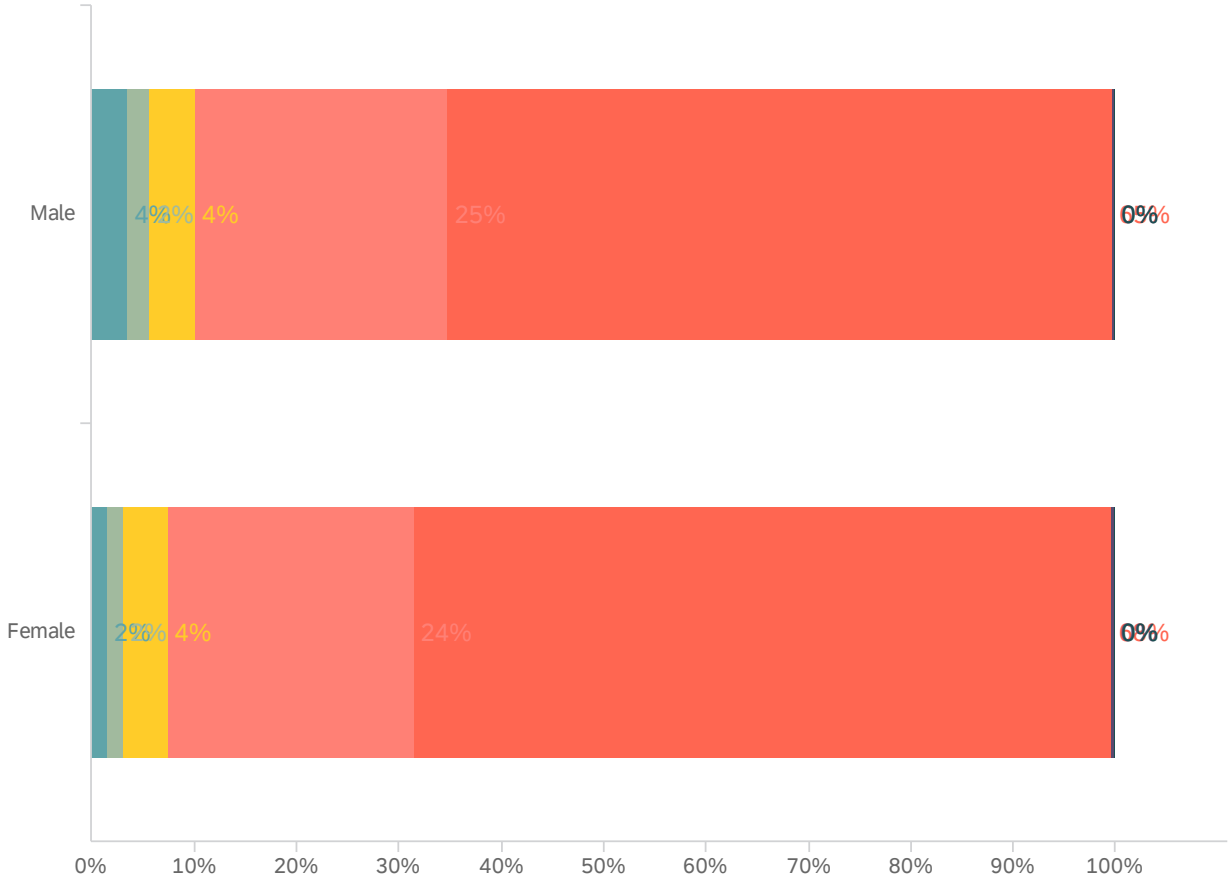
Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 10,541)



Savings Impact by Round

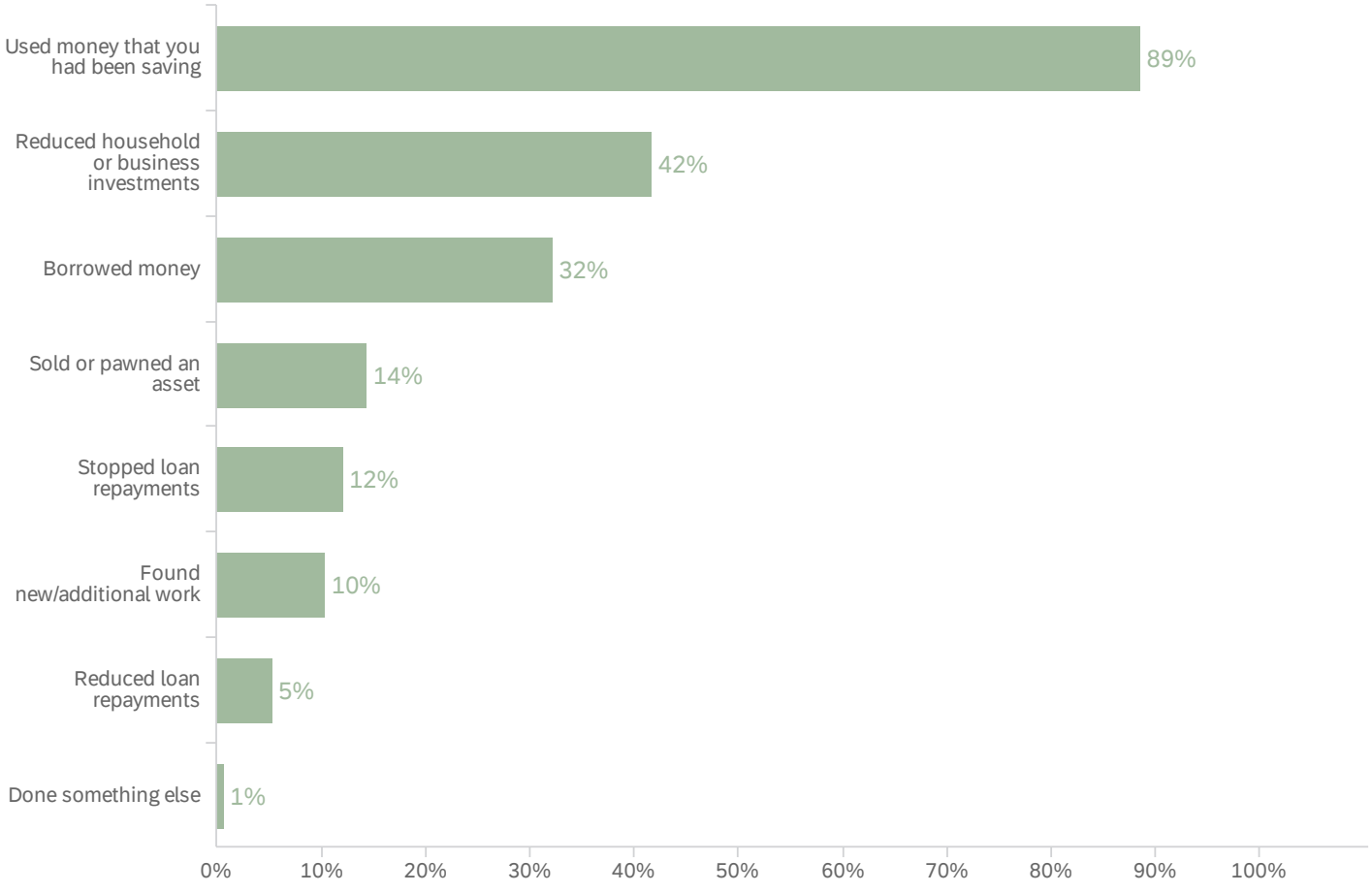


Savings by Gender

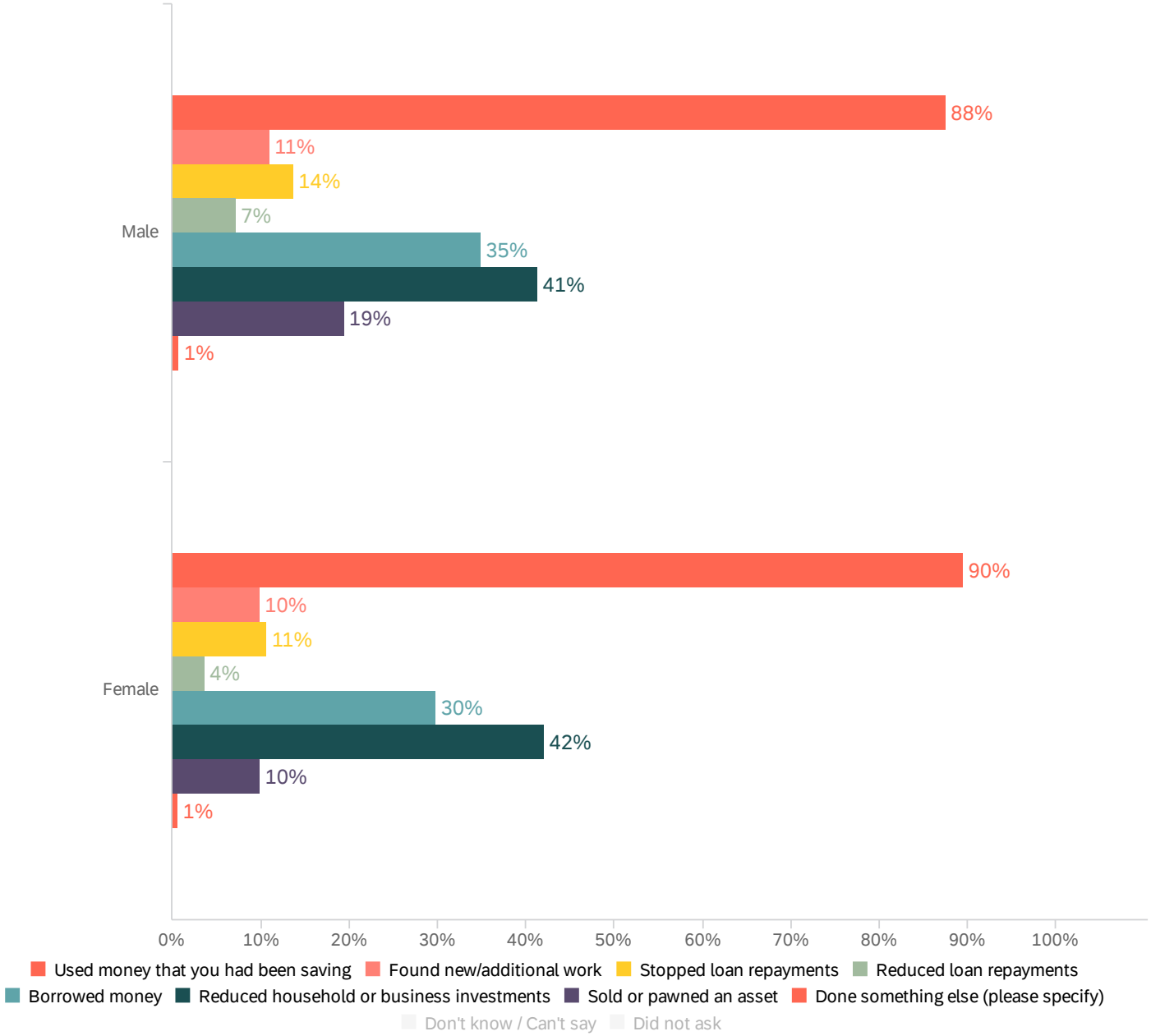


Coping Mechanisms

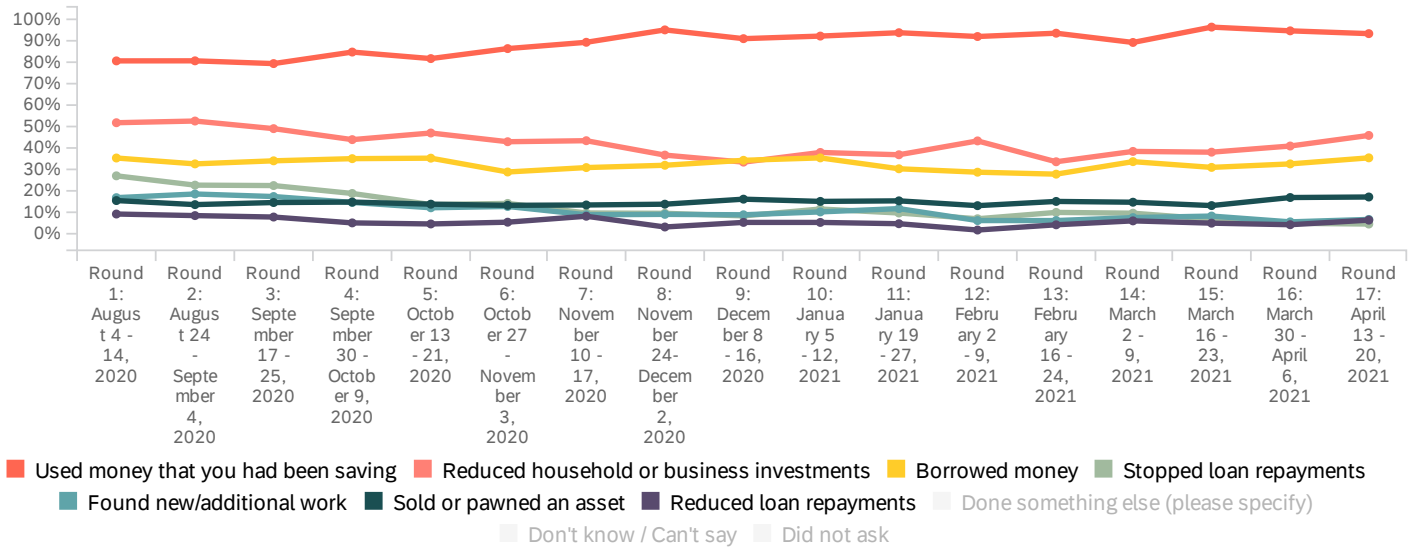
Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 10,164)



Coping Mechanisms by Gender



Coping Mechanisms by Round


100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
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Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
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)

(n = 1,465)

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A generator

A deep freezer and a fridge

Cassava farm

Generator

Plot of land

Land and motorcycle

Gold earrings

Car

Livestock

Sowing machine

Livestock

2 fridges

A house and a plot of land

Livestock

A plot of land

Wrappers, and knitting machines

Tv

Land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Animals
Plot of land and animals
Land
Land, Computer.
Goat
Android phone.
My husband sold his house
Plasma Television, Fridge
Fridge
Car
A house and a plot of land
A Plot of land
Okada (Motorcycle)
CAR
3 plots of land
Livestock and a generator
Livestock
Sowing machine

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock
Animals
Bike
Groundnut and corn
Land and bike
Animals
Laptop
Animals
Land
We sold our gate that we kept and our old freezer
I sold my generator and my fan and also during that time I sold all my goat
CAR
Livestock, a plot of land
A plot of land
Gold earring and chain.
Television (T V)
2 plots of land.
Mattress, kitchen utensils, fridge and a set of cushions.

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Television set and a bed

Cow

Car

Livestock

Farm produce

A smart phone

A plot of land.

My land

My plot of land

Rice

My furniture at home

Television and fridge

Corn

Car

Car and Trycycle (Keke NAPEP)

A plot of land

Livestock

Animals

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Land

A plot of land

Land

Animals

Beans and corn

Land

Land

Sewing machine

Plot of land

Corn

Goat

Generator

My chair and cupboard

Vehicle (V A N)

Air conditioner

Cooking pots, Coolers and plates

Kitchen utensils

Gold earrings

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock and a farm land

Livestock

A plot of land

Television and Generator

Gold earrings

Bed and mattress

Land

Farmland

Wrappers

Plot of land

Animals

Beans

I sold my foam, cupboard and also cooler

A plot of land

Beans

Farm produce and animals

Bike

Iron rods

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A Generator
Freezer and toys
Properties
Wrappers and valuables
I sold my farm produce inorder to get money
My clothes
Yam and rice
Phone and bicycle
Animals
Farmland
Animals
Farm produce
I sold my lands and some of my goats
Android phone, Land (50 * 100 ft)
Play station
Farmhouse
Fridge
Sowing machine

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Android phone
Car
Goat
Goat
It was my husband that sold corn during the pandemic
Rice and corn
Kitchen wares
Gold earrings
Farmland
I sold my plot of land and my grinding machine
Tv, chairs
Motorcycle and a plot of land
Sewing machine, fridge, land, cow
Generator
Animals
Lawn
Apple phone
Parts bought to repair AC

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock

A fridge and a Television set

Deep Freezer and Standing Fan

Land

Goat

2 plots of land

A car

A shop

A shop

I sold groundnut and goat food which is groundnut leave that are dried

My two shops

Animals

Animals

Mattress and chairs

House and animals

Livestock

Animals

Hand bags and a set of pots

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Plot of land
I sold my clothes and my fridge knowing the love down just for us to survive at home
Shoe
Jewelry
20 bags of groundnuts, 10 bags and beans and 25 bags of rice
Livestock and 5 bags of groundnuts
A motorcycle and a shop
A plot of land
My TV and my fridge was sold
A plot of land
BIG GENERATOR, GRINDING MACHINE
Bed
Gold earrings and necklaces
Plot of land
Bike and land
Cow
Bike and maize
Farm produce

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Gold earrings and rings

Livestock and motorcycle

CD player and Fan

Corn

I sold corn, bean, ram

I sold my chair and my bed

Cattle

Farm land and livestock

Car

A plot of land

Wrappers and livestock

8 bags of beans and 11 bags of millet.

Goat

pigeon and Turkey

Generator

Big Generator

Animals

Machine for making pure water

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Tv
Car
Plot of land
Printer and phone
Livestock
Machine and bicycle
Okada (Motorcycle)
A car
A generator and a travel bag
Livestock
A plot of land
Livestock
Farmland
Plot of land
A plot of land
Livestock
Goat
A business table

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Farm produce
Furnitures and tv
Sewing machine
Animals
Television and Generator
Land
Television and Bed
Livestock
Motorcycle
Phone
Phone
Car
Livestock and wrappers
Livestock
Soya beans, Rice and clothes
A plot of land
Rice
I sold rice, beans, corn

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Rice

I sold one goat and cow to but food during the pandemic

I soak in Guinea corn

Car

Home appliances

Farm produce

Land

Animals

Animals

Land

Rabbit

Plates and generator

Livestock

Cattle

A fridge and a sowing machine

A car

A house and livestock

Livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

I sold my plot of land

Farmland

Animals

Farmland bike animals

Land

Goat

Livestock, motorcycle and a half plot of land.

Sewing machine and earning

Television and Chairs

Livestock

5 bags of maize

Animals

A bicycle

Livestock

Farm produce animals

Television and goat

Bicycle

3 bedrooms flat

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Land

Bike and phone

Land

Animals and farm produce

FarmLand and farm produce

Laptop

Cement

My farm product rice and beans with millet

I sold my generator

Gold Jewelry

Grinding machine

A car

A plot of land

Livestock

A fridge

Land

2 plots of land

A Plot of land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Sewing machine

Land

Clothes

Land

Tv

Land

Farmland

Bike

Livestock

Livestock

Onboard diagnostics scanner

Land

Livestock

A car

Goat and cow

2 plots of land

Fridge

House

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Animals
Sewing machine
Furnitures
Farm produce
DVD and speaker
Tricycle
Car
Gold earrings
Livestock
Car
Tv, radio, sewing machine and bags phone
Lands
Gold ring
Phone
Land
TELEVISION SET
Farm land
Generator and a Television set

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A plot of land

I sold my plot of land

I sold my generator with my machine

Ram

Uncompleted building

Rubber containers

I sold my generator and my television during the pandemic for us to survive

I sold my bike

Land

Animals and phone

Land

Bike

Land

Livestock

A plot of land

Chickens

A fridge to a Television set

Shares

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A plot of land

Livestock

6 bags of maize, 8 bags of rice and 4 bags of sorghum

I sold my car

Car, house, poultry farm

Deep Freezer

I sold my machine and phone during the lockdown just to feed my family

Livestock

AC, freezer

Land, fan

20 bags of beans and 10 bags of sorghum

Livestock

I sold my sewing machine

Mobile phone

Bed, chairs, animals

Goat

Quarter of a plot

Livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock

Farm produce

Land

Bike

Bike

Bike

A plot of land

Cattle

A bag of groundnuts

Plot of land

A car

Sold a shop

Rice

A plot of land and a shop

Television and Generator

Land(Half plot)

Car

Generator

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Sewing machine

TV, Ceiling fan, Chairs and Bed

Plot of land

Gold

A plot of land

Goat

2 plots of land

Livestock

Lands

Bed mattress

Goat

Gold, sewing machine

Land

A Television set and a half plot of land

Tricycle

A plot of land

Food Processing machine

I sold my land and television

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Sewing machine
Gold earrings
Car in 2020 and Land in 2021
Car
Clothes
Generator, washing machine, Freezer, 50kg gas cylinder
Land
Television set
Tricycle
Furnitures, tv, stablozer
Tv
Land
Tv
Generator and Fan
Water dispenser
Plot of land
Half a plot
Motorcycle

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Mobile phone, sowing machine and a generator.

Machine

A plot of land

A plot of land

8 drums of beans

Rice

Goat

Generator

Pot and cooler

Animals

Land

Overhead tank and a metre

Gold earrings

A plot of land, a house and a motorcycle

Gold ring

Livestock

Livestock

A car and a house

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock

A car

Three plots of land

Generator

Livestock and a fridge

Livestock

Clothe

I sold a plot of my land

I sold soya beans and corn

Plot of land and animals

Land

Generator

Car and bike

My rice and beans

Land

Car

Animals

Land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Animals
Land
Farmland
A caw
Livestock
A plot of land
Honey and palm oil
Chicken
Goat, corn and soya beans
Ram
Cars
Hair dryer, and Sewing machine
Motorcycle
Chicken
Mobile phone
A set of bed
Car spear parts
Ram

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Animals

Animals

Fridge

Bicycle

Cage

A plot of land

Plot of land

A plot of land

Guinea corn and rice

Bed

Television set

Corn and rice

Processing machine

Livestock

Computer, photocopy machine

Animals

A Plot of land

Television and set of Coolers

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Television set
A fridge
Building materials
Farm
Plot of land
A plot of land
Mattress
A tractor
Goat
Rice
House , plantation of orange
Chicken and goats
I sold my bed and my cupboard
House
Toaster and pasta making machine
I sold a bag of rice unpeeled one and also beans
Make up accessories
House

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

I pawned my land
My land
Land
Car
Soya beans
Fridge
Necklace
Sold crops (bags of maize, rice and sorghum)
Motorcycle
9 bags of rice
Bike, farm produce, shop
Goat (Female goat the reproduce)
Gold
Gold
Room
Goat
Livestock
Plot of land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A house

Phone

Sold crops (rice and maize)

I sSold my old fridge and a bag of corn

I sold out of my chicken and also my machine

Corn

I sold my television and my fridge

Phone, motorcycle

Mobile Phone

Plot of land

Generator

Land

Cow

A plot of land

Livestock and a plot of land

Generator set

Embroidery machine

Livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

The respondent refused to disclose the asset sold
Mobile phone and gold earrings
Fridge
Livestock
Kitchen wares
Generator and a laptop
Livestock
I sold out sheep and corn with cassava
Car
Clothes
Fridge
Kitchen wares
Livestock
Livestock and a car
2 plots of land
Grinding machine
I sold my bed sheet
Bags of groundnuts and Beans

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Plot of land
Land
Plot of land
Plot of land
Livestock and sowing machine
Mobile phone
Livestock
Motorcycle
Plot of land
Television, fridge, fan
cupboard
Bike and land
Plot of land
A plot of land
Animals
Land
Freezer
Farm produce and land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Car

Farmland and a house

Tv

Goat

Mattress and sewing machine

Plot of land

Animals

Livestock

Livestock

Plot of land

Sold my wife gold earring

Two of my cow

Livestock (chicken)

Car

Bags of maize

Embroidery machine and livestock

Sewing machine

Motorcycle

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Land

Stabilizer

Gold rings, animals

Fridge

Livestock

A plot of land and a set of cushions

I sold my machine and my wife fridge during that lockdown

A house and a plot of land

Land

I can’t tell you it’s my family secret

I sold my motorcycle

Phone

Bed

Plot of land

Refused to mention it

Cart

A plot of land

2 houses

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Bed

Animals

Land

New clothing material (wrapper)

Motorcycle

4 bags of beans and 5 bags of sorghum.

Bike

Sowing machine

Sowing machine

Plot of land

Aluminum remains

Farm produce

My land

Land

Gold earrings

Groundnut that was kept for storage was sold

Motorcycle and a bag of rice

Motorcycle and livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

2 plots of land

Livestock

Plot of land and goats

My farm, I gave out my farm in exchange for money and when I return the money, I will get my farm back.

Chairs

Land and animals

Furnitures

Animals

Land

I sold my wife Fridge

A plot of land

Animals, farm produce

2 plots of land

Sowing machine

Bed

Plot of land

gearbox unused item from the car I used to repair

I have to sell my goat and my sewing machine

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Chicken

Form and ram

Fridge

Land

Livestock

Phone

Land

Goat, land

Sewing machine

Farm produce

My wife rapper clothe

Livestock

Gold earrings and grinding machine

Printer and phone

Wheelbarrow

Bike

Animals

Phone, laptop

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

My clothe

Television

Animals

Bike

Farmland, house

Generator

Luggage

Turkey

My television and bike

Livestock

Gold ring

2 Plots of land

Land

My clothes

Washing machine

Car

Chairs

Farm produce, chicken

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Hemming machine
Bike
Millet
Machine, car and farm
Livestock
Motor cycle
farmland
Harvest that was supposed to be kept
Quarter of a plot
A fridge
Rice which I harvested from our farm
Bed
I sell out of my storage rice boring the pandemic
Crops (Rice) and livestock
Livestock
Leased my farm
Motorcycle
Half of my land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

The dry tomatoes and peppers I stored I sold it out during the pandemic to buy food
Farm produce
Earrings
Household items
Land
Machine
Television
Machine
Sell off some of our storage and also a goat
Livestock
Land
A plot of land
My hearing
Livestock
Tv
Animals and bike
Car
Tv, fan

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Farm produce
Tricycle
A fridge and a wardrobe
I sold off my bed and also goat
Sowing machine
A plot of land
Animals
Land
Animals
Cattle, beans and millet
Sold for my goat
I sell off my mattress and old iron bed
Home appliances
Sell off my sheep
Land
Car
Farmland
Chairs and fridge

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

I sold my land and goat because I was seriously sick, I have to paid for and hostipal bill and also provide for my household

the goat that am rearing

Land portion

Livestock and a car

A car

Phone

grinding machine

Machine

Farm produce

Phone

Smart phone and a laptop

phone

A set of pot

Farm produce

Livestock

Sold crops (Rice and sesame seeds)

Grinding machine

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

A plot of land

I sold my grinding machine

Car

Foot sewing machine

Land

Furnitures and Fan

Freezer

Smart Phone

Farm machinery

Phones

A set of plates

Car

Jewlery set

Farm land

Jewlery

Car

Farm produce that were meant to kept for the next season.

Land

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Phone
Land
Grinding machine and mattress
Land
Animals, land
Fridge
Animals
Animals
Phone and tv
A plot of land
A plot of land
A shop
Livestock
Grinding engine
Livestock
Laptop
A shop
Farm produce

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Farm produce that were meant to be replanted
Motorcycle
Car
Land
My generator and laptop
Land
Plot of land
Phone
Gold ring
Gold earrings
Plots of land
6 bags of beans
Refrigerator
Livestock
Sewing machine
Land
Bike and car
Bike and phone

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG
Wardrobe, sewing machine
Animals, metals
Bike, shoes
Generator
Land
A Cow
Lands, farm produce
Farm produce
Jewelry and phone
Livestock
Wrappers and a food warmer
A shop
Plots of land
Livestock
Plots of land
Plates
Sewing machine
Sewing machine

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Hand dryer
Livestock
Livestock
Goat
Farm produce
Animals
Bike and farm produce
House
Sewing machine
Television and fan
Fan. AC and deep freezer
Sewing machine
Clothes
Chicken
Animals
Bike, Ankara, phones
A plot of land
Farm produce, goat

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Bed, pots and mattress
Sowing machine
Phone
one of my cattle
A plot of land
Doors
Deep freezer
Mobile phone
Livestock
My car
Land
Land
Maize
Car
Refrigerator
Wrappers and Television set
Gas cylinder
Phone

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Animal
Animals
Animals
Sewing machine
Wrapper
I sold some of my goats
Sewing machine
Cattles
Livestock
Phones
Farm produce
One of my farmlands
Some of my wrappers
Farm produce
Animals
Freezer, animals
Industrial sewing machine
A shop

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

I sold out of my storage last year harvest during the pandemic, it was corn I sold
A house
A plot of land
A plot of land
A car
Tricycle
Tv, generator
Livestock
Farm produce
Land
Bike
Furniture
House
Jewlerey
Farm produce I would have kept.
Motorcycle, generator and my wife wrappers
Plot of land and a car
Spare parts

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Chairs
TV, animals, sound set
Two cars
Generator
Motorcycle (bike)
Animals
Personal car
Animals
I sold my generator and TV sets during the covid-19
I sold my big pot for cooking party food.
My clothes, wrappers and blouses
The Crates of my soft drinks
Laptop Computer
My phone
Sitting room chairs
Animals
Animals
Animals

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Livestock and kitchen wares
Land
Plot of land
Generator
Motorcycle
Animals
Phone, clothes
A truck
Television
Sold cattle
Jewlery and generator
Sold some of the farm produce
Livestock
Wrappers
goat and one of my new wrapper (cloth) just for me and my family to eat
Pasta making machine
Livestock and bed
Livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

Plots of land
Motorcycle
Animals
Farm produce
Animals
Shop, animals, farm produce
Farmland
Animals
Sewing machine
Cow
Motorcycle
Livestock
Livestock
A house, plots of land and livestock
Mobile phones
Ornaments
A plot of land, fridge and a Television set
Livestock

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

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

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

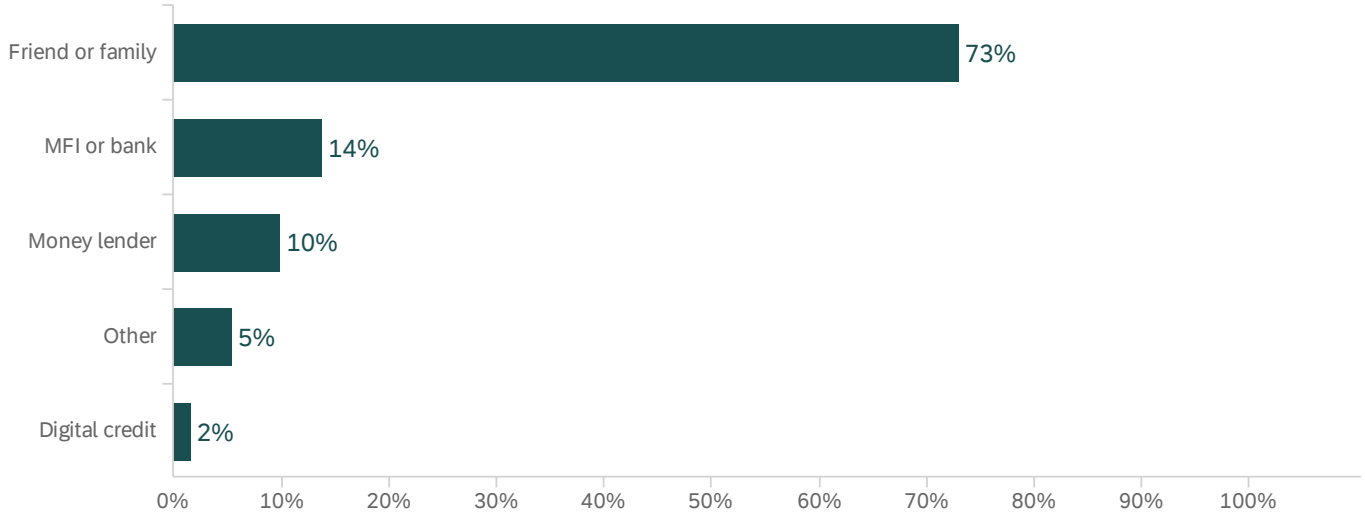
Land
Television, Laptop and Refrigerator
Livestock
Farm land and a house
Mobile phone
Furnitures
Motorcycle
Bicycle
Clothes
Farm produce
Bike
Bicycle
Fridge
I sold my hair dryer
Sold my gadgets and electrical appliances
I sold my wrappers
My land
Car

Imp_COVID_Coping_Strategies_Assets_Sold_oe_v1_ENG

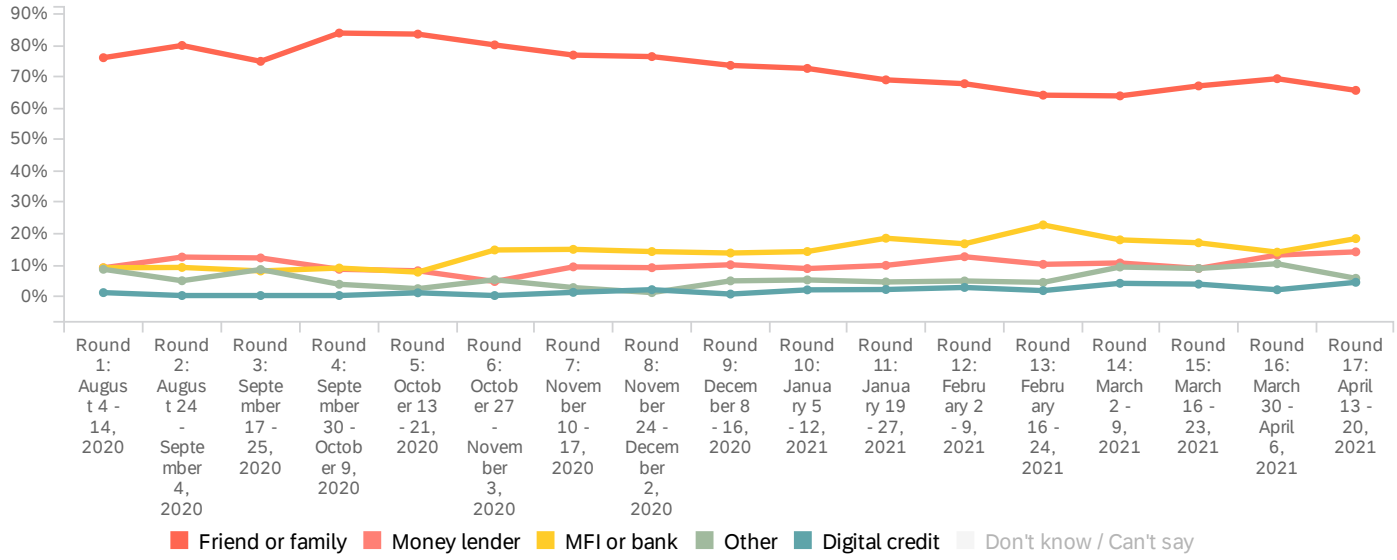
Refrigerator
Livestock
Animals and generator
Tv and fan
Land and bike
Food stuff
Livestock
Land
A fridge
Land
Phone , tv

Source of Borrowing

Q: Where did you borrow money from? (for the 32% of respondents who borrowed money)
(n = 3,646)



Borrowing Sources by Round


90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
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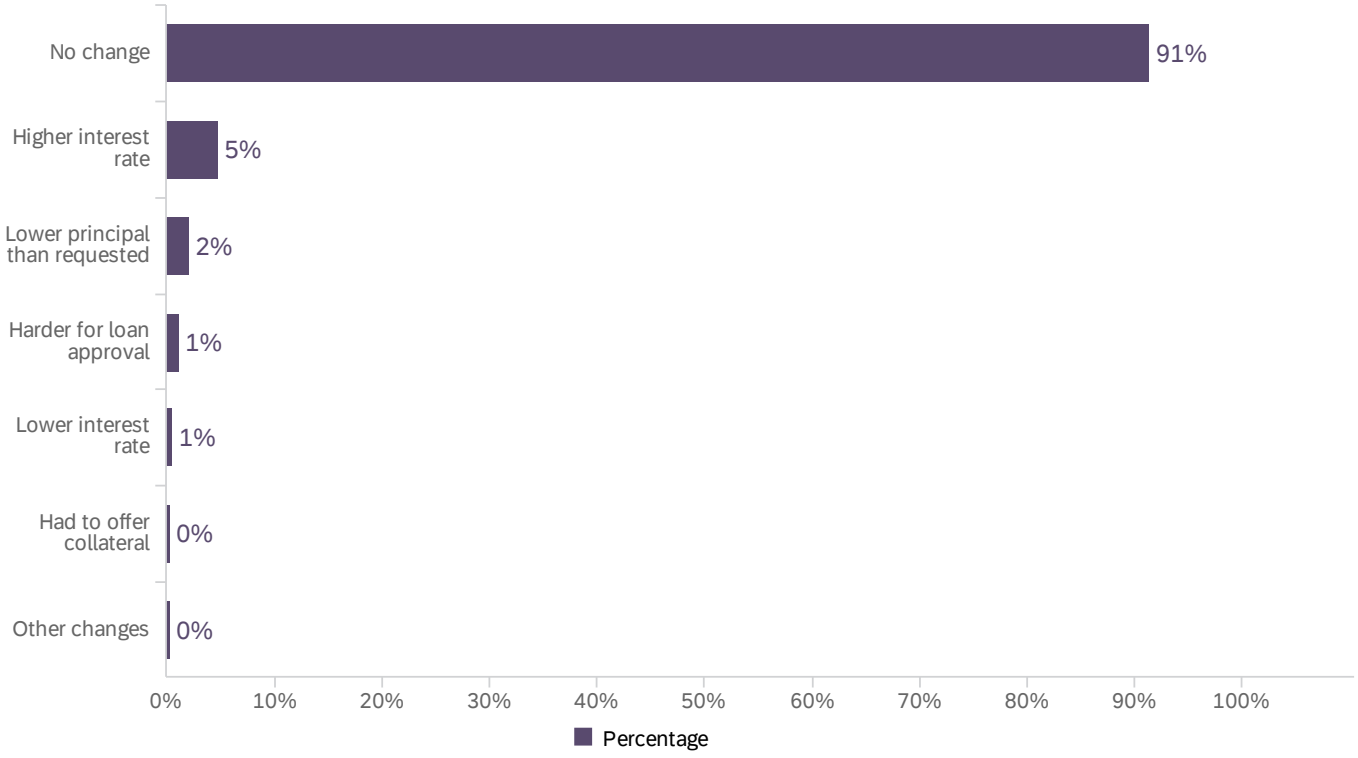
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Friend or family
Money lender
MFI or bank
Other
Digital credit
Don't know / Can't say

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 32% of respondents who borrowed money)
(n = 2,513)

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.

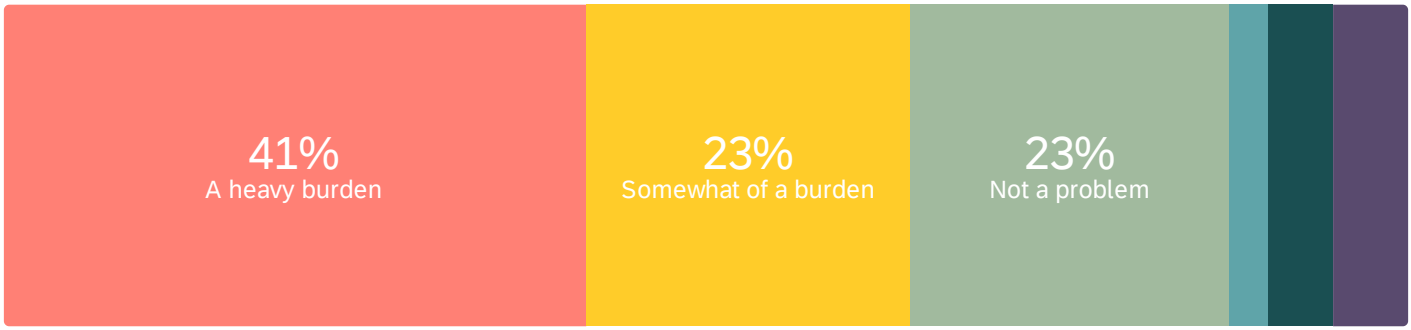


SECTION 6: INSIGHTS FOR GEEP

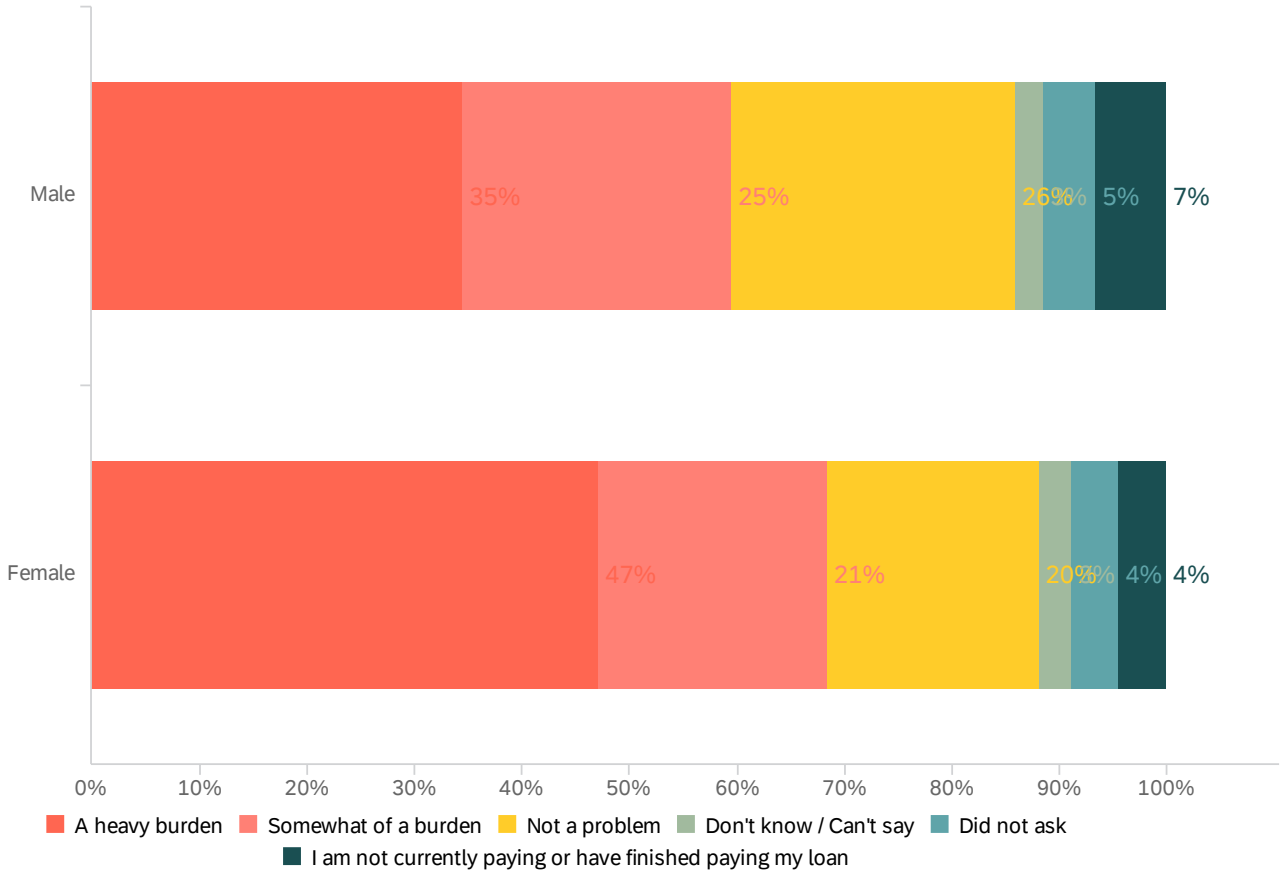
- **Burden of Repayment:** 41% report that GEEP *repayments are a "heavy burden"* at the moment, with 23% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index. Also, 26% of customers cite their repayment as a "heavy burden" in round 17, compared to a high of 60% in round 4*
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 45% report low levels of confidence. *Men appear more confident than women*. Those reporting *no-confidence decreased to 23% in round 17 after a spike in February to 37%*
- **External Support Received:** 83% have *not received any external support*. 14% reported receiving free food, and 4% have received a direct cash transfer. The top source of support remains friends and family -- this percentage *increased from 13% in round 1 to 46% in round 17* (despite decreasing slightly from 53% in round 16). The next most frequent sources of support are government (25% of those who did receive support) and religious bodies (24% of those who did receive support)
- **Support From GEEP:** The top request is for *a cash handout for personal or business use* -- 53% of respondents requested this, while 34% requested *a business loan*

Burden of GEEP Repayments

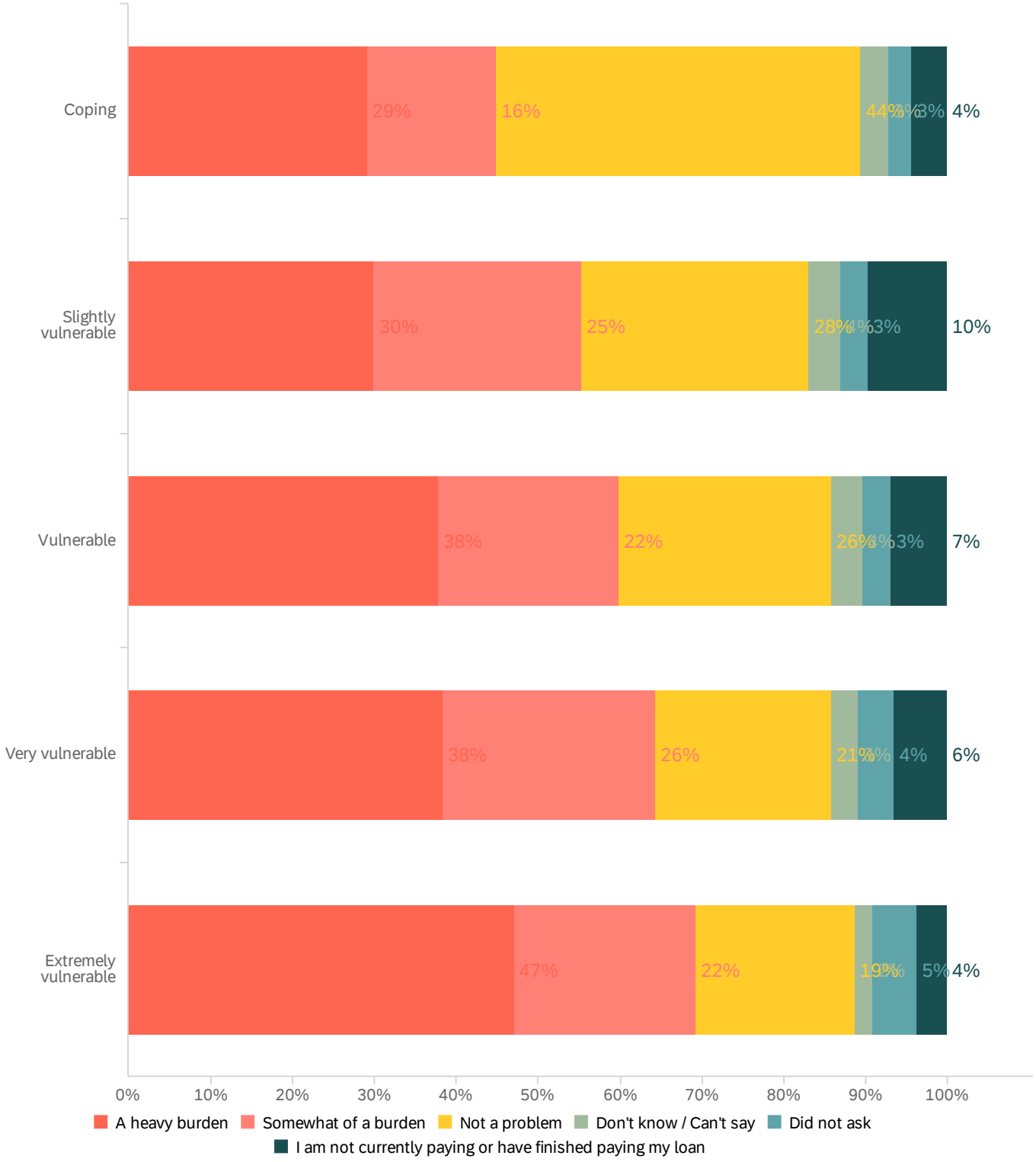
Q: How burdensome are the GEEP repayments at the moment?
(n = 5,329)



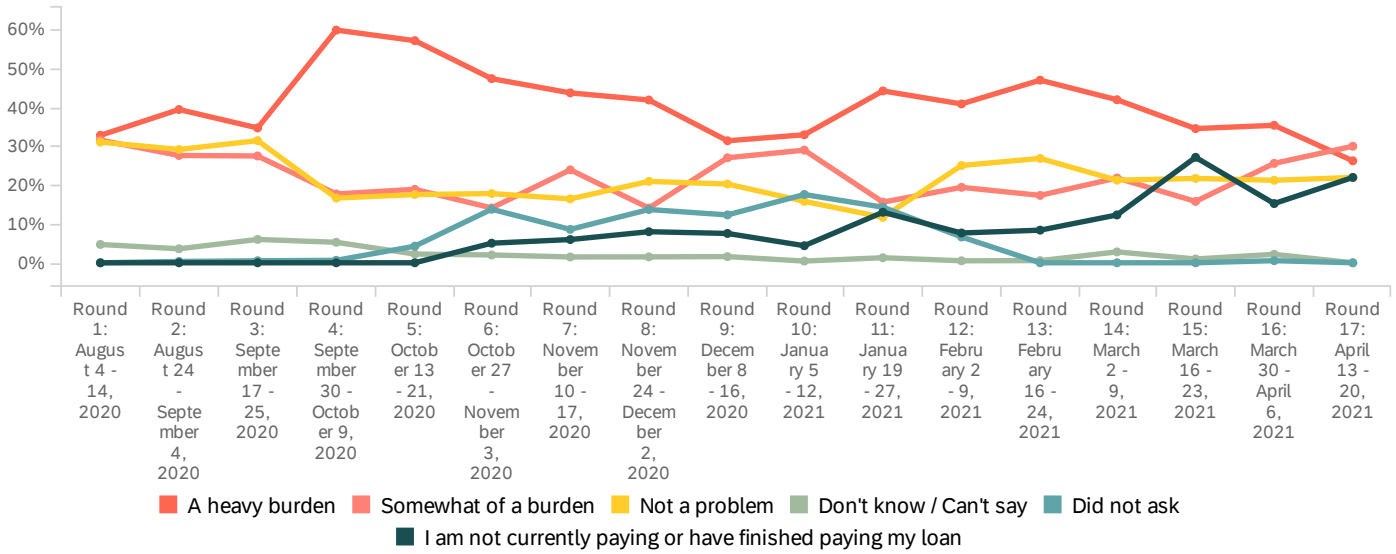
Loan Burden by Gender



Loan Burden by Vulnerability Index

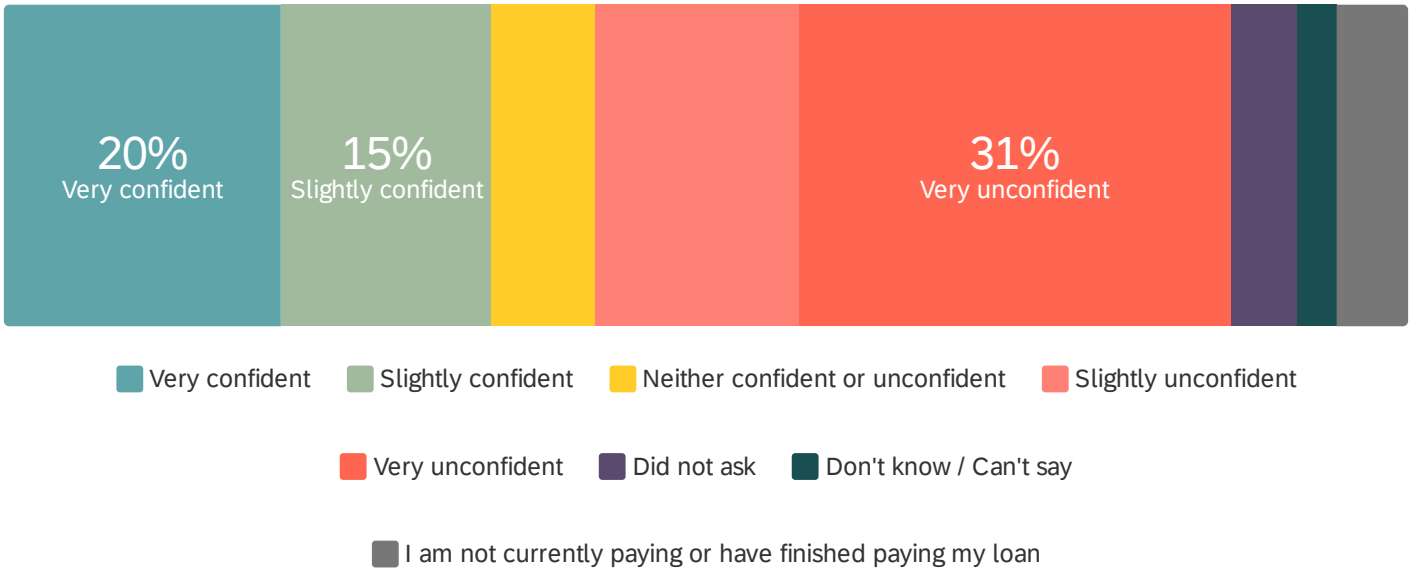


Loan Burden by Round

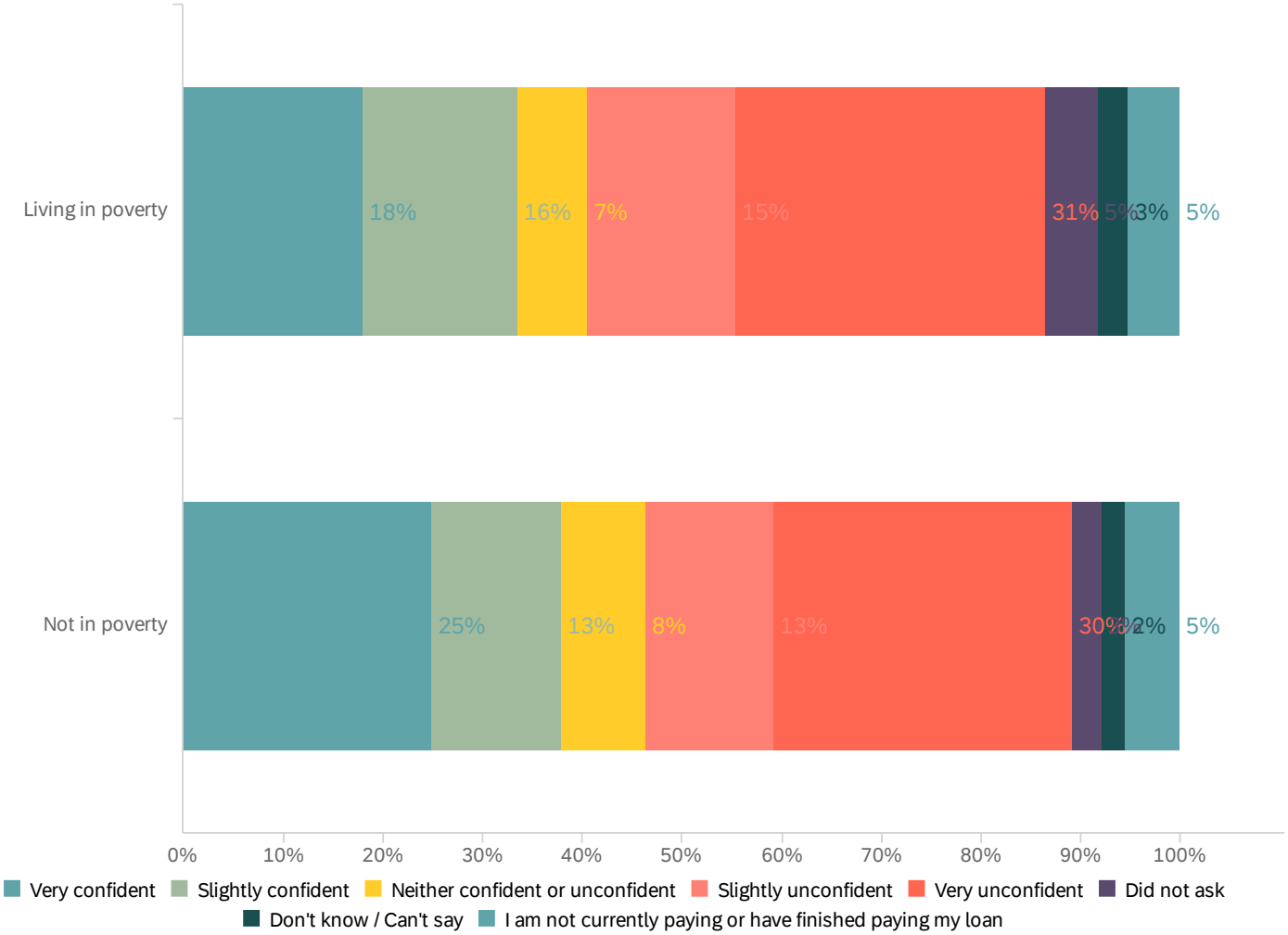

60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
Round 6: October 27 - November 3, 2020
Round 7: November 10 - 17, 2020
Round 8: November 24 - December 2, 2020
Round 9: December 8 - 16, 2020
Round 10: January 5 - 12, 2021
Round 11: January 19 - 27, 2021
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
A heavy burden
Somewhat of a burden
Not a problem
Don't know / Can't say
Did not ask
I am not currently paying or have finished paying my loan

Confidence in Repayment Ability

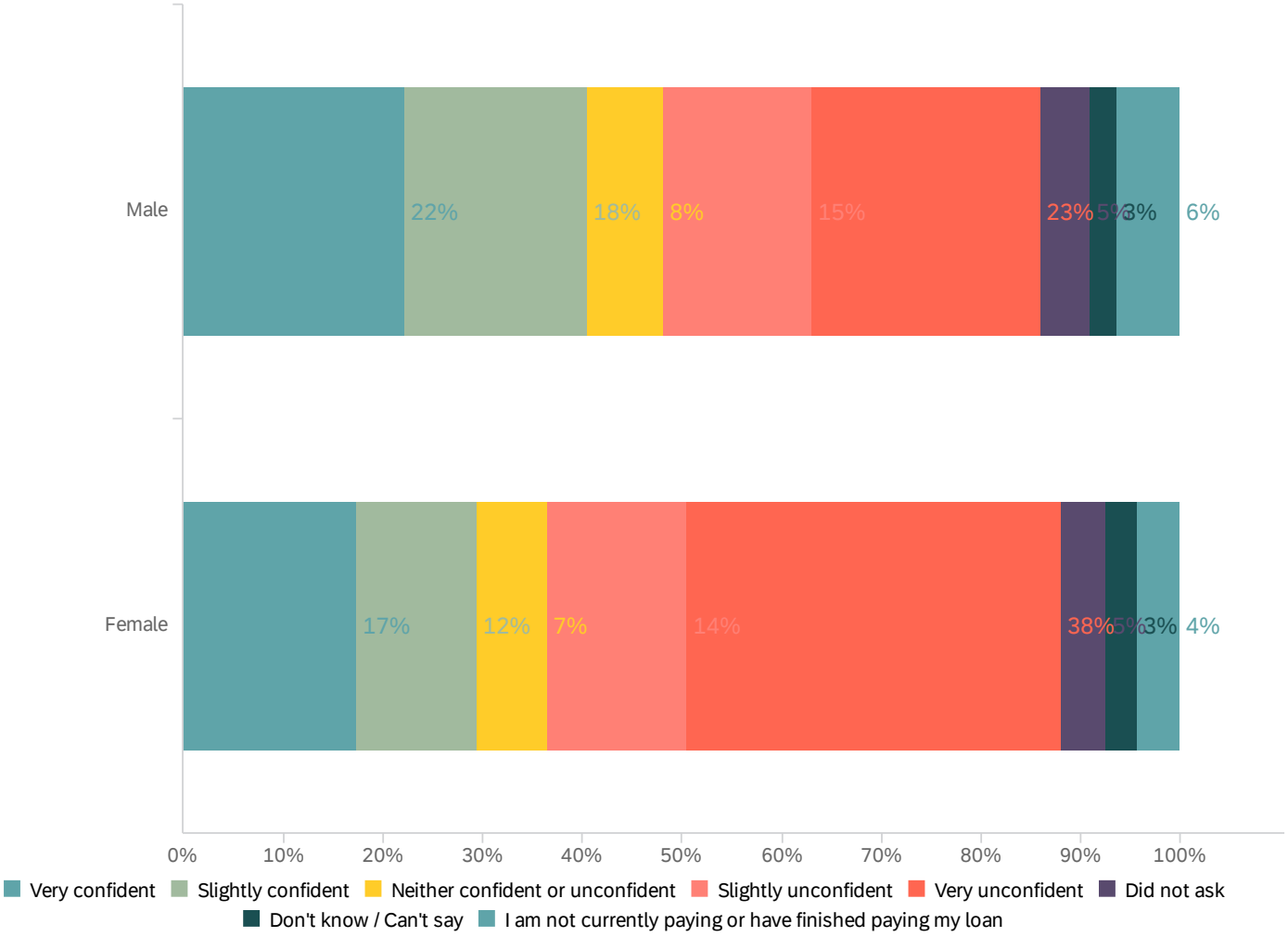
Q: How confident would you say you are in your ability to make repayments as you normally would for the next month? (n = 5,341)



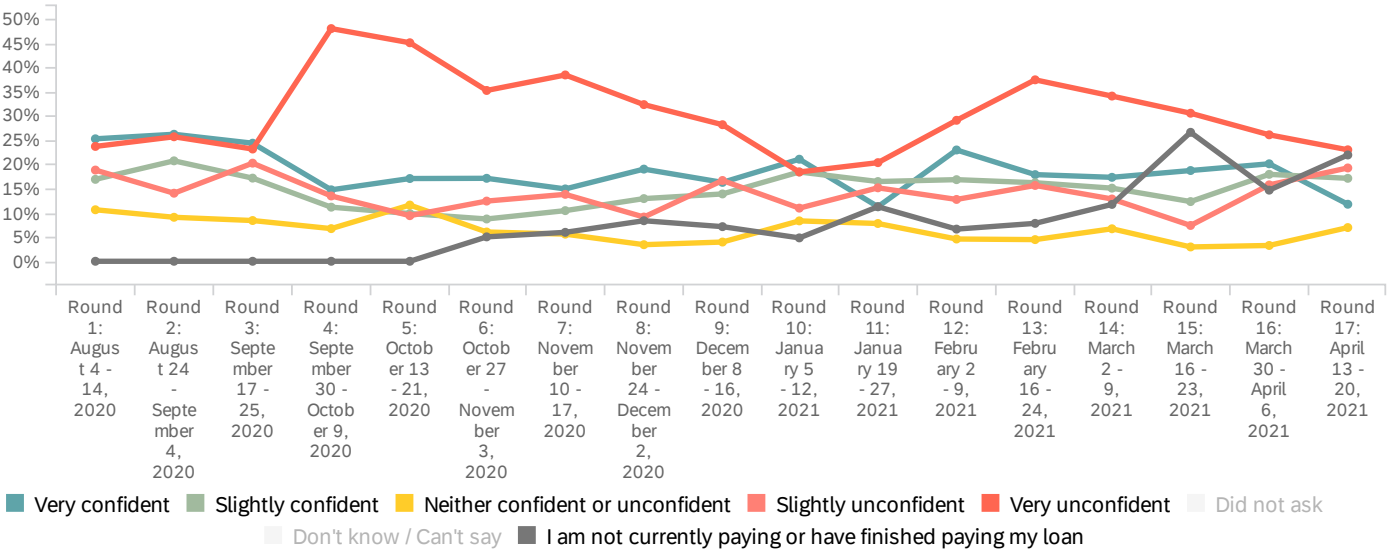
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender

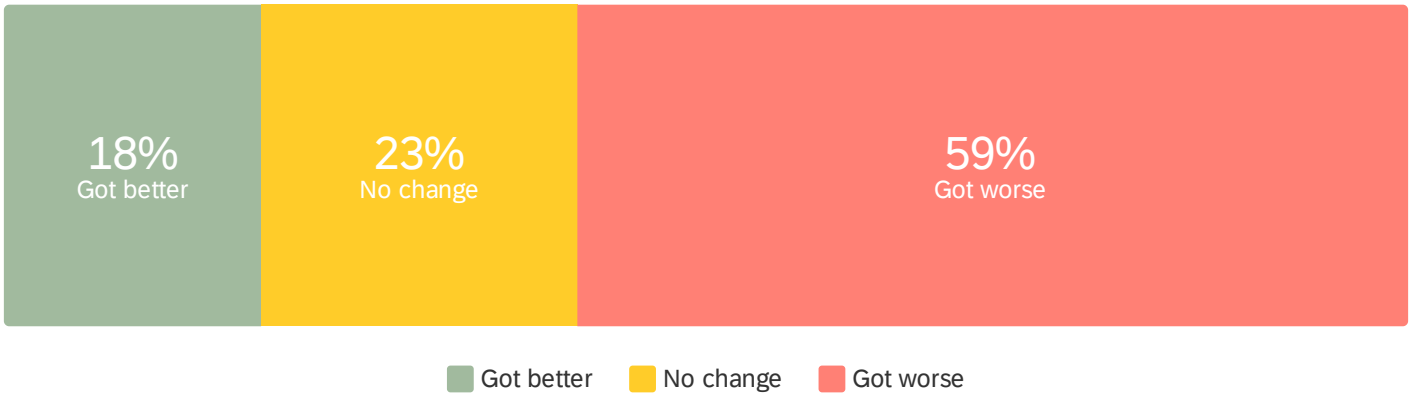


Confidence in Repayment by Round

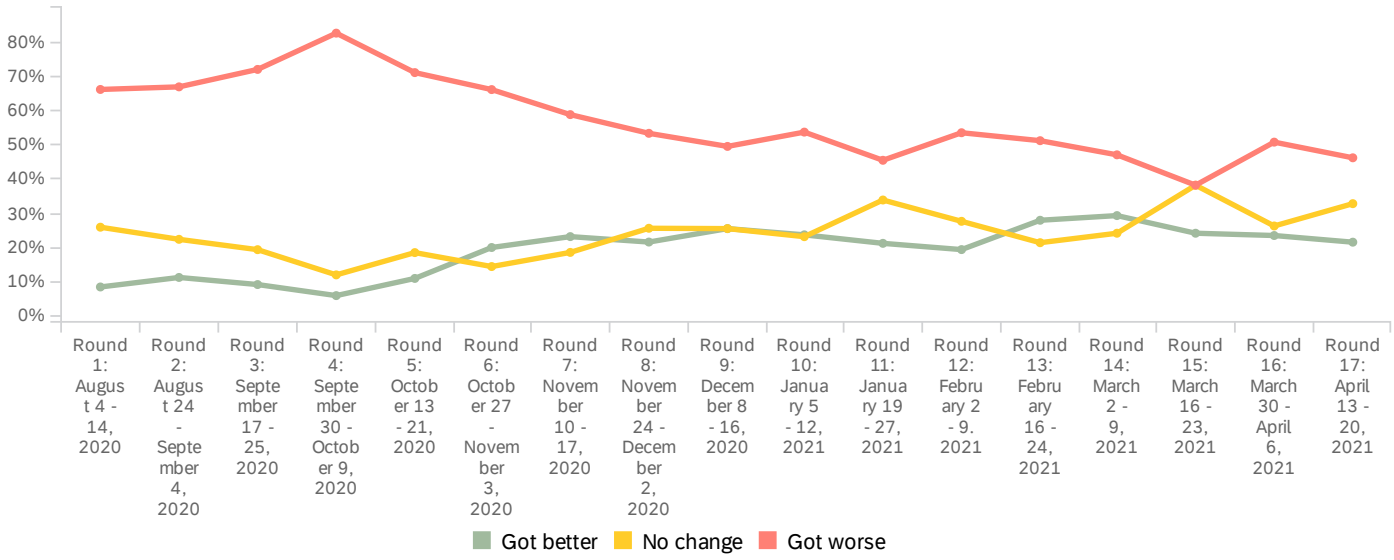


Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 3,891)

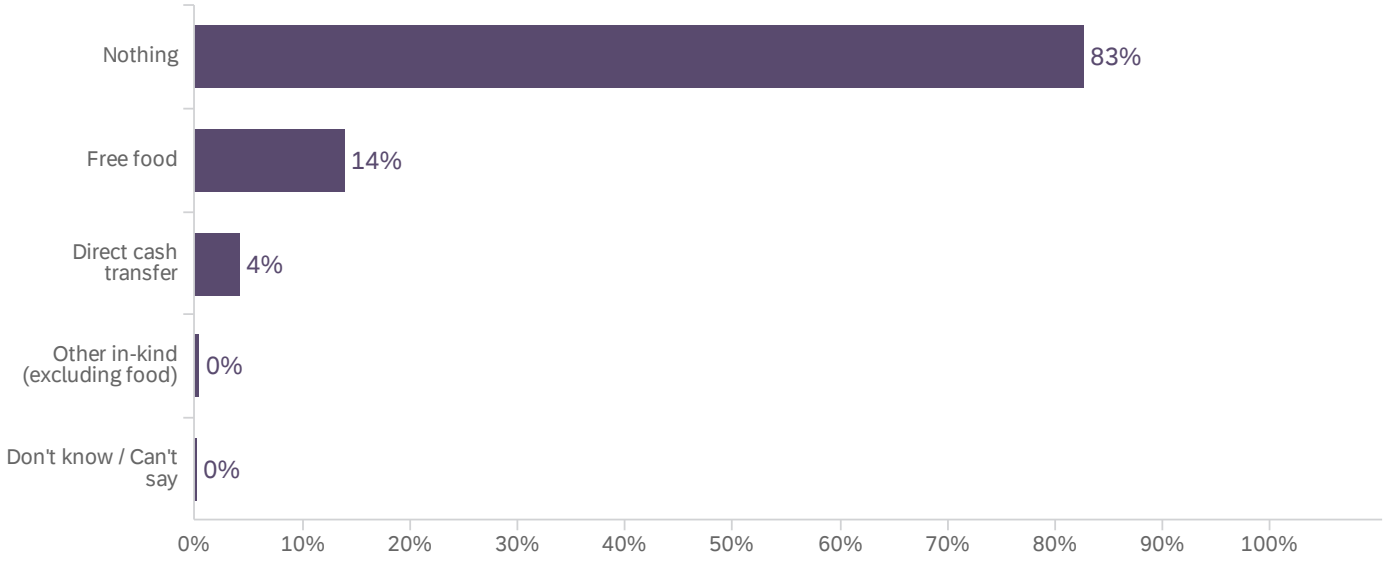


Change in Repayment Confidence by Round

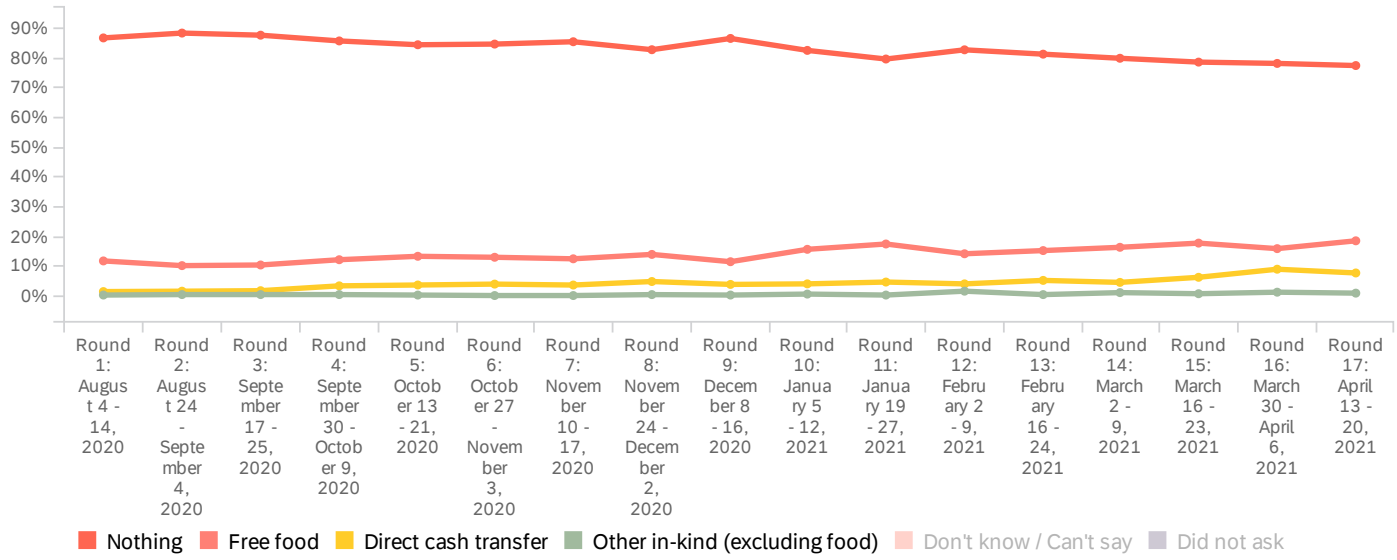


Type of External Support Received

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 = 10,541)



Type of External Support by Round


90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
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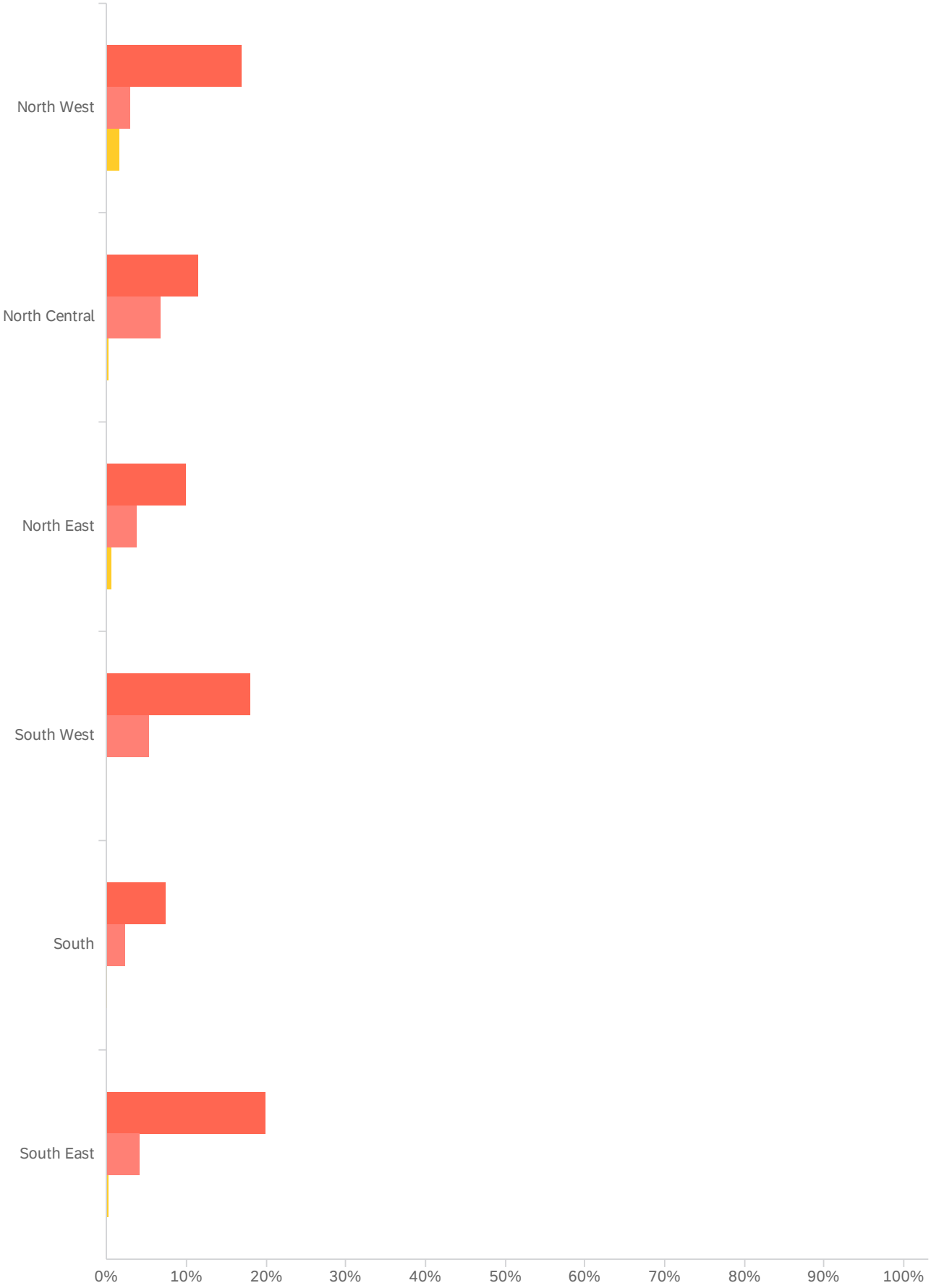
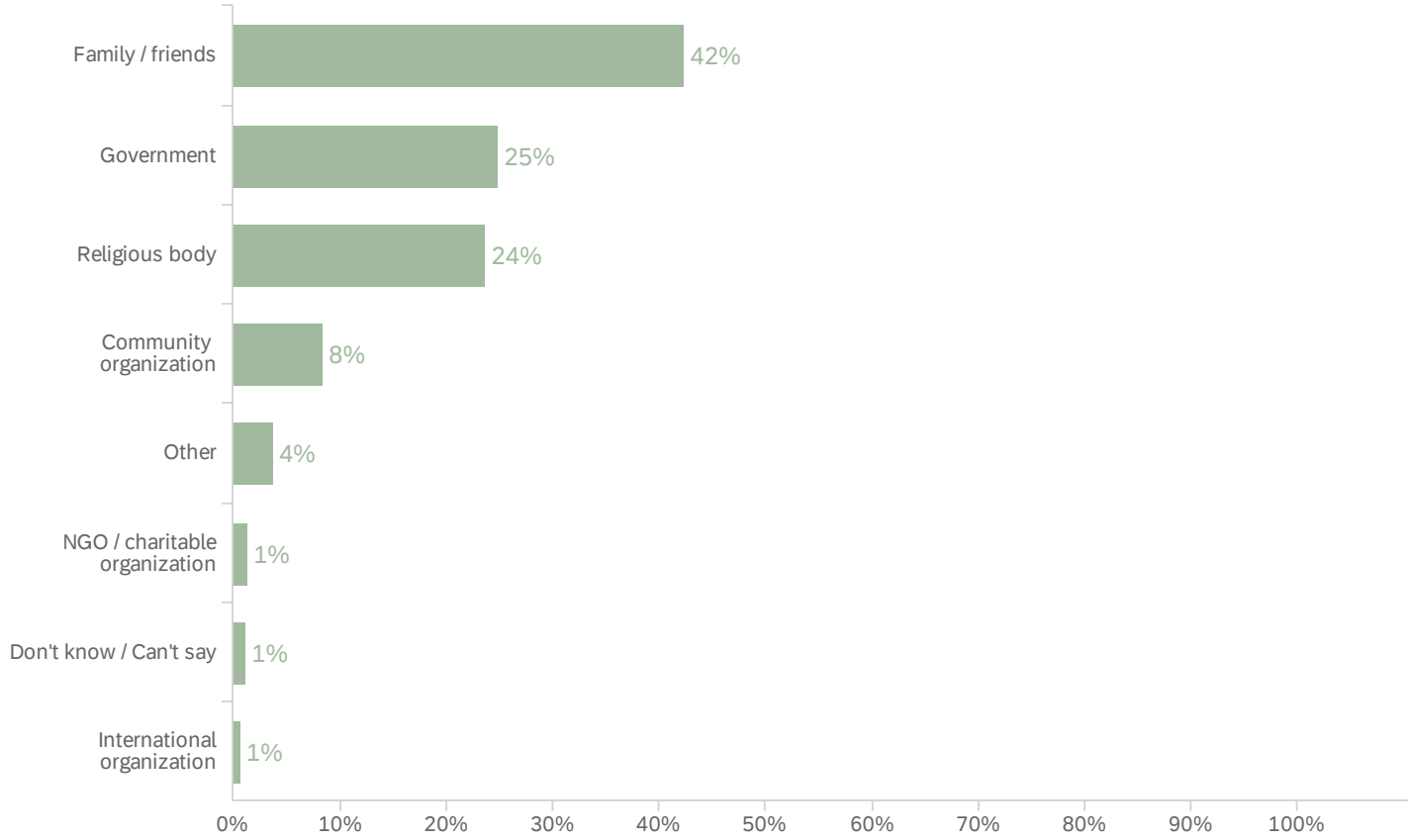
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Nothing
Free food
Direct cash transfer
Other in-kind (excluding food)
Don't know / Can't say
Did not ask

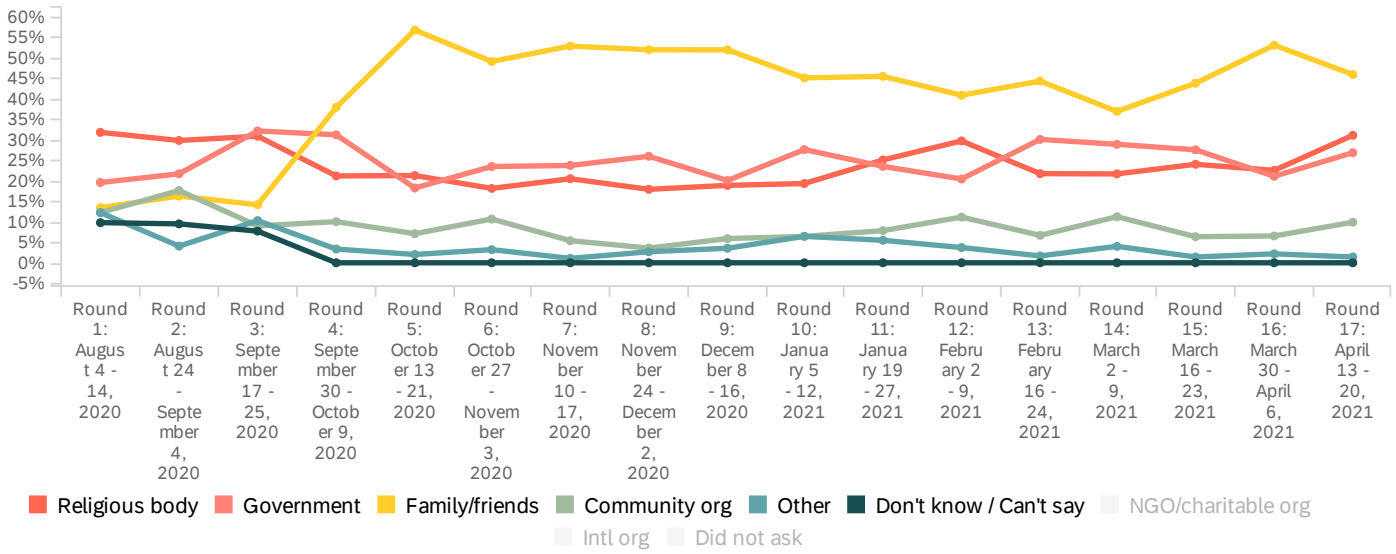

North West
North Central
North East
South West
South
South East
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%

Source for External Support

Q: What was the main source of each selected assistance? (for the 17% who received support)
(n = 1,819)



Sources of Support by Round


60%
55%
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
-5%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
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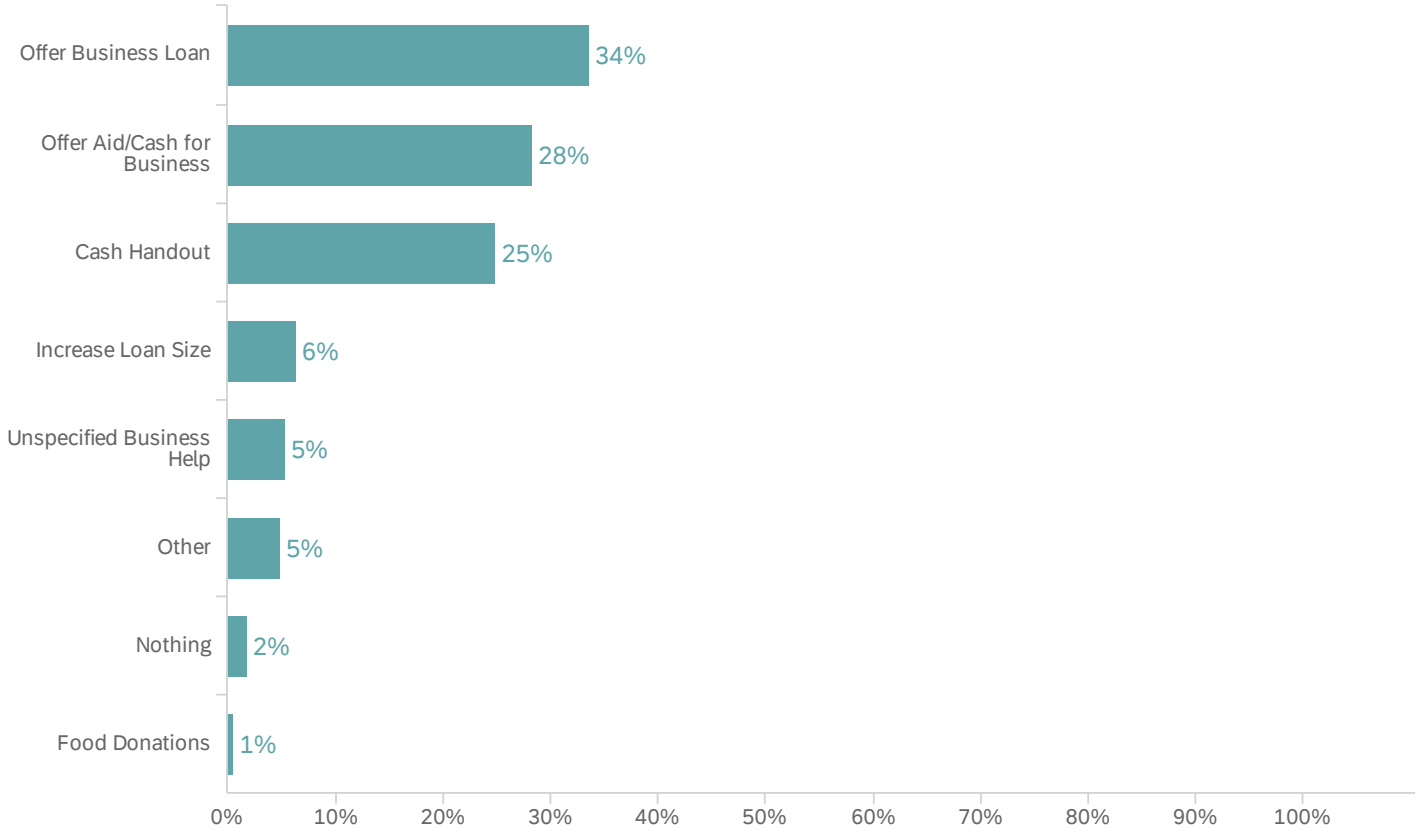
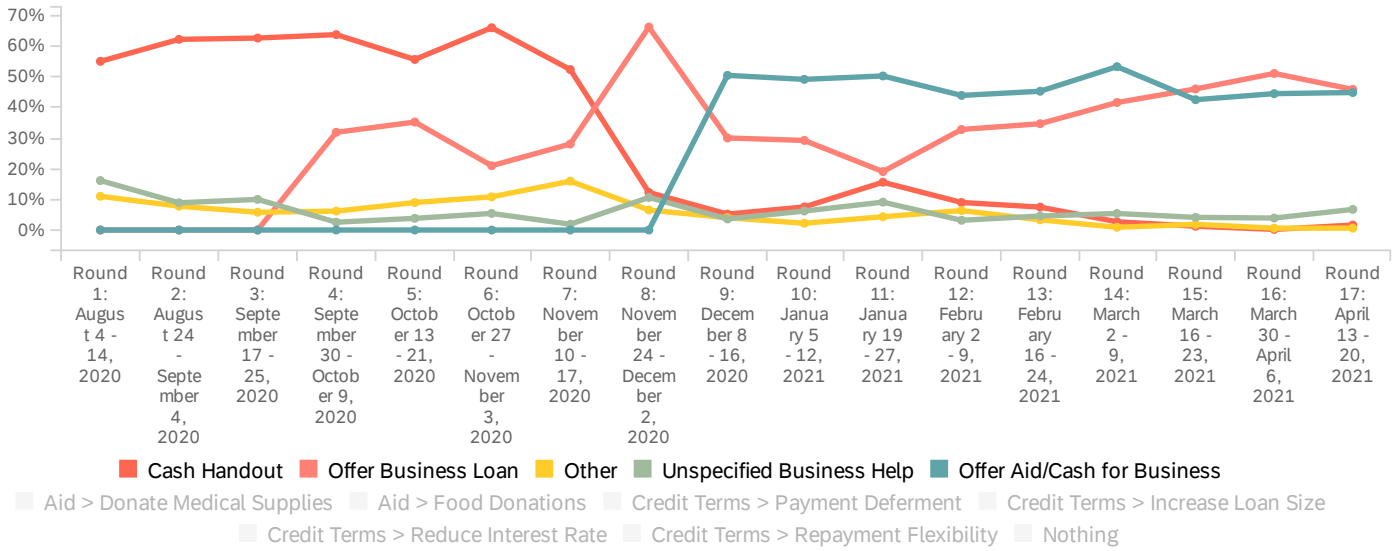
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Religious body
Government
Family/friends
Community org
Other
Don't know / Can't say
NGO/charitable org
Intl org
Did not ask

60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 5,414)




70%
60%
50%
40%
30%
20%
10%
0%
Round 1: August 4 - 14, 2020
Round 2: August 24 - September 4, 2020
Round 3: September 17 - 25, 2020
Round 4: September 30 - October 9, 2020
Round 5: October 13 - 21, 2020
Round 6: October 27 - November 3, 2020
Round 7: November 10 - 17, 2020
Round 8: November 24 - December 2, 2020
Round 9: December 8 - 16, 2020
Round 10: January 5 - 12, 2021
Round 11: January 19 - 27, 2021
Round 12: February 2 - 9, 2021
Round 13: February 16 - 24, 2021
Round 14: March 2 - 9, 2021
Round 15: March 16 - 23, 2021
Round 16: March 30 - April 6, 2021
Round 17: April 13 - 20, 2021
Cash Handout
Offer Business Loan
Other
Unspecified Business Help
Offer Aid/Cash for Business
Aid > Donate Medical Supplies
Aid > Food Donations
Credit Terms > Payment Deferment
Credit Terms > Increase Loan Size
Credit Terms > Reduce Interest Rate
Credit Terms > Repayment Flexibility
Nothing

Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

WIDGET_ERROR.MISCONFIGURED

End of Report