

# 60 Decibels Report for GEEP: Round Sixteen

*GEEP Reporting Project - Updated 21.04.07*

April 16, 2021 1:04 PM WAT

60 Decibels Insights for GEEP: Round 16

# GEEP

## COVID-19 Study:

### Round 16 Report

13<sup>th</sup> April 2021

Credit: Council on Foreign Affairs



60 \_\_ decibels

60 \_\_ decibels

60 Decibels Insights for GEEP

## Top Insights

Round 16, April 2021

Here are our findings from 9,920 interviews collected in six Nigerian geo-political zones from August 2020 to April 2021.

This report is live, so keep yourself logged in!

- **Vulnerability is improving:** in the last four rounds we've seen the 'extremely vulnerable' respondents fall under 40%, compared to 51% in round 1.
- **Farmers experiencing lack of liquidity.** We took a harder look at the agriculture sector this round, after noting the supply challenges farmers were experiencing in previous rounds. The top challenges faced by farmers are lack of liquidity and low access to inputs. Women and men are experiencing the same impacts.
- **The picture on consumption is concerning, but it's getting better.** This round 22% said consumption had very much decreased compared to 44% in Round 1. TraderMoni clients appear to be faring worst on hunger.
- **Bonus Insight: Use of Loans by Product Type.** We know understanding impact across loan types is of interest to the GEEP team. Most folks use their loan for their main source of income, indicating that GEEP loans are being used to build an existing business. However, we noted slight differences across product types:
  - 100% of FarmerMoni clients use their loan for their main business (ostensibly their farm);
  - 83% of Trader Moni use their loan for their main income source;
  - 64% of Market Moni use their loan for their primary business. This may indicate that these clients are most likely to invest in a new business.

## Deep Dive: Vulnerability

The 60dB Vulnerability Index is determined using four themes: poverty level, change in financial situation, coping mechanisms used, and effect on food consumption.

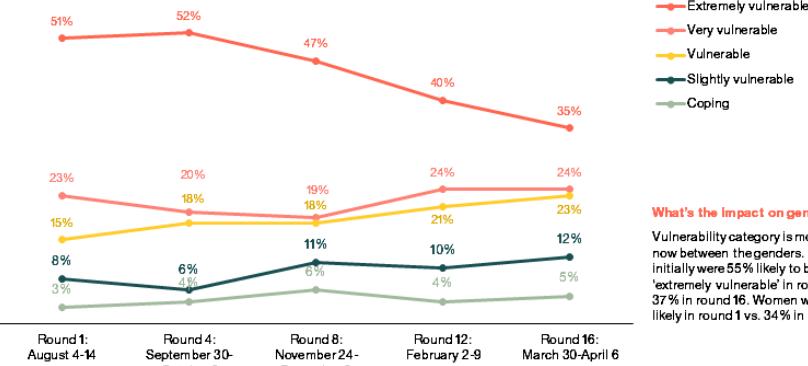
Vulnerability category has improved since the beginning of data collection: the last four rounds has 'extremely vulnerable' under 40%. In comparison, 51% of clients were 'extremely vulnerable' in round 1.

All of this indicates an improvement to the severity of vulnerability since the beginning of data collection, when the pandemic started.

Vulnerability has reached an all-time low after a steady decline – 1 in 3 respondents are categorized as 'extremely vulnerable'.

### Vulnerability by Round

Vulnerability is determined by the 60dB Vulnerability Index.  
(n = 9,920)



### What's the impact on gender?

Vulnerability category is more similar now between the genders. Men initially were 55% likely to be 'extremely vulnerable' in round 1 vs. 37% in round 16. Women were 47% likely in round 1 vs. 34% in round 16.

## Deep Dive: Impact on Farming

We took a harder look at the agriculture sector this round, after noting the impact of supply challenges in previous rounds for farmers.

The top challenges faced by farmers are lack of liquidity and low access to inputs.

Men are much more likely to farm than women: 53% of men vs. 32% of women farm, but are less likely to face working capital challenges.

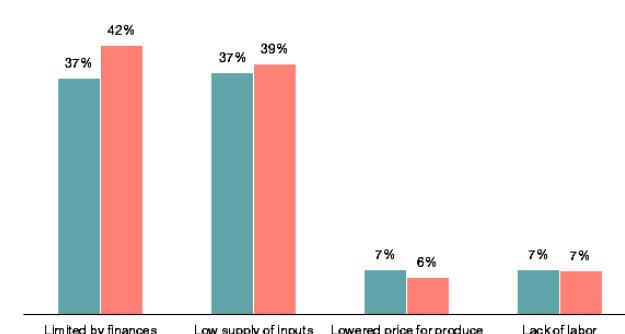
### Question for Discussion

Might there be an opportunity to expand cash loans and grants to farmers and those in the agriculture sector?

Farmers are most challenged by lack of finances and access to inputs.

### Current Impacts on Farming, by Gender

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days?  
(n = 2,844)



Men  
Women

### Most recently...

In round 16, only 19% of farmers said their farming practice was 'very much worse' than before the pandemic, compared to 36% in round 1.

## Deep Dive: Food Consumption

In the most recent round, we found that 22% said their consumption had very much decreased.

Despite the continuing challenge around food security, the overall picture looks better. In round 1, 44% said their consumption had very much decreased.

### Question for Discussion

TraderMoni clients appear to be faring worst on hunger – in the most recent round, 27% of these clients very much decreased their consumption, compared to 19% of MarketMoni clients.

Why are TraderMoni clients the worst affected, and how can GEEP best support this group?

## GEEP & The Economic Sustainability Plan

### Protect Jobs

### Keep Businesses Open

### Enable Transport

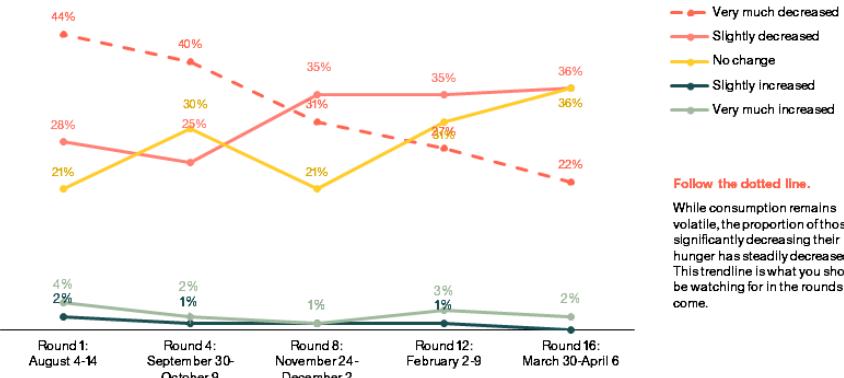
### Improve Access to Cash

### Improve Access to Credit

The picture on consumption is concerning, but it's getting better overall.

### Recent Impact on Food Consumption

Q: Compared to before the start of COVID-19 pandemic, have there been changes in food consumption in your household per person? (n = 9,920)



- Very much decreased
- Slightly decreased
- No change
- Slightly increased
- Very much increased

### Follow the dotted line.

While consumption remains volatile, the proportion of those significantly decreasing their hunger has steadily decreased. This trendline is what you should be watching for in the rounds to come.

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

### Changes in the Last 30 Days

In Round 16, 85% of employers continued to be able to pay employees in the last month, the highest proportion so far.

Restrictions have been less prevalent since the beginning of data collection. In R16, 1 in 10 say they were forced to close for any reason in the last 30 days.

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

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, 55% say the same.

A third of respondents borrowed in the latest round, most of which borrowed from family and friends.

### Insight / Discussion point

A carry-over effect from the opening of the economy.

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

We suspect the above is also responsible for this, together with the recent reopening of land borders.

We're continuing to see a rise in those trying to access cash, and monitoring inflation to assess its effect on this variable.

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

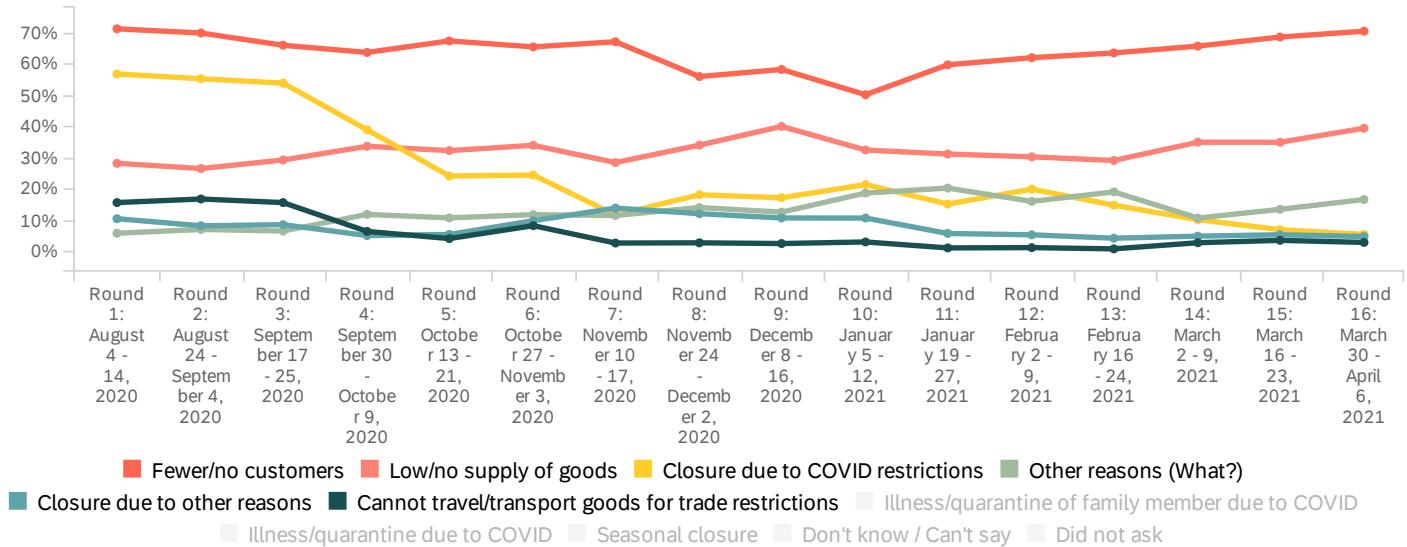
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in April 2021, this declined to 5%. However, fewer customers have been reported by seven in ten GEEP clients in April, increasing 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 16, this proportion decreased to three in five. 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 15. Less than 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. 85% of respondents in round 15 said they were able to pay salaries, reaching the highest levels we've seen of salary payment since the beginning of data collection.

### The Bad

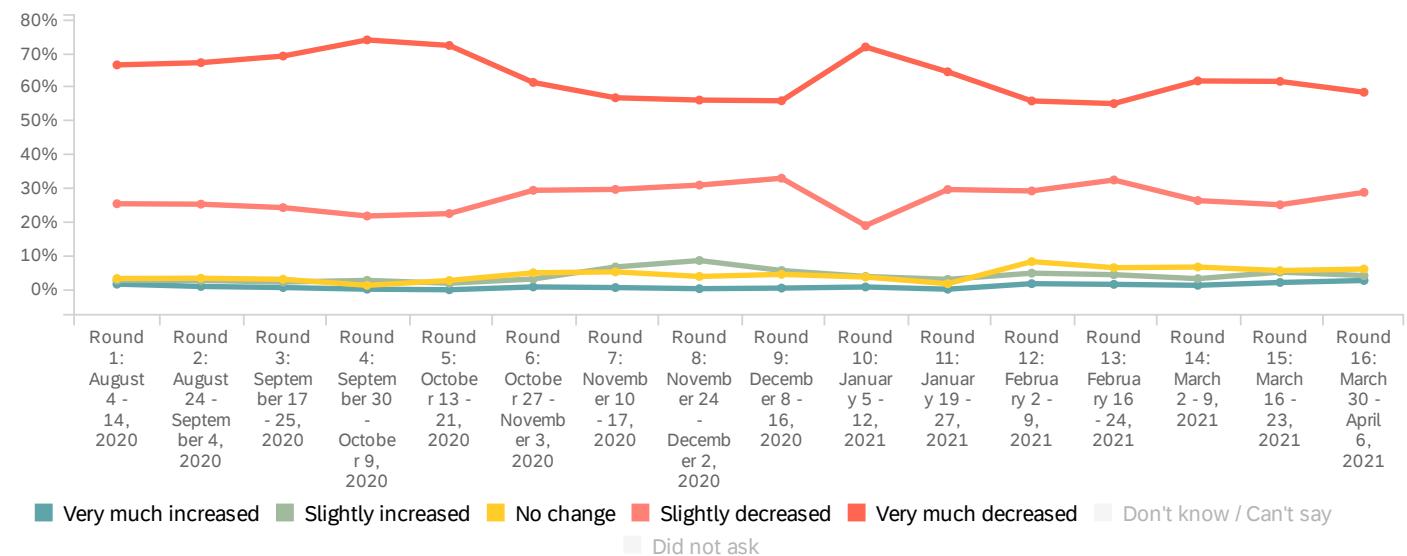
- **Overall Financial Situation:** Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (90%) customers in round 16 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances 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 16, 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 slightly to one in three in round 15.

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.

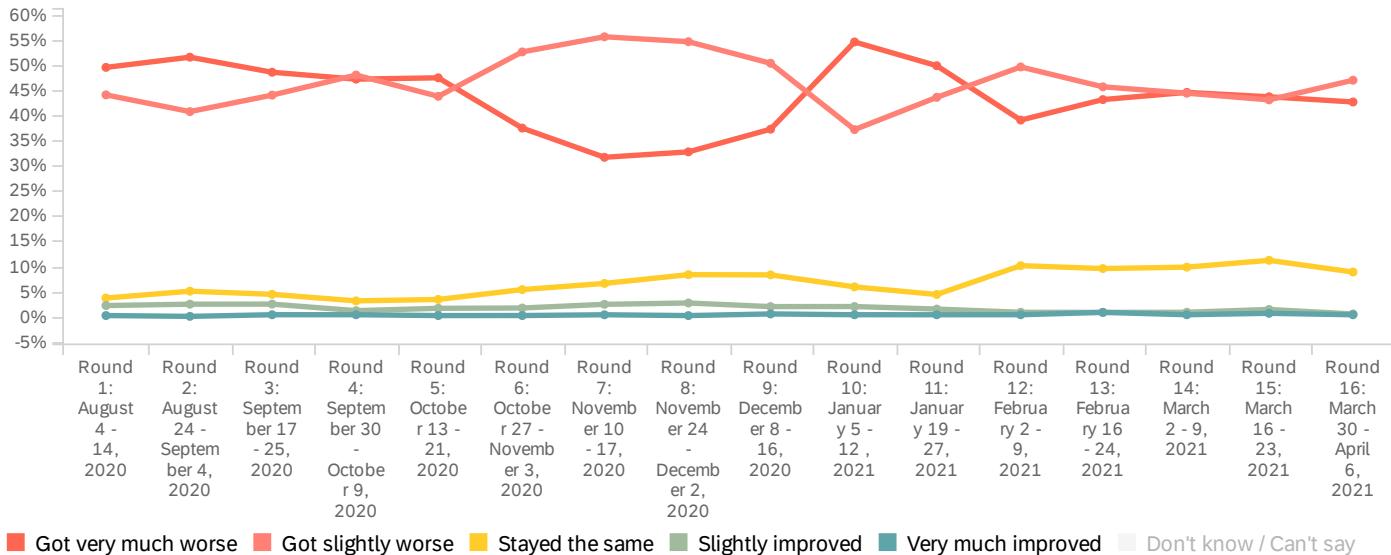
### Impact on Business



## Change in Income

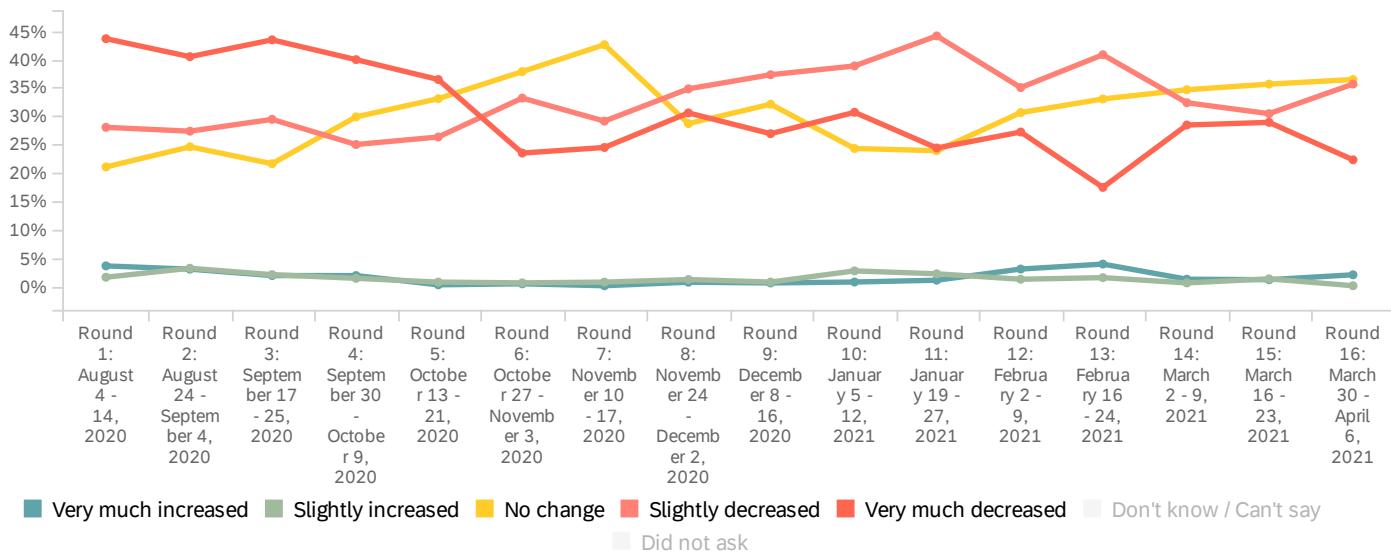


## Impact on Overall Household Financial Situation



■ Got very much worse ■ Got slightly worse ■ Stayed the same ■ Slightly improved ■ Very much improved ■ Don't know / Can't say

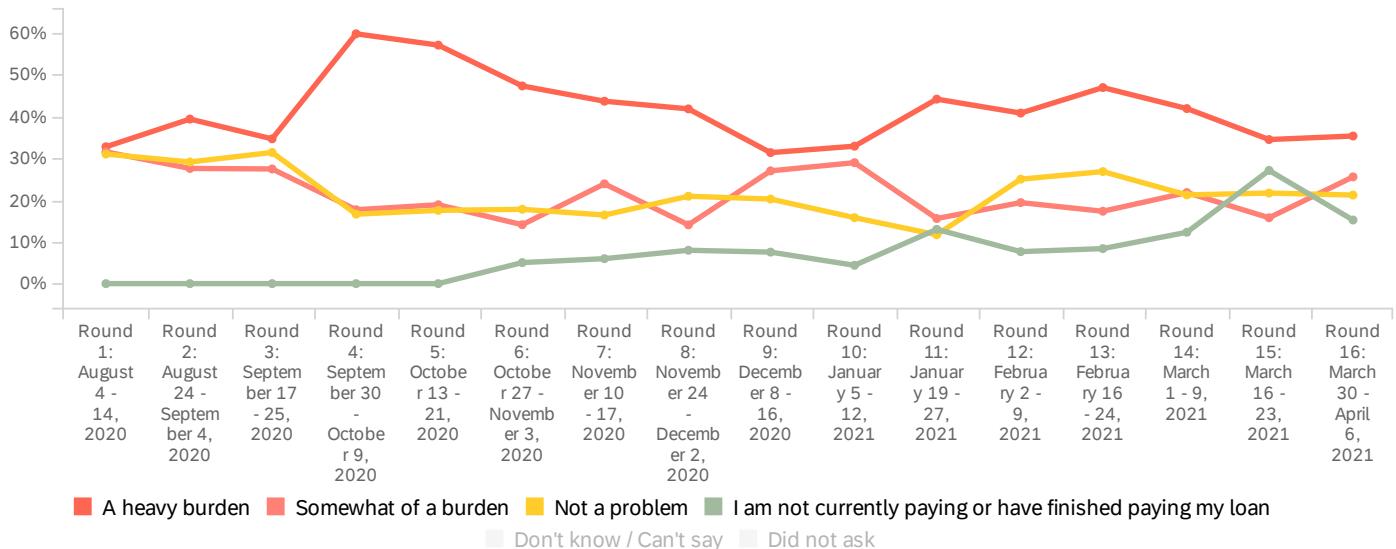
### Change in Food Consumption



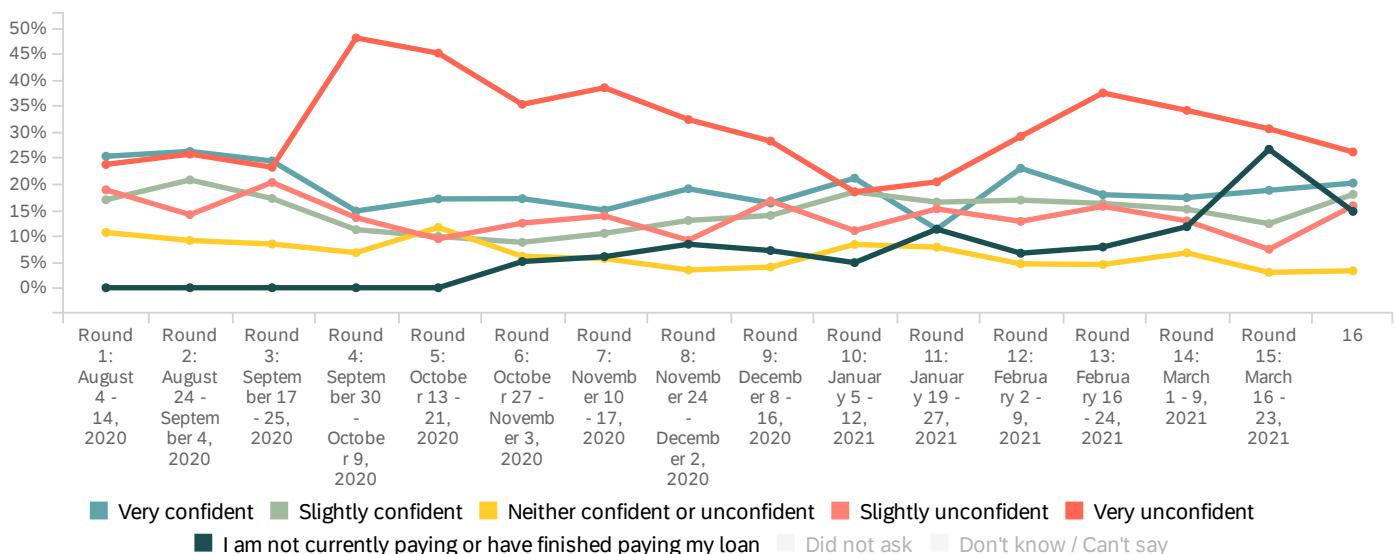
■ Very much increased ■ Slightly increased ■ No change ■ Slightly decreased ■ Very much decreased ■ Don't know / Can't say

■ Did not ask

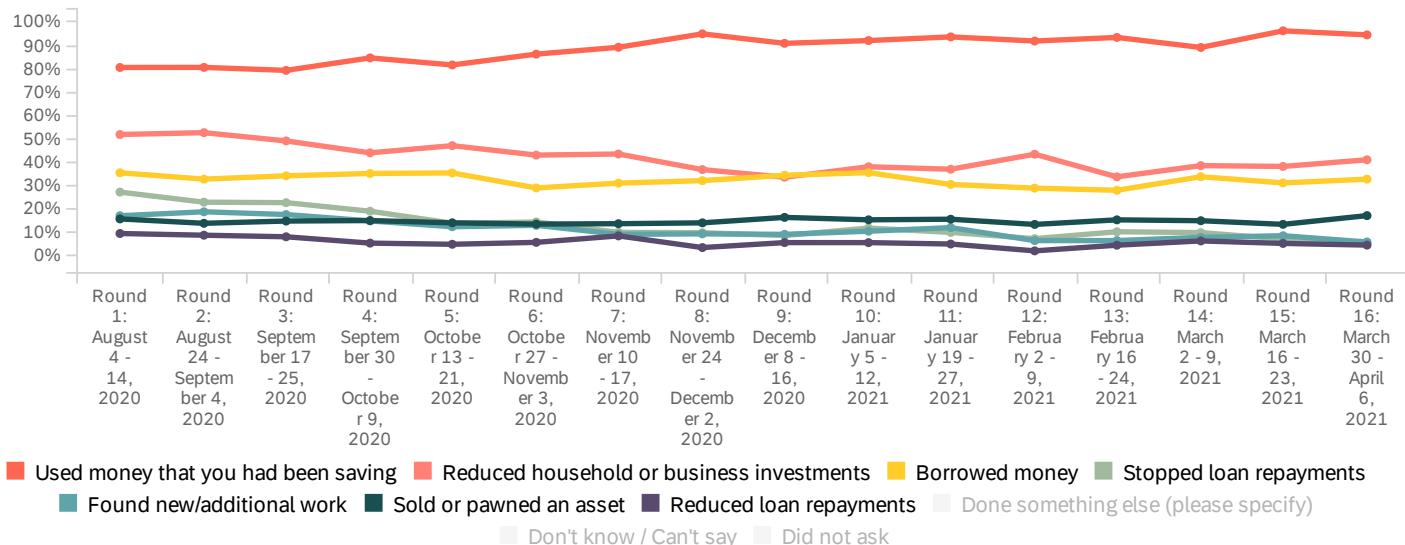
### Loan Repayment Burden



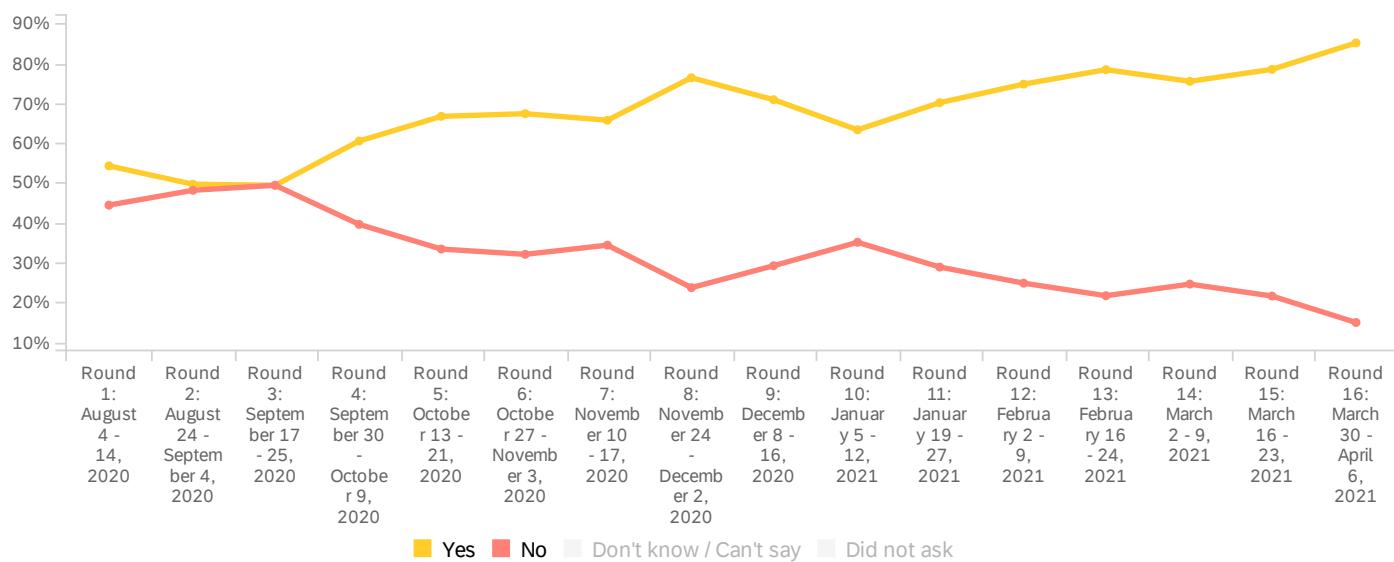
## Confidence in Loan Repayment



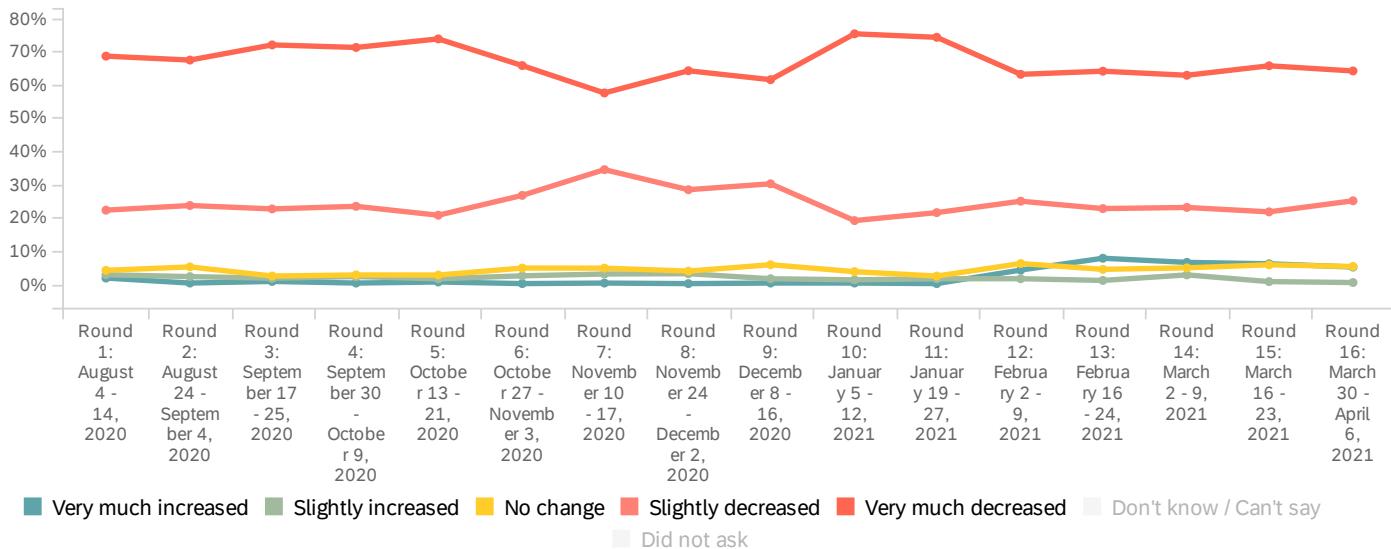
## Coping Mechanisms



## Ability to Pay Employee Salaries



## Impact on Saving



## 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 3,162 MarketMoni clients (46%), 3,072 TraderMoni clients (45%), 5 FarmerMoni clients, 585 clients with no Moni loans (9%), 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.

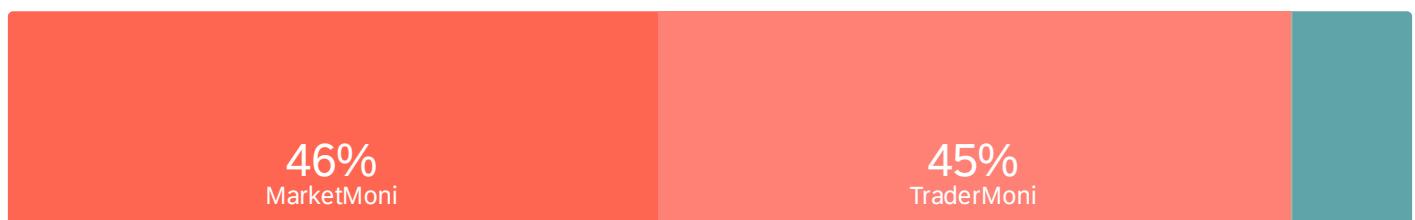
We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 59% of MarketMoni and vs. 61% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 47% of MarketMoni customers vs. 34% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 74% of MarketMoni customers vs. 73% 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:** 29% of MarketMoni customers vs. 45% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 26% of MarketMoni customers were confident, compared to 34% 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. 17% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 26% of them said they had received no Moni loan at all. Meanwhile, 18% 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

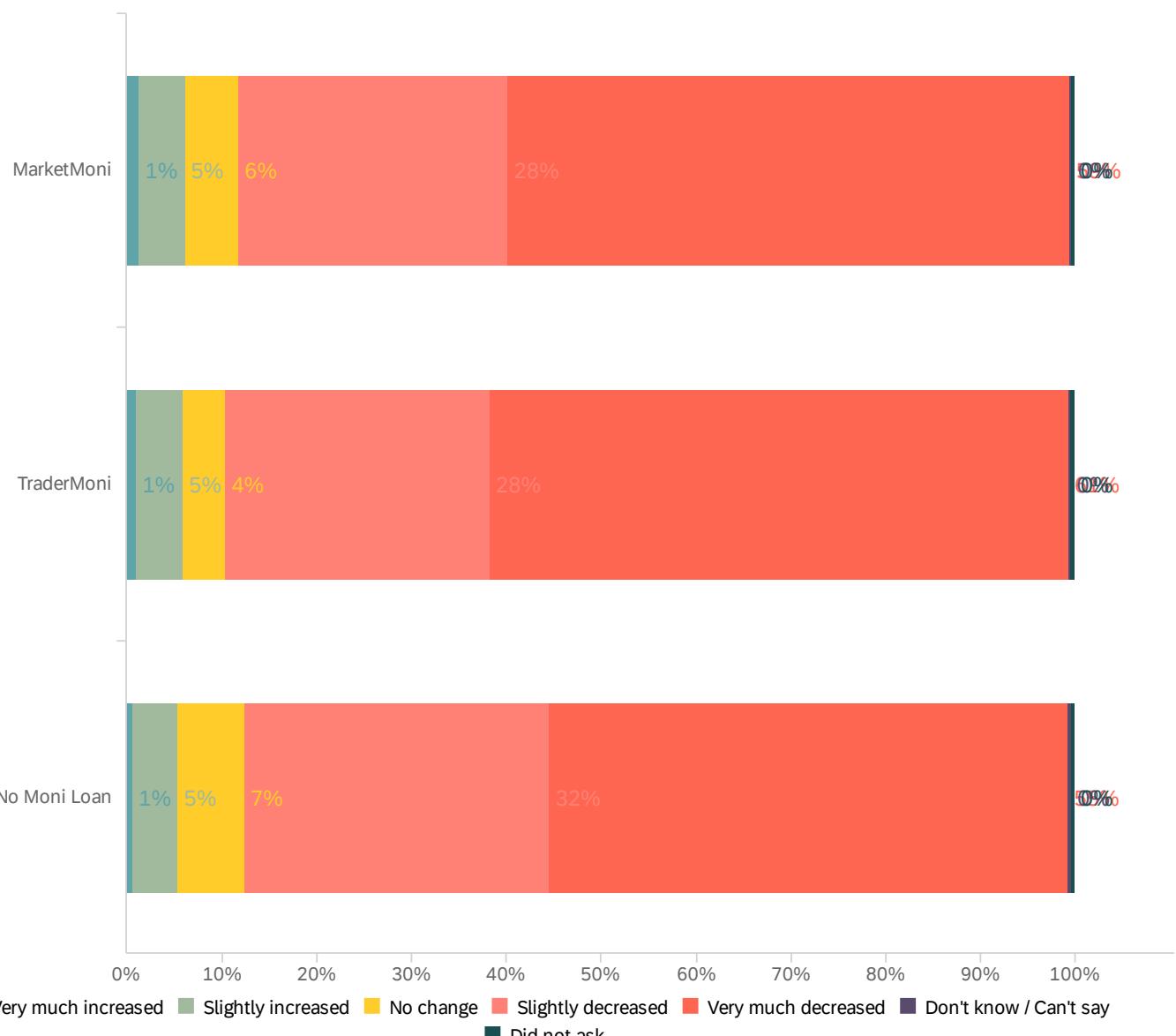




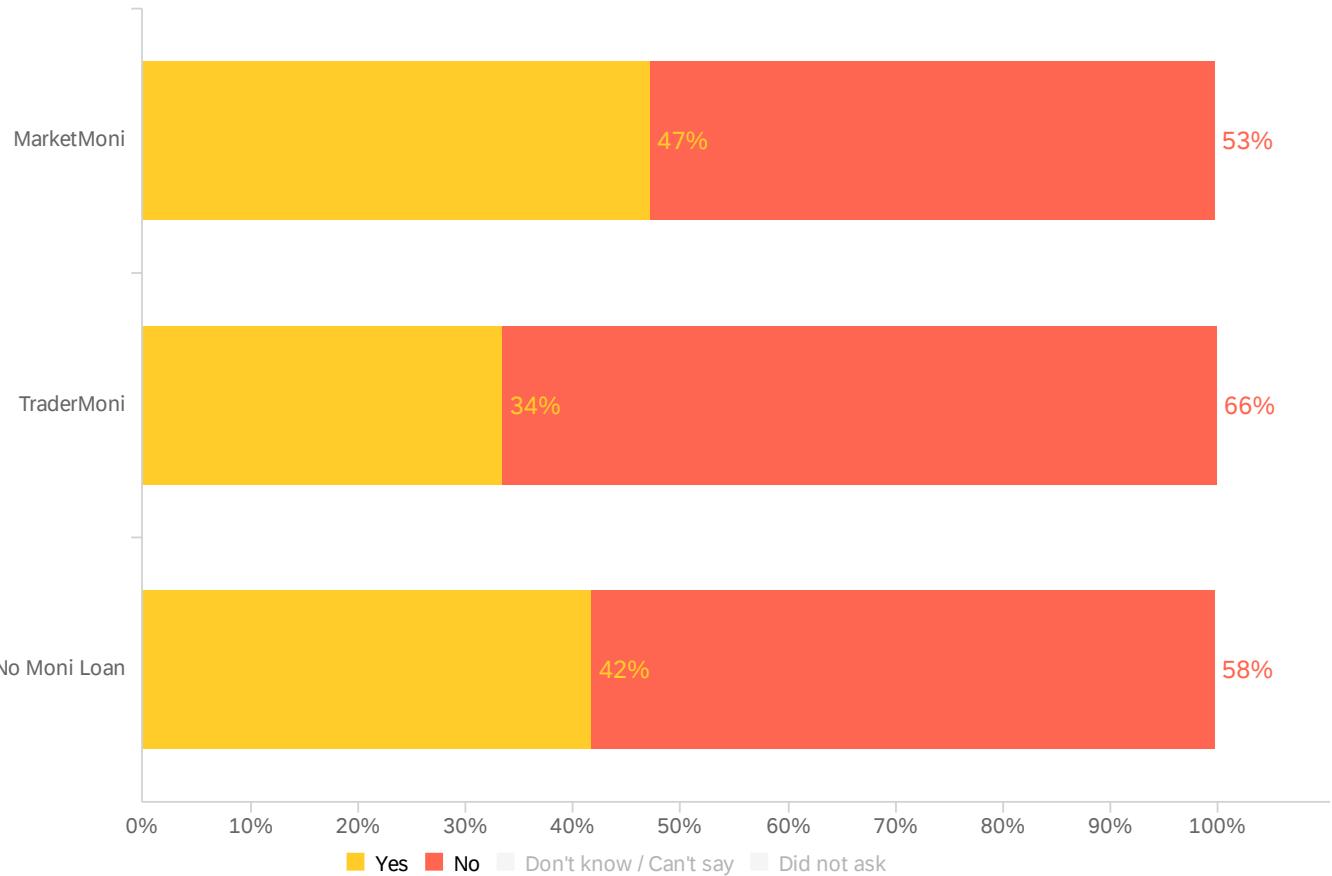
MarketMoni (3,162)    TraderMoni (3,076)    FarmerMoni (5)    Can't remember which (17)

No Moni Loan (585)

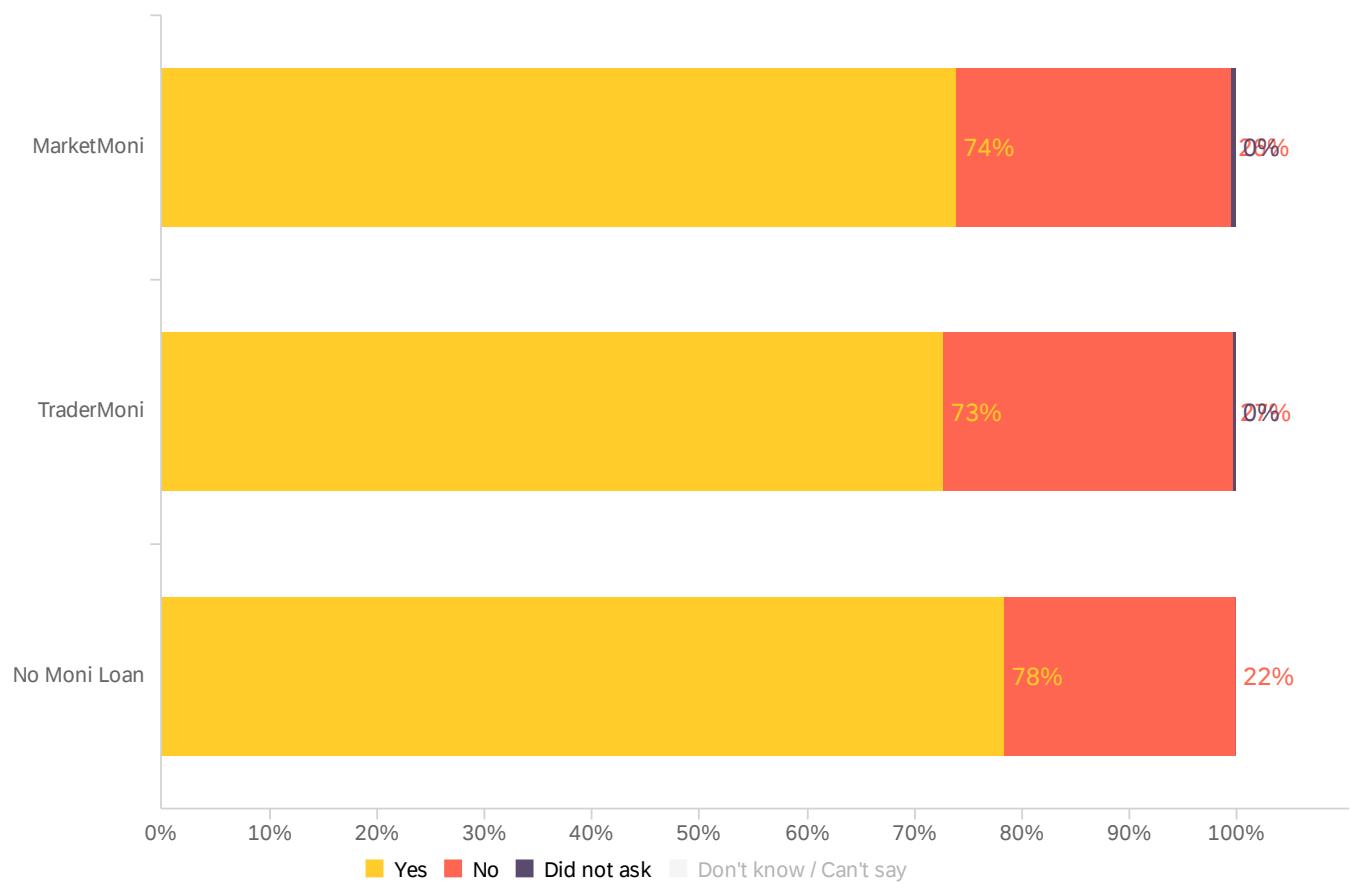
### Impact on Income by Product Type



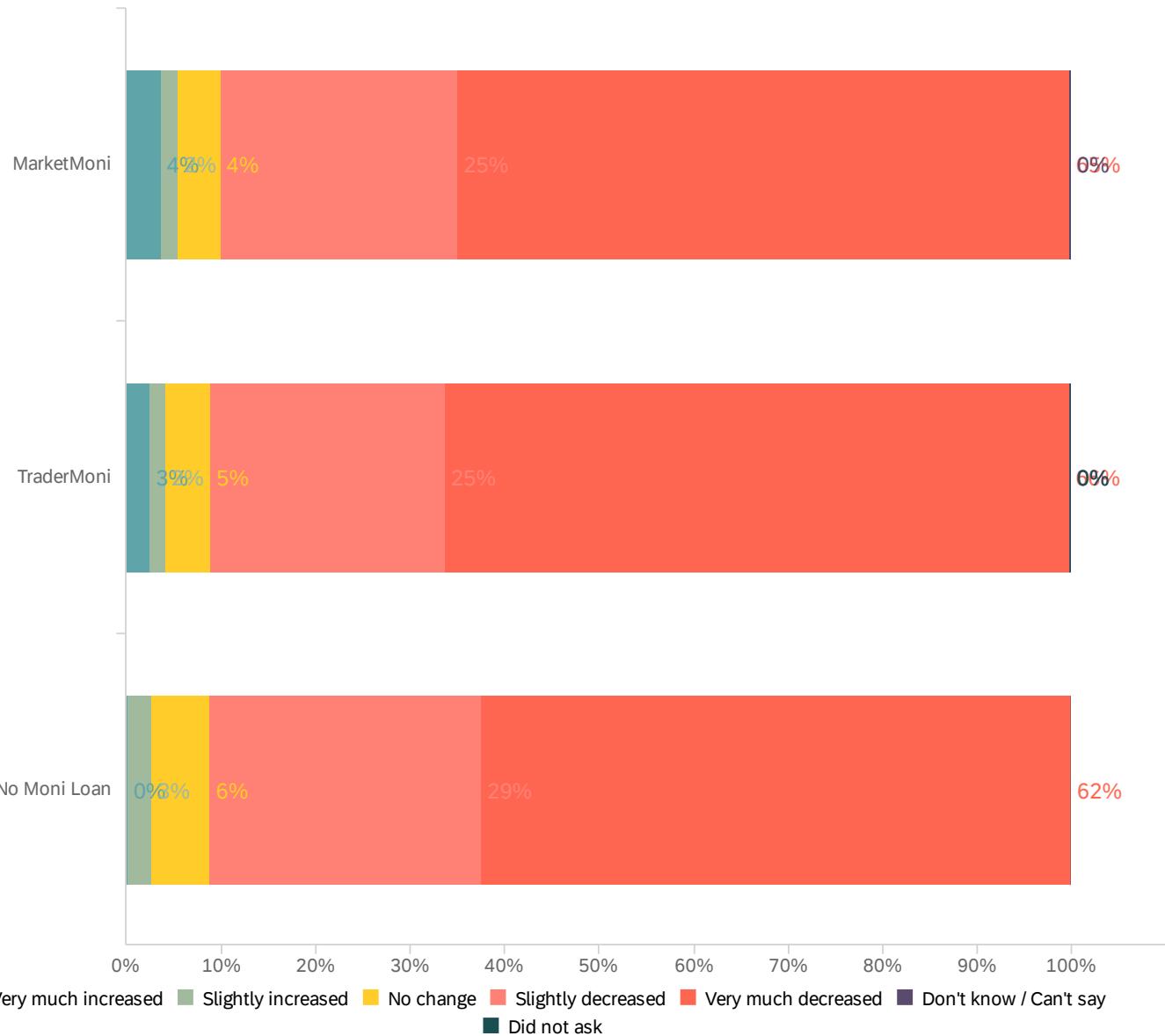
### Existence of Employees by Product



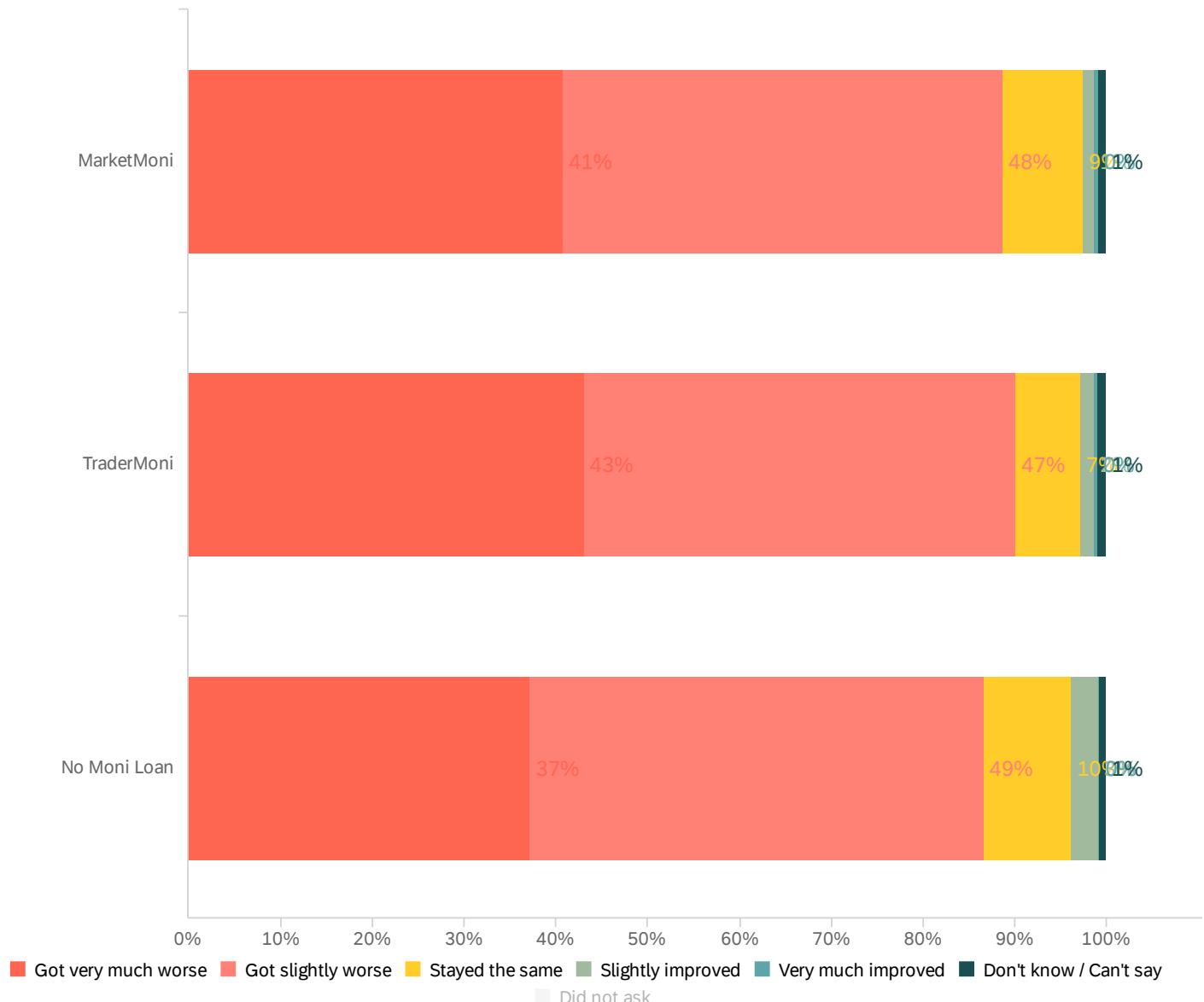
#### Ability to Pay Employees by Product Type



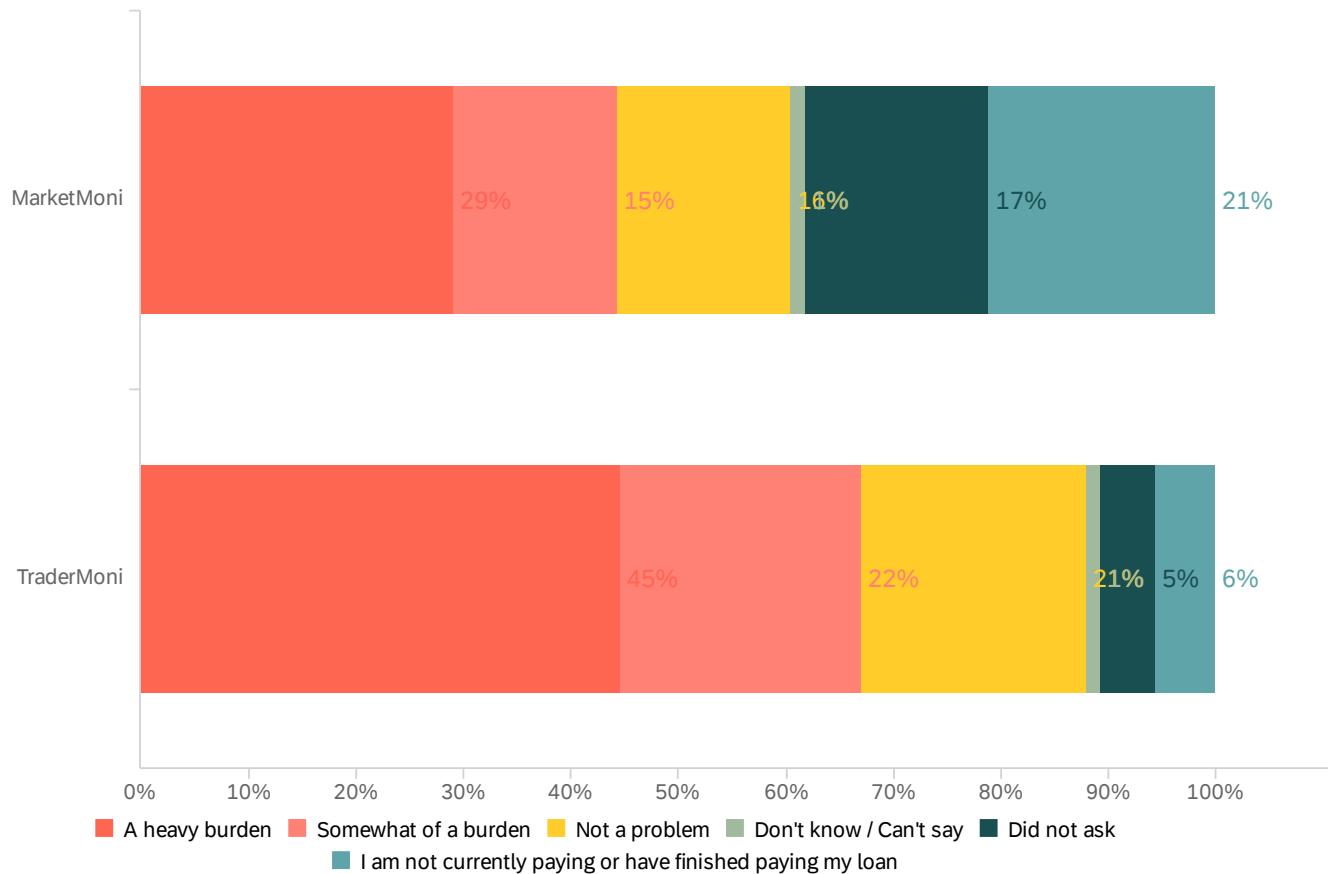
## Impact on Savings by Product Type



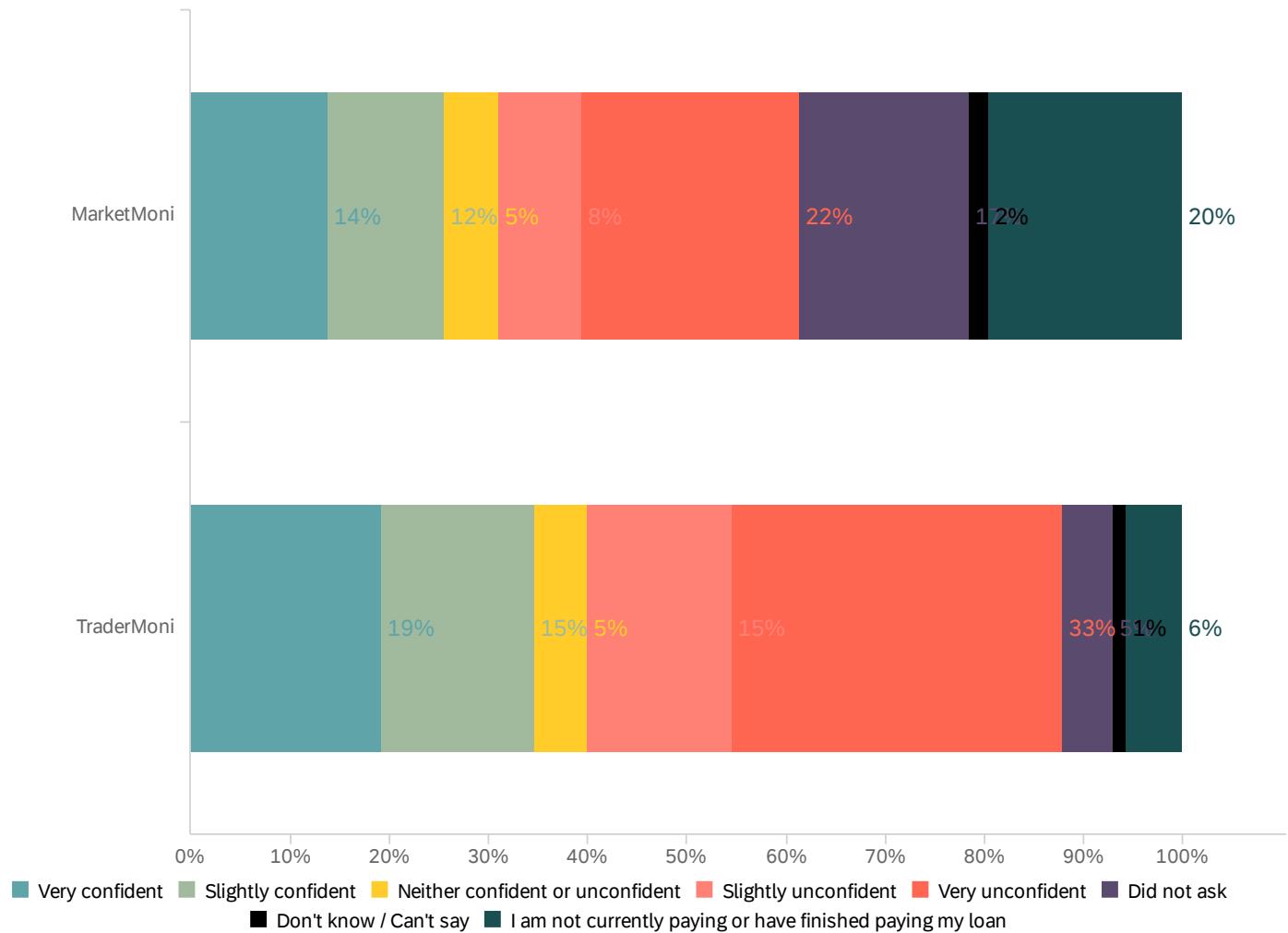
## Impact on Financial Situation by Product Type



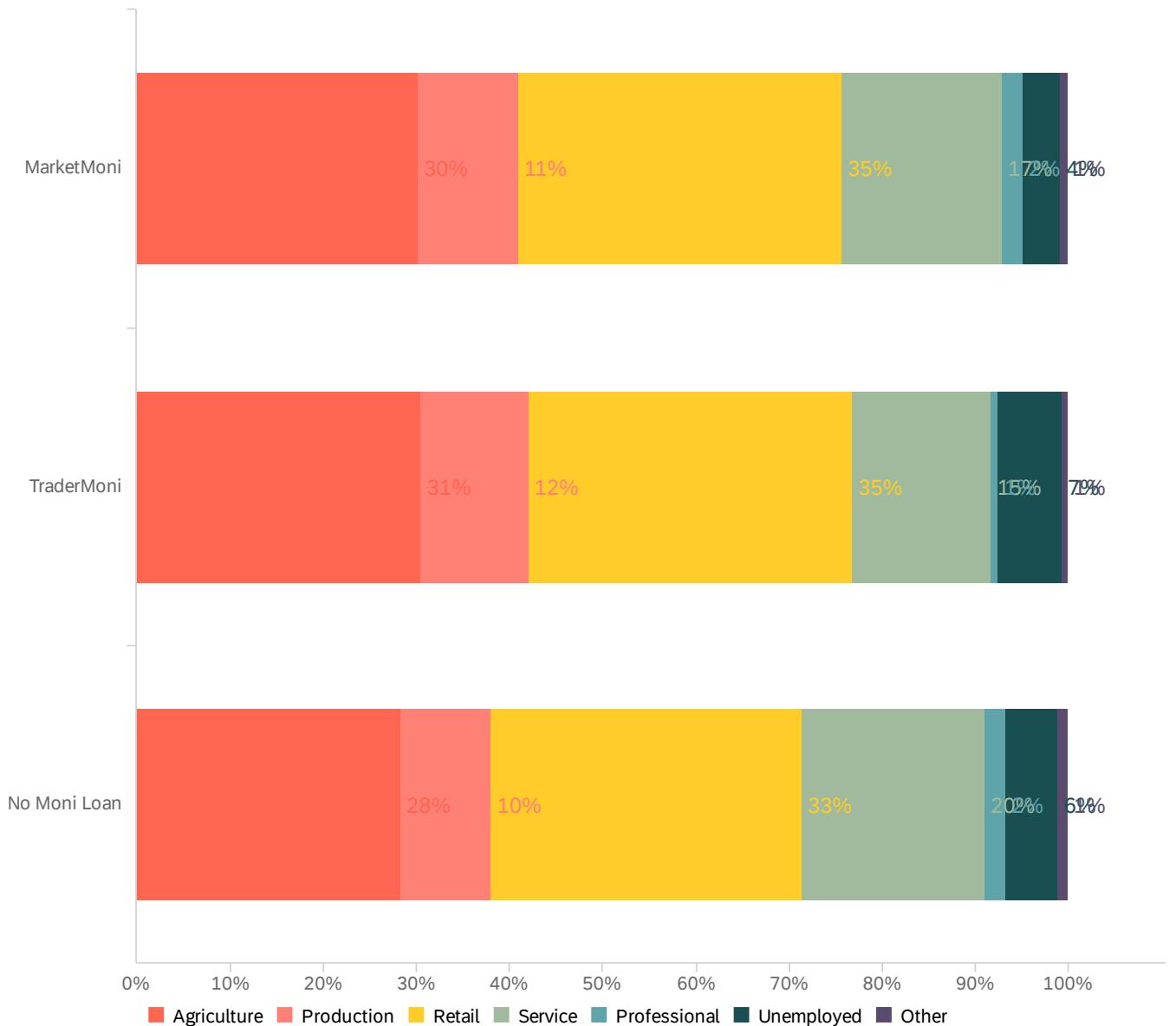
### Repayment Burden by Product Type



### Repayment Confidence by Product Type

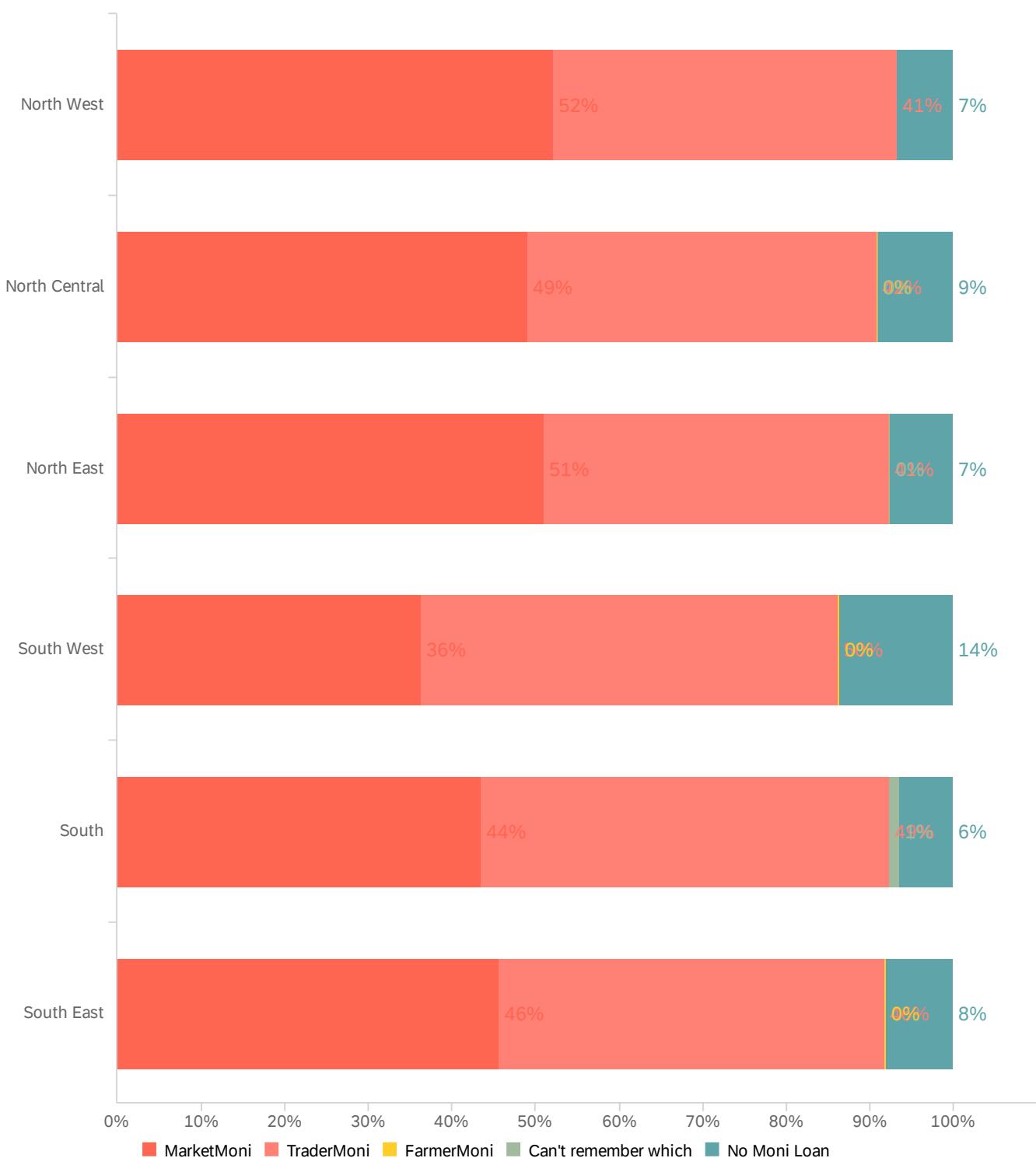


### Employment Sector by Product Type



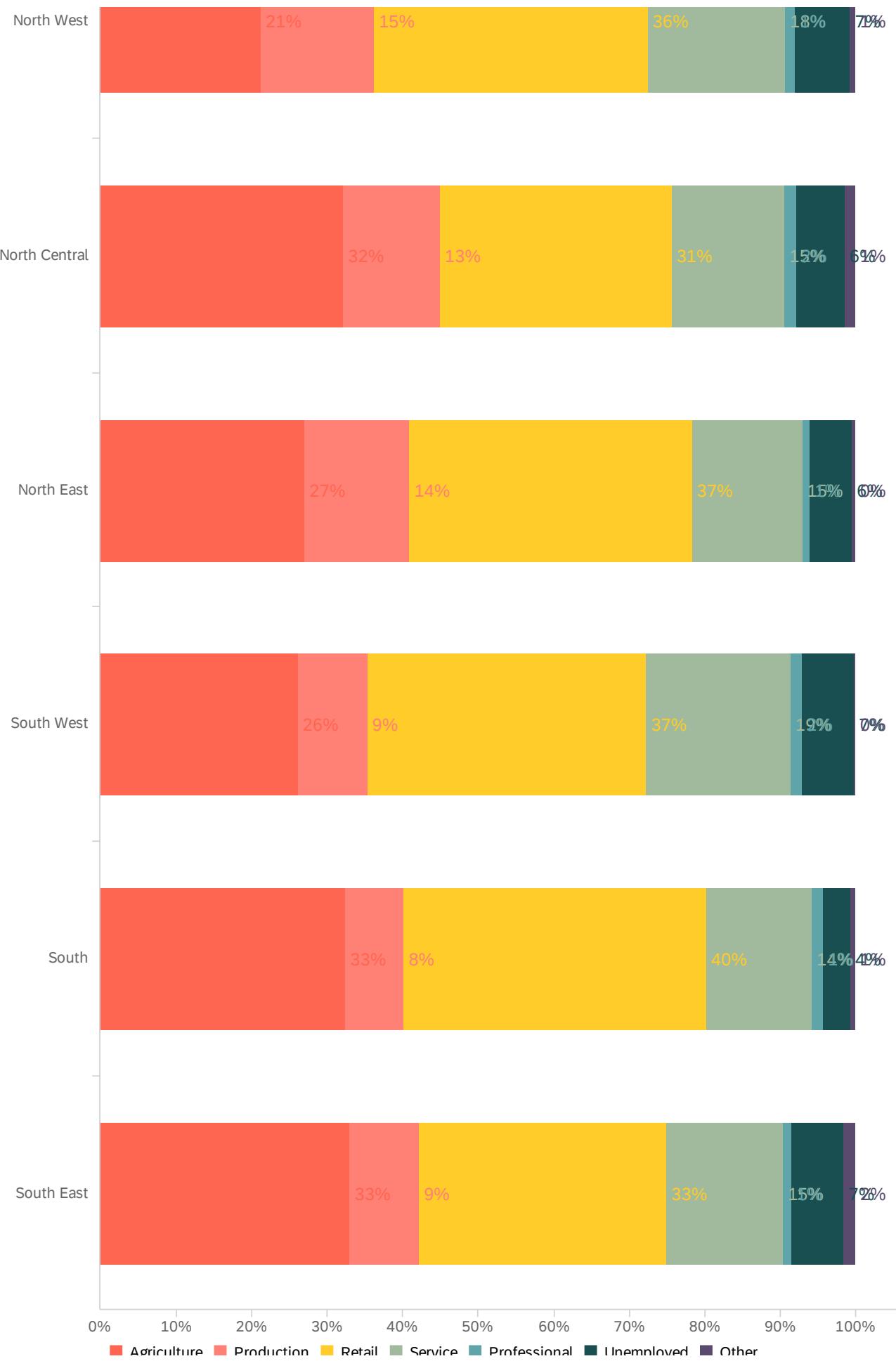
## SECTION 3: IMPACT BY REGION

### Product Type by Region



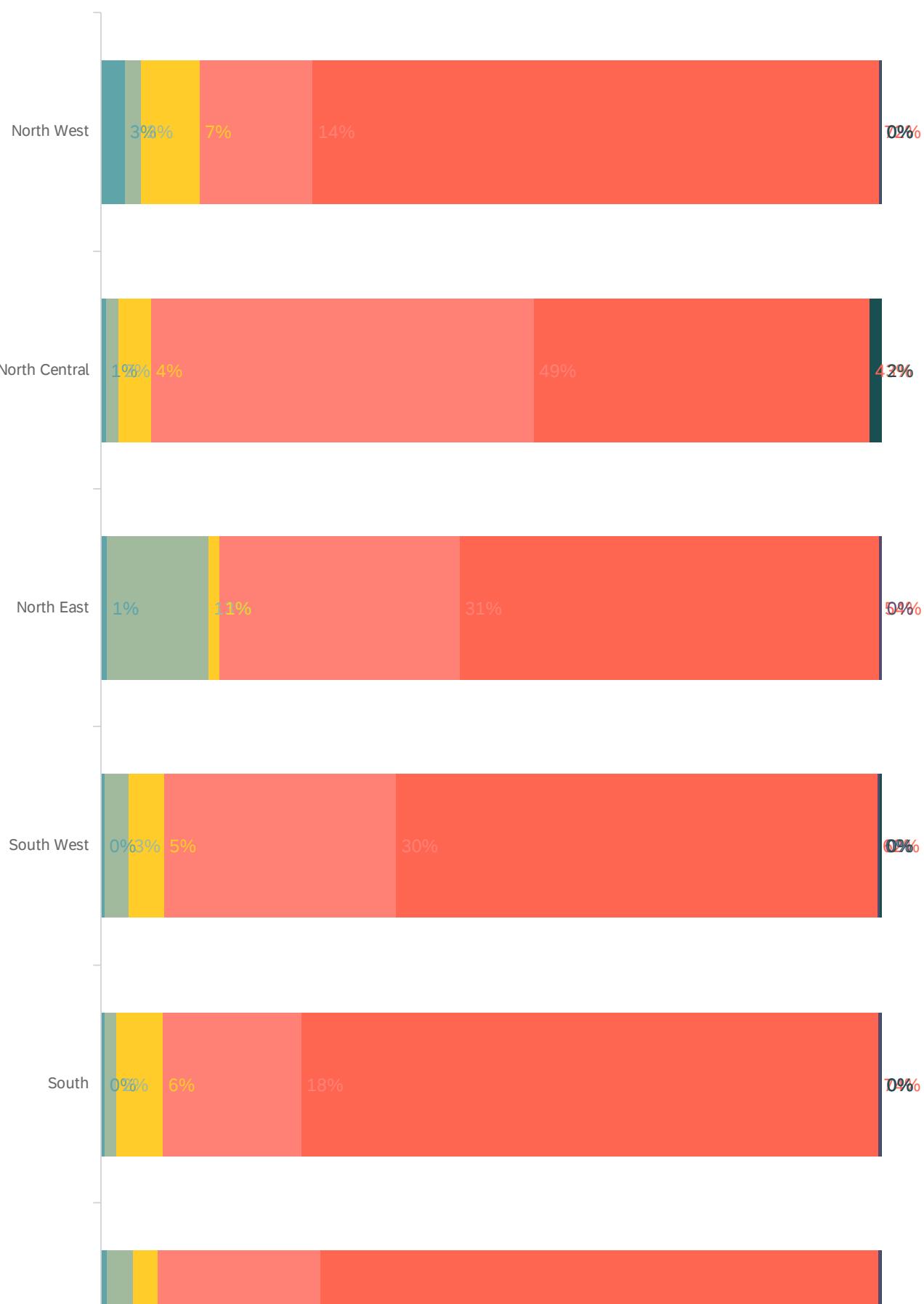
### Employment Sector by Region

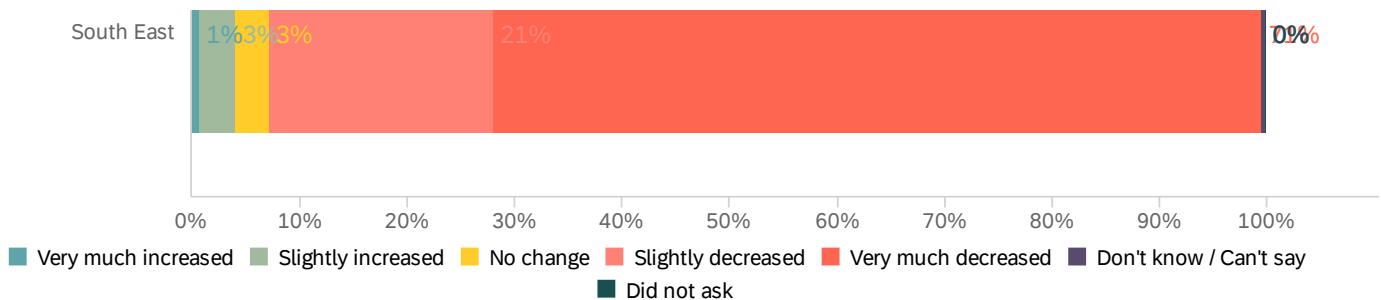




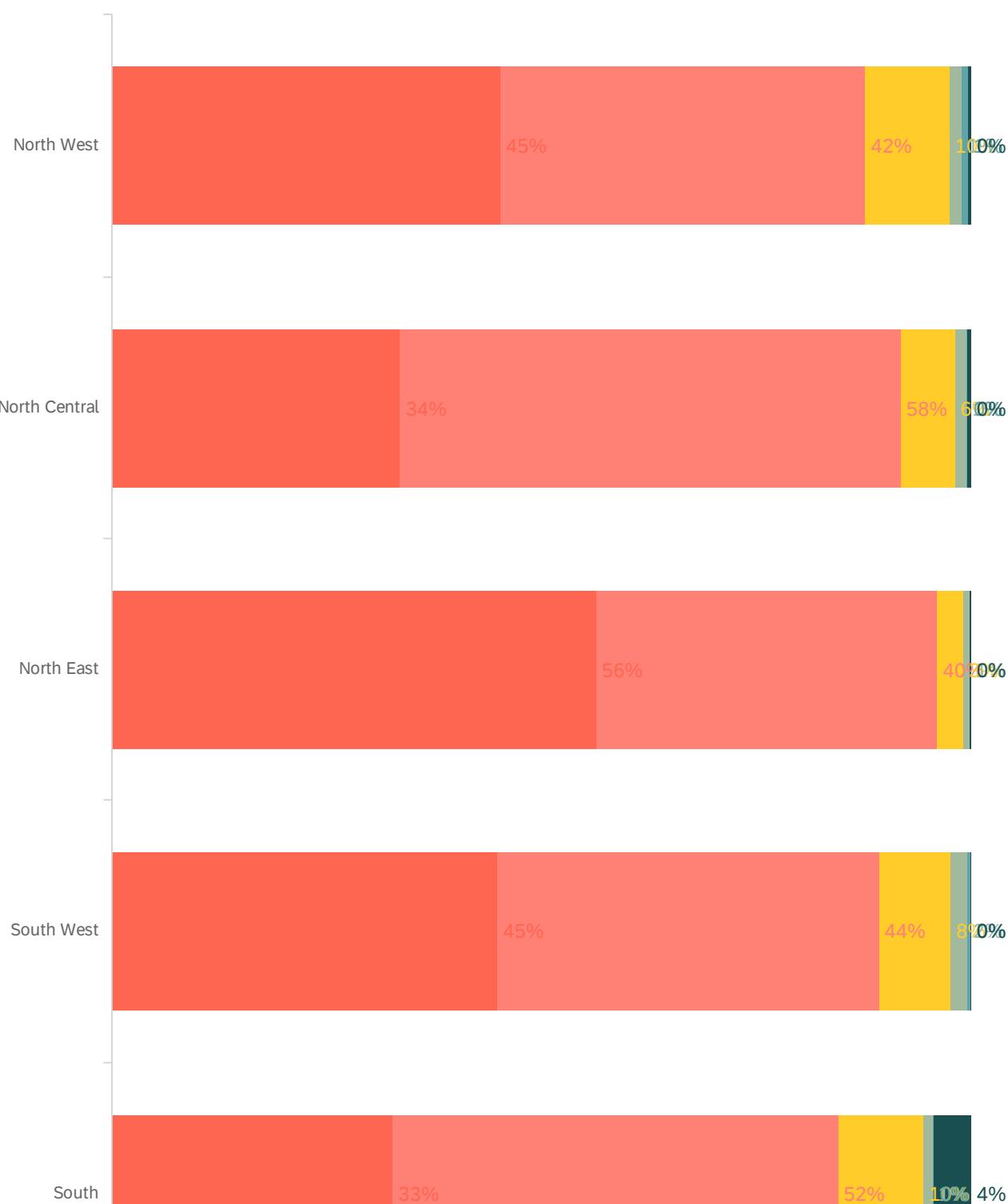
— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

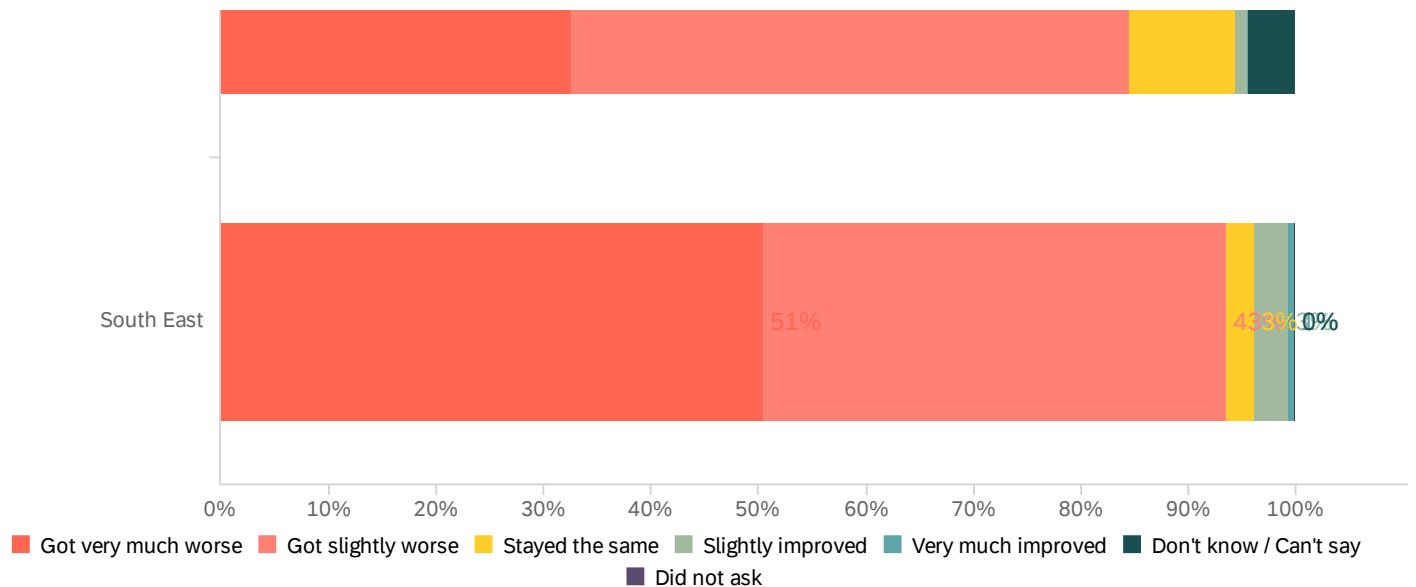
### Impact on Income by Region





### Overall Financial Situation by Region





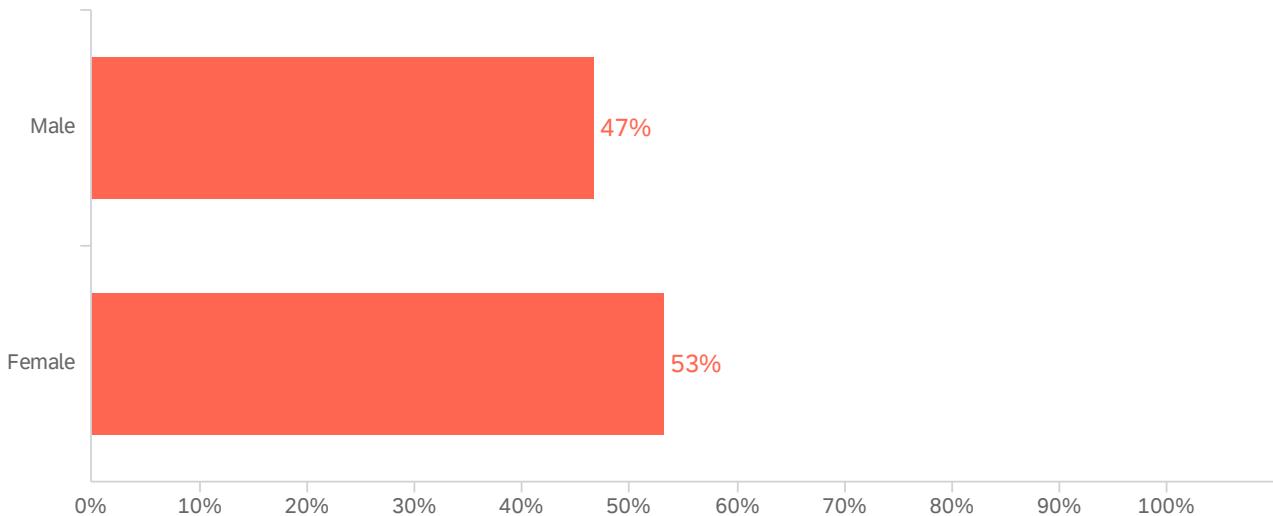
## SECTION 4: RESPONDENT PROFILE

- **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:** 81% 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.

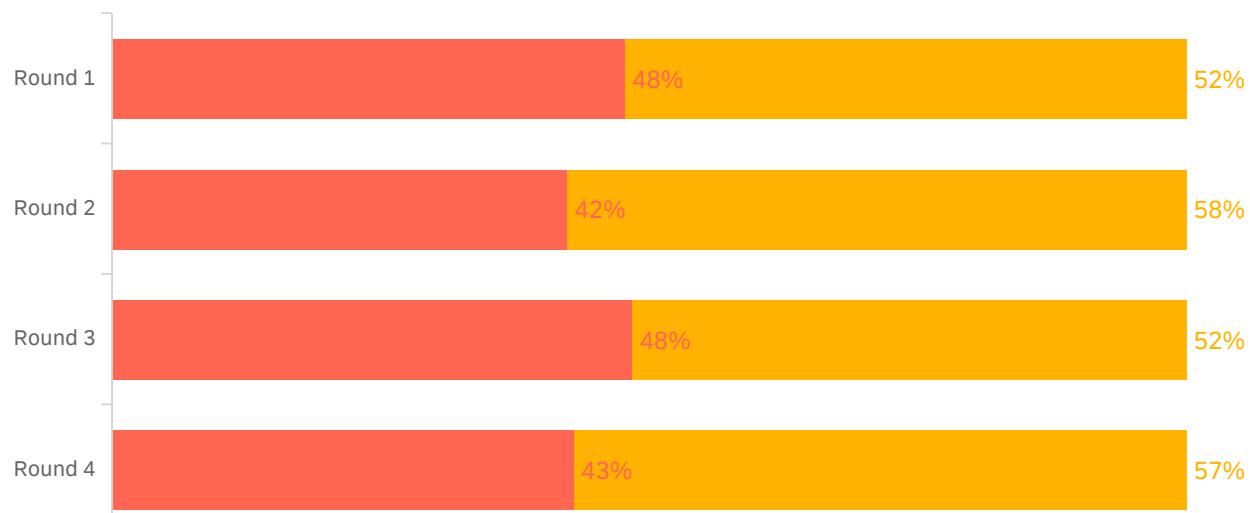
## Gender

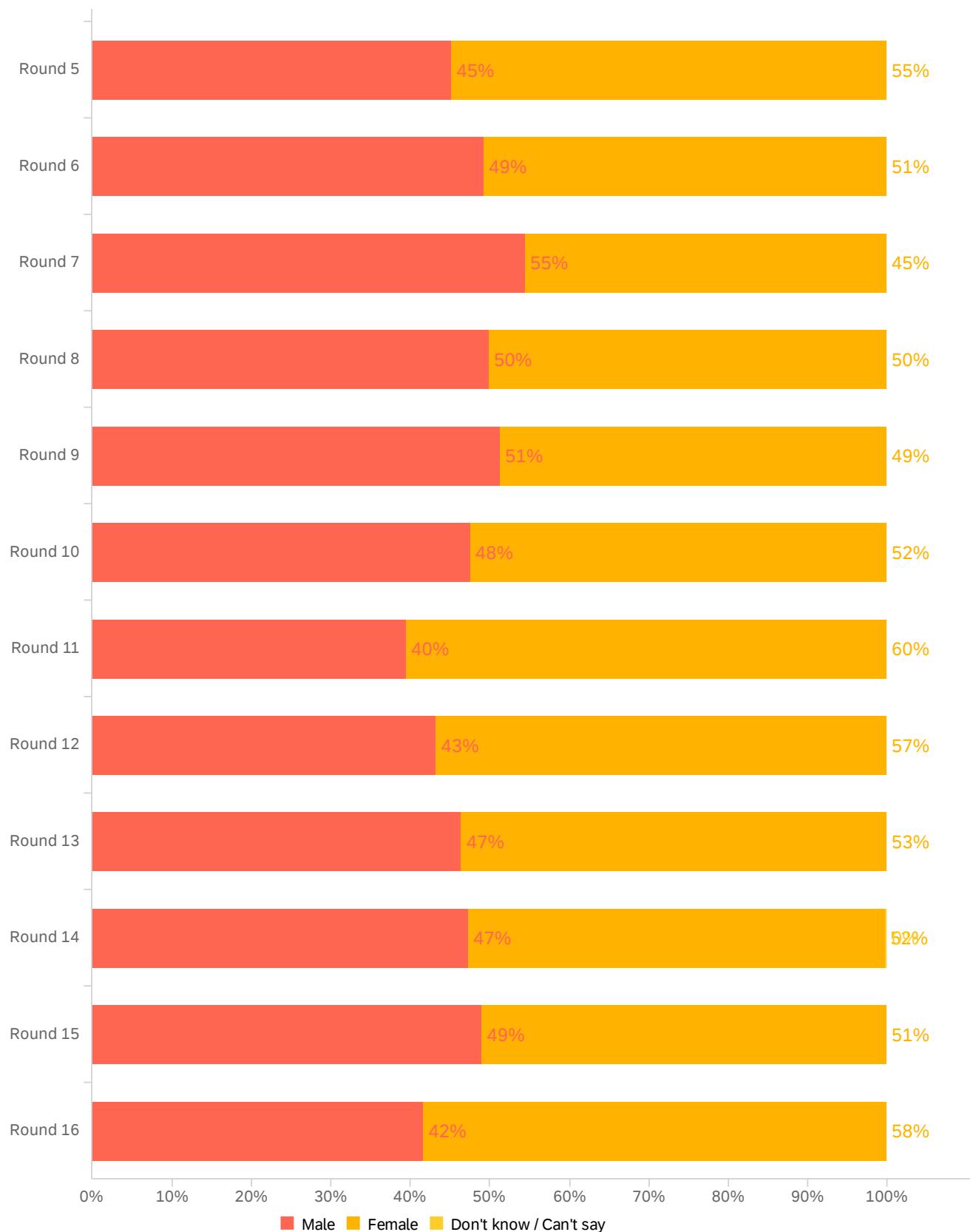
Over sixteen rounds of data collection, we've spoken to **9,920** GEEP customers. Over **53%** of these respondents are female.

### Interviews Completed by Gender

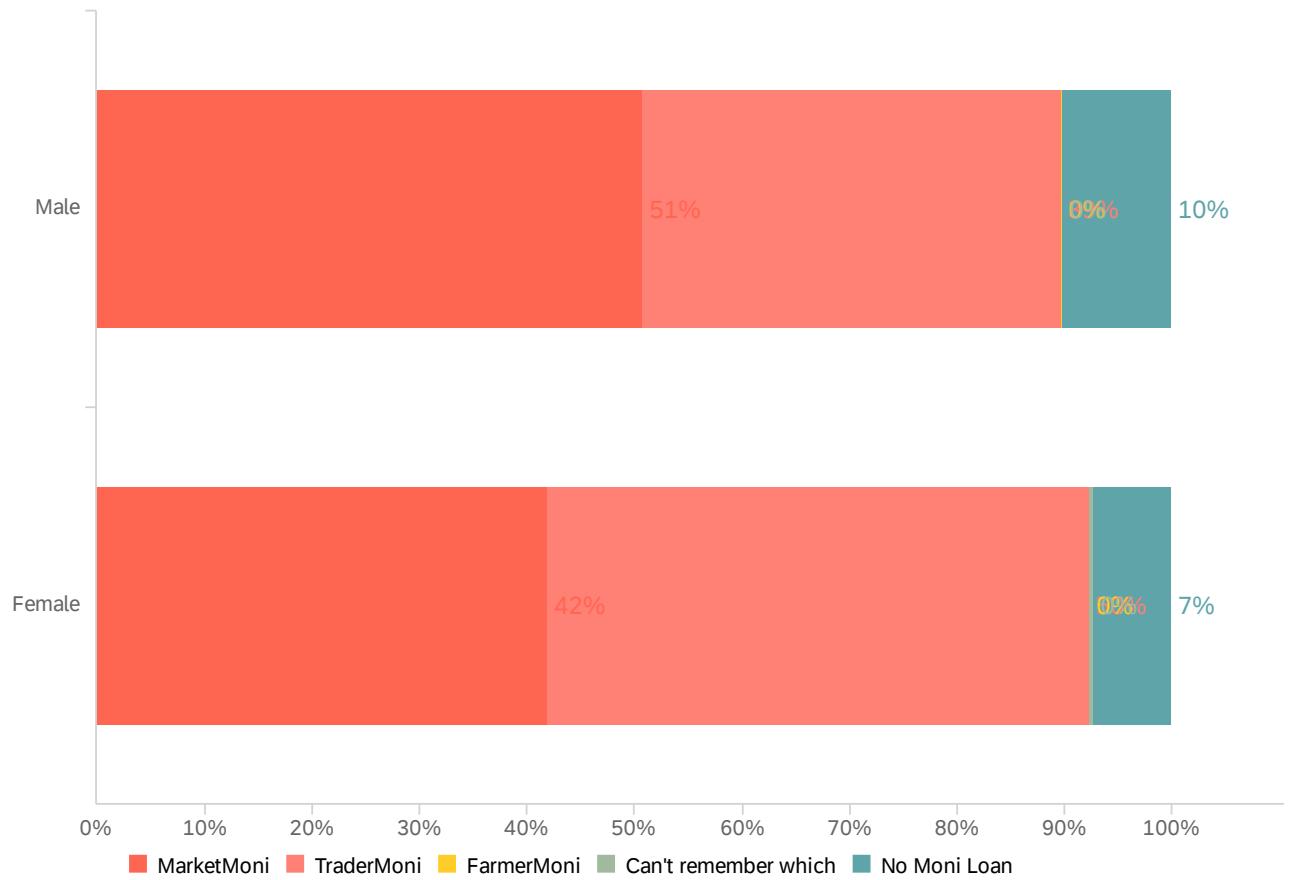


### Gender by Round





#### Product Type by Gender

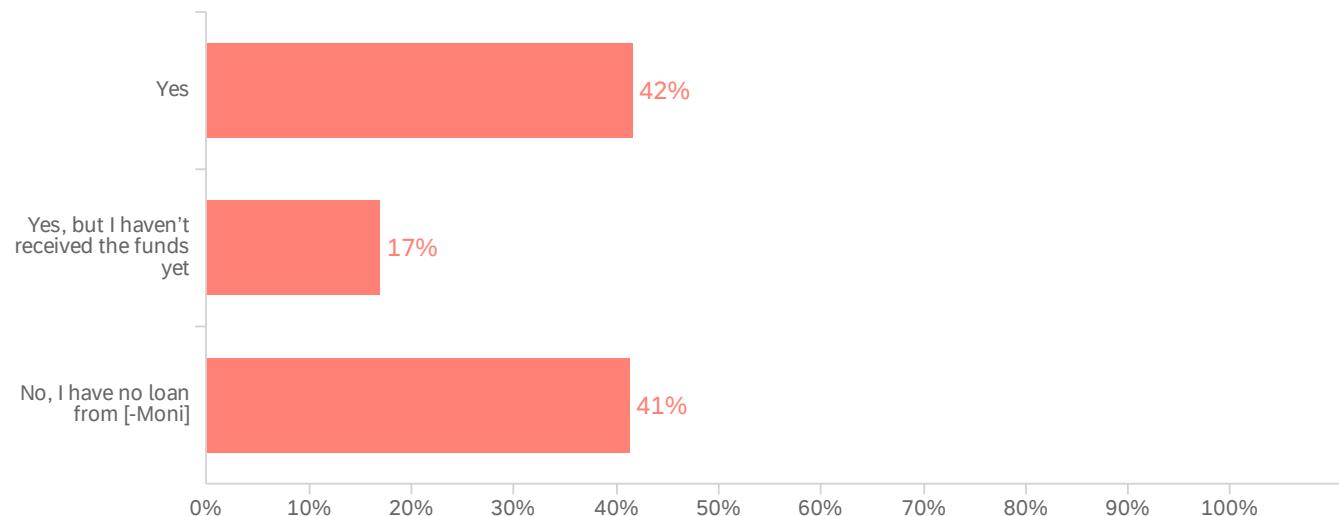


## GEEP Loan Recipient Status

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

(n = 8,699)

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



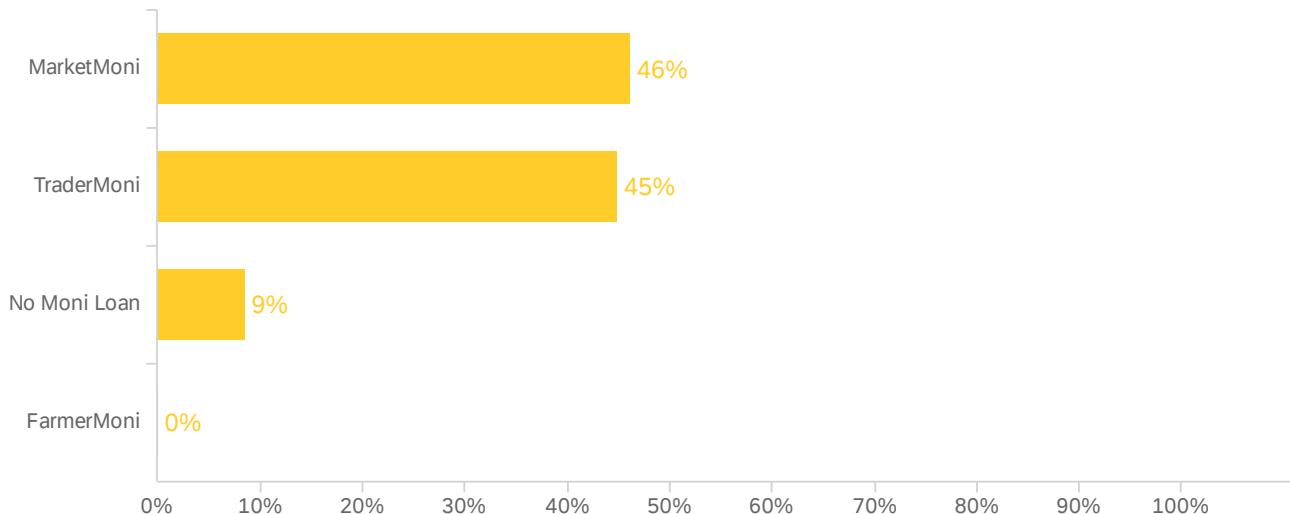
## Recipient Status by Gender



## GEEP Product Type (Database Response)

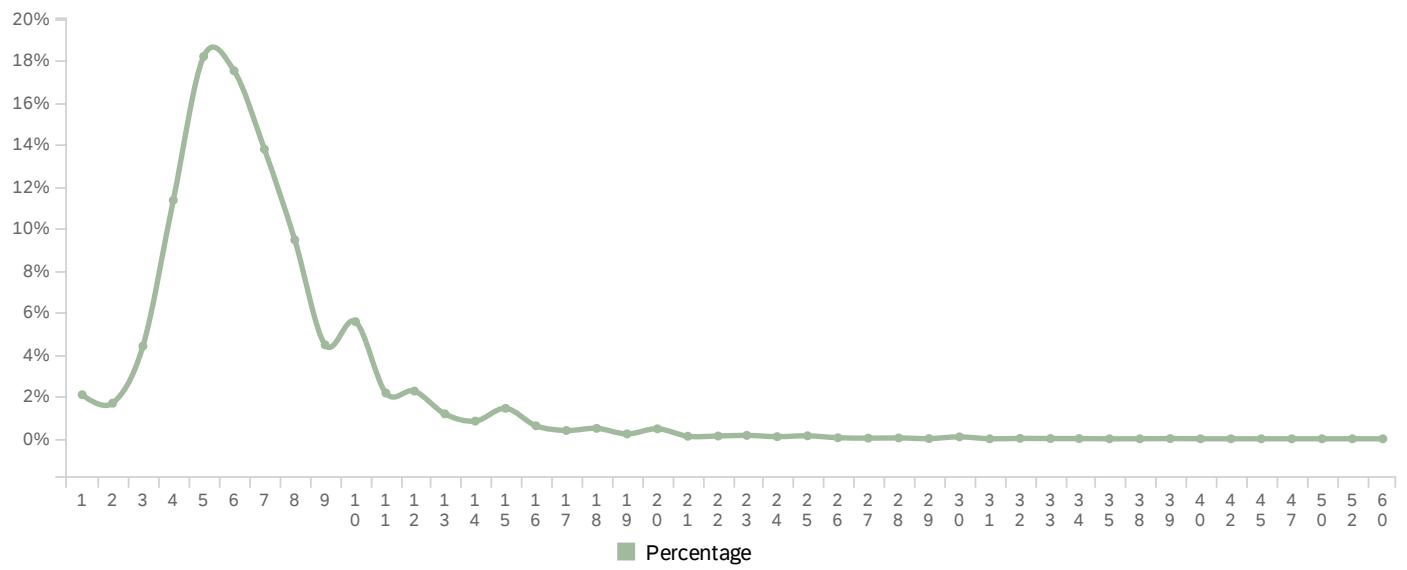
(n = 6,845)

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 = 9,874)



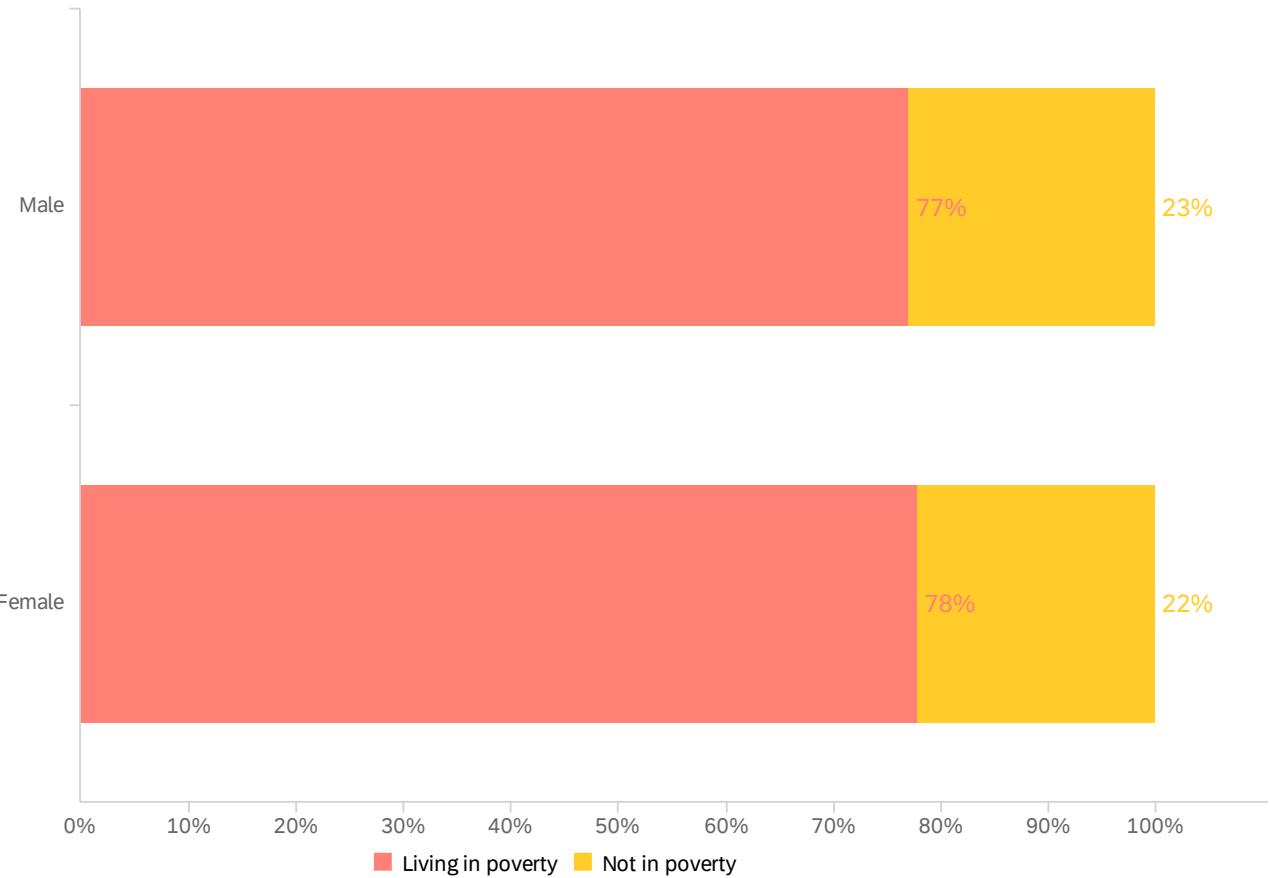
## Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 9,920)

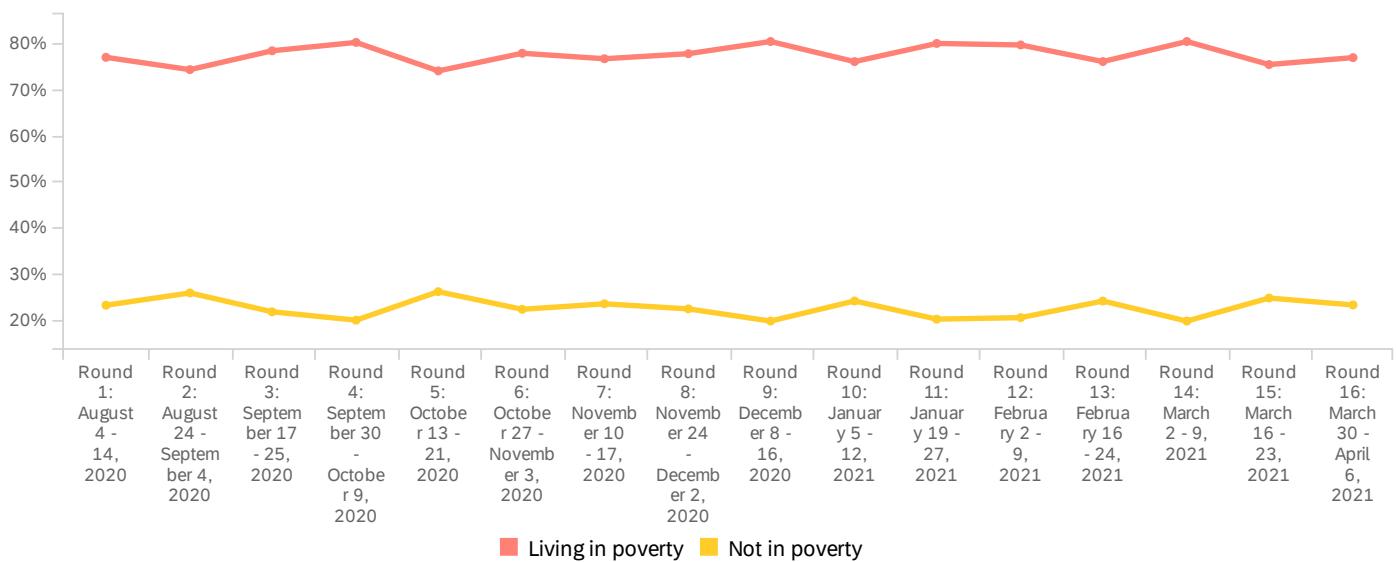
GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 78% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



### Poverty Profile By Gender



### Poverty Profile by Round



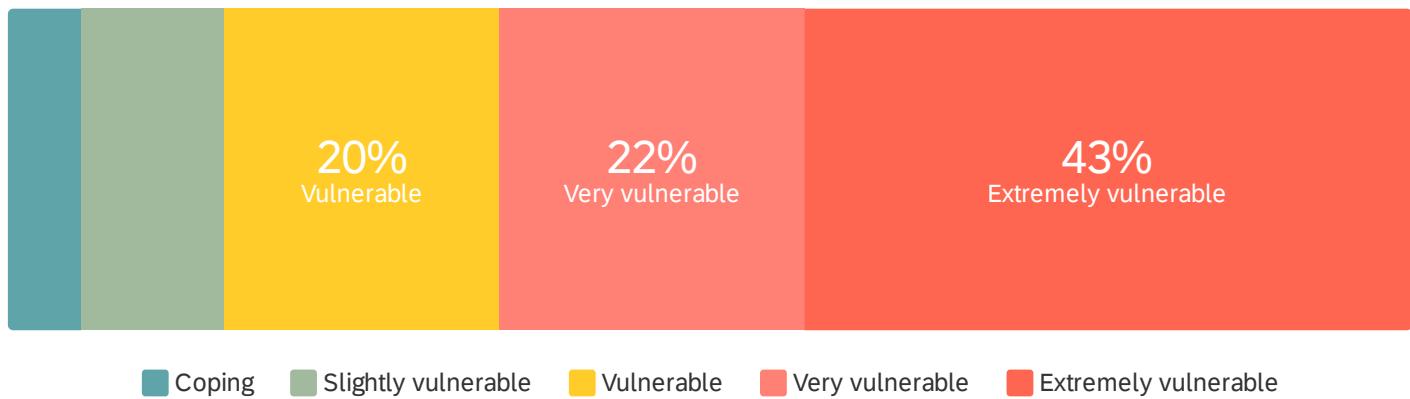
## 60 Decibels Vulnerability Index

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.

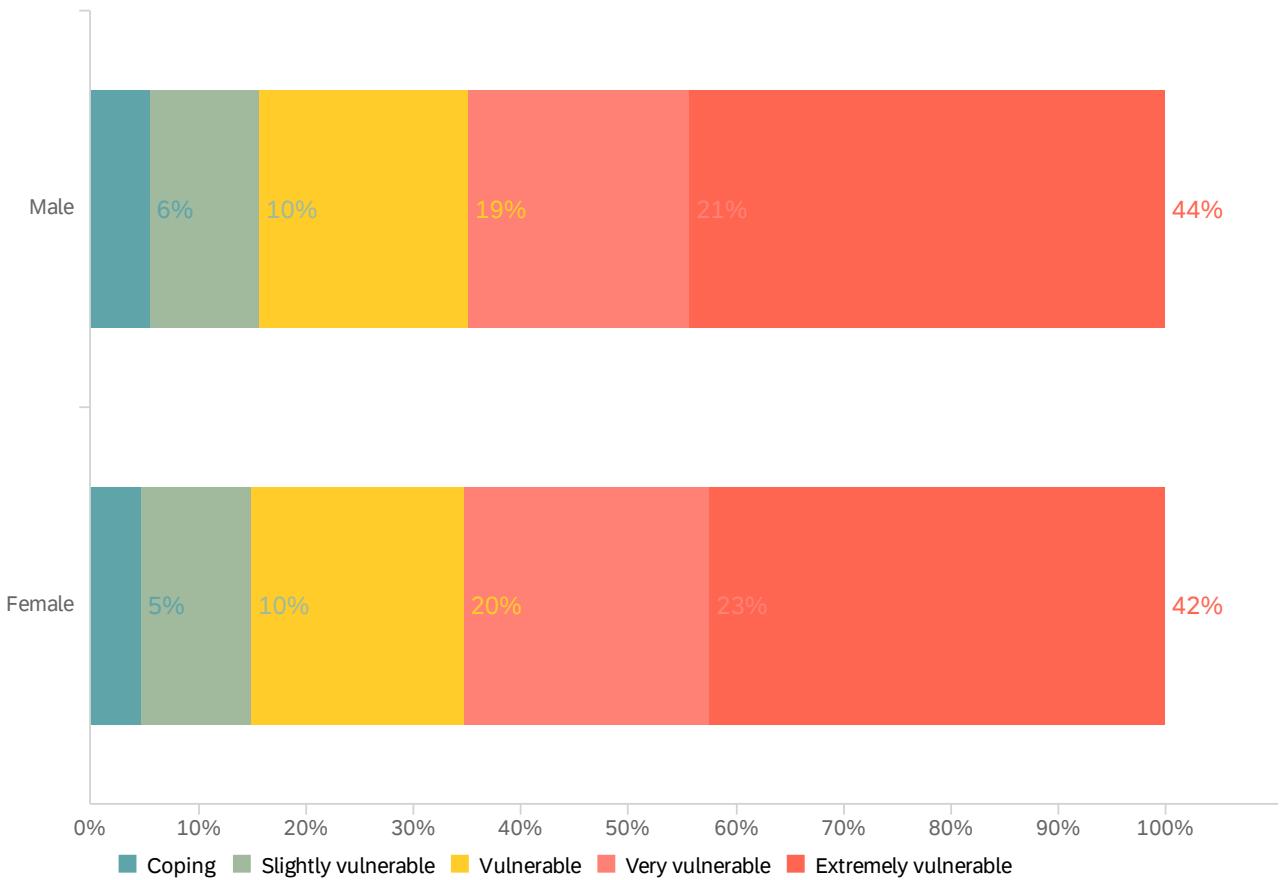
It is made up of four key themes:

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.

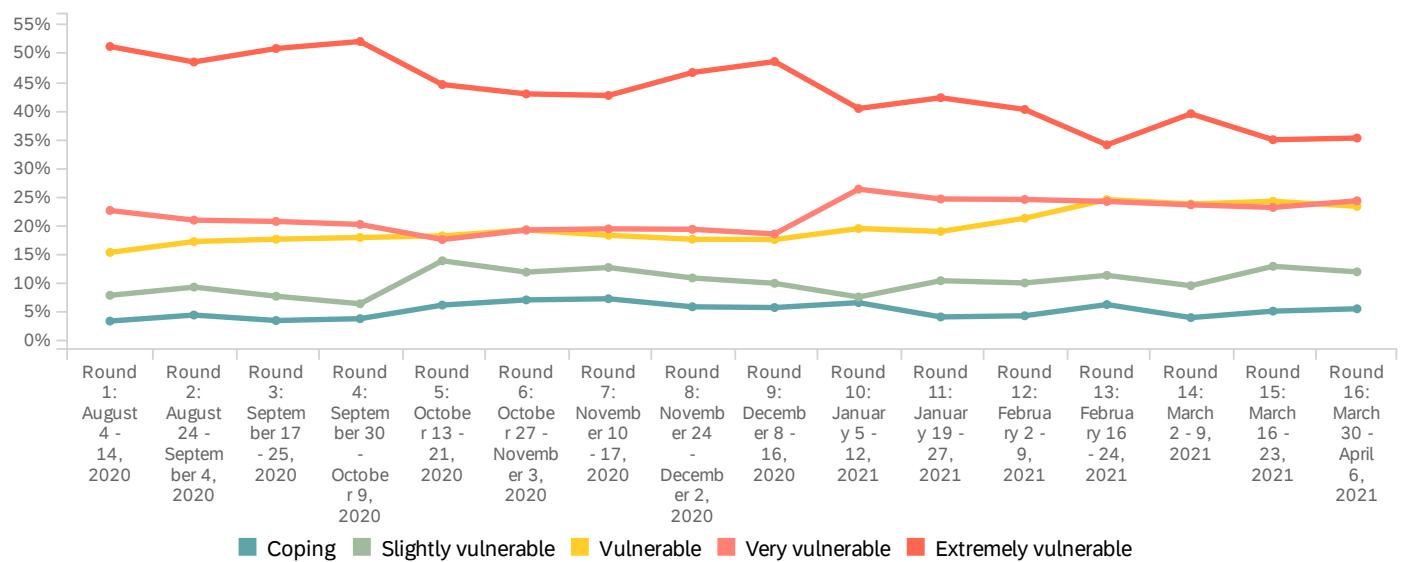
GEEP is serving a vulnerable population. Overall, 65% of respondents are vulnerable, of which 43% "extremely vulnerable."



### Vulnerability Category by Gender

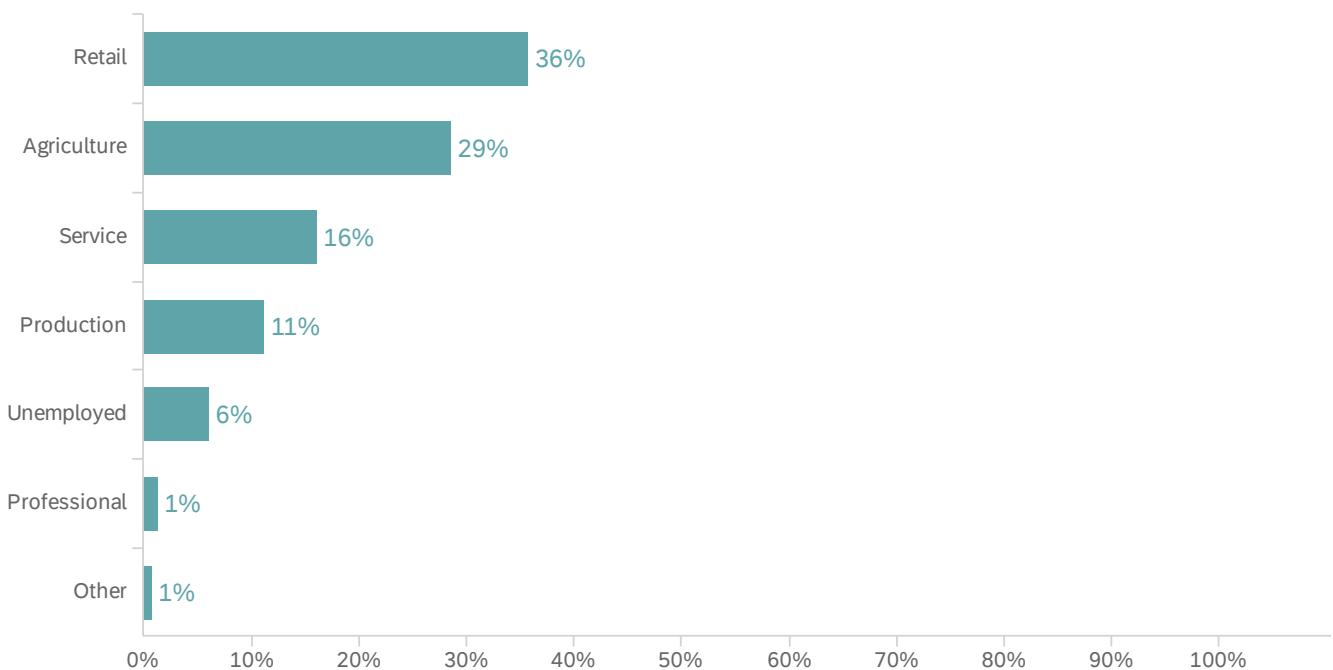


### Vulnerability Category by Round



## Employment Sector

**Q:** In the last month, what was your main source of income/business activity?  
(n = 9,915)

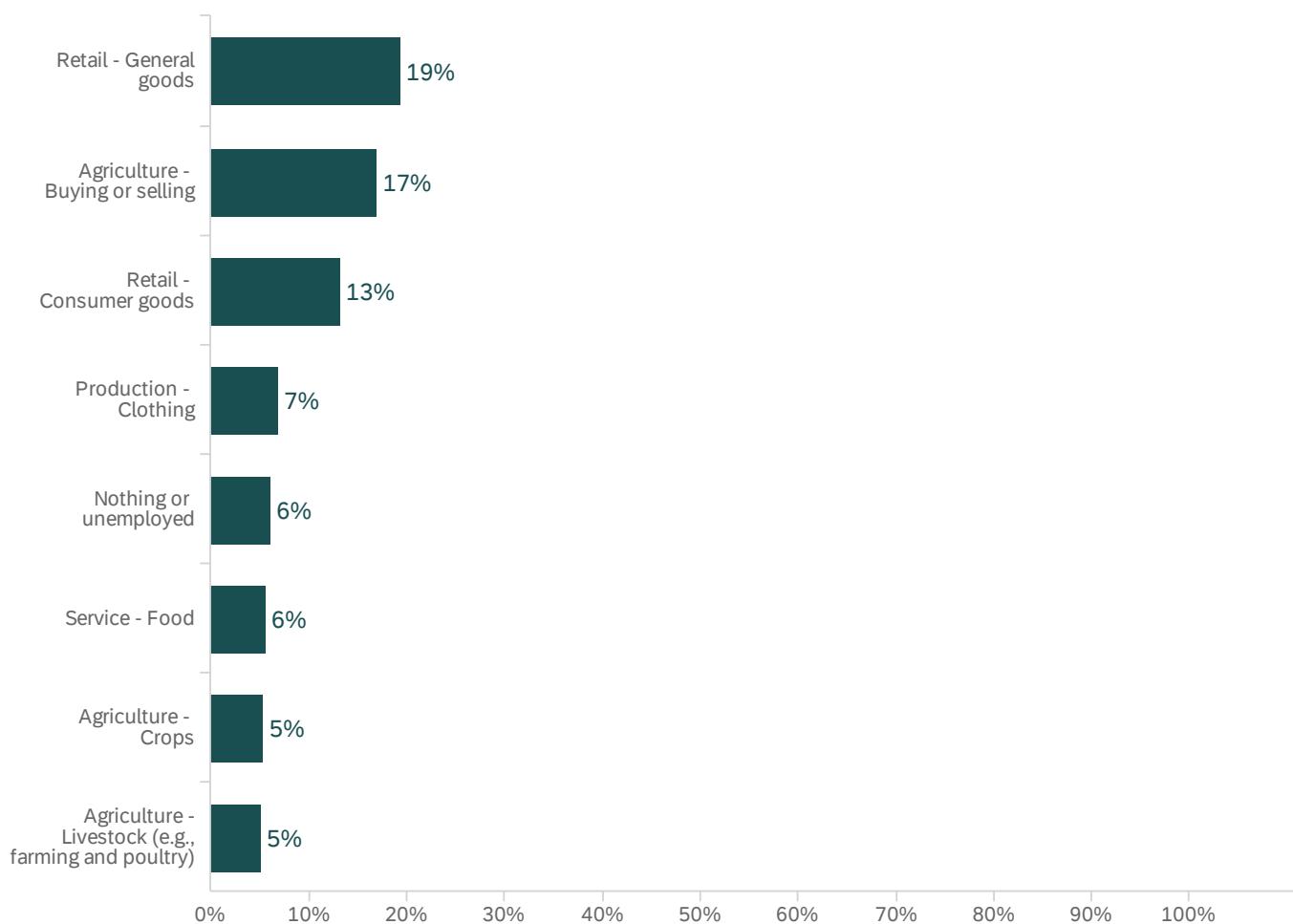


## Main Income Source / Business Activity

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

(n = 9,915)

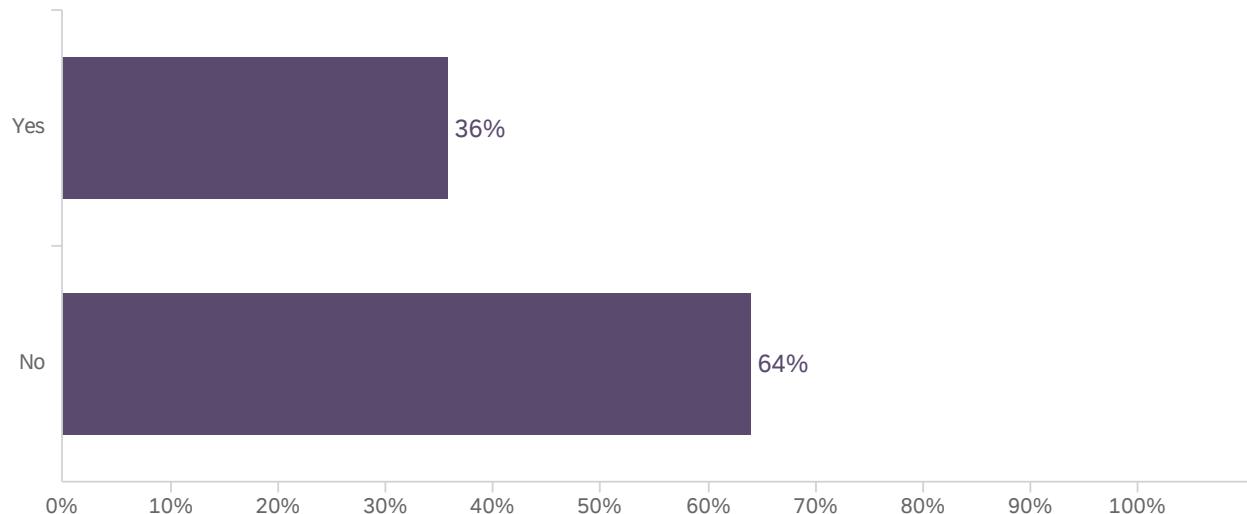
The graph below further illustrates the breakdown of respondents' business activities.



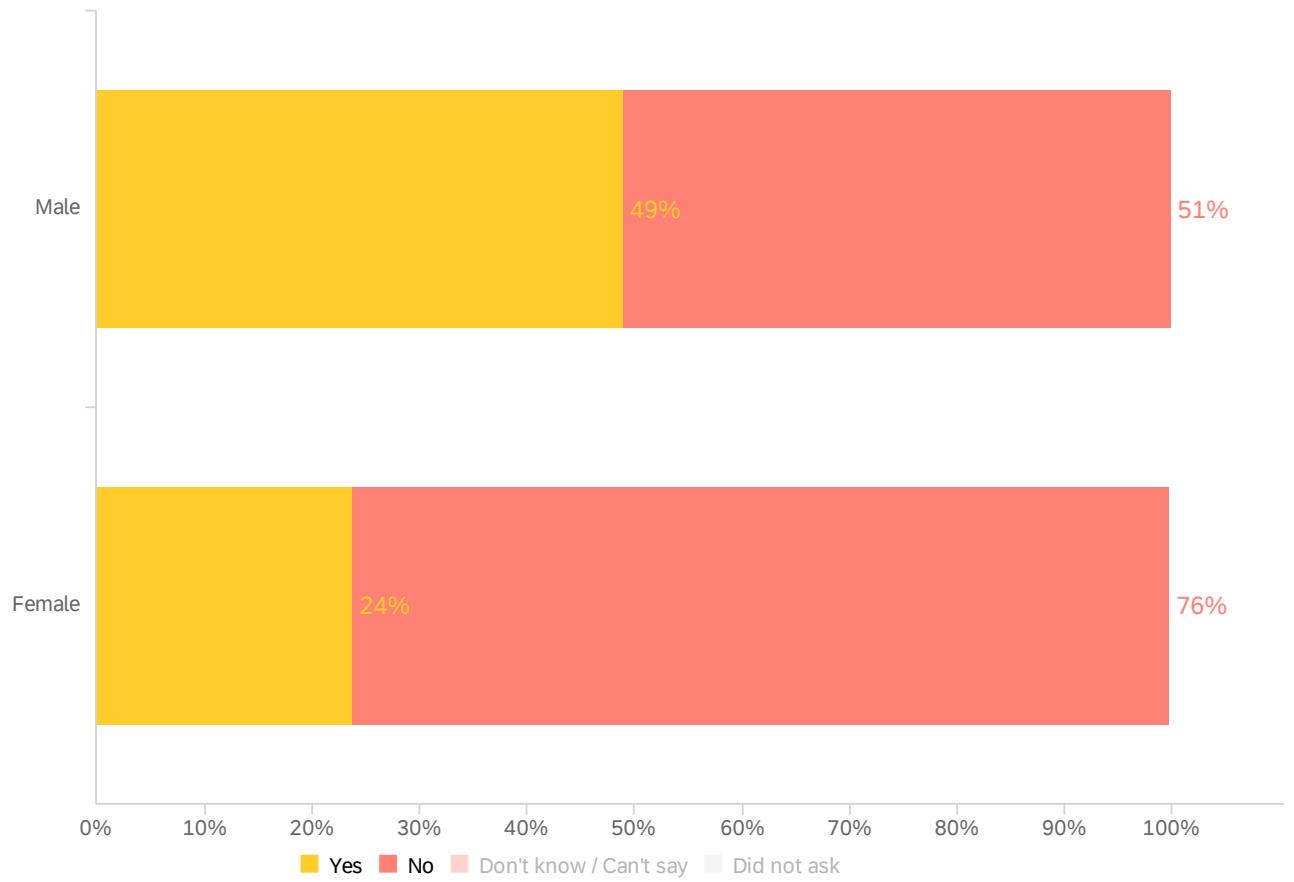
## Existence of Employees

**Q:** Do you have employees?  
(n = 9,344)

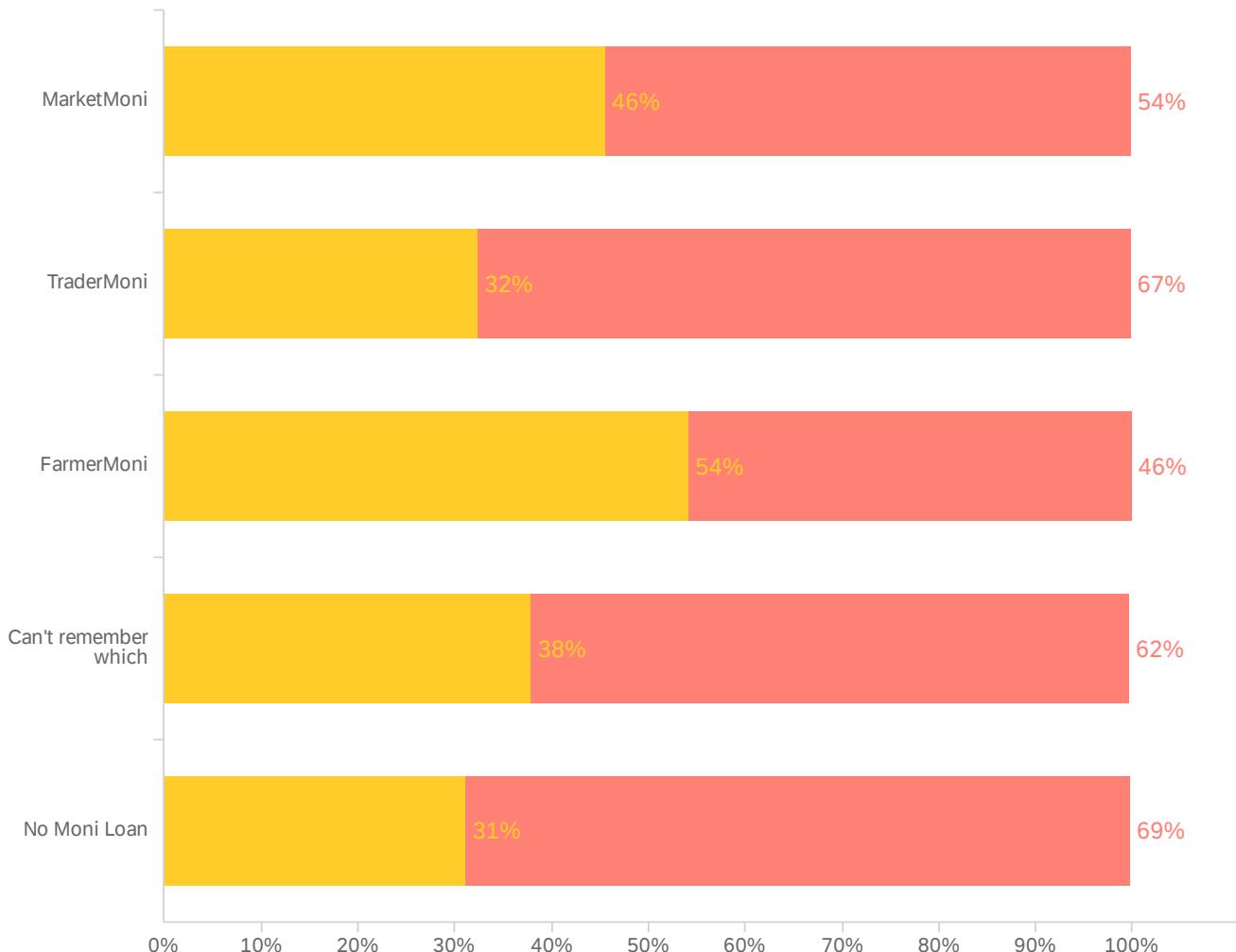
**Nearly two-thirds** of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: MarketMoni loan recipients are more likely to have employees, compared to non-loan recipients. Male respondents are much more likely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



## Existence of Employees by Gender

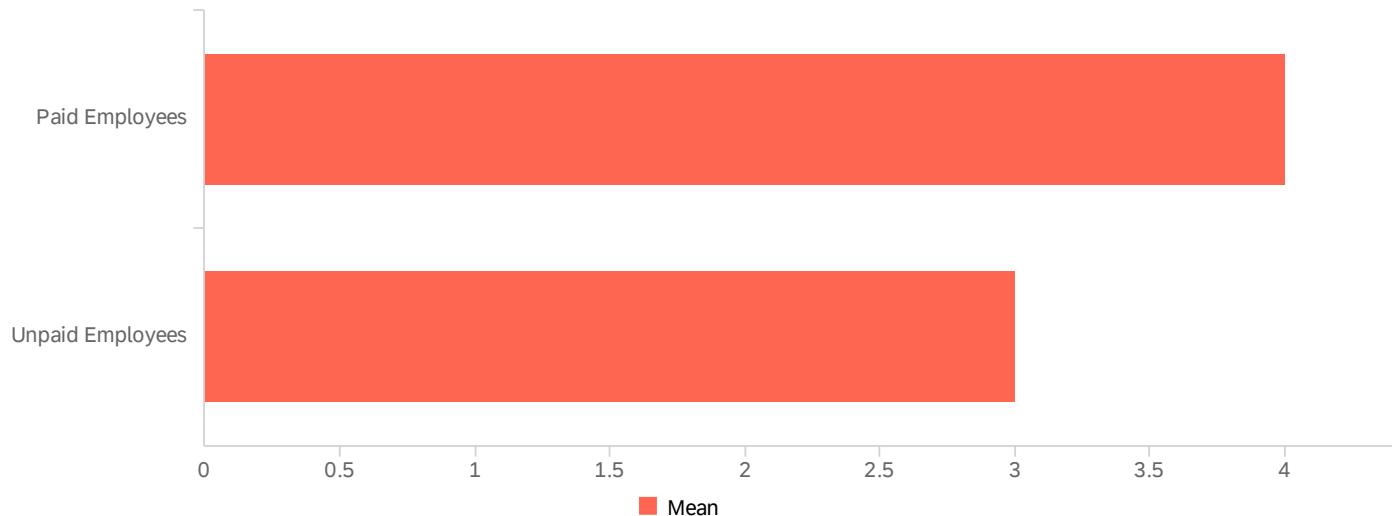


### Existance of Employees by Loan Type



## Avg. Number of Paid vs. Unpaid Employees

**Q:** How many paid and unpaid employees do you have? (asked to 3,350 respondents who have employees)  
(n = 3,350)

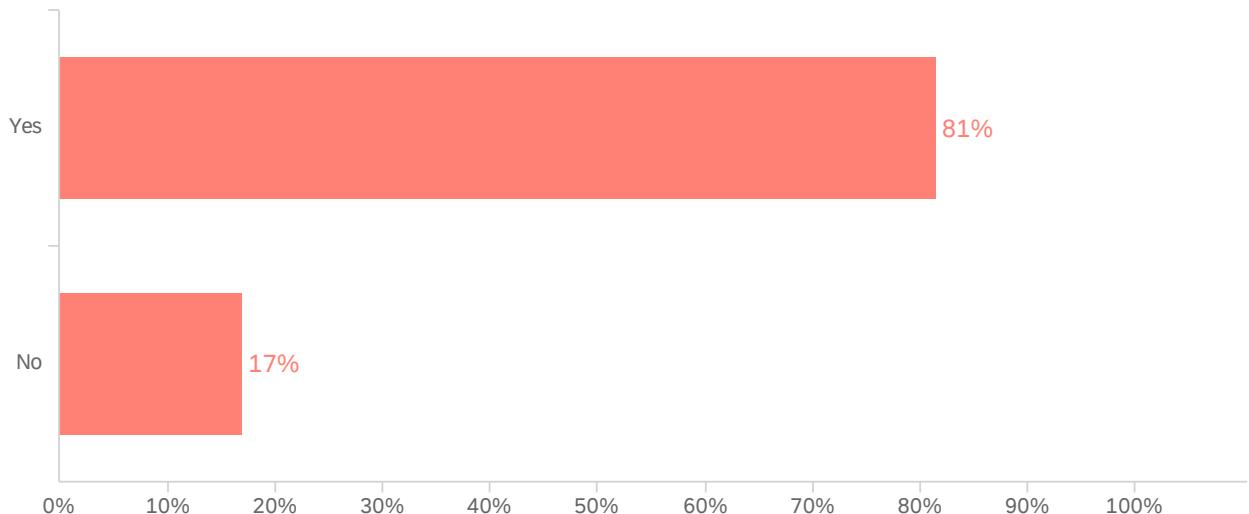


## Usage of GEEP Loan for Main Income Source / Business Activity

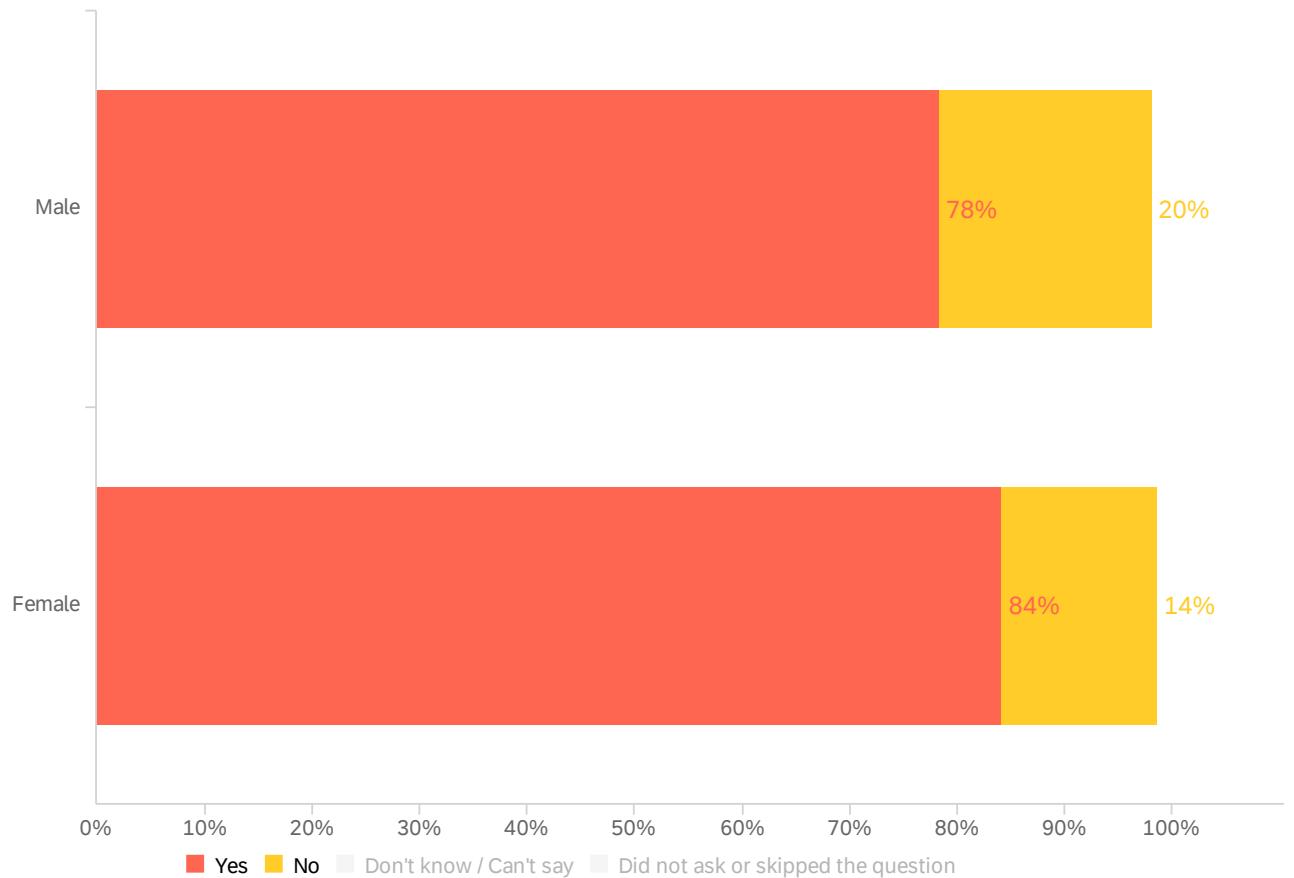
**Q:** Is this the business the GEEP loan was used for?

(n = 4,972)

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



## Usage of GEEP Loan for Main Income Source by Gender



## Awareness Level of COVID-19

**Q:** Have you heard about coronavirus or COVID-19?  
(n = 9,920)



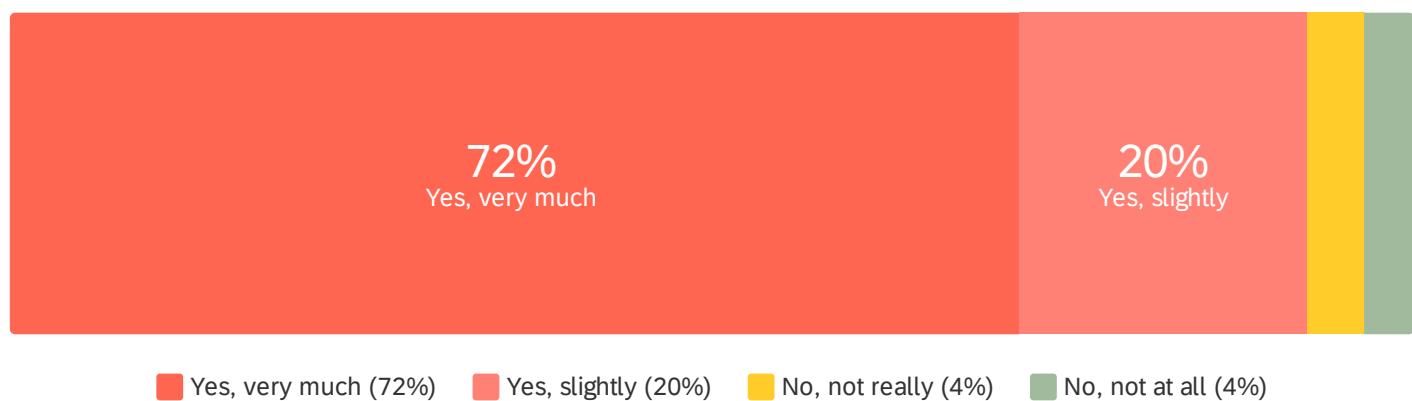
Yes     No

## Concern Level About COVID-19

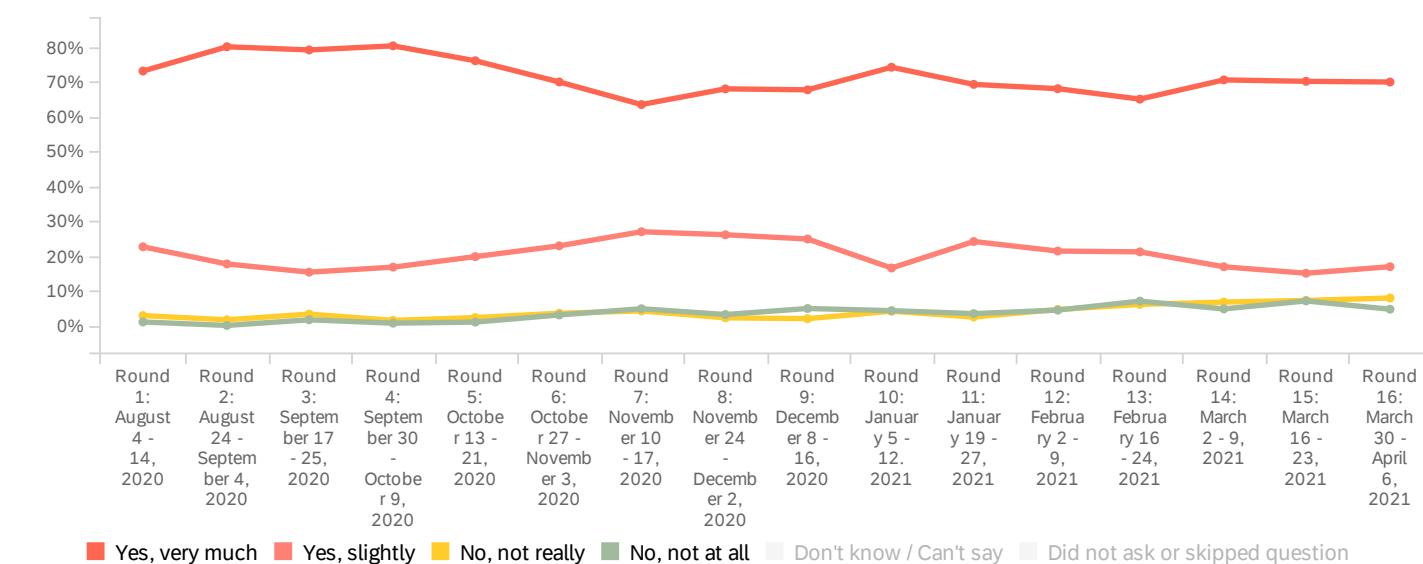
**Q:** Are you concerned about coronavirus or COVID-19?  
(n = 9,920)

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%.

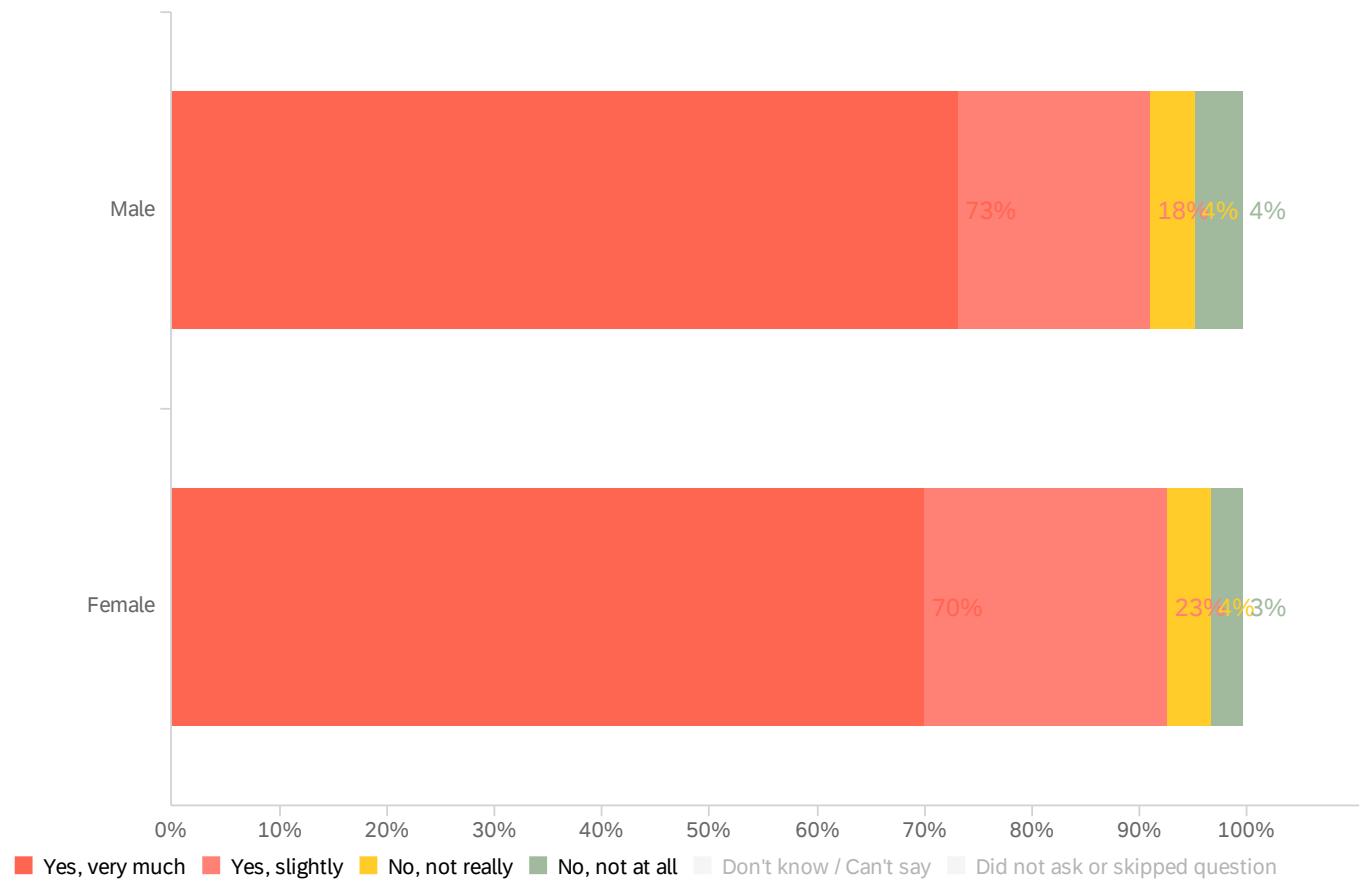
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned.



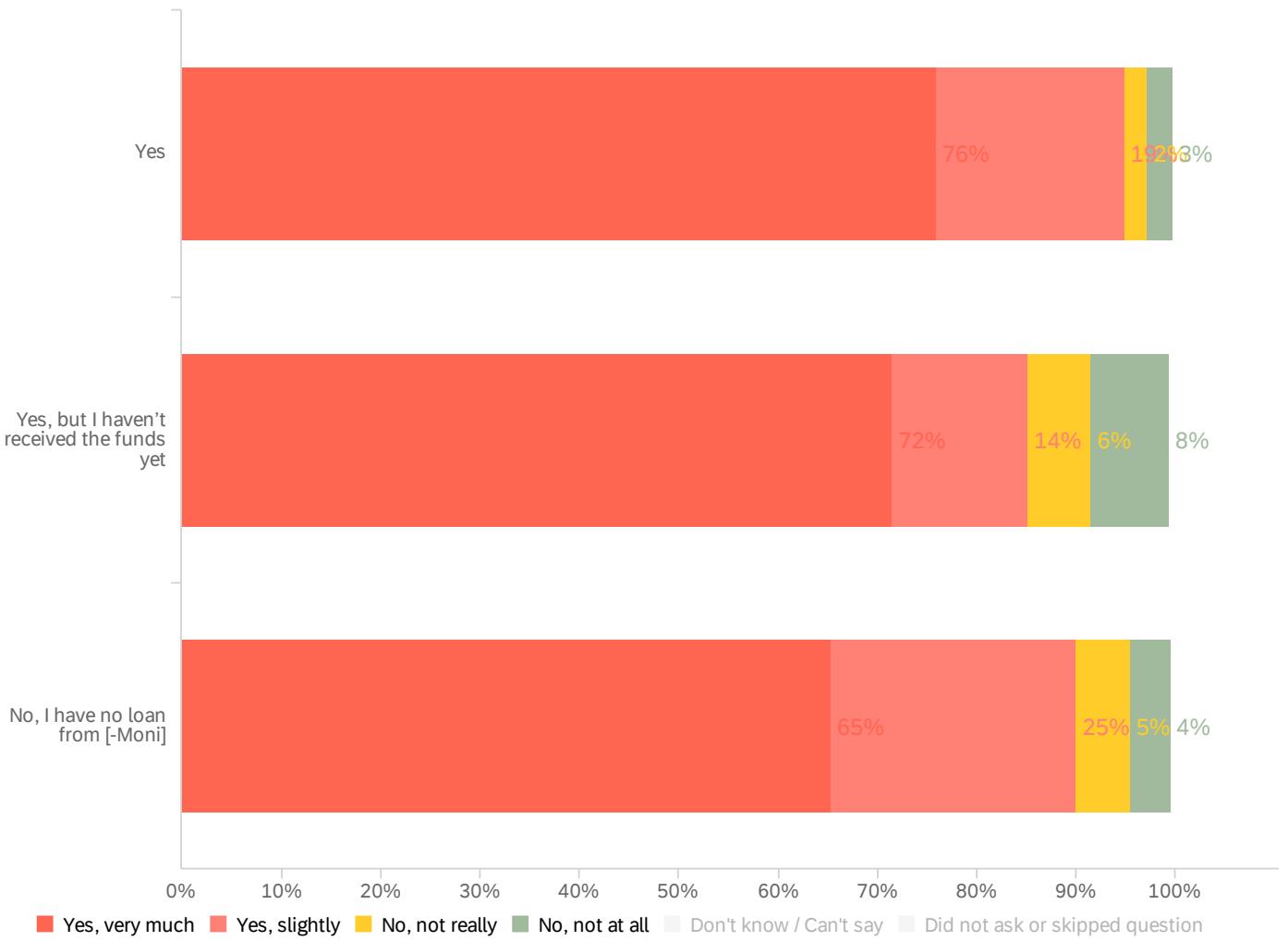
## Concern by Round



### Concern Level by Gender



### Concern Level by Loan Recipient Status

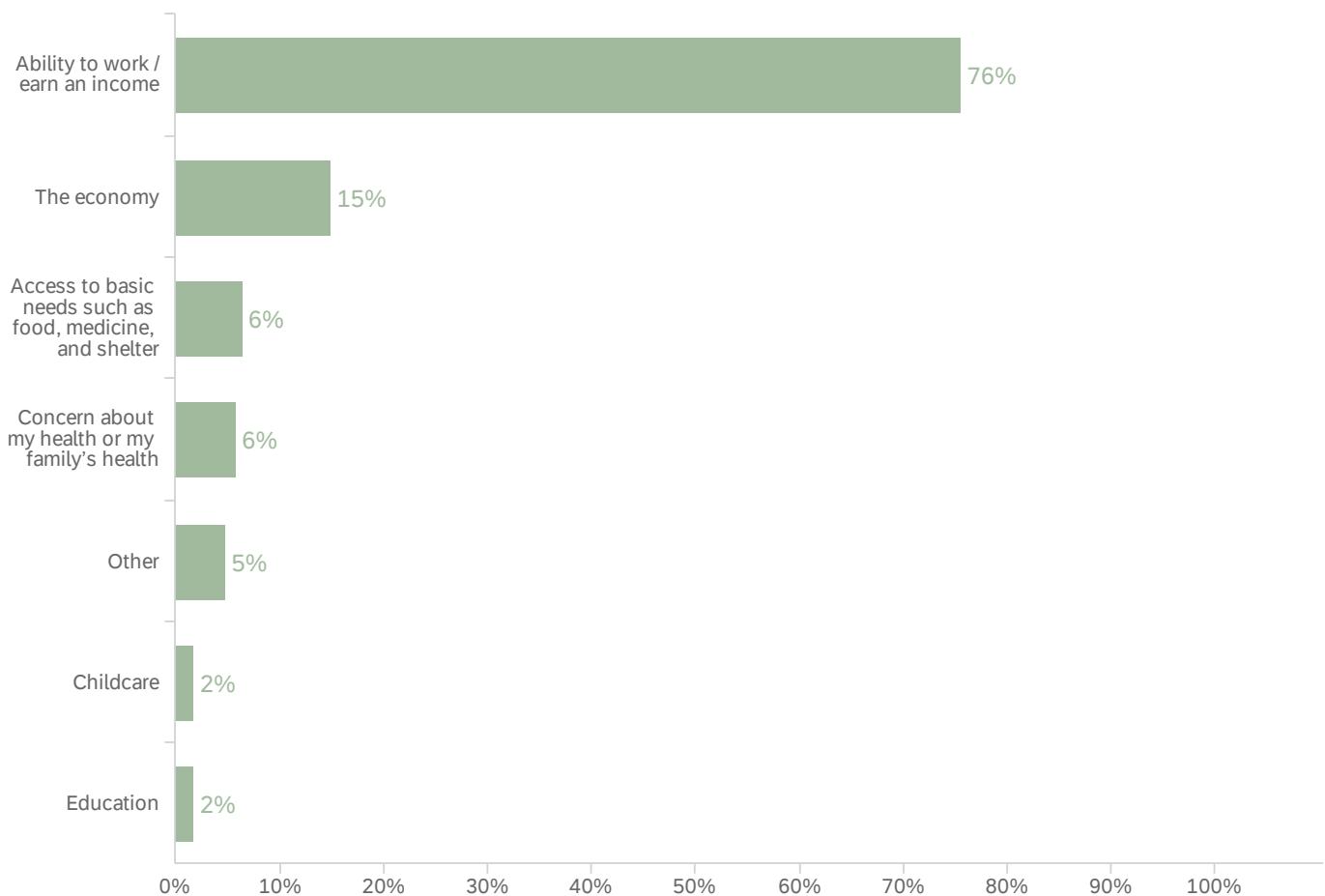


## 60 Decibels Qualitative Codes: Primary Concern About COVID-19

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 = 9,090)



## Respondent Voices: Primary Concern About COVID-19

**Q:** What is the primary concern you have related to the coronavirus right now?  
(n = 8,699)

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

**business** pandemic. again expensive goods affected affect increase feed lockdown don't covid corona ho coronavirus19 food family lot virus money buy sell n income concern start wi school price things people children customer market sales capit moving reduce economy

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

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

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 usually 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

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

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

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.

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

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).

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)

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

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

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 most 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 to 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 used 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 a lot in rearing the chicken there is no profit in it compared to before COVID 19.....before COVID 19 we used 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 come 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 patients 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 allowed and people who go around feel 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 slowed down.

My concern about coronavirus is that it did not allow me to 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 thinking 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 have 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 concerned 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 buy 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 that 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 collect 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 especially 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 we 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 unexpectedly, 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 their 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 affected the economy and also things were expensive so during the lockdown it really affected us due to no income also we have to 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 kidnapping and bandits in the face of coronavirus. It is God that has been sustaining us.

the corona virus really affected my business, before i used to sell 3-4 cows daily but now i no longer meet that i had 300,000 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't 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 a lot of concern.....no customers and things are too costly.

For now COVID-19 doesn't matter much. What matters 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 item is 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 relatives all these 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 19

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 covid-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?

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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 scared of the virus because it 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 it 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 in order 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 there was anger 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 allow 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 affects 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 there was scarcity of water and also money was not coming in so it really affected 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 were not normal because everything in the market was increased 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 wood 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 has not been easy so nothing has 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 whatsoever, 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 used to be and certain things have increased 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 world 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 ARENT 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 although 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 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 buying 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 struggling 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 a lot 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 their 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 kabokabo(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 market(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 I 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 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 normally 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 refused 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 running from infection you will know you are running 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 are 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 stopped 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 ourselves 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 use 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 knees 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 partiaiy 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 due 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.

The business is not moving because I use to travel to another State to buy food stuffs to come and sell here in Enugu state, but since COVID 19 I could not travel....this is affecting my business

Things are really difficult, alot of things has changed....the economy is getting bad every day.....wrapper we use to buy for 3,500 naira before COVID 19 is now 4,500 naira.....so alot of things are not going well.

Because my business is not moving well, there are no customers.....people are not coming out to patronize me.....the business is just there, no profit and the little savings I have has gone into feeding.....I have used everything to feed my family.....now I am just struggling to meet up.

My concern is that corona virus affect my business especially during the lockdown because I spent from my business capital then. Now, I don't have enough capital to do business again and I don't have enough goods in stock

It affect our business and we don't have money to work. Everything have increase in price and there is no money in circulation, so our sales is also been affected.

It affect our business and it hinder so many things. It affect the financial capability in our home that I had to enroll my child in another school that I will be able to afford. There is no money, our income have reduced and there is increase in prices of so many things.

My concern is that it has spoilt many things and it doesn't make business do well. Even, Nigeria as we are, things are not normal. If things are normal, we will all be doing fine. As I am now, I don't have enough money to run my business and am just managing the little I have because I have spent much money during the lockdown and it is affecting my business now.

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

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Before, many things are not clear to us about how to prevent corona virus, but the health workers in our area will not stop enlightening us on how to protect ourselves by using face mask and washing our hands and not mixing with people anyhow. So since they have explained to us, we have been following it and we are safe and no one of us is affected by corona virus.

The main thing is that there is no work, they said we should not go out during the lockdown and there is no money. I lost my job as an Npower volunteer during the corona virus and I have not been able to get another job till now.

The problem is that it makes everything to be costly. Even the prices of the materials we are using has increased. When we charge customers with a particular amount, they used to complain that our charges is too high, meanwhile it is the materials that we are using to work that is too high.

There has been a reduction in my business patronage and everything has been expensive since the beginning of this Corona, there's no money in the country and things are just bad.

My sales were reduced as a result of the covid -19, no market everyone was indoor during that time but now i am trying to pick up

I couldn't cultivate all my farms last year because of the lockdown and also because i had no money, and food now is very expensive

i am not a salary earner and if i don't work i will not eat so during that lockdown we could not go to the market and i could not fend for my business

we were told to close our shop when the corona virus came and since then i have been having financial challenges, no money to fend for myself

there were no customers to buy goods, i lost a lot of my chicken and it was difficult getting their feeds this really affected my income as i faced this challenges during the covid

Normally in a week i make from 30,000 naira upwards but since the lockdown started i make just 5,000 per week because are not coming outside to do their hair like before

the price of goods in the market is now very high and customers are not turning up to make their hair again

I have lost a lot of investment because of Corona and it's generally because there is no money in circulation right now.

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

My business is not moving again and i have no means of making extra money, my business is down due to low patronage and i am not making money from my business like i used to.

There is a setback in my business now because my income has reduced i have lost a lot of birds in my poultry business and i have invested a lot of money.

My concern during that period was that we're all at home doing nothing so it really affected my income and also we were about approaching fasting period when did lockdown came in so it really affected everything about the economy due to the lockdown I was unable to access day-to-day activities no money and to buy something it was difficult due to the lockdown so economy was badly affected

I have a lot of responsibilities of taking care of my family and my relatives but my business has not been good since the beginning of this Corona, there's no patronage and everything i need to work with is so expensive.

The pandemic is disturbing our business.....now we close early, before 6 pm market is closed and some times is around that time we use to have plenty customers, that is in the evening, but due to the COVID 19 protocols we cannot stay in the market for long.....so our business is slowing down.

honestly during the pandemic things were a little bit difficult due to no movement and also we were unable to achieve our day-to-day activities as in "income" so it really affected my home due to I can't provide our daily meal for my family due to income

Business is slow because i don't have enough goods to sale and even the patronage for the small cosmetics i have in my shop has dropped, and i don't have the money to restock.

Business is not moving well and ingredients for baking has become very very expensive. I used to sell these ingredients in bulk before but right now I don't have money to do that again. Now I buy little amount baked some pastries and hawk around. Things are very bad now.

Not much of a concern, though it is affecting business in a little way because things are very expensive especially food stuffs. The economy is not friendly at all so we just have to adapt by limiting every unnecessary spendings.

It affected all the sales of goods in my business very well, so many customers have declined doing business with me, that its too expensive, we that are into production, many goods we produce over stay in our hands and in poultry production, the longer they are with you, the more they are consuming. During the months of lock down, it was actually hell but gradually the business is recovering. As a result of covid-19, there is lesser sales due to restriction of gatherings or events that attracts crowds. This has reduced the quantity of poultry that people buy. Things (business) are generally bad due to covid-19, so people try to watch how they spend, myself included, no one is spending like before. In my accessories business, people are not buying anymore, they are more worried about feeding

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

The major thing (concern) is how will I pay my children's school fees and how will I finance my farm work. That's what is worrying me now, mainly these two things because if I had enough money I will introduce fishes in large quantities but due to insufficiency of funds, on my own side, due to covid-19, all these things (covid-19) is affecting my business badly. So, if the govt can help us by giving us grants, we will be happier and we will appreciate it very well, so it can alleviate our problems

Covid-19 has affected our business because I used to sell my goods in school, so since this pandemic arose in Nigeria, they(school owner's) have stopped us from selling in the school because of the covid-19. So, am not doing any business again, am at home as we're speaking now, I don't have anything(business) to do again and there's no cash to start another business. Even to pay my children's school, I can no longer do it because am no longer selling goods to make money.

The covid-19 affected me financially mainly, customers are not coming like they were coming before because this covid-19 made us to eat (spend) all the money we had during the lockdown to provide food for our family. I used to sell weaveon, attachment hair in my shop but there's no capital to go to the market again to buy new goods.

The turn up of customers has been very poor since the beginning of covid-19. Even when I buy goods to sell, customers complain about the price, that it's too high and that there's no money to buy enough goods for my business like it was before covid-19. I used to have a lot of goods to sell in my shop but the shop is closed down as there's no money to pay for rent and now, am selling my goods by the road side.

When it started we had to lay off some of our staffs because we could not afford to pay many workers. Business was not doing well and the income really dropped. We could not even stock more goods like before again due to the situation of things that there is no money

It has not been easy as everything (business) is hard now in the country as the cash flow is very slow and nothing (business) is happening. The effect of covid-19 is adverse on our business as our income has dropped. There is a low turnout of customers and people are not buying like before the pandemic. When customers come to my shop, what they want to buy, sometimes we don't have it because we don't have the finance to restock our shop. I pray that the covid-19 will end soon and not come back again.

Corona virus spoilt our business. We were asked to stay at home when it started and we could not work then. Our economy is also affected. But now there are changes.

I am following all protocols, I use my face mask and sanitizer regularly. So I don't have any worry about it.

It affects us because there was no movement during the lockdown and we could not work then. Now again we can't travel to long distance to buy goods because there is insecurity in the country. So we could not stock enough goods till now.

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

Theres no money for my business again to buy more food in big quantity to sell to my customers again. There are customers but there's no money to buy goods again due to covid-19.

The country is not in a good state, the economy is worst, price of goods have increased, so there is no much gain on business. Customers have reduced because nobody is thinking of clothes, they want to eat and survive first. The Coronavirus lockdown really affects business.

The effect of the outbreak of coronavirus is very intensed on the economy and it has caused a very high changes in prices of everything you can think of so with that we can no longer make good sales in our business

The lockdown caused by the coronavirus made everybody stay indoor and there was no means of getting any income and since that period we have been experiencing very little income

The challenge we are having now to improve more in our business is how to get capital because last year during the lock down, covid-19 affected our business seriously as we used our capital to eat food. Business is not moving like it usually do due to Covid-19 as we try to manage ourselves despite the challenge that we are facing due to Covid-19. We manage ourselves by reducing the things (goods) we buy and spend our money on.

There is no market, it is even hard for me to buy the things I need to grow crops and work on my farm

For me my concerns will be coming back into my own business because what i was doing crashed during the peak of yhe pandemic and i have become an ordinary bakery worker

There is no money to buy farm inputs because price of things have really increased and money is not cming in like before

Due to the Nigeria economy the ride of foodstuff money is now high and during the lockdown I could not buy from the village because transport cost is high so the way i buy from the village has reduced

My concern right now about covid19 is how it will just disappear and have us return to our normal lives because for someone like me i have lost my business and now do labourer work around to survive

I cannot really buy goods because of the increase in price, so the it is just the little that I can afford to stock my shop

It affects business and economy. Everyone is complaining of no money, we sell on credit because the customers are broke. There is no money in town, things are so difficult.

My concern is getting back on track in my business, so that we can begin to enjoy our normal life because coronavirus has delt us a heavy blow and it is still killing people as they claim

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

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It is a serious pandemic that has jeopardise our businesses, it has been catastrophic to the nation as our business is going down. People are no longer coming out like before the pandemic due to covid-19. People even find it difficult to bring out money to buy some goods that they need. The price of goods in the market is too much, like I remember the price for a rubber-paint(measure) of garri used to be ₦500 but today it cost ₦4400. So, tell me how will the poor masses cope with the increase in price. The increase in price is affecting my business because formally I used to make ₦20,000 plus a day but now I hardly make ₦3000 as gain from my sales. This shows you how covid-19 has affected my business negatively.

Corona has changed everything, businesses are not thriving, everything is expensive , and there is no money in circulation.

Due to the increase in price, the amount of goods I can buy has reduced because there is no money so I can go to the factory to buy palmoil again

I don't have any concern about it, I don't have the virus and my family is not affected too. Just that it has affected business because things are very costly now. What we use to buy for ten thousand naira is now about eighteen thousand naira. This is affecting business

Coronavirus really spoilt things, things are not going as usual. Because of this coronavirus, some of my farm produce got spoilt, the price of fertilizer have gone up too. The income we used to get from our farming business have reduced because customers are not buying the farm produce like they used to buy it before

My main concern is that affect my businesses because of the restriction in movement i end up buying things online and sometimes i get disappointed and the customer patronage is not encouraging, it's seriously reduced capital.

The effect of this coronavirus is not over because when it started we thought it will be for a short time but now it has taken longer than people expected it and it is still killing, and besides that it has pushed up the prices of everything you can think of or imagine particularly food stuff price making it difficult to survive for an average man.

Everything about us my business and family took a new turn due to the coronavirus. fear of infection when you go out and relate in business and again serious fall in sales

It has brought much suffering, people are suffering so much since last year. Things are very expensive especially food. No alleviation program for the poor masses. I have payed off some staff and I'm still planning to reduce them because our sales have dropped drastically. Companies have either reduced our services or stopped our services totally. I pray the government should do something to help the people.

My business is down now because i don't have the capital to the number of chicks i normally buy because of the high cost of the feed, chicks and drugs.

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

It has led to increase in price of most things in the market, to even buy goods is now a problem because there is no money

During this coronavirus period, there is no much job transaction. We are not getting job to do and no income is coming in. The prices of materials we makes used are now times two and this have been affecting business

I've been injected with the corona vaccine. My main concern is corona has bought lack of improvement for us in our activities every one is afraid of getting infected business has stopped. Traveling to other countries too has stopped everything is now a problem for us. Going out to find money for food is another case because I'm afraid I don't know who I'm meeting who has the virus so this has affected my business so much

Things are now really expensive compared to before and there is no money, the business is moving the wau it used to do

What concerns me now is uptill now I'm stil in school i would have finished last year but because of corona I'm still going to school corona has so much affected my studies

There is no money to buy goods, so the business has gone and my children are at home because I dont have money to pay their school fees

My concern is how my business is down i want to do my business very well but things are hard if i go to buy the goods the transport fare is expensive because there's social distancing in the car so i have to pay extra money go to the market to buy the goods it's expensive too when i come back to my village to sell for them they don't buy they complain that it is too expensive goods that used to last for 1 week in my shop before will now last for more than 2 weeks and some people will still not pay money on time

Things are on high prices, what we usually buy for #50 is now #100. Business is not doing well because most of my customers have relocated back to their village since lockdown.

My concerns about coronavirus is just majorly how i lost quite some customers and money since the pandemic brokeout leading to some level of financial hardship in the family

My concern is how food is expensive and no money for the business and farming all corona has made the capital to finish and now fertilizer is really expensive I want the government to help us so we can fight poverty in our country

I'm not really worried though there is no money to put in business like before. There is no much gain in business because things are very expensive now. The economy is so terrible that sometimes I don't sell anything in a whole day, then I begin to wonder if people are not eating again.

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

My concern is my business if a customer come and pick your product they don't pay on time they a very long time to pay back and i have kids to look after i have provide food, medicine clothes and everything for them it is with that money that i will use to look after them my husband is late I'm the one looking after my kids

The issue of lockdown was so the begining of the problem with our sales because from that period we can nolonger make good sales, goods became very expensive and customers complain and there is nothing we can do about it since that was the cost price so sales has dropped so much till now we struggle to take care of our family now

The problem of the financial situation of the country concerns me since it has affected Nigeria corona has affected me too I'm a business man i sell women wrappers and children clothes but due to the lockdown the place where we collect the goods close we had to sit at home and do nothing other than eating the capital now that market is open the new problem is inflation in price even if you bring it out customers complain it's too expensive that they don't have money

Most of the customers we are working for are no more calling us because they said there is no money due to impacts of this covid-19 on their businesses. Also some of the animals am rearing died because of the 3 months lockdown. Also, the prices of materials we are using on the farm have gone up. The situation of the economy in the country have really affected our farming business

I'm concerned about many things but my main concern now is we were not even allowed to go out a year back even to go to our doorstep we were not allowed. This has affected my business so much i have made so much loss uptill now things are not going on well

My customers are reducing, they are not sowing new clothes because there is no party like before. Everyone is complaining of no money because the economy is hard. Things have become very expensive because of the Corona Virus situation.

Corona has increased poverty because businesses are not thriving, there are no jobs to do and earn money, the country is in a challenging situation, i even lost my main source of income because the owner of the taxi i used to drive sold it .

Infact my business is my concern because everything just stopped,schools went on break because of the pandemic, I have no customers....my business just crashed.....I am just trying to pick up again....things are not really funny for me.....but I am trying to go back on my feet again.

Coronavirus affect my business and mode of life of people. Many people have adjusted their way of life because of this covid-19. And this general changes have affected everything including my business too. People don't buy things like they used to again. The prices of goods have increased. The price of a crate of eggs have increased by 400 Naira and the profits we are making have reduced

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

My customers have not been coming to the shop because of the coronavirus.....there is low turnout of customers because people are scared of contracting the virus.....so business have slow down.

Customers have not been coming to make clothes since the start of covid-19 because there is no much parties like that. People are also complaining of no money, that they prefer to use any money they have for buying of food stuffs than making any clothes. The coronavirus have really affected our business and it has reduced our income. The high costs of goods is also affecting everything

Because the pandemic is affecting my business because people don't use to come to my shop as they used to come before COVID 19.....my business is not going the way I expected it to move.

My main concern is that things (goods) are very costly in the market due to the covid-19. Since last year, we have not paid our rent, this month of March is making it one year and our landlord is on our neck about his money. Where will we see (get) ₦180,000 to pay for the rent when we have not even finished paying for our children school fees and there's no money due to covid-19. Even NEPA has increased their money, our bill was not up to ₦2000 before but now its ₦9,000. Water to fill your tank used to cost ₦ 2,500 but now its ₦5,000.

We are just at home doing nothing. The price of fuel that we used in doing okada have gone up. The prices of food stuffs have also increased a lot. We are suffering because we are not making any money. Government should please help us

The economy is bad, things are expensive because of inflation.....since COVID 19 every commodity has increased in price, so we are experiencing so much hardship especially in our business.

Covid-19 have not allowed us to get money to do business, because I have spent most of the money for my business during and after lockdown, I have to do other things to get little money to invest into this small business am doing. Still, no sales. There is high costs of goods which is really affecting businesses

During the pandemic we face a lot of challenges due to boko Haram insurgents in maiduguri and also during that lockdown money was not coming in because we are unable to go to work to sell on our daily basis that we used to get money so it really affected our social life during the lockdown no food, money was not coming in and we were scared of our life due to the boko Haram, so life was a little bit difficult during that period

The pandemic really dealt with us because our business depends solely on importations....so since the COVID 19 I could not import my containers, so we depend on what we call group page...which means that if you are buying one container before COVID 19, now you will have to buy quarter container so they will group it with other people's containers that are buying similar goods as you.....they will now ship them together....since COVID 19 i am not able to travel abroad for my business.

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

My concern during the pandemic was that business was not moving and also things were expensive and also during that pandemic we were all at home due to no movement money was not coming in on daily basis so it really affected my income and also it was approaching fasting period

During the pandemic my concern was that he was hungry and all of us are at home doing nothing, money was not coming in and no regular food on a daily basis and also we're all scared of the virus not to contact it and during that pandemic after sometime we have to sell some of our things at home just to feed

The price of fertilizer we are using have gone up and the profits we are making from our farming business have reduced. This is because i reduced the prices am Selling my farm produce to my customers at the time they wanted to buy from me. We can't leave some farm produce for long, they will get spoilt, so we have to sell without having any choice. The covid-19 have really affected most of our customers, so we also put that into consideration.

Because alot of people are taking precautions, you know we deal with importation, that is buying from outside the country....so alot of people don't want to be associate themself with anything that will put they at risk....so our customers are not buying the way they use to buy before COVID 19.....and is really affecting my business.

The pandemic really affected the economy due to money that was not flowing and during that time all of us are at home doing nothing and on daily basis money was not coming in so really affected my income and also there was a little challenge of hungry because it came suddenly so we were not prepared during that time so it really affected us

It affected my business little because some of my customers are not coming to make their hair as usual, is only few of them that are coming to make their hair and do makeup. Also, the prices of materials we used in our work have all gone up and this is also affecting us because it has reduced the income we used to make. People are complaining of no money, so we can't say because we want to make more money and send our customers away with high charges

Because our health is at risk....so that is why we are scare and is good to take care of our health.....the virus is very dangerous and deadly...so my health is my concern

Most of my customers are not coming to buy clothes because people are not really doing parties nowadays and even there is no money. The income and profits we used to make have reduced a lot. We thought things will be getting better but is not. There is nothing that have not increased in prices now. To eat is hard. We don't know where this country is going.

The pandemic affected my business because my customers stopped coming to buy from me....I had challenges in buying feeds for my birds and even in selling the chickens was a big challenge because customers complained of no money.....the pandemic made my business to slow down.

We don't get work to do, people are not really patronizing us. All people cares about now is how to feed their family. And everything is just too costly including materials we used in doing our work and even food items. Nigerians are really suffering

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

It draw back our business because during our stay at home, it was from business capital that we spent from. Things were difficult then because we could not go to work. Since we have started working, the patronage have reduce and there is no money.

My concern is that it affect us, especially when it started. My husband work was affected because he is a photographer and there was no event or any party that could fetch him work then, so it made everything difficult and it nearly caused problem in our home. Now again, the work is still not yet the same but there are changes compare to the time corona virus just started.

You see, when it started, we all closed our shops and the little money for business was spent on food because we had to eat. Even some people will come to your door step then to give them food then. So it affect our capital and I don't have enough goods at stock since then.

Corona virus has caused many things. Work is not going smoothly, there is no income like before and feeding becomes a problem, so things are not easy. But we thank God that non of my family contracted corona virus.

Since corona virus started in the last year, it makes everything to increase in price. If we go to the market we know the quantity of goods we used to buy with #20000, but now it is just few things the same amount will buy. So everything is costly now and that has effect on the economy.

Every activity is moving normal. My children have resumed schooling for the past 6 months. My business is progressing. All thanks to God.

It has reduced my sales because i don't have stock in my shop and goods are expensive.

My concern is that things have been the same since corona virus started. Our business is not doing well and there is no money. We had to spend from our capital during the lockdown and now it is affecting our business. Things have not been going smoothly

I am concerned about my business because I lost a lot of money during the Lockdown. Many of my goods expired and some got spoilt. I am just picking up gradually, things are too expensive so business is not booming at all

My concern is that government have directed us to comply with the protocol and protect ourselves so that we don't contract corona virus but many people are not doing so. Even some company that used to do that before are not doing so again. And it is good to prevent this corona virus because it is a dangerous disease that kills.

Corona has reduced my business capital because most of my goods were bought on credit and most of them have not paid me my money because they don't have the money, i had to take some of them to court but they are yet to pay.

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

Nothing much for now. It was terrible during the Lockdown but things are better now though it has an effect on the economy. Business is not like it used to be because everyone is complaining of no money. So many people already lost their jobs and for some people, their salaries have been reduced

My primary concern is for my business to thrive well in the market without lockdown because it was COVID-19 that caused the longest lockdown I have ever experienced.

I am a fashion Designer but things are so difficult now. Customers re not coming, they are complaining of no money. No big occasion that will make them sow clothes for party because the government has cancelled big ceremonies. Also things are very expensive now so those are my worries about Corona Virus

My business is down and i don't have enough capital, and my business requires a lot of capital but because i lost my money during lockdown and also when Boko Haram snatched my livestock on my way from the market.

for me I noticed that coronavirus is gone completely and I have nothing to do with it. Our economy has nothing to do with coronavirus our government and business people took advantage of the situation (pandemic) and made everything expensive and difficult to get.

I have no concern for COVID-19. Seriously, I am not concerned.

Corona has crashed my business because i spent all my business capital during the lockdown, i am now managing a job as a security man in a house in my community and the money i make from this job is what i have been feeding my family and any day i don't have any money for food we will sleep hungry.

Nothing is moving now because i don't have the capital to start up a business, i can't also pay my children's school fees.

I am concerned about the fact that we have to wear nose mask at all times. Many people do not want to use the nose mask and it is driving away our customers because they don't come to the market for fear of being arrested.

The country is in a very bad situation and my means of livelihood if farming and it's seasonal, and i need to start up a new business but i don't have the start up capital and i have a lot of family responsibilities.

the business is not moving like it used to, they are no more people buying plenty items from me and some of them complain that there's no money

I lost a lot of money during the Lockdown, since then I have been struggling with business. Business capital have reduced and so is the profit because things are too expensive

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

i'm not concerned about the covid-19 in any way

I am taking care of my health now, because things are hard now I cannot afford to fall sick because I cannot afford medical bills....so I use all the preventive measures of COVID 19.... I am always with my face mask and I wash my hands regularly with soap and water.

we were not going out and since we were not going out there's no way we can make money, though all this i experienced last year, but thiis year has been good

the locked down affected my business a bit as i did not get people to buy what i am selling and some of them are complaining that the country is bad that there's no money

during that covid, everywhere was bad, no money no to put in the business, no foodstuff to buy it really affected my business

there"s no money in the country everyone is complaining that there's no money and this has affected my patronage, as it has reduce

All what I can say is that during the pandemic business was not moving and also there was hungry due to low income so it really affected us in the aspect of income. my business was really affected during the pandemic due to schools that will slow down because I have a shop close to the school that we used to photocopy and schools were wrong for some months so it really affected my income

Since the start of covid-19 everything has become worst, things are very expensive and daily income was really affected so it's really affected the economy due too money that was not circulating

my concern during the pandemic was that we should stay safe not contact the virus and also our husbands were all at home doing nothing unable to go for their daily activities so it also affect our income and also things were very expensive during that period

It really affected us because we're unable to go to place of work and income was not coming in so we all have to stay at home due to the virus and to stay safe too the lockdown really affected our day-to-day activities especially money and food that was my main concern during the lockdown

my concern during the pandemic was that we are unable to go to school because I am a student so it really affect my education and also we were all at home doing nothing money was not coming in so it really affected us in many ways especially money aspect and school also

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

During the pandemic everything went wrong because it really affected us we were all at home no going to place of work to feed her family during the pandemic it's hard after the pandemic children have to go back to school after some months pay their school fees it was a really difficult time for me due to no income that was coming in for me during the lockdown so it really affected my income

The economy is not favourable because prices of items are very high.....like in my business the cost of buying materials is very high....I produce sachet water (pure water) the cost of buying leather for pure water before COVID 19 was 850,000 naira but as i'm talking to you now leather for pure water is 1 million naira.....so the inflation has made everything to be high,so the business is not moving because now you need alot of money to enable you make little profit from the business.....so the economy is not making the business to move well.

All what I can say is that during the lockdown it really affected us due to income was not coming in and also there was hungry, so during the lockdown it was a little bit difficult and it also affects my business due to customers are not coming we are unable to go to shop to finish customers work with that money was not stable at hand so it really affected my income

Here, we are free, there's no issues of covid-19 cases in my community. As a civil servant, the covid-19 didn't affect my salary , so my salary is used the way it is supposed to be used to provide for me and my family. Covid-19 issues is not as serious in Anambra State like its taken in other states and everything (work) is going on normally here, so there's no reason for me to be concerned.

Covid-19 affected my business very well because its not moving like before. There no money to use to do my business like I used to do it before. I used to sell stockfish and crayfish but there's no money again because we used it buy food during the lockdown, so am selling only crayfish now.

Covid-19 really affected my business during the lockdown, there was no business as we stayed in our house, we were using the money we have to eat, even the stock of goods for business was used to feed our family. So, it has not been easy to raise money to continue the business to how it was before the covid-19. Even now, there's not much improvement because am still managing my business as there has not been any addition in any way to my business since after the lockdown. I need financial assistance to buy some goods to sell in my shop. I pray I stop to hear about the covid-19 in the news or radio, so that businesses can go back to how it was before.

There is no business like before the covid-19. I don't have capital to buy goods like before as my hand has dropped, there's no money. I collect goods on credit and sell, then I pay back as there's no money anymore. The price of goods is very high and people are not building like before anymore because of the covid-19 issue. So, the high price of cement is affecting the business as no body is buying cement like before the covid-19.

The situation is terrible now. Worst part of it is that Landlords increase the rent of shops in the market. I spent all of my capital during the Lockdown so I have to borrow money to start business again. A lot of businesses have closed down because of Corona Virus.

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

It has completely disturb my business. I am yet to recover from the Lockdown. My business so crumbled that the things I'm selling now we're purchased on credit so I don't close down the business.

It affected the cost of transportation who's very high. The ban on the importation of foods is also making things to be difficult. All of these is because of the Corona Virus.

The thing is everything is costly even foodstuff. There is no money to run my business like before because we have spent much money during the lockdown. If they ask for three items, I hardly get one to sell.

Things are not moving well since April last year. Price of things has gone higher and I believe it is because of the Corona Virus. Profit is reducing and business capital is going down. People are not taking beverages again because it is expensive and it is affecting my business.

All I know is that corona virus has spoilt the economy of the country and may God see us through.

Nobody is happy about corona virus because things are not going normally. When there was lockdown, we could not work, and now that there is no lockdown, things are not back to normal, we don't make sales like before and prices of goods have increase in the market.

The cost of things (goods) is very high due to covid-19 and when someone comes that i should render him/her my services, if I give them the price of things (goods) in the market, they bid it so low that I will not make any profit. So business is not moving like it usually move again. Covid-19 has brought about lack of finance, the price of everything (goods) is so high, the little finance that i have doesn't go anywhere when i try to buy goods for my shop. Due to lack of money, I can't do my business like I suppose to because the capital is not there anymore for me to meet up with buying things(goods) like before covid-19.

It has affected the price of things in the market. Goods are not coming in and companies are not producing like before because it is very expensive to produce. Most companies have sacked some of their staff so they are not meeting production target like before. The effect of the Corona Virus Lockdown is still very much with us.

Business has gone down, I am just trying to recover from last year's loss due to the lockdown and also

There are no parties like before, the number of parties that people now do has gone down so not many people are sewing clothes again because there are no social gatherings

My concern is that I don't have anything (food) to eat again, things(business) is very difficult for me now as the price of goods is very costly. I don't have money to run my business because when we were in the covid-19 (lockdown), we didn't use to go to the market to do business, the little money I had, I used it and manage to buy food for my family. So, there's no money to buy things(goods) for my business. Today, the price of everything (goods) is still high, what we used to buy for ₦10 is now ₦20. I am sick but there's no money to even go to the hospital.

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

It has affected everything, especially the economy that was bad before now, fuel is also affected and since fuel is affected then everything must be affected. If you are paying transport of 200 before, now you will pay 300 or more.

My primary concern is that there's no money to buy food, things (business) are scattered as nothing (business) is moving due to covid-19. As a result of the pandemic, they say we should stay indoors, wash your hands always, keep yourself clean but without money, we can't do all these things. There are no customers again and there's no money to buy goods to sell.

My own case is a sorry one over my concerns on this coronavirus because my goods got bad as water entered my shop all the while we are not allowed to go out

There is no money, I cannot go to the market to buy goods also I have not been able to pay my child's school fees

My concern was what i suffered on my business during the lockdown and what i am still suffering even after the lockdown and business is coming down every day.

Am worried because market is not moving again and some of my food stuffs spoilt as customers don't buy as they used to buy anymore. Things(goods) are very costly, you buy things like beans, you will not sell up to a quarter of the bag and the beans will spoil. Things(business) is very hard because you buy it (goods) very costly and you can't sell it. Money is not circulating like before and to feed is a problem because there's no money like before anymore. We're not selling like before like someone that used to buy a rubber-paint(measure) of goods before will be buying is small cups because there's money. We're begging Federal Government to help the poor masses by providing us with assistance. Even transportation is affected, like where we used to pay ₦100, the price has increased too much due to covid-19.

What concerns me the most is how my business is at the moment. Before corona i used to buy and sell food stuffs in bags like had them in my shop plenty i had a huge capital but now I can't buy it only small

I'm praying to God to wipe corona for us for it has affected us drastically during the lockdown i didn't do any business no movement people are fearing to come out so they dont get infected the market was bad back then but now that the market has opened things are starting to get back

There are no goods in my shop, in fact I am looking for money to buy goods and fill up my shop

Coronavirus has caused economic setback for the nation and the people, everything was affected. Although the government are trying since they are supporting people with loan. It affected my business during the lockdown because everywhere was under locked down and I could not get feed to buy. I thank God that my pigs are doing fine and they are reproducing.

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

Managing my family with the little income from my business is my concern and things are not getting any better and everyday prices of food and other goods are getting increased, so surviving is real hell for me as a person

My concern is poverty and inflation in price of food we can't even earn enough money to buy food because corona has made business activities to go down no movement like before low income

What concerns me the most is the financial situation and the lack of job opportunities. We don't do our jobs like we used to do before people are still afraid of getting infected so they don't come out to buy things from us so my capital is low I now don't do the business I'm a salary earner even the salary they used to reduce it because of corona

The coronavirus have not been allowing us to work like before. People have not been patronizing us like they used to since the start of this covid-19. people are also complaining of no money. It has affected my income. It is by grace that we now take tangible income home after a whole day work. We are just believing in God for better days

As a Nigerian citizen i have to be concerned about corona. They said a vaccine have been created but i have not seen it up till now I'm always wearing my face mask it's like they are choosing who to give the vaccine and now that this weather is back people will get infected fast I don't want to be infected

My concern is that of someone who has been pushed out of business as a result of coronavirus outbreak. I am not doing anything again because all the capital and savings has been spent on eating and taking care of family

It affected every area of my business like when the price of goods went up, it did not come down since then due to the covid-19. Lets say you were buying things (goods) with ₦10,000 before covid-19 but now, ₦10,000 will buy next to nothing now as the price of goods has risen. The major problem we've encountered because of the covid-19 is the high cost of goods. Lets assume that before you can buy 10 bags of pure-water with #1000 but now, we buy each bag at the rate of ₦150. Definitely, the quantity of goods we tend to consume has reduced and also the quantity we can purchase. I woke up today with a headache because I have been worried about how I will get money to pay my child school fees.

My concern is the problem of The financial situation is the country since it has affected the country it has affected me too. Business activities have stop because of corona i want to go to other countries like niger to do my business but because of corona I can't even if i get to go i have to follow so many rules

I'm praying to God not to repeat this pandemic for us ever again. Corona has made us jobless since last the start of corona i used my capital to feed my family even now I'm thinking of how to survive because I don't have anything

My concern is the economic situation of the country that covid has caused to go down. The price of goods is expensive and most companies has sacked their employees so lack of job opportunities has affected the economy

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

It paralysed business of people. Increased prices of goods and services. Really affected the whole country even we that we are collecting monthly salary still feel the impacts because everything is just too costly. It really have negative impact on the economy

Coronavirus is still out there but it is surviving that is important ,how we are going to make money to survive and take care of our family because ever since the start of covid19 we have not been making good sales and even buying goods are very expensive

My farming practice has experienced set back since the outbreak because of high cost of everything presently in the country so buying fertelizer or what to plant is big problem

Business is not moving as usual, though it not that worst. Some of our customers are not patronizing us due to this coronavirus. The prices of food that we are eating have increased a lot.

For us farmers it has not been easy for us because when the pandemic broke out and lockdown enforced, we could almost not survive it because we can not move out to sell and even people to buy it, now with the prices of food you still have low patronage even when you have product people can not afford

My business is really slow because i am not making enough sales, i can no longer the groundnuts that i use in making groundnus oil and groundnuts cake because it's too expensive.

If you understand what it is to stay at home and no money is coming in, that was our experience when the lockdown started and thinking it was just for few days until we realise school will not be opening for so long and our business is around school area so we depend on student to buy from us. All we had we spent staying at home and again prices of everything in the country has increased so much

Too much difficulties in every aspect of business in the country. Prices of food stuffs have increased, likewise the transportation too. Everything is just too costly. The whole country have turned upside down. Jobs and businesses are not doing fine at all

My concern is about hike in food prices and even farm produce like cassava that we buy for making fufu is now very expensive, so all this things has actually made business very slow. Gari too has increase so much and people no longer buy like before.

Our Tailoring business have not been doing fine since the start of covid-19. First, the lockdown for three months and after that, things have not been the same. Is those that have feed well that would remember to sew clothes. But most of our customers are saying that they don't have money because the coronavirus have affected them too. The prices of everything have also gone up which is really affecting us and our business

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

Because of the pandemic people no longer come out to drink beer.....they are keeping faith, and there is no flow of money because of the pandemic.....so business is not moving.

My case has been a very serious and unfortunate one because i have been sick now for the past two years, so i have not been doing anything just been sitting at home because my legs will not allow me move around .

There is no sales because most of our customers said they don't have money because their businesses are not doing fine. There is no money to do other businesses because it is money that we have been spending on feeding. Covid-19 have really reduced our income

During the pandemic things were difficult because of the lockdown children were unable to go to school, markets were closed so it really affected the economy and during that time money was not circulating at all with that it really affect our day-to-day activities especially income and also in the aspect of food too.

Everything has slow down.....the economy is something else, the economy is really bad.....everything is just moving slowly....businesses are not thriving well.....we are just managing to survive

My concern during the pandemic was that we were unable to go out for our business and also there was no money during that time and things were expensive so it really affected our income because we are all at home and also we were all afraid to contact the virus so we have to stay safe during that pandemic and also during that time Boko Haram started coming to the villages so we were all scared of our lives because of the boko Haram, so with the virus and the insurgent that happened in maiduguri last year during the pandemic really affected the economy

The economy is bad or should I say the economy is poor.....because since the pandemic things have not improved.....every items in the market are very costly.....even food stuffs are costly....so the economy is not improving rather is getting worse every day.....God will be the only one that can help us out of this situation

The pandemic is just affecting business. Business is not moving like before because there is no sales. There is no money like before and we could not stock goods as usual, so our economy is also affected.

My health comes first because right now I'm very sick.....so I know what it's means to have good health....I use all the preventive measures of COVID 19 and I am very careful when I am outside my house, I use my face mask regularly if I am going out.

Coronavirus has caused a lot of things because there is no money and we are just managing the little we are earning. Work is not like before again and everybody is complaining. We have never witness such disease like this before because it is affecting our work.

My concern is about our business that is not doing fine since it started. All goods are too expensive including foodstuffs. And there is no money in circulation because everybody is complaining of no money.

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

My health is one of my concern because I am over 60 years old.....so I am more at risk of COVID 19, I use my face mask always and I wash my hands regularly....I try as much as possible to avoid crowded areas.....I take care of my health very well.

The economy is bad everything is now very costly we are not enjoying the business because things are very expensive and the customers are not coming because there is no money

COVID-19 has no effect no any effect with my business. Like I said I am not concern about it.

There is no more coronavirus. How do I know this? Is that in the first place no coronavirus in Nigeria and nobody contracted the disease.

It makes me move closer to God because I have not seen such thing before. Also, the prices of goods and services have really gone up especially food items. The prices of food stuffs is like times three now

Economically, things are not going as planned. I am financially handicapped because of how things are in the country. Prices of goods have increased especially the food items. Garri from 250 Naira to 1000 Naira, Oil from 200 Naira to 500 Naira, etc

The thing is that I don't goods in the shop to sell again because we had to spend the money as we earn during the lockdown. Some people also bought some goods during the lockdown and did not pay till now. Even as I am now, I need assistance to improve my business again. I used to sell foodstuffs before but now, am only selling soft drinks and pure water because there is no money.

Covid-19 really affected our business. It has made prices of goods to increased and the profits that we are making have reduced. The patronage have also reduced. People are not buying market from us like they used to.

My own concern is that we thank God that it has reduced and it is not like before again. It doesn't affect any of my family and I thank God for that as well.

The way my business is going is my major concern, parents are no longer bringing their children to my day care because they are at home with their children and some of the parents have lost their job.....so they are forced to stay at home with their children and which is affecting my business.....I run a day care and since COVID 19 we have very little patronage.....parents are no longer comfortable bringing their children to the day care due to fear of COVID 19.....business is not really moving well.

My concern is that we did not contract it. But it affect our work because there is no patronage. Everything is just dull and there is no patronage. People do not have money to buy clothes, and t is when they have clothes to sew that we get work to do.

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

Our business is not like before again because of this coronavirus, the costs of doing our work and the prices of materials that we used in doing our jobs have really gone up. And this have been affecting our business, especially our sales and income

What happen is that it really affect our business and economy is also affected. When there was lockdown we had to spend from our capital because we could not work then. So it affected our business and we are just trying to recover from it.

Though I have not seen anyone with the Corona Virus but it is affecting business. Maybe not like it was during the Lockdown but things are very expensive now and there is no money to purchase things. The economic hardship is because many businesses have run down since the Lockdown.

My problem with Corona virus is, it has restricted me from doing my business especially during lockdown and even up till now things are not back to normal because i find it hard to feed my family because jobs are not forthcoming since i am a labourer

My business is not because of low patronage, there is no money in circulation and everything is very expensive.

Corona has changed everything in the country and almost everybody is affected because the economy is bad, my business is down due to low patronage and it's all because people don't have money to spend anymore

Corona virus has disrupted my studies and that of my children, although schools have reopened but we we have already wasted a whole year at home doing nothing and i am not really not happy about that.

This Corona has really affected my business negatively because there is not enough goods in the market, because they are scarce and expensive and the customers patronage has drop.

As a minister of God, we normally generate income through organizing revival and preaching but the corona virus affected that has we had to maintain social distancing and this afected my income

I was very concerned before but now I am no longer concerned because I realised that nobody is taking the coronavirus situation serious as it was early last year.

people were not really having money to buy and patronize me and the little money i had i used it for consumption

I have been struggling with my business since lockdown because i don't have enough shoes to sale and because the shoes are also expensive, and since i used part of my capital on feeding i can't afford more shoes.

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

Well for me, I don't think coronavirus has any thing to do with farmers. From the beginning, I have no concerns for coronavirus.

There is no patronage in my business because there is no money in circulation, and i don't have enough goods in my shop which sometimes doesn't attract customers.

There is nothing to worry about. People are moving freely everyday, since the lockdown has been cancelled. For me, as long as I am concerned there is no coronavirus.

I don't have enough capital to run my business because of the hardship caused by Corona and my business is also down due to low patronage.

i have been handing the covid-19 situation in the best possible way and people are still baking and i am still doing fine

My concern about corona is that it made us in a tough situation, our business activities has gone back i used to sell many food stuff i had huge capital I would sell plenty bags in a day now I can't afford to buy it I only buy few bags

I am not concerned about COVID-19. I am not interested in the Vaccine (COVID-19 vaccine). The government is being talking about the vaccine that it would be made available in all state hospitals for now. But I am not interested, maybe because I am afraid of it (vaccine).

During pandemic things were difficult especially in the aspect of money we have to temper with our capital just to feed the family, it really affected our income badly also due to the lock down things were a little bit expensive and also children were unable to go to school during the lockdown for them not to contact the virus so everybody was at home

My concern is how things are happening we the youths are staying without government job we depend on the our business. Because of corona the business is down there was no movement for a long time. I'm a tailor because of corona I couldn't make clothes and sell it in other market i even take it outside the country i have to limit the things i make

The business was not moving like before it is just going down everyday as there's no capital again, we have spent all the capital and people are owing me

the corona virus did not really affect me in anyway though a lot of my customers are complaining that they don't have money but still they are still buying from me well

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

Every muslim has to be concerned about corona virus because it stop us from praying in congregation we don't mingle with people as a result of this my business is down and some boarders are still closed. The corona is transferable so people don't like going out

The lockdown has crashed my business of buying and selling livestock, even after the restriction lifted i couldn't continue with my business because i spent my business capital on feeding my family, i had to manage the twenty thousand naira i had to start another business.

My Concern during the pandemic was that money was not flowing due to the lockdown my business where locked during the pandemic so it really affected my income and my livestock, so income was the major problem during the lockdown because we have to spend our capital just to make sure we are able to run little we have

the market i sell is now very very expensive than normal and i don't have money to put in the business that i will use to buy more goods

I am very worried because my business is not thriving because i don't have enough capital to buy raw food to sale, and i have the responsibilities of feeding my children and paying their school fees.

A lot happened during the pandemic especially the aspect of food there was serious angry and we were unable to do our day-to-day activity and also children were unable to go to school due to the lockdown so it really affected everybody both the children adult and the economy generally

during the covid time they did not allow us go out so my business collapsed even till now the foodstuff we buy from the market is now very expensive and we can't buy so much as we used too before

My business is my main concern because I am an hair dresser and since the pandemic people don't come to dress their hair the way they use to come before COVID 19.....up till now I am yet to recover from the pandemic....I don't have customers like before again.....people are struggling to feed now not to make their hair.

my concern during the pandemic was that we were unable to go out for our day-to-day activities so it really affected my income that we use to get on daily basis so with that it really affected the economy

I am concern because last year was just like a wasted year for me, from the time of the restrictions of movement that is from the month of March to August we were indoors and that has affected my business because market was closed down....although things are picking up now but I have never experienced such thing in my entire life....there were no customers....people were just scare of associating with their fellow human being and so the business has to slow down.....because you cannot do business without people.....my business when down.

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

During the pandemic honestly there was hungry and also no free movement for us to move about so it really affected us because we are unable to go for our day-to-day activities so our income was down due to business was not moving and we also tempered with our capital during the lockdown

During the pandemic things were difficult due to the lock down and also business was not moving so it really affected my income and secondly food was the primary concern during the lockdown that we were asked to sit at home so it really affected our day-to-day activities especially in the aspect of food

During the pandemic things were not moving the way they're supposed to move due to the lock down so it really affected as in terms of food and income and especially I was scared because of the virus so I have to stay safe with my family not to contact it

The economy is experiencing a downturn, the rate of naira to dollar is greatly affected, as a gold dealer before COVID 19 the rate of gold per gram is 9,600 naira but now is about 12,000 naira....that's to tell you that gold is very expensive and we don't make profit from it again.....because we buy from dealers and sell, but now due to the high price we cannot buy and sell due to increased in dollar and the downturn of the economy.....my business is not moving well.

Let me be honest during the lockdown things were a little bit difficult due to no movement and business was not moving so it really affected the economy generally especially in the aspect of income, money was not circulating at all so it really affected me

my concern during the pandemic was food because during the lockdown we were unable to go out and also it was during fasting so it really affect our social life because during fasting will use to gather in the mosque and pray but due to the coronavirus were unable to gather and there was no income during that time due to we are unable to go to her place of work so it really affected our income also in the mosque

I dont have capital again, business is almost grounded because I cannot buy goods like before again

My salary was not paid, I was owed for months and it really affected me because I could not some of things I wanted to do

There is no money, so the business is down and things are just moving slowly because not many people are even buying

Business is moving gradually, though it is not as fast I am hoping but it is still better than last year

The lockdown has really affected my business badly because I lost my birds due to the lockdown. I couldn't get food and vaccine for the birds and I lost plenty birds. As am talking to you now am not stable because I don't know where to start from.

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

I make sure I follow the COVID 19 protocols because the virus is dangerous....my health comes first that is my primary concern.....I make sure I take care of my health.....I wash my hands regularly and use my face mask.

The way the economy is going is everyone concern.....things are not looking good at all....we cannot buy some little things with the little money we have.....life is not easy at all....prices of goods and services has gone up, businesses are not moving.....we are just managing our lives.

Situation of things has changed, the economy has turn upside down....we are finding it difficult to run our daily activities because everything has become so expensive.....price of fuel has gone up....so every sector has also been affected....we are trying to manage the situation of things.

Things are hard now, no money because my customers are complaining of no money....I have not been making profit like before COVID 19....market is not moving the way it's should move.

I am always mindful of my health.....so I try to use all the precautionary measures of COVID 19, just to stay safe.....because I believe with good health I can do what ever I want to do.....so I wear my face mask and wash my hands with soap and running water regularly.

The economy has not improved.....there is inflation because prices of commodities have increased, even to eat food is a problem....if things continues this way we might not get food to eat.....so my concern is the economy....the economy needs to improve before things will come back to normal.

Right now, I am not concerned about coronavirus. Everybody knows that our politicians are making a living out it as a result making our lives miserable.

Our problem now is not corona virus but high prices of food stuff, feul and transportation. To find job now is difficult except you create your own business.

I have seen that coronavirus is very common with rhose people abroad and I heard that is was killing them daily. I am less concerned because the virus cannot survive in Nigeria.

I am not concerned since it doesn't affect live and business. It only affected our businesses when there was lockdown last year..

I am not concerned because there is nothing like that here, even when coronavirus came nothing happened in our community. We were in peace and not disturbed even till now.

Feeding aspect and getting money is my problem, i was not getting customers during lockdown and there was no other source of income, i had to rely on my parents for everything i need.

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

From my own side i am a sport person because i was preparing for national sport festival but we could not go again and all other means of income was not forth coming even my hair dressing work.

Honestly my business has been affected by COVID 19 because things suddenly became very expensive due to rise in dollar price.....the economy is becoming bad as the day passes, prices of commodities have all gone up, so my business has experience set back.

My concern at this point over coronavirus is how it will end and i will be able to see how life will return back to normal like me for example i lost my business and i am now a labourer who do daily babourer jobs to survive and with the prices of food stuff and other things we just need it to end

In terms of food and business everything is different, there is no money and if you want to buy something it will be too small and the money is much, even to feed the family is hard now.

We all face diffirent situation about this coronavirus thing and what it resulted to is all businesses and money saved before the lockdown, evetually it all went down and a lot of us start to struggle to start up again

It makes things not to move well, market is not moving well and there is no money.

My concern is like that of an average Nigerian because things has been very difficult since the virus broke out and everthing is now very expensive and we are just trying to cope with a lot of things even the government lost money because staffs where not going to work during the lockdown

The way Corona came in it just disorganised everything especially my business because most customers in my community they couldn't cope with school fees and paying rent so they go back to their village and my business slow because no customer again.

The concern I had was mainly last year, which was how my family and I are going to survive the hard time. Thank God it has come to pass; we survived it. This year is going well. I have no concern for any virus.

My concern is the government should give me money for business i don't have any money I don't have a source of income since corona came i used my money

There is no coronavirus in Nigeria; it is just the current situation of the country that is making people to suffer, since our leaders in the government love their own pocket.

My concern is how some people are taking the whole corona issue for granted I'm concerned so much about the health management people might have it but they will think it's malaria and they will get drugs for malaria and they will keep spreading the virus

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

There was this business i was doing before Corona so because there is no income then during lockdown the business diminish, because there was no money coming in from customers.

In this season I am concerned about my children's health and education, my entire family members are not left out. Our total health as a family is important. As things are getting expensive, it tells on our health to some extent. I would say I am concerned to some extent.

I don't know want to be infected I want the government to find a cure to the virus

My concern is how everything has stop because of corona the price of materials that i use for my business is expensive I'm not selling like i used to sell before corona my customers are complaining too much now I'm not gaining now money is hard to find this country is turning to something else

Coronavirus is a small problem. We should not get ourselves worried over it. It will vanish like smoke when we don't pay attention to it.

The type of coronavirus we have in Nigeria does not have any effect our businesses and lives.

My concern is that it has affected my business and other too, the prices of food has gone up that if you are to buy 100 bags of rice now the same money will buy you 30 to 35 bags of rice and the market is not like before, how many people are eating rice now? but before people are buying rice very well but now its only people that have money that is buying rice. so business is not moving live before. before coronavirus

Am worry because of the way prices of food are going up every day. Thank God we can buy and sell now, before we can't go to the market.

Am concern about the way it has affected the cost transportation, cost of food in the market is so high compared to before. I you are traveling now you will pay more because they have to reduce the number of passengers and increase the transport money.

Basically it has affected the economy, the inflow is not like it use to be before covid-19, and businesses are on hold.

Am concern because it affected me, I couldn't go to the market to sell and if I don't sell we can't eat and if I don't sell I can't make money to get my BP drugs and am also diabetic.

It has affected the prices of food and its very high. the price you buy in the morning is not the same price you buy in the evening. We salary earners can't cope since we are not been paid the new minimum wage.

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

It has affected me a lot because we are practically feeding from hand to mouth. My business has really shrink and I couldn't renew my shop rent so am selling in front of my house and if we don't sell we can't eat because that's where we feed from and my husband is not with us.

Price of food is my major concern because if the prices continue to go up like this people will not be able to eat or we that are selling food won't be able to buy because the capital will not be able to buy much. The rate you buy today is not the same rate you buy tomorrow or next. even transportation will increase.

During the lockdown it affected my business badly because we could not work due to the lockdown, the market was locked, schools were locked people were all at home so we couldn't work. the day the lockdown was lifted I made money despite the covid protocols of using nose masque, physical distancing. I was really happy after the lockdown,

I am praying for God to protect us against the virus because the vaccine has not gotten to the people, we are not sure if the vaccine is going to work and the government are just protecting them self instead of the old people.

Covid-19 lockdown has affected my education due to the closure of school/institutions and now I have additional year, so I can not graduate when this year again

Things are so expensive now than before covid-19. I am a farmer I know how much is the price of food increases everyday compared to before. if you buy maize before covid at 200 now you can't get it at even N300, all food prices has gone up.

coronavirus has made things very expensive for us, things you buy for N10 before is now N30 and the money to buy it is not there. the little you have can not buy much.

I will say I affected only me because I lost over 700,000 during the lockdown. I loaded a trailer of perishable good like tomatoes going to the south the the lockdown was imposed, we couldn't move for days we were there on the road and the goods got spoilt.

My concern is how coronavirus has affected me and my family because my business was not moving, no patronage at all, there was no movement to buy hair product and the market was closed down.

Everything is so expensive, we tailors couldn't work due to the lockdown even, there was no celebrations so I couldn't get any income throughout the lockdown and even not things has not change because people are looking for what to eat not cloth to wear.

My concern is that everything is not okay. Business is not doing well and everything is dull. We don't even have enough money to work again, so things are not doing fine.

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

My concern is that business is not going smoothly and there is no money. The price of everything have gone up and there is no enough capital to work.

You see, when there was lockdown, it was difficult to eat because there was no income. After they allowed us to work, our business have not been doing well and there is no money because everything is so expensive. We are just trying our best but things have not get back to normal.

The Pandemic has affected my business badly that I have lost hope, as am talking to you now I don't know where to start from because my business if really affected.

Market is really high now, so the quantity that people usually buy has also gone down

Business is down because not many people are buying planks like that, so money is not really coming in

Coronavirus is stopping many businesses from moving forward. Some customer would not want to mix up with other people because of coronavirus. The patronage is not lime before again and there is no money to my buy goods the way we used to because i the high price

My own concern is that government should try everything they can to stop this coronavirus because it affected our business because people could not patronize us during the lockdown, but we thank God, we are still selling our goods

My concern is that we need money to finance our business. I must tell you, coronavirus affected my business when they asked us to stay at home for some time and we were unable to work. Now, everything is costly and we could not buy enough goods.

My concern is how to get food for me and my children.....since COVID 19 things has gone so much bad for me, we hardly eat because there is no money....the little money I have then before COVID 19 for my business I have used everything to feed my family, now we manage to eat.....because the money is not there to buy foodstuffs

It was last year we were so much concerned with coronavirus but this year there is nothing.

2020 was the year of coronavirus. Everybody has a story to tell about it. It will take time to recover from the damamge it had caused. It has been expenses all the way (throughout the year). There have been no savings. Everything is expensive; we cannot help it.

I am not concerned any more. This year things are different and I hope it will be very different. I know things are tough but we will scale through.

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

There is nothing much other than the fact that business is not doing fine. During the lockdown we could not work and after the lockdown the work is not doing well, everything is expensive and it is affecting our sales.

My business has gone down, everything has been affected by COVID 19....the economy is bad, prices of food items has gone up.....with my little capital I can buy only little goods for my business.....the economy is really bad....there is hardship everywhere.

Neither my business nor my family and I are concerned with coronavirus. Coronavirus is very far from us. It is not our portion to have anything to do with it (coronavirus).

My concern is about our business. The money we are supposed to use to buy five items is been used for two now. Things are costly and there is no sales. We are not making enough profit again, we are just working to remain in the business because there is no much profit.

I am sorry to say that coronavirus is not my business. It has brought chaos and disaster to our family, work, business, social life and our economy. We somehow living a miserable life since it (corona virus) started.)

Coronavirus does not disturb our activities again. It has been a while I listened to news to know the recent updates on coronavirus, but for now there is no lockdown, business activities are longer waiting (in operation).

What is my business with coronavirus. I have nothing to do with it.

People are not really buying, part of the issue is the high price and it has really affected my business

Business is slow, things are not easy and there is no money. We are just trusting God to help us

No money to buy goods and restock my shop, it has been like this for a while now so I ma not really making any profit

Coronavirus have affected our business. It has made goods to be costly and this have been making people not to buy like they used to. There is no money in circulation. The profits we makes from the business have also decreased

Market is dull, also the increase in price everywhere is not helping matters so there is a limit to the amount of goods I can even buy

There is no money and things are still hard, people are not really customers because of the high cost

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

We don't see customers again there's no money in the country people are just complaining that no money and this is not allowing me to sell very well

The rate of transportation from the village to the market is now high, some of the customers i supply to now own me and say they don't have enough money to pay me

No any concern about corona virus again. My concern is about getting money for my business. We are in rat race of surviving everyday no one is concerned of coronavirus.

We thank God our business, children and family are not affected by COVID-19. So we don't have any problem with it.

Listen, there is no more coronavirus that will affect my business. No more lockdown and no more coronavirus.

My fear is the vaccine. I'm not sure it's working because they said we still need to use face masks even after taking the vaccines. This means that they are not sure of its potency.

I can now go out and enjoy myself, meet my friends and sow for my customers so i don't have any problem with Corona now.

I am less concern about it (COronavirus) because there is no value for troubling once self and to get overwhelmed with fear corona. I am not concerned in any way.

We are just managing, things are yet to recover fully and the price of things is just going high everyday

Everything is costly and it is making things hard, cutomers are also complaining about the same issue

I borrowed money to pay for my child's WAEC Exam because I didn't have any money. My business have not been doing fine,since the start of covid-19. No customers and the prices of good have gone up. No more gains from the business. To even get food to eat is hard

The coronavirus has affected the eggs business am doing. No market, the prices of eggs have gone up. The poultry farmers are complaining of high costs of feeds and because of that, they have also increased the price of eggs. The profits we makes have reduced a lot.

My concern is the economy of the country no improvement at all in this country business is down and every commodity is expensive the economy is getting worse every day

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

What concerns me the most is education I applied for masters since last year I was about to start the registration but we stop due to corona we have to stop the registration we would have finished by now it's a one year course

It has made me to be owing a lot of money. Everything is not normal again at all. Even to go and buy goods is hard now because the goods are too costly and the patronage is low, we can't be buying materials when there is no customers. Most customers are complaining of no money.

Corona has affected my business so much my capital is low business were closed for a very long time I bought things to sell because of corona I couldn't i had to use it with my family now no capital i don't have money in

Poverty is my main concern I'm in problem my husband is dead i have to look after my kids pay school fees buy food for them i get help from people but not all the time and I'm always hearing people benefit from government help me I didn't get anything

My family and i are affected so much with the virus nit like we have ever been infected but our financial situation is down no money we don't eat good food no food and i have to take care of my kids their father is dead so I'm the only one looking after them my capital is low before the lockdown i had s big capital now i don't have more than half of it is gone

It really affected me a lot because I borrowed money from cooperative to buy market into my shop. And since then, market have not been moving. The goods are too costly, customers are not buying like they used to. It is like people have stopped building houses.

My concern is we are experiencing a phase of hardship in our life every commodity is expensive and we don't even have money petrol is expensive food is expensive transportation fare is really expensive

My concern is how my business stopeed for a long time and after the lockdown I couldn't continue because i have used the capital it was later on that I decided to continue with the business . Since I started the food stuffs is expensive I'm just running the business so I don't stay without a business

My concern is how this covid-19 is affecting businesses, including mine. The lockdown made me changed my business because we spent all the money for my business on feeding during the three months lockdown and nothing remains. I had to start afresh. Since coronavirus started, everything have turned upside down. Prices of goods have gone up, like before oil was 8500 Naira but it has increased to 11,000 Naira. People are not patronizing market like they used to and there is no much profits in the business I am doing now

Things are improving gradually, though it is not the same again but it is much better than last year

I am concerned about Covid19, you can see nobody is talking about it again

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

Covid-19 has spoilt my market(business), it is not moving like it used to before the covid-19. The way people used to come to my business, they're not coming again because of money problems that they don't have money. When they come sometimes, they will beg me to give them goods on credit, that they have not been paid salaries.

It affected many things in my business because there's no cash flow into my business like before, business is just dull. People are not buying goods like before due to covid-19. When people come to my shop, my customers want to buy goods on credit and they complain that they've not been paid salaries. People are not buying drugs like before, when they come to my shop, they complain of not having money, so I have to help them out as they are my customers. The price of everything (goods)has doubled, when I want to buy drugs I have to spend extra money to buy it, compared to before.

Covid-19 really affected everything(work). During the lockdown, we stayed at home for some months as schools were closed and our children missed out on graduating. It has not been easy because everything (goods) are now expensive in the market and my salary is not enough to take care of my family. Am the only one supporting my family as my wife is not working again and paying my children's school fees has left me empty, there's no money anymore. If God should send rain, I will start growing something (crops) that I will eat because as a result of covid-19, food is too costly,we don't even eat good food anymore.

No coronavirus again, market is getting better

My concern is capital since the start of corona and lockdown i used my capital no money now I'm working as s house help and the money I'm getting is not enough i earn 300 naira daily i use 200 naira for transport to and fro I only get to use 100 the money is not enough but it's better than none

people are complaining that they don't have money to buy foodstuff like beans and wheat and if they can't buy food stuff there's no way i can grind for them

If you are in this country you have to be concerned about corona it has affected my business and financial situation I'm into many problems but I thank God I'm trying to live but i lack customers

Am very worried about the covid-19 because I used to have a lot of customers but now, I don't have any customers again. Covid-19 really affected me and my family because to eat has been difficult, its by Gods grace that we eat sometimes as there's no money now. Since last month, there are no customers, we even fall asleep waiting for customers and people don't come to do(make) their hair like before again. Even the clothing materials that i also sell at my shop, I can't sell it again because there's no money to buy it. My business is doing badly, it's even scanty now and am ashamed to even open it sometimes.

My main concern is shortage of customers due to covid-19 which i didn't use to have before. Things(business) don't move like they used to move before because things (goods) are very expensive now compared to before covid-19. The government should send palliative to people and also loan people money, so that they will continue in thier business.

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

During the time of covid-19(lockdown), no one even came for me to sew a new cloth and even now, the little business that we are getting from customers is not enough to support our expenses especially for our families. The work is not moving all right due to covid-19. My colleagues, we normally share our work between ourselves before the covid-19 because we usually had too much work. But now, if I call a colleague, that does he have any work that i can come and pick it up to sew for him? He will say that I don't have any work at hand. Due to covid-19, people are managing the little they have.

Since, there is no lockdown and every activities is moving normal, I don't have any concern except for my business to keep running well.

It has really affected everything, things are not going the way it supposed to be going. We are not getting job again. Everything have increased in prices. Drum that we used buy like 8000 is now 15000 Naira. Things have not been easy because of the effects of this covid-19 on everything. No job, no money and no help from anyone

i am a student and since the lockdown started we have not been in session so i was selling clothes but now that we are back in session i can't afford to pay my fees because i don't have money

well o don't have any concern relating to the covid but i had to stop selling second hand clothes because of the ban in importation from other countries and i had to start selling clothes

My main concern is that my business is not going further like its supposed to due to the covid-19. Even to pay my childrens school fees is hard because there's no money again. There is no money to buy more goods in my shop because business has been slow this year and last year. We're praying that God will clear the covid-19 because it has damaged alot as businesses are not going well, a lot of people have died and we don't know when it(covid-19) will stop.

Let's stop referring to the past, what is past is past. Coronavirus is almost gone. It has affected everything human being can survive with- it has affected businesses and children's education.

It has affected the economy, everything is now costly. People are no more getting profits from the business they are doing. Food stuffs that supposed to be moving, at least something that people can't do without but still it is not moving. People don't have money to feed themselves. The economy is really bad.

the lockdown really affected me i had to change business and even this new one i am doing is not going well at all because i don't have money

i used to do hair but because of the lockdown i had to switch to making of hair has school was on lockdown

during the lockdown all the schools were closed so we were unable to make money we had to go borrowing money so it made me owe alot of people money

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

i'm not in any way affected by the covid or the lockdown in any way

customers are not really patronizing me because of this covid as there are complaining that they don't have money

up till now we are still battling with business, i had to stop selling provisions because everything i sell are now expensive in the market

It has caused increase in prices of good we are selling. Like the food stuffs that I am selling, the prices are increasing everyday and people are not patronizing us like before. There is no more profits on the little market we are selling. I prayed everything get better because we are really suffering

most of my products have expiry date and people need to eat before they can use drugs but they don't have money to eat and i could not sell my drugs so most of it expired and you know i can't sell expired drugs so i threw them away and this lose alot of money

the covid-19 has gone already so i don't have any concern about

people are not coming out to buy from us and they complain that there don't have money, though i am getting sales but not like i want

during the lockdown the restriction in movement affected my business, i could not transport to other state apart from that i don't have any concern about the covid

I am physically well. There is no coronavirus in our area. All is well with us. We are all doing well.

I have nothing to do with coronavirus. It has nothing to do with my business and my family.

It has really affected poultry farming business. It makes the prices of feeds to increased while the demand for chicken reduced. Business have been so bad because of this covid-19. Most customers are complaining of no money due to the effects of covid-19 on their businesses

I am not worried and I am not concerned about coronavirus. Corona is judgment for our leaders who are staying too long in an office without considering the next generation. They are the once coronavirus is killing.

Now, many things are happening at the same time. It's like the world is in a state of confusion. I would say the world is sick. Kidnap and human ritual are happening everyday even before corona came. and these are getting worse everyday.

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

My concern is how prices of goods are increasing everyday, Garri (Cassava flakes) that we used to buy 4500 Naira is now 12500 Naira, Beans increased from 14000 Naira to 39000 Naira now. Covid-19 have really made prices of goods goes up like three times. The patronage have gone down and the profits we are making have reduced seriously

Farmers don't have any concern with coronavirus because we are always in the farm, and so far since corona started we have not seen (recorded) any person (case) with coronavirus in our community.

The impact of coronavirus is very bad. It turned me to someone that doesn't have anything again. We have spent almost all my business money to feed and everything is too costly to afford. Since the start of covid-19. The prices of buying fish have increased from 7000 Naira to 14000 Naira

We need good health to live life to the fullest....so my health will always come first, I always wear my face mask and wash my hands regularly

I lost lot of my farm produce when we were asked to stay at home for that three months. The lockdown caused lot damages to my business. Also, the covid-19 have increased the prices of some farm input like pesticides. The prices of pesticides have gone up, the one that we used to buy at 1500 Naira is now been sold at 3000 Naira

Every noise about covid-19 is a lie. I have not seen anyone that is infected. Though, the noise about the outbreak have really affected everything. It has made goods and services to be costly. Some used Televisions that we used to buy around 15000 Naira are now 30,000 Naira. The gains we get have really reduced. It has not been easy to get money to pay those that have been working for us

COVID 19 is a global issue, it has affected anyone globally because our economy is affected every thing is hard now....commodities are very costly you cannot buy any thing with little money prices of all accommodations has gone up.....so there is hardship.

Coronavirus has gone down

We are not getting much profits from our business like before again. Customers are not coming to make their hair and prices of every materials used in doing our work have gone up. Prices of attachment have gone up a lot and this high prices is really affecting our gains

There is nothing like coronavirus again

It has made market not to be selling like before, make goods and services to be costly and reduced the gains we now get from selling of our goods. The profits we now makes from our business is very small compared to before and this is affecting us greatly

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

I hardly make sales of five thousand naira in a week unlike before that I make over ten thousand naira in a day. My customers are complaining of no money. Things are so expensive so I don't even have enough goods to sell in my shop.

Due to the covid-19, we spent everything (money) that we had during the lockdown to buy food for our children. What worries me on mind is where will I get money to do business? If there is no business, there's nothing you can do that can provide you with an income and i have run-down totally, no money, i don't have anything (business) to provide me with an income. We are just managing with the little we have.

My business is almost collapsed because I spent most of my capital. It is worse because the borders are not opened. Government should consider that some business survival is dependent on these borders. They should allow goods to come in

Things are so difficult, people are not getting money like before. A lot of people lost their job to Corona Virus. Our customers are complaining of no money so they are not buying much goods

My concern is finance because there is no money to buy food like before the covid-19. After the lockdown, business was very slow and there was no money to buy feeds for my chicken as we used it to feed our children during the lockdown. So, if i can get financial assistance from the government to put into the business, i will be able to feed my children well.

My problem is that i don't have money because my business is down due to low sales and i sometimes sale at a loss, and i also don't have the capital to start another business, i am a widow with children to cater for.

The lockdown was what affects business up till now. Things are too expensive in the market. The prices of Commodities has gone like times 4 of the initial price.

My business is crashed because of the Corona Virus. I just open my shop, the goods I have in it is not up to five thousand naira. Things are very expensive in the market

It (Covid-19) affected our business because after the covid-19 (lockdown), income was not coming in like before, so we were not seeing any money again and everything (business) was going down. But now things (business) is getting better small compared to last year when covid-19 first arrived. What is affecting my business now is that people are not buying my goods like before especially eggs and as the cost of goods is high now, people don't buy as much anymore. The cost of production of poultry increased because of the scarcity of maize. Poultry feed is expensive and the price for the feeds has jumped(gone) up. When i take my goods for sale, i get good prices but low demand for it(chicken) compared to before covid-19.

There's shortage of goods now and the ones that are available in the market are expensive, because most materials that i use in my Workshop are imported and because borders have been closed, it's very difficult to get these materials and they are expensive.

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

It has wrecked my business. I was in sales of food stuff before but I can't do that anymore because we consumed all during the Lockdown. I have to be doing Keke transportation now.

Business is slow because of low patronage and it's because goods are now expensive and there's no money in circulation.

It is affecting business since last year although there is no lockdown again but things are still very expensive. Businesses are almost folding up now.

My primary concern is that there is not enough money to buy goods in my shop again due to the covid-19. Food is very costly to buy in the market and as business is not making profit like before, it is not easy to buy food for my children.

I've been hearing talks about corona I've not seen anyone with the virus but the virus has affected us so much i sell vegetable my goods spoilt because we went on lockdown immediately after I bought it I don't even have much money even when they open the lockdown but my financial situation is still down some people collect the vegetables on credit they don't pay for more than 2 weeks some have not paid since before the lockdown

Everything has now doubled in price, everything is very expensive especially food items and it's all because of Corona.

It has slowed down businesses because many people traveled back to their village so no customers. Also it has led to the increase in price of things in the market

I want to government to please eradicate the virus i lost my job due to corona i was a temporary teacher in a private school i stop going to teach because of the lockdown after the lockdown the school could not go on with me because they had their own problems so they asked me to stop coming i had to join my wife to look after the shop

I am worried for my family. This stream of Corona Virus is deadlier. Before the Coronavirus, fishing business was lucrative but since Covid came, people were not coming out to patronize us and the business started crashing. I am thinking of laying off some staff at the moment.

There is no work, people are not doing their hair like before again, many people are complaining that there is no money

What concerns me is corona has affected my capital and the financial situation of the whole country before corona the financial situation was flourishing and businesses was doing good but now we are just doing the business so we don't stay without work but now customers don't make new clothes even if they bring they don't pay and sewing materials is expensive

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

My concern is my business I'm facing so much problems I don't have capital people now mostly don't buy meat some people will buy on credit

Currently we heard about the vaccine but there are lot of negative response. People are rejecting the vaccines and this is a big issue because, if the pandemic persist, business will remain affected then the economy will crumble.

Our health is the major concern because if you have good health you can do any kind of work to earn an income but without good health you will be in trouble because now no money.....if you are sick you will not be able to afford the medical bills.....it is very important we take care of our health.

The Coronavirus is very real , I am sick with malaria and I know what I've been through. I have instructed my family members to always use the face mask. It will not be good for them to get the virus.

People could not travel during the lockdown and even after it was eased, things are yet to return to normal so my business was grounded

Due to COVID 19 most of my customers have stopped coming to eat at my restaurant because they are afraid not to get the virus....this coronavirus has really affected us in our business....I just pray that they have a cure for it.

My concern is how to find a solution to it because my business is not functioning well and this is making life difficult. I started farming because I lost my initial business to Covid-19. I spent all capital during the Lockdown.

I don't believe there is coronavirus, they are just using it to spoil our business.

I use my face mask because of my age I don't want to get COVID 19 that is why I am very careful about my health because I am elderly.

May God help us about this coronavirus because it disturbed many things and the government really tried. But many people do not follow the protocol, they don't use face mask. As am talking to you now am using my face mask.

It has crippled business, people don't have money like before. My business is affected because there has been low patronage and my customers are making cheap hairstyles.

COVID 19 make everything to be costly before COVID 19 we use to buy rice 450 naira per mudu but now rice is 900 naira or 1000 naira per mudu.....so there is hardship, the economy is bad.

i take what i sell people's office to sell so during that covid period that there were not getting salary it made my business come down because they were owing me

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

It has not been easy generally, transportation, feeding and all the rest have been hell. My business has been seriously affected too as sales has reduced so much.

The situation is tough people buy on credit and they don't pay on time....so my income has to go down.....considering the situation at this time we need good food to boost our immune system so that the virus will not affect us but there is no money to buy food let alone eating balance diet and without the food we can fall sick easily....so food is one of the basic needs and is a concern to me right now.

For us who do small petty business all we can only hope for is that the virus issue should end so that we can begin to enjoy good sales again

My very concern apart from fear of getting infection which is has made so many people keep staying away from public gathering and also causing poor sales but as i speak i dont have anything doing again just always at home

My concern about this coronavirus was when we could not go out so many of my customers stop coming to buy things again, then suddenly they said we are in second face of the virus or second wave they called it, all this things are making business not going smoothly

The lockdown affected a lot of things and even the end sars made it more terrible again because my shop was robbed, coronavirus is still very much there we have to always be watchful of how we relate, so those are my concerns

The virus is deadly and there is no cure....even the vaccine they are talking about we don't know how safe they are to take.....so I am very careful to always use my mask when I am outside my house and to wash my hands regularly with soap and water.

Anything that can make someones business to fall and crash is enough for me to show concern about, we are now in a period that if one is not careful he or she might end up begging on the street as things are very difficult no business is moving on normally again and things are very expensive i mean everything you can talk about in Nigeria. The virus is still infecting people till now so am even confused my brother.

The whole country was affected by coronavirus because things have become very expensive since the day they asked us to stay back at home, business that was struggling before became worse and ever since that time i can not say this is what is happening to my engine oil business

As you know COVID 19 has affected lives negatively.....no importation of goods and services....prices of things kept going up...so we have to start looking for extra means of income not depending on one source

My concern is all about the disease so that one should not contract it....so I use my face mask and hand sanitizer

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

Because of the pandemic things has become difficult for me.....there is no money because the economy is bad and money don't have any value again.....now everything is on the high side.....for us to feed is very difficult now because we don't have enough money to buy food stuffs.....my little business is not moving well again, there is no money now

Since coronavirus started, business is not going normally again. Everything just changed. We stayed t home for about three months that market was not opened, and we had to spend from the money we have. By the time market was opened, everything become costly and we could not stock more goods and we are yet to recover from it

We thank God that coronavirus is tackled in this country and we thank our president for their effort on the issue of coronavirus as they are working so much to end it.

My concern is that by business have gone down since coronavirus started and the price of goods have increased. I could not buy goods like before because there is no money and because everything is costly. I don't have enough money for my business again because I had spent much money during the lockdown.

My concern is that government did not do well on the issue of coronavirus. We see other countries as they gave their citizens foods and money. But here in our country it is not like that. Even the vaccine they are giving re being given to popular people like governors and others.

It spoilt business for me a lot because I used to sell food at government school and when schools started morning and afternoon classes we were told to stop bringing food to schools. So since last year that we have not been working, it was just three weeks ago that we resume. So I just start working since then.

Coronavirus did not mane business to do well at all. During the time they asked us to stay at home, we could not work because there was no parties or any event that would make people to come and sew clothes, because it is when there is something like this that we do have more patronage. So there was no patronage then but now that here is movement, we are working just that it is not yet like before.

Business has been down since the lockdown that happened last year, there is no money so things are not easy

Things are hard, there is no money so the business is not moving fast even customers are not buying like before

My concern is that of a woman does not have any means rather looking foward to wherever help will come from so that i can return back to my fish business

My health is my concern because the disease is deadly.....I wash my hands regularly and use face mask, so that I will be free from COVID 19.

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

The only concern i should have is how to survive all this period which has brought pains and serioud hardship, business has been very dull and and above all things are now very expensive

There is no money everything is costly because of the pandemic.....my business has slow down because I usually go to people's houses to work, but since COVID 19 everything has limited.....I don't go to customers houses again....which have reduced the way I use to get profit.

My problem with this Corona is that it is very difficult to feed my family now because it has crashed my business, for over three months now i have been idle and i have children to that i have to feed, it has not been easy at all.

Corona really put me in a lot of pressure especially during lockdown because i am a widow and i have no one to assist me, feeding my children has been challenging because i had to spend my whole savings and business capital, i am just managing to grow the business again.

What I am most concerned now is the current inflation and the high price of petrol (feul). I would not say the increase was as a reselt of coronavirus.

i could not afford to get fertilizers during the lockdown as there were expensive and we did not have money to buy it

My husband and i have spent our business capital on feeding since lockdown and now we don't have enough money to buy the goods we need for business and everything is expensive.

the covid-19 did not really affect me much though my fish feeds were a bit expensive.

Health is one of the areas of concern because if we don't protect ourselves there is high possibility of us contracting the disease.....so I am always careful to use my mask and sanitizer

During the pandemic it really affected everyone because things were not moving fine money was not flowing due to business was not functioning and everywhere was lockdown so it really affected our income and there was hungry during that lockdown

My concern during the pandemic was hungry because no any means for me to get my daily bread and to feed my family so it really affected me in the aspect of income during that period, I have to borrowed money from my friends just to cater for my family

My concern during the pandemic who was that business was not moving money was not circulating and there was hungry during that pandemic so it really affected the economic

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

During the pandemic there was a lot of challenges due to business was not moving and also income is not coming in so it really affected us especially in the aspect of income

During the pandemic we were all scared due to the virus and also our men were all at home no going to work to get their daily bread so it really affected our income generally and also there was hungry during that time no money to buy food

the coronavirus really brought a lot of challenges because during that time there was locked down so it affected our income due to no movement and also there was hungry

My concern then was that there was hungry and there was no money so it really affected everyone and also you were all concerned about our health to stay safe from contacting the virus so that pandemic really affected the economy generally

My primary concern during the pandemic was that there was hungry and money was not coming in due to the lockdown and also our husband are all at home doing nothing due to no movement so it really affected our income

My concern during the government in was that business was not moving you were all at home really affect the economic and during that time money was not circulating is what we have that we were spending during that time

Yes I was concerned about the coronavirus because things were not moving during that period and also we are scared of our lives due to the virus so we have to play safe not to contact the virus so that was my concern during the pandemic and money was not flowing

During the pandemic the lockdown really affected everyone because we are unable to go to the market to do our day-to-day activities and to also cater for our family so it really affected my income as at that time

my primary concern was that there was Hungry during the pandemic so it really affected us due to no income and we are unable to sell our goods because there was no movement due to the lock down

my concern during the pandemic was that things were very expensive and it was approaching fasting period. So it really affected our income due to we are not going out for our daily bread

during the pandemic a lot of things happened due to no movement we are unable to get our daily food we can't go to the hospitals, schools were locked so it really affected the economy on a daily basis due to the lockdown

my concern was that during the pandemic business was not moving so our daily income was really affected due to no movement and we are unable to go to place of work

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

I am concerned because I don't know what the world is turning into. Few years ago we had Ebola and Lassa fever, who knows what this year will result into. I think good hygiene and pray will go a long way protecting (preventing) us from unknown disease.

My main worry is that there are no jobs again. There is no market like before. Market is not moving like before as there are no customers and no money in ondo state due to covid-19. I suppose to travel to buy some goods for sale but there is no money to travel due to covid-19. I usually travel to Lagos to buy goods every month but due covid-19 i have not gone this year (2021) . We are hungry, we are suffering due to the covid-19.

My primary worry about covid-19 is how I will not be infected by the virus and people around me will be safe from it too. Since coronavirus started business is not moving like before and i have not been able to meet up with paying salaries of my workers. Some people think that through body contact, you can contact the virus, i believe that it's made a lot of my customers not to come to barb. Now some prefer to barb their hair at home which has lowered the money i make for my business. My concern is that they should just get rid of it , so that everything can go back to normal.

I don't have any worry because everything is under control. There is vaccine now so we are good.

It is slowing down businesses thereby giving room for high level of poverty. The economy is not good at all.

My concern is poverty and insecurity we don't have money and my business is not running well no capital customers don't pay me now if they carry my goods

May God distant us from coronavirus. It spoilt our business so much, especially during the lockdown. Then there was movement and no palliative from the government. Now that we are doing our business, customers are not buying up to what they used to buy before.

Things are not easy here since coronavirus started and we are in debt. May God help us, whatever profit we are making is been spend on food. Things are so costly, when you buy goods at a particular price today, by the time you get to the same place tomorrow the price would have increase. So all these are not helping our business.

My concern is how corona has caused so Much damage to me i have many problems now my topmost problem is money my business have stop no movement of people in the market even if i go to the market i don't see customers we just go and come back in my state people are still scared of moving around and now there is insecurity it does not allow people to come to the market

Well, as our business require us to travel from one place to another and in some situation, covid-19 doesn't allow you to travel to buy or sell goods, then you stay at home and won't be making an income again. So i find it hard to take care of my family and myself, even to feed my family is a problem because there is no money coming again like what happened during the lockdown. Any time i fetch (harvest) cocoa, i take it to another state to sell and covid-19 doesn't allow me to travel easily as i normally used to do it due to the restriction.

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

There is no money so the business is not moving well, I need capital to move it forward

No money to do the business, things are really costly and I am just hoping to find capital

Me I'm not concerned about the illness I'm only concerned about the financial situation of the country and my own too my capital is low due to corona i used it during the lockdown

My primary concern in relation to covid-19 is that I'm trying to stay safe and be careful of my movement. And like i keep telling my household that they should keep wearing their face mask because many people don't believe the covid-19 is real but it's actually quite real. So, one has to be careful, staying hygienic, careful where you go , who you move with. As I'm, I'm careful about my health, so i have become extra careful with what ever i do.

My concern is that i don't used to do the activities that i used to do before no money no market business have stop i have things in my shop To sell but I don't get customers because they don't have money to buy if there is a way the government should please help me I don't have a capital

Poverty is my main concern no job and every commodity is expensive the little capital that i have is finished i have now moved to lagos in search of job since the one i used to have has closed

My main concern is that covid-19 is affecting my business because my business is not moving fine as everything (business) is at a stand still now which has made my income to drop. Health wise, nothing is happening, we are okay(not infected). Due to covid-19 everything (life in general) is hectic as we find it very difficult to feed now , there is no market (business) and buyers (customers) are not coming again to buy goods unlike before. People that give clothes for sewing, no longer have money to collect their clothes and people that come to buy things(goods), don't have enough or no money to buy again. Is it not when u feed well, that you have money to sew or do one fashion or another. I have a heap of clothing materials that i bought for sell and sew for sell, there is no one( customers) to buy or collect and it is affecting me seriously, like financial wise because my rent will expire this month and i don't know how to go about it.

My concern is how it has make me broke all movement have stop in the market not like before i have a small capital that i was managing i have loose 60%of my capital due to corona now the market is moving but very slow

My concern is that it makes business to go down. Something we can do with just #1000 before, we have to spend #5000 before it can be done. Things are costly and it is not easy to get enough because of the price. Am not going to shop for now because I just gave birth but I do sell foodstuffs.

My concerns about coronavirus is just fear of how one can deal with other people without knowing if the person is a carrier, also in my business i lost a lot of customer too and business has not been going on fine

There is no Covid again so it is not affecting my work in any way

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

As a farmer my concern was that since the pandemic we have not enjoyed farming well because the high cost of everything does not allow us to get some of the things to plant, people to work on the farm and even transporting harvest during lockdown

Coronavirus does not let us make progress on our business because business doesn't move well. When there was lockdown it was not easy at all, and we had to spend from our capital because we can't go hungry when there is money even if it is from our business.

The business is just trying to pick up gradually since the lockdown that happened last year

Covid-19 affected my business and other things(monetary issues) because there is no money in the country, everywhere is dry as business has been very slow unlike before. Business has been very, very bad as customers are not buying anything (goods) again, we are just managing the small income we are making now compared to what we used to make before. After covid-19 (lockdown) there is no much money in my business, so i used to buy little goods. Before, i used to supply people with goods but i don't do supply again because there is no money.

My concern is how it has affected teachers I'm a teacher it has so much affected me I stayed at home for a long time things they stopped paying us salary it's a private school now that schools are open we are back to school but the salary is small it's nothing to write home about i need to start a new business

The only concern i have about this coronavirus is having what to eat and money to buy it, but business has not been too good since the break our of the virus

The business is down, there is no money, people are not doing parties like before so it has really affected many things for me

My concern is how the lockdown caused us to stop our business i was doing really well financially before corona but since the corona came everything has changed for me my business stop capital finished now i have locked the shop I don't have any income now

The lockdown was the worst of all about coronavirus because that period nothing worked and all business went down and since that time till now we are yet to recover financially.

We were into a very tight situation because of corona I'm a business man my business and food is my main concern corona has caused so much loss and problems in our community we were locked for a long time even the kids were staying at home too so the responsibilities got much i was using my capital to take care of my family during the lockdown i had so much plans last year but corona all crushed it . I can't save anything infact no profit in the business

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

The number of customers I get has gone down, also the the high of materials have increased so it is even tougher now

Covid-19 affected our business and it has not been easy but we are trying our best but due to low finance, our business has broken down. As a result of no money, we can not meet up with most of our needs and desires especially feeding like we used to before the covid-19. We are still managing the little we have but it hasn't been easy because business has not been moving like it usually does but if we can see more capital, we can improve our business. The high cost of things (goods) and how the business is going now, we can never be able to buy and sell like we normally sell before because we won't make a profit. So we need more capital to empower our business.

My concerns about coronavirus is majorly how it brought stagnancy to my business because my capital has been eaten up during the pandemic even good to sell is even very expensive so sales has gone down drastically

The covid-19 affected our feeding and our travelling to buy goods for our business because as our business is not doing well like before, there is no money to buy food like before or buy new goods for our shop. The covid-19 has affected my shop so immensely because we can't travel to purchase our goods like before as the cost of transportation has increased due to the new sitting arrangement to prevent covid-19 infection. There is no money to restock our shop because when we used the little money we had to pay our children's school fees, it affected our shop because we couldn't restock our shop. Government is trying to assist us during this pandemic but we in the rural areas don't receive much from them.

The effect of this covid19 is a general thing just that the level of the effect on individual differs like in my own case it was a serious negative effect because my poultry farm is now a shadow of what it used to be, very small birds left and money to buy feed is available since feed is now very expensive

The restrictions we get in business, like you should not operate at so and so time , at this time your business should be shut down. Some of this restrictions make us to loose money because customers come at different times and most of my customers come to patronize my business in the evenings. But due to covid-19, there is a curfew and our business closes early which coupled with the few customers i get now, have lowered my income. Another concern is the high price of goods in the market which has made it hard to eat good food due to covid-19.

My concern about this coronavirus is that it is the masses that are suffering the most because things are very expensive to buy food stuff particularly and all the people in government are doing well but we the less previledge are now struggling to survive because businesses is nolonger thriving like before.

Everything that is costly is my concern. There is no sales and everything is too expensive. I don't even have money to run my business like before because I used to buy goods in large quantity but now, i can't afford to buy like that again, am just buying in small quantity.

My concern about coronavirus is not just about the virus infection but also the way it has made everything very expensive now and worse than before the pandemic broke out

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

It has really affected my business, I'm into interior decoration, before covid-19 people used to call me for decoration but due to covid-19, there are no occasions like that anymore. So, to get a job for decoration is a problem now due to covid-19. Things(goods) are expensive, materials are expensive in the market and occasions are not forth coming like i usually get before. And i need to get new materials but there is no money to replace the old ones.

It has turned us to debtors. Everything is costly, it is hard for us to make gains from our business. Customer have stopped buying like they used to, they are all complaining like us that there is no money. That there business or job have been affected by the covid-19

See am very concern because things are very hard for us, food is expensive, buy business went down because of corona. I struggled to keep birds during the lockdown and I couldn't sell, people could not buy because there was no money and they were pricing any how.

I am a farmer and i stay in an area that we are predominantly farmers so with the coronavirus it was another story entirely particularly when the lockdown started we could not move out and all our harvest wasted and nothing could either come in because we move by boat in and out of our community,so since then life has not been adjusted back again and the prices of things too.

Coronavirus have caused increased in the prices of goods and services. The goods we used to buy for 8000 Naira is now 12000 Naira. The gains we get on these goods have also reduced and we pass through so much stress and pain before these goods are sold. Things have not been the same since the arrival of this covid-19. We pray things get better

I affected my business very well because I couldn't work and I couldn't sell my farm produce because of the lockdown, there was no movement so no vehicles was coming in and no vehicles was going out. our source if income just stopped.

My primary concern is that it has makes money to be scarce, it has also destroyed so many businesses and make goods and services to be costly. We are not really getting much gains from the business we are doing. No money, people are suffering

Am very concern because am a business man so every business man should be concern because you can't sell and if you can't sell then you can't eat not only sell and we can't buy also due to the lockdown. the people who will buy from you are complaining they don't have money because of the lockdown and they are not getting their salary. Even now things are not like before because everything is expensive.

The corna has affected us because we can not sell or go to the market to do our business. The market was locked and business was not moving so thing was bad for us.

There is no market, we are not selling at all. The prices of clothes have also increased and there is no much profits on selling of clothes again. This coronavirus have really affected our business and income

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

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I am concern because it's a epidemic that has effected man, its a big threat to the economy. Things are not moving, everything was stopped due to the lockdown last year. Now things are just picking up.

My concern is that there is no money, there is no market and things are costly. We do not have enough capital to run the business and I couldn't get enough supply again and this makes the profit to reduce

My concern is just about the preventive measures. In some countries, there are provisions for those materials like hand sanitizers, gloves, wash hand basin, and nose mask, but here there is nothing like that. And if those things are available especially for those who could not afford them, it will be easy for people to follow the protocol and prevent coronavirus

My concern is that it makes business to go down. Customers are not patronizing us like before. Some of them prefer to get their goods from supermarket instead public market like ours because they don't want to mix up with other people anyhow because of coronavirus

COVID 19 has brought hardship to us even to feed has become a big challenge.....my business has low patronage and no income coming in as before COVID 19.

During the pandemic my concern was to stay safe with my family and also there were serious hungry so we are unable to do our day-to-day activities, money was not coming in and it really affected us due to no movement and also since the pandemic food has been expensive. To me Income was the major concern

My concern is my health because I am scare to go into crowded areas.....but with the kind of business I do i cannot avoid people.....so I always use my face mask and sanitizer.

My concern during the lockdown was that no money and things are not moving so it really dealt with me because I don't have means of providing for my family due to the lock down and also income was not flowing and our husbands were all at home doing nothing during the lockdown so it affect my income and also affected the economy

During the pandemic things were not moving and we are only given two days in a week to go for our daily need so Life was a little bit difficult during that period and it also affected my income due the lockdown

Since COVID 19 movement from one place to another is some how difficult.....there is this fear of the unknown, no body wants to contract the virus.....we need to be careful because our health is very important.

My concern during the lockdown was to stay safe and that of my family, and also money was not coming in due to business was not moving so it really affected us because we are unable to go to market for our day-to-day activities that is why income was affected

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

Things are costly in the market.....we are hungry because we don't have money to buy food .....everything is difficult because coronavirus has made hardship to fall on us.....is only God that can see us through this hard times

As a result of COVID 19 my shop has gone down, things are not moving well for me, I have finish my capital on feeding.....the business that use to bring me money before COVID 19 is now looking like what will crash any moment from now.....my concern right now is my business because things have slow down for me.

It affect our economy generally and everything have changed. With the economy that is affected there is no money in circulation and things are costly.

My concern is that since corona virus started, it spoil many things because there is no sales and there is no money. May God just end this coronavirus because everything ave changed

It affect my business because there is no money to do business again, the money I spent when we were asked to stay at home was from my business capital and I used to sell foodstuff before. But now, I am noe selling groundnuts. So things are not the same for me and I need money.

My primary concern is that it affect my business a lot. It spoilt business for us. The price of ingredients for our product increased and customers are also complaining that there is no money, that have to eat first before thinking o buying something else. During the lockdown, we could not even travel to supply to our customers but now, there is movement.

It was then (last year) that I was concerned, but now there is nothing like coronavirus which can be a concern to me.

Right now, I do not have any concern with coronavirus.

Coronavirus has no any impact on my business, family nor any thing that concerns me.

Business has been down and since the beginning of this Corona i have been supporting my family with my business capital, and i don't have enough goods now to sale.

The instruction on prevention of the Corona Virus is affecting sales. People can't rush in to patronize us the economy is too bad. There are times we don't sell anything from morning till evening because people cannot move freely.

It is affecting the economy because many businesses have shut down. Meanwhile some sectors like the health sector really made money from the situation but the small businesses really suffered the economic down turn.

Business is very slow because of low patronage and i don't have enough capital to buy more goods because of the high cost of things in the market.

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

It affects my business in such a way that I can't cook for event for since last year because there is no event or party. The restrictions is really affecting my business

I was a small scale business owner before Corona crashed my business and i don't have the money to stock up my shop again and start the business all over again, i now make a living by carrying people luggage with wheel barrow, and farming last season was bad.

Because of COVID 19 we have low patronage, we don't have customers because people are not coming to sew their clothes.....the materials for our business are very costly, so we don't have profit as before COVID 19.....we are just doing the business because we are already use to it but now there is no profit at all....before COVID 19 i use to travel to Aba to buy materials displayed them for my customers to see and if they select any one I will sew it for them I will now charge them for the material and sewing....but now I cannot do that due to high cost of the fabric.....is really difficult for me right now.

It was very bad during the Lockdown but things are getting better now since we can go out to do our business. Though things are very expensive now but it will be over soon

Things are increasing day by day and no money to buy it. The amount I usually take to the market cannot buy enough goods now.

My business capital has gone down because there is no patronage and everything is expensive, and some customers buy on credit and are not willing to pay me my money

It affected my work, my business is not booming like before because my customers are complaining of no money. Many of my customers lost their job during the Lockdown and it affects me because some of them are owing me.

Since lockdown has been relaxed i have no issues or any concerns with Corona, although things are a bit hard but i am fine since i can go out daily and even travel to other states.

The use of face mask is affecting business because people are not allowed to enter the market without the face mask so they go outside to buy things. It is difficult for those that sells in the market so we have to bring our business to the street.

just that it has affected the economy so there,s no money in circulation

Going to the market is difficult because of the Covid-19 protocols. People without face mask are not allowed to enter the market so there are always fewer customers. Also things are very expensive now and even if you have the money, there is nothing to buy. They should open borders so that goods can come in.

financially it has affected me, right now we have lost a lot capital and the turnover is not like before

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

It is affecting our sales because we have to observe social distancing. Business is just too dull these days but what can we do and things are very expensive now.

seriously, business is not moving, there is a lot of challenges we face, the customers are not coming and are also saying they don't have money so i could not get any contract during the lockdown time

Coronavirus is like every other pandemic that had hit our country. It will definitely go. It will not before ever.

I am not making money again because there's no sales, customer's patronage has reduced.

i am not concerned about the covid 19

The Corona restriction especially during lockdown has prevented me from doing business, i had to rely on my business capital, and that has almost crash my business because i don't have enough capital now to finance my business.

I have no concern because I don't think there is coronavirus because everyone is going about their life everyday thinking of what to eat rather than being safe from the corona.

i sanitize my hands, follow all the laid down instructions of the government concerning the covid 19but in aspect of my business i was not really affected by the lockdown except the general economy problem we are facing in nigeria

Corona has increased the poverty rate in the country, there is hardship because the economy is bad.

there was no movement of cars and where my shop is located cars don't really pass there, so now that lockdown has ended i am still struggling

it has really affected every sector not only business and market, in the shop you can't even account for what you are selling goods are on the high side and people are complaining that there's no money

I have nothing to say much because during that lock down there was no movement at all and also things were very expensive we are unable to do our day-to-day activities and also during that time everybody was scared of the virus so my main concern during that lockdown was not to contact the virus and my family so we have to stay safe and follow the precaution

My concern during the pandemic was that no food money was not coming in so it really affected us and children were at home due to school where lockdown and also my main concern during the pandemic period was forced to stay safe not to contact the virus

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

Am really concerned about the covid-19 because during that lockdown it really affected my business and my family due to I can't provide three square meals per day and money was not coming in and things were very expensive. So it really affected my day-to-day activities since I can provide my family daily needs

during the pandemic we were unable to go to work due to no movement and also things we are not moving no income and things were expensive so our income was really affected

The pandemic really deal with us due to no movement and also money was not coming in due to the lockdown and things are expensive with that it really affected economy

The covid-19 has affected me in so many ways like in my business, it has not been moving, the economy is so bad, my finances has dropped, my means of livelihood has become a struggle to make an income, business that i used to make a lot of money has dropped and my business is struggling because of the covid-19 affected my finances. I used to supply clothes and boxers to boutiques but the quantity that they used to buy has dropped because customers don't demand for much clothes again due to covid-19. My concern is that, if the whole thing (covid-19) will be over, there will be no lockdown again, business will be going on like before.

The rate of infection is much now, if u listen to the news, there is no day that you will hear anything good about the covid-19 situation in Nigeria. The rate of infection is now much and is increasing everyday and i learnt that there are vaccines now against the covid-19 which I'm hoping, it will reach us too.

My main worry is that we lost a lot of money when we closed up our business during the lockdown but for now the business is picking up little by little. I have restock my shop but buying goods, the price has been very high due to covid-19. Customers that used to buy my goods without complaining, are complaining now. We are taking precautions against the covid-19 because a friend of ours got very sick with the covid-19. He told us everything like the experience he went through, we almost lost him but thank God he survive it

The economy is bad and is making commodities to double in their prices.....virtually all my goods were bought on credit and my customers have not started paying because no money anywhere.....so the economy is my concern.

It affected me in my business because nothing is going on, people don't buy goods like they did before due to the covid-19. I used to have three sales girl but due to the bad economy now, I have only one now because business has been slow unlike before. There are no customers, nothing (business) is moving and the cost of goods is the major problem because everything (price) is so high now. Even to pay my house rent is a major worry now because my business is not doing well due to the covid-19.

I am selling my market and business is booming, there is no coronavirus where I am

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

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My primary concern is that because of covid-19, my work is not moving at all again. Customers don't come regularly like before. As it is now, there is no money in the country as there was before, so many people have packed their buses, that have spoilt instead of bringing it for repairs over the issue money. Since Monday(15th of march) we have not done anything(work) that's why i've decided to stay at home instead. We transport ourselves ₦1500 to reach our workshop but at the end of the day, what is your gain when there are no customers again due to covid-19. It's better to use the ₦1500 to buy food to eat at home. If not for covid-19, the house that i was building, i would have roofed it by now but I don't have option because there is no money.

Business is picking up gradually again, except that things are now expensive compared to before

My concern is that as it comes, it is still existing in our country an the effort that government is making as not gone round because we did not receive anything from them. And we are also affected because our business paralysed and to feed the family is not easy.

My concern is financial situation that is down all my business and work has decreased my salary has been cut off I used to have another business but now I have closed it due to lack of capital the things are expensive o can't afford to buy it customers will carry on credit to pay back is something that is why I closed the shop

The pandemic has made life to be difficult for us, the rise in dollar price has caused inflation and is not good for our economy....that is why we are suffering.

Business is moving fine and people are buying even though they are more expensive

The covid-19 has really affected my own area of business because I'm into car sales, there are so many people under my care, that work for me. So compared to other years, sales has dropped because people are buying food now more and don't buy cars like before. People come to my shop but leave without buying a car but I'm praying that this year will be different, our business will improve and things (business) will go back to normal.

Poverty is my main concern since I don't have a correct job poverty has to be my concern for the job I'm doing is not bringing me enough customers the income is very low and i have to provide for my family food is expensive

Market is not moving, we are working but no proof of income for it. The price of planks that we are selling have gone up and the profits we now get have come down. We are just working like we are not working because nothing to show for it. We can't take care of some of our responsibilities again

It affects me so much because my business crashed during the Lockdown. I'm still struggling to come out of the situation, I don't have any work I'm doing now and I have a sick mother that I'm taking care of. If there was no lockdown, my business will not crash and I'll be able to take care of my mother.

I don't have any concern about coronavirus, it doesn't affect me and am okay

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

Things are better now compared to last year when there was lockdown so I am worried about Covid19

No concerns. I am a child of God. It is not affecting my business

My business is doing better now that coronavirus has gone down

Corona has stopped many things in my life concern me now is capital I don't have money for my business even my kids are now going to government school i have removed them from private school some of them are staying at home sef because I don't have money for uniform and books I'm a farmer but because of corona I don't have fertilizer and other farming things government should help me

I'm worried about the covid-19 because right now, I'm not doing something (job) again. Before the pandemic, i was a teacher but because of the covid-19, schools were closed for a long time and we were not paid salaries. So i stopped been a teacher and went into handwork (hair dressing). Right now, I'm done with learning but to start up the business is the problem because i don't have money to rent a shop and start the business. I even applied for NDE(National directorate of employment) loan. They gave me the equipment for the business which i have finished paying last year, so it's just capital to start up that is the problem. The only concern i have about the covid-19 is getting a means of income because right now I'm not working, so I'm always thinking about how i can get money to cater for our needs like paying my daughter's school fees and buying things(gifts,food and clothing) for her during the Easter period.

My concern is poverty we don't have money government have been sending help to my friends me I didn't get anything I don't have fertilizer to farm my farming is not going on well i want money and fertilizer to continue farming

People are complaining that there is no jobs and no money in circulation. Prices of most of the instruments and parts that we make use of in our work are now costly. We are not getting jobs like before again, the patronage have reduced.

I sold all goods in my shop during lockdown and I used the money to feed my family. I have to borrow some money to start business again. People are not patronizing like before, things are too expensive these days.

The way the virus is making things to be hard that is my concern....we don't have customers again because every one is looking for a way to feed his family....there is no money and is affecting my business because is very hard for us to feed at home.

It doesn't make business to move very well. People are not patronizing the way they used to before corona started. It was even worse during the lockdown but now there is difference.

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

My concern is how people are suffering people don't have money poverty everywhere my business is not running like before because I don't have customer and capital my customers are not rich they are complaining too some of them will say they spent the day without food so making new clothes is not important

Prices of everything have gone up, food stuffs are costly. The profits on the business have reduced a lot. We can't save money again. we used all we get to eat and even, it is not enough for the feeding. Is only God that can help us

My concern is my business all my business before corona was flourishing everything was going on alright but since the start of corona i don't get the chance to sell my market my financial situation is down. Now market is open but the product are expensive if i buy something today if i go back next time the price have increased i have to add more money in other to buy that same thing no profit

My concern is that this life is hard because of corona no money no food even if you get the food it is expensive my capital is low I'm just doing the business but what I'm selling to people is expensive and they are complaining even the house that we owned collapsed during the lockdown we can't renovate it we are living in another house

It is a disaster on the business we are doing. It has made everything to be costly and there is no more gains on the business. There is even no customers, is just grace of God that we are enjoying. Things have becomes bad

I am worried about the second wave. I hope the vaccines they brought is able to end the Corona Virus because it has grounded so many things. The economy is not stable, businesses are shutting down and the people are suffering a lot. The economy was bad before Covid came but it's worse now.

The pandemic has really affected me.....as I am talking to you now I lost some of my pigs because of lack of feeds, my business is not moving well....we cannot buy feed because they are very costly.....things just change suddenly....I am always at home now because I don't have money to do some basic work. on my farm.

My primary concern is that the covid-19 brought the whole business backwards, like we're starting afresh again because there is no money like before and our business is not moving again. But i thank God for this year, since the covid-19 is no more, things (business) are moving little by little.

God forbid, covid-19 is not my potion and my family potion. The pandemic is not my concern because we know that the government is just using it to make money. My business is my concern because the lockdown really affected some of the crops that I planted during that period. They didn't do well because I couldn't go to the farm and that incident is still affecting me till now because I lost some of the money that I invested in the planting

All what I can say is that during the pandemic no movement and business was not moving so it really affected my income and also everywhere was locked school was locked down children were unable to go to school and things were very expensive so it really affected everything generally even that period was close to fasting period so it affected our fasting because we did not eat what we supposed to eat during that time and also feel free

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

I have never experienced a thing like this before because businesses have been affected likewise my pety trading onion business, no capital again no sales again

During the pandemic there was a lot of challenges due to not going out for our daily businesses and also children are unable to go to school and also there was hungry during that pandemic so it really affected the economy due to restriction of movement, markets where locked-down schools were locked down food were expensive. So it really affected us

Covid-19 has affected me financially in my business as my income has dropped very well due to covid-19. Business is not moving again, so there is no money to buy things (goods) for my shop due to covid-19.

Coronavirus was a threat to everybody because during the pandemic everywhere was locked down we can't go for occasions and also nothing was moving due to restriction, Income was not coming in so it really affected the economy generally

Corona has crashed my business because i spent all my business investment on feeding my family, everything is just difficult with this Corona.

For people like us selling provisions i mean beverages and drinks, the situation has been very bad on us because this things have very little gains on it so with the high cost of food and goods it has been difficult making good sales so no business again and sales is very bad

My concern is how to get back to my closed down poultry business which was as a result of this virus and how things became more expensive

It has affected our income. It has made us not to get money the way we used to get. People are not coming to buy house, land or rent houses like before. The money we get from our business have really reduced.

The impact of COVID 19 is great....there is set back in my business ranging from lack of money for business, lack of materials we need to buy to lack of profit in my business.....another thing is social distancing we don't normally go to the market to buy goods because of fear of COVID 19, we now order on line....you cannot compare what you order on line and what you can go into the market to buy...so doing business is difficult right now.

My business is very slow, it's not moving because of Corona, also since lockdown i have been spending my capital and that has reduced the number of goods i have in my shop.

A lot has happened since coronavirus started and we have not been able to live our normal life because we are all afraid of infection and at the same time trying to make our business work

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

---

The word stangnancy is the right word for what we have experienced since the virus issue started last year nothing has been working rather life became more difficult because the whole system is not working again, things are too costly and people complain no money so we rendering services can not smile home again as there is no business like before the pandemic

My concern during the pandemic was that life was a little bit difficult because of lockdown due to no movement and also schools are closed during the pandemic so it affected the economy because of money was not flowing and things are expensive

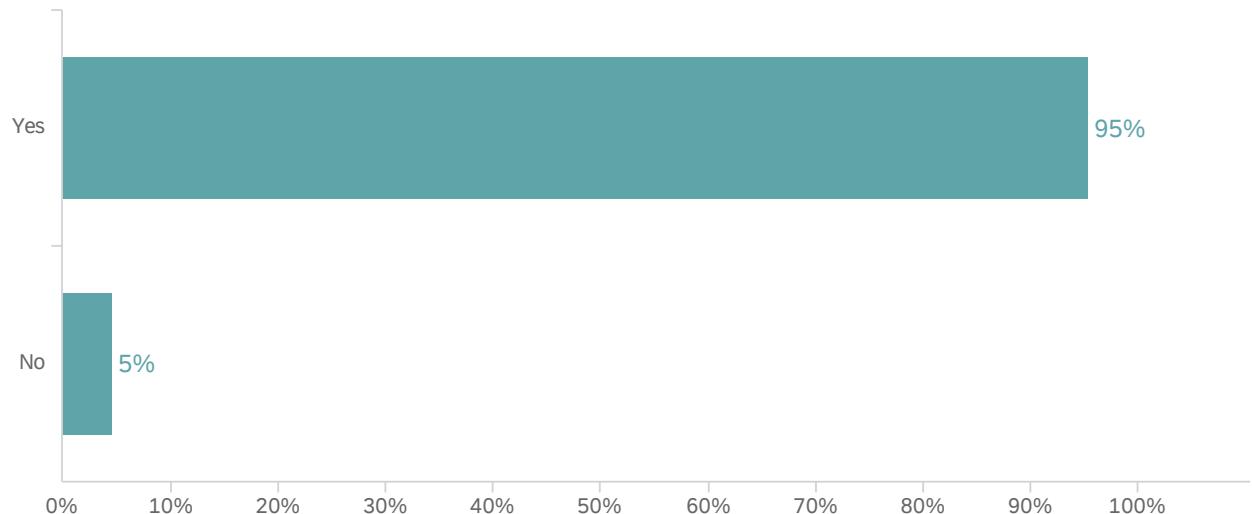
## SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** Fewer customers, supply issues, and closures due to COVID-19 restrictions are the top impacts reported by 64%, 32%, and 25% 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 to pay employees improved from 54% able to pay in round 1 to a high of 85% able to pay in round 16
- **Cash Accessibility:** 23% don't know or can't say, 11% report somewhat or very difficult, 65% report somewhat or very easy to access cash
- **Farming:** Only 42% of respondents are involved in farming. 41% 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:** 64% 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 75% in round 10 to 64% in round 16
- **Coping Mechanisms:** Using savings and reducing investments are the most common coping mechanisms reported by 88% 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

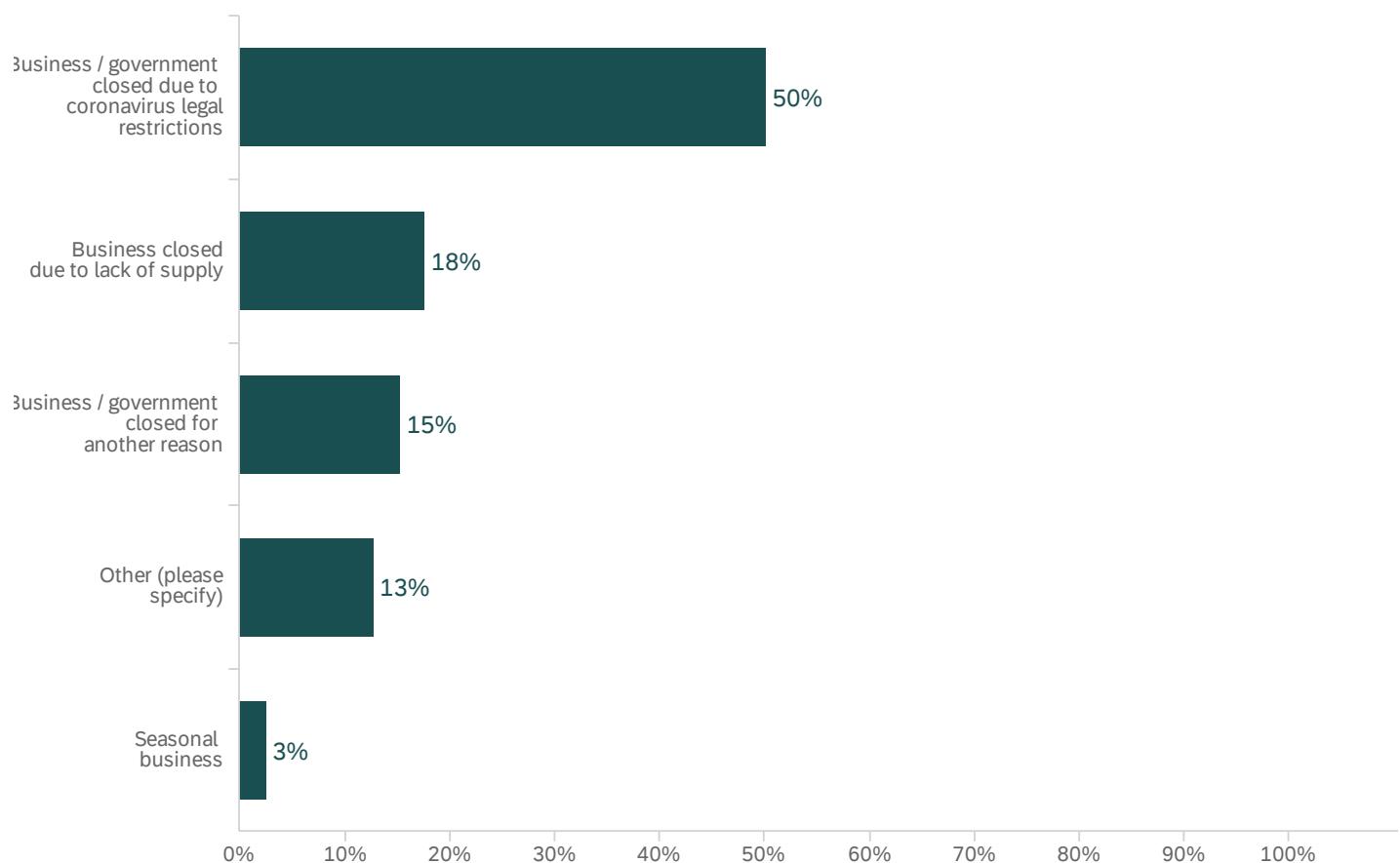
**Q:** Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?  
(n = 9,344)

**Insight:** There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.

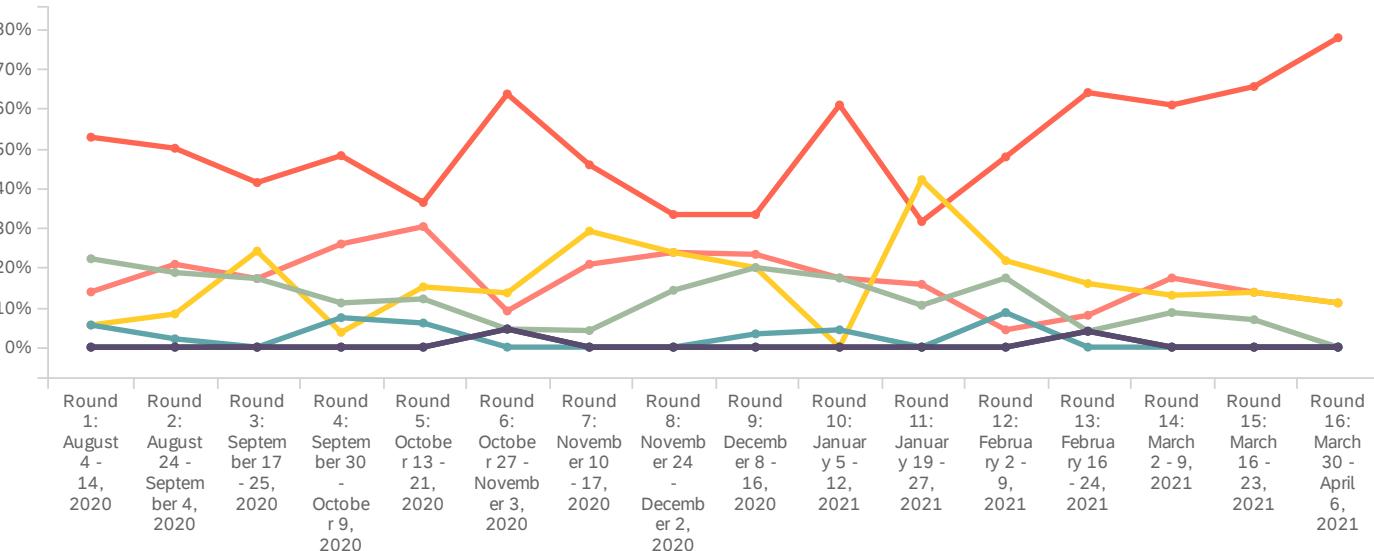


## Reasons for Change in Business

**Q:** Why did you change businesses? (asked to the 5% of respondents who changed business)  
(n = 430)



## 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)

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

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

Other (please specify)

Because of high cost of things of goods in the market, so now 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.

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

Other (please specify)

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 bugged

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Other (please specify)

---

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

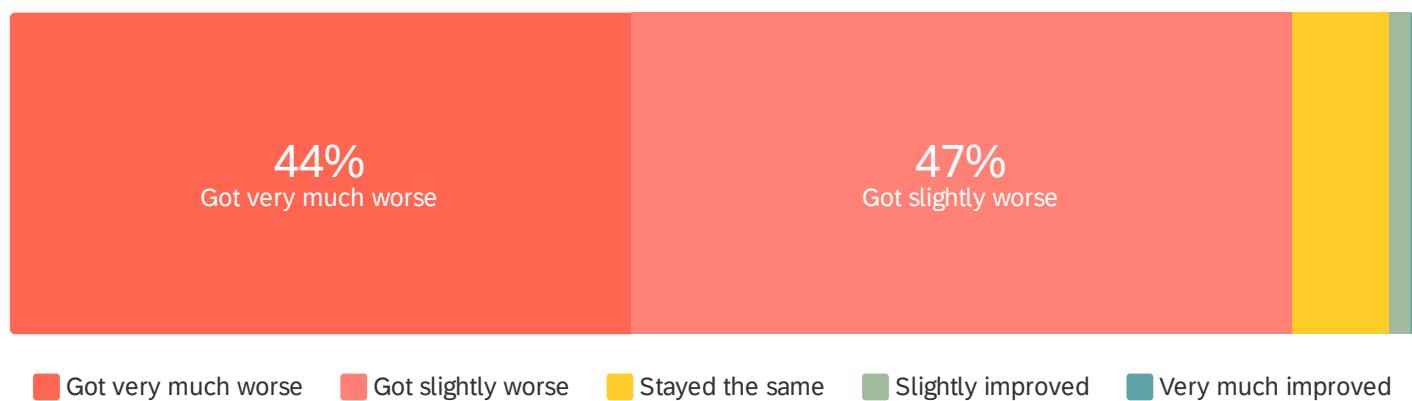
Am house wife before

Lost my capital

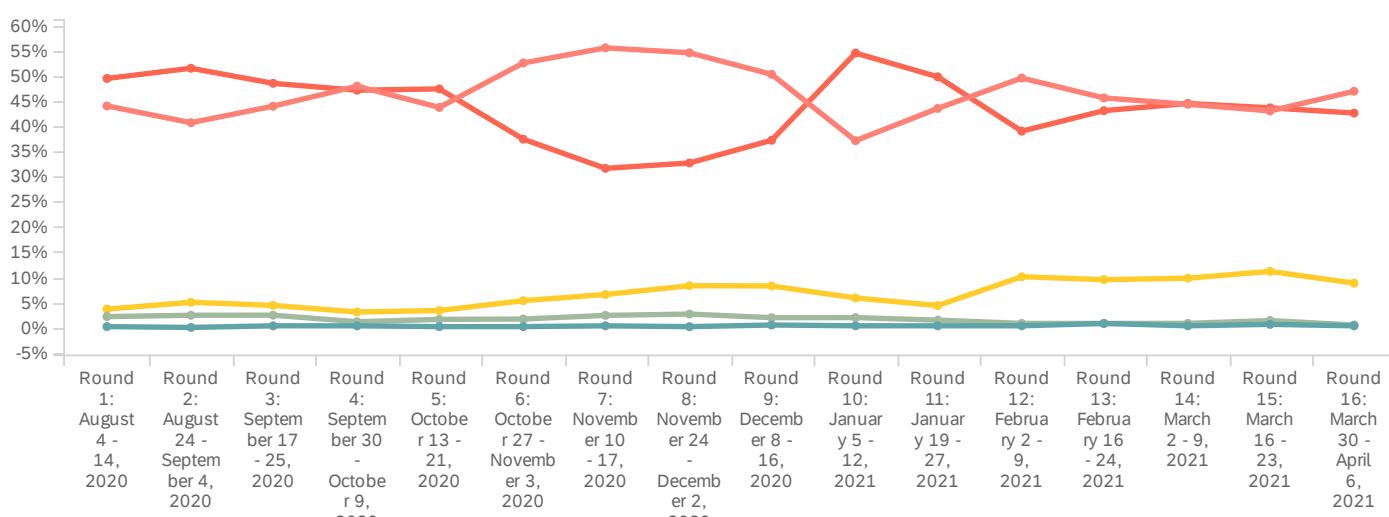
I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

## 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 = 9,920)

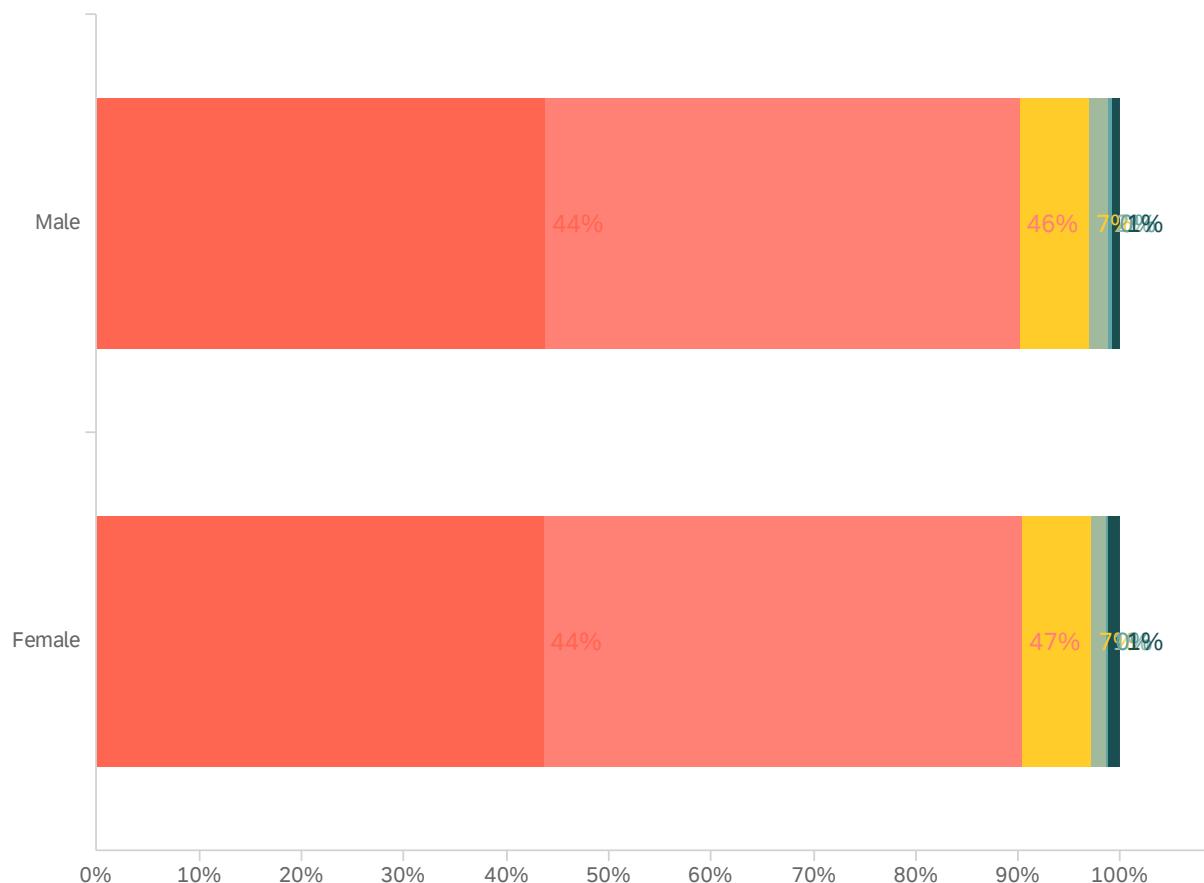


## Impact on Financial Situation by Round



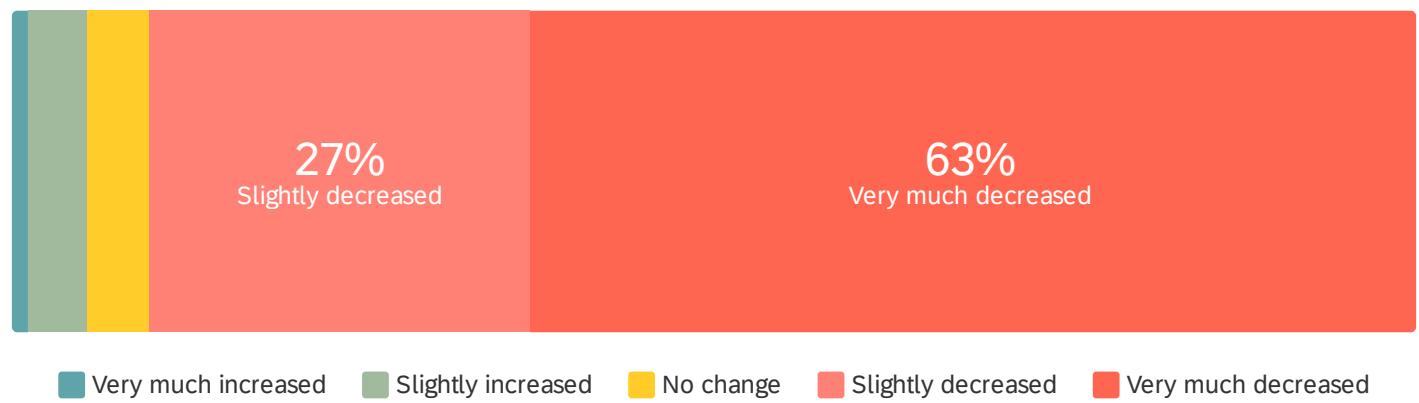
■ Got very much worse ■ Got slightly worse ■ Stayed the same ■ Slightly improved ■ Very much improved ■ Don't know / Can't say

## Impact on Financial Situation by Gender

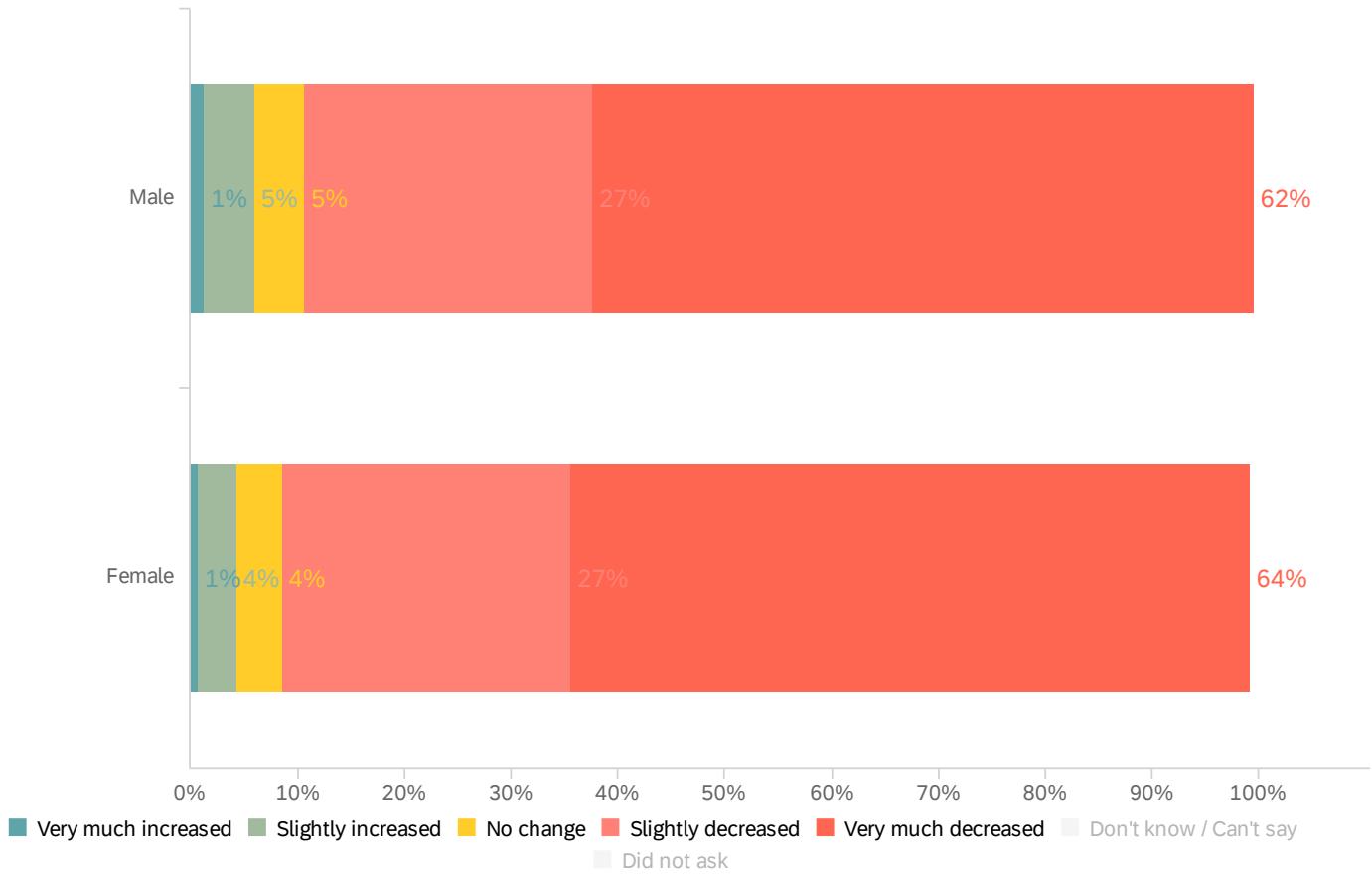


## Impact on Income

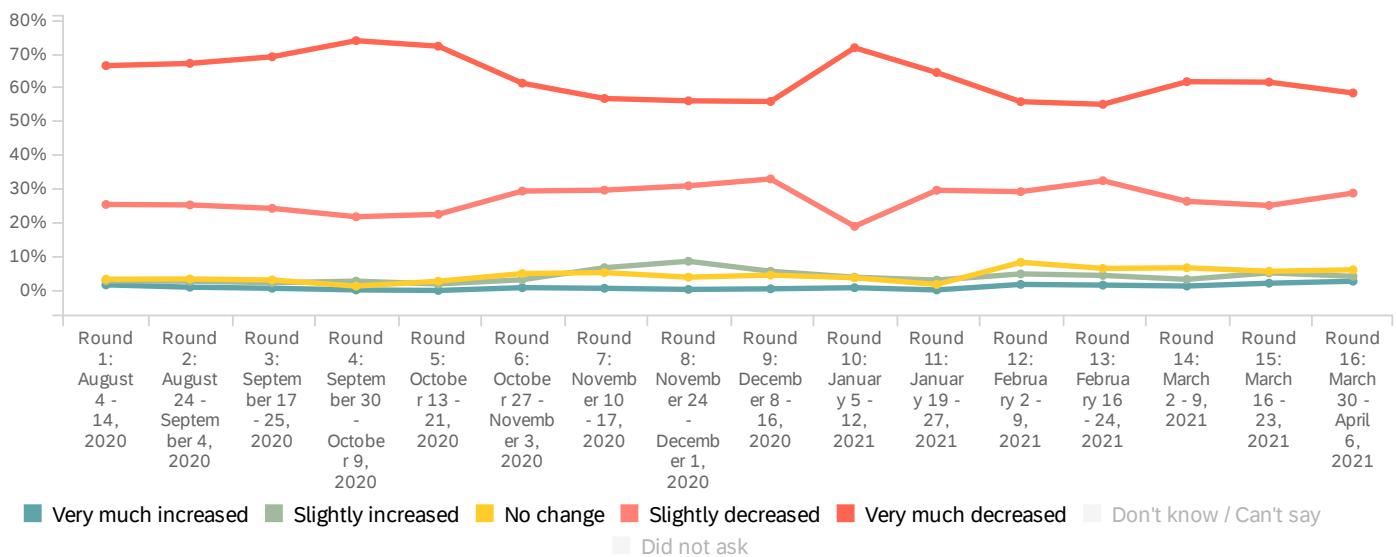
**Q:** Has your income changed since the lockdown in March 2020?  
(n = 9,920)



## Impact In Income By Gender

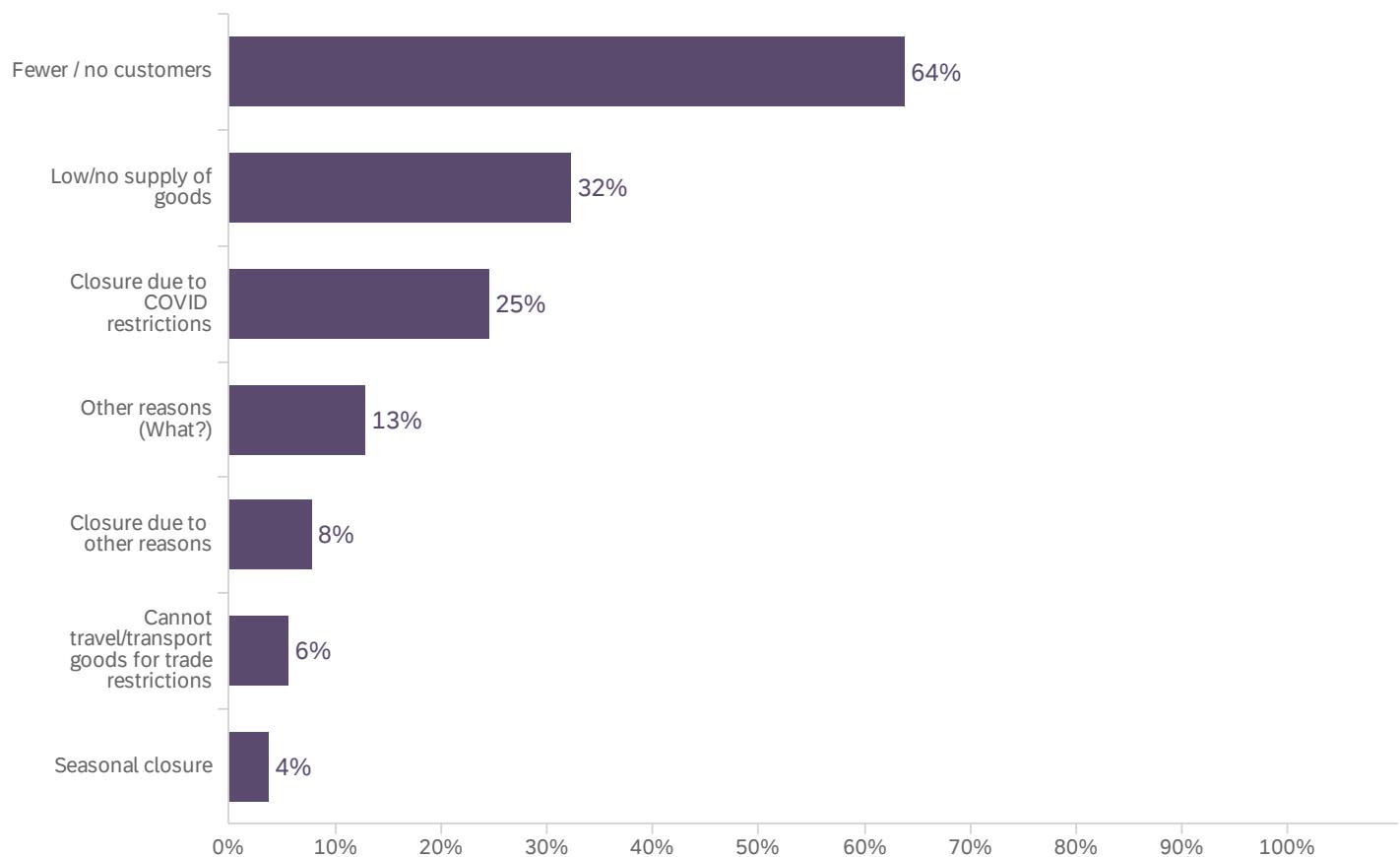


### Impact on Income by Round

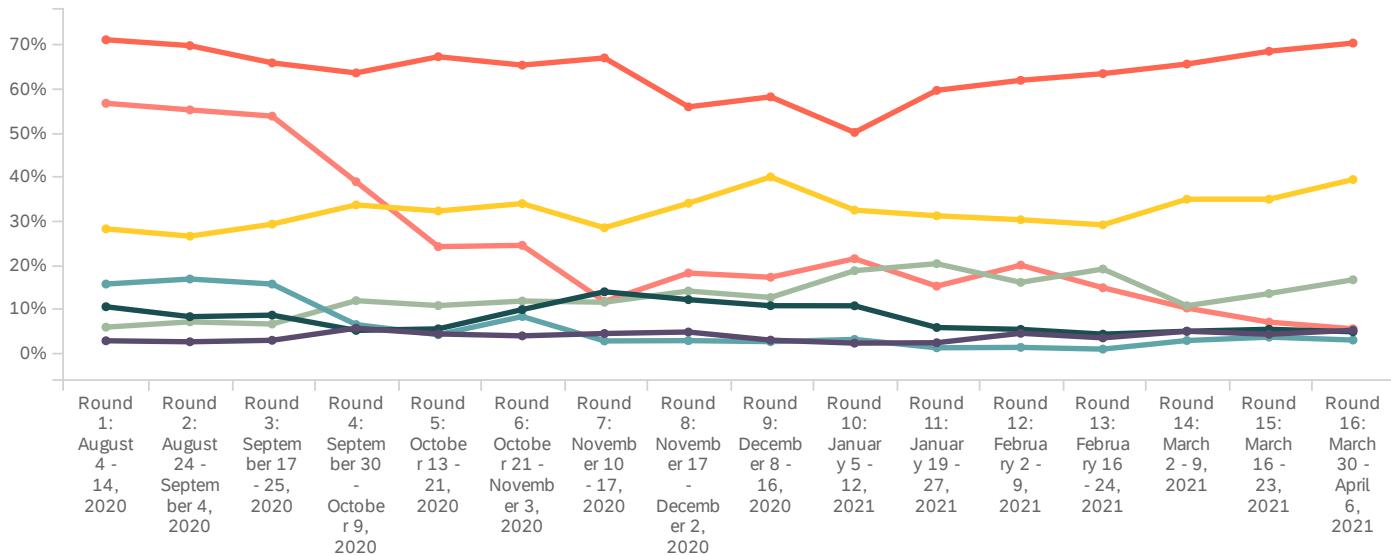


## Impact on Business

**Q:** Has your income from your business this month been impacted by any of the following?  
(n = 9,477)



## Impact on Business by Round



Legend:

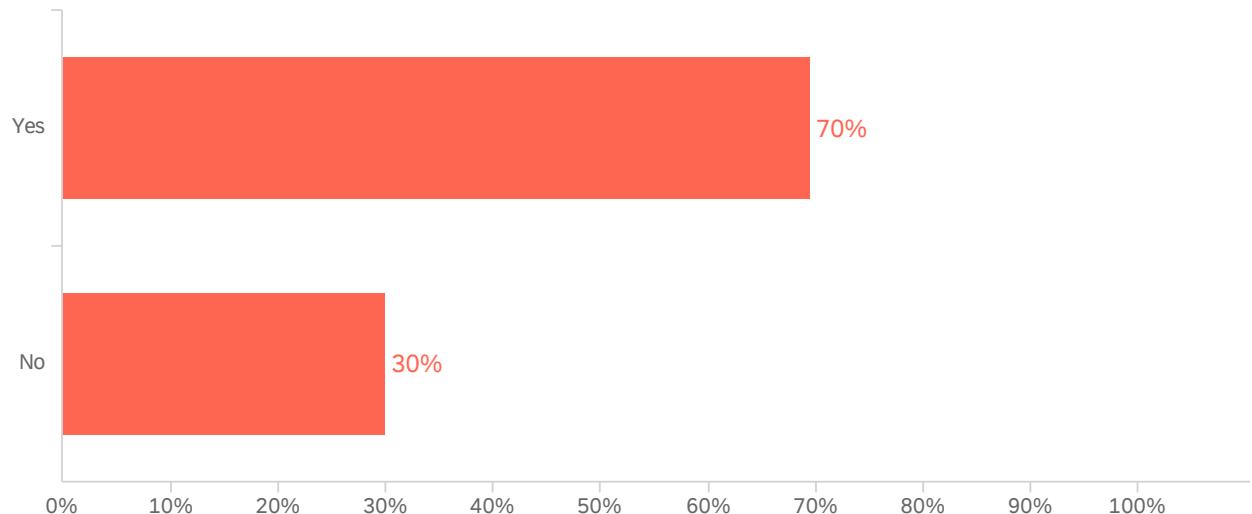
- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

## Percentage of Respondents Able to Pay Employees Since Lockdown

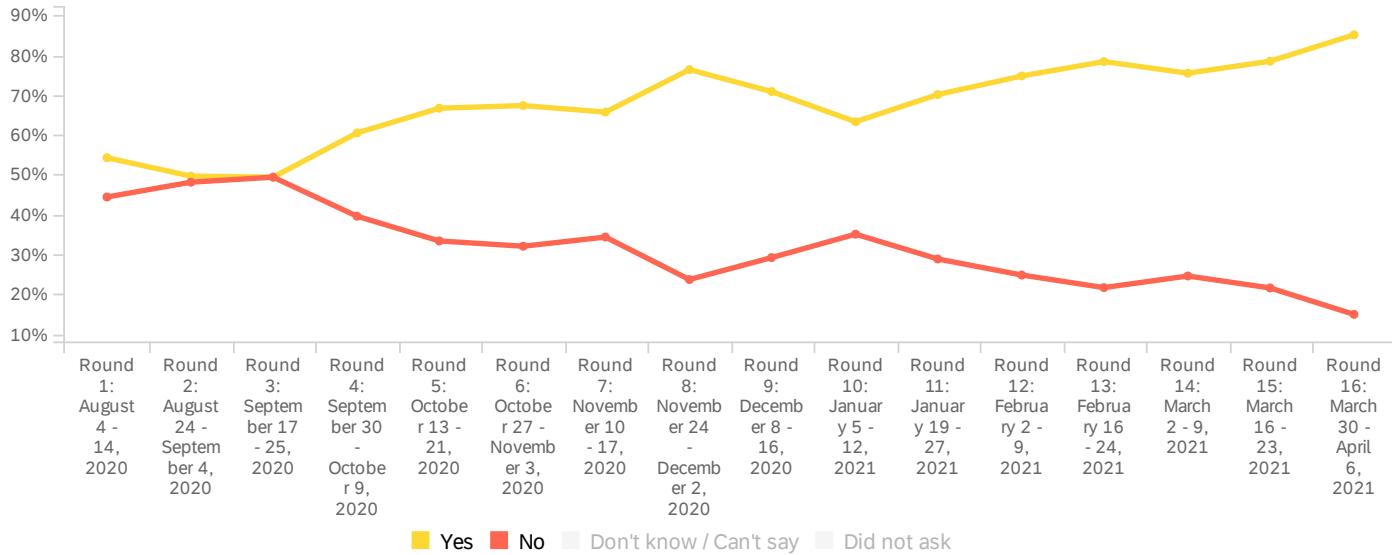
**Q:** Have you been able to pay the salaries of your employees since March 2020? \*

(n = 2,758)

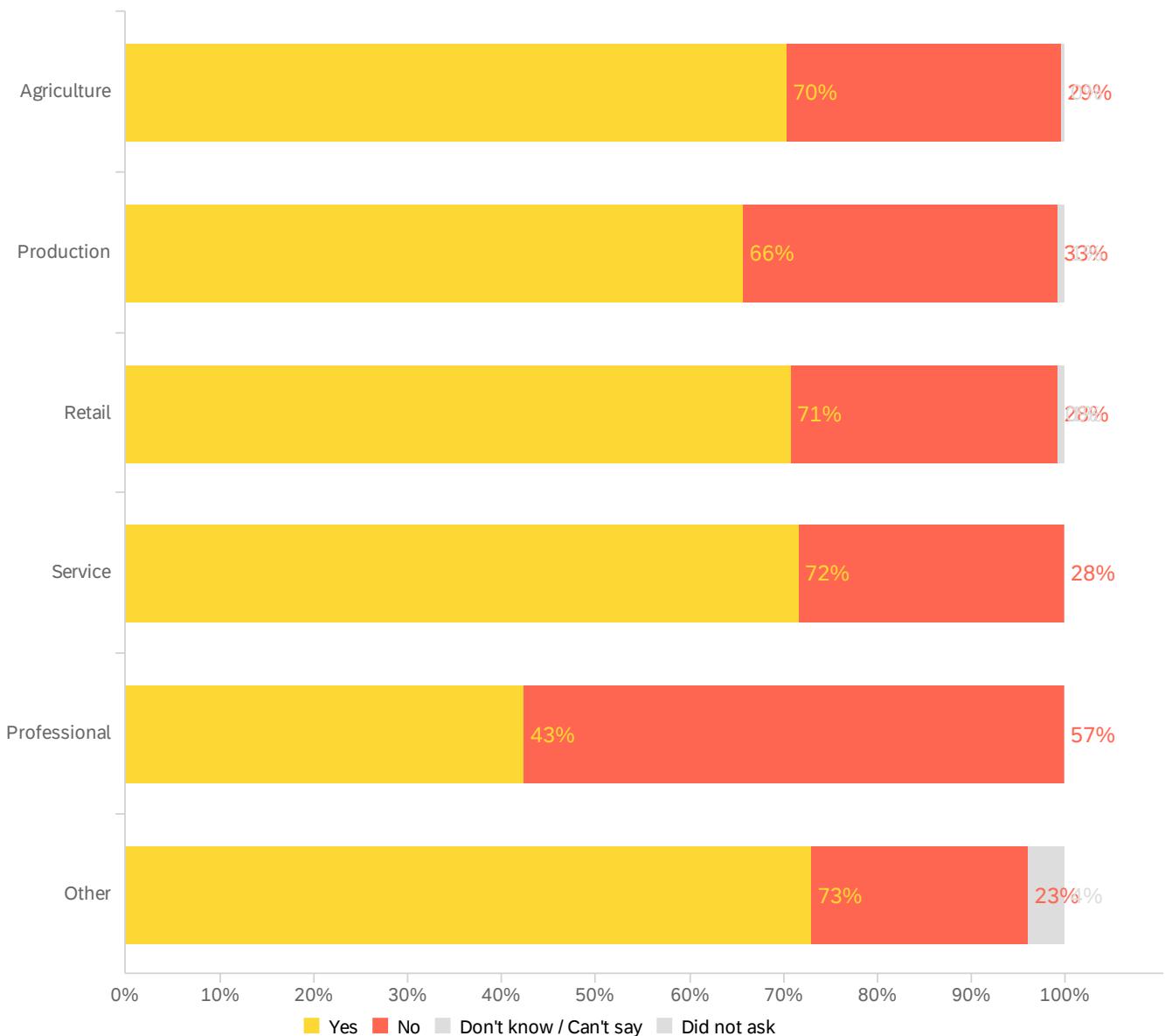
\*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



## Ability to Pay Employees by Round

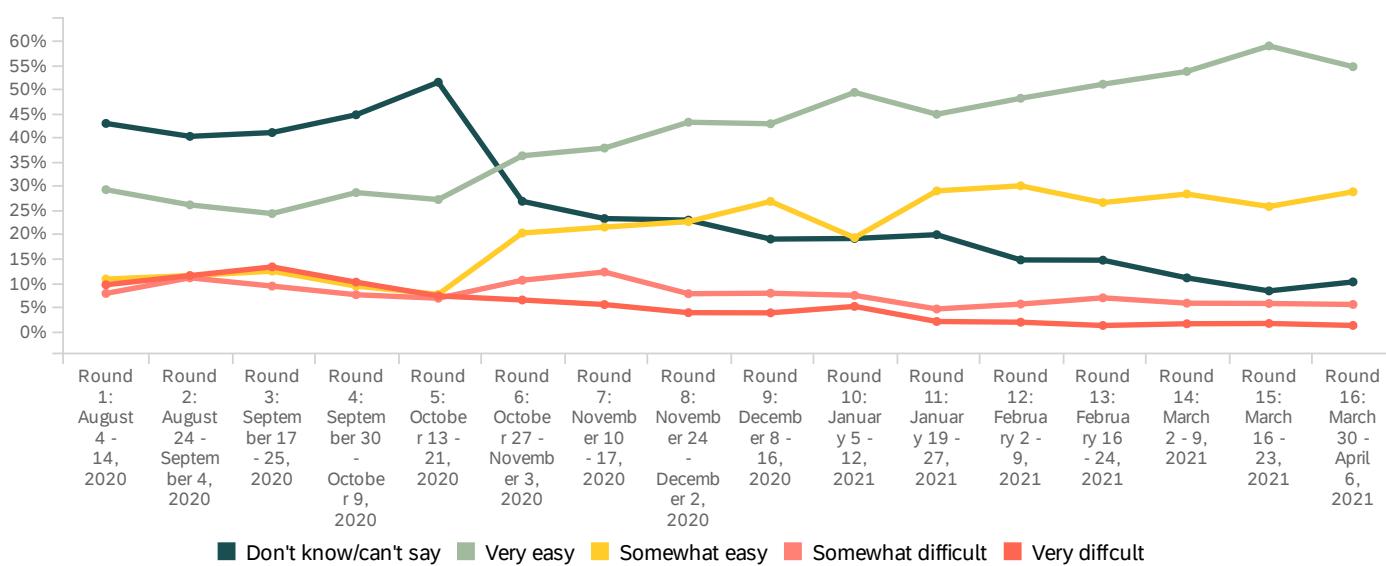
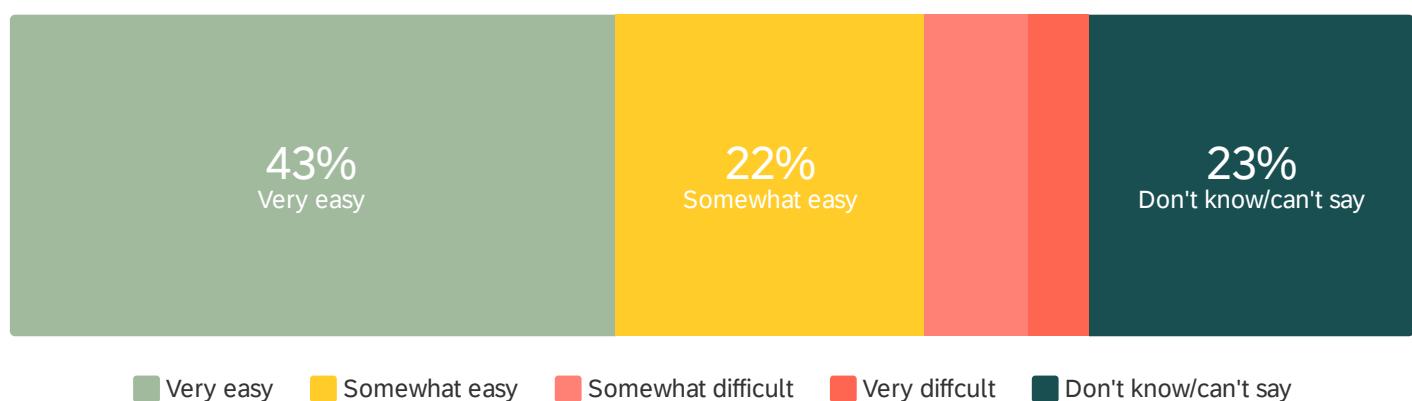


## Ability to Pay by Sector



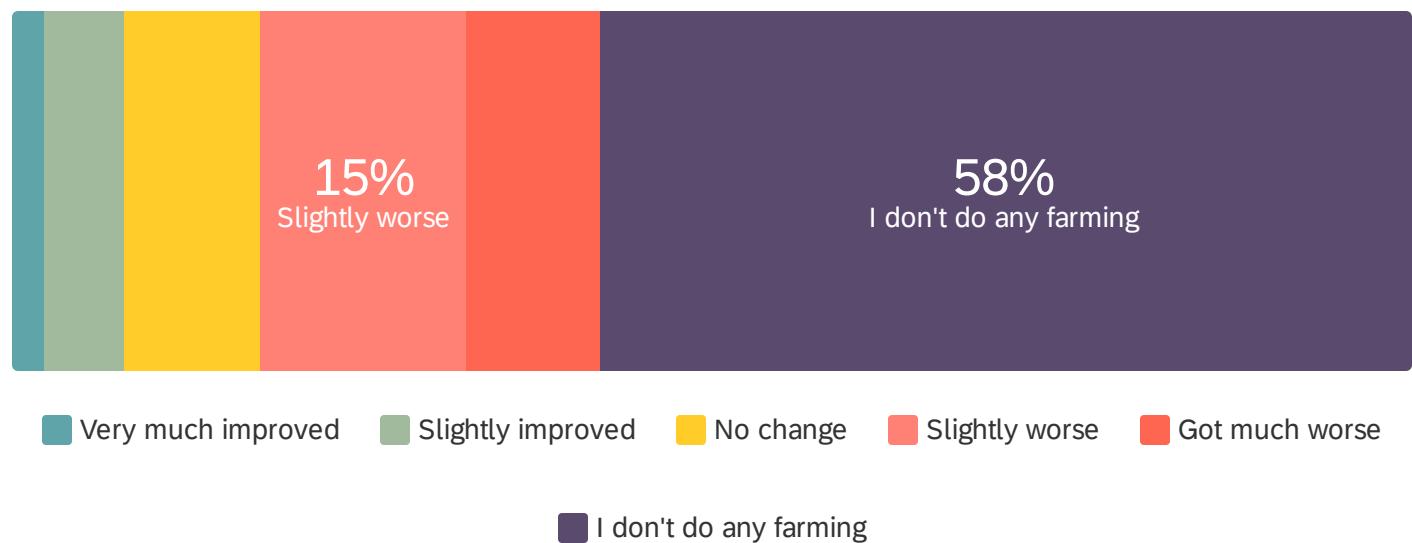
## Impact on Cash Accessibility

**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 = 8,662)



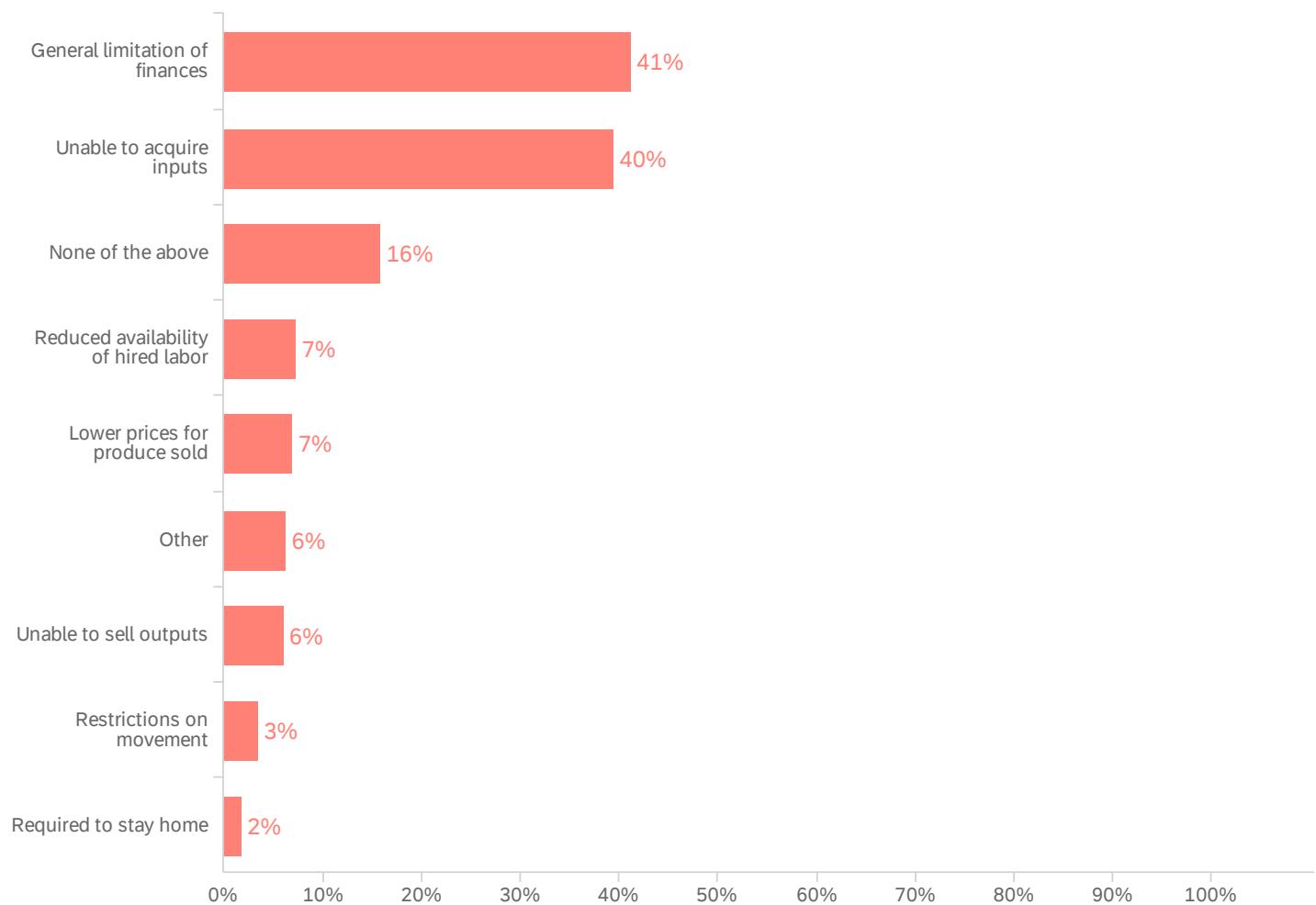
## Impact on Farming

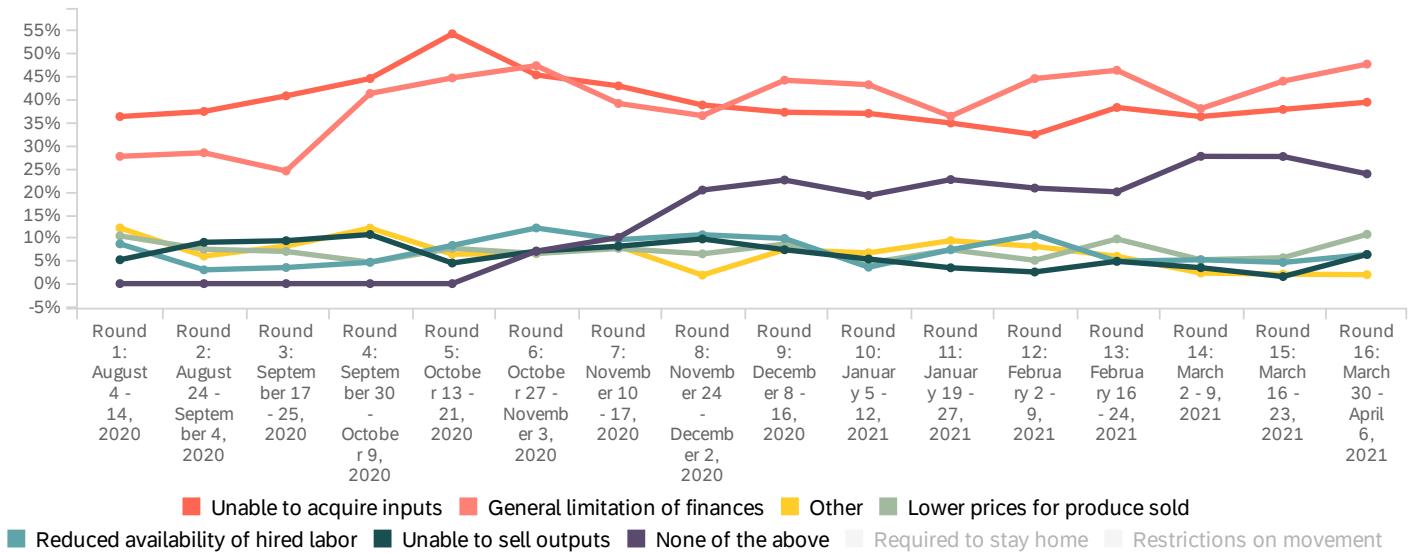
**Q:** Has your farming practice changed since March 2020?  
(n = 8,698)



## 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 42% of respondents with farming practices)  
(n = 2,844)





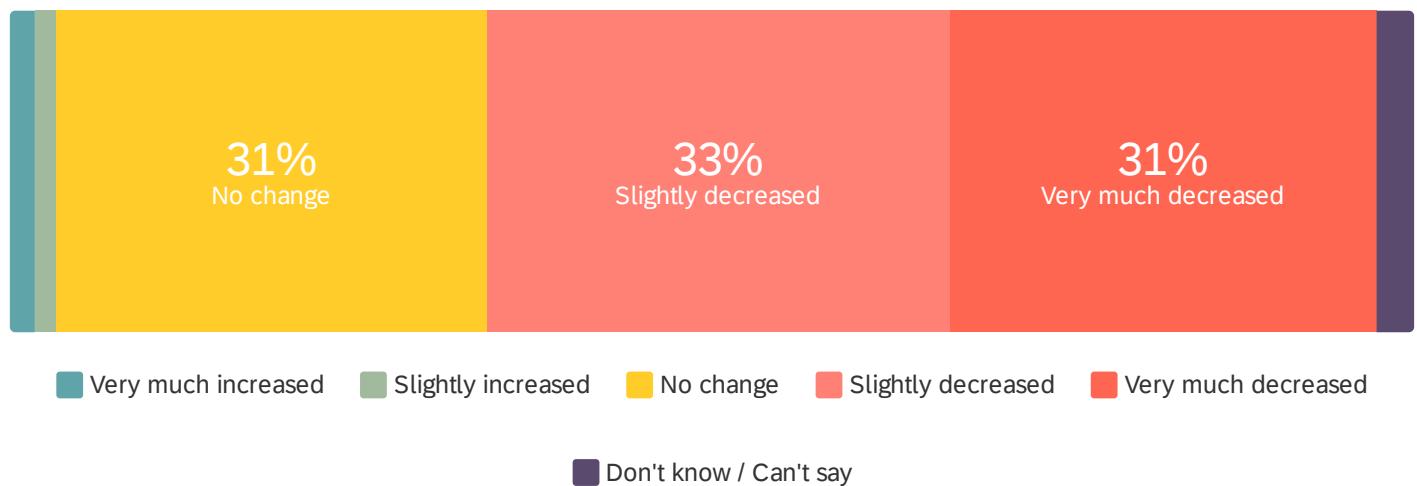
## Impact on Food Consumption

**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 = 9,920)

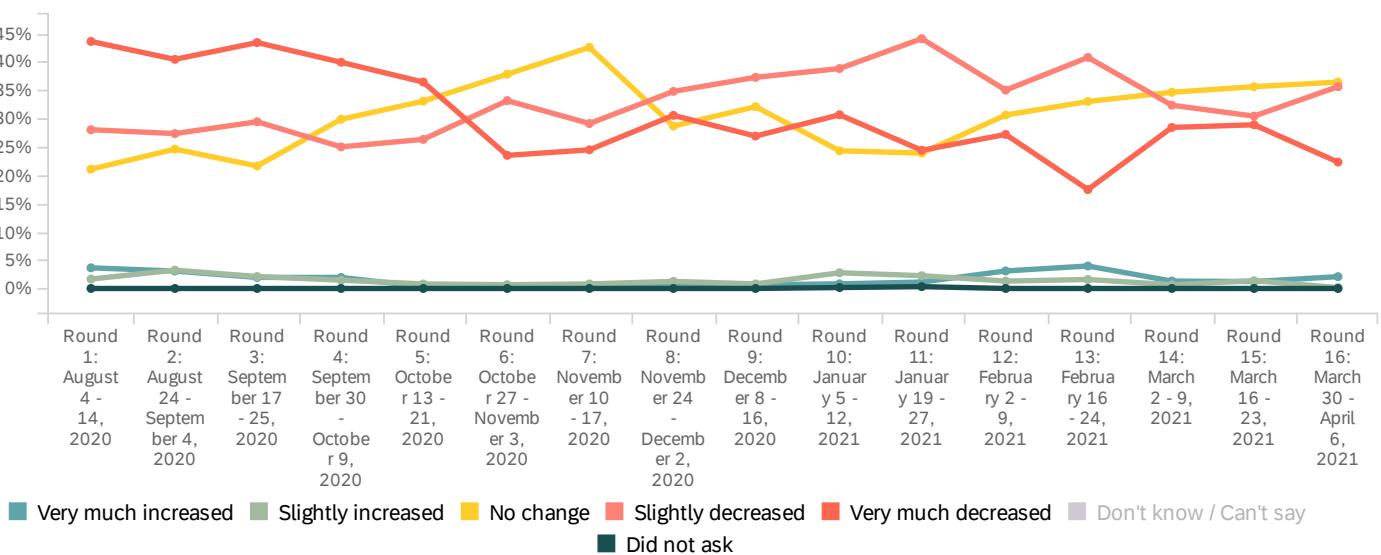
\* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



## Food Consumption by Gender

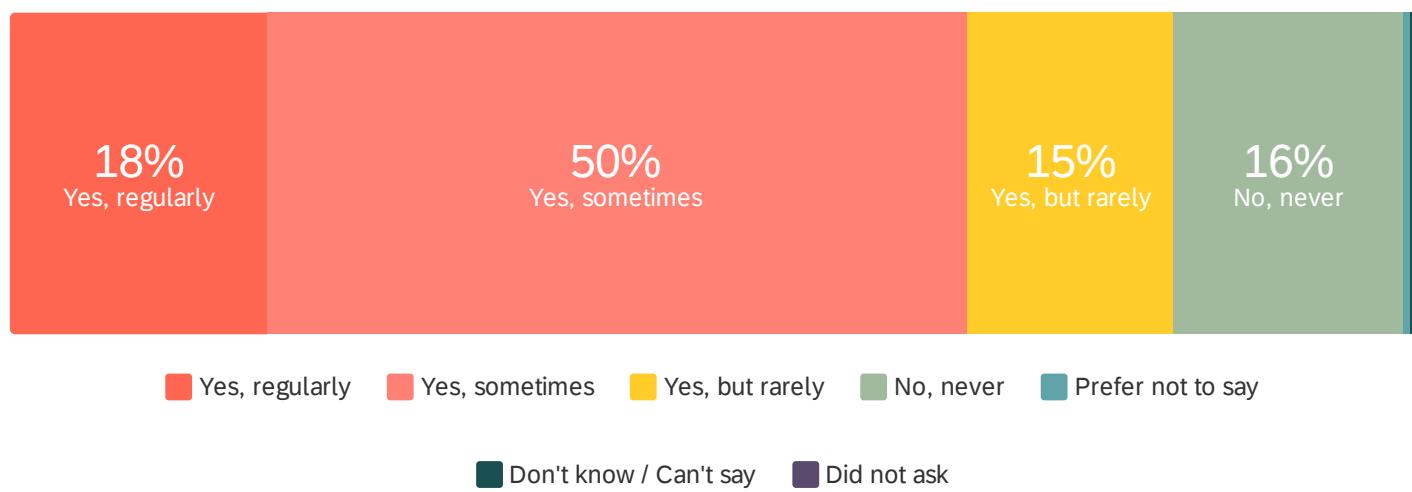


### Consumption Changes by Round

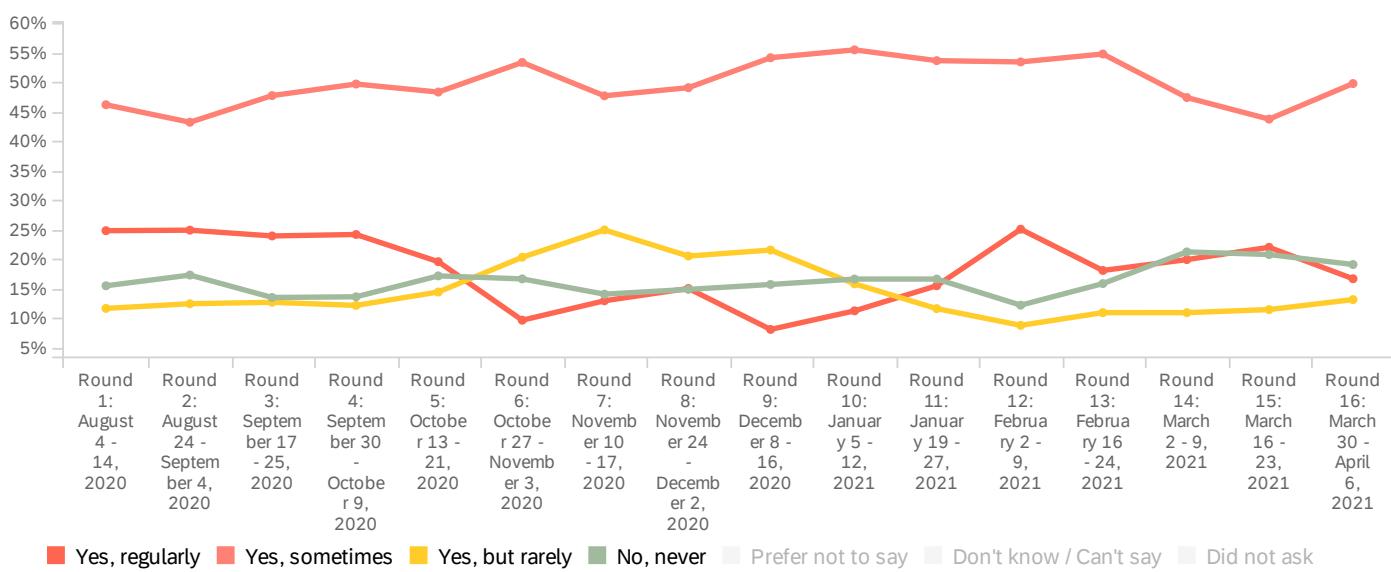


## Hunger Frequency

**Q:** Do you often go hungry when you wouldn't normally?  
(n = 9,916)

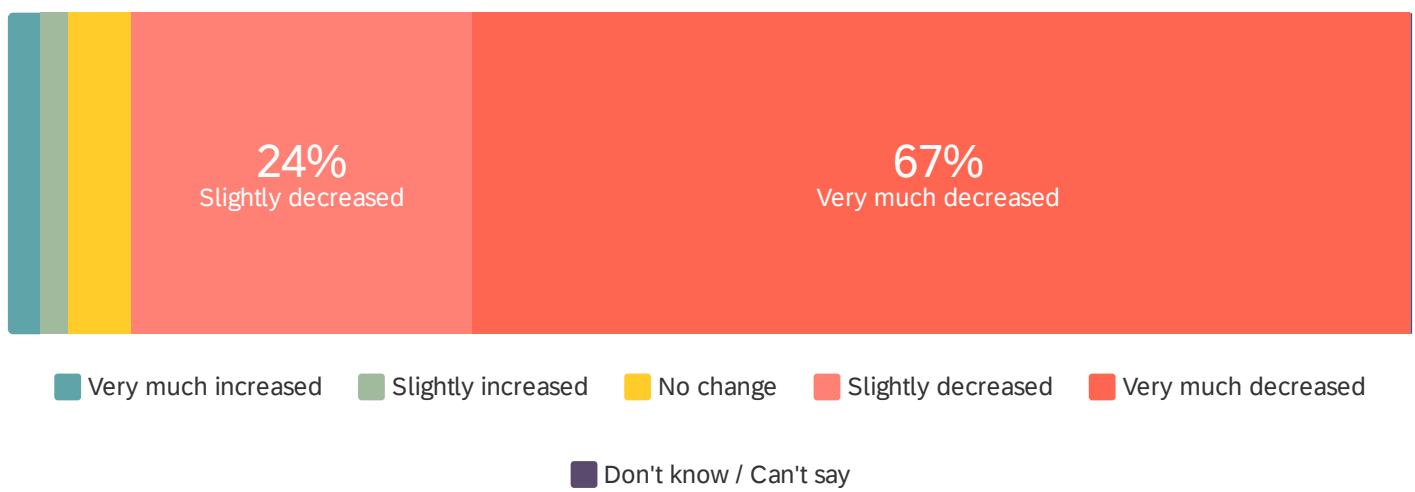


## Hunger Frequency by Round

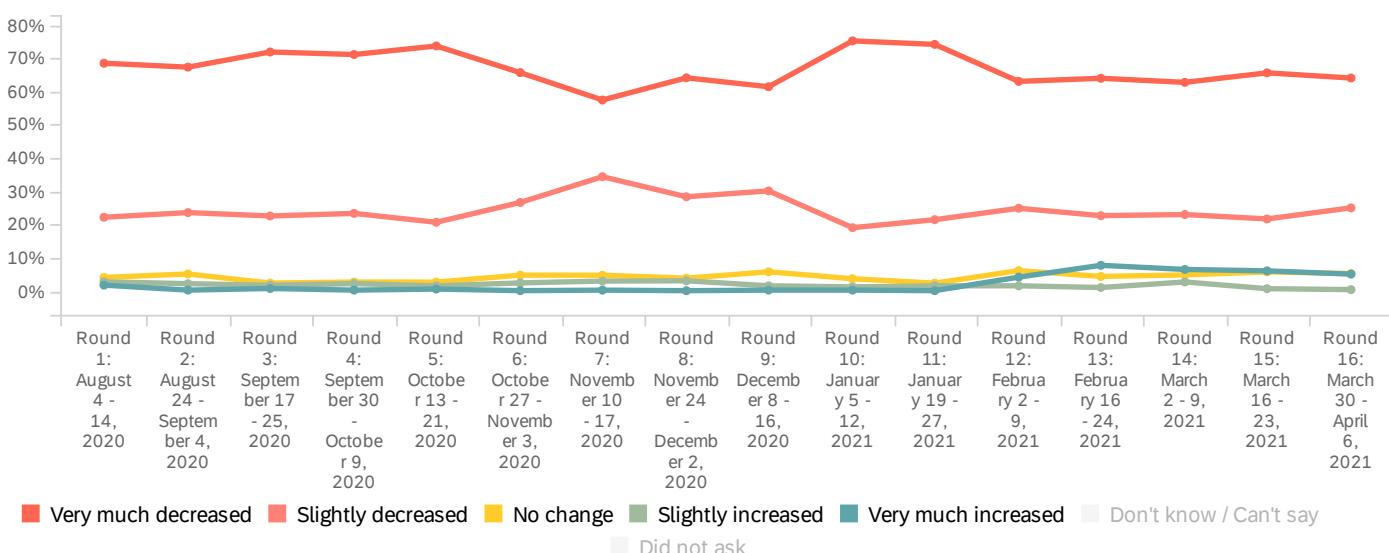


## Impact on Savings

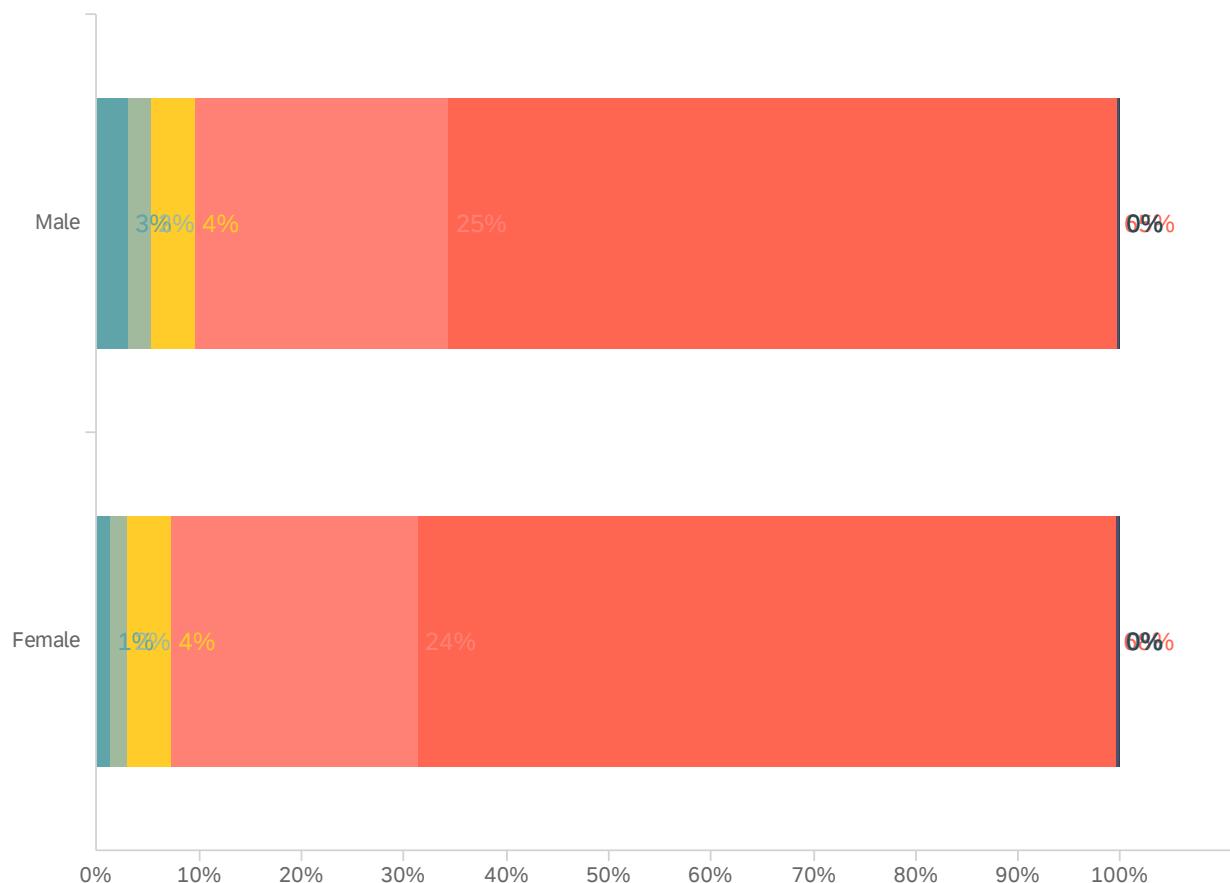
**Q:** Compared to before the start of COVID-19 in March 2020, has your savings level changed? (n = 9,920)



## Savings Impact by Round

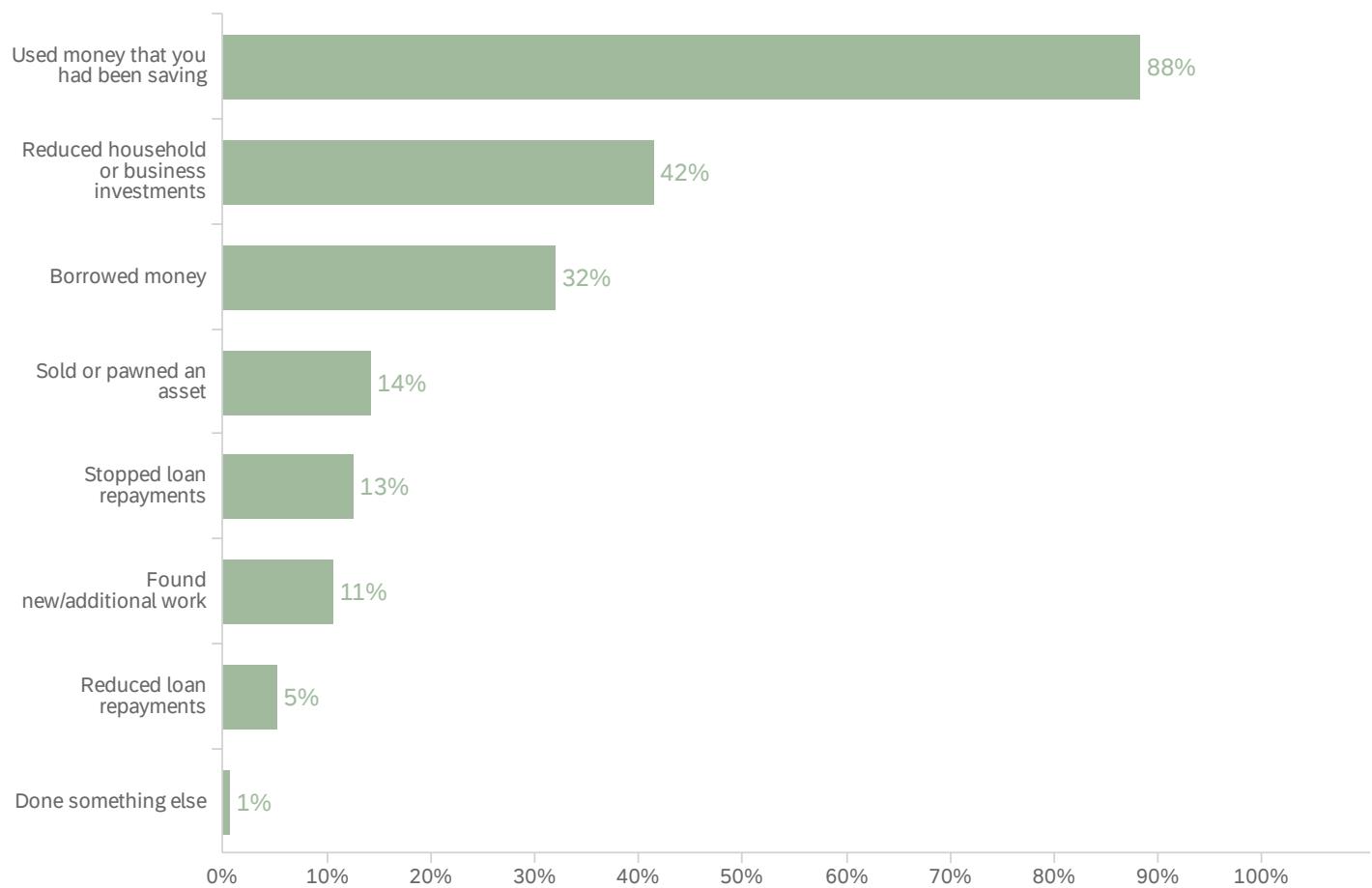


## Savings by Gender

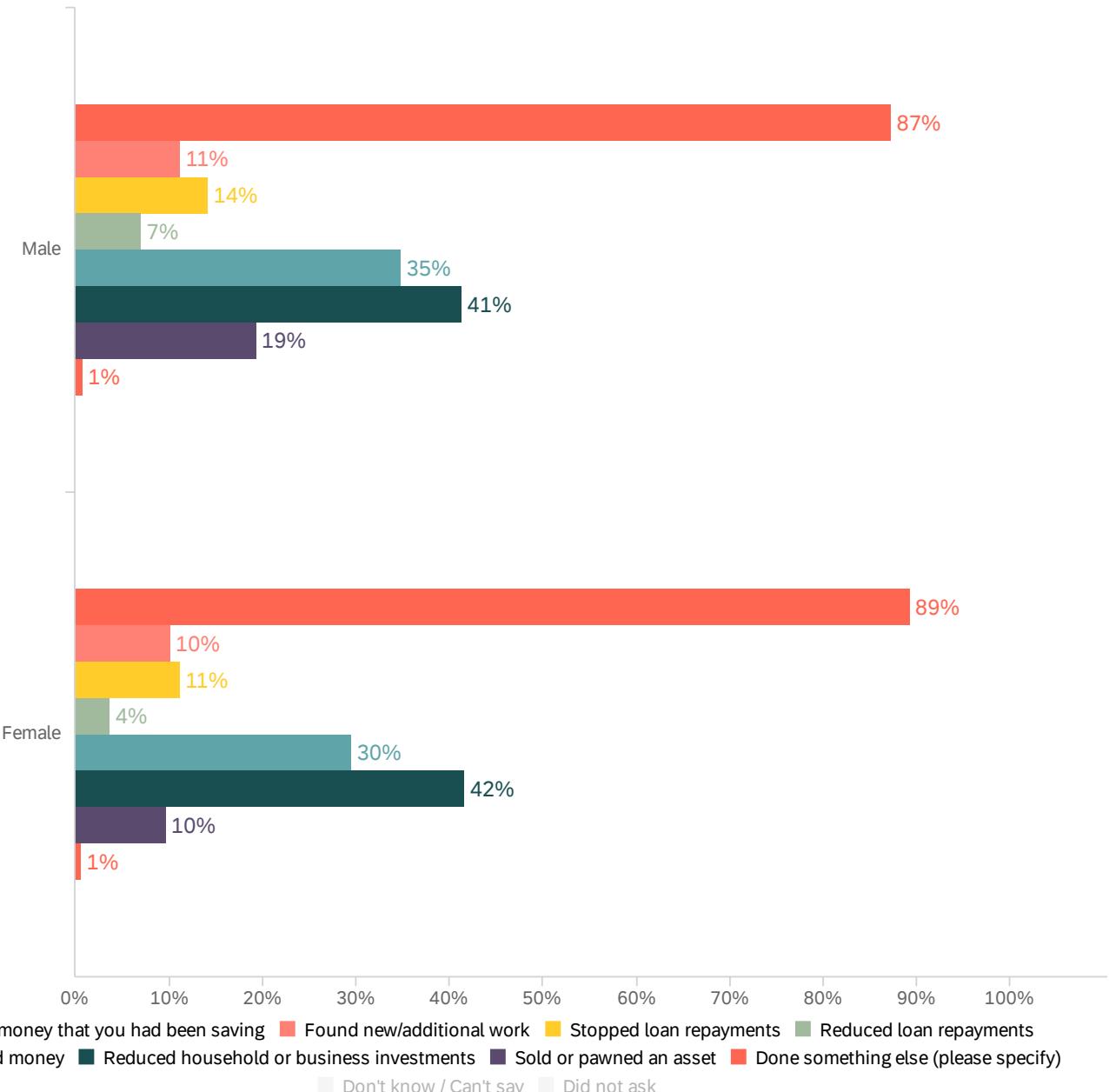


## Coping Mechanisms

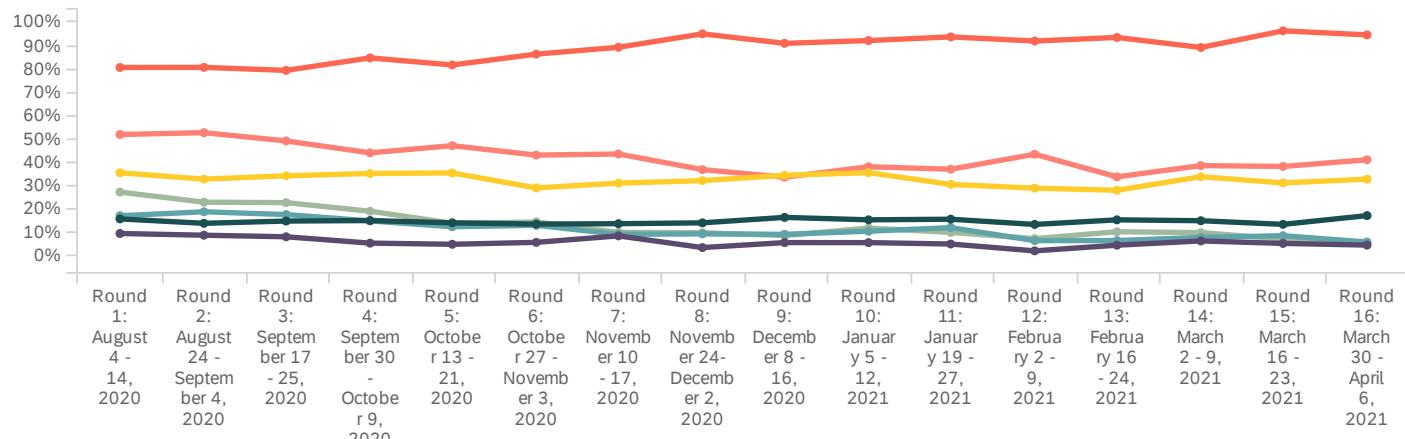
**Q:** As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:  
(n = 9,560)



### Coping Mechanisms by Gender



## Coping Mechanisms by Round



■ Used money that you had been saving   ■ Reduced household or business investments   ■ Borrowed money   ■ Stopped loan repayments

Found new/additional work     Sold or pawned an asset     Reduced loan repayments     Done something else (please specify)

■ Don't know / Can't say ■ Did not ask

## Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

(n = 1,363)



Bike

Iron rods

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

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

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

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

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

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

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

Rice

I sold one goat and cow to buy 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

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

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

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

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

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

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

Livestock

Farm produce

Land

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

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

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

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

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

Animals

Land

Farmland

A cow

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

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

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

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

A house

Phone

Sold crops (rice and maize)

I sold 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

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

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

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

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

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

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

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

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

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

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

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

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

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

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan, AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewlerey

Farm produce I would have kept.

Motorcycle, generator and my wife wrappers

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

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

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

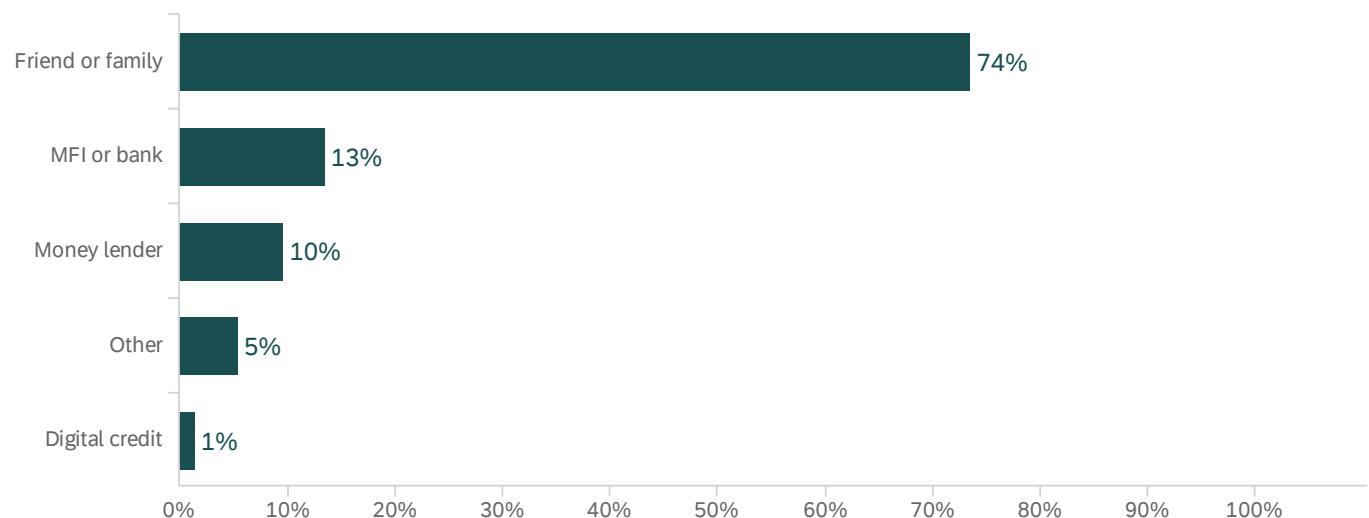
Animals

Sewing machine

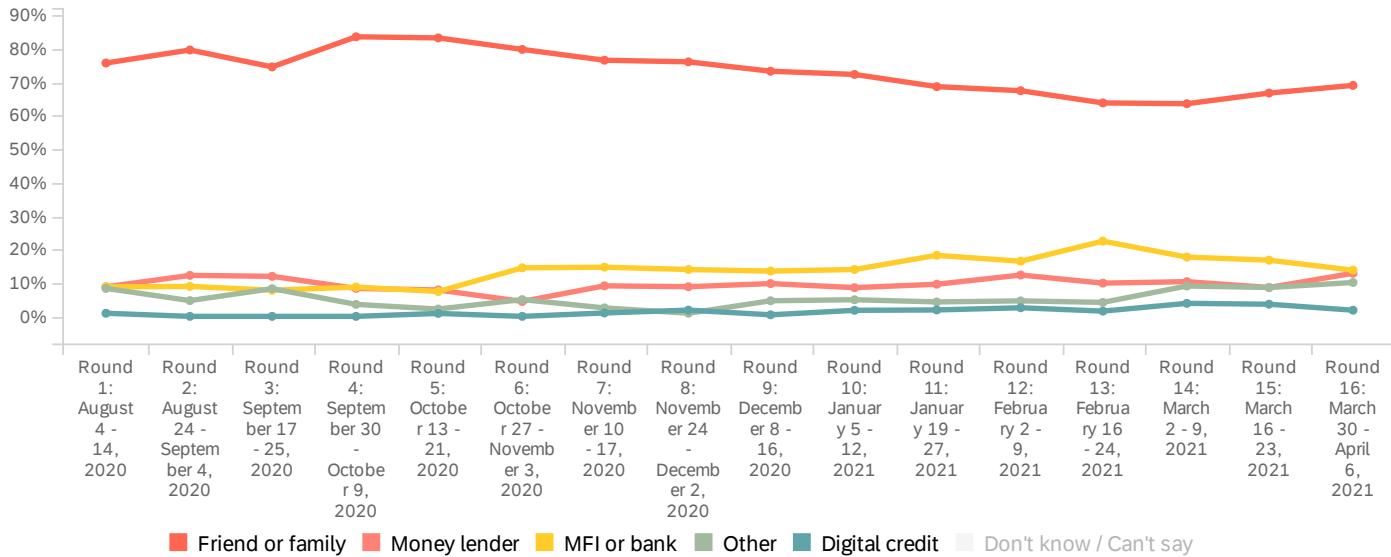
Animals

## Source of Borrowing

**Q:** Where did you borrow money from? (for the 32% of respondents who borrowed money)  
(n = 3,409)



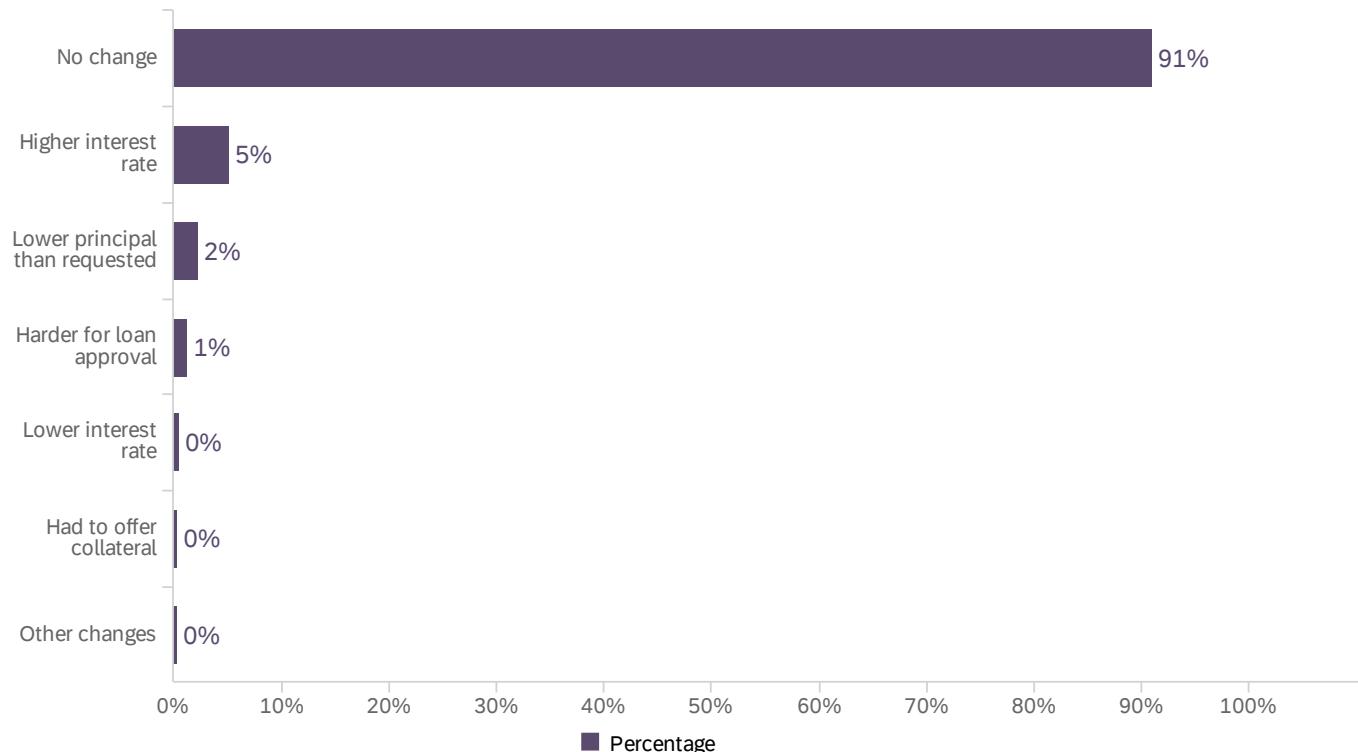
## Borrowing Sources by Round



## Change in Credit Terms

**Q:** Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 32% of respondents who borrowed money)  
(n = 2,277)

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.

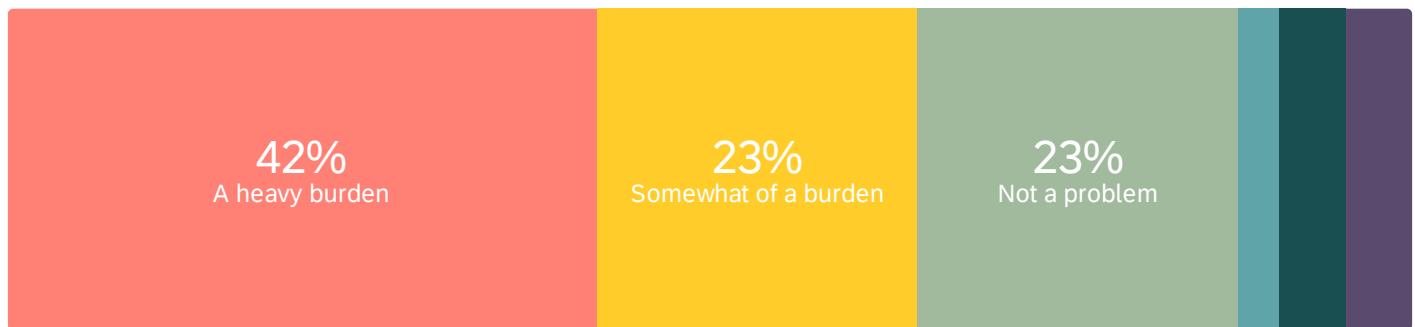


## SECTION 6: INSIGHTS FOR GEEP

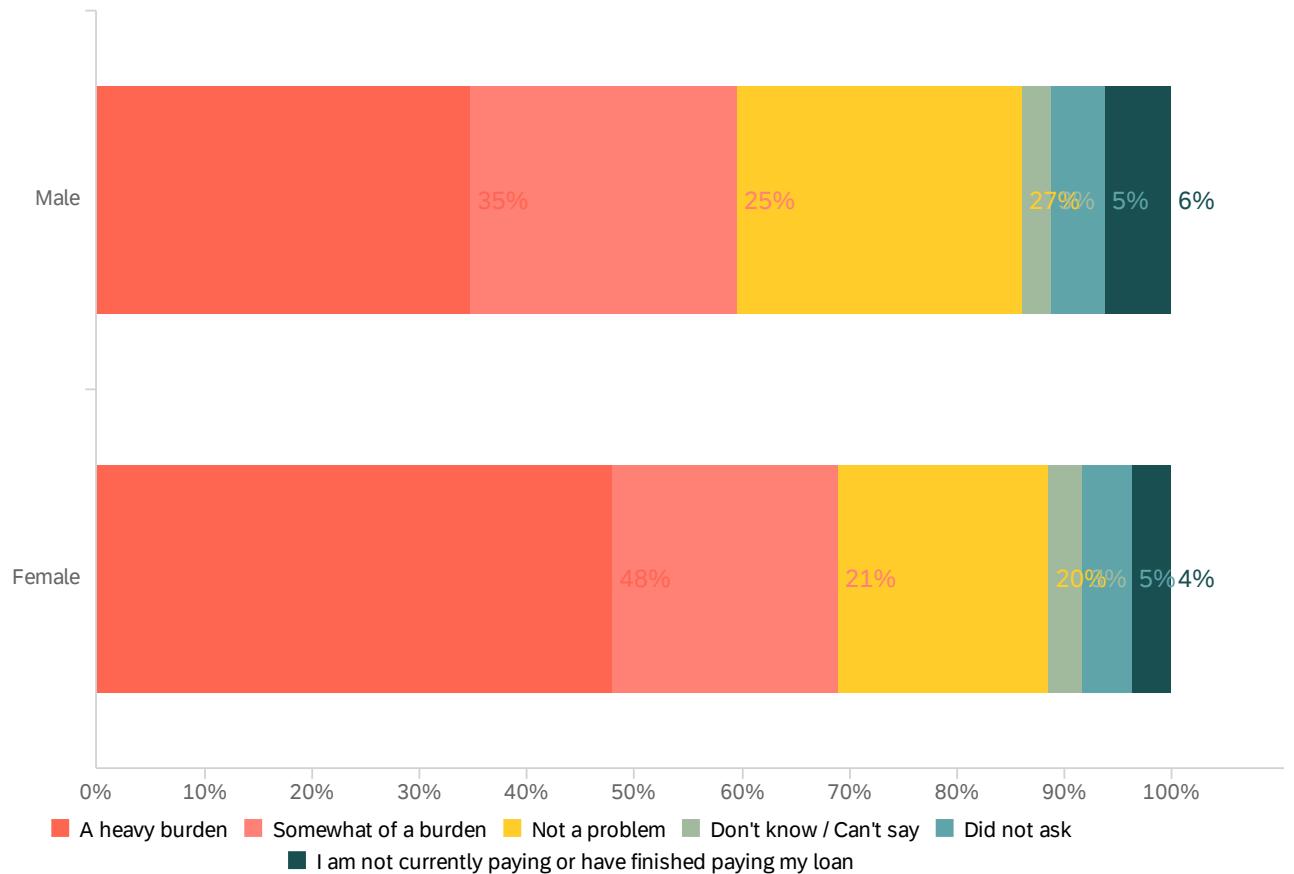
- **Burden of Repayment:** 42% report that GEEP *repayments are a "heavy burden"* at the moment, with 23% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index*. Also, 35% of customers cite their repayment as a "heavy burden" in round 16, compared 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 increased from a low of 18% in round 10 (early January) to 26% in round 16, but has improved since February*
- **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 53% in round 16 (despite decreasing slightly from 57% in round 5). The next most frequent sources of support are government (25% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 54% of respondents requested this, while 32% requested a *business loan*

## Burden of GEEP Repayments

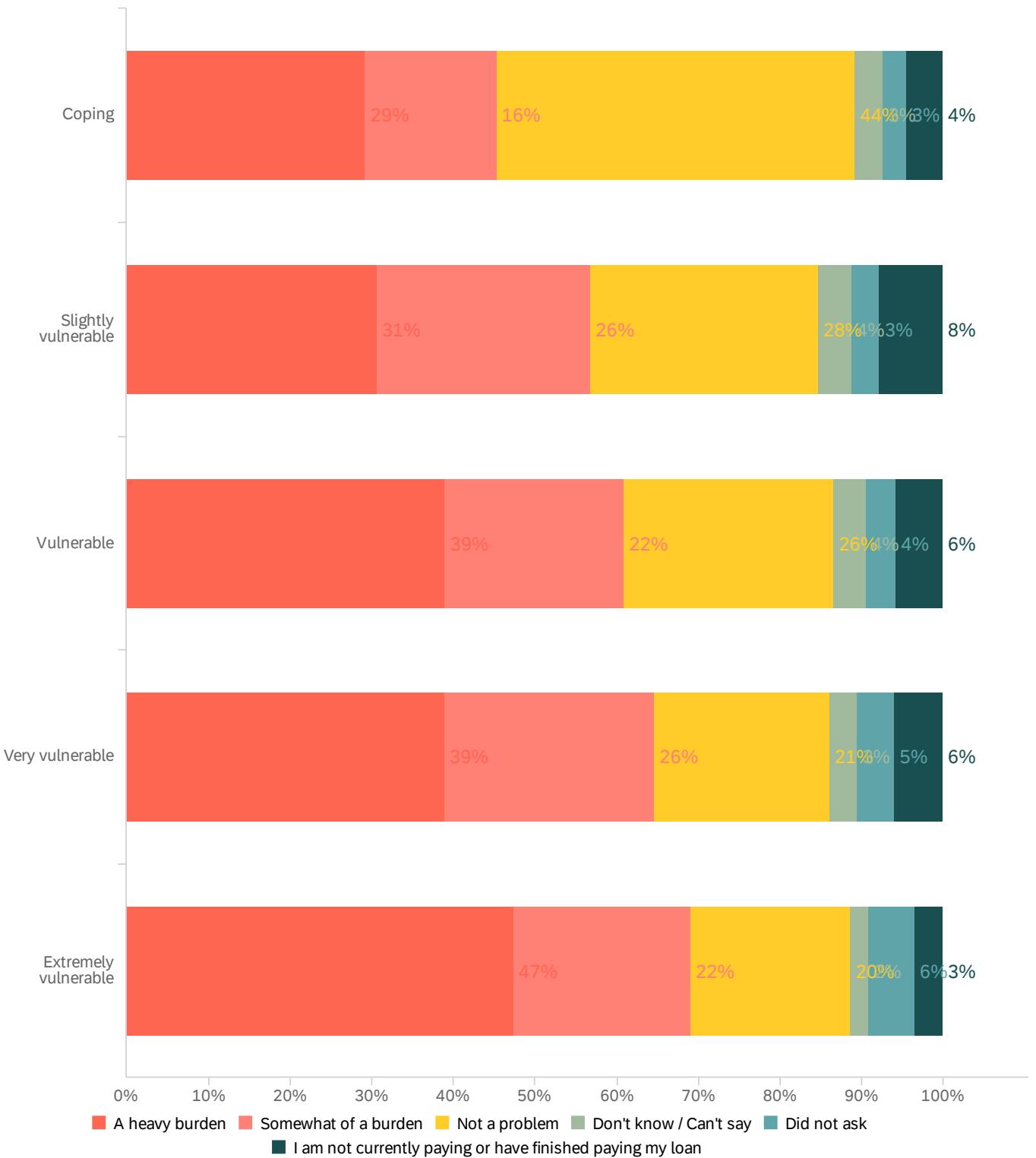
**Q:** How burdensome are the GEEP repayments at the moment?  
(n = 5,142)



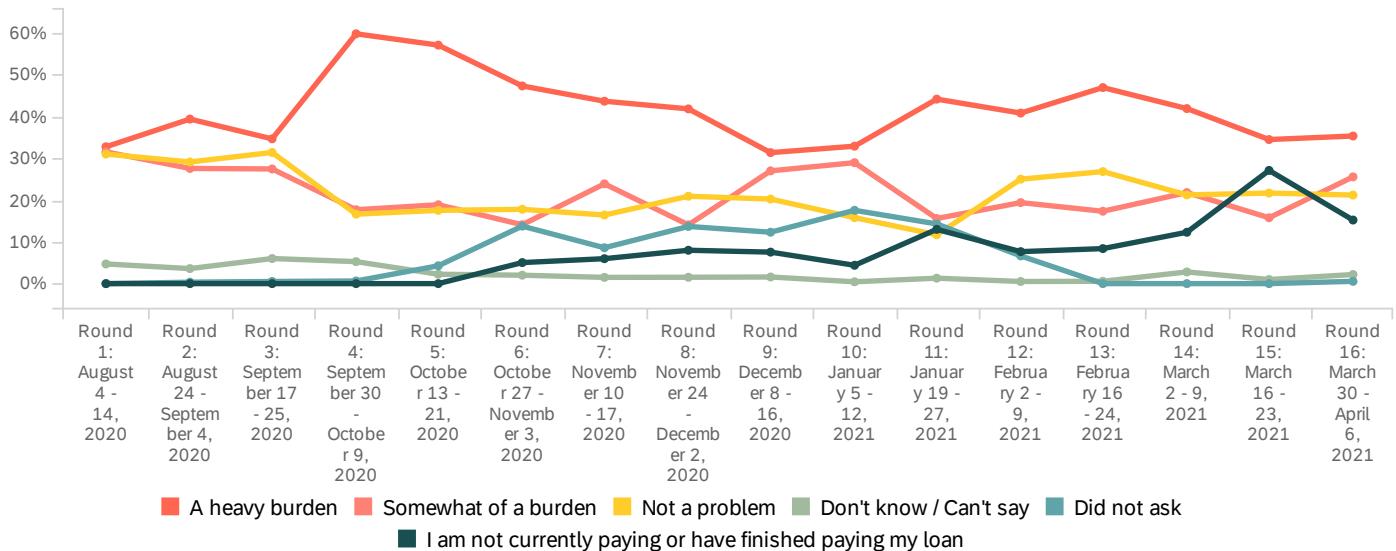
## Loan Burden by Gender



### Loan Burden by Vulnerability Index

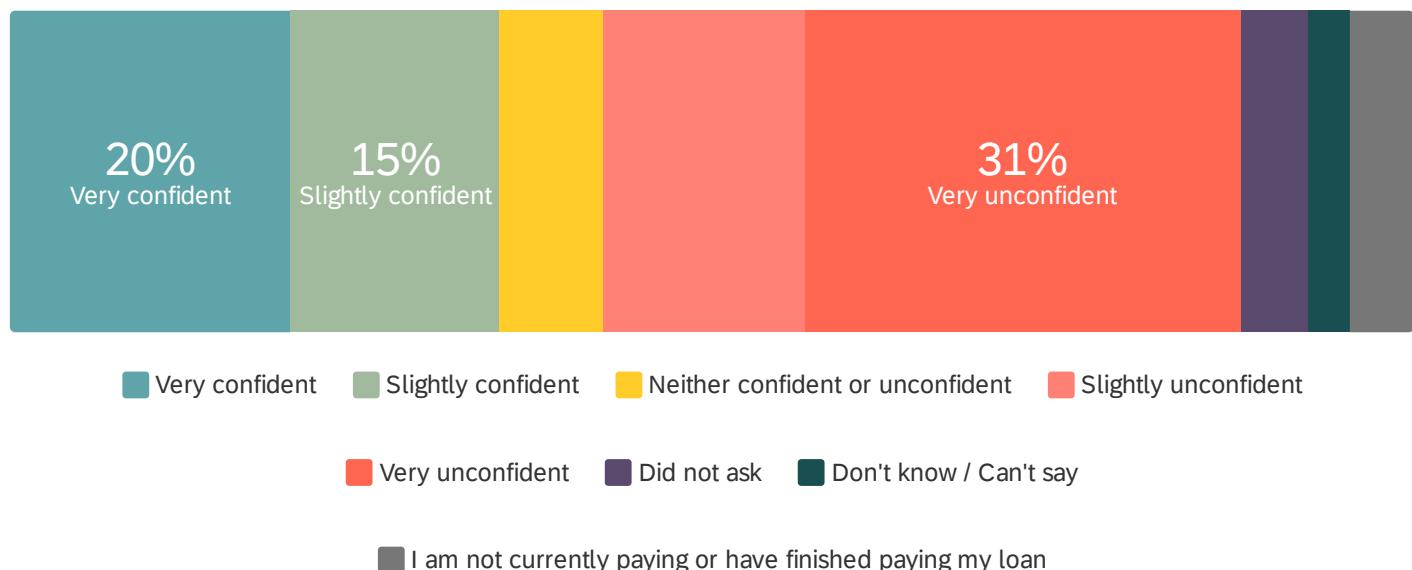


### Loan Burden by Round

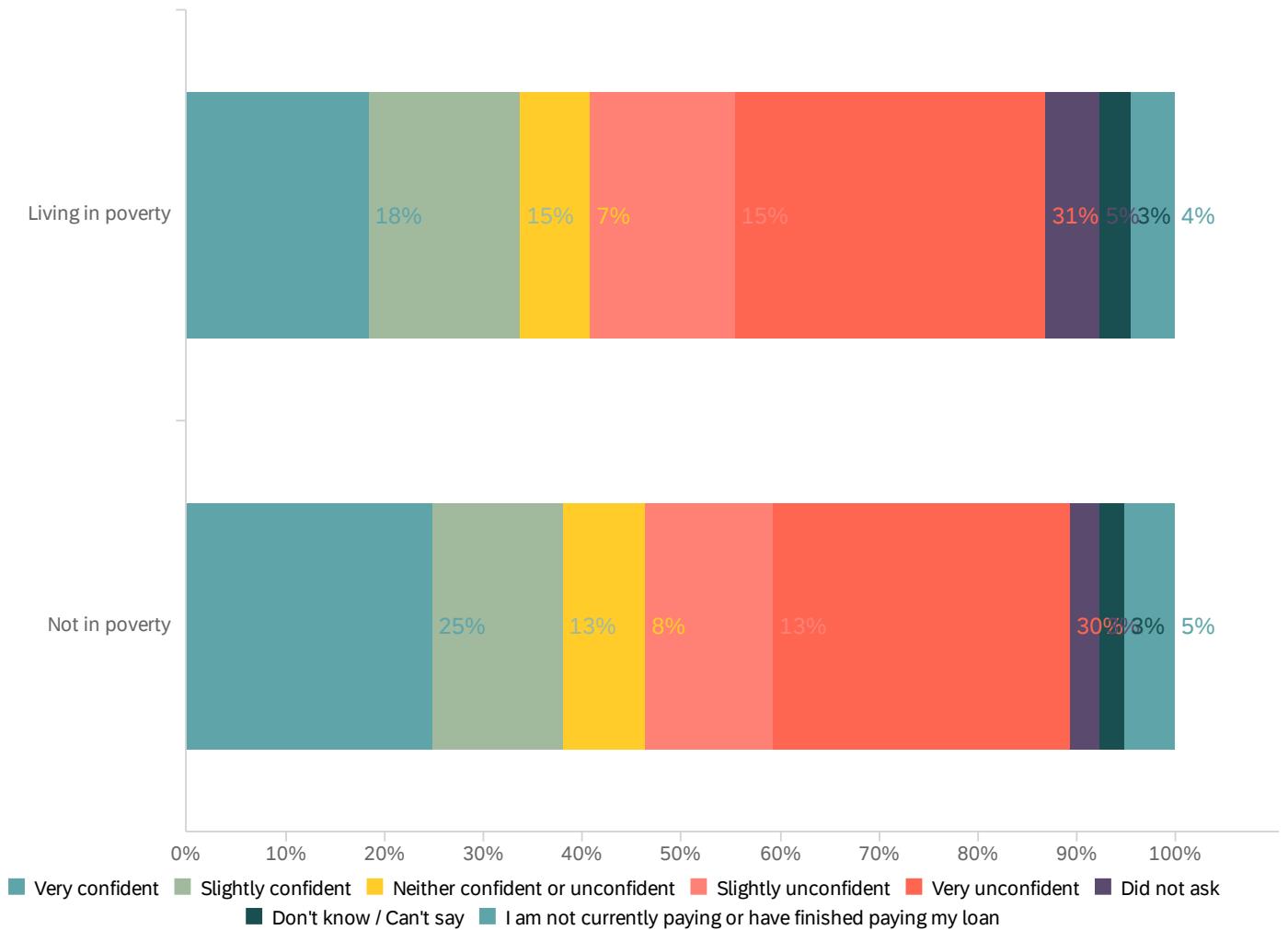


## Confidence in Repayment Ability

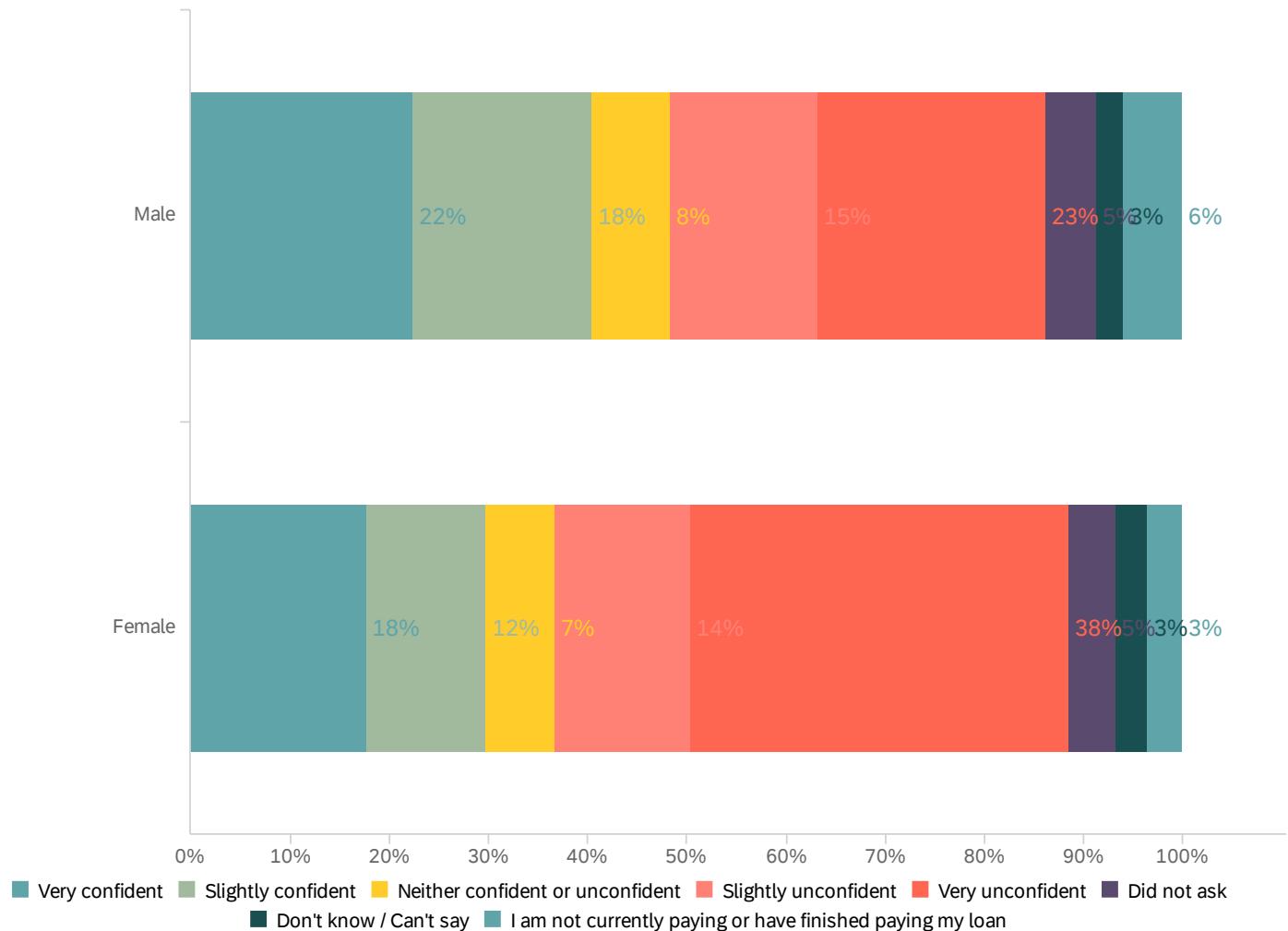
**Q:** How confident would you say you are in your ability to make repayments as you normally would for the next month?  
(n = 5,154)



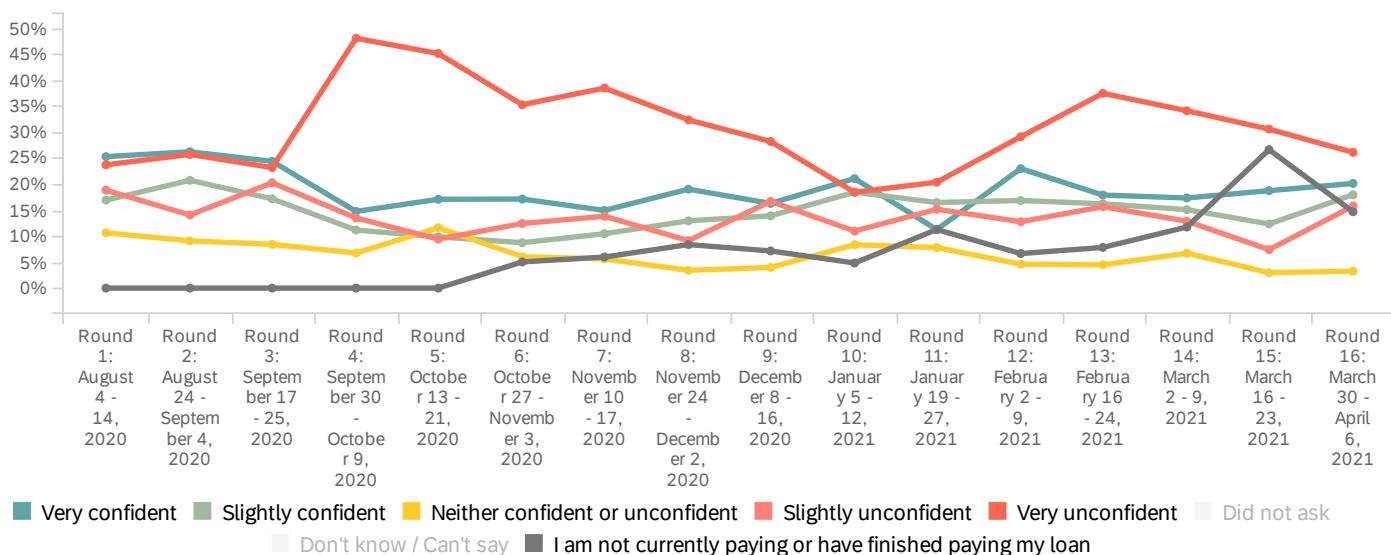
## Confidence in Repayment by Poverty Level



### Confidence in Repayment by Gender

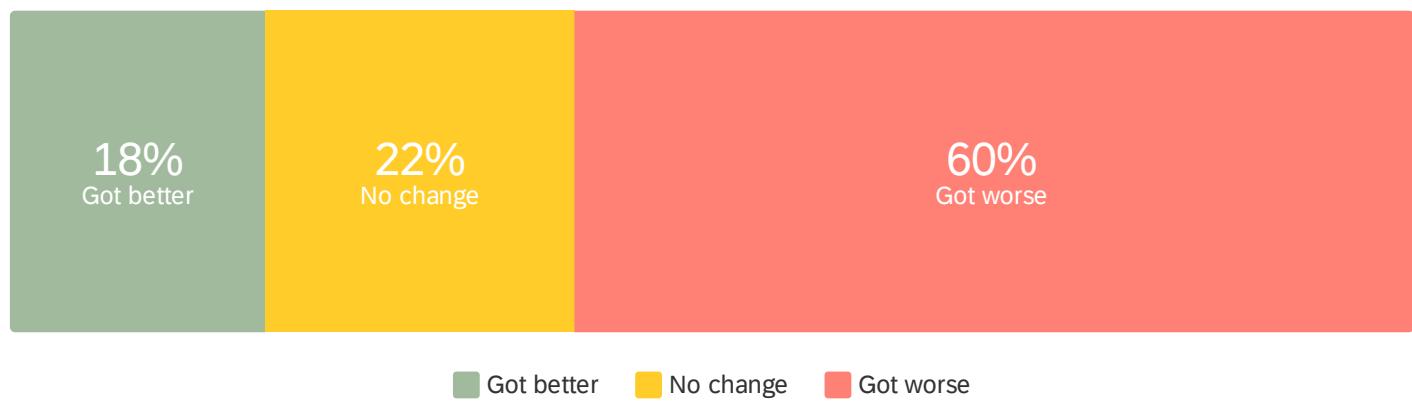


### Confidence in Repayment by Round

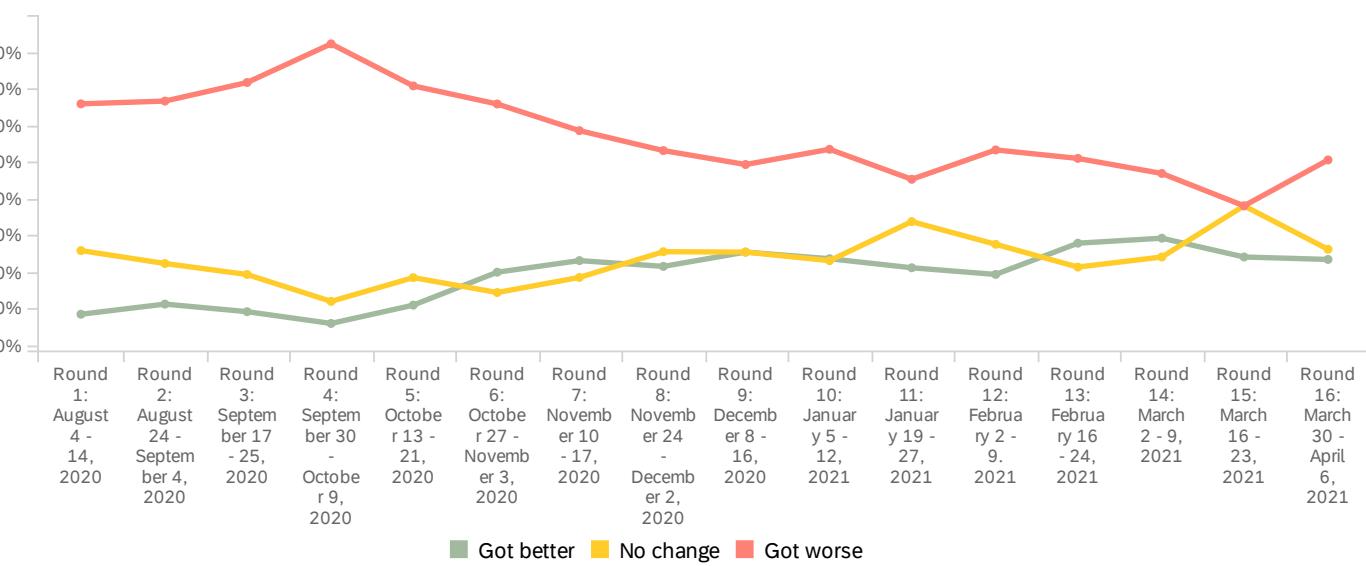


## Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?  
(n = 3,704)

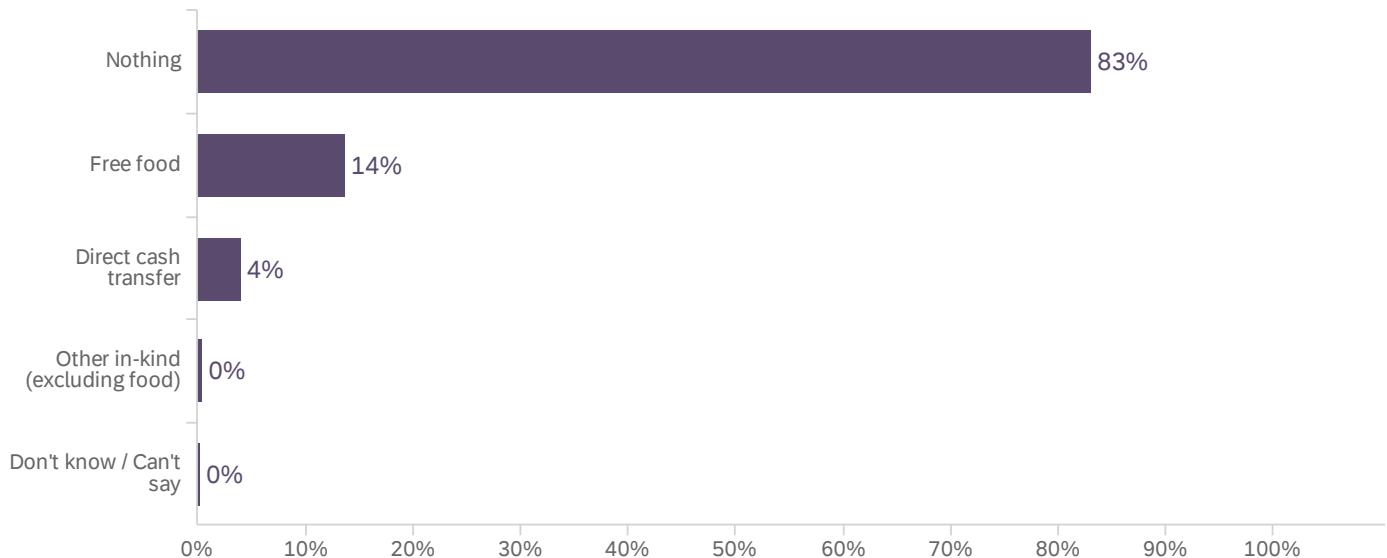


## Change in Repayment Confidence by Round

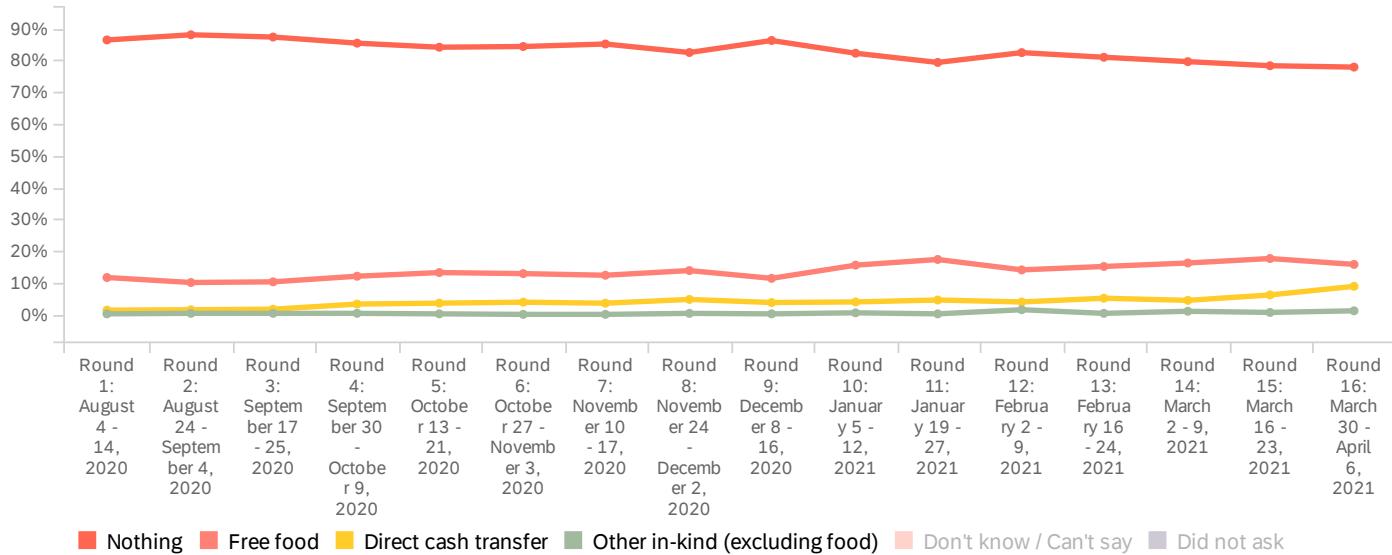


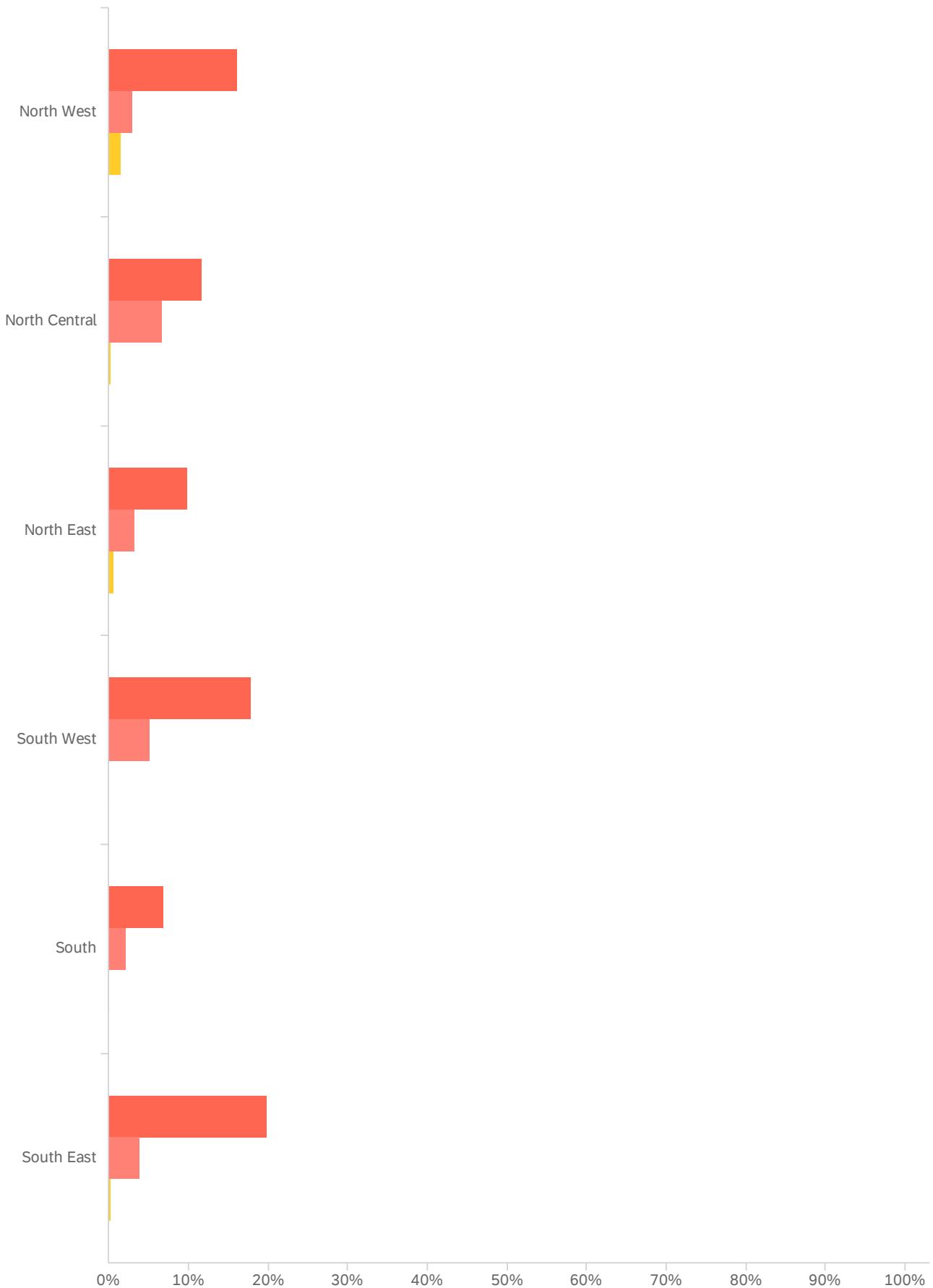
## Type of External Support Received

**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 = 9,920)



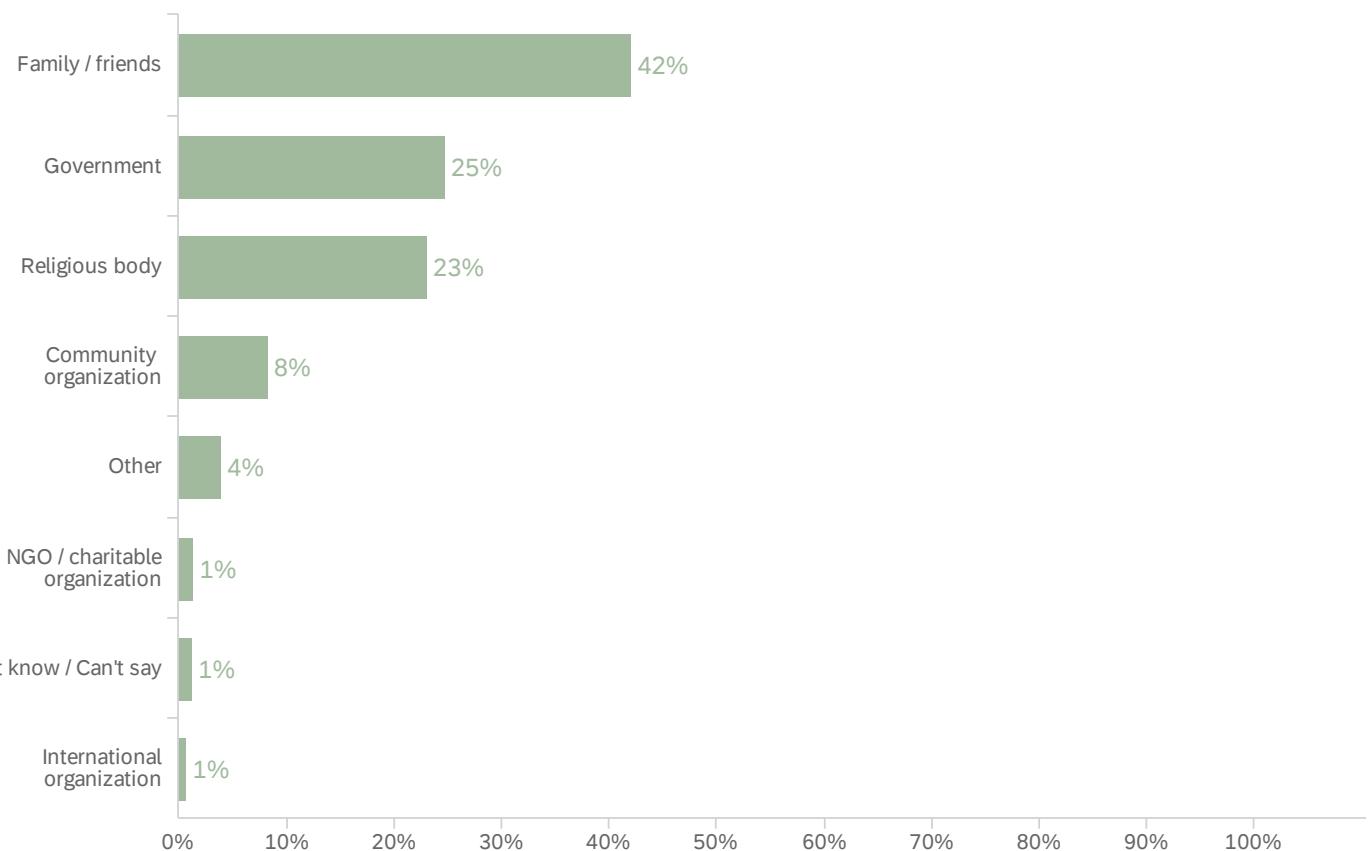
## Type of External Support by Round



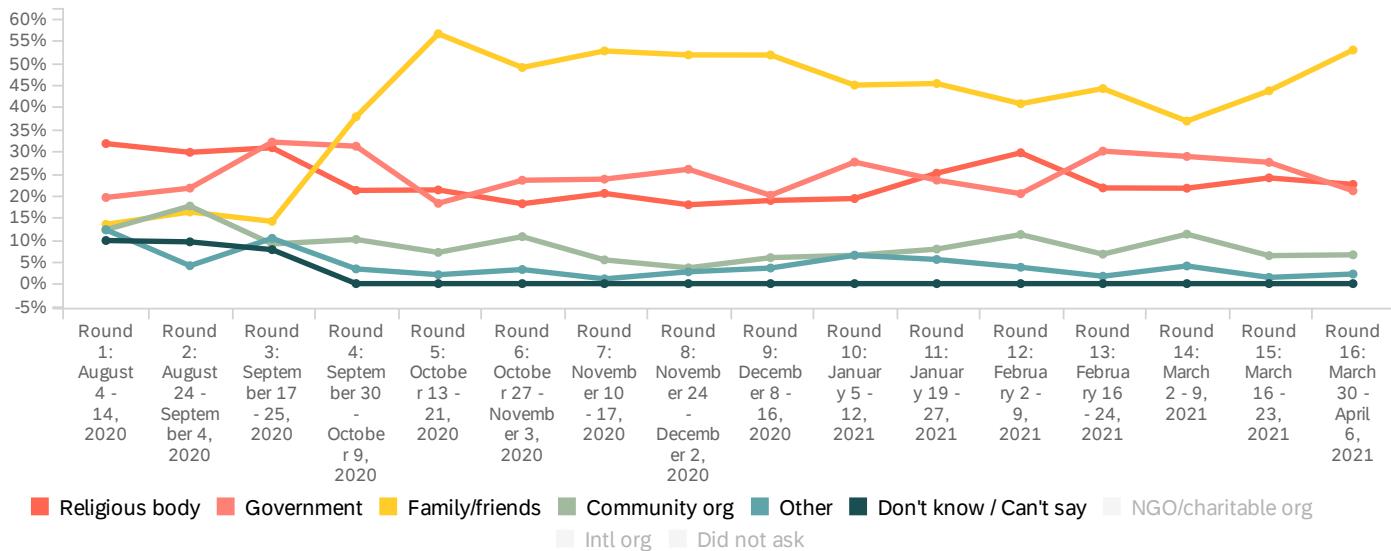


## Source for External Support

**Q:** What was the main source of each selected assistance? (for the 17% who received support)  
(n = 1,677)

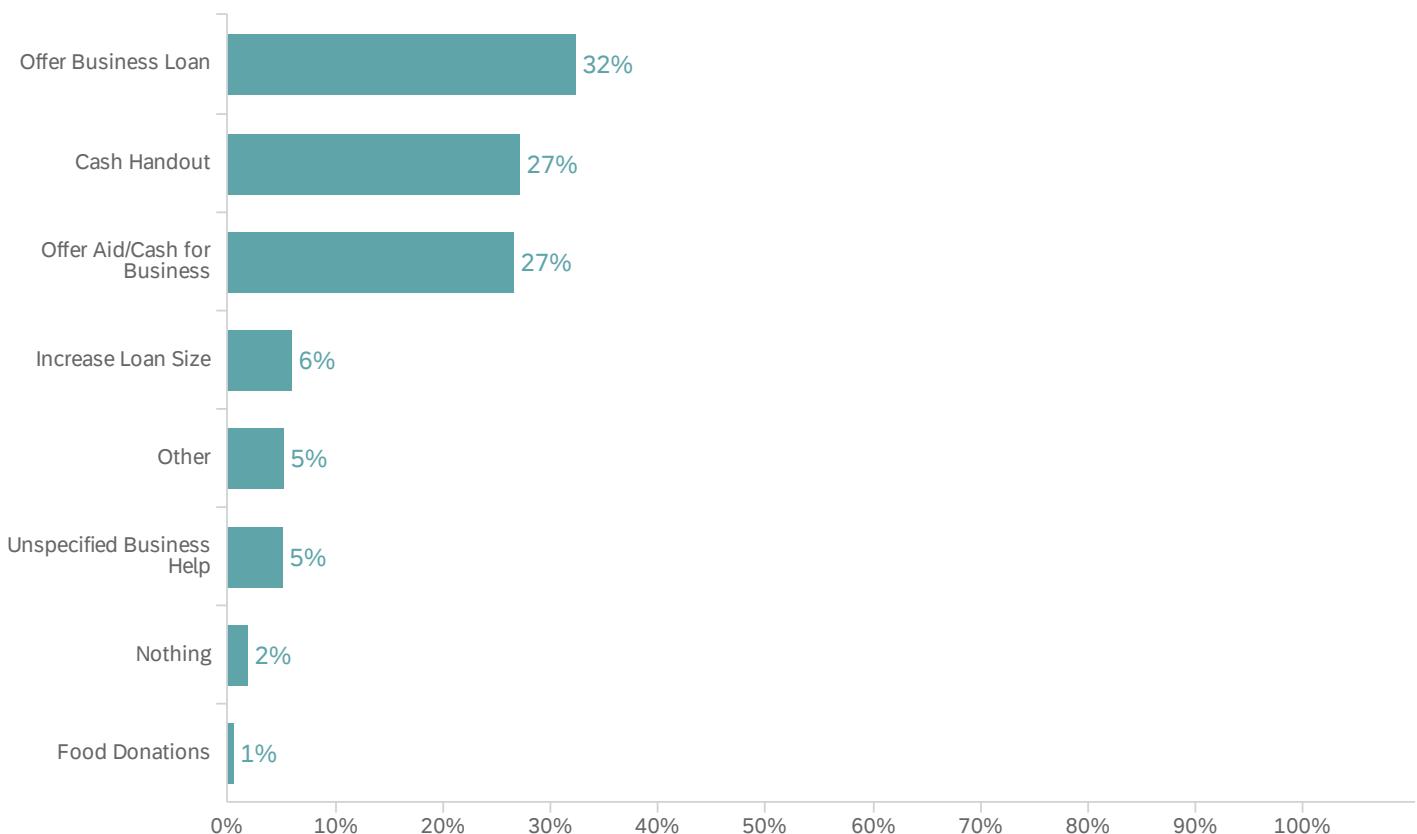


## Sources of Support by Round



## 60 Decibels Qualitative Codes: Requests for Support

**Q:** Is there anything else [-Moni] can do that would be particularly helpful for you?  
(n = 4,921)



## Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus\_Covid\_Company\_Support\_oe\_v1\_ENG

"By increase, by giving me enough to boast my business"

"Can help my situation oh, to get it."

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit"

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

'½If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy'½

If they can give us food and some money, it will really go a long way, cause i paid back the last one they gave us so if they give us another one i will surely pay back

If they give us another money, we would use it to start another business

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

6

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A cash loan from market money will help me grow my business

A financial assistance like loan that I can use to support my poultry business

A grant go a long way to enable me buy direct image computer, papers and printing machines

A grant to boost my business and employ others to work in my shop

A grant to boost my soft drinks business and also into buying and selling plantains.

A grant to buy a new shop and expand my business.



A grant to expand my business by restocking.

A grant to expand my business would be helpful to me

A grant to expand my business would be helpful.

A grant to expand my business would be helpful.

A grant to expand my business would be very helpful for me now

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in irrigation farming

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to invest in the production of groundnuts oil and groundnuts cake would be helpful

A grant to restock my shop with the goods in need.

A grant will be fine by me

A grant will be helpful to enable me invest in a business, feed my family and to also pay my children's school fees

A grant will be helpful to increase my capital base and also to buy the materials i need

A grant would be helpful to enable me expand my business and to also invest in tailoring and making liquid soap

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan

A loan assistant will make my business grow as our job need you to have better and modern machines, such help you make more money

A loan higher than the previous one will be helpful. About One hundred thousand naira or more.

A loan in of a substantial to invest in animal husbandry.

A loan is fine

A loan is fine, I'll pay back

A loan of a substantial amount will be helpful to expand my business.

A loan that can help me increase my capital for my business

A loan to boost my business and to also empower my children would be helpful

A loan to boost my business is what can help me now.

A loan to boost my business will be great because i want to stock my shop with enough food stuffs.



A loan to boost my business would be very good for my business.

A loan to buy a new Tricycle

A loan to buy a wheel barrow to hawk my meat would be helpful.

A loan to buy accessories that are mostly in demand in my shop.

A loan to buy more cattle to rear and sells

A loan to buy the types of clothes that are on demand in my community will be better.

A loan to expand my business and also invest in another business

A loan to expand my business and to pay my children's school

A loan to expand my business would be helpful to my business.

A loan to expand my business would be helpful.

A loan to expand my business would be helpful.

A loan to expand my business.

A loan to increase my business capital, to enable me buy more cement in my shop.

A loan to invest animal husbandry

A loan to invest in both wet and dry season farming, get my fertiliser, herbicides and to hire labourers would be appreciated.

A loan to invest in both dry and wet season farming.

A loan to invest in buying and selling clothing materials.

A loan to invest in buying and selling livestock and to pay my children's school fees

A loan to invest in buying and selling livestock will help.

A loan to invest in farming crops like maize and rice

A loan to invest in my business

A loan to invest in my business

A loan to invest in my business would be helpful.

A loan to invest in my business.

A loan to invest in my business.

A loan to invest in rearing animals wil be helpful.

A loan to invest in rearing animals will be helpful

A loan to invest in selling palm oil will be of help to me now.

A loan to invest in the business of selling charcoal because it's the business i was doing before i lost my investment.

A loan to invest more in buying rice from rural areas to resale in the urban areas.

A loan to rent a shop that will serve as a store and also to increase my working capital.

A loan to start selling recharge card again will be better for me

A loan to stock my shop with new phones, airtime and accessories.

A loan to stock my shop with what is mostly on demand will be better.

A loan will be better to expand my business and also in buying and selling clothing materials.

A loan will be helpful to buy more motorcycles to sale because i spent most of my capital during lockdown.

A loan will be helpful to expand my business and to invest in a new business.

A loan will be helpful to expand my poultry farming, to buy drugs and feeds for my birds

A loan will be helpful to stock my shop with more drinks

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

A loan will help me to expand my business to be a distributor.

A loan, though it depends on what the percentage of interest to pay back is.

A lot money can do if I can get more money I will boost up my business and I will go into large farming, money would be helpful very well

A lot, like tradermoni if i can get it again i will be happy to restart my business

A new sowing machine would be helpful.

A sawing machines because i want to delve into fashion sawing clothes

A sowing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

A supply of kitchen utensils

A very good harmless loan or grant will be very good and i will appreciate such an idea as it will help me raise back my business of travelling to the north to buy again

A will be of help to stock my shop and to invest in other businesses.

Access to loan will burst my market (business)

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually if they can help me with money to start up my own pure water company I will be very glad

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though most politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.



Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need and want is money loan to help make my poultry farm a bigger and sustainable one

All I need from them is capital or money that they can borrowed me to support my business

All I need is finance for my business.

All I need is financial assistance and loan to put in my business, that is all

All I need is loan support for my business to get back to it's original state.

All I need is money, if we can get grant it will be helpful.

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All I want is to a grant to start my business of provision again

All I want them to do for me is to give me loan to run my business.

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan of free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is financial assistance for my business to make it grow

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to invest in my business and having a good term of repaying the the loan back

All i need is money to start my business again, just a loan to start again

All i need is more money to invest in my farming

All i need now is a good support as a loan with less interest rate

All i want from tradermoni is for them to give me another loan so that i can increase my oil business and make it bigger

All i want is to get another loan like the last time they gave us so that my fish business can continue

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

All i will be needing from them is a loan to do my business well and better

All i will need is money like a good loan to be able to buy cassava to process my fufu and gari at a large quantity

Am battling with my children's school fees and I need money yo pay for their sch fees.

Am interested in selling goods and if goods are imported like dry fish or accessories, i will be willing to market it.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

An assistance with fertilisers and herbicides will be very helpful

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another rain is coming, so if the organisation can help us with funds in other to continue cultivating our farm

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Another tradermoni will help me make my business better again

Any amount i can get from them will help it could be loan or a free gift

Any assistance so that i can help others too

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help that will boost my business

Any help they want to give I need it

Any money that i can add to what i use in buying what i sell will be appreciated

Any other form of assistance will be welcomed

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything else is fine, better still, they can give me the help in form of grants.

Anything is fine

Anything is fine

Anything is fine

Anything is fine, grant is good but I don't want loan again.

Anything like loan to support my business

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that they can do to reduce the prices of things in the market, it will help a lot.

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can give me will be good, it can be food or money but good money to consolidate on my business ans it can be a form of loan.

Anything they can help me with

Anything they decide on

Anything they decide to do or give me is fine by me.

Anything they feel like

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you people want to help me with is fine by me.

Anything you think of doing to help me would be very much appreciated

Anything, I I don't want to choose for you people.

Anything, capital to improve my business so that my workers will be happy too

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

Apart from money any other thing again will still be money to establish my business and make it bigger , so give me a loan i will be happy.

Apart from the market supply I don't need anyother thing

As a farmer I need grant to put into my farm.

As a farmer I would prefer money, this is because when working in a farm there is always daily expenses. Money would also help me pay my workers.

As am into farming, am also into poultry and fishery. Whatever i do, it is based on the capital at hand. So, if i had financial assistance, i would use it to invest it in my farm.

As for me money will be helpful if I can get a huge capital it will help me to boost my poultry business like getting up to 200 to 300 chicks so it will help me a lot whether loan or Grant

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, eithe grant or loan, they are both fine.

Assist me financially, maybe loan or grant

Assist me in fom of a loan but if grants is possible, it is fine too.

Assist me in my business or could be a loan i will appreciate anyone

Assist me in terms of monetary aspect, so that I can go back to doing my business like I used to do it before the covid-19. Especially now that the covid-19 is not as bad as it was last year.

Assist me with a grant to buy a new sowing machine and a generator.

Assist me with a grant to buy more goods to sell.

Assist me with a grant to do business. Maybe buy my own truck



Assist me with a grant to invest in my business.

Assist me with a loan to buy clothing materials and sale to customers.

Assist me with a supply of beans, groundnuts oil and flour for my business.

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so i can stand on my own two feet and also help others too in there business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with funds, it will be helpful to me.

Assist me with loan to boost my business.

Assist me with loan to upgrade my business.

Assist me with money

Assist me with money to buy plenty goods in the shop like plenty consumables goods, so i can be making money and also saving money from it. Like now, there's nothing in the shop,just a few items.

Assist me with money to establish my business. I want to able to buy more goods, so there will be many varieties on display

Assist me with money to use in my business.

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist me with the supply of children's clothes, it will help me.

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

Assistance with money

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 100,000 naira to add to my capital for my business I will appreciate it.

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and I am planning of adding more food items to what I am selling, so if I can be given another loan then I would be happy

At this point, any form of assistance that can make my business grow is all I need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

At least if they can give me the things to use for my farming or money to invest in it I will be happy, even if it is a loan so much that I can manage the interest.

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me money for my business.

Borrow me some money to increase my farming business

Borrow me some money to put into my business.

Buy food stuff for us and add more loan

Buy more computers and employ more workers. If Trader Moni can help with a loan, it will help me to do these things.

By expand my business with loan from Farmer Moni

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me Grant to support my family

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan to help improve my business

By giving me loan to help me do some business

By giving me loan to support my business

By giving me loan worth 100,000 Naira to increase my animals business

By giving me money (Grant) to help with my business

By giving me money (Grant) to support my business



By giving me money (Grant) to support my business

By giving me money (Grant) to support my business and family

By giving me money (Grant) to used for my business

By giving me money (Grant) to used for support my business

By giving us money (Grant) to help with our business

By giving us money (Grant) to improve our businesses

By giving us money (Grant) to support our business

By giving us money (Grant) to support our business

By giving us money (Grant) to support our business and family

By giving us money (Grant) to support our family and businesses

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say

Capital

Capital

Capital

Capital

Capital



Capital for Business

Capital for business

Capital for business

Capital for my business

Capital for my business

Capital for my business either loan or grants.

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the challenge. I need capital to meet up to people's demands, by that I will also make my own money.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my business

Capital to boost my business

Capital to boost my business



Capital to boost my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business



Capital to expand my business

Capital to expand my farm business

Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees



Capital to improve my business and buy more goods

Capital to improve my business.

Capital to improve the business

Capital to invest in my business

Capital to restart my business

Capital to restart my business and invest into rearing animals.

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to support my business and family



Capital to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Cash assistance maybe a loan, that's okay.

Cash issue is the problem i am facing in my business,so i need capital to invest in my business and other business ideas that i wnat to start.

Check what they think will benefit me and do for me

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Did not ask this question.

Did not ask this question. Respondent did not receive loan.

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Either a loan or grants

Either loan or grant to start a business again

Employment opportunity

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Every financial assistance they can render to me to boost my business will go a long way as my shop has gone down

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni can help with a loan to buy building materials like nets, incubators, zinc to construct better cage for my poultry.

Farmer Moni loan will help me to invest in my business and to make profit.

Farmer Moni loan would be of help in many ways to employ workers and to buy farm inputs.

Farmer Moni should assist me with a loan to purchase feeds, drugs like antibiotic on a monthly basis.



Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Farmer Moni will help me to establish a large scale farming. I need a loan from Farmer Moni since it free of interest.

Farmer Moni would be helpful in expanding my business

Farmer money loan would help me to buy fertilizer, chemicals and other input.

Farmer moni would be helpful for everyone. we can use the money to buy farm inputs and employ workers.

Farmer moni would be of help to encourage we business owners.

Farmer moni would help my business. I can buy more food and more chickens and poultry feeds for my farm.

Farmer-moni can help us very well inorder to produce large quantities of food to supply people in our the urban areas by supplying farming inputs like fertilizers, herbicides and other things.

Farmermoni should respond on time by given the loan I applied for. That's all I need.

Finance

Finance in form of a loan and poultry feed.

Finances will be helpful

Financial support in my business

Financial Assistance

Financial Assistance



Financial Assistance

Financial Assistance (grant) to support my business

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance

Financial assistance



Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance and there is no problem with them giving me a loan.

Financial assistance as loan or grants

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills



Financial assistance for my business to grow, I just started it July 2020.

Financial assistance for my business to grow.

Financial assistance if they can give me a loan, it will be acceptable.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance in the form of grant.

Financial assistance should be better of but they should increase the price from #10,000 again, I am a graduate and if there is any vacancy, I am interested to work.

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to buy materials for my sewing training and for when I start my own sewing business.

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.



Financial assistance, either loan or grants.

Financial assistance, I need some grants to help me.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial constraints is the only problem I have, I want them to help me with grants.

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help

Financial help as loan to support my farming

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial help, either as grant or a loan

Financial support

Financial support

Financial support



Financial support

Financial support

Financial support

Financial support

Financial support and training on poultry farming.

Financial support for me in form of grants

Financial support for my business

Financial support for my business

Financial support for my business, if they can increase the amount of the loan they give, I need some more loan.

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support in terms of loan that I can use to improve my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to boost my business that has been affected because i have spent my savings feeding the family.

Financial support to fill up my shop.

Financial support to help me grow my business



Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

Financial support will help me to go into a very large scale farming.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me if i can get the money it will be for my health because i have been bedridden for some time now my health is a serious problem for me, because i don't go out or even stand up to do anything even strength to talk

For me if they can give me money i will collect because i am in a serious debt and will need financial support

For me there is nothing that i am expecting but if anything happens fine

For me, farmer moni would be of help in order to provide job opportunity.



For my eggs business money will be helpful if government can give him either loan or grant

For now I don't want any loan

For now if I can get financial support I would like to open up a business for myself not working under someone especially in selling material like building materials

For now nothing else

For now, nothing else

For the government to create avenue for jobs and employments.

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more labourers

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs



Give me Grant or Loan to do business

Give me Grant so that I can buy more things to sell

Give me Grant to support my business.

Give me a big loan to start another business

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a bigger loan to support my business

Give me a loan or grant to invest in my business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business so I can be selling generator parts.

Give me a loan to improve on my business.

Give me a loan to start a business again

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to start my own business.

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.



Give me another loan but with a extended time of payment and increased amount

Give me another loan to boost my business

Give me another loan to boost my business

Give me another loan to start my business again

Give me another loan to support my business

Give me any amount of loan to raise my business

Give me any money maybe loan to start my business again.

Give me big loan to add to my capital.

Give me capital

Give me capital for business

Give me capital to do business

Give me funds ( Loan or Grant ) to grow my business

Give me good money (increased loan ) to do more business

Give me grant so that I can buy more equipment needed in my business.

Give me grant to add to my business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business



Give me grant to support my business

Give me grants

Give me loan

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to boost my business very well

Give me loan or Grant to support my business

Give me loan or grant to put into my business

Give me loan or grant to support my business

Give me loan that can be used for my business

Give me loan to add to my capital

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business



Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in a business

Give me loan to invest in my Poultry farm

Give me loan to invest in my farm.

Give me loan to start a new business

Give me loan to start my business again

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan to support my business.

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money (loan or grant) to buy materials and make enough clothes for sale.



Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money loan or grant so that I can stock up my shop

Give me money maybe loan so I can add to my business capital

Give me money maybe loan to expand my business

Give me money maybe loan to start up business again.

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to invest in a business.

Give me money to start another business i will repay

Give me money to take start some business

Give me money, lend me money

Give me money, it may be loan or not so that I can put in my business.

Give me money, loan or grant to add to my business.

Give me more loan



Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to add to my business

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to do more business

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grant to invest in my business

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan so I can add more business to my catering business.

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to invest in my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan



Give me that loan again to support my business

Give me the loan but like One hundred thousand naira to do more business.

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give my money to use to fill up my shop.

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me grant can really help my farming business

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me money (Grant) will be so helpful for my business

Giving me money (Grant) will go a long way to help my business

Giving me money (Grant) will really help improve my business

Giving me more money will help me, so I can buy more goods to sell and make a profit

Giving us money (Grant) will go a long way in helping us with our business and family

Giving us money (Grant) will go a long way to help us

God should help our government so that we can get something from them to do our business and then we can pay back

Government should give us a loan, so that we can use it to farm our cassava . My wife has a shop, i will use the loan to support her business too.

Government should help us with grant to support us during this time.

Grant

Grant is fine

Grant is okay for me to start business

Grant is what I want them to give me

Grant me a loan

Grant since I won't have to pay back.

Grant to aid in reviving my business



Grant to boost my business to be a major distributor

Grant to buy groundnuts and beans to use in my business

Grant to expand my business, to buy enough hibiscus tea and tigernuts .

Grant to improve my Farming

Grant to invest in buying and selling wrappers, shoes and jewelleries.

Grant to invest in buying different types of hair beauty products i need.

Grant to invest in my business

Grant to invest in my business by increasing the quantity of firewood and charcoal i order.

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grant would be helpful for me

Grants

Grants



Grants and they should help with food items

Grants to invest in my business.

Grants will help

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

He said he is no longer interested in any business for now, my children are outside the country, they are doing fine there. So with my age, I want to settle down so that they will start taking care of me, as I have taken care of them. I don't want any business again, I want to relax.

Help increase the amount of the loan so that we can start a business afresh with it.

Help make loan available for my business it will help me recover

Help me by giving me money (Grant) to expand my business

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me with a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a grant to get some of my equipment

Help me with a loan of 30,000 Naira to improve my business

Help me with a loan to buy enough polythene in my shop

Help me with accommodation and paint production equipment. The accommodation will be a place for my business to produce paint.

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with capital to push my business because kitchen utensils business is moving, things like stove, spoon, cylinder gas, is moving but the capital to buy more to sell is what i don't have.

Help me with finance. It will help my business to grow higher and bigger. If my loan can be increased, the production of crops and livestock can be increased too.

Help me with grants for my business.

Help me with loan on time to get more goods (stock) for my business

Help me with loan or grant to boost my business

Help me with loan to add to my business capital

Help me with loan to support my poultry business

Help me with money for my business

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy more goods, not just yam to sell to people.



Help me with money to buy new goods for my shop

Help me with money to invest in my business.

Help me with money to put in my farming business.

Help me with money to solve one or two problems that will help me to buy more goods to sell in my business.

Help me with money to start my cement business afresh

Help me with money to use it to bring up my business.

Help me with selling my poultry.

Help me with small money like loan to buy fertilizer and other things.

Help me with some grants or a loan or just give me the one I applied for.

Help me with some loan to invest in my business

Help me with some loan to start my business again.

Help me woth capital to improve my business

Help my business to progress

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help to restock my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment



Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money



Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Help with some of the items I need for food as they are now very expensive.

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Helping me with a loan to restart my cassava business will go a long way

Helping me with a loan will go a long way to assist with my business

Helping with supplying of drugs will be much appreciated. But will surely pay back the money after selling

Honestly I am in need of capital just for me to boost up my business while the first loan really help me in my business so if I can get another one it will go a long way for my business to stand strong

Honestly I am in need of money because in borno state we have hot weather if I can get a loan I will use it to buy deep freezer and be selling drinks and pure water I will really appreciate that if I can get the loan because it will help me

Honestly I am in need of money for me to boost up my poultry business buying upto 100 chicken so that I'll be able to sell them during festive period and be getting profit from it

Honestly I am in need of money so that I'll be able to boost my business and anything that come I will prefer it whether loan or Grant

Honestly I need capital in order to boost my business whether loan or any support I will prefer it as far it will help my business to grow

Honestly I need money as in real money that will make me to stand strong in my palm oil and tomato business

Honestly I need money if truly I will get I will use it to invest in my business especially farming even if is loan I would prefer it

Honestly I will prefer it, for me to get a better life if I can get loan I will start up doing something

Honestly I'll prefer loan if I can get it so as to boost up my business by going to Kano to buy materials in bulk, my priority is to invest big in my business to modernized it

Honestly I'm in need of money if I can get loan it will really help me a lot in my business selling of fruit and also farming so I will prefer to get loan if I can get it, for me to boost up my business by buying in large quantity so as for me to have profit because buying in small quantity sometimes your money will not come out and you will not get profit but with capital I will be able to buy large and sell large for me to get profit

Honestly for me money will be helpful because I will add it to the one I have to boost up your business whether loan or Grant anyone I see I will accept it because I know it will go a long way in my business

Honestly if I can get any support in form of loan I will use it to boost up my business because I am lacking capital now

Honestly if I can get any support or Assistant I will really appreciate it, it will stand as a capital for me to buy new equipment for my business anyone that comes I will really appreciate it weather loan or survivor fund

Honestly if I can get capital I will go into selling of vegetable oil because that is my dream business so if I can get loan to establish myself I will like to move forward in any business I wish to do but without money nothing can be done, honestly I will prefer loan

Honestly if I can get capital it will help me in my provision business and also my fish farming business

Honestly if I can get capital whether loan gift or anything I will go straight into selling of clothes materials because I have passion for it but due to lack of no capital I have to raise it out of my mind but now if I can get the help or support of capital I will go into clothing business

Honestly if I can get help it will go a long way because it will stand like capital for me to start up a business

Honestly if I can get loan again it will really help me in boosting up my business because now I have temper with my capital I am not too strong like before in my business so I am really in need of money

Honestly if I can get loan is going to help me a lot because I would like to be selling raw food and groundnut oil due to no capital that is why I am managing under someone at POS shop

Honestly if I can get money I will go into farming Deeply because with that it will really help me but I will prefer loan

Honestly if I can get money it will be helpful for me because it will make me to go more or invest more in my business, buying and selling business so money will be helpful to me seriously

Honestly if I can get money it will really help me because I am in need of capital, since the crisis in plateau state things are not been easy for me now and I hawk what I sell so if I can get capital it will really help me weather loan or any other means that I can get money I will prefer anyone

Honestly if I can get money it will really help me especially in my business if I can get the opportunity of getting capital it will help me in buy materials reselling also be sewing them so it will be a great source of capital for me in boosting up my business

Honestly if I can get more money I will go into selling of clothes materials

Honestly if I can get more money honestly I will appreciate it because now my capital is not too strong so if I can get extra loan added to the one I have I will use to buy firewood in bulk maybe a full truck and also invest the other money in my animal rearing business

Honestly if I can get support weather loan it will really help me in boosting up my business because I am in need of capital and with capital I will be able to get more profit, if the business is strong enough

Honestly is going to be good for me because I am in need of the loan to support my poultry and farming business, I will really appreciate it if I can get loan to boost up my capital

Honestly it will be helpful for me because I will add it up to my capital to boost my business if I can get more loans I will prefer it

Honestly it will really help me if I can get a loan because I will invest it in my fashion designing business and also modernize my business to a higher grade

Honestly money is important if I can get money to boost up myself in my business it will help me and also help my family

Honestly money we do a lot because as for now I even need the money to establish myself than this transport business

Honestly money will be awful for me if I can get access to another loan that will support me in boosting up my business

Honestly money will be helpful for me because I will put it in my farming business and also pure water business because I have the passion to have an pure water company

Honestly money will be helpful if I can get any means, because it will really help me out in carrying out my farm business

Honestly money will be helpful if I can get loan it will help me to boost my business because with capital I will get more profit so I'll prefer loan

Honestly money will really be helpful to me because it will help me to boost up my business and also be able to cater for my family weather loan or gift any support I will prefer anyone because the situation of the economy now is very high

Honestly money will really help me because I will put it in my family business and also my poultry business so I am in need of capital, I will prefer loan

Honestly money will really help me because I will use it to modernize my business because truly I am in need of capital and I will prefer anyone that come whether loan or Grant

Honestly money will really help me because I would like to invest more on my poultry business if I can get loan it will help me a lot to buy more chicken so that I will be able to have more profit

Honesty if I can get loan or any support that will help me to boost my business as in capital I will really go for it because the situation on ground now is worst, so if the Federal government can help I will really appreciate that

Honesty money will really help me especially my family business if I can get loan I will really appreciate it because it will help me to boost my business

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I need financial assistance so that I can expand my construction company.....because my capital is down...I need good money to put into my business.

I need money so that I can expand my business by buying more goods

I need money to buy more materials and to expand my business

I need money to buy some special tools for my business and also I need mobility I want to be mobile so I can go to my customers houses to work for them when ever they need my services.

I need money to invest in my business.....sometimes if you want to buy materials due to high prices of the goods you might not be able to buy .....and the more money you have in the .market the more you are able to buy from higher suppliers and there will be reduced cost.....so if they give me money it will go a long way.

I Just need funds to boost my business as I already spent my capital on feeding

I NEED MONEY , loan preferably TO make My business boom and also to buy stocks

I Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I already said my little capital has been eaten into so if i can get another tradermoni i will be happy.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need assistance with my farming, presently we are clearing the farm land so we can plant so we need money to pay people that will work on the farm and there's no money right now so we need to do that

I also need food items for my business

I also need money for my business

I also plan of going into sales of weavon and poultry farming

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a businessman so I would prefer money as I sell gadgets and I farm.

I am a petty trader. I would be happy if Trader Moni can give cash on time to buy items for stocking and to rent a shop.

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of a loan. If Trader Moni can support me with money, I will be glad.

I am in need of food and money.

I am in need of money because I will use it to establish my bread business and also buying fish in large quantity and rear them and sell them out after some period of time so with the money it will really go a long way for me in boosting of my business

I am in need of money because the money will be helpful I will use it to buy bag of groundnut and do groundnut oil myself so as to sell them out, if I can get more loan I will prefer it because now groundnut is very expensive so I will buy groundnut in bags and start doing the groundnut oil

I am into importation of goods but since I don't have money anymore, everything(business) is pending until I can get some. I need capital to do more business and raise it(business) to the standard I use to do my business before.

I am lacking capital in my business. My business needs finances, much money to buy goods to sell. So, I need money to buy goods like I used to buy before.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am looking for money so i can expand my farming and focus on it so it can become a largescale farming

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam( transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am planning to start selling electrical materials and I would need money for that, that was why I applied for the loan, i hope it would come through

I am planning to open a restuarant for food so if i can get a loan from them i will appreciate it well.

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe if they can give me that one they gave me that period then they can give me something better than that now as a loan

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I borrowed money from someone, and i finished paying back so that's why I don't have goods in my market if i can get 2 million naira loan i will be happy

I can boost my business with some loan or grant

I can't say anything in particular now

I can't say anything, but whatever they think they can do to help is what they should do.

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay off my debts

I desire to establish a poultry farm, if there's anyway you people can help me be it loan or grant, I started but stopped half way so I need help.

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could be given to me or done to help me I will accept.

I do not mind to get a loan such will be good enough for me in my business then I can get into selling computer consumables

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involved in any debt again

**End of Report**

