

# 60 Decibels Report for GEEP: Round Three

GEEP Reporting Project

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60 Decibels Insights for GEEP: Round 3

**GEEP**  
**COVID-19 Study:**  
**Round Three Report**  
29<sup>th</sup> September 2020

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Credit: Africana Entrepreneur

# Top Insights

Round 3, September 2020

Here are our findings from over 1,800 interviews collected in six Nigerian geo-political zones from August to September 2020. This report is live, so keep yourself logged in!

- **It's still a mixed bag for business owners.** Businesses have been reopening, likely due to easing of lockdowns nationally in Nigeria, but customer demand has not returned.
- **Covering costs is getting harder.** Respondents seem just as concerned and are slightly less vulnerable as before, but seem more worried and less prepared to cover their loans. Unemployment appears to have increased from 3% to 8% this round, and the percentage of employers struggling to cover salaries has increased from 39% to 53%, indicating the continuing challenges faced by businesses. We're also seeing a gradual reduction in rates of personal saving.
- **What we're seeing by gender.** Despite our initial hypotheses about women being more likely to go hungry or to see a negative impact on business than men, we are seeing less variance in the data across gender. However, we are seeing a few differences in payments and loan management. Even though women are more likely to see their loan repayments as a burden (31% of men say it's a 'heavy burden' to 40% of women) and have less confidence in their ability to pay (39% against 49% men), women are less likely to report stopping or reducing loan payments to cope (37% of men to 28% of women).
- **Surprisingly, respondents who did not receive loans were less vulnerable than those who did.** In Round 3, we were able to segment respondents against whether or not they had received a loan from GEEP. 18% of respondents made up this group. Using our Vulnerability Index, we found that 39% of non-recipient respondents were 'extremely vulnerable', compared to 48% of those who had taken out a loan with GEEP. Non-recipients also appeared less concerned about the pandemic.

60\_decibels

## GEEP & The Economic Sustainability Plan

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

### Protect Jobs

#### Changes in the Last 30 Days

We've seen a 36% increase in employers inability to cover salaries from August to September, indicating an impact on jobs.

#### Insight / Discussion point

This was most acute among respondents in agro-processing and the production industry.

### Keep Businesses Open

Business closures were down 41% from 61% at the beginning of the month.

The gradual easing of lockdown measures, with phase three rolling out in September, seems to have had an impact here.

### Enable Transport

Previously, 17% indicated that inability to move had impacted their business – now, 8% are saying the same.

We suspect the above is also responsible for this.

### Improve Access to Cash

21% reported some difficulty in their current ability to access cash.

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

### Improve Access to Credit

Among the 34% of respondents who have borrowed to cope with the COVID-19 pandemic recently, 16% have done so from a formal source.

Activate Windows

Go to Settings to activate Windows. It isn't clear how easy it is to access a line of credit – would it be useful to add this to the next round of surveys?



## SECTION 1: CHANGES OVER TIME

We've highlighted the areas where we saw the greatest change over time, even at this early stage. Here's what might interest you:

### The Good

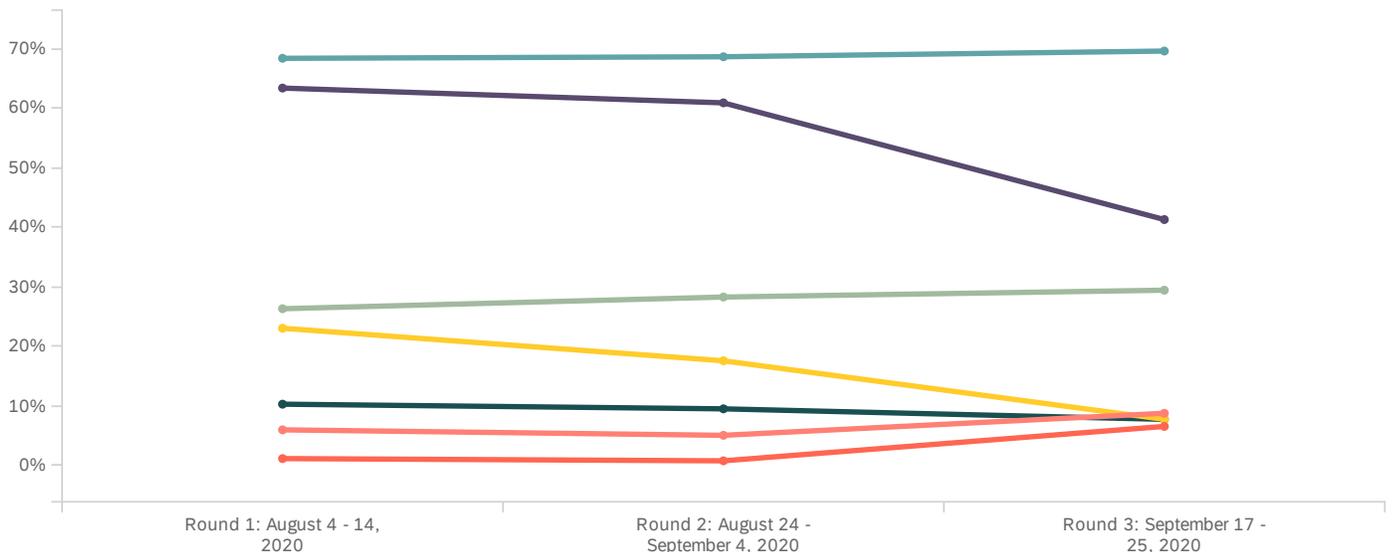
- **Impact on Business:** We're seeing fewer closures, from 61% of businesses to 41%.
- **Coping Mechanisms:** Fewer respondents are stopping or reducing on their loan payments, and more are drawing down on their savings, a less volatile way to cope.

### The Bad

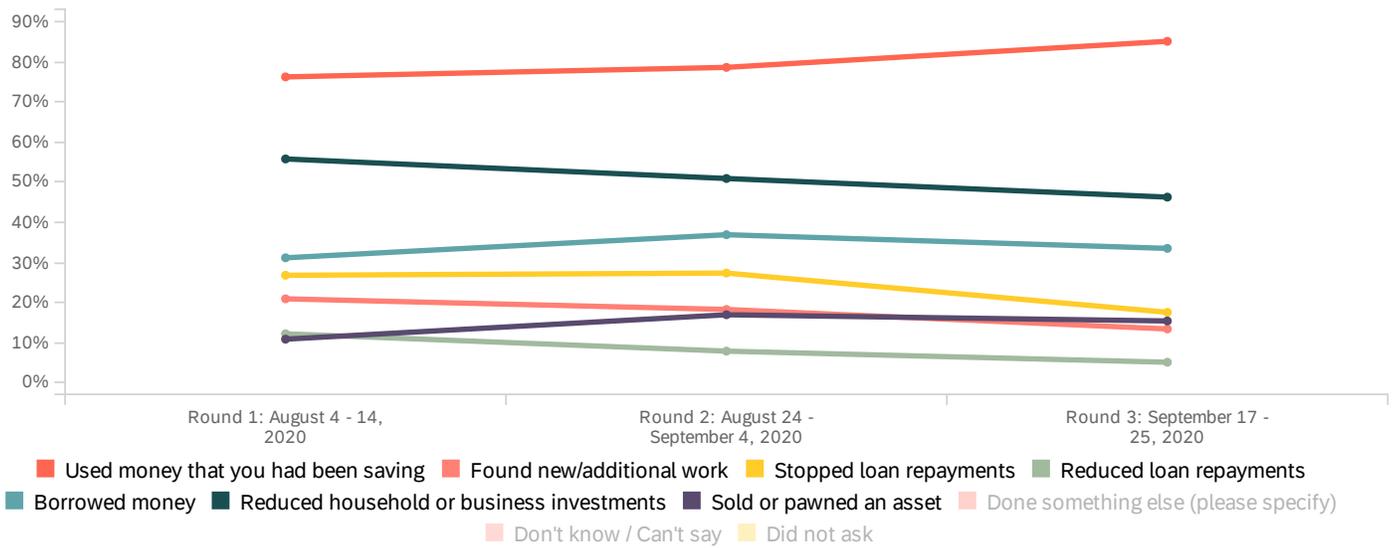
- **Ability to Cover Salaries:** Employers are less able to continue paying salaries, from 39% saying they weren't able to to 53%.
- **Burden and Confidence of Loan Repayments:** In Round 1, 26% said they say their loan repayment as a 'heavy burden' and 14% said they were 'very unconfident' they would be able to make the next payment. In the last round, 47% said the loan was a burden and 36% said they wouldn't be able to make the next payment.
- **Impact on Savings:** We're seeing a slight worsening in savings, with 73% of respondents saying their saving has 'very much decreased', compared to 65% two rounds ago.

Interestingly, we aren't seeing notable changes in vulnerability, poverty profile, overall financial situation 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.

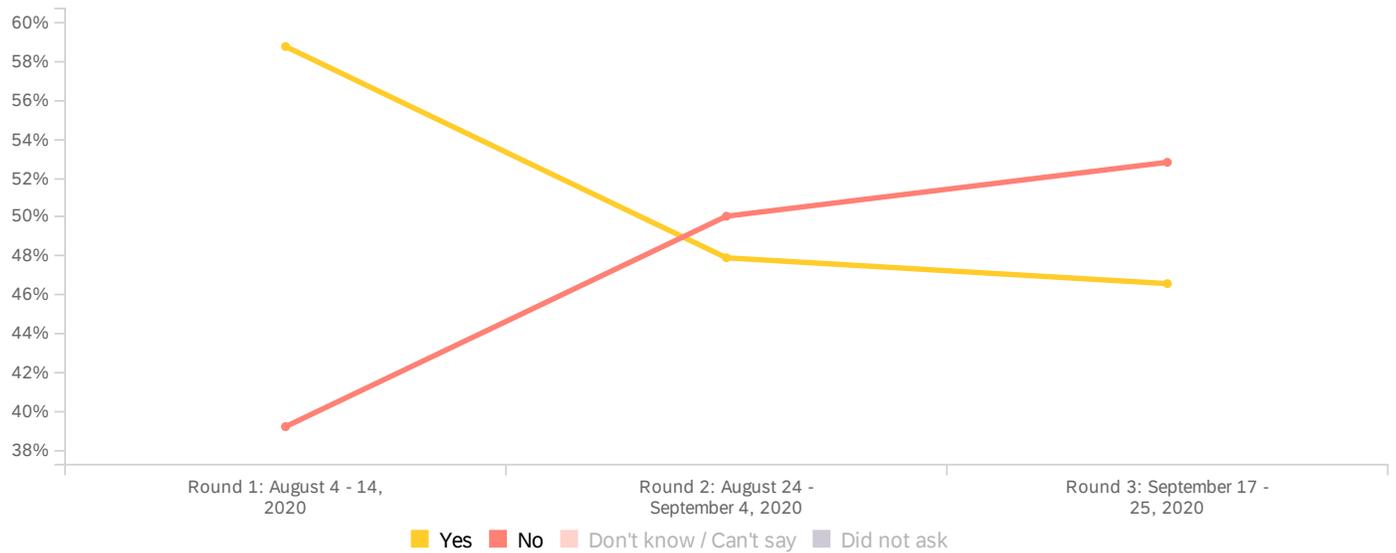
### Impact on Business



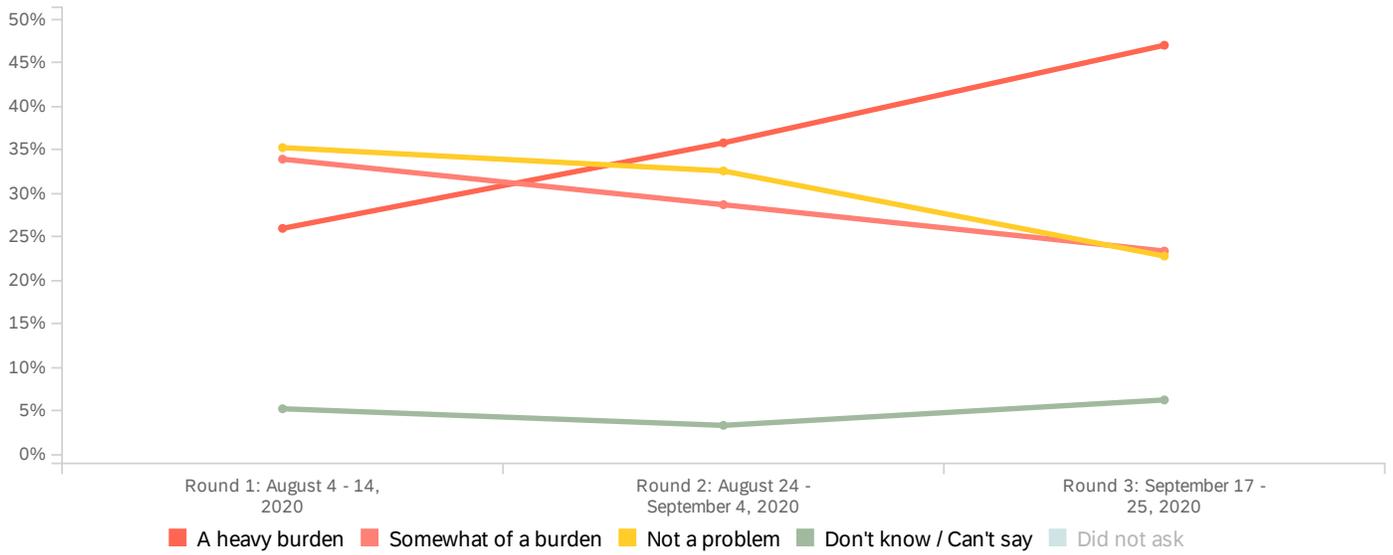
### Coping Mechanisms



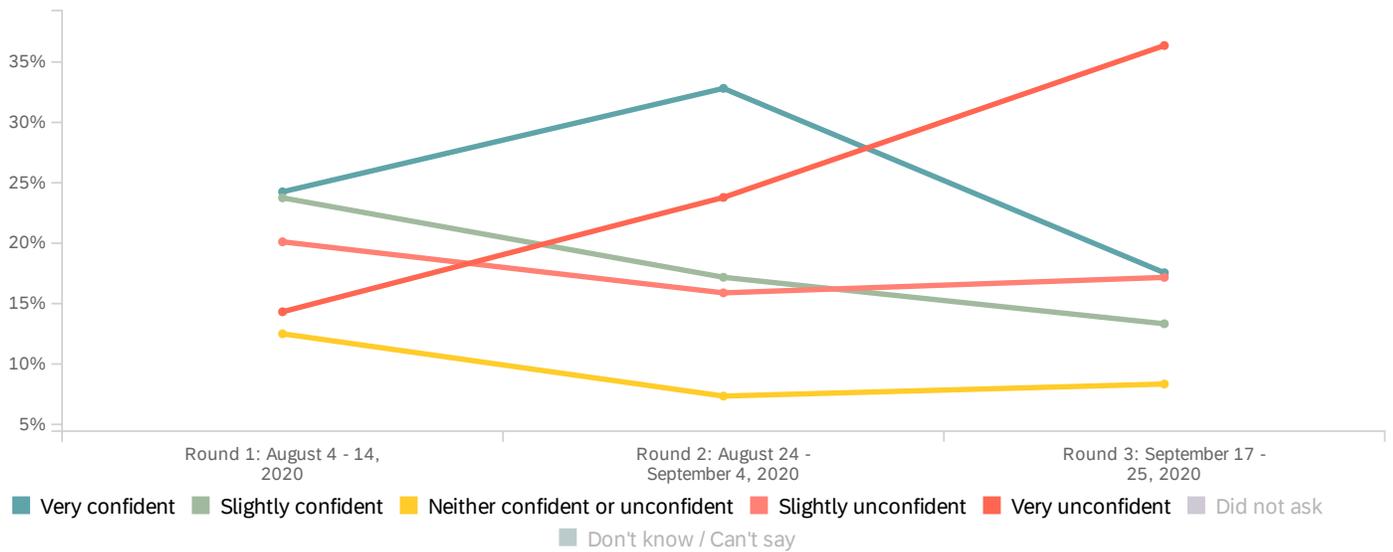
### Ability to Pay Employee Salaries



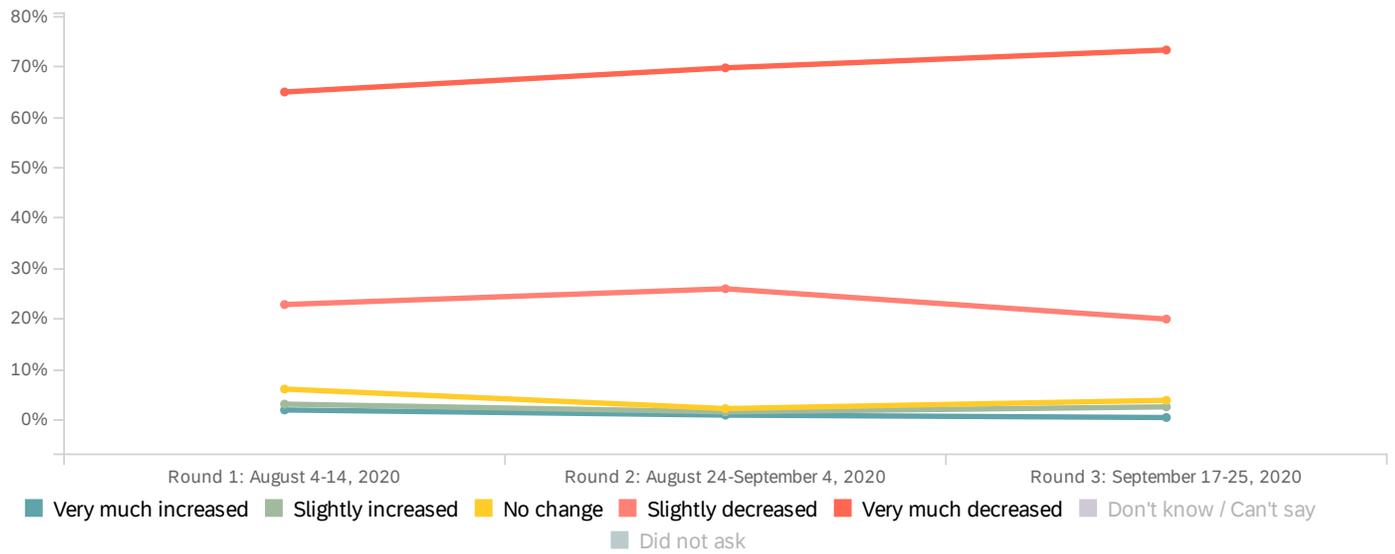
### Loan Repayment Burden



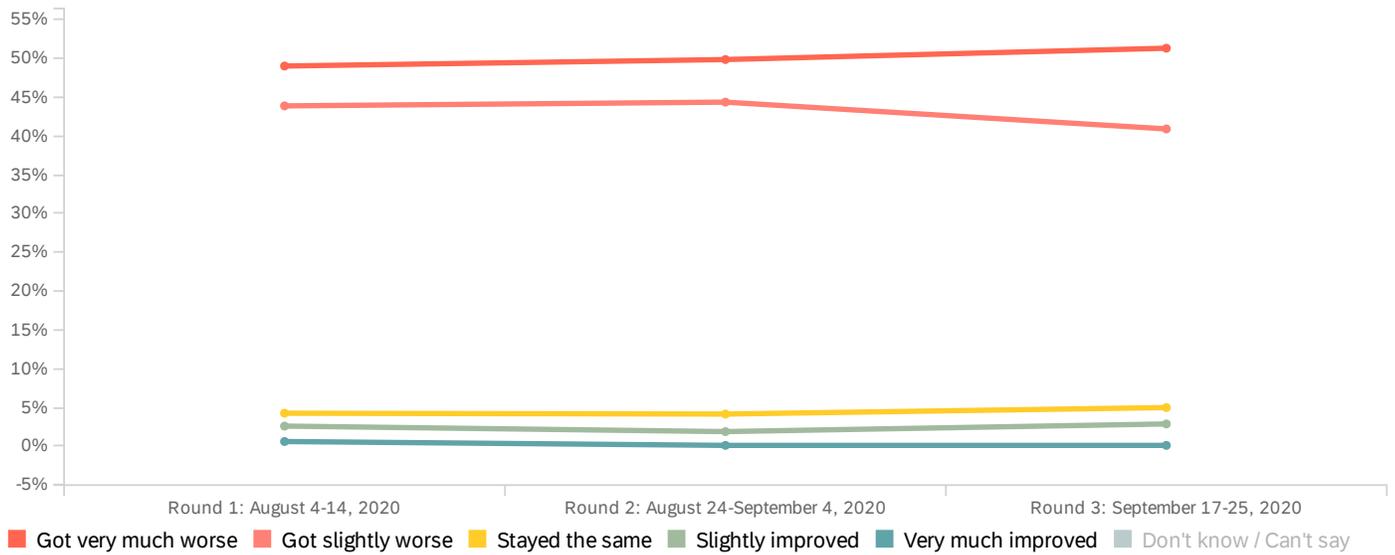
### Confidence in Loan Repayment



### Impact on Saving



### Impact on Overall Household Financial Situation



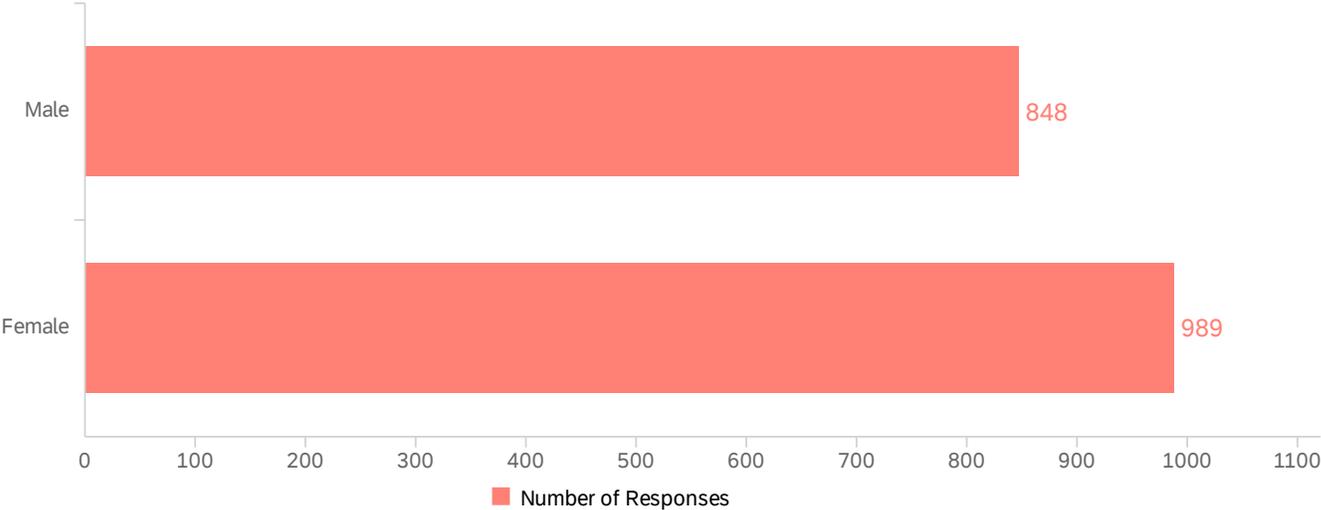
## SECTION 2: RESPONDENT PROFILE

- **Gender:** 54% Female
- **Poverty:** 77% *live below poverty line* vs. Nigeria average of 73%. Respondents below the poverty line increased from 73% in round 1 to 79% in round 3
- **Vulnerability Level:** Very high, 50% classified as “*Extremely Vulnerable*”. Most vulnerable respondents decreased from 55% to 47% between rounds 2 and 3
- **Gender Differences:** Male customers appear *slightly more likely to be in poverty* and to have a *high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (51%) and *Agriculture* (14%)
- **Employees:** Only 24% *have employees*. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 85% used the loan for *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 78% of GEEP customers say they are “*very concerned*” about *COVID-19*, vs. 60dB Global average of 64%, West Africa average of 77%, and East Africa average of 67%. “Very much concerned” customers increased from 73% in round 1 to 79% in round 3

# Gender

Over three rounds of data collection, we've spoken to 1,837 GEEP customers. Over 54% of these respondents are female.

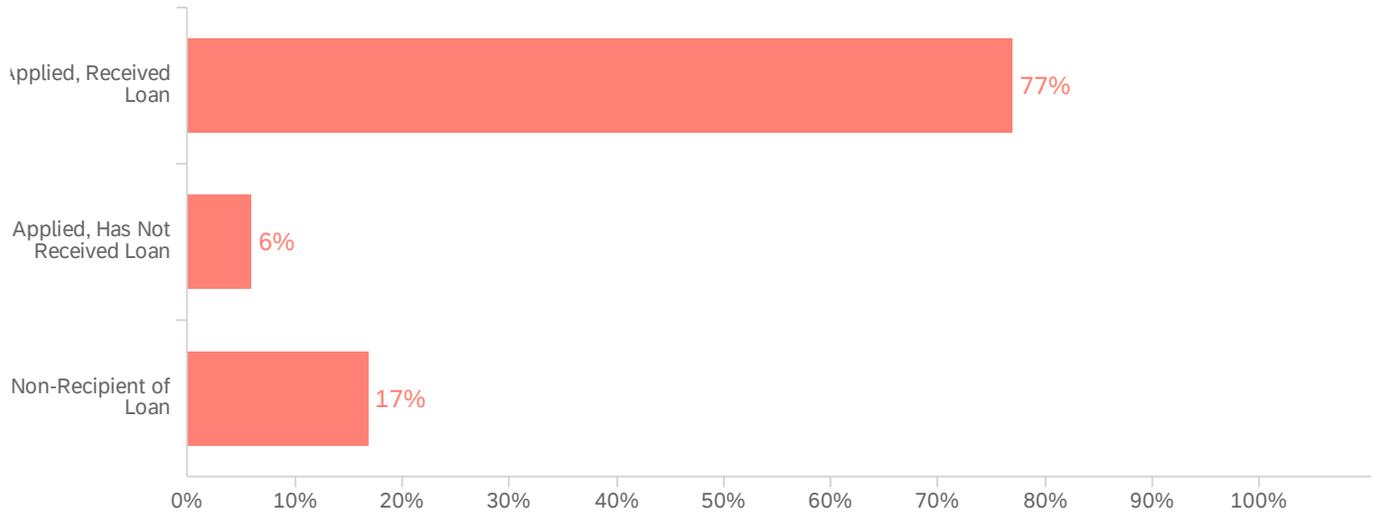
## Interviews Completed by Gender



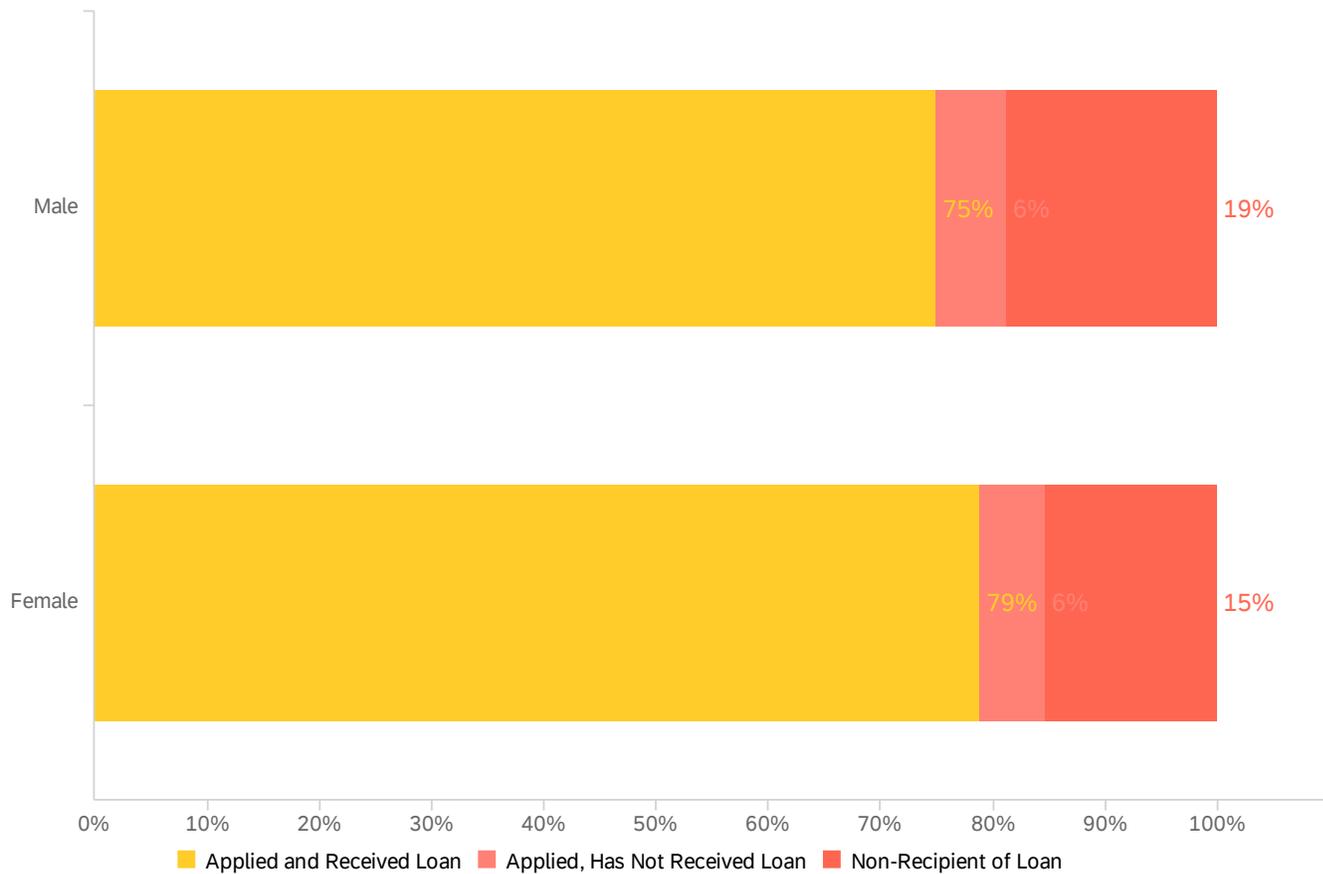
## GEEP Loan Recipient Status

**Q:** Have you received a loan from [-Moni]?  
(n = 615)

**Insight:** In round 3, we began to ask respondents if they received a loan from GEEP. 77% of respondents received a loan from TraderMoni, MarketMoni, or FarmerMoni. 6% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 79% of women surveyed received it, compared to 75% of men.



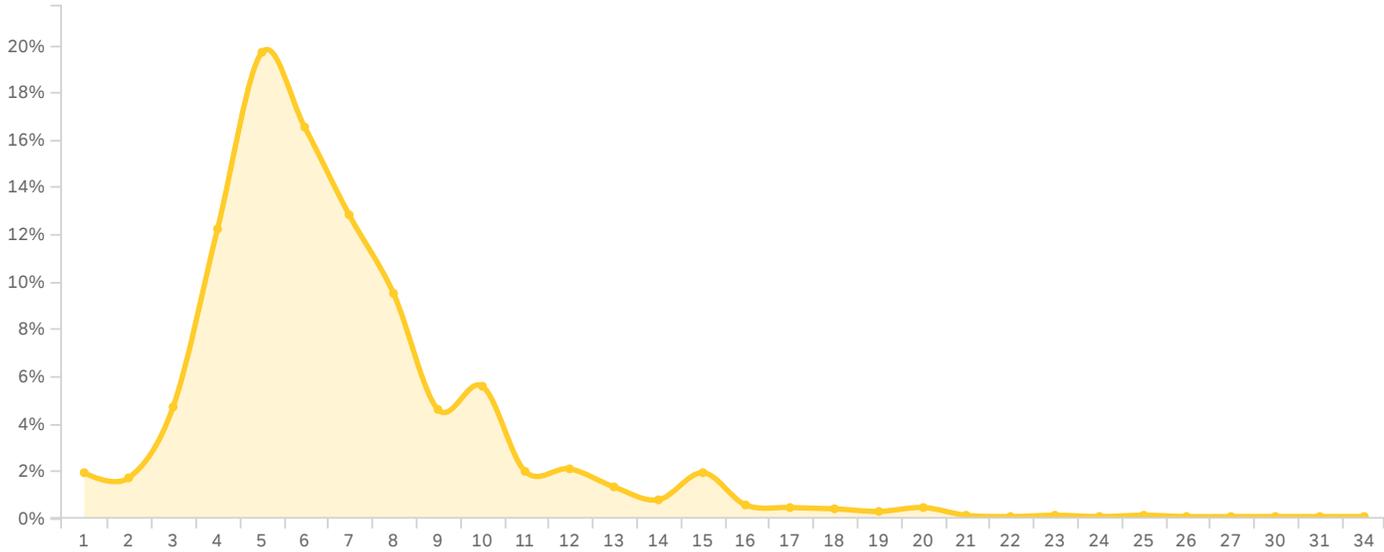
### Recipient Status by Gender



# Household Size

(n = 1,833)

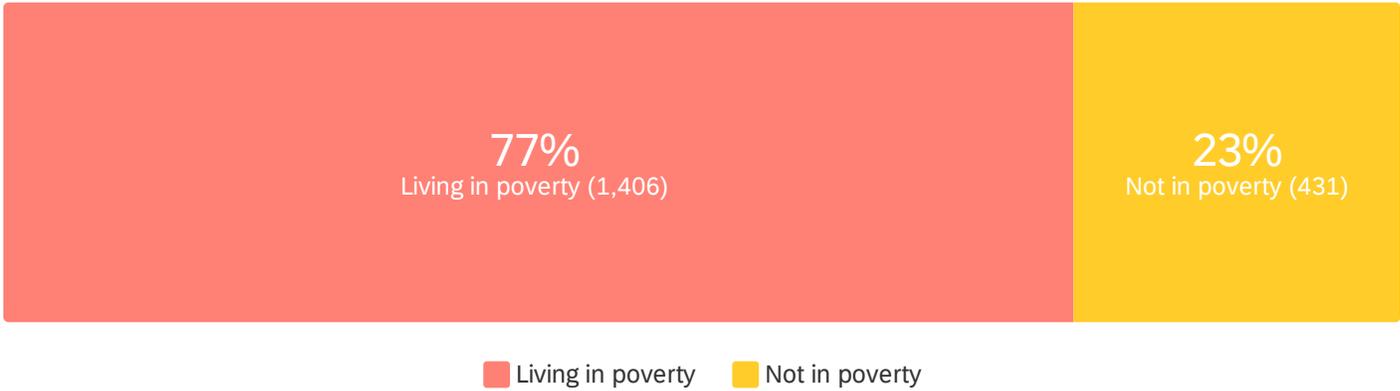
**Insight:** Respondents' household size ranged from 1 to 34, with a median size of 6.



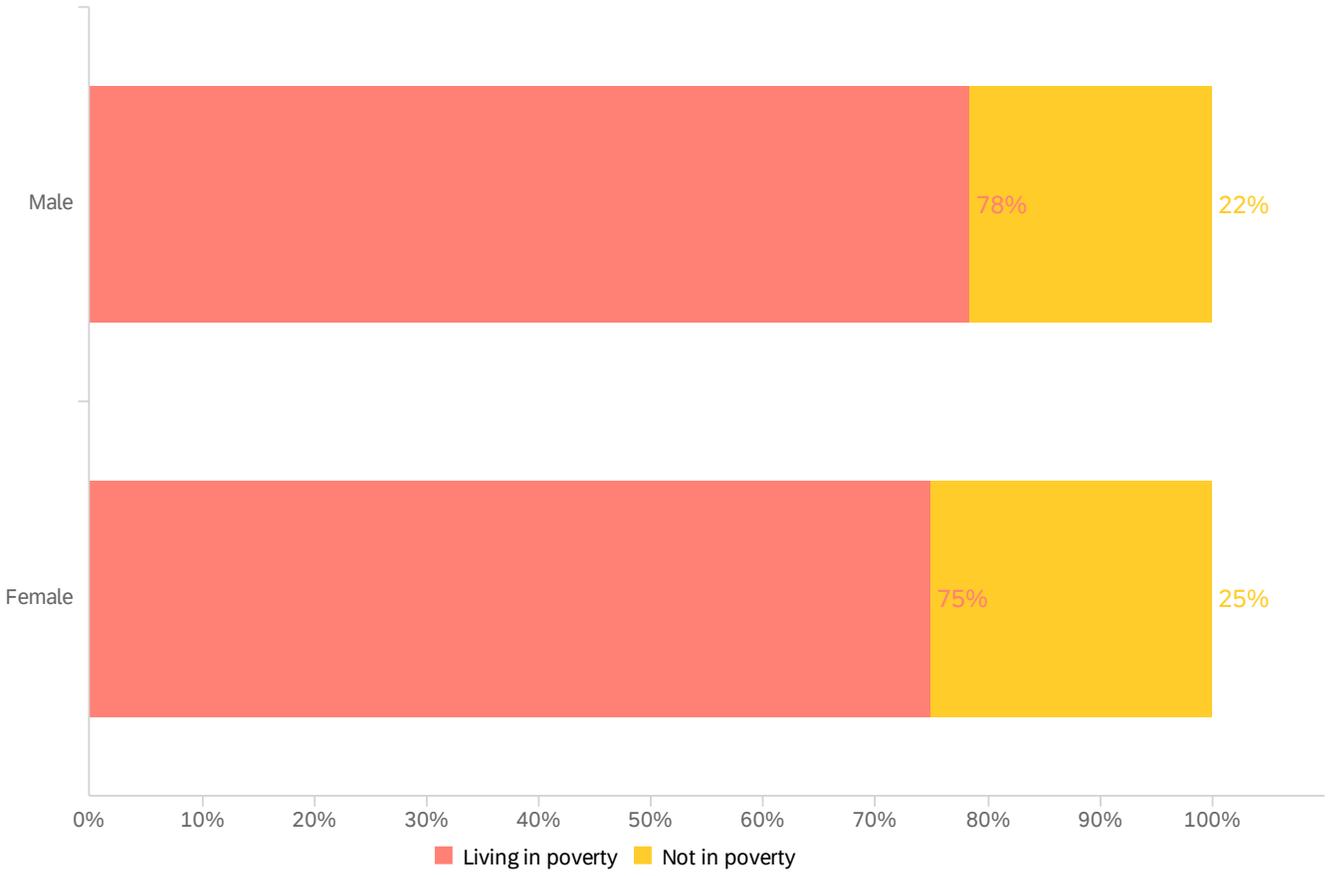
# Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 1,837)

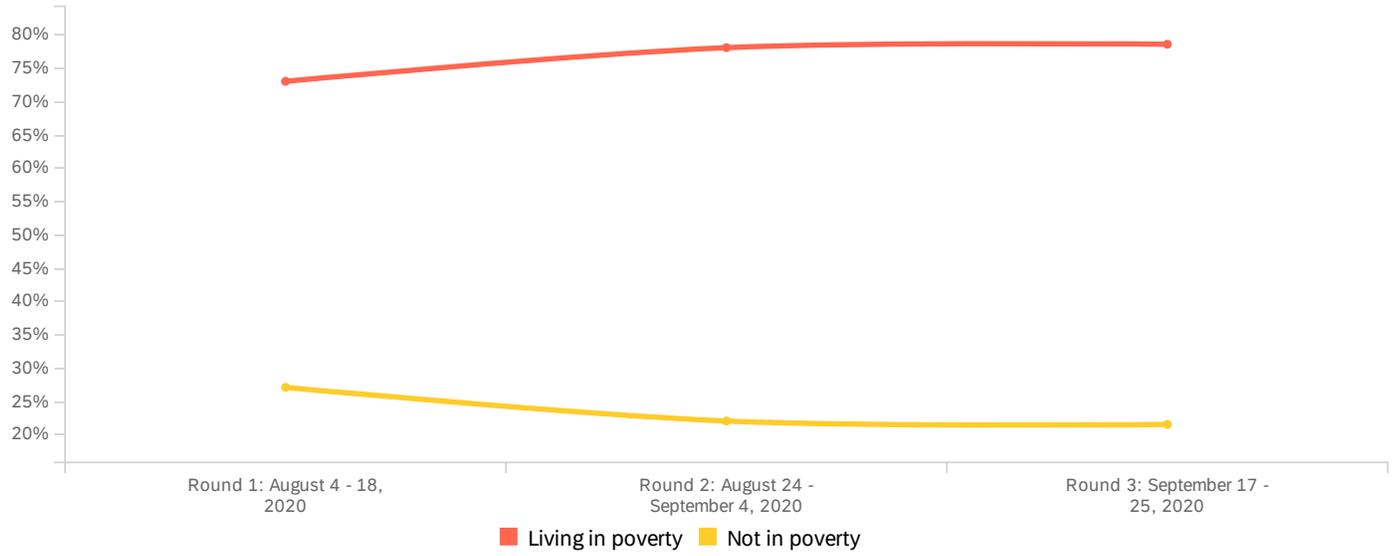
**Insight:** GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: **77%** of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate was slightly higher among men than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



## Poverty Profile By Gender



**Poverty Profile by Round**



## 60 Decibels Vulnerability Index

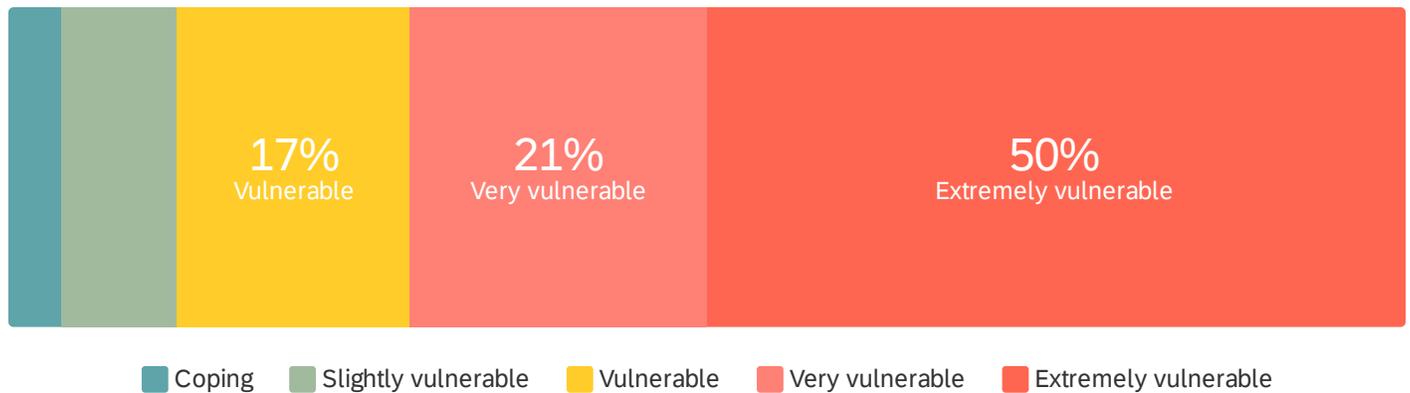
60 Decibels developed the Vulnerability Index to help us identify how shocks affect a family's situation. It was designed during COVID-19, and can be used during health pandemics, after natural disasters like floods, or other events.

It is made up of four key themes:

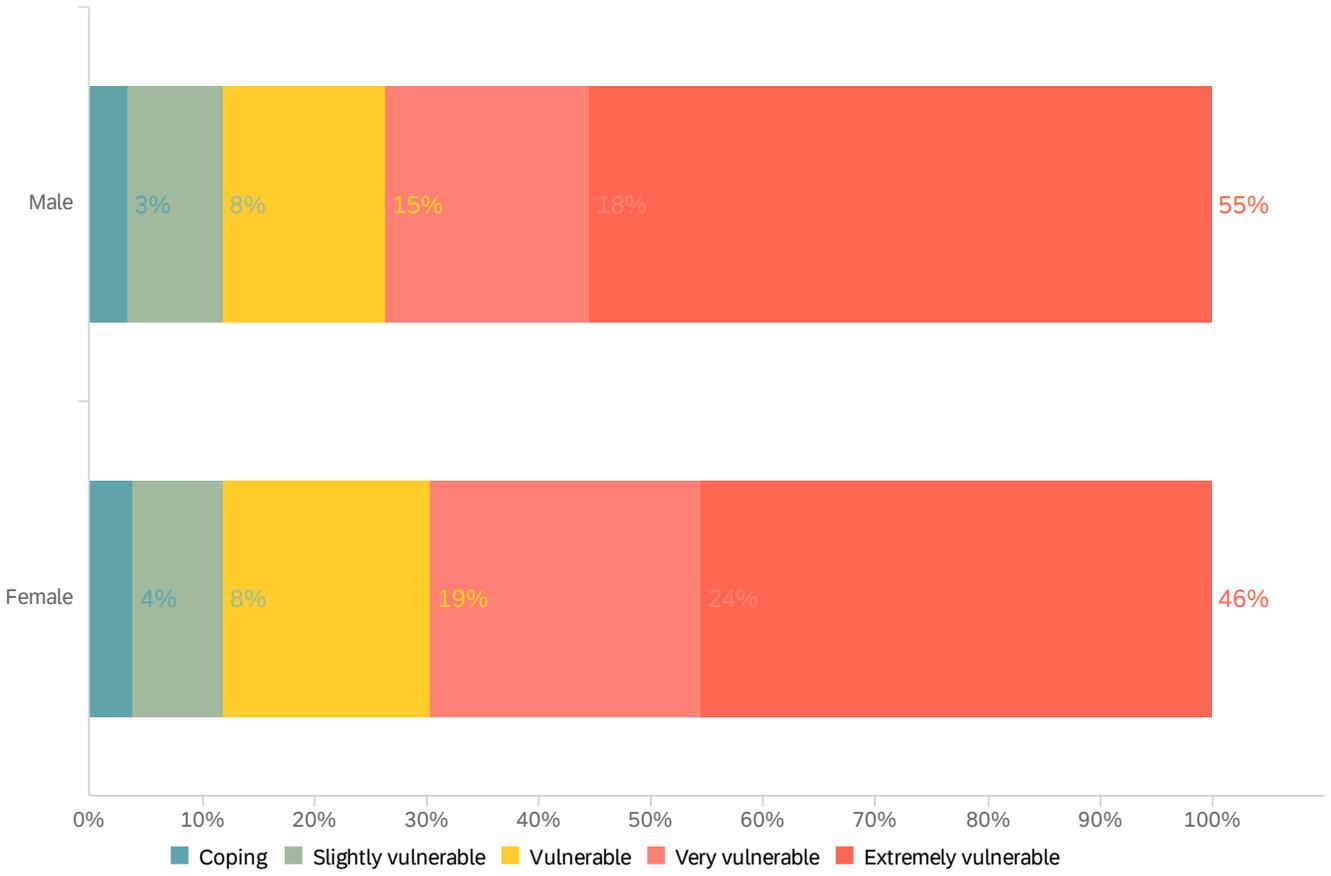
1. **Poverty Level:** Those living in poverty are already more vulnerable as their income is likely lower.
2. **Change in Financial Situation:** Getting a sense of how a family's overall situation has changed gives an understanding of ability to weather shocks of all sorts.
3. **Coping Mechanisms Used:**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

**Insight for GEEP:** GEEP is serving an extremely vulnerable population. Overall, 50% of respondents are "extremely vulnerable"; this percentage decreased slightly between rounds 2 and 3, but remained at a high range between 47% to 55% across the three rounds.

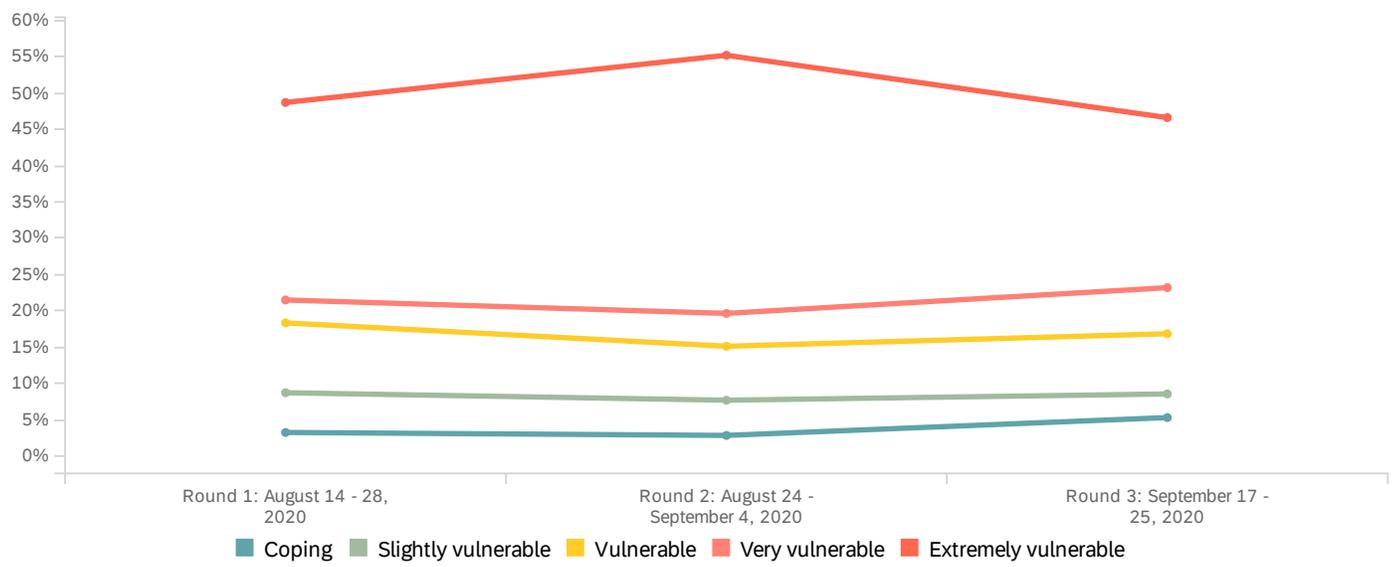
GEEP loan recipients were more likely to be "extremely vulnerable" than non-loan recipients: 48% of recipients compared to 39% of non-recipients fell in this category.



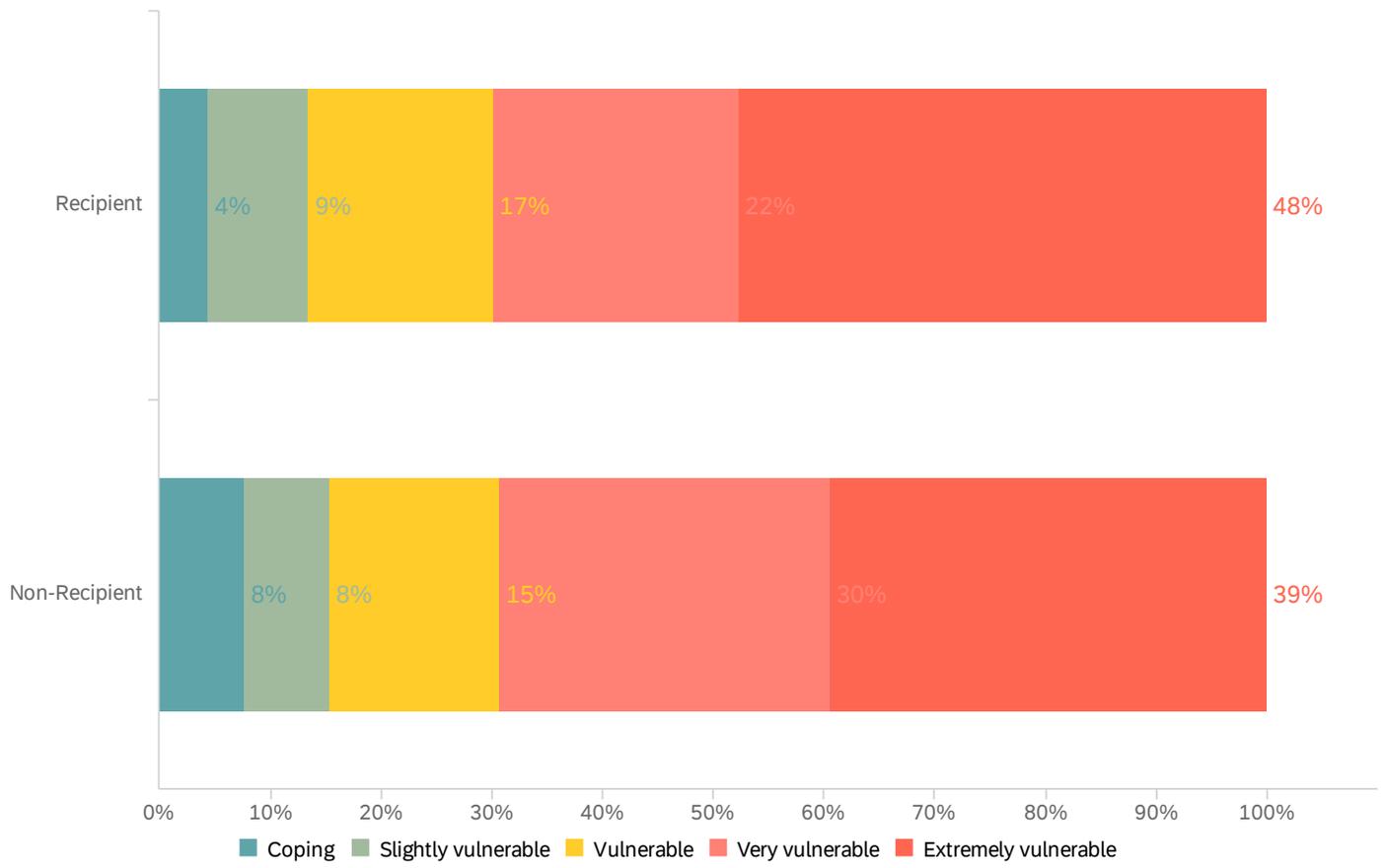
### Vulnerability Category by Gender



**Vulnerability Category by Round**



**Vulnerability Category by Loan Recipient Status**

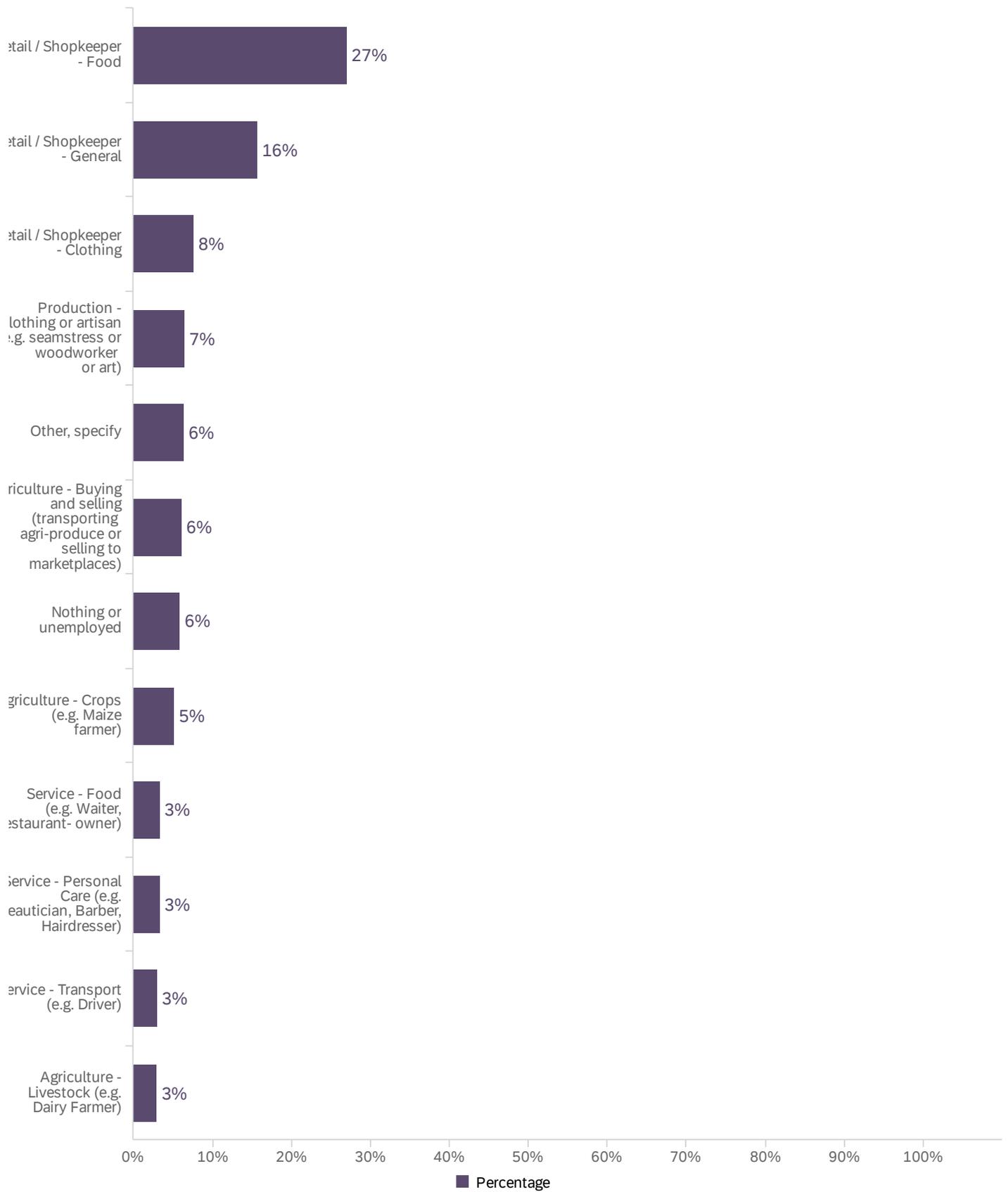


## Main Income Source / Business Activity

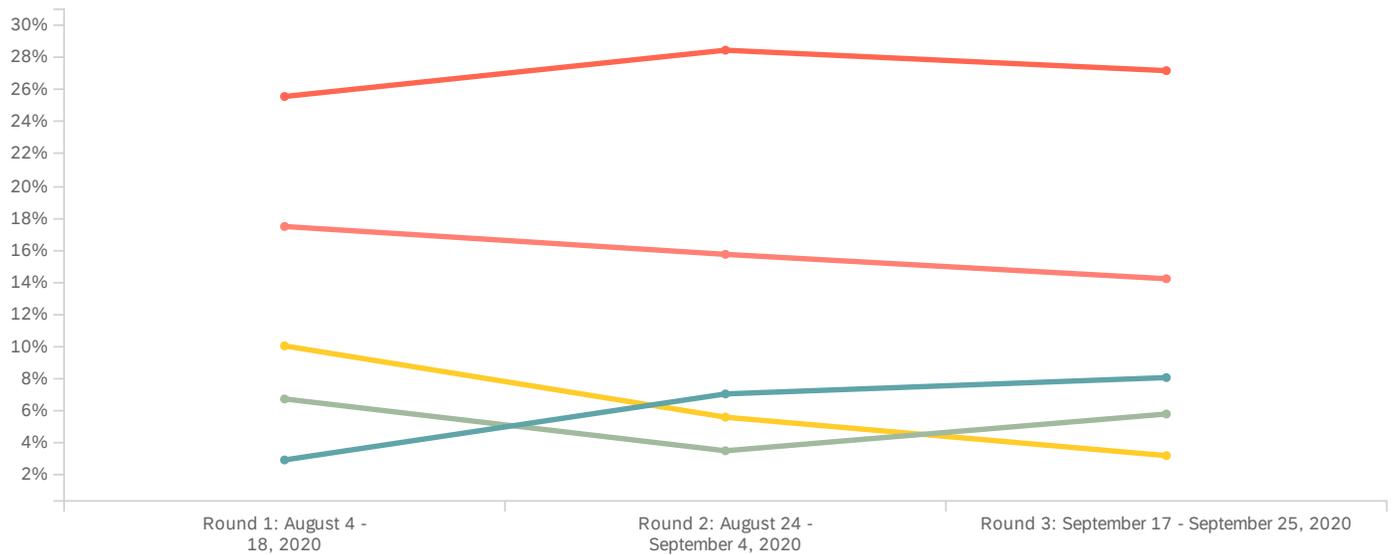
**Q:** In the last month, what was your main source of income/business activity?

(n = 1,837)

**Insight:** Retail is the biggest sector among GEEP customers: **51%** work in it. The second largest is Agriculture, accounting for **14%**.



**Top Income Sources by Round**



Legend:

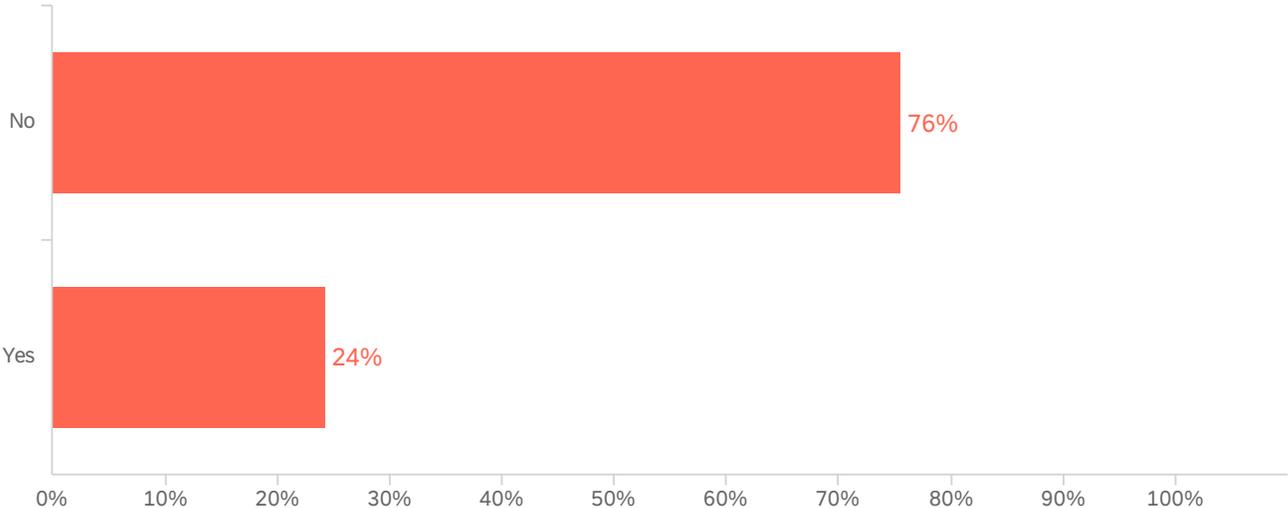
- Red:** Retail - Food
- Pink:** Retail - General
- Yellow:** Agriculture - Buying and Selling
- Green:** Agriculture - Crops
- Blue:** Nothing or Unemployed

**Insight:** Customers who work in Retail (Food) stayed consistent, ranging between 26% to 28% across the three rounds. Although the respondents primarily do not work in farming, those in Agriculture (Crops) increased from 3% in round 2 to 6% in round 3. Those who work in Retail (General) and Agriculture (Buying and Selling) continued to decrease slightly. Most concerning, customers who did not have an income source or are unemployed increased again, from 7% in round 2 to 8% in round 3.

# Existence of Employees

Q: Do you have employees?  
(n = 1,747)

**Insight:** More than **three-quarters** of respondents do not have any employees. However, GEEP customers appear to be less likely than non-loan recipients to have employees: only **24%** of loan recipients have employees, compared to 35% of non-loan recipients. Male respondents are more likely to have employees, with 34% compared to 16% of female employers.



## Existence of Employee by Loan Recipient Status

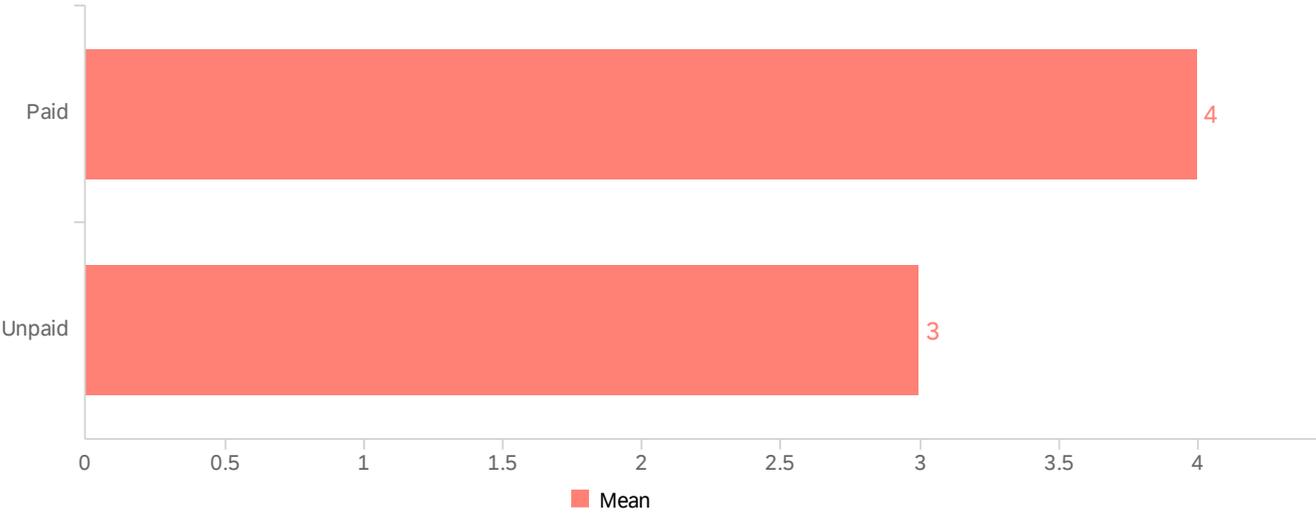


  
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# Avg. Number of Paid vs. Unpaid Employees

**Q:** How many paid and unpaid employees do you have? (asked to 449 respondents who have employees)  
(n = 449)

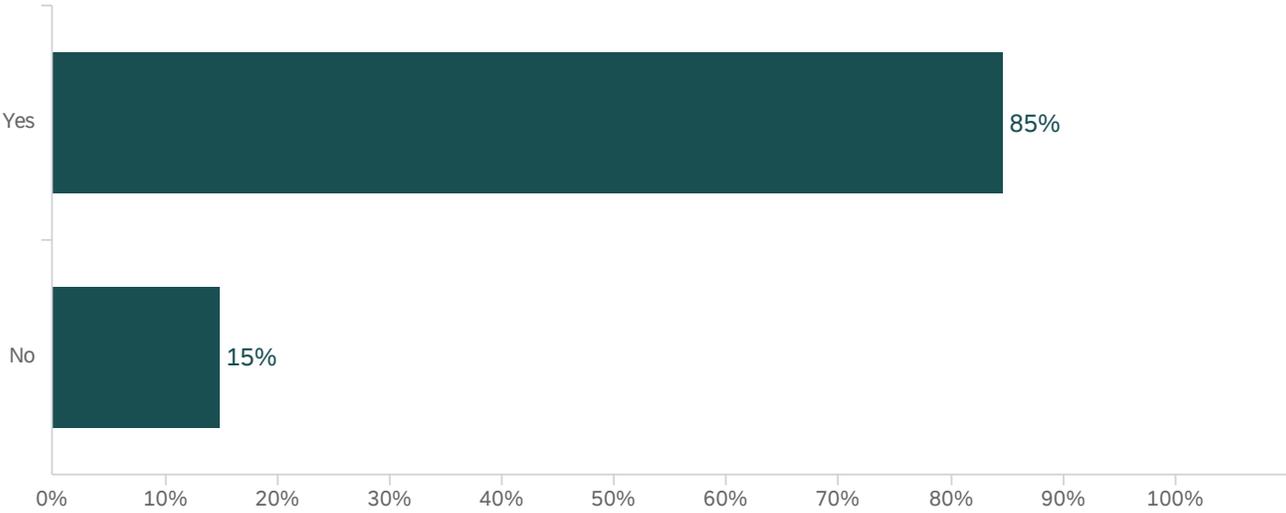
**Insight:** Respondents employed on average 4 paid and 3 unpaid employees.



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

**Q:** Is this the business the GEEP loan was used for?  
(n = 1,657)

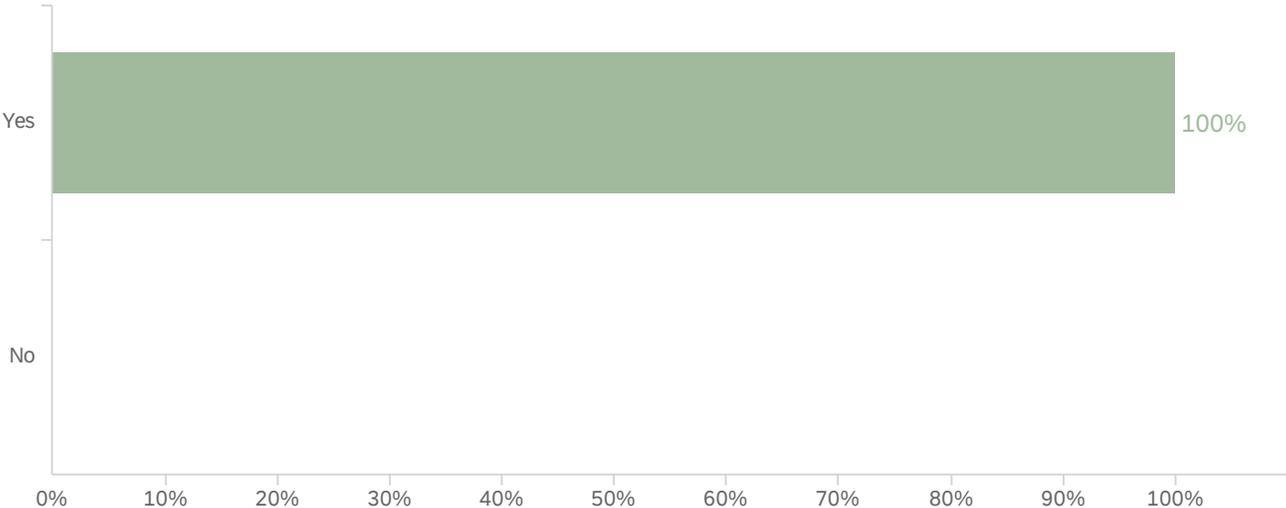
**Insight:** That clients use their GEEP loan to fund their main income source indicates the importance of the company and their funding to these clients. Women appeared slightly more likely than men to use the loan for their main income source or business activity.



# Awareness Level of COVID-19

**Q:** Have you heard about coronavirus or COVID-19?  
(n = 1,837)

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



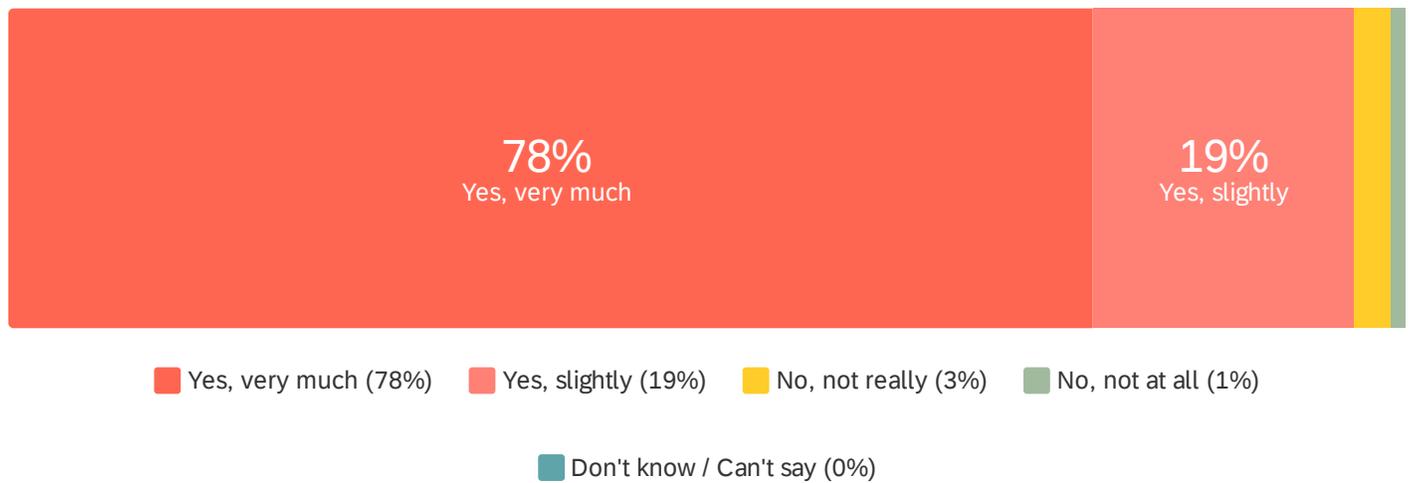
## Concern Level About COVID-19

**Q:** Are you concerned about coronavirus or COVID-19?

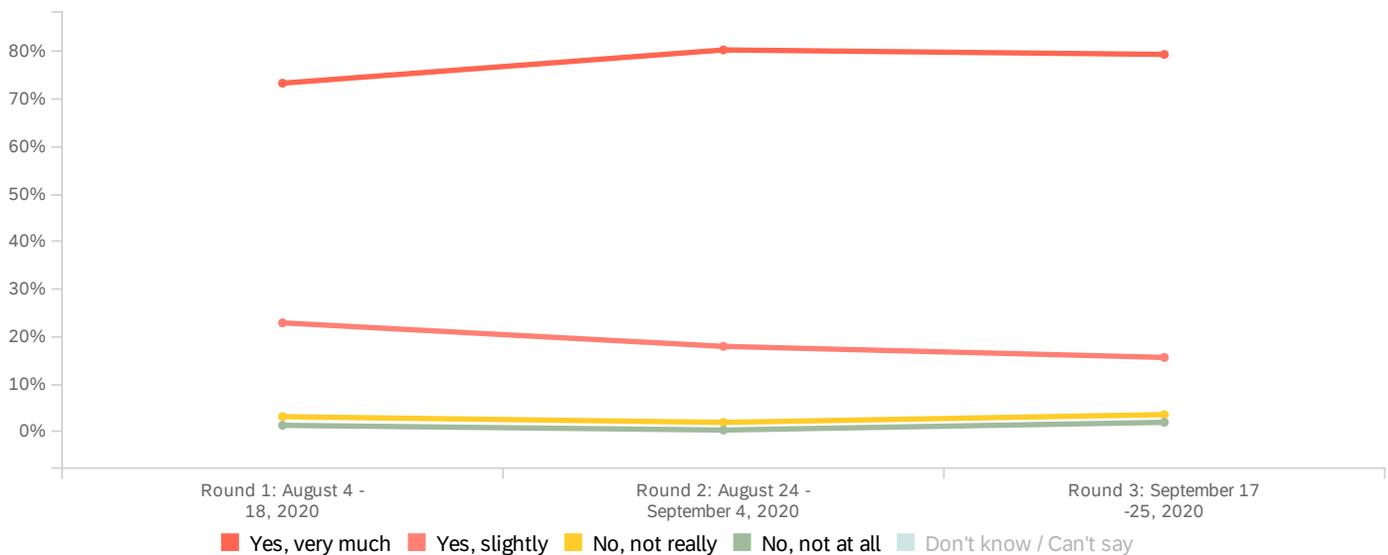
(n = 1,837)

**Insight:** Concern levels among respondents remained high, with **78%** "very much concerned". This is higher than both the 60dB Global Benchmark of 64% and the West Africa benchmark of 77%. For comparison, the East Africa average is 67%. "Very much concerned" customers in round 3 was at **79%**, close to the round 2 high of 80%.

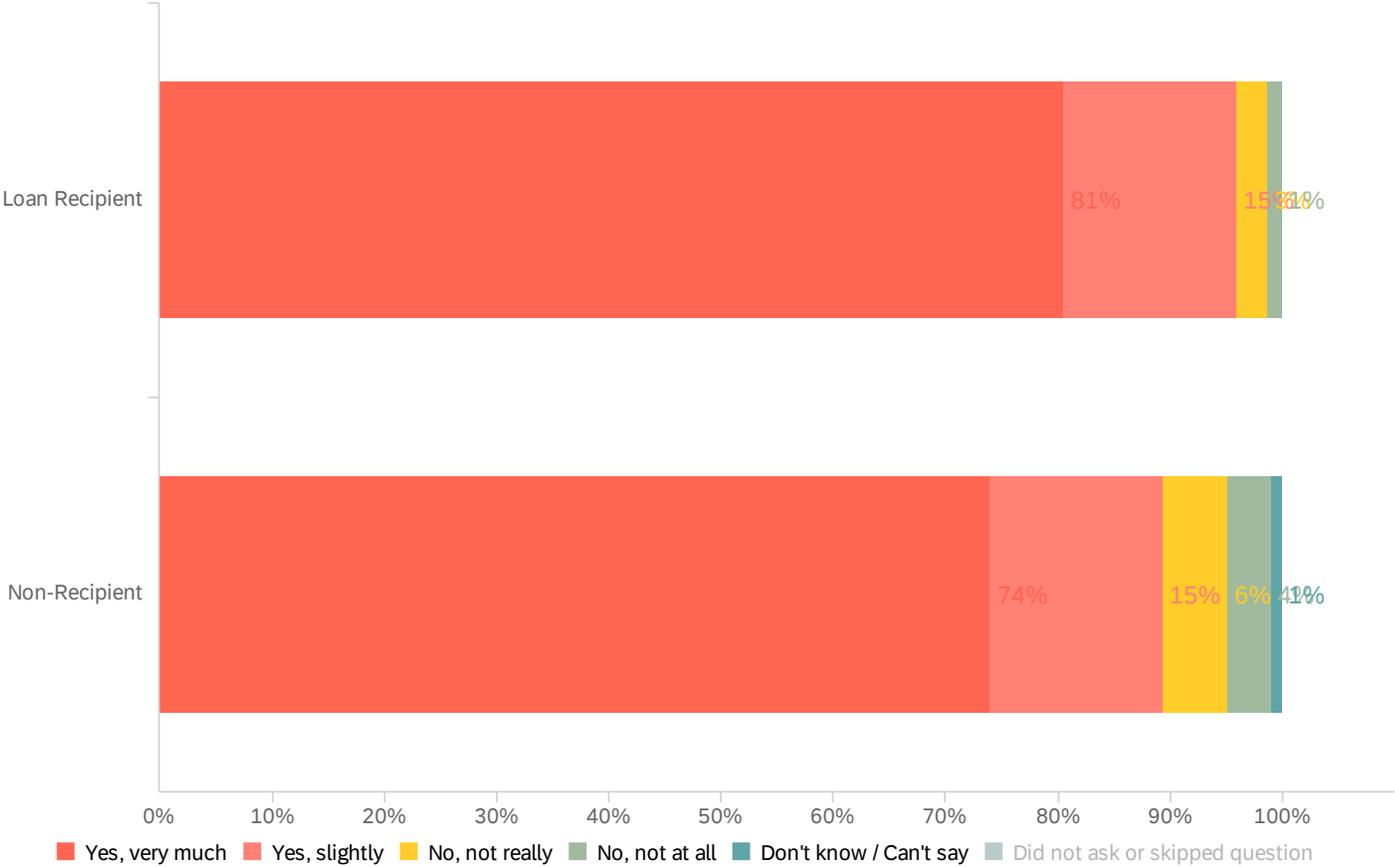
While concern levels did not differ slightly between gender, loan recipients appeared to be more concerned about COVID-19 than non-recipients: **81% of GEEP recipients are "very much concerned"**, compared to 74% of non-loan recipients.



### Concern by Round



Concern by Loan Recipient Status





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

When the virus just came out it made a lot of us panic though the government tried their best and made us understand the importance of social distancing

The virus is real and I'm happy it did not get to my side. Though it affected my business, there was no customer, so many of my products got expired in the store which made me almost run at a loss

Nothing

I traveled to the village during the lockdown because things were bad, I came back when everything was eased

I had to move to another city because of the lockdown because I couldn't cope in the city as they locked my store

When Covid started it scattered my business, I was harassed by police on my way to the market, they seized my goods right now I have almost crashed

I used to be a tricycle rider but I had a little accident coupled with the restriction in movement, so I had to dive into poultry farming during the lockdown

Getting money is such a problem for me, feeding has also been such a task as the prices of food stuff in the market are always increasing. Life has become so expensive.

I don't go to work I'm at home there are no customers food stuff is expensive my kids are at home no school

Corona has stopped my business all my children are at home no school no work and food stuff is expensive I pray to God things should go back to normal

There are a lot of problems, low income and we have very low patronage/customers

Talking about covid-19 it has really affected our business due to the lockdown of schools

It has affected my whole business and the economy at large.

I'm a graduate and I'm stuck at home doing nothing, I have no job and I can't do anything to help myself and to take care of my family.

It has affected the economy and also made things in the market expensive

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

Because of corona our life has changed we don't have peace of mind our business is not running well food stuff is expensive before i can feed my family with 500 but now 1000 will not be enough our financial situation in the country is low my capital has finished

Corona virus has affect our economy and our business is really affected before money was not flowing

The Corona virus restriction has affected the economy negatively, as a result there is an increase in the prices of commodities, and reduce the in my income because of low patronage

It has affect our income and children education

The goods I sell are now expensive to buy and it makes my sales dropped. To now buy goods into my shop is hard

I need money to add to my business because I have spent plenty part of it during the lockdown

I am really struggling because there is no money and people are just pricing the farm products anyhow

There is no market because it has been hard to buy goods because of the hike in price so it has really slowed down my business

The high cost of everything has made selling harder for us because the gain is not enough unlike before

Taking about corona virus it has affect our economic and business is not moving well like before

My primary concern is that my income has reduced due to low sales volume as a result of hike in the prices of food stuffs in the market.

I am not really concerned about the COVID, but I still followed the NCDC rule of staying safe and keeping social distance.

Corona virus has affect the children schools and our business is not moving at all

The lockdown has reduced my income because my business sales volume has decreased, due to increased in the prices of food stuffs in the market.

Since corona started, things have not been the same because there is no sales and everything is now costly. Customers will complain of the price before they can even buy from you.

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

I am selling cooked food and when corona started our sales dropped. During the lockdown, customers were not coming to eat like before. But after lockdown there are some changes but not yet like before.

The Corona virus lockdown has badly hit my tailoring business due to fewer customers, and since priority is now on food commodities i started selling food items yet the sales rate is low, that has reduced my income.

The price everything has gone up, and sales has dropped. You will see well dressed people stylishly begging for money because they have to eat. Since corona started many people have lost their job.

I am not in anyway concerned about the virus cause i know it cannot get ti my side

I'm always putting on nose mask to prevent myself from the disease, my business is not running the business from hand to mouth I don't save no money for hospital bills all commodities are expensive fuel is expensive serious problem every where

There's no patronage from customers, as a result of the lockdown priority has been has now been shifted to feeding, that has reduced my income.

The virus bothers me the most because it's killing people and our financial situation i don't earn well I want to get married before but now I can't get married no money

A lot of problems, among which is the increase in prices of food items.

My main concern is that the lockdown has ruined the economy because prices of commodities especially food has escalated, making it difficult to feed.

It has affected my business and the country business is not going on well there's a bit of improvement since school is now open

This wearing of face mask I don't like it but i have to wear it to be safe the virus has affected our financial situation children no school and everything is expensive

The virus is threatening the whole world it is killing people the virus has caused hunger and poverty in my community

My income was disturbed because most of my customers work in office and alot of them didn't go to work, some even bought items on credit and are still owing me

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

I locked down my shop for more than two months and had to survive on the little savings I had. Because the lockdown affected me a lot financially

The way they close schools for my kids and I'm a teacher I don't go to work now and the price of food is expensive the price of everything is multiplying and our salary did not increase

Corona has affected my business we cannot travel outside the country food is expensive no work I'm just spending my savings no income

Everyone is scared of the Virus, so we are always washing our hands and sanitizing

I don't believe in corona virus because I haven't seen any body that has it, during the lockdown there was no customers business was not moving

People were crying that there's no money even till now there's still no money, we are just trying to survive

customers no longer patronize me, I could not make repairs because I didn't have access to some of my tools

During the lockdown, everywhere was closed, we had to be sneaking to sell fertilizers because all shops were locked

It is a general problem that has made the economy crumble, but then the lockdown didn't really affect my business cause I still had access to sell my market as I am into sales of foodstuff

The Corona virus has disrupted my education because schools are closed and my business has crashed because I used the funds of the business during lockdown.

The lockdown has impacted negatively on my business because of the high cost of chicks and feed and customers purchasing power has dropped.

The Corona virus lockdown has hit the economy badly that it reduced my income because of low patronage from customers and inability of creditors to repay what they owe me

The lockdown has restricted me from doing business, that as well as low patronage has reduced my income which makes it difficult to feed my family.

I am worried about my business, the lockdown was not necessary. It's just an agenda of the government to embezzle money

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

During the period of covid-19 our business was affected and no income

it affects the whole world and mainly source of livelihood

The corona really affected us because we couldn't work during the lockdown and to even was not easy at all. Now that there is no lockdown again, everything is costly and there is no sales.

ability to feed my family and earn money

My primary concern is that I'm getting poorer by the day, as a result of covid-19 lockdown i lost my electronic accessories business because i used the capital on feeding.

talking about covid 19, it has caused economic failure to the country, money is not flowing and goods are expensive

covid 19 has affected the school and businesses at large

thinking about corona virus period it has affect my business and the education of our children is also affected

It affected our business. Market is dull because there is no sales like before. During the lockdown it was worst because we have to stay at home but now, it is getting better.

Yes corona virus has brought down our economy and our cash flow was affected, that the period of corona virus life is not easy because as at that moment things was tight in aspect no money and food was costly

The economy is affected because there is no money in circulation. Everything is now costly and everybody is complaining.

My business is affected because there is no customers like before and everything is now costly. My customers ave reduced since corona started.

Covid-19 has affect the economy and now our business is not moving no money

It affect my business because there was no sales and things were so tight. But now it is getting better and we hope everything will be fine when corona finally go.

The business I set up has crashed since the coming of corona because taking care of my animals in this economy is even more expensive. I made a lot of profit previously but things aren't the same anymore.

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

I'm having some problems with my work/job, I'm still not earning like I used to.

We have been managing. I have no market. We are not eating well at home, my business was doing do well then all of a sudden things have changed for the worse.

We are suffering, we are not making any money from our business. I used to make money before but not anymore. My family is suffering I can't provide enough for them, even food is a big problem.

My biggest concern is the lack of money in the economy. My business has crashed and I can't take care of my family.

Covid-19 has affect our business and life now is expensive, since this virus my income has been affected

My business was affected because we could not sell during the lockdown. Now that there is no lockdown again, sales has really dropped. Our customers have reduced and everything is costly now.

I am concerned because it has affected, it has stopped my business.

The problem is that children are staying at home with no school, our businesses generate lesser income. And now we have to use up the little we have.

Prices of goods have skyrocketed in the market following the Advent of COVID-19 which is affecting sales rate

It has caused everything to be expensive, people now complain that my food is expensive or small to what they used to get.

Things are not going smoothly, everything is costly and our sales has dropped. Our customers have reduced and there is complain everywhere about the price of foods.

The hike in price has badly affected my business because the quantity I usually buy has reduced and many cutomers are not willing to buy at the new price

To be sincere it has bitterly affected my activities, my farming. The inputs are now hard to get as they are expensive, so the money you set aside for the unput isn't enough.

Price of everything has gone up but cutomers don't want to understand, they are pricing the clothes at the old price

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

Since the lockdown happened, I have not really been selling like that and right now I am sourcing for money to boost my business

Our business is not doing well because there is no sales like before. Customers are also complaining of no money. Everything is costly now and our customers have reduced

Business is dull, It has slowed down sales and the money I make from my business has also gone down

I am not in anyway concerned about the virus

My biggest concern is the lack of market opportunity and the fact that my kids can't go to school.

This corona really affected my life o, cause we were just sitting at home, no work, no money but I thank God that everything is now eased

Things are tough because everything is expensive, there is no market and cutomers are not really buying

Market is not moving well like before and everything has changed. Price of goods is high and not everybody can afford to buy. No customers like before and this is affecting our sales.

Our business is affected because there is no sales and the price of everything has gone up. Customers are not patronising like before and there is complain everywhere about the price of things.

It affect the economy because e the price of everything has gone up and everybody is complaining. Our business is not doing well because there is no sales.

My business is affected that I could not sell anything when the lockdown started. During the lockdown that we were not allowed to go to market and sell, all the money I have was spent on food. And after the lockdown, I started selling again just about a month now. Now again there is no customers like before and everything is costly. Market is now opened one day on, one day off.

I was really scared when they announced the coronavirus, i made sure I followed the social distancing rule and also had to close down my shop because people were not patronizing me again

Corona does not affect me nor my business. Only that things are costly.

The Corona virus lockdown has crashed my business, because i used my business investment to feed my family. No I'm unemployed

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

As a result of the lockdown prices of food stuffs has increased and i don't have enough money to buy food for my family because my business is not thriving

Effect of the lockdown on the economy is bad because prices of food stuffs have increased and my income has reduced because low patronage.

The virus led to lockdown of schools, my shop is situated in a school area and since students are not coming to school again, I could not make money

The market has crashed which has made me poorer and my kids are always at home, I want schools to open.

It affected everything including our business. Things are not moving smoothly because there is no sales. Everything is now costly and customers don't patronize like before.

Poverty and lack of food is my biggest concern. I am really struggling to feed myself as I don't have money.

It affected our business because market is not moving like before. The price of everything has gone up and that is why our customers have reduced. Everybody is complaining about the situation of things.

I have no money so I am struggling to take care of my basic needs.

Food is my biggest concern, there are days I go without food. I am pregnant and I don't have money to take care of my pregnancy and my kids My husband isn't working so we are making no income at all.

It affected our business because there is no sales like before. Everything is costly and there is complain here and there.

Making money is very hard, even when I got to the market it is empty no one buys anything because things are too expensive.

Life is too expensive, we are struggling with lack of food, sometimes we get food sometimes we don't. I haven't eaten at all today. My husband is sick, he is our breadwinner.

Talking of this virus it affect our businesses and no circulation of money and now you can move freely in the soicity so it has affect us one way or the other

The coronavirus thing was scary and they made us follow the social distancing rule and stay at home, where we could not make money

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

Our business is affected because there is no customers like before. There is no money and things are costly this days. Even the few customers that patronises us are complaining that there us no money.

yes corona virus has caused a lot of damages to economy and businesses and now children are at home not going to schools so it has affect their education aspect

I don't believe in Corona Virus, it might be real o but it did not get to my side neither did any of my people have it

The lockdown really spoilt my business because my store was destroyed and i had to relocate to somewhere new

corona virus has affect my business and income is not coming in like before so it as really affect everything

Corona have make all the things we used to buy cheap then now expensive to the extent that everything is so hard in terms of low sales. We only see few customers that patronize us now

I have not started my business back because things are so hard now. Everything is expensive now so I can afford them

It is someone that is not hungry that will come and buy gate. There is no sales because people prefer to buy food than buying any other things now

As I am talking to you now, I have no money to do business again because during the lockdown all my goods that am selling perished without remaining anything

It has not been easy with the dropped in sales, people don't have money to buy things and at the same time everything is expensive. Good will help us

My concern now is that I am not finding it easy in terms of getting a job at this period of time

Am really not concerned like before again because things are getting better now compared to lockdown period or few weeks after lockdown but only that the market is not moving fast

My business is affected I don't get patronage like before.

Corona virus affect everything about the way we get money (income) and things was expensive as at the period of corona virus

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

The market/economy has crashed. Schools have closed which is my source of income, so food is hard for me to get because I'm not making much money.

Yes I am concerned about corona virus because it has affect our business and schools are locked down due to this virus

I am renting the house I am living in and I can't afford where I am living in right now, the lockdown did not help matters because although I received a steady income the price of everything around me has gone up, making things too expensive for me.

Food and childcare is my biggest concern at the moment.

Covid-19 has affect our economy and our businesses , so it really caused problem in terms of costly foods

Lack of money is my biggest concern. We have to go out to earn money , and the restrictions on movement isn't helping.

To find work is really hard, I am just manging the little work that I have presently

I cannot fend for my family as my business is not running like it used to. I am also struggling with food.

Business is slow, the price hike has further worsen the situation and everybody is just managing

Talking about corona virus it really affect the economy and no circulating of money

Though things wer sown during the lockdwn, there has been some improvements but customers are still not buying like before

Food is my biggest concern, I am unemployed do I don't have a source of income. My parents also passed away, life has been hard.

Lack of money is my biggest concern as I can't take care of my family.

It has not been easy coping with the pandemic because it has increased the price of everything in the market, people are just complaining

I have no concern whatsoever because my family and I have not been infected with the virus

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

Corona virus has make things worst is the country and it has affect our businesses and schools are still locked down it has really affect the education of the children

My child died, food is also very hard to get, and I haven't been able to feed my family. My wife is also pregnant, I don't know how to support my family.

The Corona virus lockdown hit the economy badly, as a result prices of food stuffs have increased and there a reduction in my income

I have no concern or problem at the moment

It hasn't been easy but we have been depending on God because this thing led to lockdown and didn't allow us have money again

Everyone is complaining about the lockdown and how it has affected business including me, cause i was not able to go to shop during the lockdown

It has affect my business and also my income and we can move freely like before without using face mask,

The lockdown has drastically reduced my income due of low patronage because people's priority now is to feed their families and I'm a seamstress.

Yes corona virus affected our income and the economy generally and foods are now costly since the start of this virus

My biggest concern is earning money, as I am not earning enough money. You need money to do everything, and if there's no money you can't do anything.

I am worried about the number of lives that has been lost to Covid-19, and how it has affected the price of basic things like food.

There is still no money, many of my customers have not yet been coming. The only difference now is that at least few of my customers are coming and we are earning small small unlike when there was a total lockdown that nothing is moving at all

I'm worried for my business because there is no sales, the ones I have are on credits.

The hike in the prices of food stuffs and the reduction in my income because low sales

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

yes corona has stop our children schools and money is not circulating so it has affect us badly

I am worried because the pandemic put every activities to stand still, people are not patronizing us like before because there is no money

With this virus a lot of things are been destroy such as schools and businesses, so to me I am so much concerned about it because it affect my business

Covid-19 virus has caused a lot of economy problem in the aspect of income and schools are being locked down since the beginning of march, so it as really us

I'm not worried because the virus will only infect those traveling abroad, but I'm concerned about how it has affected business generally

The way food is expensive is bothering me it is too much I don't even have a business now people are sick I'm just praying to God so we can get to the end of our problems

The Corona virus has brought financial difficulties, we can barely eat because of the high cost of food stuffs.

I don't care about corona but our live activities the economy is in a very bad shape our business is not running well and children are at home they have forgotten what they learn in the school i used to work in a company now it has closed no work

The coronavirus has destroyed the economy, I don't have money to trade again because I spent all my capital during the Lockdown. Now I'm just collecting goods on credit

We're suffering seriously because of corona our financial situation has decreased we have used our capital my husband is just managing the business and people are dying because of corona

I am much worried because the coronavirus has no cure yet, so I have to take extra care to not contact it

We thank God we are getting to the end of corona from our side no corona but we we don't have work and the financial situation has decreased

Nothing much, just that the sales is still low but at least is better than before immediately after the lockdown

My primary concern is my familys health. My child is currently sick so is my wife. I do not have enough money to treat them, I have also burrowed money from people that I can't repay.

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

The way our business is not running well and the way school have closed poverty is too much

Our financial situation has decreased since the start of corona food stuff is expensive infact everything in this life is expensive

It was a terrible experience, I am still struggling to resurrect my business because I spent most of the capital during the Lockdown.

May God protect us from corona our business is not as it used to be it has affected the financial situation of the world our business partners from the other countries can't enter our country and buy from us

Poverty is my main concern and we don't have peace of mind my business is not running well I'm afraid of the virus

The coronavirus made people to stop attending occasions and this affected my business cause i make clothes for party goers

Whether the virus is real or not, it affected my business over 10 cartons of the drink i sell got expired all through the time i was at home

High cost of feeding

Covid-19 has had an impact on my business because only a few customers buy my goods now while others complain that it is expensive. As the number of my goods sold decreases, so does my income, making it hard to buy food for my family and considering how expensive food items is now, it is hard to buy enough food for everyone's satisfaction.

High cost of transportaion

High cost of living

My business I'm not earning well and food stuff is expensive I've used all of my capital when we were in the lockdown period and now the business is not running well

The rising cost of food stuffs has been a problem because my income has been lowered as there are few customers that employ my services compared to before the pandemic. As a result, my income is not adequate enough to provide food for my family, plus other expenses.

There is no market, It has led to inflation and increased the cost of living

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

Inflation of price our life has become hard we the poor are just suffering financial situation has decreased no money to run our business my siblings are staying at home no school i was planning on getting married this year but because of corona i had to cancel I don't have money

There is no market and the pandemic has badly affected my business

Corona has put us in a situation that i will never forget schools are closed my kids and I cannot go to school and poverty too much i find it hard to feed my family I pray God should bring us to the end of corona

I am just worried business is not moving like it used to before.

The market isn't going smoothly so I don't have money to take care of my kids. Even when my kids cough I get scared because I do not have money to treat their illness.

Nothing

My concern is that the Lockdown has affected my business, customers are not coming to patronize me as they complain of no money.

The pandemic has affected the whole economy, people don't have money to patronize me like before. I sold most of my goods on credit

I am worried because of my business, we couldn't access transportation to market. Most of my crop spoilt on the farm

I am concerned about the rent of my shop because market is not moving and my rent is almost due

The pandemic has badly affected my business and reduced the income because of the rise in price

I am concerned about my children's education, they have been at home for over five months and it is not certain when schools will reopen

My primary concern is that it Corona virus lockdown has crashed my my business, I'm now unemployed because of the increase in the prices of stocks

There is no money and work has reduced, I am just managing because people are not really buying

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

My primary concern is that my business is not thriving due to low patronage from customers.

I make hair and customers are scarce now

Business has slowed down since the lockdown happened, there is no market and customers are just complaining about the high price

There is a reduction in my income and due to fewer customers and the cost of food stuffs has increased, making it difficult to eat as much food as before covid-19

It affected the economy worldwide.

It has affected my business, especially it has reduced my income. My business involves supplying goods such as ceremonial beads and cooked food to events but with the pandemic, events were cancelled and when they do hold, very few attend as social distance are observed. So, the demand for my goods and services dropped, even with the lockdown called off, the demand is still low as potential customers complain that they do not have money

My children's education has been disrupted schools have been shut down, and my business is not thriving which has also reduce my income.

It is not easy, business has slowed since the lockdown and the pandemic has doubled the price of everything

Covid-19 has affected my business in many ways such as i no longer had capital to buy my goods after the lockdown as i used it all. This was because during the lockdown, there was no customers to buy fruits and its perishable, so there was no income coming in when i also had a family to feed. So after the lockdown, i started cooking at burials, weddings and parties for a fee, i raised capital and now have a restaurant business.

It affected our sales since march. We are not selling like before and everything is costly now. Customers are not patronising as they used to and they are all complaining of the price.

There is no money to do so I cannot even buy enough goods to stock my shop because of the high price of foodstuff

Business is bad I feel it is because of the corona virus pandemic.

It affected my business because there is no sales like before. We used sell more Nylon when there are parties or ceremonies, but since lockdown started there is nothing like that. Our customers have reduced.

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

Hunger was and still a major issue as we could not eat two or one meal a day. The lockdown drained all my money as we used it to buy food for my family. As a result i now buy my goods on credit and pay back after sales

Work is not going smoothly because hardly customers call for our service this days. Since corona started everybody is just complaining. To make money is not easy this time.

What am concerned about is that business is not doing well like it used to because of the pandemic and commodities in the market are more costly compared to before the pandemic

It is affecting my business small small because people are not really buying from me. But they prefer to buy food than buying clothes

Don't have much concern, because I didn't face any problem.

It has not been easy because everything is expensive and also shop was demolished so market is not like before for me

It has affected the situation of the economy and still date schools are being locked down and everything you know in the market is now expensive

Everything is costly and there is no sales like before. I use to sell groceries to the school children but since corona started, that schools were locked, my market have been affected.

I was a monthly earner but due to the covid-19 pandemic,i was suspended from work till date from a company. So it has been difficult without an income to buy food and other stuffs. So my main concern is finding a paying job.

We've experienced so much loss in our businesses.

The COVID-19 really helped my business. It makes me sell more because I am selling food things

Our business is not doing well because there is no sales. Our customers are patronising like before and those that come buy less and are also complaining there is no money. Some will buy on credit and you will not see them again.

Am very worried about the covid-19 because the virus has set the economy backward, businesses are not going well as sales have dropped very much, we stayed idle for months due to the restrictions as a result, i lost my job. I have been searching for a new job since the lockdown was called off but there are no jobs. As am supporting myself,without an income, there is no money to buy food stuffs.

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

It has not been easy because sales is not really moving, most people are still pricing the old price but everything is more expensive

It has made the prices of things skyrocketed, people now sell at high prices which is now making people not to buy like before

It spoils everything, especially our business. I sell beer and customers always say it is when they are well fed that they will think of drinking beer. Those that bought in credit are also not showing up again.

Covid-19 has affected my business and income, especially the price of food items has gone up, house rent has increased, fuel price has gone up too etc. All this has happened because of the covid-19 pandemic and my profit has been lowered because of the rising cost of goods in the market which has reduced the quantity of goods i can restock .

Corona virus has affected my business and an my ability to do business

My business is my primary concern now because there is no sales. Customers are not patronising like before. I just pray that things get back to normal.

During the lockdown we were forced to close down our businesses and i had to stay at home to protect the health of my family. During that time,there was no income coming in and it lowered my capital as i used it to buy food for my family. Since the lockdown ended, i now have very low capital to buy goods and has lowered the quantity of goods i can purchase. .

My business is doing well and i had to vacate my shop when I couldn't afford to pay for the rent again. I am working at home now and no customer like before. There is no sales and we are just managing.

The covid-19 has made goods in the market very expensive, such that it is hard to restock ones business compared to before the pandemic. Especially when there is little capital available after lockdown when no income could be generated while we were at home.

There is no market, people are not patronizing me now because they prefer to buy food. As I am talking to you now, I am sick because things are not just going well

My business is affected because as a transport driver, the number of passenger we are to carry was reduced from five to three since corona started in order to observe physical distance. Also, the fuel price was increased and we are still collecting the same amount from the passengers. So this corona is not helping our work at all.

People are still indoors and it was the corona virus pandemic that caused it.

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

We now buy the product we sell so expensive

COVID-19 is not allowing us to get market or make sales like before rather people prefer to buy foods than buying our herbal medicine

The lockdown and ban on transportation made me loose a lot

It is people who have fed well that can think of buying clothes, business is yet to stabilize.

The commodities we are selling is just too high because of the way the economy is just not good now

Corona virus affected my business because there is no sales like before since it started. Everything is costly and customers always complain of what we sell to them that it is costly and that is because the price gone up from our supplier as well. The sales had really dropped since corona started.

We could not go out and it made life difficult

My business is not moving on as it used to be and we are not very free relating outside because of covid19 fear

The virus has spoilt alot of things, we had to stay at home for 3 months and even more. My children and I have finished eating everything i am selling

It affected my business seriously, staying at home for 5 months, doing nothing was not funny, currently, my business is yet to recover.

For me things are too expensive so what we sell now is scarring customers away price wise

my shop got burnt and the people who promised to help me could not again because of the covid19 lockdown

The whole lockdown about the covid19 has put me in the house now

It has make everything expensive now compared to before COVID-19 started and there is also no money in circulation

I am concerned about my health and protecting myself and loved ones.

we could not go out during the lockdown so we lost so many customers and yet to recover till now

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

There is no much customer coming to make clothes because people will rather use the money they have to buy food instead of making clothes. And also all the laid down rules on COVID-19 by government is affecting the way we open shops

The fear about the virus and the lost of lives and again market sales went down

Things have not been easy because there is no market. It is a grace if you see one customer come to your shop in a day

It paralysed everything and till now businesses is yet to recover from it

COVID-19 affected my farming business to the extent that presently I don't have money to pay my workers, so I have to look for where I can borrow money from to pay them

The lockdown made things so difficult for me such that I lost my job

Things have not really changed. No sales, many days i would not see a single customer to buy from me. Infact today i have to borrow money to buy food for my family

Things is getter better because I can go out and sell my market compared to before when we could not go out at all, but there is still no much sales like that despite that I had to borrow money from this microfinance bank to start my business back

There is no market because people are not buying and it has already affected the income from my farm business

It is very hard to make money as my business has crashed due to the lockdown, so I don't have any stable source of income.

Though work was slow during the lockdown because I could not go to my farm but things are gradually improving

The lockdown has reduced my income and my business is no longer thriving because of fewer customers

Because schools are yet to open, market has been really poor so I am just hoping that schools will reopen

Feeding my family is hard, we don't have money. My husband isn't making any money. We also can't afford electricity.

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

I am not concerned at all by any virus, just that it has affected me reaching my suppliers

Everything is down and there is no work like before, patronage has greatly reduced while some people are still owing

Food is my biggest concern.

Corona is a deadly virus it kills it has destroyed our financial status food stuff is expensive we're just suffering

Covid-19 has affect our businesses and money is not circulating due to business that is not moving, so I am concerned about it

My biggest concern is food because access to food is very hard, as I am not making much money from my job.

The economic hardship caused by the Corona virus lockdown has reduced my income as a result of reduction in the purchasing power of consumers

I'm a student at my final year I would have graduated by October if not for corona I'm now staying at home the business self I'm just managing everything is expensive

I know the virus is real because all the safety precaution we have been taking in my place of work, the social distancing and all makes me believe

I have no concern.

I experienced a lot of problems with my business, as there was very low patronage.

Food is my biggest concern food is too expensive, my kids are sickly because and I can't pay for their medical bills. We used to eat corn as a snack as it was cheap but the price of corn is also too high right now.

Talking about covid-19 as that the period things are difficult and no movement so it really affect our businesses and also income is not coming in

There is no way to travel so I cannot buy goods and it has affected my business and reduced the profit I make

Firstly may God bring the end to this pandemic corona has affected our business it has affected the financial situation of our country we can't travel out of the country food stuff is expensive

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

I was not really concerned about the corona-virus because all through the lockdown i still had access to my store

Our businesses have fallen back, the restrictions have stopped us from conducting business, and it has led to the exhaustion of capital.

My primary concern is the reduction in customers purchasing power which has reduced my income and the high cost of food stuffs.

Market is dull and sales is down so there is really no profit in what I am selling

Infact it is nothing to write home about but now things are picking up, though i just put to bed so i have been home for the past 3 months

I've to be worried the virus is abnormal this pandemic is real our business is affected not running as it used to

I was sick for a long time and so are my kids currently. I am not earning enough to feed my family. My biggest concern is my childrens health and providing food for my family to eat.

Resumption of my children education is what concerns me the most and financial issues corona is a deadly disease i

The Corona virus lockdown has plunged the economy of the country into recession which resulted in the increase in the prices of food commodities and transportation.

Covid-19 has make businesses break down while it has also affect schools and we can move freely in the community

The negative effects on the economy which has resulted in the increase in the prices of goods, and reduction in my income because of low patronage from customers

Considering the fact that covid-19has destroy a lot of things and it has also affect our business, the economy has been affect badly

Business is slow, people are not really buying shoes like that because eveybod is just trying to survive

Concerning corona virus it has cause a lot of damage to our society and now you can afford to buy things like the way we used to buy before so it has affect the economy

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

My concern is the economy difficulties in country due to the lockdown, my business is shut down because i have used all my savings and business on feeding. on feeding

Yes corona virus has affected our schools and businesses and work are not moving

There is no money so the quantity of goods I usually buy has reduced because of the increase in price

There is no market, everything is just dull and people are not really buying because of the increase in price

Yes because during corona virus our businesses was affect and schools are locked down and no movement so It caused a lot of damages to our economy and no money to buy food

My children staying at home without going to school bothers me the most I'm scared of contacting the virus and our financial situation has decreased food stuff is expensive and we don't have money

My business is not running how it used to be my income has reduced very well and only customers don't bring work

Yes it has affect the economy general and no circulation of money

The covid-19 affected my business, it affected it negatively, especially my profit which is very low because customer numbers have dropped, materials are more expensive and i spent a lot of my business capital on my family expenses during the lockdown as a result i do not have funds to buy more material for my business.

The main problem I faced is concerning my business, losing my capital.

My kids are at home no school and the sickness is killing people and our financial situation has decreased

My children are at home no school if not for now that they start going for exams , food stuff is expensive and we don't earn well

One of the concern is about my kids school, and my business have stopped as a result of the coronavirus.

Yes corona virus has affected businesses and children schools, during the period of corona virus that there was no movement it really affect our businesses and no money

Our children are not going to school, and our businesses have been closed as a result of the pandemic.

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

My main concern is the virus everyone should go back to God cos only prayers can heal us the virus has affected the students my child is at home I'm not comfortable with the way our financial situation is turning to the government should do something

I worried about the situation we the poor are into we don't have money everything is expensive no food poverty everywhere I'm praying to God for this corona to pass

Yes i am concerned about corona virus because I always hear it on radio that we should not go into crowd, that it kills immediately. Since the corona virus life has been difficult especially food is costly

Talking about corona virus it has deal with us drastically in terms of economy failure, now money is not circulating as before and things are now expensive in the market, so am concerned about it

I sell shoes, but as a result of COVID-19 I've lost my capital as a result of the pandemic.

There's a lot of restrictions, adjustments to the new precautions is difficult. My business have stopped, most the materials are becoming expensive

I'm a tricycle driver, and there have been restrictions on movements and the number of passengers to take. Which brought about a shortage in income, and there's rise in the price of fuel. Having a family in this situation isn't easy.

concerning corona virus it has affect everything about our businesses and also our economy and children are been locked out of schools, so it also affect the children education

It has affected the economy of the country negatively and has increased the prices of food stuffs and low income due to fewer customers in my business

The Corona Virus has affected my business negatively with low patronage from customers due to the bad economic conditions in the country

The primary concern is that prices of food stuff has escalated in the market and my income has reduced because of low patronage from customers

My primary concern the high cost of food stuffs in the market and reduction in my income due to low patronage

My business has been badly hit with low customer patronage because of the ICorona virus lockdown, i used part of my business capital to feed my family

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

My primary concern with Corona virus is that it crippled my business with loss of business capital and has increase poverty and hunger in my family.

The Pandemic has brought about short supplies and increase in prices of goods from suppliers.

The Corona virus has cause economic hardship with no money in circulation and has reduced the purchasing power of my customers and my ability to make more money

My business is not moving the way it used to be and this is due to what COVID-19 have caused

it has really affected my business because people are not buying, they are just complaining about the increase in price

There is no market, it is hard to get supply from the farm because of the COVID lockdown

There is really no work, most I am always just sleeping because customers are not sewing clothes like before

My main concern is the way corona has changed our lives the financial situation of the country is down the virus is deadly that is why I am always wearing my face mask my kids don't go to school

I am worried about my kids their education has stopped we thank God they can go to Islamic school I am praying for corona to end i don't want to be contacted

Work has stopped for my husband our business is not running smoothly our children are at home the virus kills people

What I am cornered about how our business is not going well our financial situation is down and our children don't go to school

My main concern is about the high price of goods during this period of corona virus. Since corona started the price of everything had gone up including foods and my income is also affected. Right now, just few of my customers are coming unlike before corona that they used to come very well.

Because of Corona virus life has become difficult, because of my inability to buy enough food for the household due to low income and high prices of food in the market.

My primary concern is that it has plunged us into economic hardship which resulted high cost of food and with no money to buy enough food for the family.

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

The economic difficulties in the country has reduced my income because of fewer customers.

A lot of things are now expensive and people no longer buy as much as before again

Our business have not been doing well since corona started. Market is not opened everyday again and this is affecting our sales.

The economy is bad and there is low patronage from customers which drastically reduced my income

It makes things tight because business is not moving well. No customers like before and those that patronize now are not buying up to what they used to buy. For instance, customers that can buy 10kg of cooking gas before are now buying 5kg.

My primary concern is that Corona virus has plunged the country's economy into recession and has affected me negatively with low income

My concern is that the prices of food has increased and my income has significantly reduced

Corona affected my business because our customers have reduced and market is not moving well. School children that used to buy our bags have not resumed since the lockdown started.

The Corona virus has brought about harsh economic conditions which makes it difficult to provide essential needs of my family, and also the shut down of schools has is not good on the children's educational development

Business has been bumpy compared to before the pandemic as sales has dropped and so has my income as customers do not buy my goods often. Have been seeking for financial assistance for my business from family but been unsuccessful.

We don't move around freely and I try my best to wear my face mask and because of corona our financial situation has decreased very well

My primary concern is the shut down of schools due to the virus, I'm worried about my children's education.

I pray that the covid-19 should end entirely as it has affected business transactions in the market. I have not been able to buy new goods as i lack capital to do so. Covid-19 has affected the economy,it has resulted in the rise of the price of goods, feeding ones family, paying for bills, health etc

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

Due to the Corona virus lockdown i lost my business investment and the prices of food has escalated, and it's hard to feed my family because there is no money.

My concern is that our businesses is affected. Our customers have reduced since corona started. Price of everything is now up and everybody is complaining.

My concern is that market is not moving and things are costly. There is no much gain on goods we are selling. And whether we sell or not we have to eat, do we at times we even run at loss.

The economy is in a very bad shape, especially how most business are doing. Shops are poorly stocked as they lack capital to buy new goods due to zero income coming in during the lockdown and spending money buying food to feed the family. There is no money in circulation and it is bringing our business down. Worst part is the hike in price of commodities,after spending money to buy goods, its hard to make a profit from sales as people complain that its too expensive. As it is meat, its easily perishable, so am forced to sell and there is no interest from such sells, no profit.

It really affected our businesses because market is not yet fully opened, it is now one day on one day off. Our customers have reduced since corona started and some of them are just coming back now.

It is a dangerous sickness that can kill, so I am doing my best to stay safe.

My business is not doing so well as customers do not buy my goods like they used to, probably because of the pandemic and high rate of unemployment. When you go to the market to buy goods, it is very expensive,so you end up buying fewer quantities than you originally planned to as your capital is not enough to cover all the goods you want.

We are not allow to work like before because there is market restriction in Lagos state now. Things are not easy because the market restriction is affecting our income.

The restriction of parties and occasions affected my livelihood because i sell nylons for occasions and parties

It affected our business because there is no enough money to run the business again since corona started. During the lockdown we couldn't open shop and we have spent all we have on food. The price of everything have gone up and we are just praying that everybody is complaining.

The lockdown brought alot of change to my business because schools were locked and this didn't make me have access to the students i sell to. Furthermore, my other customers don't have money to patronize me

That the government should help me, especially in this COVID-19 time, again, I am having issues with my sight, that is my major concern.

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

My business and how badly it was affected, even after the lockdown my business is yet to recover.

Everything is expensive, especially food items as a result of the covid-19 and it has made feeding our children hard because we can hardly afford it. We are farmers and we only have money after we have sold our produce which takes time since it is not yet harvest season

Right now, business is bad, I don't feel good about the COVID-19 situation, now the lockdown period felt better than this time now, I don't know why it's so.

I am happy the lockdown has eased but it has spoilt a lot things. My business collapsed during that period and i am still looking for money to revive it

The only thing that concerns me about with this lockdown is the bad economy which has already affected my income. There's no money in circulation again

It has greatly affected my business because the market that i operate in was closed down and my business was shutdown during the duration of the lockdown. I was at home idle and without a means to generate an income. The markets are open now and business is picking up slowly but no capital to restock on goods because i spent some of my capital buying food for the family.

COVID-19 has shaken us and till now, I still feel the effect of the outcome, my business is down and yet to pick up.

Business have been sluggish since the lockdown was called off in the sense that business have not been moving normally like before the pandemic. A lot of business owner's spent there capital during the lockdown by buying food and other expenses for there family. There is no money to order for new goods and sourcing for a loan is hard as everyone is broke.

For me my sales went down because of the lockdown and people are saying they don't have money to buy

It has already affected my finances, so all we are just doing here is to protect ourselves from contracting the virus.

It affected my farm business

The main concern i have is that every commodity in the market is expensive, especially food items. At a time that the economy is not doing so well, with many people unemployed and struggling to provide for there family, prices of food stuffs is increasing.

Business has not been going well so much that I have to stat up another thing

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

the situation is like adding salt to wind the economy is bad even before the lockdown, but it is now worse because we could not even travel to buy goods that we want to sell.

The whole lockdown issue affected me so much that I lost my job

My sales has not recovered yet because I sell electronics so people don't have money to eat yet not to talk of money to buy electronic gadget

I did not make good sales during the lockdown and now that it has been eased, I have lost most of my customers.

I am concerned about my business I feel very worried because the economy is just very bad and it is more difficult to hand and income.

My business went down because before the lockdown I was making like ten thousand naira before but now I can only make three thousand naira

I have never seen a situation like this that the whole economy will be shut down for months we now have to choose between dieing of hunger or covid-19.

Since we are not able to go to the market we haven't been able to make ends meet, though i am happy things are going back to normal

The lockdown made the prices we get the ingredients from the suppliers go up, now everything is expensive and I cannot purchase the quantity i used to purchase

I am not concerned about people's life especially because of the fact that the coronavirus doesn't have a cure yet.

I don't sell food stuff and we know it was people who are into food stuff that made money especially during the lockdown, for now, I am just concerned about getting back to my feet in my business

Because of restriction in movement my earnings was affected as we had to stay at home so I could not go out to transport people

I am feeling very depressed because my business have been very down since the lock down. I feel helpless when I didn't money and I can't get it because I can't work.

I mostly hawk the nylon i sell and the lockdown restricted movement which could not make me sell my nylons

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

I don't feel good about it, it has reduced my chances of making more money because, we are now made to earlier than before, which used to be 6am to 6pm but now, it is 8am to 4pm. , thereby reducing

As a poultry farmer, the effect of the COVID-19 lockdown was bad. I lost many birds because I couldn't get feed for them so I lose so much money.

My business folding up during the lockdown and this led to me starting farming, cause i had to use all the capital to find my family

Since the lockdown started and we were instructed to stay at home things haven't been easy, infact if we go to shop they would tell us to close before 12noon

The lockdown which temporarily closed my business and now with the economy difficulties in the country there are fewer customers, that greatly reduced my income

I have no concern again because we can now go out to work and earn little unlike when everything was shot down

I am concerned about my business, I think the government is not doing enough to help the people. The lockdown was just a waste of time and it brings only suffering.

I am not really concerned about it, it even helped me to start my cocked food business

I am worried about the economy, business is not moving, there is no money in circulation and the government is not helping.

It has destroyed so many things, presently I am looking for money to restart my business because it is not easy for me at all. We have used all the money to eat

It is not easy to get supply of goods because price has gone up so the profit that I make is really low

It has slowed down my business, there is no money and sales is really poor right now

The pandemic brought hardship, in my farming business.

Everything is more expensive, there is no really gain and so the profit is low

I am worried because I have to strive not to contract the virus with my family

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

It has affected my work badly, due to the restriction of movement I could not go to the farm so it reduced my output

Everything is down, there is no market and people are not buying because things are costly

Corona affected me and my family especially with all the COVID-19 regulations like nose mask, washing of hands that we are still following. And it is not easy to keep all this rules

I've experienced lack of patronage so much.

The primary concern is that it brought about economic difficulties which resulted in losing my source of livelihood

Hmm, it is just that there is no market. The way we sell things have really reduced

There is high prices of food, restriction on movements which are really great challenges, things are not going well.

My main concern is how corona has decreased our financial situation our capital we have finish it all so that we can feed our family but all the necessary precautions we have taken so we don't contact the virus

It has really affected my patronage, people are not really sewing clothes while others that sew are always owing me

My children are at home they don't go to school they have stopped their education i want to travel but I can't my business is down

The way our financial situation has decreased concern me the most we don't earn well but from our side no one has contacted the virus i thank God

There is no sales, many of my customers are not buying from me as before

The virus is everywhere I've to be concerned I'm just praying for the virus to end i follow all the rules. My children are at hime no going to school I'm worried and our financial situation has gone down

Lack of capital worries me the most my business can't go without enough capital and we don't have food

Our financial situation has decreased our business stop even our capital we used it take care of the family but we thank God no one contacted the virus on our area

The reduction in customers patronage which has also reduced my income.

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

Poverty is too much and the way people are being killed is too much the government is doing nothing about it

My children don't go to school even those that are working the work has stopped and corona is killing people and food is expensive

The Corona virus lockdown caused economic difficulties which also reduced patronage from customers, also there is increase in the prices of food items in the market.

My main concern is that we don't have money and the government is not helping us food stuff is expensive our children are at home no going to school

I take all necessary precautions not to contact corona but our financial situation is really bad my work has stopped i used to work in a company before but they sack me later the company closed all because of corona

My main concern is my business it stopped for a long period I'm just trying to revive it but our business is not back to normal and the capital is down I'm trying my best on that

The business I'm into is about to stop because of my capital is down I used my business money to feed my family i even sold my farm so my children don't stay hungry and now the way the price of food is increasing it is scary

Actually i am not really concerned about the lockdown, cause it didn't affect my business

We don't socialize with people we don't shake hands to go out now we have to wear face mask all because of corona and the company I'm working in have dropped me they can't pay us all because of corona

It has affected a lot of things. I'm a graduate and for me its hard to get a job because of COVID-19. Some of the places I seeked for employment said they can't pay new employees because of the problem corona have caused.

I have no customers and i have no income

One of the things is the restrictions it brought about, to stay at home. I have experienced a lot of loss on my business, it reached to the point of selling my belonging(TV) to sustain my family.

The main concern is about how income is very low, the restrictions in the the transportation of people and goods. We had to use our capital to susatin ourselves and family.

Now business is not moving like before due to corona virus and things are costly like food and fuel,

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

yes I concerning about it because we hear a lot of things from the radio how the virus kills quickly, so we follow precautions and now food are expensive

yes concerning corona virus it has affect everything about our businesses due to that period of corona virus movement really affect

Talking about corona virus it has affect their social life and food are now expensive

People don't buy my goods like before that I used to have better sales.

I am concerned about my health and that of my family. I am also concerned about food. Common food is now very expensive.

Yes it has affect our business and schools, and now things are so difficult

People do not move around like they used to, so they hardly play betting games.

I'm concerned about my health and that of my family. Also my business, I sell fairly used clothes and people are afraid to buy them because they were imported from Europe.

I'm concerned about my finance, there has been low sales since the lockdown

It is how it has affected my business a lot, the market is different, the rise in prices of goods is just doubling. And also because some of my customers, students, are not around because of closure.

The number of deaths made me to be afraid. I got worried for my family's health.

The main thing is that we dont have money, be cause most of the people patronising our business are school teachers and students. And the issue of corona virus has brought about the closure of schools

Concerning corona virus it has affect the economy and market is not moving fine and now food is expensive all because of corona virus

I am concerned about the change in the price of goods in the market. Price of every food stuff is on the increase on daily basis and there is no job.

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

The cost of things is my main concern now. The cost of goods is what i pray that it goes down now because there is inflation in the country now.

The main concern is that we generate very little from our business

It affected my business because only few customers patronises me now. The price of firewood I sell is high from those that supply us since the corona started and some of our customers would turn back because if the price. So this is really affecting our business.

It spoilt a lot of things, it affected my business, everything got more expensive.

I'm worried about my business. I sell clothes from office to office but since the lockdown everyone is complaining about lack of money

Things are very hinh in terms of prices and the new changes it brought about like washing hands, using face mask and the practice of social distancing is very hard to cope with.

I'm just praying that none of my family should be infected with the virus. We are keeping all guidelines

Corona virus has caused business failure to our country because now business is not moving and people are crying of hungry

My business is not doing fine because during the lockdown we cannot open shop at all. Now that there is no lockdown again only few customers patronise us ,so there is no sales like before covid 19 when we have more customers.

Had to stop business for sometimes and things are so high and there is no money in circulation again

Yes I'm concerned about it because it really affect our business and in church you can't sit comfortably

I'm concerned that it affects my business because we couldn't go to the market to sell, I was just selling little things at home.

The pandemic has been bad for my business, as effects such as state-to-state border closure during the lockdown made it difficult to get access to food commodities,to buy and sale, which created scarcity and affected my income as i lacked most commodities to successful conduct my business.

No market and sales has gone down and we are just trying to pick up again

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

life has been difficult since lockdown, business has been down because we could not work. Even the children are getting dull at home.

My whole business collapsed during the lockdown because I use to sell phones and now I cannot anymore

The Lockdown affects my business because I can't go to where my shop is, also my husband was stopped at work during the lockdown.

The covid-19 pandemic has caused a stop in movement, people are scared of contacting the virus so they stay at home with there families,businesses are dying off as capital that was kept for business were used to buy food during the lockdown period.

I was affected because I was said to have contracted the virus and went for isolation for 5weeks and also my wrapper business collapsed

My business was doing poorly during the lockdown as all my customers were isolating and i could not sell my products. But since the lockdown has been lifted, business sales has improved over the months and my income improves each day now but slowly.

It affected me because my business went down I had to look for money to start all over again and prices of things just generally went up

Am a farmer and my work is in the field where i plant my crops. When movement was restricted, i could not farm or attend to my crops which is my main source of income and food. So, it was a serious concern. Am glad that the ban on movement was lifted,i can attend to my farming now.

My concern is coronavirus has made me lose customers.

It stopped me from doing so many things like my school and my business

It affected our business because we don't have the opportunity to go to the market everyday to sell. Markets in the state is now operating one day on one day off and this is affecting our income. Another thing is that things are costly this time and it is affecting our market because people always look for what is cheap.

My primary concern is that schools have been shut down and have not been paid salary since March 2020, because i also teach in a private school

Market has not fully recovered again since then and for me I lost everything then because I sell perishable food

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

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Everything turn upsidedown for me my food stuff business collapsed

At least we can go out now, but there is no money to start my business back because i spent everything I have including my capital during this COVID-19

The economy is down globally, some customers are still conscious about the virus, making them avoid crowded places like the market, this has been affecting my business.

The lockdown affected my business. All the money of invested in it has been used to feed my family and we are unable to make money from home

Corona virus has brought about economic hardship which drastically decreased my income because of low patronage from customers

It is negatively affecting everything concerning my family, feeding and business

The lockdown has grounded my business and i had to rely on the capital to feed my family, now i don't have enough goods to sale

My customers don't patronize me again, the turn up rate is low because there's no money in circulation. Even the ones that patronize me no longer pay in full and will owe me

I have not been selling as I used to, so most of the time am always at home and is even those that are well fed or those that are not hungry that would remember to buy a wrist watch. I used any little profit from sales to eat with my family

Market is not moving as before the COVID-19 pandemic started

I was at home for long and was unable to make money.

How every sector is affected and still trying to return to normal, especially my farming business.

My business is affected to the extent that i could no longer afford shop rent and had to vacate the shop and started selling at home and spend the money i make on feeding. I just started again at home in a little way just about two months ago.

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

The situation is very bad, it has affected my business, i can not find job offers like i used to because of the pandemic. Another reason why the situation is bad is that my income has dropped, there is no capital as the demand for a painter or paint is very low.

Businesses are affected because of the 'one day on, one day off' that is operating in Lagos market till now. The price of everything is just high now and. We just need to pray that they find a lasting solution to this corona so that everything will go back to normal.

Our economy in this country is affected because there is inflation. Everything is costly now and everybody is complaining about it. Even the rice that they used to sell for #500 is now sold for #900

My business is affected, the price of cassava that I used for making of garri has increased from #50,000 to #70,000. Even at that price, it is scarce to get now because we are not getting supply as we used to before corona started.

The restrictions on travel have brought me a lot of problems as my business depends on travel movement, so I am not making much money.

I am starving, we don't have access to food and money is hard to make due to the market crashing.

I am good at the moment things haven't been bad except having little problems with feeding.

Primary concern is plunge the economy into recession, making goods very expensive in the market.

The lockdown has changed everything. Feeding is very expensive. I have had to borrow money to eat. My kids are also at home, everything it is hectic. Food and electricity is unaffordable, the prices have gone up since March.

There is still no difference from the impact of COVID-19 because there is no money to buy goods to sell and even to eat is hard

It is this children that have been home since COVID-19 started which is really turning into another abnormal thing. Not going to school has affected a lot

Providing for my family in terms of food, childcare and funds has been very hard. My husband is also not earning enough.

My primary concern is that it has brought about harsh market conditions because consumers no longer spend as much as before, and our children are still not in school.

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

The market is picking up now, so I will need help with money before I can start my business back. The COVID-19 have really affected my business

I feel that Covid-19 has caused a lot of setback to the country through our businesses and things are not like before that you can moving free and food are cheaper than now, I feel Corona virus as cause economy of our country not flowing

i'm not really concerned about the virus because it did not affect me,

The situation of the country is not very pleasing financial situation is down we that are small business owners we are just managing our capital has gone down our children are at home there is no money

COVID-19 affected so many things. Market is not selling as it used to because there is money in circulation

Covid-19 has bring disaster to world, and now our country are into economy down fall and things are expensive, so all what I know is that people are suffering and money is not flowing

since the lockdown started i had to neglect my main business which is sales of plastics and clothes and focus more on my farming

I had to change business from buying and selling products to transportation of people because i spent all my capital for buying and selling on feeding my family

The noise about the COVID-19 have gone down and we can now as well go out. But the major concern now is that there is no money, it is my children that are given me money now and I only spent it on feeding myself

There is inflation in the country because the price of everything has gone up. There is complain here and there about the price of goods. My prayer is that the corona just go away.

Corona has affected my business what i was doing before is not what I do now I used to be a tailor but because of corona people don't sew clothes every one is buying food, when we where on lockdown i didn't pray 11 congregation jummat prayer every time I remember i get sad

There is still corona and because of corona our financial situation has reduce and our capital is finished people are dying our children are at home no school our business is down if there is no money the business will not run well

Market is dull because people are not really importing like before due to the pandemic

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

Yes corona virus has caused damage to our economy and schools are been locked down so it as affect our children education, I believe that covid-19 as caused a lot

I really can't say

I am really concerned about our financial problem we don't have money to run our business and family and this virus if a person gets infected he suffers alot

Now people are not having free movement like before in an open place and food and fuel are increasing everyday

The number of times I go to work has reduced so it has reduced the money I make

Our economy has been affect by corona virus and schools are affected too by the locked down, so it has affected our business and things are costly such as food

I am really concerned about it because It has affected alot of things not just my business but also feeding

I cannot travel to buy goods, there is no movement so I don't have enough goods to sell to customers

There is no market because schools are still closed and it has really slowed my business down

yes corona as affect the economy and our business, things are now expensive in the market

Market is not moving and people are not buying so sales is very poor

All what I noticed about corona virus is that it affect our income and also affect the economy

Yes during corona virus you cannot move freely and schools are affected because are locked, so a lot of things as happen due to covid-19

It has brought about the increase in the prices of commodities

Corona virus has caused economy failure and food are expensive and now business is not movement

Business have experienced problem of rise in the prices of materials, and we can't even provide the needs of the house all we do is asking them to bear with the situation.

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

Corona virus has affect our business and visitor( buyer) are not coming into town to buy like before

Yes corona virus has caused a lot of things in the aspect of economy and again business is not moving and our children are not going to schools because of lock down

The restrictions in movements and closing of businesses which has negatively affected the economy

I'm concerned because nothing is well , the seeds we use for farming are now very costly, the income are low and most things have inflated

It has affected almost everybody in the world, so actually what concerns is that our customers the way customers use to patronize us is different and majority of them are not government workers that receive salary at the end of the month. So their various businesses too have been affected. The cost of items have increased together with transport fares.

I am concerned about the economy, things are constantly topping money, including food items

I am a tailor and my work is not like before again since corona started. We used to work for many customers before but now just few of them patronizes us.

My shop has been destroyed and the goods I had in them scattered, like rice and the rest, I am currently staying at home and doing nothing.

I am concerned about my family health and the health workers treating the Covid-19 patient

The fact that I could not make money, because most people were staying at home.

I am concerned about my business. I think the government is not considering the poor during this period.

The thing made business go so low, I have not achieved much since then, no business is coming, people do not go for events like before again and there is no money.

The very reason I was seriously affected was because there was no social gathering so people can not make new dresses and a lot of people went with my money because they not working and can not pay me back so everything was rough

It has affected the way business is now. There is no sales like before and the government is not helping

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

Business has been on a standstill since the lockdown was lifted, as customers are few and daily sales has dropped alarmingly compared to how smoothly business operated before the pandemic. Even the cost of most commodities in the market has increased and with the new hike in fuel price, it has increased further because of the pandemic.

COVID-19 is really affecting my business to the extent that I don't go to market everyday just like today because there is no sales. Most time I don't make any sales, no one will even asked you that what are you selling there. So is better I stayed at home instead of wasting transport money to the shop

My concern is about business. There is low sales since the COVID-19

My main concern is finding funds to invest in a trade like a provision shop to have a source of income for me and my family. During the covid-19 restrictions, i used up all my money to buy food and other expenses for my family during the lockdown.

What I'm concerned about is my children education and how we don't have a strong business people are hungry and capital is going down and there is still corona

Our day to day activities have stopped i am a driver the police is stressing us and they said it is because of corona and the financial situation of Nigeria has gone down

It affected businesses because of the high cost of transportation that affected the price of goods. Those who travel to buy goods and paid like three times higher for transportation since corona started are also increasing the price of goods. That is why everything is costly.

I do not really have concerns about COVID-19 it did not affect me..

My worries about the pandemic is that i do not have enough financial ability to start up my new business since the long stay at home during the lockdown collapsed my former business as a hair dresser, so i started a new trade recently since there is a market for food stuffs, so am selling stock fish but it has been hard as i used most of the money I saved to provide food stuffs for my family and spend on other bills at home during the lockdown. But the business is gradually picking up ,so it will be a good source of income.

There is no much capital to run my business because the COVID-19 lockdown have made me to spent almost all my business money during the lockdown

This sickness is from God and it has no cure I pray they find the cure soon. My children are staying at home for more than 7months and the financial situation had decreased even my business is down I've used All the capital I just thank God

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

I'm worried for my children they don't go to school and food stuff is expensive for 7 month now children are at home petrol now is expensive too my business have stopped I've used all of my capital

They way food stuff is expensive and we don't go to school anymore business is not going on well

Business has been slow since the lockdown was lifted because customers do not buy furniture like they did before and i do not have money to buy materials to make new furniture that would be placed in show rooms to be sold. Also, all the cash i had, i spent during the lockdown to provide for my family such as food, paying rent and other essentials but there is none to invest in my business again. I need money but everyone especially my friends or family are also going through a tough time and can not help.

My business was not moving because I am a fashion designer and there was ban on social gathering so there was nobody buying and making dresses

It has brought problems to the economy, even though its a test from God, and a lot has changed in our lives. Also the fact that some people in the northern part of the country there is number of people that don't believe in the existence of the virus

It is the impact that is still having on the sales, no sales at all. Everyone is complaining of no money and this is affecting my sales

Honestly, it weighed me down seriously because it affected my business, patronage got so low.

This life is really getting hard because of corona our children are at home no school food stuff is expensive our husband is just managing his business

My primary is that in this period we have very low access to cash, business and farming. We have nothing to do, and we have used up all our capital just to sustain ourselves and family which lead to to huge loss of capital

Since the end of lockdown, I have not gone to the market to sell because there is no money to do much Zobo drink to sell in the market. It is the grace of God that have been keeping us. It is the month of March that I have stepped the market last.

Since the lockdown my shop was locked throughout except for two days of the week, on fridays and Wednesdays or Saturdays

It affected directly such that the people who help me financially and am supposed to get another financial help from as agreed and in a big way this time died of covid19 in the UK so it has made gone down business wise so bad

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

Things are so different, like the flow of cash, the prices of things have gone up, things we use to buy at 12 thousand are 35 thousand, the cost of transportation is also high. With things this way we can't cope with the situation.

My business is not like before that I used to have my customers come to buy oil very well but now, even those that buy in large quantities have reduced how they buy.

It has caused our customers to reduce seriously because the price of things are now very high so when we buy by the time we sell customers complain about how much we are selling which is as a result of what we are buying so they can't afford it

Corona virus affected my business because as a tailor my customers are not patronizing me like before since this corona started, they are all complaining of no money. Those that come only bring their clothes for stitching.

During the lockdown period, the interstate travel ban affected my business because I get most of my supplies from Lagos, but this was not possible and even right now we only open at the market 3 times a week. One day on one day off

I am concerned because things are yet to go back to normal. For instance, the price of goods that has gone up since the start of corona virus need to come down.

There is no money in circulation as a lot of people lost their job? during the lockdown, even as the lockdown has been called off and business have been opened again, there are very few customers, who buy just a few essentials and complains about the rise in price

Due to the lockdown and closure of market I haven't been able to access my buyers, cause I supply yam to retailers and this has affected my income a lot

My biggest worry is that my business have not been able to provide me with income enough to buy food to feed my family because i do not have more money to buy food stuffs and make more profit. My business has still not recovered from the long months of lockdown and i used most of my cash to buy stuffs for the family.

My main concern is the death rate throughout the world. All i want is the end to the corona virus.

My business has run down as i lack the money that i need to buy more commodities to sell and a lot of my fish perished during the lockdown month as i could not sell. As a widow, my source of concern is that the cost of commodities increases weekly especially food and paying rent too has been an issue as business has not been going well.

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

The daily death rate of people all over the world, especially in Nigeria is tragic and it scares me that more people are still getting infected and my health is at risk each day. I pray that a vaccine can be made soon, to stop the spread and cure people from the virus.

The cost of food items has been increasing since the lockdown and even as the restrictions has been lifted, the cost is still on the rise. As such, only small amount of food can be bought for sale which has resulted in a low income. But if more cash can be available, will buy more food items and increase my profit.

The price of commodities, especially food items are very costly in the market due to the pandemic and high demand for food items. It has become hard to make an income selling food items and buying it for the family because its too expensive when the economy is trying to recover from the pandemic.

It has affected my business badly because the price of everything has increased and people are not buying

My concern is that there is no business. Markets was closed so it was a tough time

It was before that I was so much concerned about it, that is when we could not go out but not really again. It is just that the business is not moving

Business is slow because there is no movement, I cannot travel to buy goods and it has affected my sales

It is the way it affects my business. I grind agricultural produce but during the Lockdown, no one can go to the farm to collect produce not to talk of processing it.

I have too much problems since the coming of corona but my major concern is food.

There is no money because people are not buying, so everything is standstill

Lack of jobs worries me the most and the way food stuff is expensive corona had affected our financial situation globally

Corona virus is worldwide even if you are not infected someone will be my main concern is us staying at home for 7 months my children are at home no school

It really affected a lot especially not to be able to go out during the lockdown but my most concerns now is that their is no much market for what am selling

I am most concerned about how it affected people globally, both health and economically.

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

Corona has caused us not to have money, people are sick and our children education has stopped we're feeding on our capital our business is going down

I have a lot of kids and feeding them is very hard at the moment due to the virus.

My main concern is how we are going to come over it and eradicate it in our country

The whole world have been affected and it has affected businesses, the federal government are not helping the matters. Businesses have been shut down and there is no movement of goods.

I don't have anything to say

Unable to go out to work during the lockdown and it affected my business. Money meant for my business was used for feeding during this lockdown which made it hard for me to run my business now

My concern now is that things are costly since corona come and no money to buy them because there is no sales. Our sales had dropped because only few customers patronize us now.

Yes, as at march the virus was serious so it affect our businesses and no movement and school are locked down

All that I know is that, it has been worst even before the corona virus and now money is not circulating and food is now expensive

Just that corona virus as caused alot of set back to the economy and now food are expensive now and fuel too as increase in price, so I believes that what is happening where is what is happening all over the country

Currently I'm not concerned about COVID because I have partial stroke since last year

My concern about is corona virus is that no free movement and it has affect our business

My concern about corona virus is that it has stopped our economy flow and our schools are still locked

Right now, my major concern about this virus is the way it has affected my business, my customers are no longer patronizing me the way they used to

Now economy is down and money is not circulating and our children are not going to schools so corona virus as affect the economy

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

---

My customers complain about money and this has reduced the quantity they buy from me, some even buy credits and would not pay back. Overall it has affected my income

Yes , corona virus as caused setback to the economy food is cost in the market and our children are at home no school because the schools are locked down due to corona

Yes because as at march no movement and shop and schools offices are locked so it affect everything about human life general

When i want to buy feeds for my chickens now, it is difficult because it is now expensive and people are no longer patronizing me unlike before when they do

I am worried about my business because currently there is no money in the country and I don't make profit like before

The economy is now terrible, factories are closed, manufacturing companies where we get materials are locked

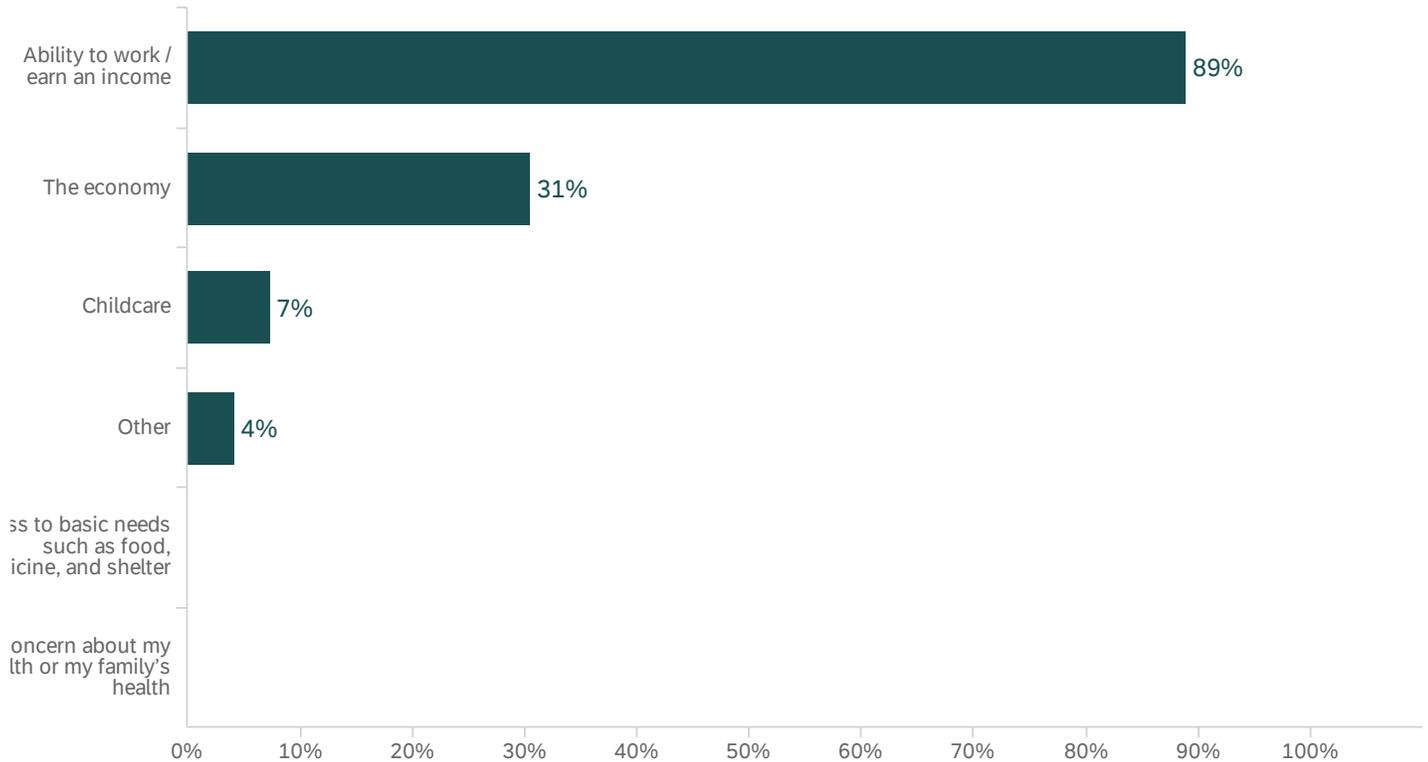
We thank God we are alive, the shores were locked, we could no longer do anything(work), my business was completely down, i had to pick-up the my artisan work which is maintenance of refrigerators and air conditioning just to make ends meet

## 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 = 615)

**Insight:** Respondents overwhelmingly were concerned about their ability to work and earn an income, with 89% expressing this as a concern. This mirrors the responses in rounds 1 and 2, where the most commonly expressed concerns were around business decline, negative lockdown impacts, and income getting worse.



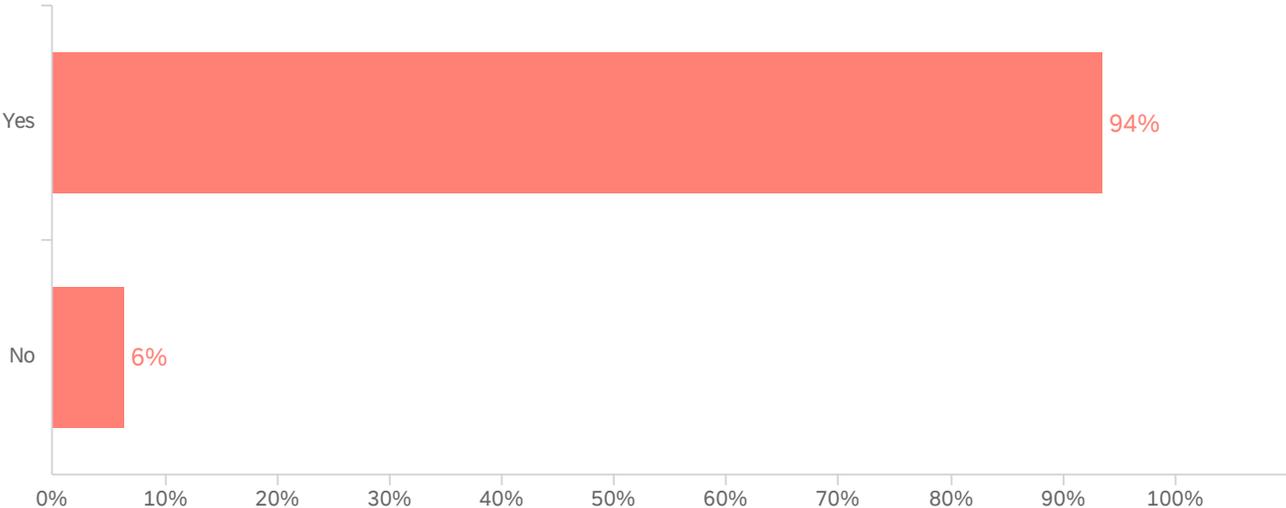
### SECTION 3: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 69% and 55% of customers respectively. Only 6% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 93% say their *situation has worsened*, with 50% saying it has gotten “much worse”
- **Income:** 93% experienced a *decline in income*. 3% report an increase
- **Ability to Pay Employees:** For those who have employees, 51% have been able to pay them, while 47% have not. Those who *could not pay employees* increased from 38% in round 1 to 53% in round 3
- **Cash Accessibility:** 41% *don't know or can't say*, 21% report *somewhat or very difficult*, 38% report *somewhat or very easy* to access cash
- **Farming:** Only 35% of respondents are involved in farming. 38% of those who farm reported *difficulty in acquiring inputs*, 26% report *general limitation of financial situation*
- **Food Consumption:** 71% report a *decrease in food consumption*; 25% say they regularly go hungry, and 46% say they sometimes go hungry
- **Savings:** 92% report a *decline in savings*, those who "very much decreased" savings increased from 65% in round 1 to 73% in round 3
- **Coping Mechanisms:** *Savings* and *reducing investments* are the most common coping mechanisms reported by 80% and 51% of customers respectively. 34% have *borrowed money* as a way to cope with COVID-19; this increased slightly from 31% in round 1 to 33% in round 3

# 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 = 1,748)

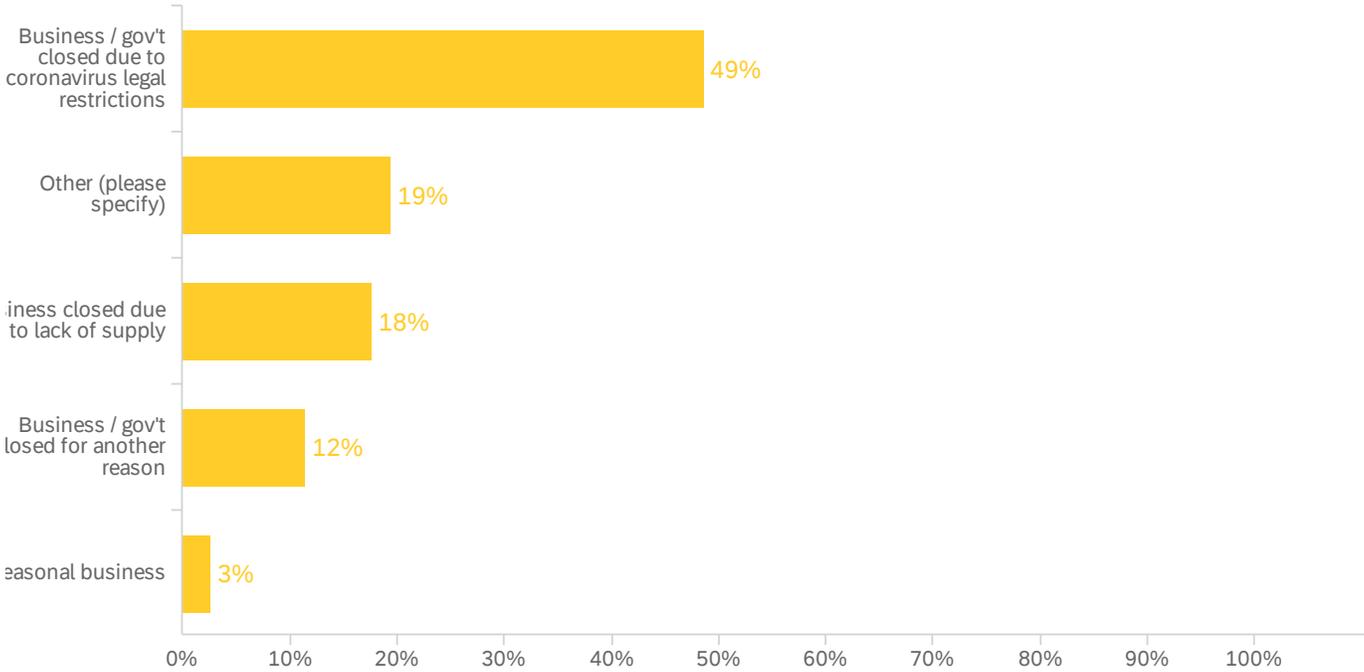
**Insight:** There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



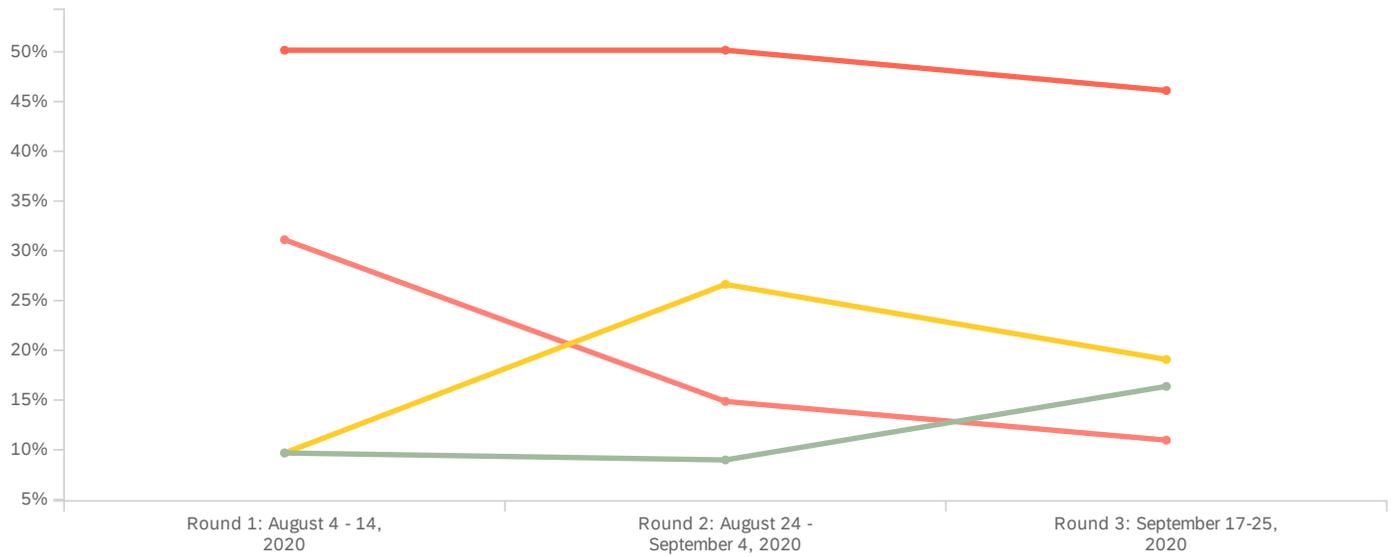
# Reasons for Change in Business

**Q:** Why did you change businesses? (asked to the 6% of respondents who changed business)  
(n = 113)

**Insight:** Of the 113 customers who switched businesses, nearly half changed in direct response to COVID-19 legal restrictions.



## Reasons for Business Change by Round



**Legend:**

**Red:** Closed Due to COVID Legal Restrictions

**Pink:** Other

**Yellow:** Closed Due to Lack of Supply

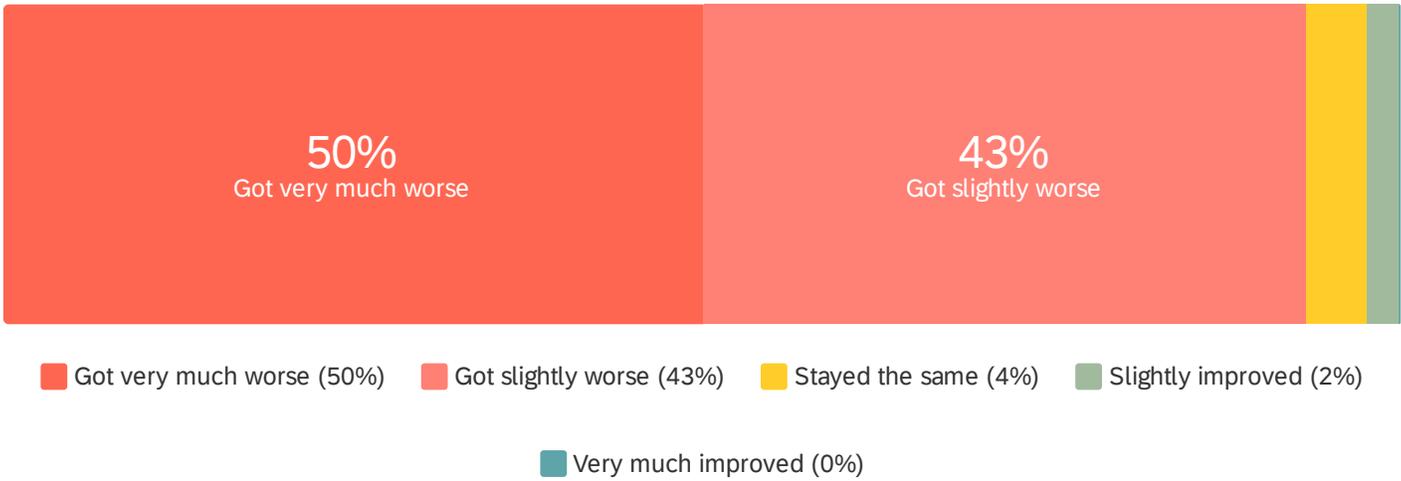
**Green:** Closed for Another Reason

**Insight:** Customers who reported closures due to legal restrictions decreased slightly from 50% to 46% in round 3. Lack of supply was still a concern as well, at 19%, but businesses that closed for other reasons increased slightly to 16%.

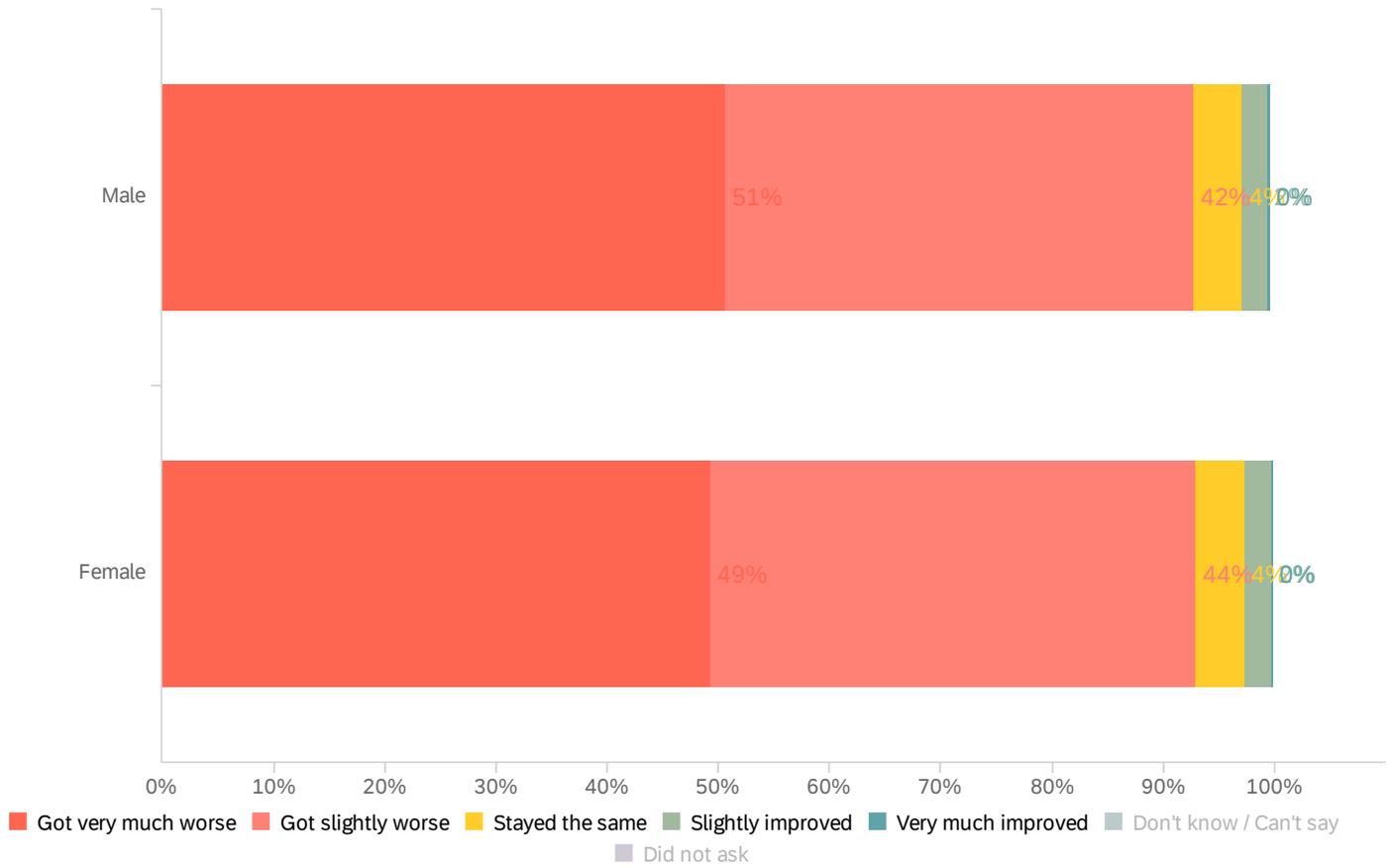
# Impact on Overall Financial Situation

**Q:** So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it: (n = 1,837)

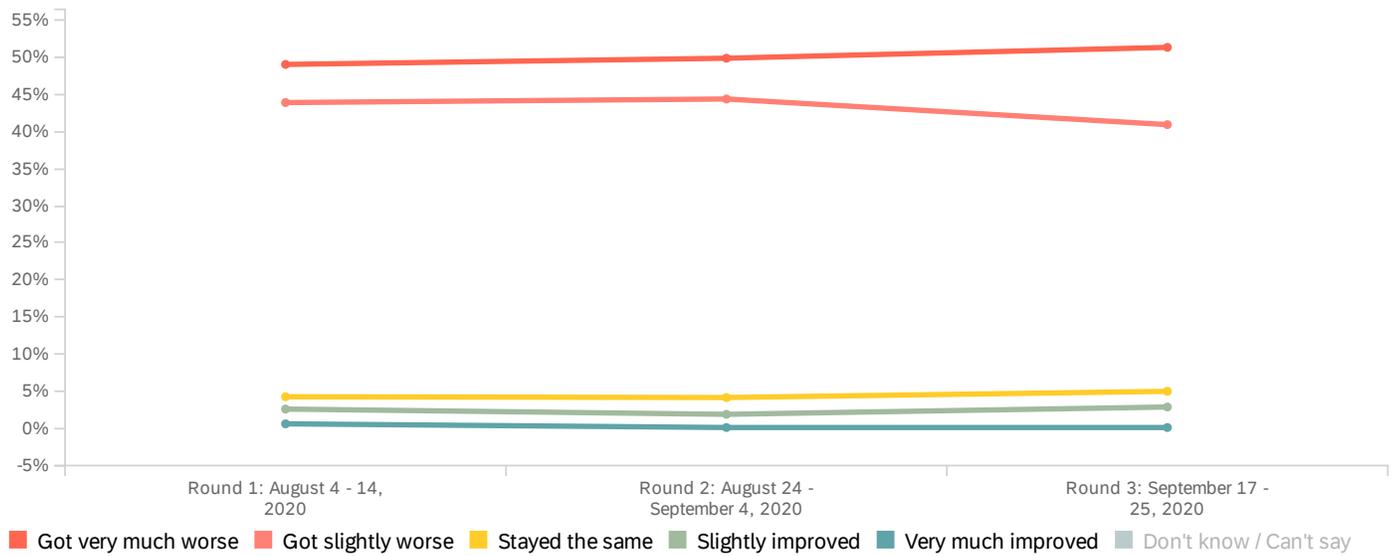
**Insight:** **93%** of customers report a worsening of their financial situation. Only **2%** say it has improved. We noted almost no differences by gender or over time.



## Impact on Financial Situation by Gender



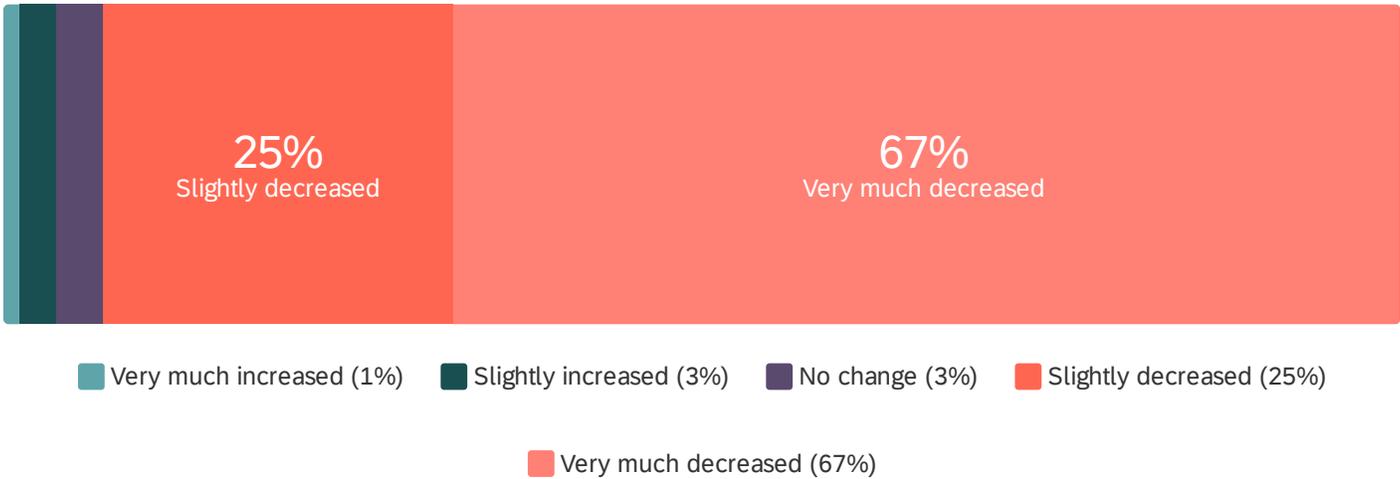
### Impact on Financial Situation by Round



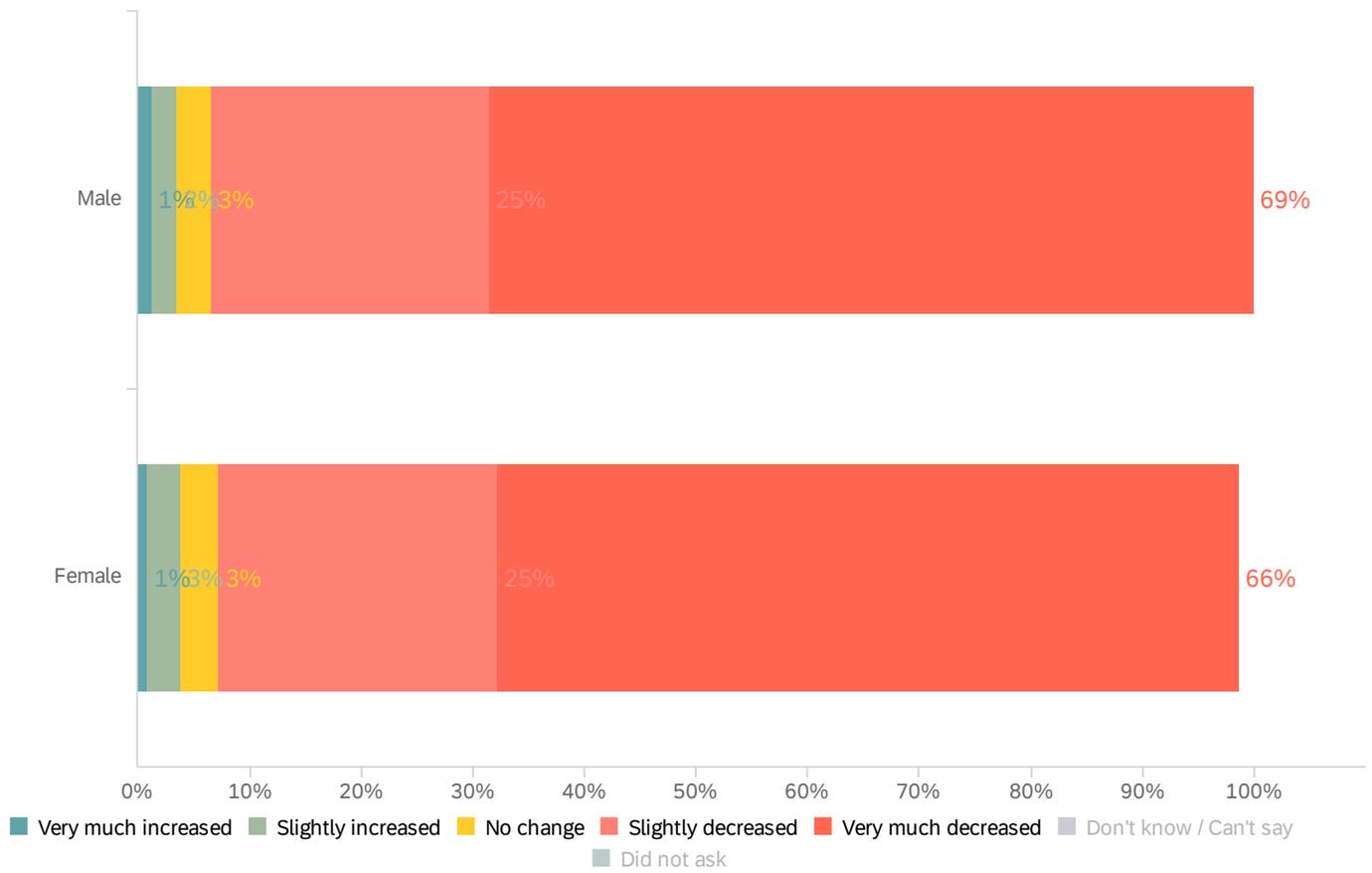
# Impact on Income

**Q:** Has your income changed since the lockdown in March 2020?  
(n = 1,837)

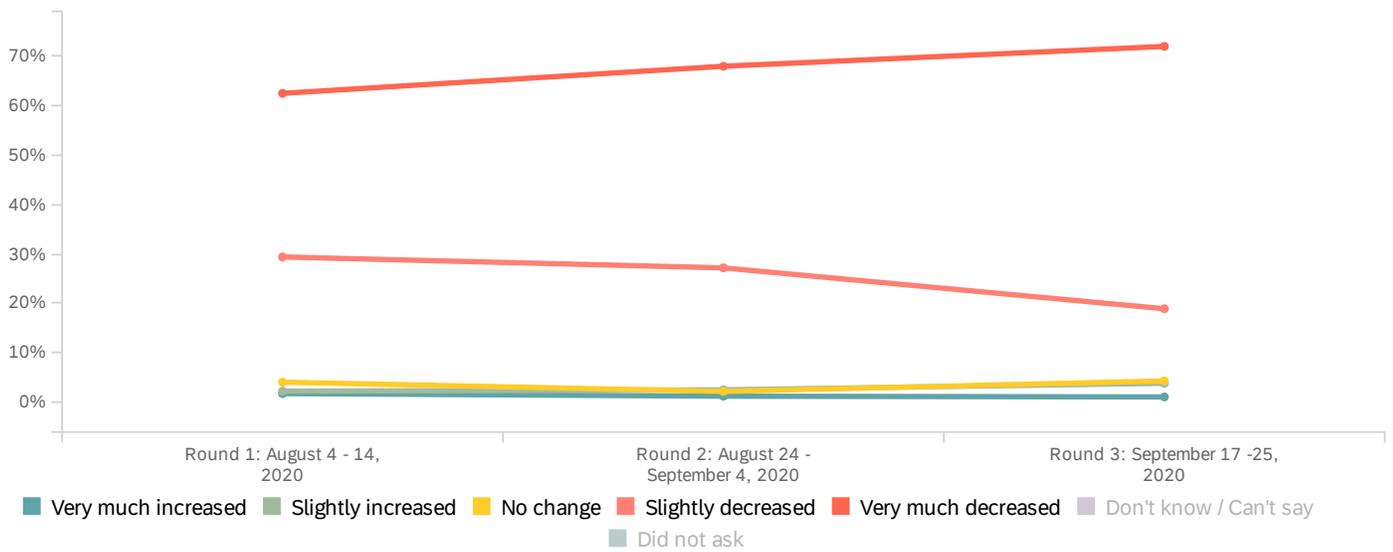
**Insight:** 92% have experienced a decline in income, with **67%** saying it has "very much decreased". While gender differences were small, customers with "very much decreased" income continued to increase, from 62% in round 1 to **72%** in round 3.



## Impact In Income By Gender



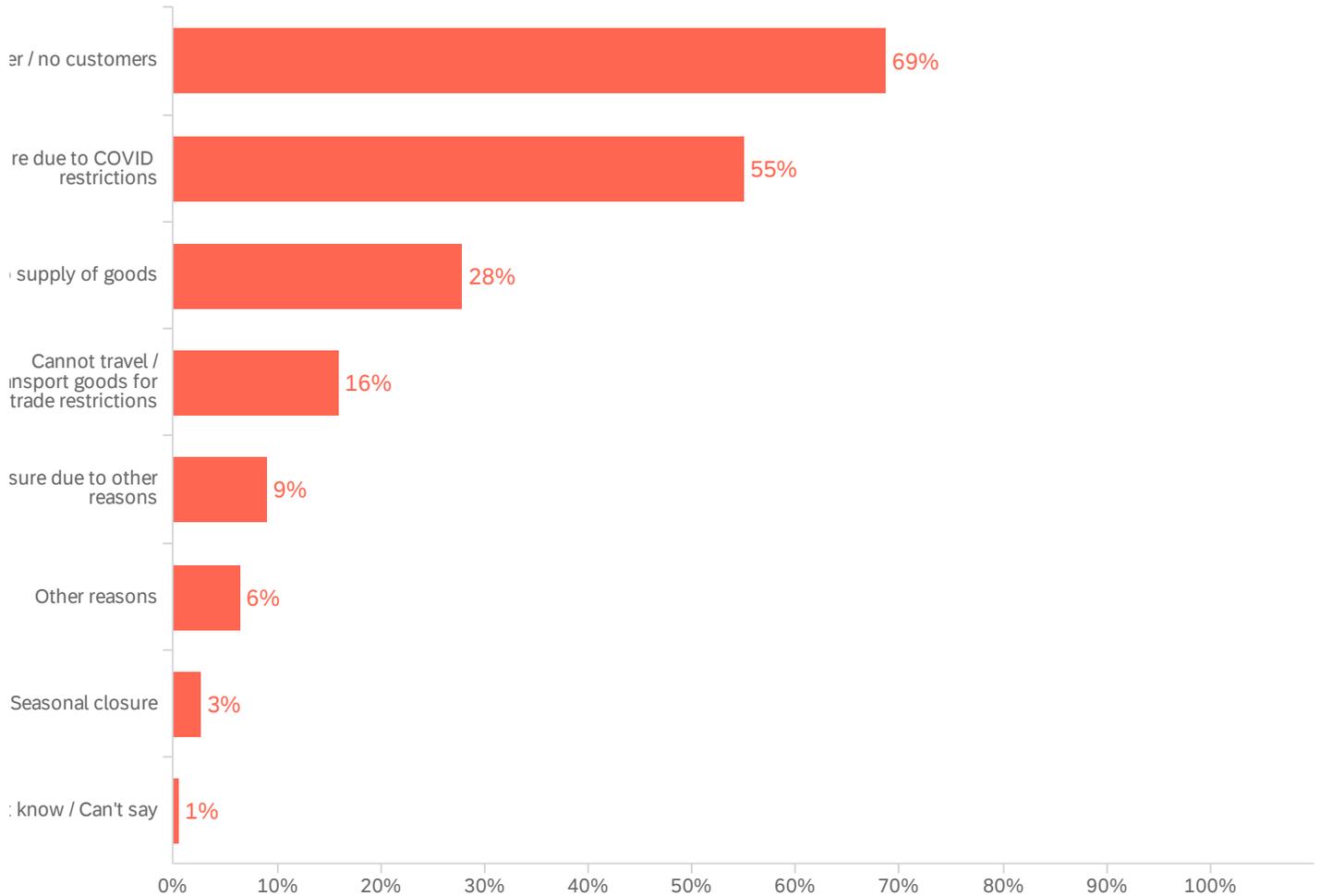
### Impact on Income by Round



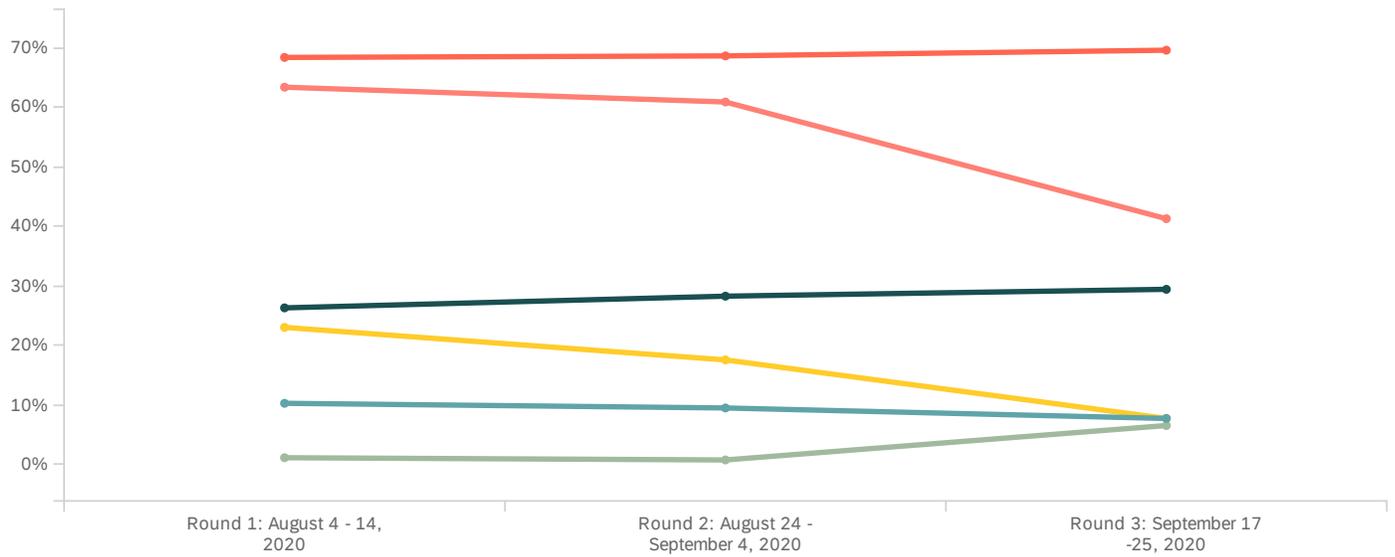
## Impact on Business

**Q:** Has your income from your business this month been impacted by any of the following?  
(n = 1,777)

**Insight:** The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **55%** have had to close entirely due to COVID restrictions.



## Impact on Business by Round



Legend:

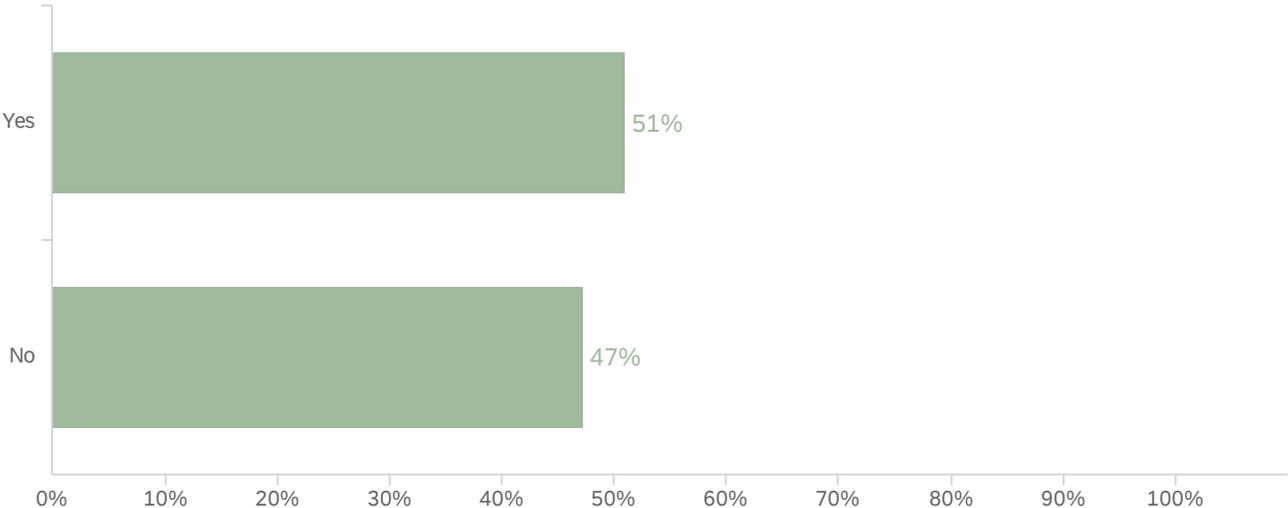
- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Cannot Travel/Transport Goods for Trade Restrictions
- Green:** Closure Due to Other Reasons

**Insight:** While customers did not report a significant change in decreased customers between rounds, restrictions due to COVID-19 reduced from 63% to 41% between rounds 1 and 3. Trade restrictions similarly decreased from 23% to 8% between the three rounds.

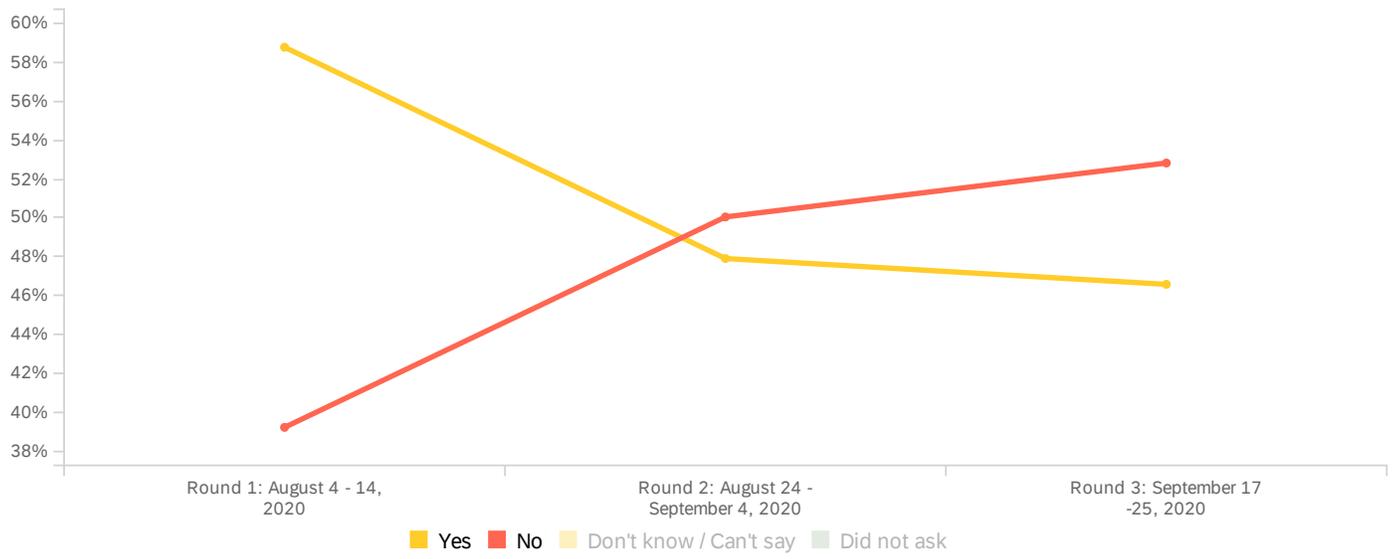
# Percentage of Respondents Able to Pay Employees Since Lockdown

**Q:** Have you been able to pay the salaries of your employees since March 2020?  
(n = 427)

**Insight:** Nearly half of respondents have been unable to pay employees since lockdown. This percentage increased from 39% to 53% between rounds 1 and 3.



## Ability to Pay Employees by Round



## 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 = 615)

**Insight:** While 41% of respondents don't know, only 21% say it is "somewhat" or "very difficult" to access cash.

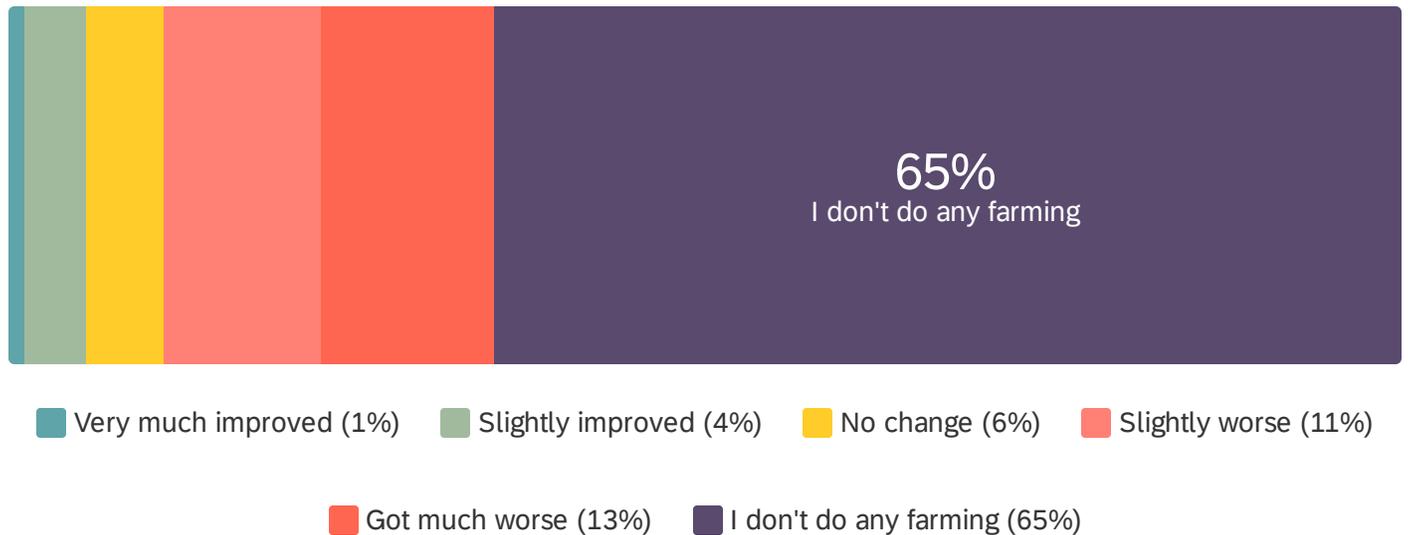


Very easy   Somewhat easy   Somewhat difficult   Very difficult   Don't know/can't say

## Impact on Farming

**Q:** Has your farming practice changed since March 2020?  
(n = 615)

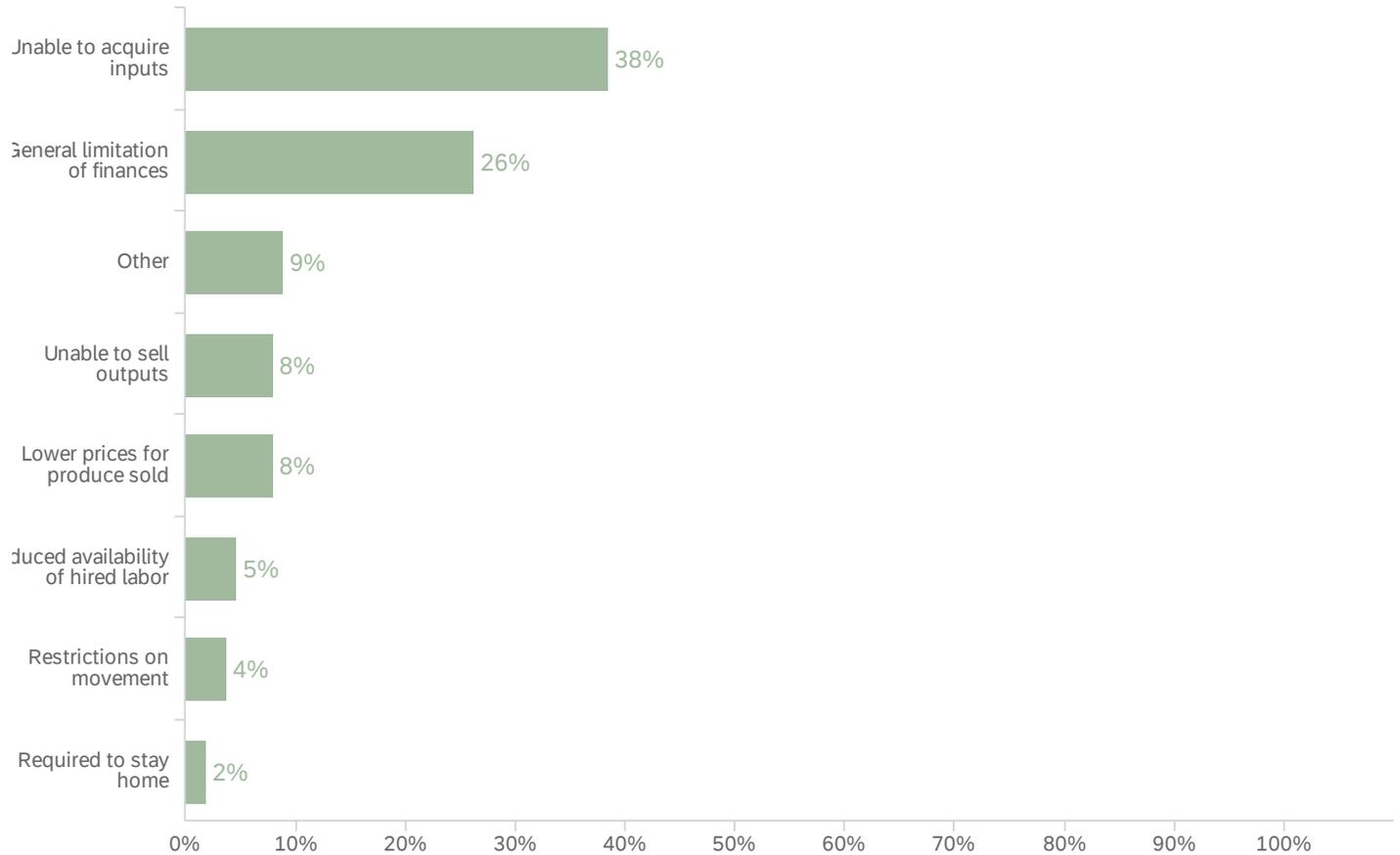
**Insight:** The majority of respondents do not farm: only **35%** are involved in farming. Since March 2020, **nearly two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".



## Impact on Farming in the Last Month

**Q:** Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 213 respondents with farming practices)  
(n = 213)

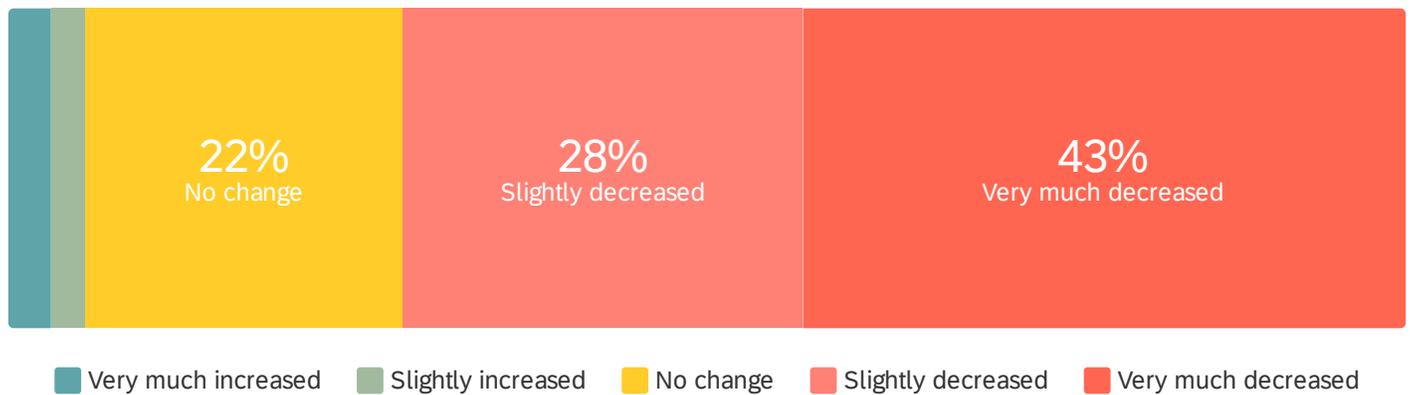
**Insight:** **38%** were unable to acquire inputs, and more than **one in four** were limited by their general financial situation.



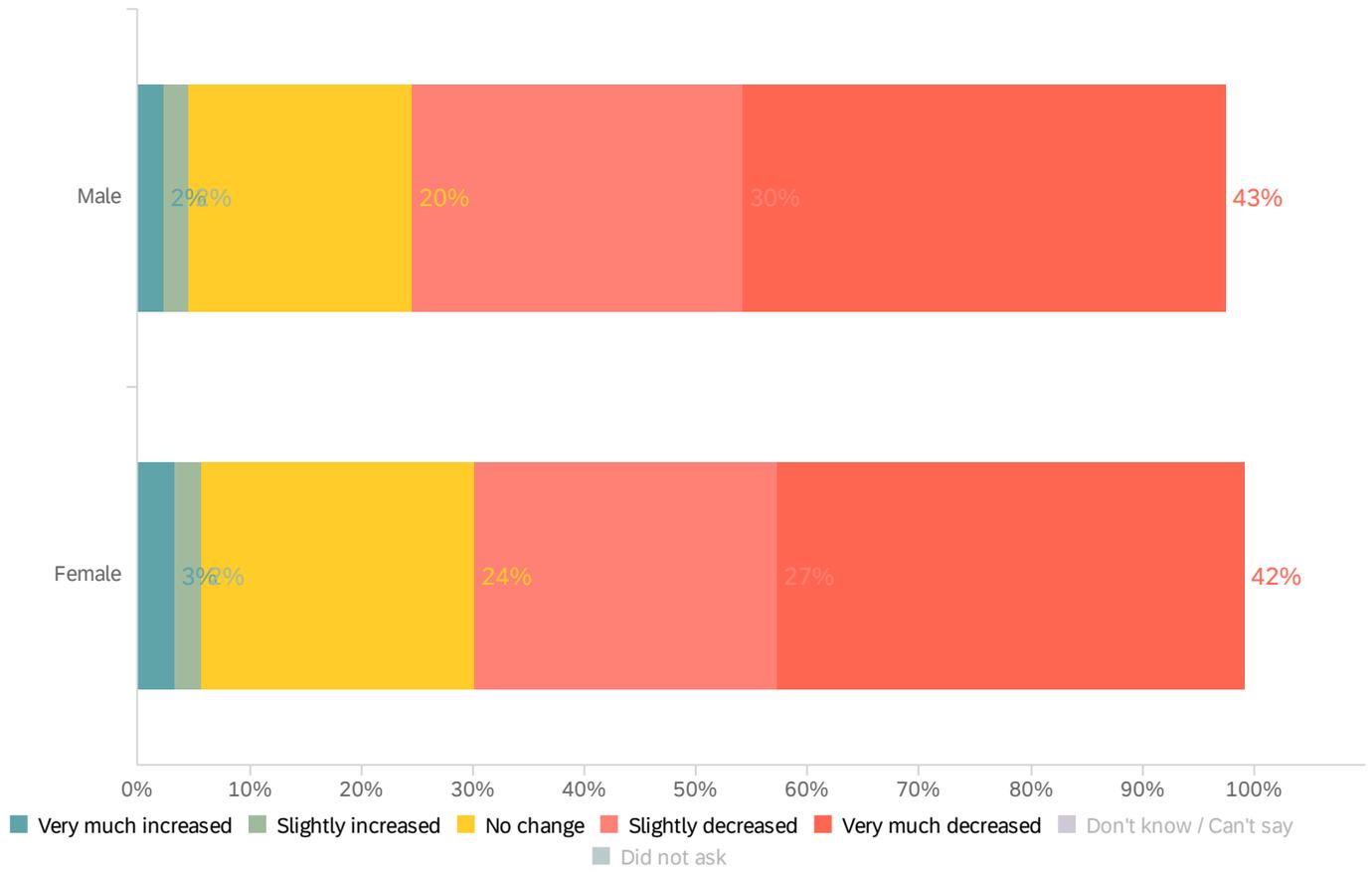
## Impact on Food Consumption

**Q:** As a result of COVID-19, have there been changes in food consumption in your household per person?  
(n = 1,837)

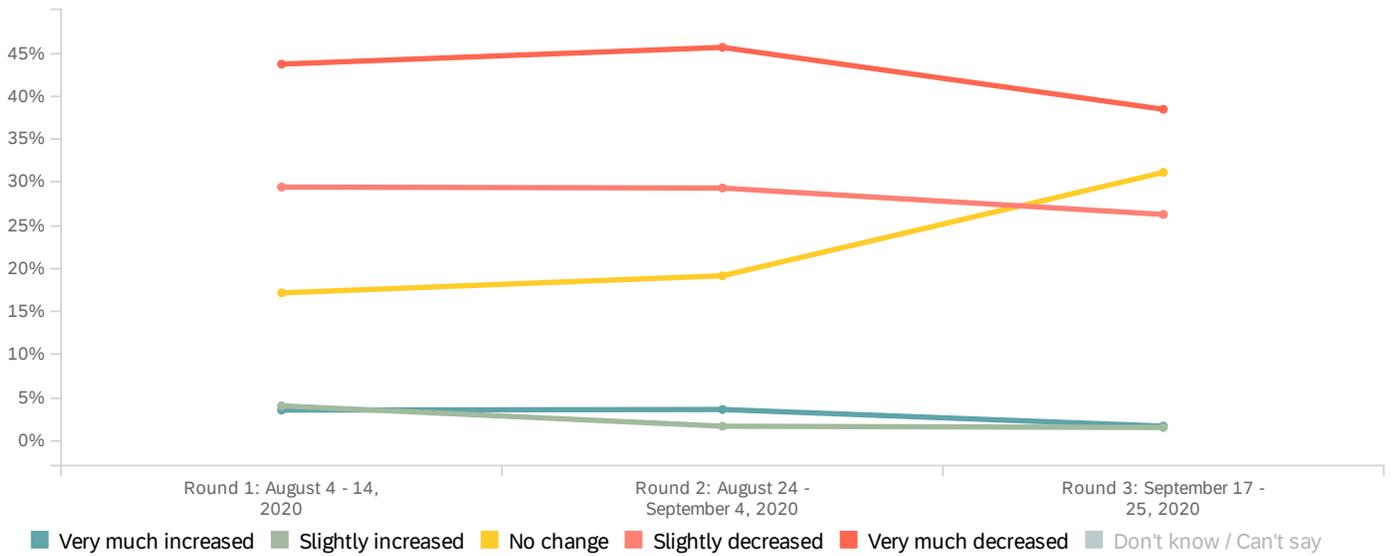
**Insight:** 71% of respondents decreased their food consumption. However, consumption seems to have recovered slightly in round 3: 31% reported no change to their food consumption, and 38% "very much decreased consumption" in this round compared to 46% in round 2.



## Food Consumption by Gender



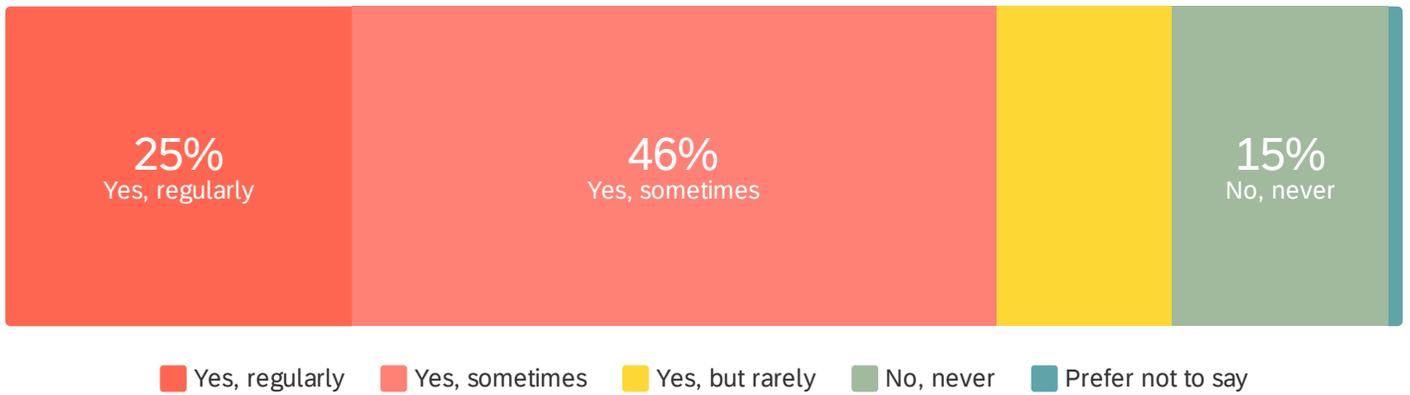
### Consumption Changes by Round



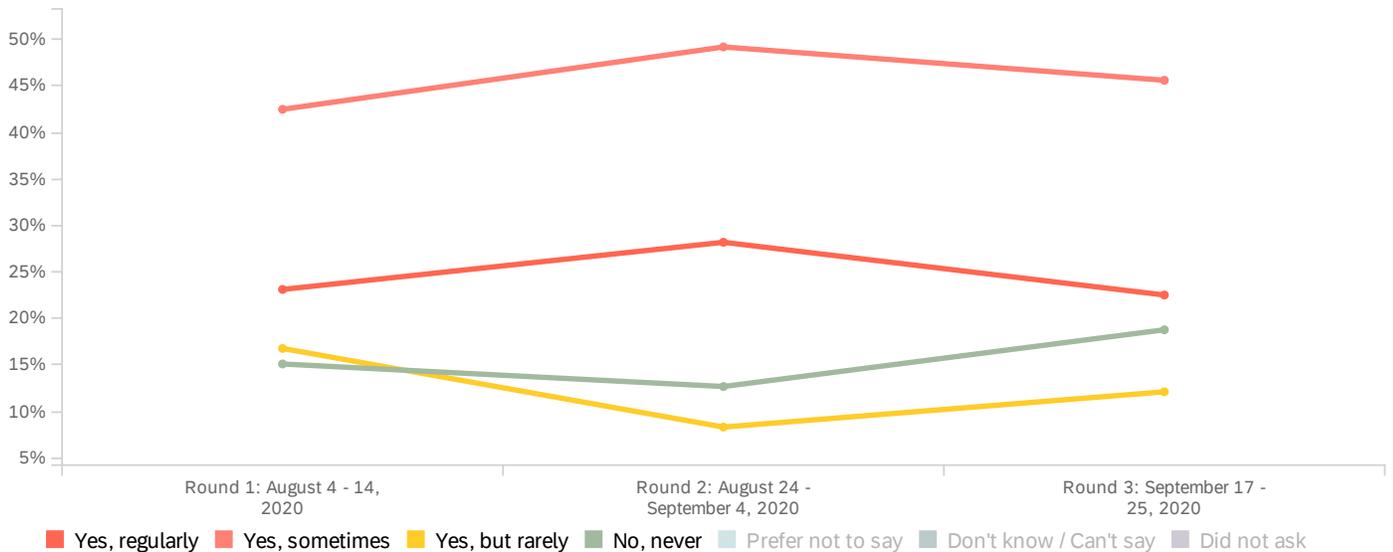
# Hunger Frequency

**Q:** Do you often go hungry when you wouldn't normally?  
(n = 1,833)

**Insight:** 71% of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



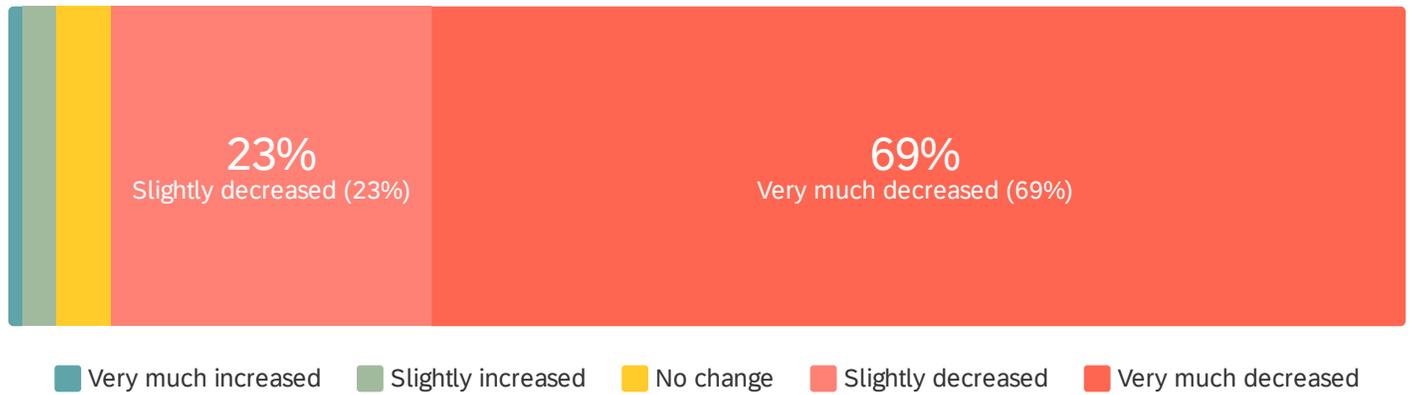
## Hunger Frequency by Round



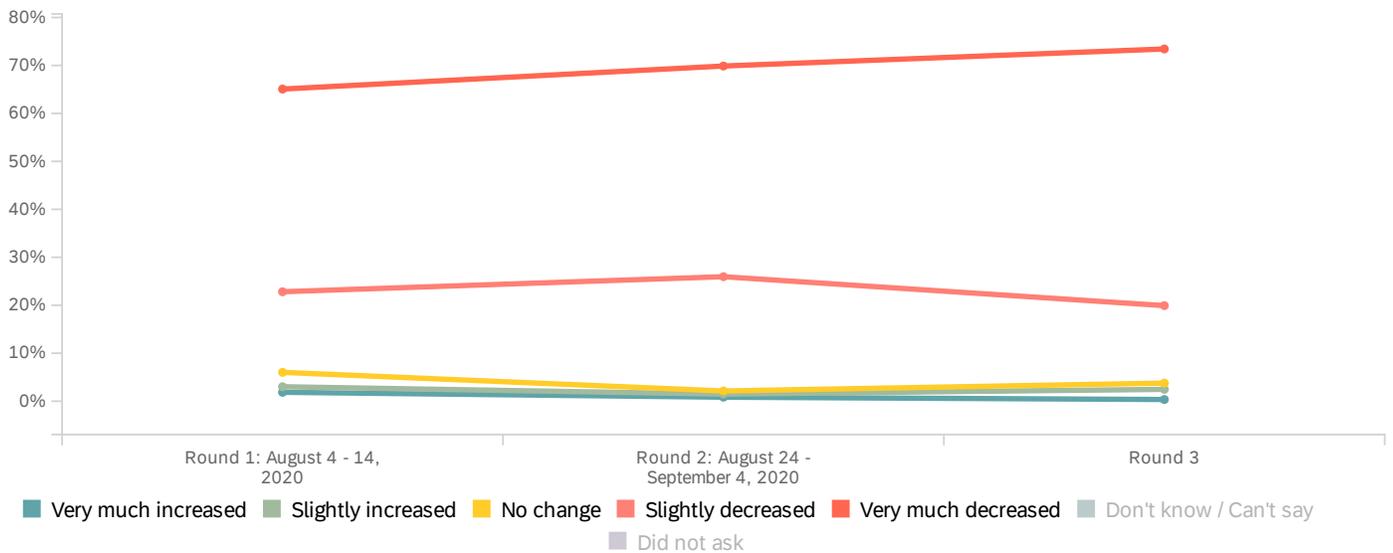
## Impact on Savings

**Q:** Compared to before the start of COVID-19 in March 2020, has your savings level changed?  
(n = 1,837)

**Insights:** Savings decreased significantly for customers: **92%** reported a decrease of some degree. Those who "very much decreased" savings increased again from 70% in round 2 to **73%** in round 3.



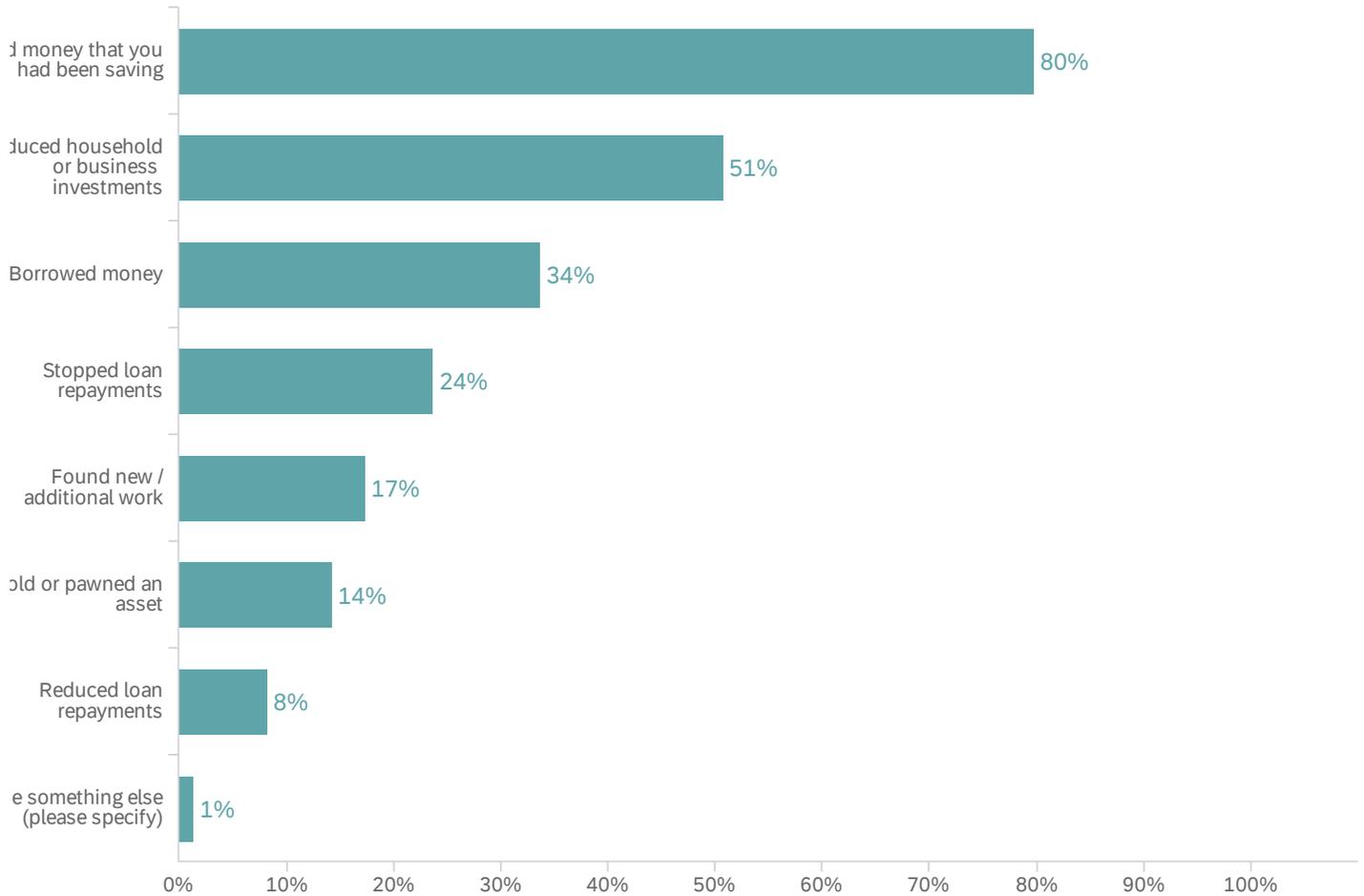
## Savings Impact by Round



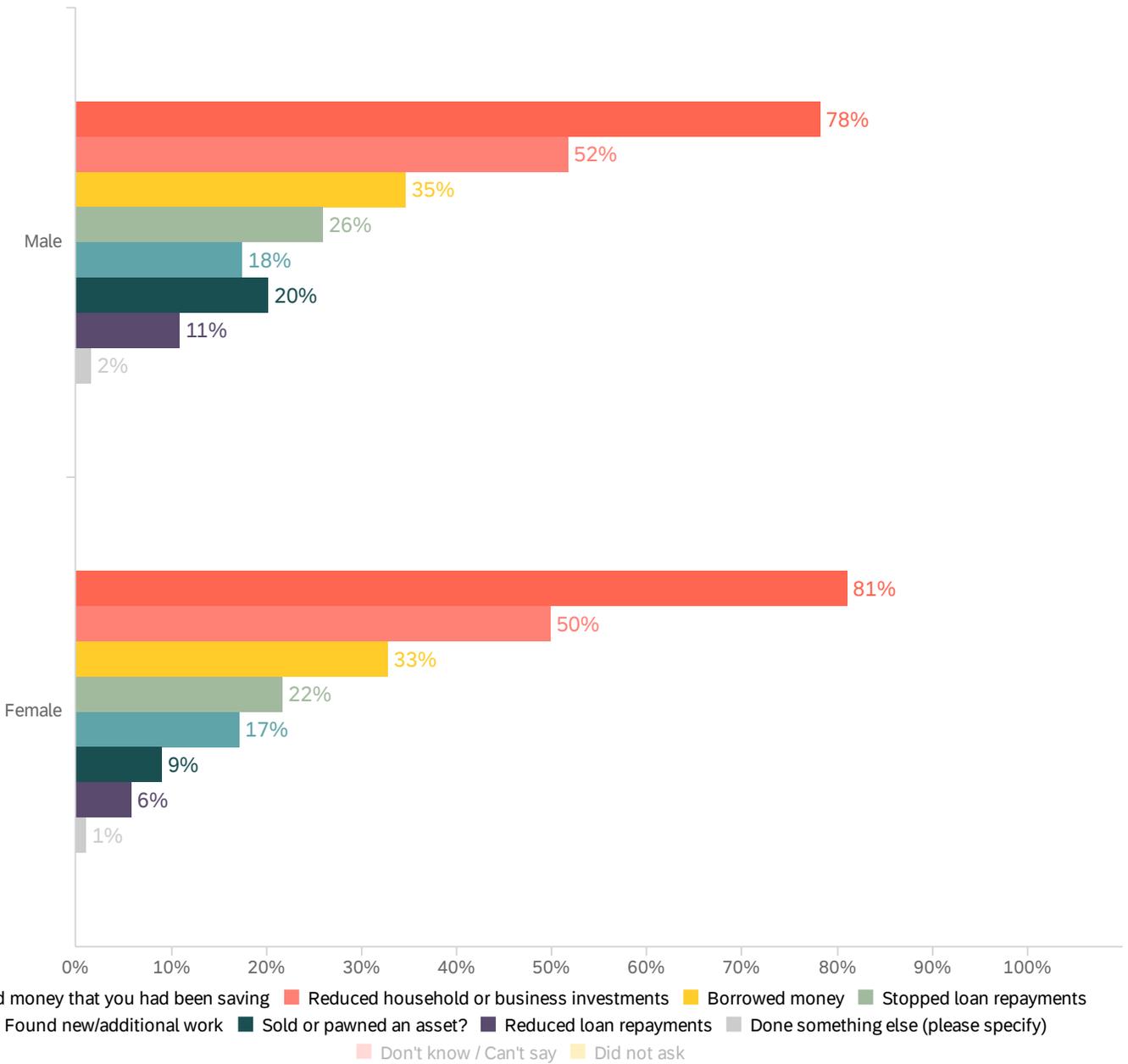
## Coping Mechanisms

**Q:** As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:  
(n = 1,807)

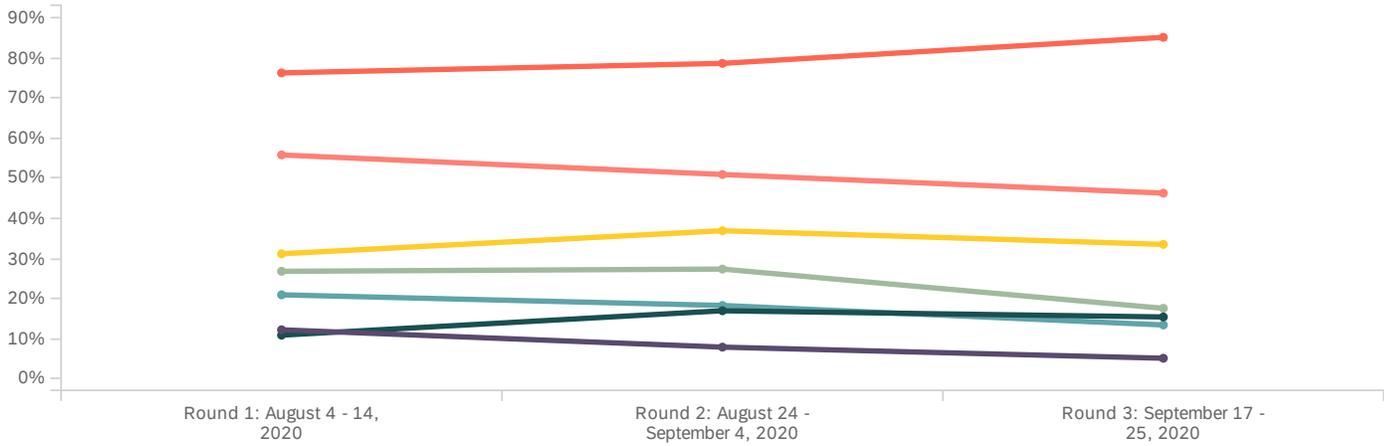
**Insight:** COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be less likely to reduce or stop loan repayments than men, or to sell a household or business asset.



### Coping Mechanisms by Gender



**Coping Mechanisms by Round**



- Used money that you had been saving
- Reduced household or business investments
- Borrowed money
- Stopped loan repayments
- Found new/additional work
- Sold or pawned an asset?
- Reduced loan repayments
- Done something else (please specify)
- Don't know / Can't say
- Did not ask

## Coping: Assets Sold

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

**Insight:** 258 customers had to sell an asset to cope: the most frequently sold items were phones, land, animals/livestock, and machines.



bike

Generator

Deep freezer and furniture

Car

Electronics

Tricycle

A plot of land and a motorcycle

I sell chicken

Land

Plot of land and livestock

animal - chickens

land

machine

Fan, Television

land

Phone

Livestock

phone

Phone

phone

animal

earring

Photocopy machine

Phone

fabrics

Generator

phone

land

Sawing machine

Phone

Television

Livestock and sawing machine

Land

Animals

Machine and phone

Land

Clothes

Phone

Farmland

Sold my land

Television and generator

machine and phone

Earring

Ram

Machine

Birds

phone

Machine

Plot of land

Lands and livestocks

Phone

Livestock

Chicken

Truck

Animals

Sewing machine and fridge

Livestock

Plot of land and a house

Livestock

Farm produce

Livestock

Deep freezer

Farming equipment

Livestock

Plot of land

Animals

Refrigerator and stabilizer

Television

Animals

Animals

Bike

Furnitures

Animals

Car

Farmland

Television

Livestock

Refrigerator

Land

Machine , phone and food stuff

Earring and phone

Phone

Land

House

Land

Car

Phones

Laptop

Gold earrings

Animals

Gas cooker

Furnitures

My house

Tent in the market

Land

Animals

Land

Cow

Chicken

Luggage box

Phone

Goat

Livestock

Freezer

Phone

Generator, laptop and television

Phone

Phone

Phone

Hand set (phone)

Sewing machine and Generator

Machine

Electronic devices

machine

Drawer and bed

fridge and motorcycle

Phone

Phone

Phone

Tv and speakers

Deep freezer and tv

Livestock

Animals

Land

Animals

livestock

Motorcycle/tricycle

Cows

Household items

Animals

Livestock

Clothes

Animals

Car

Cow

Bicycle

Chickens

Phone

Car

Farmland

Phone

Jewelries

Goats

A sewing machine

Tv and fan

Phone

Phone

land

Farmland

Machines for my carpenter work

Animals

Phone

Phone

land

livestock

Television

Household material like TV and belongings like phone

Animals

Fridge

Phone

Generator

Goat

Clothes

Rooftop

Cow

Phone

I had to sell out all the item in my provision business.

Tv, settlite

Goat

TV

Goat, cow

phone

Land

Phone

Television

Land

Land

My fridge

Land

Phone

Mattress

Phone

Land

Goat, duck, chicken

Land

Farming tools

Phone

Clothes, food flasks

livestock

Phone

Chicken

Maize

My clothes

Sold my clothes

Mattress

Motorcycle

Television set and a home theatre radio

Herd of sheep

Television

Carpet and TV

Machine

Motorcycle

Phone

Car

Phone

Sold a machine and household items.

Plasma TV

An animal

Phone

bed

Clothes

Laptop and Bicycle

land

machine

Phone

Home Theater

Television, deep freezer, generator

Electronic amplifier and speakers

Mobile phone

My gold chain

Television, radio and fan

My shoes

I sold my Generator and Okada motorcycle

My Machine

Land

Phone and Television

Motorcycle

Phone

Sold 2 of my phones

Car

My wrappers

One new cooking pot I have

Fridge

Power Generator

Phone

Phone

Mattress

Gold

phone

My bike

Phone

Freezer and Sewing machine

Generator and some of my cooking utencils

Television and Home Theater set

Generator

An earring.

Phone, Receiver and TV

Phone

Television and Fan

Bike

Deep freezer

Fan, DSTV decoder

Laptop and phone

I can't disclose

Bicycle

TV and Fan

Bike

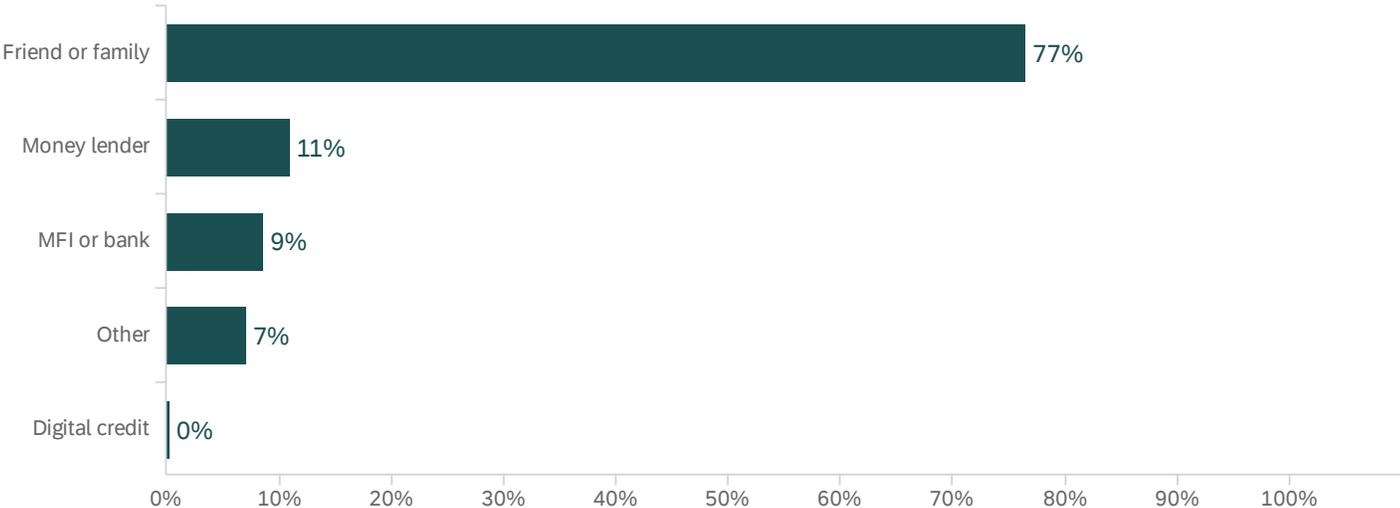
Sold my animals

Machine

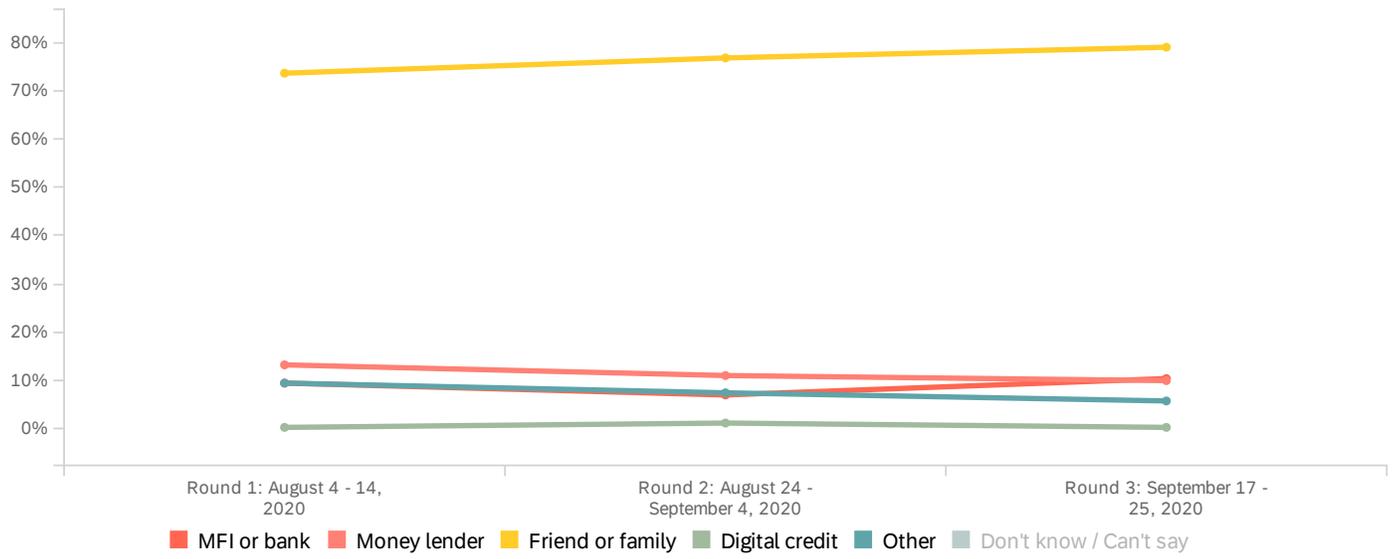
# Source of Borrowing

Q: Where did you borrow money from? (for the 34% of respondents who borrowed money)  
(n = 645)

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



## Borrowing Sources by Round



## SECTION 4: INSIGHTS FOR GEEP

- **Burden of Repayment:** 36% report that GEEP *repayments are a “heavy burden”* at the moment, with 29% saying they’re “somewhat of a burden”. We see a *strong correlation between burden and vulnerability index*, and 11% more customers citing their repayment as a “heavy burden” in round 3 than round 2
- **Confidence in Repayment** Overall, 43% say they’re confident in making next month’s payment, while 42% report low levels of confidence. *Men appear more confident than women*. Those reporting *no confidence increased by 12% compared to round 2*, and those reporting the *highest confidence decreased 15%*
- **External Support Received:** 87% have *not received any external support*. 11% reported receiving free food, and 1% have received a direct cash transfer. The *top source of support has been religious bodies* (31% of those who did receive support)
- **Support From GEEP:** The top request is for *a cash handout* -- 60% of respondents requested this, while 22% requested *an increase in the size of the loan*

# Burden of GEEP Repayments

**Q:** How burdensome are the GEEP repayments at the moment?  
(n = 1,742)

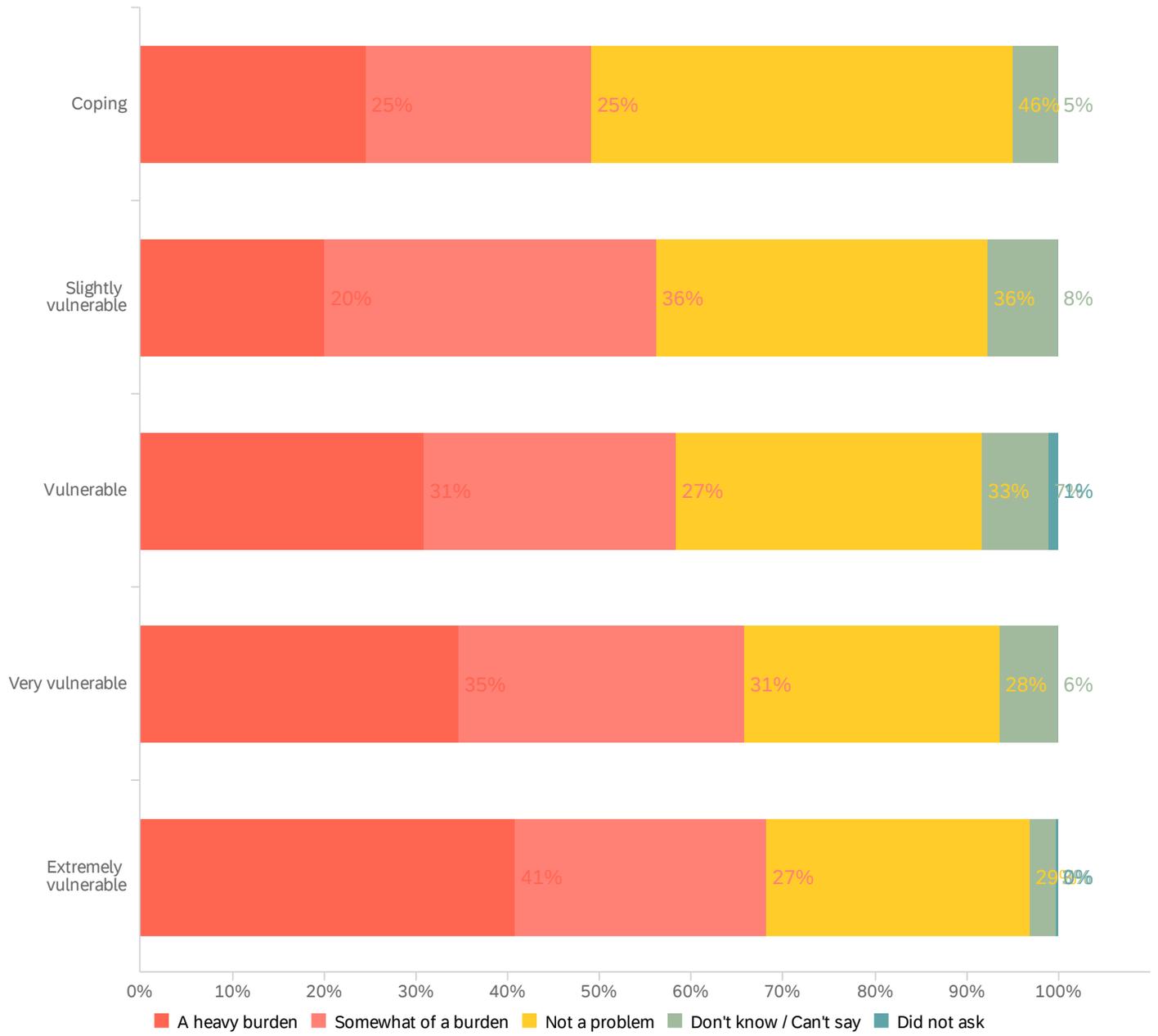
**Insight:** The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 11% more customers citing their repayment as a "heavy burden" in round 3 than round 2.



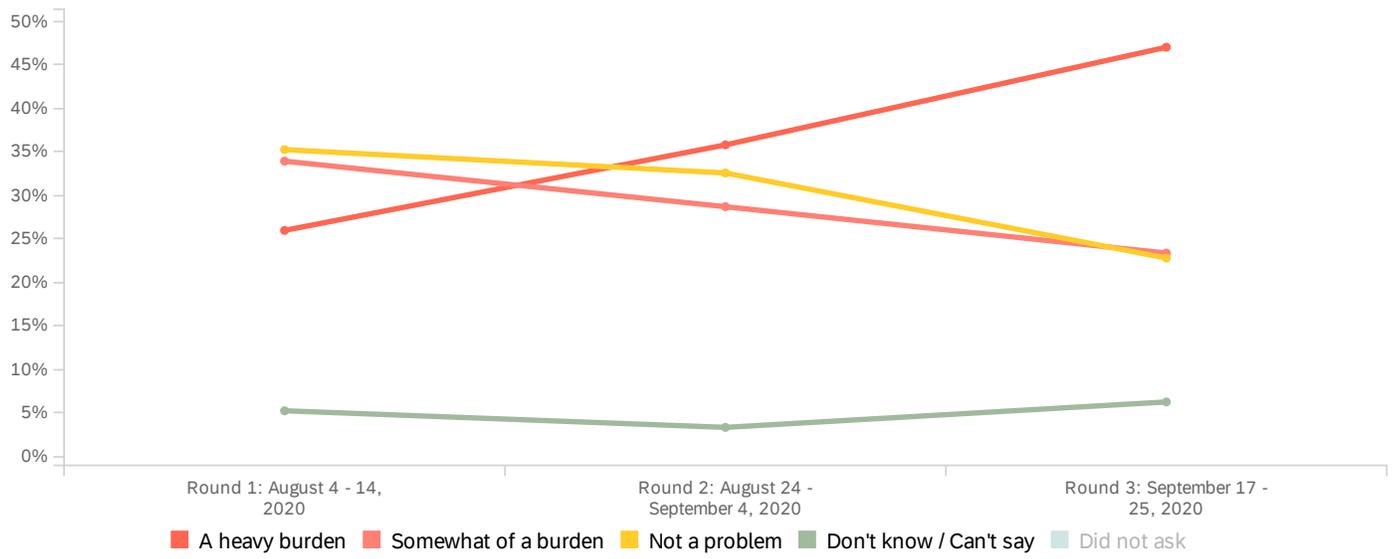
## Loan Burden by Gender



**Loan Burden by Vulnerability Index**



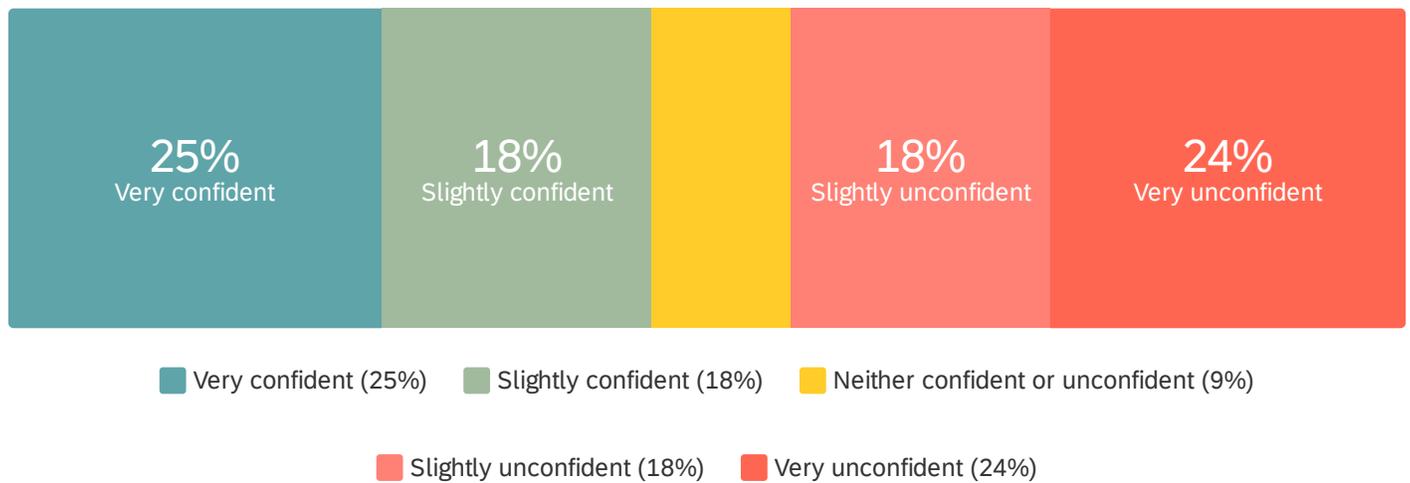
### Loan Burden by Round



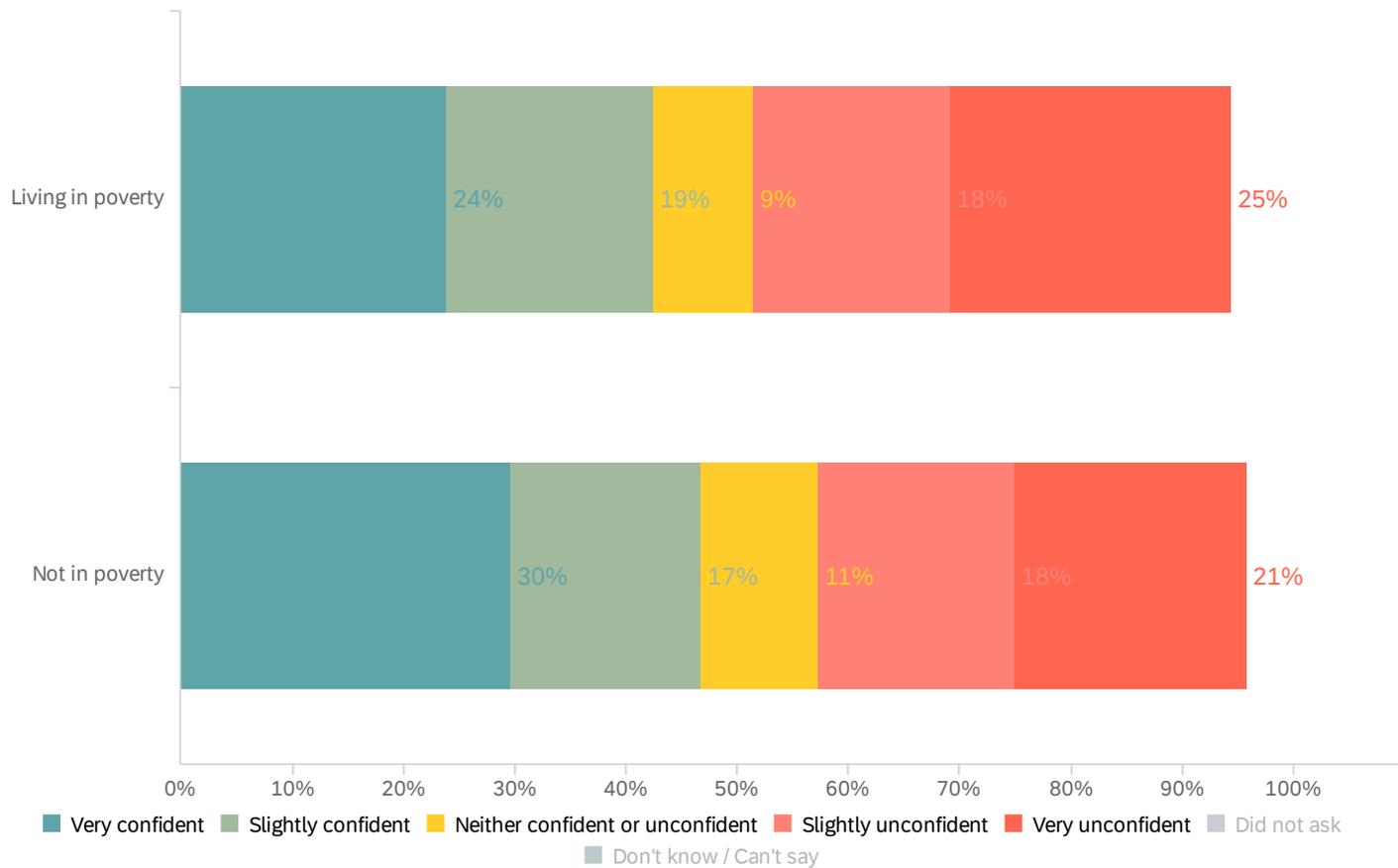
## Confidence in Repayment Ability

**Q:** How confident would you say you are in your ability to make repayments as you normally would for the next month?  
(n = 1,742)

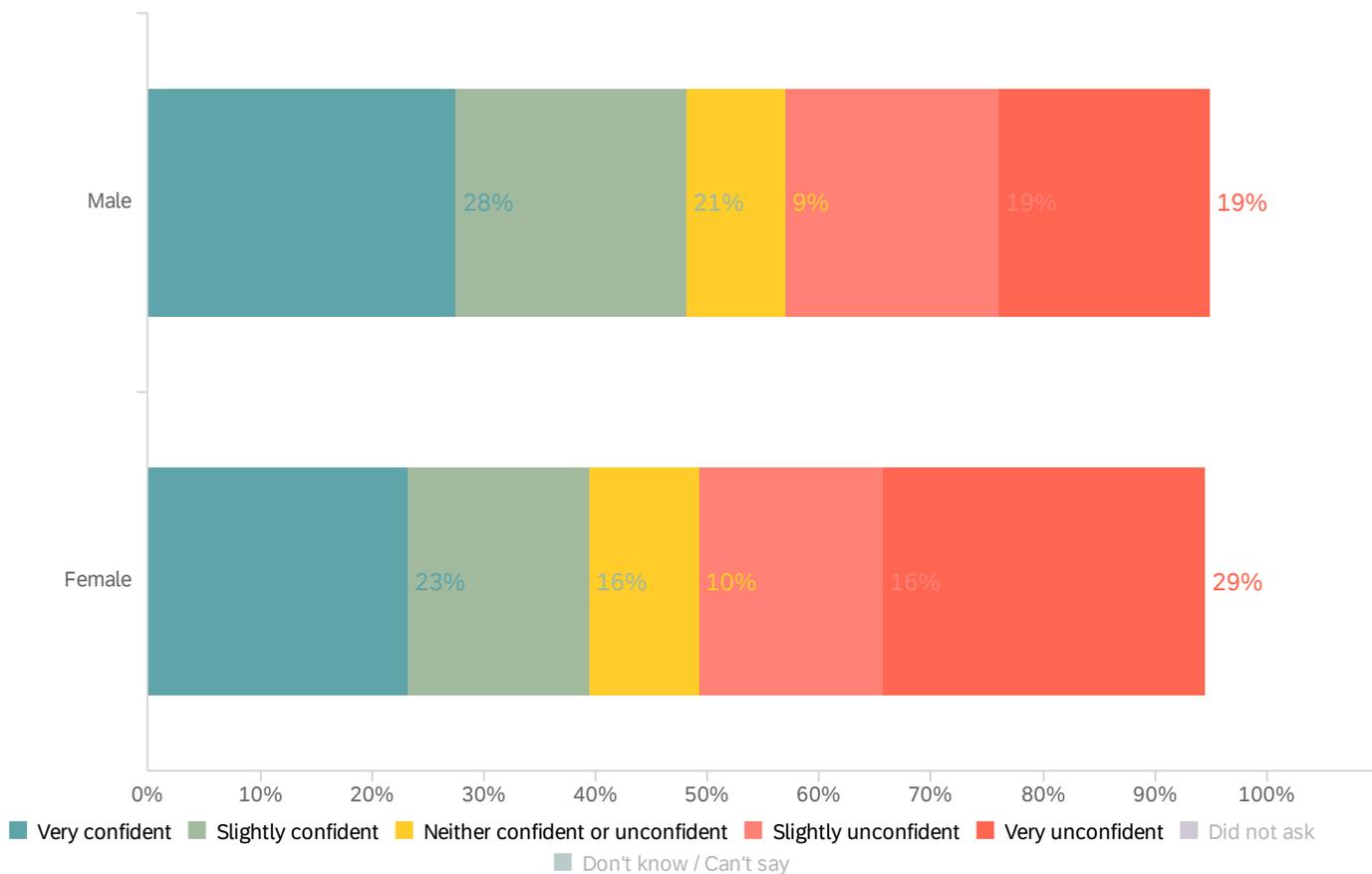
**Insight:** 43% say they're confident in making next month's repayment, while 42% report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident. In round 3, those reporting no confidence increased by 12% compared to round 2. Those reporting the highest confidence decreased 15%.



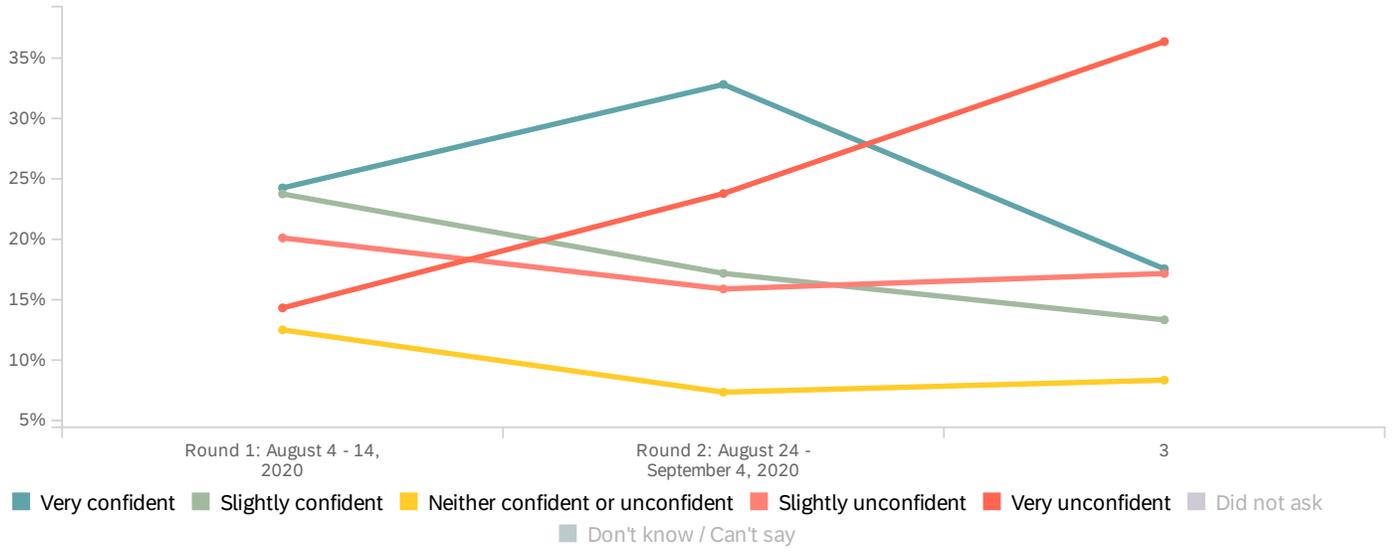
## Confidence in Repayment by Poverty Level



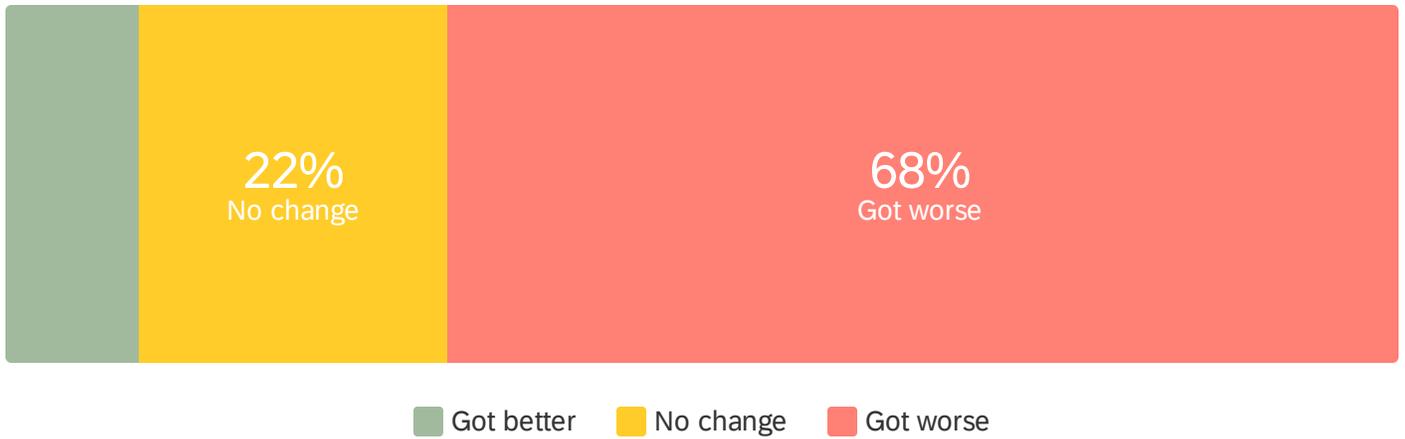
### Confidence in Repayment by Gender



## Confidence in Repayment by Round



## Change in Repayment Confidence



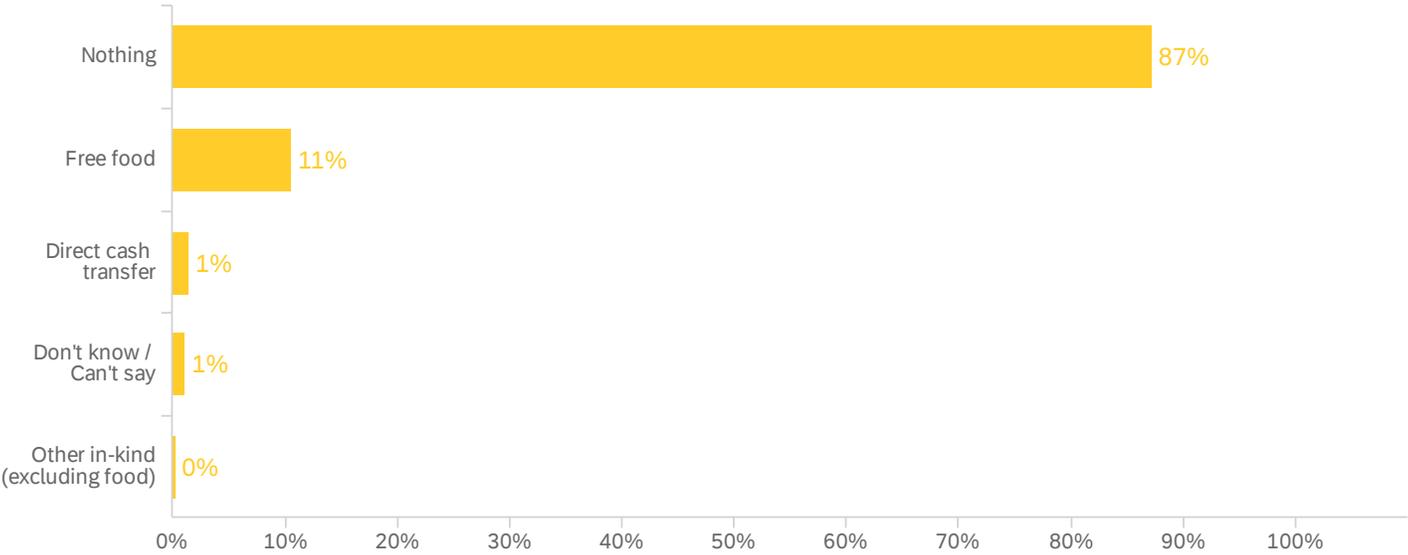
**Q:** Is [your confidence in repayment] different since the start of COVID-19 in March 2020?  
(n = 481)

**Insight:** **Two-thirds** of respondents said their repayment confidence got worse since the beginning of the pandemic.

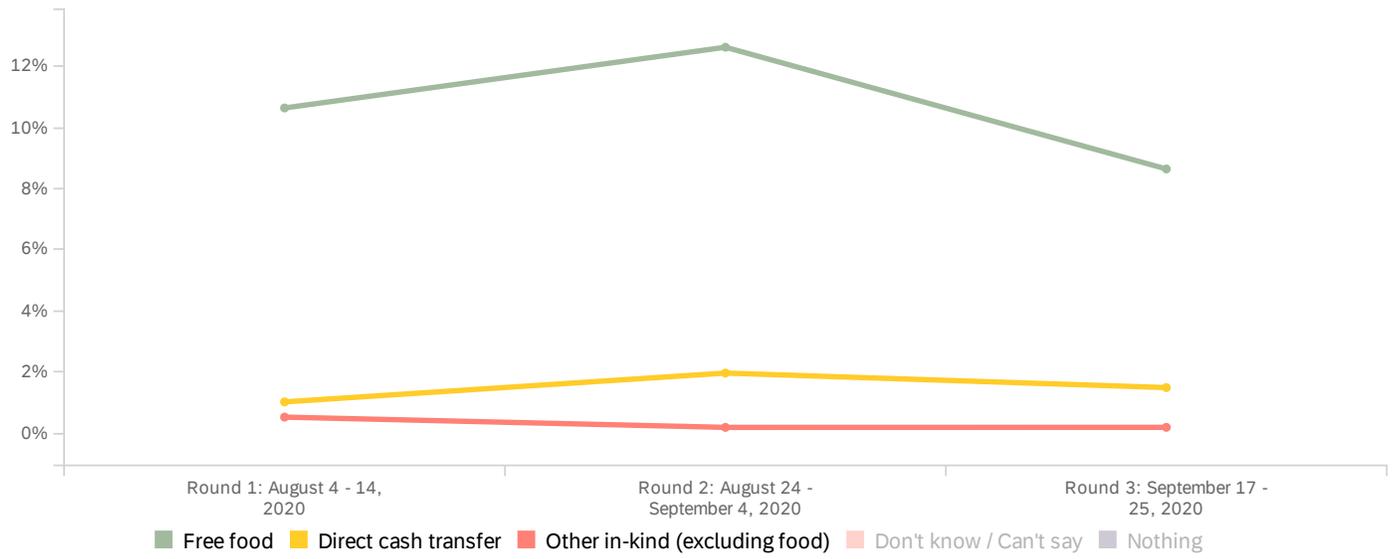
# Type of External Support Received

**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 = 1,837)

**Insight:** Most customers (87%) have not received any form of external support. This has not changed across the three rounds.



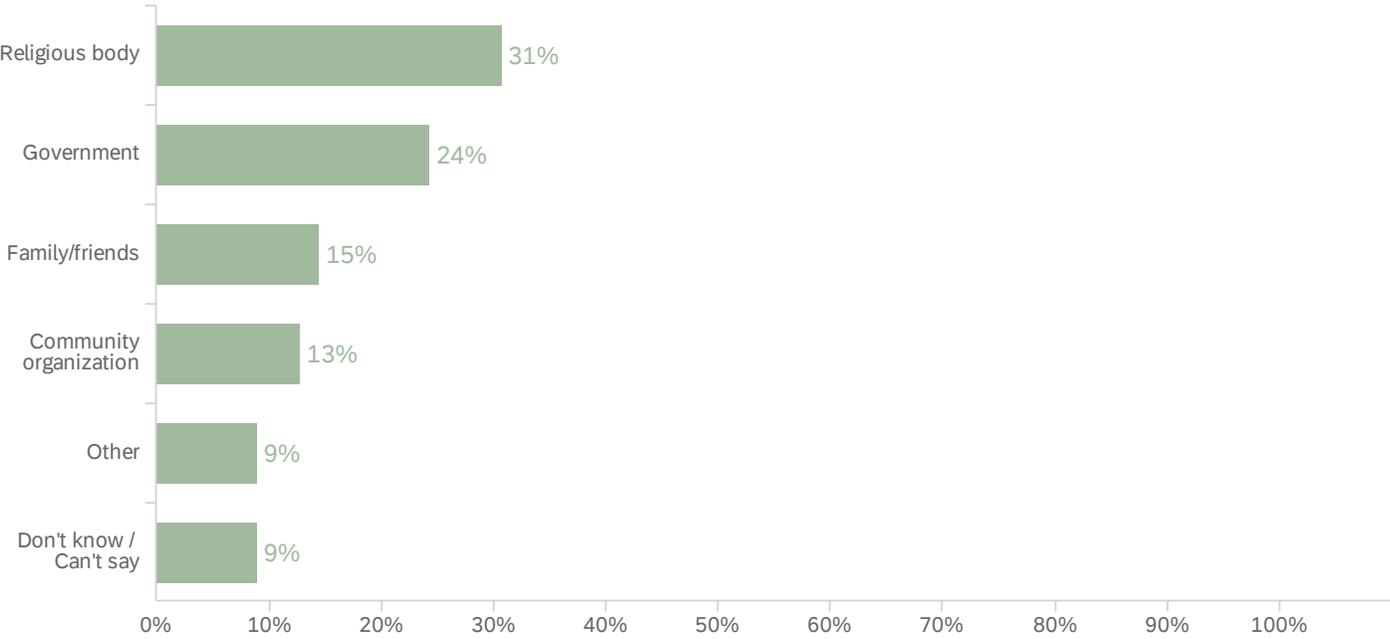
## Type of External Support by Round



# Source of External Support

**Q:** What was the main source of each selected assistance? (for the 234 customers who received support)  
(n = 234)

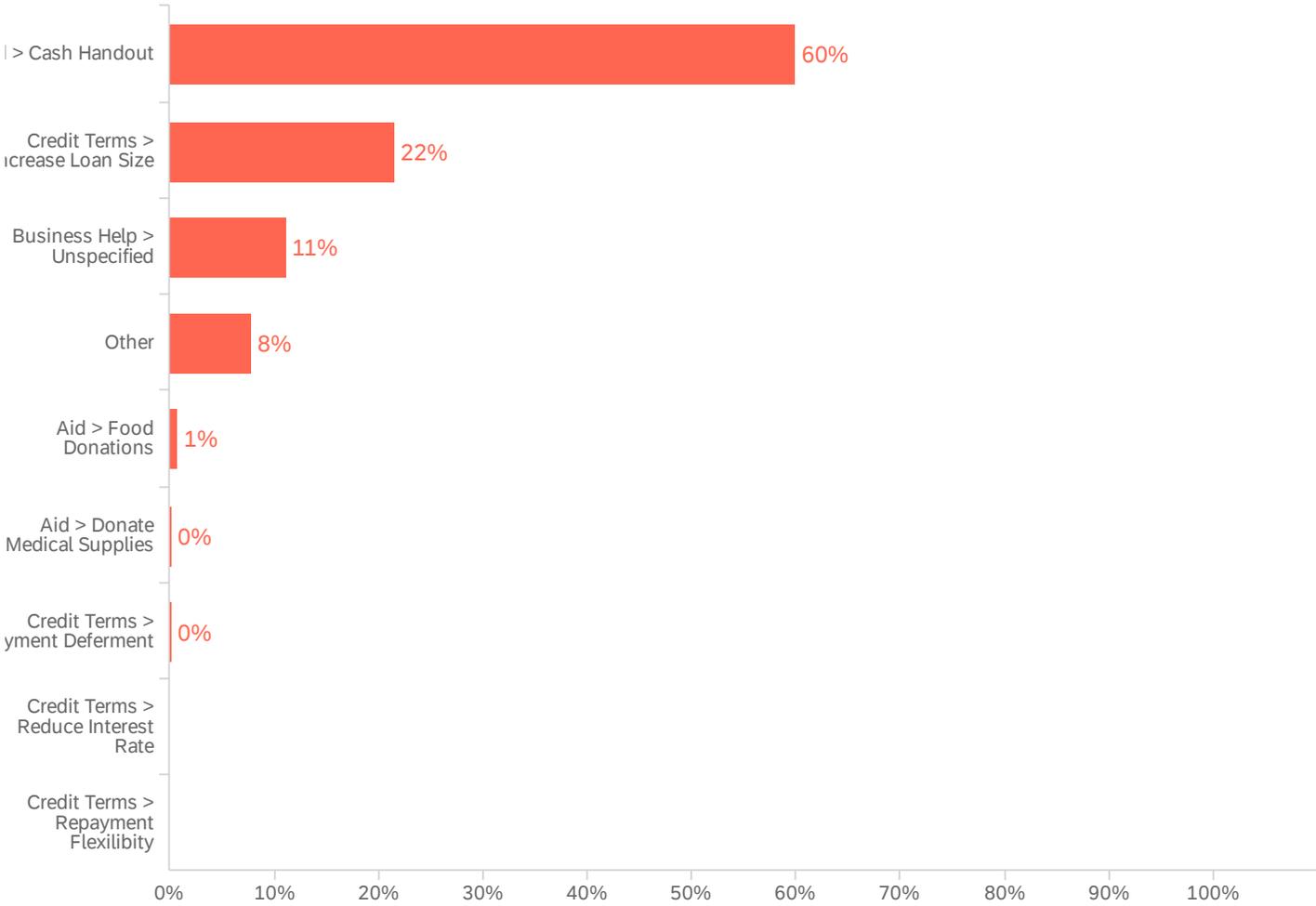
**Insight:** Of those who did receive support, nearly **one in three** received it from a religious body. One in **four** received it from the government.



# 60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?  
(n = 510)

Insight: **60%** of respondents requested a cash handout, and 22% requested that the size of the loan be increased.



## Respondent Voices: Requests for Support from GEEP

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

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

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

"Can help my situation oh, to get it.

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

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

"Financial assistance"

"Give me loan"

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

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

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

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

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

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

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

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

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

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

20,000 Naira is okay to help with my business if they really want to help me

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 up a business and continue farming

A capital would be helpful

A grant will be fine by me

A large amount of loan, not #10,000 loan again.

A loan

A loan is fine

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, this empowerment thing is a good initiative even though 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 loan for me and give me account number to payback

Agricultural inputs should be supplied to improve in farming

All I need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrow for me to support my business

All I want from Trader-Moni is help by giving me a grant that worth 50,000 Naira that I can use to buy market

All I want is money, because I know that when one has enough money, it would help the business

All I can ask for now is money and I would appreciate it if I can get some sort of loan or grant to boost my business

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 support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help they want to give I need it

Any 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

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything is fine

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide to do or give me is fine by me.

Anything they 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

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.

Assist by providing education for my children

Assist me with funds to boost my business

Assist me with money

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and i am planning of adding more food items to what i am selling, so if i can be giving another loan then i would be happy

At this point, any form of assistance that can make my business grow is all i need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Buy food stuff for us and add more loan

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business

Capital to expand my farm business

Capital to 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 invest in my business

Capital to restart my business

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital will be helpful to supply goods to sell and retail

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Empower me and help my small business stand firm.

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Finance

Financial Assistance

Financial aid through loans

Financial assistance

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 to boost my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial empowerment

Financial support

Financial support

Financial support from Trader Moni will be helpful. Like another loan

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, 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, money and medicine

For me I don't know, but there people out there who really need their help.

For me there is nothing that i am expecting but if anthing happens fine

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give me a bigger loan so that I can buy more goods to sell

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business.

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me another loan to boost my business

Give me another loan to start my business again

Give me any amount of loan to raise my business

Give me grant to boost my business

Give me grant to improve my business

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan to boost up my business because I have used most of my capital.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to help my business

Give me more loan with longer repayment period

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 grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is okay for me to start business

Grant is what I want them to give me

Grant to put in my business, sell them and pay back the loan I got from people.

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

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me with 100,000 to boost my business

Help me with capital

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 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 farming crops and raring animals

Help with food and money.

Help with loan more,increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with more loan

Help with some loan to buy more goods

Helpful in my business

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a 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 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 learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with ,oney to start buying goods again

I 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 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 don't know anything they can do for me because i do not want to get involve in any debt again

I don't know exactly but again if they can loan me money

I don't know, anything they can do to help me is fine.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind some money from trader moni

I don't need any help from them

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I don't know but if they want to help i can't say no

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't know if they will be able to but if they can they should give me material for building house

I don't need anything

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I have about 60 snails unsold and i need money to but them feeds and chemicals to maintain their environment and prevent rats from getting to them so I'd appreciate it if i can get any form of financial assistance for my business

I have been on break because I recently had a miscarriage but due to lack of funds I wasn't even able to have a proper check up in the hospital and my stay at home has made me spend all my business money, so if i can get Financial assistance to start over again

I have business ideas but lack capital to . So i need an increase in my loan.

I have not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I just need funds for my business to maximize my profit

I just need money to help me in my borehole drilling business.

I just need money to sustain my business

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I like to open a big store where i will be selling raw food

I my rice business

I need a loan boost my business

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business and secure a shop

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to invest in my business

I need capital to to support my business and family

I need capital to to support my business and family so that I can stock my shop with more goods

I need fertilizer and food

I need finance for my yam business because i go to the market to sell now that it is opened, the hunger is not easy, most people are complaining of hunger

I need financial assistance

I need financial assistance because a lot of items are now costly, most people are turned off because of the price but when I have enough money i would be able to purchase hair accessories at larger quantities and discounted price

I need financial assistance because we have spent all my business capital so incase market opens anytime i will have money to trade

I need financial assistance from Trader Moni to support my business

I need financial assistance from them to go back to my formal business

I need financial assistance or another loan

I need financial assistance to boost my business

I need financial assistance to boost my business

I need financial assistance to boost my business and finance other projects.

I need financial assistance to buy more chickens(i.e broilers and layers) so that they can be 50 in numbers. Though my turkeys and ducks are doing well but i need to buy feeds for them too

I need financial assistance to enable me invest in my business.

I need financial assistance to invest in my business.

I need financial assistance to start up a business

I need financial assistance,an increase in the loan, so i can buy a grinding engine to provide a source of income

I need financial help so i can invest more in my business on a large scale.

I need financial help, money to restart my business and get things back to the way it was

I need financial intervention from Trader money to invest in my business

I need financial loan to help with my business

I need financial support, because of the lockdown I cannot do much and I haven't been able to my employees in full

I need good loan of about 2-3million naira, please that would really help my business

I need grant or another loan to finance my business

I need grant or even a loan that will take me at least 6months to repay

I need help I'm a farmer I want fertilizer

I need help i am begging trader moni to help me with big capital

I need help serious one my business capital have finished i want capital

I need help to do business because my husband doesn't have a good job and things have been hard

I need import assistance because i want to be importing some of the items i sell

I need loan if they can give me

I need money as loan or grant

I need money for my business, that's all i can ask for, if you people can give us money that will be fine

I need money for my farming

I need money if they can't give me another money cause my business needs money and I haven't been able to payback the loans i got

I need money to add my business and my farming

I need money to add to my business to help it grow.

I need money to balance up the sewing i am learning, so if they can render any form of assistance regarding that i will appreciate it

I need money to boost my Garri production

I need money to boost my business

I need money to boost my business

I need money to boost my business so that I can sell other things apart from liquid soap

I need money to buy fertilizer and homicide because pests have been disturbing me in the farm and they are eating my crops

I need money to do business

I need money to expand my business

I need money to expand my business

I need money to expand my business

I need money to facilitate my Farming

I need money to facilitate my business, any form of assistance will be welcomed because I paid back my previous loan so getting a new loan should not be a problem

I need money to get back into my business properly

I need money to help my market grow, either loan or grant

I need money to improve my farming

I need money to increase my business opportunities by selling more goods

I need money to invest in my business

I need money to pay up the fee of my tricycle as it was given to me in terms of hire purchase which i pay installmentally

I need money to put into my business, to buy more goods to sell

I need money to put into my farming business

I need money to restock cause most of my goods got expired

I need money to start a side hustle as this corona has affected my oxygen tank business. I would like to have multiple streams of income.

I need money to start another business

I need money to start my business in a new area

I need money to support my business and family

I need money to support my business and family

I need money to support my business and family

I need money, I am a widow and my grandson is always crying for food, you people should help me anyway you can.

I need money, I am still expecting the loan I applied to you people for.

I need money, if they can help me with loan, i will be grateful

I need money, maybe loan so I can go to the market to buy more goods to sell

I need money, so if they can give me or loan me some to use for my business, I will be happy

I need more capital for my business because people really patronize me but I don't have so much stock due to the little capital i have

I need more loan from Trader-Moni

I need more money

I need more money for my firewood business, that is all i can say, cause the lockdown did not really affect my sales but I would like to expand so more money more expansion

I need more money to buy goods and sell to raise more profit

I need more money to do some things on my farm like digging well

I need new loan

I need some loan to start a business

I need some loan to work on my farm

I need some money to expand my business maybe a loan

I need some money to help boost my business status

I need someone that can assist me financially cause i want to buy tri-cycle at least I should be using it to transport people and be getting paid

I need the loan amount to be increased, so it can assist me financially in my business

I need to pay my shop rent and also want to stock up the sewing materials i use for my business

I need trader moni to help me start my business of choice by giving a loan.

I plan to expand my business, open another shop to increase my profit and improve sells. So, i require financial assistance to carry it out

I really can't say

I really don't know how you can help me but I believe that any form of financial assistance will be helpful. I know they have my data in their company's network so I cannot run away if it comes to repayment

I really need them to help me in terms of money or any other support to improve my business

I require an increase in my loan

I require financial assistance to invest in my business, open a proper shop

I still need more money to process my cassava because apart from school students, i also sell for indigenes and people in my community, so if i can I get money it would boost my sales

I swear i want help for my business

I swear if they want to help i want capital

I thank God if I get help i want money

I understand that i need to payback the loan in other to receive another one, but if i can get a larger amount of money for my business I would appreciate

I used to sell foodstuff but since i left my previous location. If i can get a loan from you people because I don't have money and I haven't paid the previous one I collected

I want God to touch Trader-Moni to help me with money.

I want Trader moni to give me capital to continue my business well.

I want another loan and I will pay it back

I want another money to invest in another business

I want capital

I want capital i used my money during the lockdown period

I want capital i want tradermoni to help me with money so I can add to my own i want to start car business

I want grant if they can be of help

I want grants please

I want help to boost my business so I don't enter a bad situation

I want loan for my business

I want loan for my business

I want loan to support my business and it will be helpful for me

I want loans, occasions have started, they have eased the lockdown, we have spent all we had we need something to start up again

I want market Moni to help me with another loan for my business

I want money for capital the most i want to start a new business

I want money from them

I want money i will use it for my business

I want money or food or farming tools

I want money or wood

I want money to add to mu capital

I want money to go back to my poultry business

I want money to put in my business, so that I can at least feed my family

I want money to start a new business

I want money to start business

I want more loan

I want more loan

I want more loan from Trader Moni

I want more money for my indomie business

I want new loan

I want product that i will be selling for my business

I want some finances

I want some loan from trader-moni

I want the government to empower me, either by giving me more loan or grant

I want the loan to be increased, so i can rent a shop and buy more food commodities for sale

I want them to assist me with loan for my business

I want them to assist me with money.

I want them to buy deep freezer for me to support my business

I want them to buy me motorcycle that I can use to work

I want them to buy me motorcycle, I will use it for transport to generate income

I want them to buy tricycle for me to use for transport work

I want them to give me a grant that I will use to start a new business

I want them to give me a loan and i will repay

I want them to give me a loan that will be much enough to do my business, and i will repay.

I want them to give me a loan to boost my business.

I want them to give me another loan for my business

I want them to give me free money for my business

I want them to give me free money to assist my business.

I want them to give me grant to support my business

I want them to give me loan and I will pay it back

I want them to give me loan to support my business

I want them to give me money that I can spend on my business

I want them to give me money to boost my business

I want them to give us another loan

I want them to help make my business grow, either loan or grant

I want them to help me with engine that I will use to cut tiles and other things for the business

I want them to help me with grant

I want them to help me with grant

I want them to help me with grant

I want them to help me with grant and do the follow up.

I want them to help me with loan

I want them to help me with loan and I will pay back

I want them to help me with loan and I will pay it back.

I want them to help me with loan for my business

I want them to help me with loan to boost my business

I want them to help me with money for capital

I want them to help me with money for my business

I want them to help me with money for new business

I want them to invest in my farm.

I want them to support me financially

I want things I can sell or money I prefer the money so i can buy the product myself and they should tell me of how and when to pay

I want to be a dj, so I want help with a job, dj equipment and money.

I want to be employed to a job that will pay a salary

I want to borrow money but I don't have anywhere or who to borrow money from for my business to buy more stocks. So if you people can assist me for that I would be happy

I want to buy refrigerator to ice my drinks and the water i sell

I want to cultivate yam if I can get money to plant my yam I will be very happy

I want to establish my farm. I need about #5,000,000 grant.

I want to expand my business, i need to start buying in large quantities from suppliers so I would appreciate it if i can get some sort of loan to do that

I want to expand my poultry farming, i need capital to buy a different breed of chicken and fish

I want to repay the loan but do not know how to go about it. Especially, the right person to meet.

I want to start a business selling electronics but lack capital. So,i want to request for an additional loan.

I want to start a cashback business, so I'd really need capital to put it in place, a sort of loan would be highly recommended

I want to start selling provision cause the groundnut business is not moving fast and i want to add an other source of income

I want to start trading if i can get money to start the business

I want to use the money I have to train my children and get enough money to buy palm oil to sell and boost my market

I want trader moni to give me another money to assist my business

I want trader moni to help me like they did the other time government used to give loan but I never benefit if they will give me loan i will collect

I want tradermoni to give me product i can sell ir they should give me capital i will buy what i will sell

I wat them to support me with money

I will accept anything you people can assist me with, because currently things are not that easy like before

I will appreciate a loan to add another business.

I will appreciate if they can borrow me N500,000 to support my business

I will appreciate if they can give another loan to support my business

I will appreciate if they can give me another loan to start a new business

I will appreciate if they can give me grant that I can make use of to support my business

I will appreciate if they can give me loan to start up a business

I will appreciate if they can give me money to establish or start another new business with the one am doing presently

I will appreciate if they can give me money to support my business

I will appreciate if they can give me money to support my business

I will appreciate if they can give me money to support my business because I need shop and I don't have money to get one

I will appreciate if they can give me more loan to boost my business, it will go a long way

I will appreciate if they can give more loan to start a Poultry farming

I will appreciate if they can support me with loan to increase my fishing business

I will appreciate it if I can get another loan from the bank to invest in my business

I will appreciate it if i can get money from them in any form, cold be free without repayment or loan form

I will appreciate it if i can get more and increased loan to do my business

I will appreciate it if they can give us grant or loan that we can pay back to make use for our business

I will appreciate it if you people can give us another loan, the one you gave us beginning was invested in my spices business but the lockdown has allowed us use everything for family upkeep

I will appreciate money to support my business and family

I will appreciate them if they can help by giving me loan that I can use for my business

I will be appreciative if they can give me money or fridge to use for my business

I will be appreciative if they can help during this period by borrowing me money to business in order to survive this hardship period

I will be glad if they can borrow me a huge amount that I can invest in my catering business and I will be paying it back little by little

I will be glad if they can give me a better loan for my business

I will be glad if they can give me a loan to support my business

I will be glad if they can give me loan to boost my business

I will be glad if they can give me loan to support my business and family

I will be glad if they can give me money to add to my business

I will be glad if they can give me money to take care of myself because I am already old, I am 70 years old and I need financial support from government

I will be grateful if they can give me money for my business

I will be grateful if they can give me money or loan to support my business

I will be happy if I am giving another loan to used for my business

I will be happy if Trader-Moni can help me with 10,000 Naira to buy materials

I will be happy if i can get a loan that would help me boost my business and at least expand it

I will be happy if they can borrow me money again to be used for my farming business

I will be happy if they can give me a fund or loan to start up a new business

I will be happy if they can give me another loan

I will be happy if they can give me another loan to use for my business

I will be happy if they can give me loan

I will be happy if they can give me loan worth 50,000 Naira that I can use to restart my business

I will be happy if they can give me money to start a business

I will be happy if they can help by borrowing me money to support my business, so I can take care of myself and my children

I will be happy if they can help by giving me and other families that the COVID-19 have affected money to support our businesses and families

I will be happy if they can help by giving me like 200,000 Naira to support my business

I will be happy if they can help me oooo because I really need support with my business

I will be happy if they can help me with grant.

I will be happy if they can help with another loan to support my business and family

I will be happy if they can loan me like N300,000 to uplift my business in order to stop this labourer work am doing

I will be happy if they can support me by providing another loan for my business

I will be happy if they can support or help me with my business by giving me loan

I will be happy if they can write off the 10,000 Naira loan given to me before

I will be pleased if they can give me loan or grant that I can used to support my business

I will be very happy if they can give me another loan that I can use to restart my business

I will expand my poultry and farming business

I will go into farming

I will go into my egusi and palm oil busniess fully buying in bulk and sell to retailers

I will go into sell of tailoring materials and farming

I will go into selling of machine spare parts

I will invest fully in my rice farming business

I will invest in big shop selling soft drink and other

I will like if they can help with money to support my business

I will like if we can get another loan to work so that my family will be able to live well without going hunger again.

I will like that they give me grant

I will like the Trader-Moni to give me loan or money to support my business operations

I will like them to give me another loan to invest on my business

I will like them to give me more money and increased amount this time to invest in my business

I will like to get loan to restart my business again

I will like to get more loan to invest in my market

I will like to going into a big business of selling raw food

I will like to have a big tailoring shop and selling of tailoring materials

I will like to invest in business which is tailoring and sale tailoring material in future

I will like to invest in provision shop if I can get capital

I will need them to give me more money to add to my business

I will prefer grant this time around

I will quite appreciate if they will give loan to invest in farming and livestock

I will them to give us grant for our business

I will want the Trader-Moni to help me with 200,000 Naira to foster my business

I will want them to help me with money to get my business back and running well

I will want them to give another loan to us because of the economic condition of the country

I will want them to give me money to do my business as a loan

I won't mind if they can help by giving me loan worth 250,000 Naira to uplift my business

I would a capital to fuel my business

I would appreciate financial assistance to invest in my business by increasing the loan

I would appreciate if trader moni can give me some loan to add up for my business, cause i am planning of expanding into selling rice, beans and garri alongside the soup ingredients

I would appreciate it if i can get any form of loan or financial assistance cause my business actually has a high turnover, it was just the lockdown that affected things

I would be glad if Trader-Moni can help me with 50,000 Naira. It will play a great part in my business by buying gas and other accessories

I would like Trader Moni to give me money to put in my business.

I would like a capital

I would like a capital or anyway [-Moni] can help

I would like a capital to fuel my business

I would like a capital to get my business and farm back on track

I would like a capital to improve my business

I would like a capital to reopen my business

I would like a capital to restart/strengthen my business

I would like a large capital and we should please be contacted directly when offered grants or loans not through other people

I would like capital to strengthen my business

I would like equipment/machine for my business

I would like some capital

I would like some capital

I would like some capital

I would like some money

I would like some money to strengthen my business

I would like some money/capital to restart my business

I would like supply of inputs for my livestock farming or the money

I would need inventory like buy goods for my store cause I don't like collecting loan at all

I would want them to give me another loan to invest in my farming business

I would need capital to strengthen my business

I'd like money to get another tricycle, and increase my income.

I'll be grateful if trader moni can assist me with capital to start up a business to care for myself and younger ones

I'm a designer, I need money to buy material to sell and sew. I need either a loan or grant.

If i can get money from them to increase my pure water business and also invest in poultry business

If God wills and there is something they want to help me with I want money for mu business

If God wills i get help i want things for my business i don't want money i will spend it

If I can get money to invest in my business again because everything has gone down

If I can get a better loan I will appreciate it

If I can get a grant to boost my business

If I can get a loan of up to #500,000 to boost my business again

If I can get a loan of up to 100,000 for like a year to repay it

If I can get a loan or if they can buy some machines for me. The ones I have are getting old

If I can get a loan to improve my business

If I can get a loan to improve on my business I'll be very grateful

If I can get a loan to invest in my business

If I can get a loan to invest in my business so that I can get back on my feet again

If I can get a loan to start a business

If I can get a loan to start some side business

If I can get a substantial loan to do farming and also invest in my shop

If I can get access to loan to boost my production and reach out to more people

If I can get grants, because I can't collect a loan now. it will be difficult to pay back

If I can get help of 20,000 Naira to add to my business, it will really help my business

If I can get loan like up to 10 million naira for like 3 years.

If I can get loan then I can buy materials and start manufacturing face mask

If I can get loan to do my fish business

If I can get loan to invest in my farming business

If I can get money to assist my business and start well over again

If I can get money to buy more goods to sell

If I can get money to do my business so that it will bring in more money

If I can get money to start my business again. Then I need food stuffs too

If I can get more capital to invest in my business

If I can get more finance to invest in my business

If I can get more loan for longer periods

If I can get more loan to improve my business.

If I can get more money to sell my food Item again because it is more lucrative for me than the under wear business

If I can get some loan but not the short one.

If I can get some loan like 100000 naira to boost my business now.

If I can get some loan to boost my business, I will be very happy.

If I can get some loan to buy weavon and start selling.

If I can get some loan to help my business, because I have eaten most of my capital.

If I can get some money maybe loan to boost my business.

If I can get some money to get more poultry birds and feeds, I'll be able to make more gains

If I can get the loan so I can start additional business

If I can see like 100,000 Naira from them, I would pump the money into my business especially this time around that the school would soon be resuming. It will help my business a lot

If I get some loan I can use it to increase the goods I have in shop.

If I should get more loan I'll buy things and put it in my shop

If Trader Moni can give me another money, it will be used for my business again

If Trader Moni can give us another loan I will use it on my business again

If am giving a loan, i can invest it in my business to improve the service and increase my income

If another loan can be approved for me, i will be very appreciative.

If i am able to get loan i will collect as it is now my shop is about to close

If i can get a better loan to establish a business or get a job offer, i will be very grateful. I also want to invest in farming.

If i can get a financial assistance from them to invest in my business, to pay back

If i can get a little more than we got before to see if it will help

If i can get a loan cause I plan of changing my business to something that has a high turnover like selling food stuff and provisions

If i can get a loan that would help me boost my business so i can atleast pay my debt

If i can get a loan to atleast restart my sales of garri Iíd be happy

If i can get a loan to invest in my business

If i can get a loan to put in my business as i want to restock now that things are already balancing out and market has been opened

If i can get a loan, cause my business really needs a lot of funds so if i can get a loan to invest in my business I'd appreciate

If i can get another loan I would be happy cause i want to start another business which involves buying and selling of rubber shoes

If i can get another loan to get back to my business i will appreciate

If i can get enough money like loan to invest in my farm

If i can get good money to do my farm and shop to sell good food stuff

If i can get i loan (not small money) i need a large amount of loan to boost my business, that will really be helpful with everything that have been going on

If i can get money from them to add to my business but if such money will be free

If i can get money from them to continue my business and even go into fish and snail business

If i can get money from them to start a good business

If i can get money in a loan form to invest in my business

If i can get money or any form of financial assistance because i have a land in my village that i want to use for farming

If i can get money to invest more in my business

If i can get more loan and this time quite more than what we recieved the last time to do investment

If i can get more loan to invest in my business

If i can get much more than we got before so that i can use it to get goods to sell

If i can see any form of financial assistance because i have almost finished spending most of my capital on feeding my family

If i can still get help from trader moni i would appreciate because I have used most of my capital for feeding so another loan would be good cause i have completed payment of the last loan

If i will get more money more and quite tangible than the 10 thousand naira given before

If it is help i want anything whether it is food, money or things for business

If only i can get money for my shop rent and also my business i will be happy

If possible, i need to borrow money from you people to invest in my business, it would serve as parliative

If the loan amount can be increased, it will be very helpful

If there is a way i want but they should tell me the mode of payment because i was cheated give me new loan and how to pay back

If there is a way you people think you can help, please do, we are dying of hunger.

If there is any financial aid that i can benefit from, i will be very grateful.

If there's anything that can be done to help farmers because some of us don't have access to advance tools that can make our farming easier

If they are giving money, I would like money as well.

If they can assist me with a loan or buy me a vehicle for my transport business, i will be happy.

If they can assist me with loan it will be helpful

If they can assist me with loan, I will be very happy

If they can assist my business with loan, i will pay back

If they can assist us with loan, it will be nice

If they can assist with money or give loan with small interest or no interest at all to support my business

If they can be compassionate to me and give me money to start up my dead business

If they can boost my business

If they can borrow me like 20,000 Naira to use to buy market to sell

If they can borrow me like 50,000 to 80,000 Naira, it would really help my business

If they can borrow me money to do my business

If they can borrow me money to do my business

If they can borrow me more money to invest in my business

If they can borrow me much money to do my business i will be happy

If they can buy me 3 micra car for my business i lost 2 of my cabs

If they can empowered or support me with money that I can use to start my own personal business

If they can get me contract on catering services, I will be glad.

If they can get me loan to help me solve some monetary problem

If they can give a loan of 40,000 Naira to 50,000 Naira, it will go a long way in boosting my business

If they can give good money or loan to support my business and family

If they can give me 100,000 Naira, it will go a long way to help my business

If they can give me a grant for my business, it will be helpful.

If they can give me a huge loan to so that I can invest in my snack business and farm work

If they can give me a loan to help my business i will pay back

If they can give me a loan to improve my business

If they can give me a minimal loan such that when paying back it will be very convenient and less interest

If they can give me an assistance that will help me do good business that will give me peace of mind

If they can give me another loan I will be grateful

If they can give me another loan for this Christmas season to work

If they can give me another loan i want

If they can give me another loan that is more than the previous one i will appreciate it.

If they can give me another loan to add to my business to stART again

If they can give me another loan to support my business I will pay back

If they can give me another loan to support my business especially during this COVID-19 crisis

If they can give me another loan to used in supporting my business

If they can give me another loan, it will really help in improving my business

If they can give me another money to start my business again, free loan without collateral, i will be thankful

If they can give me grant or loan with very low interest rate

If they can give me loan

If they can give me loan I will be happy

If they can give me loan I will use it for my business

If they can give me loan I will use it to support my business

If they can give me loan i want

If they can give me loan to do my business

If they can give me loan to do my business

If they can give me loan to invest in my business

If they can give me loan to support my business it will be okay by me

If they can give me loan to support my business, i will be happy

If they can give me loan, i will repay it.

If they can give me money as help to do my business because I can not afford to start paying back any loan again

If they can give me money as loan or goods

If they can give me money in any form it will take could be loan or free without repayment

If they can give me money like grant to upgrade my work.

If they can give me money or food stuff i will start selling it

If they can give me money to buy tools for my business

If they can give me money to continue my clothe business

If they can give me money to do my business

If they can give me money to get my business working well again

If they can give me money to help myself and my business

If they can give me money to improve my business

If they can give me money to invest in my business

If they can give me money to invest in my business I will be happy

If they can give me money to support my business i will be grateful.

If they can give me money to support my business, I will be happy

If they can give me money, i just need money for more materials

If they can give me more loan I'll be happy

If they can give me more loan to invest in my business and have me pay it back

If they can give me more loan to invest in my farm

If they can give me more loan to invest in my poultry business

If they can give me more loan to invest more on my business

If they can give me more loan to sart up well again

If they can give me more loans, I will be glad, so I can put it in my business.

If they can give me more money or loan to invest more into my business

If they can give me more money to boost my business, i need loan to buy branding and packaging equipments for my business

If they can give me more money to invest i will be glad

If they can give me more money to invest in my business

If they can give me new loan i want

If they can give me small loan to boost my business

If they can give me some financial help

If they can give me very big capital I want money

If they can give money, then it's fine but I can't take loan

If they can give more loan or goods to sell

If they can give more loans to help improve my business during this period of COVID 19

If they can give more money than the last time, I won't call #10,000 a loan, it is too small and can do close to nothing.

If they can give my family money so that I can invest in my business

If they can give us another loan it will help my business

If they can give us anything to start again, maybe another N10,000 cause everything we have has been spent on feeding the family

If they can give us free money to purchase food to eat at home

If they can give us money as loan and also give us job

If they can give us money cause that is what i need right now, I would pay back bit by bit atleast they have lifted the lockdown so we expect to get changes in sales

If they can give us much more money than what we got before that will be enough to start up something

If they can help me I need money to start my fruit business again

If they can help me by giving me to invest

If they can help me financially to invest more in my business

If they can help me financially I'll be glad

If they can help me get loan for next planting season

If they can help me money to invest in. You business

If they can help me out in my poultry farm by giving me money without refund

If they can help me with market supply of animals to rear I want

If they can help me with 100,000 Naira to buy tailoring materials in my shop

If they can help me with N500,000 loan, it will really help my business a lot

If they can help me with an increased loan to start my business again, i will be very grateful.

If they can help me with any amount of money for my business i will be very happy

If they can help me with capital

If they can help me with food i was happy the other time they give me money

If they can help me with grant it will be helpful

If they can help me with little more money to do my business as a loan

If they can help me with loan I will buy sewing machine

If they can help me with loan i will add it to my livestock  farming

If they can help me with loan it will be helpful for my business.

If they can help me with loan, I will pay back.

If they can help me with money I will add to my business

If they can help me with money or anything i will really appreciate

If they can help me with money that can be used for my business, like 50,000 Naira. I will really appreciate them

If they can help me with money to boost my poultry farm I'll be very happy

If they can help me with money to continue my business

If they can help me with money to do another business

If they can help me with money to do my business

If they can help me with money to have my farm back

If they can help me with money, I will appreciate

If they can help my business by putting money into it, so that I can stock my shop and continue with my business, that will help my business.

If they can help with loan with little interest rate that can be used for business

If they can help with money or fish feed. Anyone that they can help with

If they can increase my loan so that I can invest in my business

If they can increase the amount of the loan, so i can invest it in a business

If they can just give me loan to invest more in my business

If they can just have mercy on me and give me money to invest in my business

If they can loan me 200,000, I will be glad

If they can loan me I will be happy and I will pay back

If they can loan me money to add to my business

If they can loan me more money to invest in my business

If they can loan me to support my business, I will pay back

If they can loan me to support my business, I will pay them back

If they can loan me to support my business, i will pay back

If they can loan me to support my business, i will pay back.

If they can loan me, i will pay back

If they can loan me, i will pay back.

If they can loan me,I will pay back.

If they can save my business from folding up

If they can still give me money to establish my business, buy some hairdressing materials and equipment

If they can still help me, it will be fine. Lending out money or any other thing will help me a lot

If they can support me again with a new loan, i would be very appreciative.

If they can support me with grant I will use it to start another business

If they can support me with grant it will be of help

If they can support me with like 200,000 Naira to help improve my business

If they can support us with loan again it will help my business

If they could assist me in given me N30,000, I would be much appreciated

If they give me money i want

If they give us another loan, it will be used to support my business and I will pay back

If they give us another loan, we will pay back

If they is a way that they will give me money I will buy new materials to continue my business

If they make another loan available for me, it will help improve my business and I will appreciate them

If they want give me help i want money of things for business

If they want i want they should empower me if they want to give me cash I'll buy the caps

If they want to give me money on their own i don't mind i will collect

If they want to help i want help but I don't have the means to pay the last loan now if I get money I will pay

If they want to help i want i will buy food and other necessities of day to day activity

If they want to help i want they can help me with money like before or farming materials

If they want to help me I want my financial situation is very low help me with money to start new business

If they want to help me with money I want

If they want to help me with money to start a new business I want

If they want to help, they can give me money to add to the capital of my business. I don't want loan because am scared of it

If they want to help, they can support me with money which I can use to buy more market to sell

If trader moni can give me loan for my business i want

If trader moni can help me with money I will be grateful i have children to take care of i will add the money to my business i will payback

If trader moni give me loan, i will appreciate it

If we can get more loan and this time if it can be increased to 50 thousand naira not the 10 thousand naira so that we can use for something tangible.

If we can have another financial empowerment to add to the business, it would improve the sustainability

If yhey can give us money without us repaying it back, and also help us apeal to government to allow us sell everyday

If you can help me get money atleast to expand my business even if it is loan i will pay back

If you can help me with some funds that will increase the sustainability of my business, i would appreciate

If you can offer me the loan, though I haven't paid the previous one but i plan of paying back soon so i can apply for another one

If you give me cash, I would be very happy because I normally collect the fertilizers from a supplier and pay him when I have made sales, but if i get financial assistance now I would be happy to buy my inventories and stock up

If you people can render any form of financial assistance, it would be appreciated

Ifvi can get some loan so I can start selling auto spare parts.

In car used spare parts business

**End of Report**