

60 Decibels Report for GEEP: Round Two

GEEP Reporting Project

October 26, 2020 7:10 AM WAT

60 Decibels Insights for GEEP: Round 2

GEEP COVID-19 Study: Round Two Report

10th September 2020

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Top Insights

Round 2, 10th September 2020

Here are our findings from over 1,200 interviews collected in six Nigerian geo-political zones from August to September 2020. This report is live, so keep yourself logged in!

- **Vulnerability & concern levels rising:** Clients are more concerned – 80% in Round 2 versus 73% in Round 1, and appear slightly more vulnerable: 55% to 49%, and appear slightly more likely to report a significant decrease in income – 68% to 62%.
- **Continued impacts on supply and demand:** 93% saw a decline in income, and 68% say their challenges due to a reduction in the number of customers. Roughly a third are struggling to access supplies or inputs.
- **We're still seeing signs of resilience and strong social networks.** 77% reported using savings to support their family – access to savings (versus e.g. having to rely on a loan) indicates a level of resilience. Furthermore, clients appear to have strong social networks which are stepping in. Among those who have recently borrowed money to cope, most took it from a family member or friend. 72% also report turning to friends and family for help with their business.
- **14% are receiving external support in the form of money, food or other items.** We've seen reports of increased access to goods from charitable and official organizations, whether it be money, food or other items. Does this seem high or low?
- **A closer look at coping mechanisms.** The top two coping mechanisms across the board, savings and reduction of investments, are typically the tools of the more affluent. However, we saw a slight rise in borrowing and in those selling assets, indicating some struggles in the client base. Interestingly, we are still less likely to see clients take up new or additional work to cope, and saw little job mobility across clients – across the rounds, 94% said they were still involved in their same, main business activity from before COVID-19 hit.

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GEEP & The Economic Sustainability Plan

Looking at the six tracks of Nigeria's ESP, we've highlighted the five objectives and mapped how GEEP clients are faring against them.

Protect Jobs

Data Finding

24% of clients have employees, with an average of 4 paid employees. **45% of them have been unable to cover those salaries.**

Insight / Discussion point

Majority self-employed, but those with employees have clearly struggled to pay salaries. Is govt. support available?

Keep Businesses Open

93% have experienced a reduction in income, and **62% had to close in the last month** as a result.

Closures have been widespread.

Enable Transport

41% said they have been impacted by the lockdown, with **20% saying restrictions on movement have had a negative impact on their business.** 21% of farmers said the same.

Restrictions in movement affecting 1 in 5. Is this higher/lower than expected? Discuss adjusting survey to track changes over time.

Improve Access to Cash

47% of all customers say their **access to cash has worsened**, while 31% say it has not changed.

Access to cash appears to be a continued issue. Discuss adjusting survey to track changes over time.

Improve Access to Credit

We don't currently have access to data on this score, but can consider adding it to our future data collection rounds.

To discuss: what would be most useful here?

Looking Forward

We suggest the following changes to the survey to improve the quality of insights for Round 3.

Original Question	Suggested Update	Rationale
Could you explain your answer and let me know how you're feeling about COVID-19 right now?	What is the primary concern you have related to the coronavirus right now?	Collecting sentiment and feelings proved more challenging and less interesting – we think collecting what is behind the concern score would be more enlightening.
Is there anything [Moni] can do that would be particularly helpful for you?	Would any of these things be helpful for your business during this time? (with multiple select answer options suggested by GEEP team in July 2020)	The basic question on what else the program can do for respondents elicited narrow responses which all boiled down to more money or loans. By showing customers the full range of what may be possible with GEEP, we can collect richer data around what they may or may not need.
Has there been any impact from COVID-19 on your farming or animals?	Has your farming practice changed since March 2020? with follow-up: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (with original multiple choice options)	Much of our data is capturing change from the advent of COVID-19, but we are also interested in understanding the current state of affairs faced by respondents.
As a way to cope with the COVID-19 situation, have you had to do any of the following since March 2020? Have you:	Addition of follow-up: As a way to cope with the COVID-19 situation, have you had to do any of the following in the last 30 days? Have you:	As above
Have you been able to pay the salaries of your employees since March 2020?	Have you been able to pay the salaries of your employees in the last month?	As above
Compared to before the start of COVID-19 in March 2020, is it easier or harder to access cash when you need it?	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?	As above
When you need help for your business, where do you go first?	Remove.	We think we have enough data on this question, and don't see the data changing.

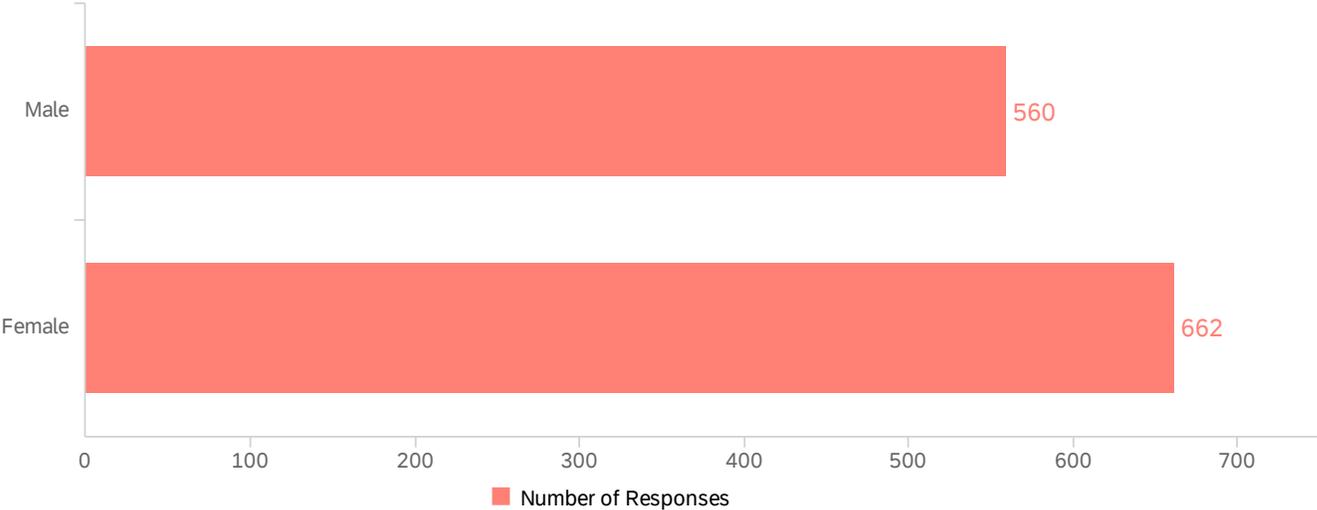
SECTION 1: RESPONDENT PROFILE

- **Gender:** 54% Female
- **Poverty:** 76% live below poverty line vs. Nigeria average of 73%. Respondents below the poverty line increased from 73% in round 1 to 78% in round 2
- **Vulnerability Level:** Very high, 52% classified as “*Extremely Vulnerable*”, an increase from 49% in round 1 to 55% in round 2
- **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* (16%)
- **Employees:** Only 24% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 87% used the loan for *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 77% 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 80% in round 2

Gender

Over two rounds of data collection, we've spoken to 1,222 GEEP customers. Over 54% of these respondents are female.

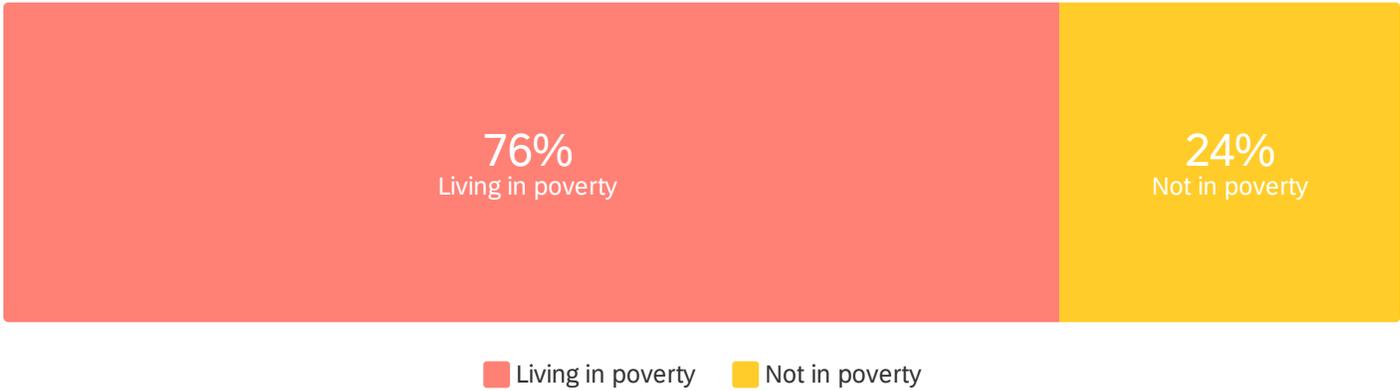
Interviews Completed by Gender



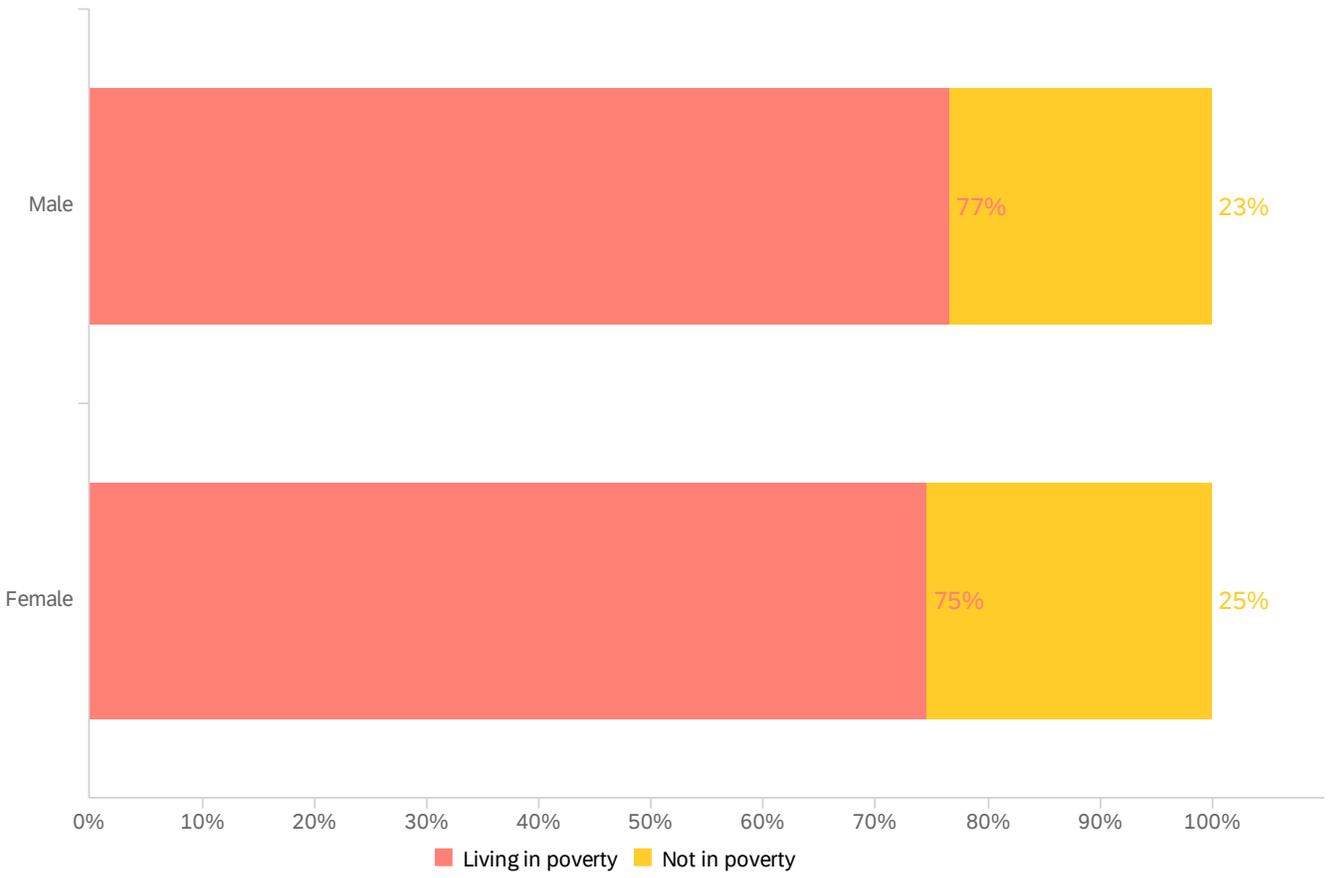
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 1,209)

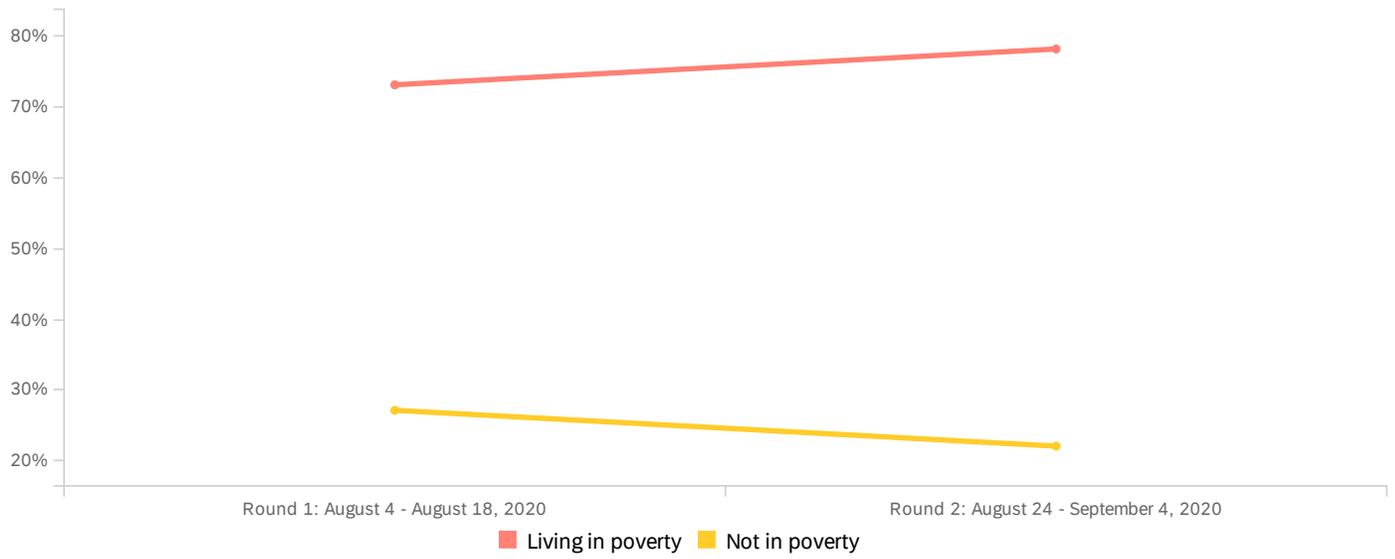
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: **76%** of GEEP's customers live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate was slightly higher among men than women.



Poverty Profile By Gender



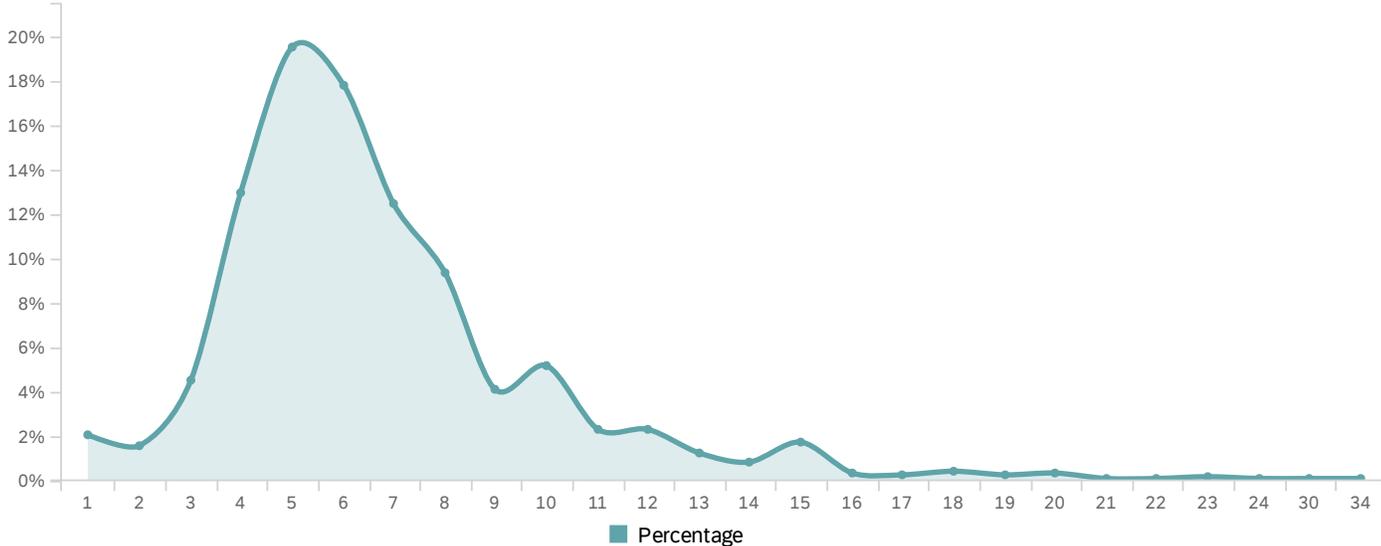
Poverty Profile by Round



Household Size

(n = 1,220)

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



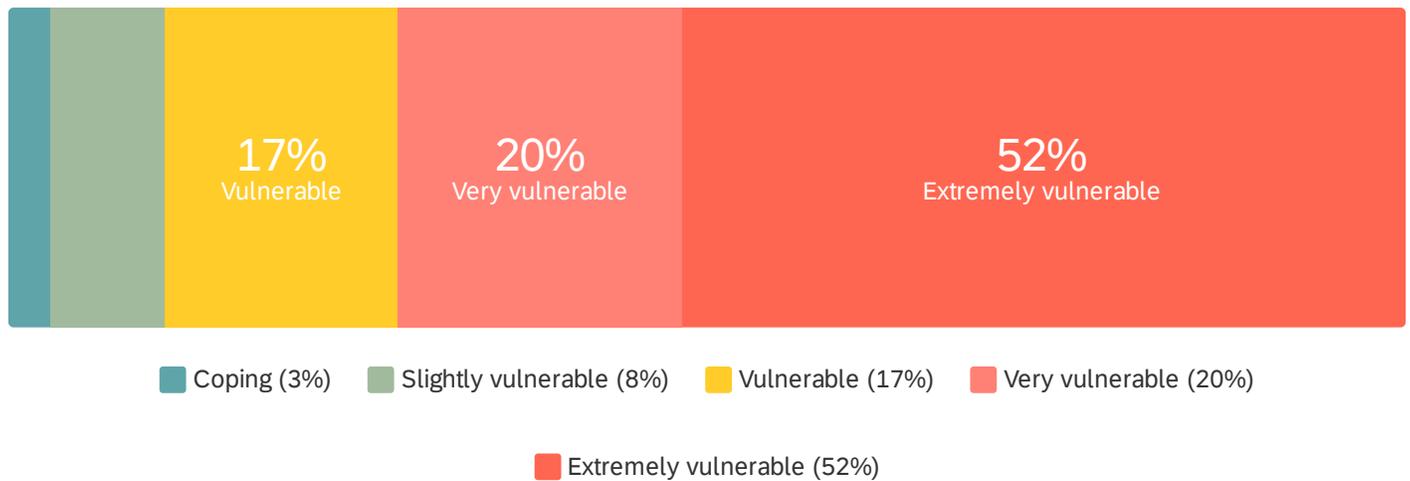
60 Decibels Vulnerability Index

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

It is made up of four key themes:

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

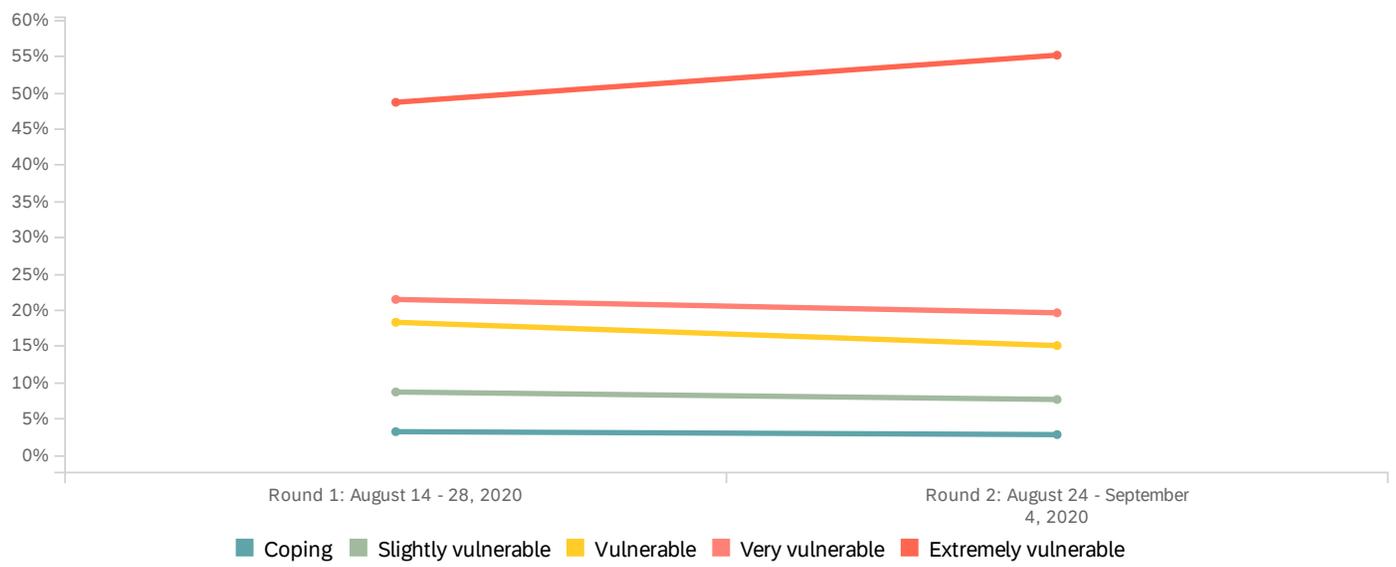
Insight for GEEP: GEEP is serving an extremely vulnerable population. As mentioned after Round 1, it will be interesting to monitor shifts in the Vulnerability Index over the coming months to see whether GEEP customers are becoming more or less vulnerable over time. Round 2's customers were more vulnerable: **55% of customers were "extremely vulnerable"**, compared to 49% in Round 1.



Vulnerability Category by Gender



Vulnerability Category by Round

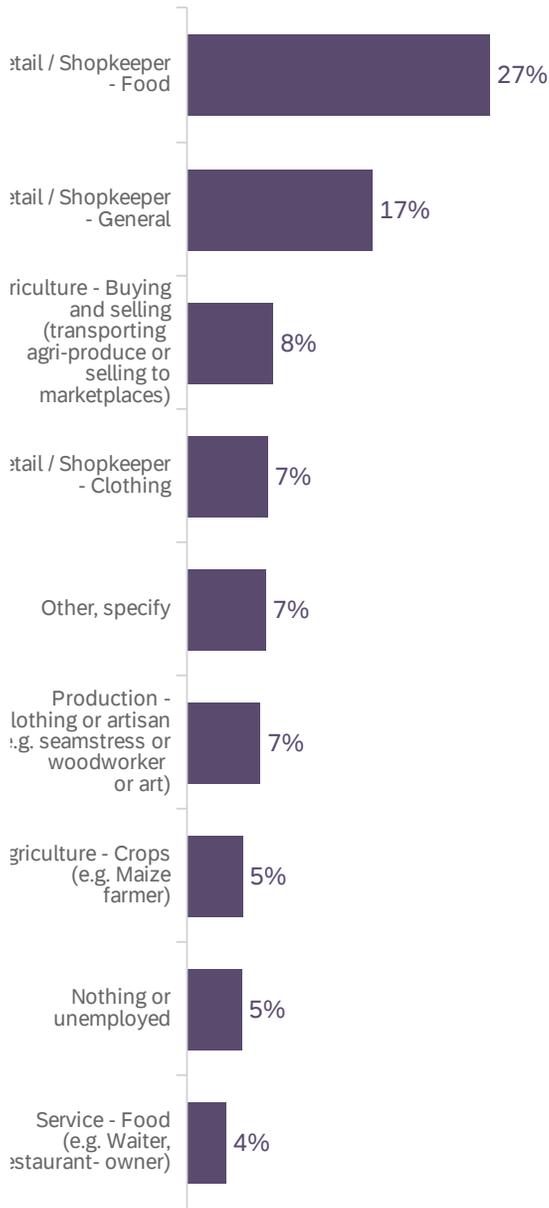


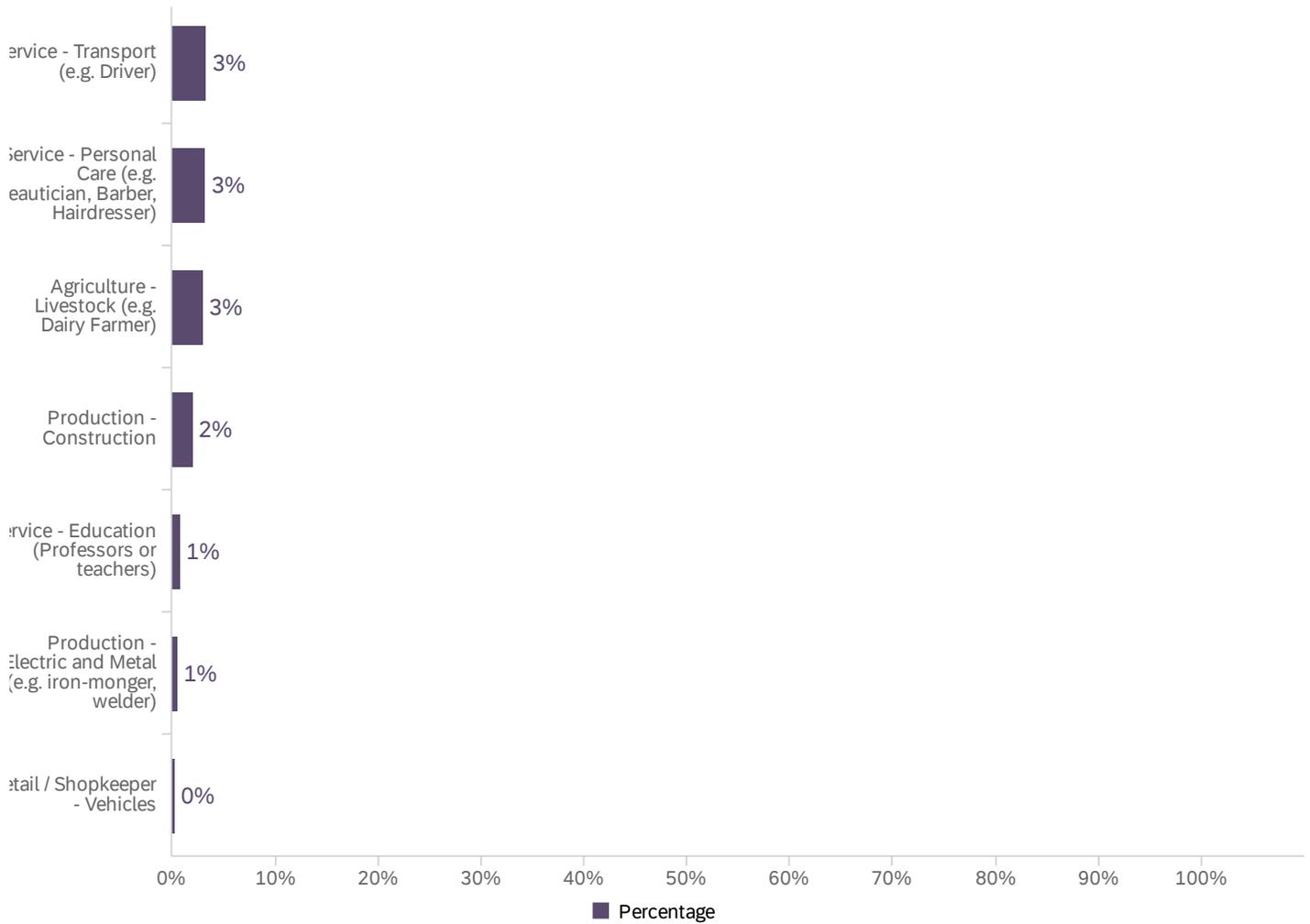
Main Income Source / Business Activity

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

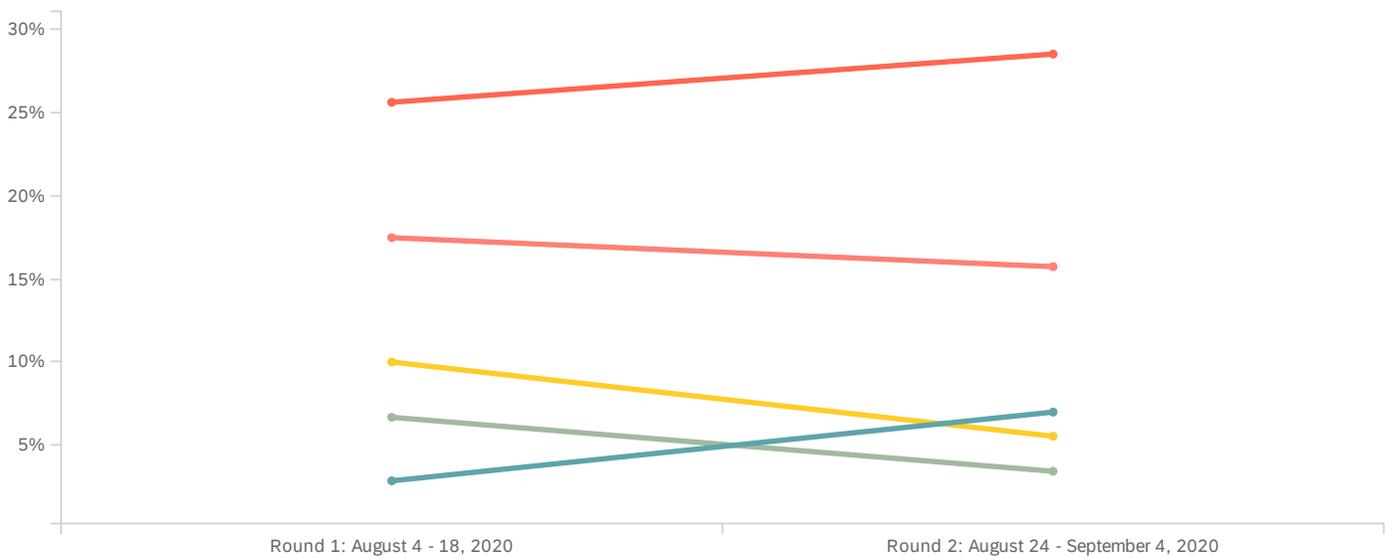
(n = 1,222)

Insight: Retail is the biggest sector among GEEP customers: **51%** work in it. The second largest is Agriculture, accounting for **16%**.





Top Income Sources by Round



Legend:

- Red:** Retail - Food
- Pink:** Retail - General
- Yellow:** Agriculture - Crops

Green: Agriculture - Buying and Selling

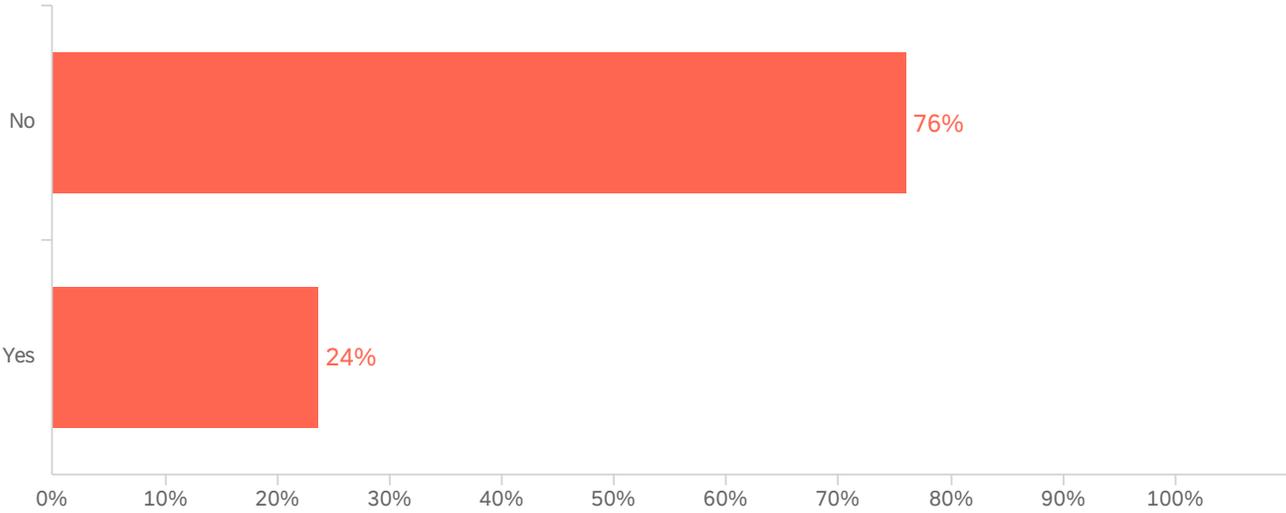
Blue: Nothing or Unemployed

Insight: Customers who work in Retail (Food) increased slightly from 26% in Round 1 to 28% in Round 2. Those who work in Retail (General), Agriculture (Crops), and Agriculture (Buying and Selling) decreased slightly. Most concerning, customers who did not have an income source or are unemployed increased from 3% in Round 1 to 7% in Round 2.

Existence of Employees

Q: Do you have employees?
(n = 1,181)

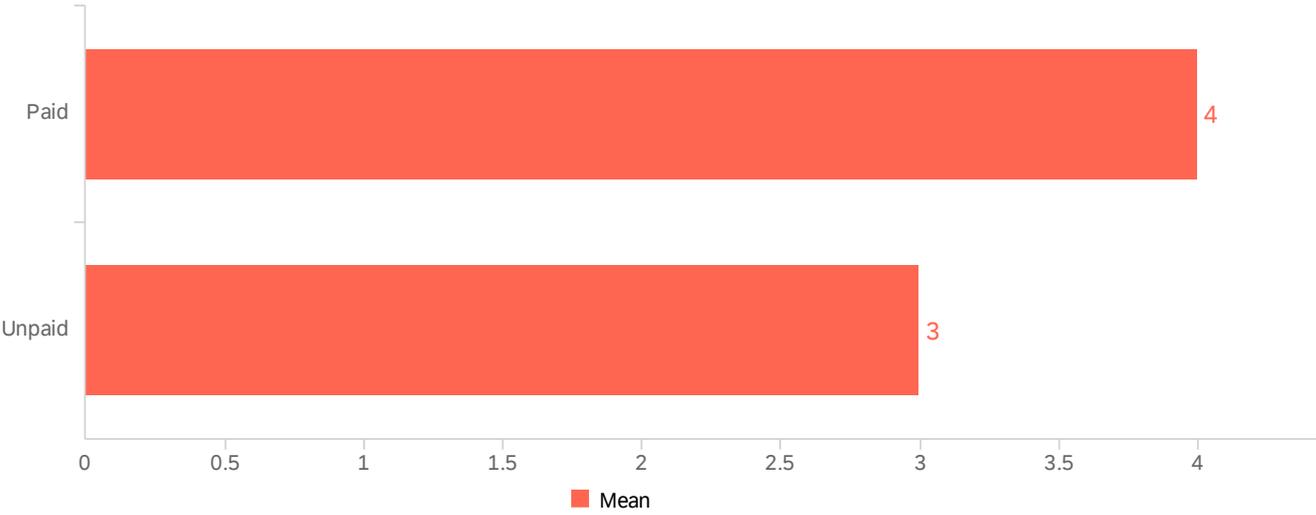
Insight: Almost **three-quarters** of GEEP customers do not have any employees.



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have?
(n = 297)

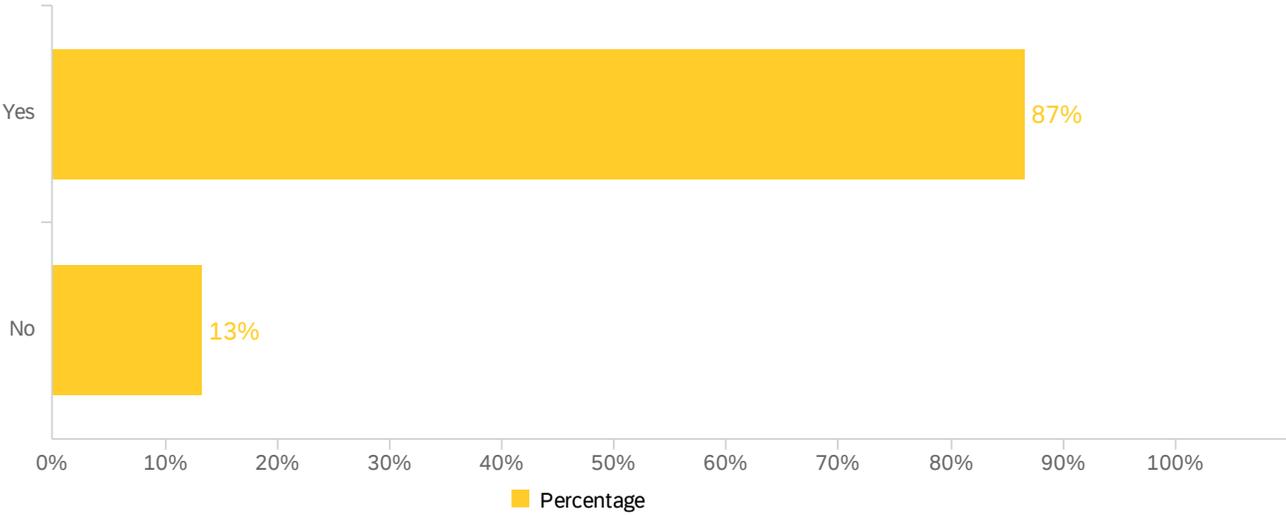
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 1,183)

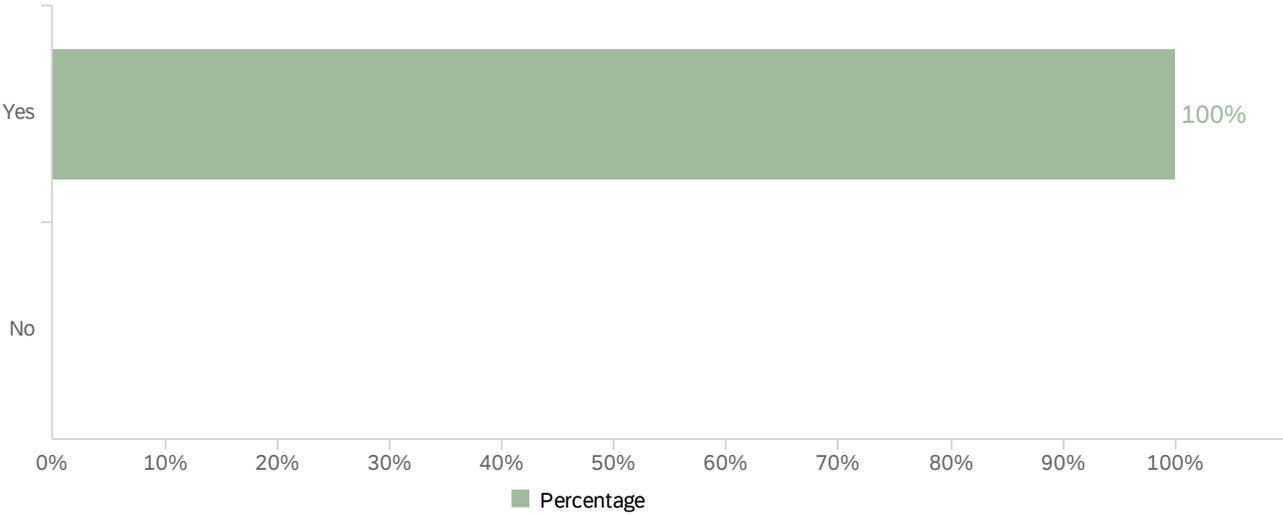
Insight: That clients use their GEEP loan to fund their main income source indicates the importance of the company and their funding to these clients.



Awareness Level of COVID-19

Q: Have you heard about coronavirus or COVID-19?
(n = 1,222)

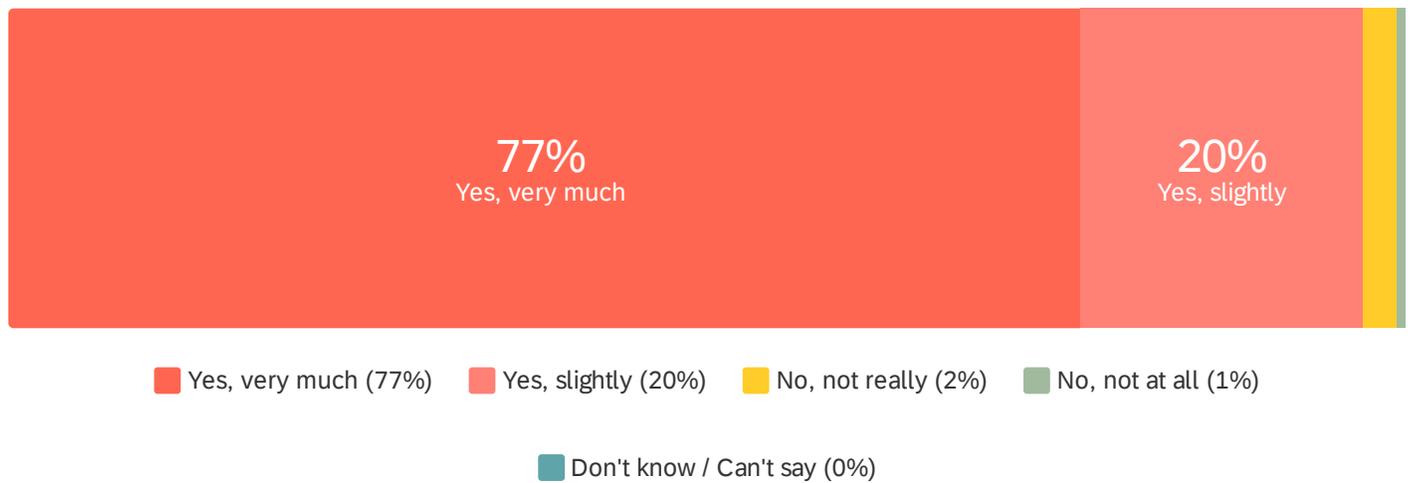
Insight: Awareness of COVID-19 is universal among GEEP customers.



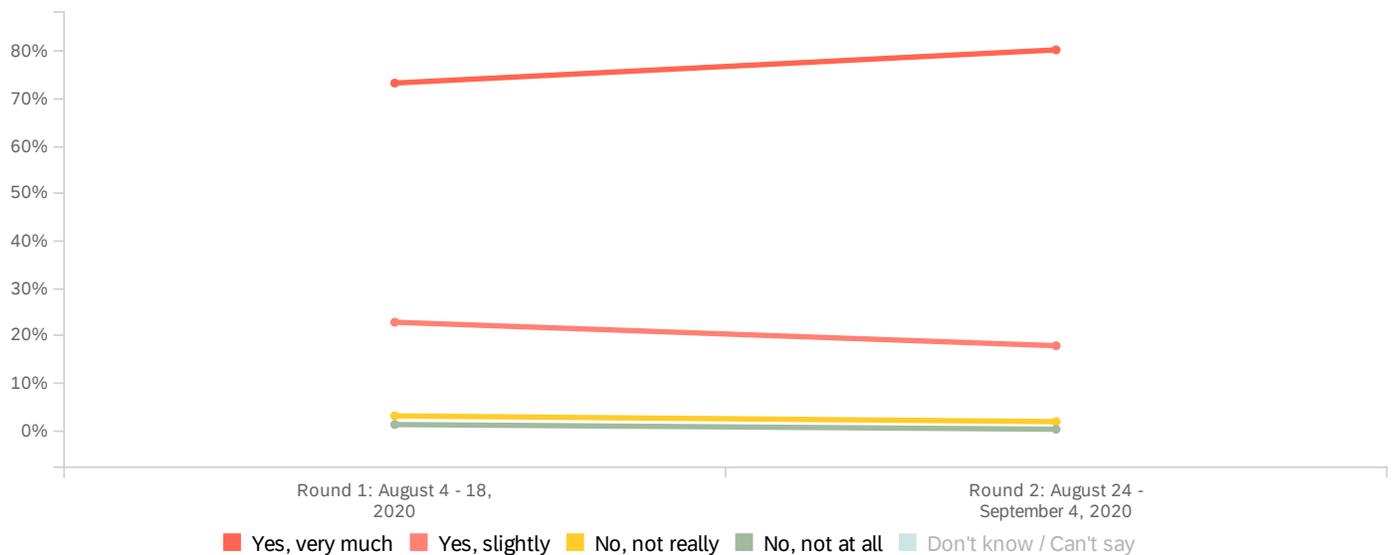
Concern Level About COVID-19

Q: Are you concerned about coronavirus or COVID-19?
(n = 1,222)

Insight: Concern levels among GEEP customers is higher than the 60dB Global Benchmark, where 64% are "very much concerned", and equal to the West Africa benchmark of 77%. For comparison, the East Africa average is 67%. Concern among customers increased between Rounds 1 and 2: "very much concerned" customers increased from 73% to 80%.



Concern by Round



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A lot of people are looking for money to eat and not to build house, this lockdown has really affected my sales

About COVID-19, I don't know how to describe it, it is the worst thing to happen to poor people, it is a terrible situation.

About corona virus it as caused a lot of things that affect many businesses and food are costly in the market

Affected me in many ways, things are also expensive in the market.

All my children are at home and my husband is at home. All my family members are here and we have suffered. We are still suffering.

All the goods got spoiled and my money wasted

Although things are more expensive, we can still meet our basic needs. However, there isn't extra money to do other things.

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

Am extremely worried about this pandemic as it has affected our business ,children can not go to school and on the news everyday, more people are dying, so am worried about our health.

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

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

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

Am so worried about it that my entire family is following the rules and regulation, i use my facemask when ever am in public place, sanitize my hand with alcohol base liquids. Even my visitors wash there hands before entering my premises and i try to educate my friends too. So as to halt the progress of the virus

Am very concerned about the covid-19 because it has affected every aspect of the economy. The standard of living has worsen, jobs are scarce and people are sacked daily, including myself. Even children can not go to school but stay at home. In our area, we follow covid-19 safety protocol,wearing facemask, washing our hands etc

Am very concerned because i am feeling the effect of the lockdown, it has affected my trading. The fruits that i used to sell on a small scale has not been doing well as customers are few. Using facemask has been difficult for me since i have allergy to the material used to make the mask. Access to money to buy food has been an issue too but we are hoping it will get better.

Am very worried about the covid-19 a lot, business operations has slowed down significantly. It has become hard to make a profit when customers want to buy on credit. My kids do not go to school any more, they just stay at home. Since my income has dropped, feeding my family has been an issue.

Am very worried about the covid-19 pandemic, especially how people are dying daily. I even carry my own personal hand sanitizer every where i go. Because of the pandemic, schools are yet to resume and we are not sure when it will be safe to.

Am very worried about the pandemic but am proud to say that my state government have been very vigilant about the virus, enforced stay at home directives,wearing of face mask and even shared food to the less privilege. But as a student, staying at home has affected my business that was in school which has closed down and all my customers have scattered to various part of the country.

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

Anyway, the tension is low now, compare to how it was before, things are returning to normal somehow.

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

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

As a widow, It was so difficult to the point that I spent all my business capital at home during the lockdown.

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

At the start of the pandemic, i was very scared but now, am not so worried anymore. The covid-19 has made life hard, business is not moving smoothly. A lot of people have lost there jobs, myself included, as the restrictions has affected business and new jobs are scarce.

Because all that is required i do it even though they said not everyone gets infected i wear face mask and sanitize my hands i do all it takes my business has stopped I don't do anything now I'm a student but because of the lockdown I'm at home

Because business is not moving like before again

Because corona is a deadly disease financial situation has changed drastically

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

Because it has lead a lot of problems in businesses, schools and the inflation in the price of foodstuff

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

Because of corona we need to wash our hands wear face mask and sanitize even if you go to the market and come back home you have yo wash and sanitize the body even our children have to wash hands this corona no business people don't buy again nothing is going on well in our business

Because of corona we were on lockdown i had to close my provision shop because I've used all the money i have to buy food for the family

Because of the virus I don't have money my business have stopped

Because of what it has necessitated, which is restriction of movement, and how it has stopped our business activities

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

Because the government said no cure for now.

Because the pandemic kills and it has stopped the economy of the country

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

Because things have stopped for muslims in their business place people are at home food stuffs is very expensive we thank God we survived the corona period

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

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

Before we thought the virus is real but now I'm sure it is a lie they just stopped us from going to school I'm only worried because I can't go to school all because of corona

Big economic fall, there is no circulation of money and business is not booming

Both my business, family feeding and children staying at home all this has crumbled life for me

Business became slow, in fact, my business almost pack up, I have gotten into debts as I speak with you now.

Business became very bad because of the lockdown and I spent my capital

Business has changed because corona stopped everything at a point, so my income went down a little.

Business has not been going as smoothly as it used to so this has impacted every aspect of my life negatively.

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

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

Business is badly affected badly, hunger wants to finish me, my business almost collapsed.

Business is down and there is no money

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

Business is dull and people are owing me money

Business is dull and there is no money

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

Business is dull, I am even relying on my husband to support me

Business is dull, sometimes the vegetables I sell gets spoiled because people are not really buying like before

Business is dull, the price of everything has gone up so people are not really buying like before

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

Business is just picking

Business is not going as it should, everything is just too down.

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

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

Business is not moving as it used to again

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

Business is not moving because the students are my biggest customers and they are all at home. That makes me worry so much

Business is not moving like before and it has affected my sales

Business is not moving like before, so it became difficult to feed the family

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

Business is not moving on well and buyers are not coming and even to buy what we sell is expensive now

Business is not moving, the children are not going to school. That is enough to be worried about

Business is not really doing great because people are not buying

Business is poor generally and sales is down

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

Business is slow and customers that patronise me have reduced

Business is slow and many people are owing me money

Business is slow and people are not really buying because prices have gone up

Business is slow and there is no money

Business is slow so there is no money and it is really affecting me

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

Business is stranded, no work again because I spent all my capital during Lockdown

Business is very bad at the moment, and the children are eating more because they are at home

Business was affected, everything was on standstill, business was not moving

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

Business was not moving well, especially during the lockdown

Business was shut down all that period and till now yet to pick up like before

Business went down totally not even a customer for over 3 months

Businesses have faced a lot of problems because of COVID-19 closure

Businesses is so dull, the little we are selling is on credit and we have children to feed.

Buying food to feed my kids is very hard, I don't have a husband. I also don't have a stable shelter. I have always not been able to meet my needs but it is even harder to meet them now.

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

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

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

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

COVID-19 changed a lot, now things are more expensive than before, even fertilizers too are expensive.

COVID-19 damaged a lot of things

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

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

COVID-19 has caused financial problems for people.

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

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

COVID-19 has increased the cost importation which is has indirectly hiked the price of clothes

COVID-19 has made everything expensive, so customers are not really patronising

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

COVID-19 has slowed down my business, so sales are poor

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

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

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

COVID-19, that thing has disorganised my business and I

Cannot go to market because of Lockdown

Children are at home and business is almost collapsed because there is no sales

Children don't go to school no business i am a driver i stay at home and things are very expensive because I stay at home

Corona affected us seriously. We are not selling like before. Our customers have reduced and we are even tired of this situation.

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

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

Corona has affected the world it is killing people our country economy is down there is scarcity of so many things directly or indirectly it's affecting all of us in Nigeria

Corona has caused lot of hardship every business is locked it has caused damage to people our children are at home no school

Corona has caused our economy lost and school are lockdown, food also are expensive

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

Corona has reduced our financial situation food stuff is expensive and my business have stopped

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

Corona has spoilt everything in my life i am a small business man i sell medicine but because of corona things are expensive we only go out every Thursday the money we get is not okay to last for the week and most customers are buying on credit I have to use my capital to survive

Corona has stopped many things business have stopped and food stuff is expensive

Corona has stopped money from flowing into my business, so everything is hard for me right now.

Corona has stopped things it has stopped people from going to school no going to work no money people are hungry people are dying and the virus is spreading

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

Corona have my stopped business i don't go anywhere no market our Oga asked us to stop going to work no money i am currently sick I'm just managing my savings

Corona is a deadly virus I don't want to be infected. It had affected my business a lot i stay at home during the lockdown period no income

Corona is a real problem corona has caused scarcity of things no income no going forward every thing has been affected because of corona i

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

Corona is real I'm advising people to follow safety measures so they don't contact the virus and I'm hope it end because things are expensive and there is no money I'm doing little business no market people are not buying

Corona virus as cause economy down and no money in town

Corona virus as caused economy locked down food are expensive and no money in the country

Corona virus as caused the economy to be down and money is not circulating

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

Corona virus has caused many things in the aspect of no movement, no school, no money even with your money you can buy what you like

Corona virus has kill the economy of our country and business is not like before

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

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

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

Coronavirus affected my business because no sales like before and we are eating from our little earnings. There are little changes now compare to when corona started.

Coronavirus affected our business because we did not go to the market for some time. We spent all we have on food. Things are yet to fall back to normal.

Coronavirus has changed every aspect of life. My business has crashed as I am not making any money. Taking care of my many kids is a huge burden on me. Food is also hard to provide for my family.

Coronavirus is a global problem, we are working but not like before, everything is cost now and things are not going smoothly

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

Could you explain your answer and let me know how you're feeling about COVID-19 right now? Zaka iya fadaman amsar sannan inason insan yanda kake ji akan annobar korona yanzu " We are afraid to catch the virus. We stay clean and don't go out much so I'm not able to make enough money to take care of my kids and family.

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

Couldn't work for money

Covid-19 as affect our businesses, schools, markets, and no circulation in the country of money

Covid-19 as bring down the economy and the situation is bad now

Covid-19 as caused a lot of things that affect our country, markets, schools, and also affect our income

Covid-19 has affect businesses, schools, and caused failure in our business world

Covid-19 has affect our business and schools are locked down

Covid-19 has affect the economy and schools

Covid-19 has been a disaster to the economy, it is like the end of time from the Bible. Business has been so bad i had to quit and stay at home with my family.

Covid-19 has caused havoc in our country and things are not like before, you can go to market without face mask or move freely

Covid-19 has caused a lot of harm to the country, it has become hard to afford simple things like food which has become very expensive. Times are so hard now that very few customers turn up to buy items at the shop

Covid-19 has caused a lot of things, it has affect the market, schools, even with money you cannot buy what you like

Covid-19 has killed our economy nothing is moving now

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

Customers are no longer coming, students are out of session and this has affected my level of income cause I don't make money like before

Customers are not coming like before and I don't have access to most of my suppliers again because of the lockdown

Customers are not coming like before, they don't even have money to buy like before and the market was locked

Customers don't come again like before and this has affected my income

Customers no longer come to market as they use to and sales has dropped

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

Customers were not coming and the cost of living is high.

Due to COVID-19, I am not really making profit in my business like before

Due to inflation caused by COVID-19, sales is down because customers are always complaining about prices

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

Due to the high price of things, there is no money for me to really buy goods

Due to the inflation, everything is expensive so there is no market

Due to the lockdown I cannot import my goods again cause they banned international movement and this has affected my source of income

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

Due to the lockdown my business went down

During the covid-19, everything became hard a lot of customers were owing me and this really affected my market

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

During the lockdown I was unable to open my shop so it affected my income level, also the patronage of customers has reduced

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

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

During the lockdown, we received an instruction that all shops should be closed especially we that sell drinks

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

Everyone is affected in many ways by this pandemic.

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

Everyone is looking for what to eat, the lockdown as banned parties and since they are no longer parties, I don't have people to sew for, this has really affected my income

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

Everything got harder and there is no food to even eat now.

Everything has been affected as its result, which includes school and business activities

Everything has stopped from my side I'm praying to God not make us witness something like this again. Food stuff is expensive, no going out for business

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

Everything is bad at the moment. My husband does not earn enough money for our necessities. Taking care of my kids is hard, feeding is hard, everything is difficult.

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

Everything is down and customers are owing me money

Everything is dry, my business is affected. The lockdown forfeit everything. No sales and we have to eat.

Everything is dull because people are not buying also schools are yet to reopen

Everything is expensive and it has affected the quantity and price of foodstuff I sell, even customers are also complaining

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

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

Everything is expensive, I want things to return to normal

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

Everything is expensive, there is no market so people are not really buying

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

Everything is very hard for me. I can't afford anything. I don't make any money from my business so it is very hard for me to feed and take care of myself and my family.

Everything just stand still, no work and no money

Everywhere is dull, there is no money and people are complaining about the increase in price

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

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

Financially things are no longer going well no money is coming in again almost stagnant

Finding money during corona is very hard because people are not spending due to scarcity of money. This has made my family situation worse.

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

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

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

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

Food is so expensive and if food prices keep going up I don't know if I'll be able to eat.

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

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

Food is too expensive right now, we are always hungry at home. We can't fulfil our basic needs at all. The money I get from work has been cut down so much by my boss.

Food is too expensive since the coming of corona, I make less than 500 naira per day. I can't fend for my family.

Food is unaffordable right now and I have a lot of kids too feed. Things have always been bad but corona has made it worse.

Food is very hard to get, I can't go out to work and earn money to look after my family. Corona has made life harder.

Food is very hard to hard to get at the moment.

Food is very unaffordable right now and I have a lot of kids to feed. The government has not helped us at all during this period and things are only getting harder for us.

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

For three months of the lock down I lost a lot of things

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

For do long now, I have not been doing anything because I hardly get a job now.

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

For me i will say it over affected me because business is gone just surviving

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

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

Getting food is hard, there's no food at all at home. If there was money we wouldn't have any problems at all, but since I don't have money I'm having problems feeding my family and looking after my kids.

Getting food to eat is a daily struggle. I am suffering so bad.

Getting food to eat is hard for me. I am finding it very hard to make money as I don't have enough customers. I haven't had a proper full paying work for a long time.

Getting food to eat is my biggest problem as it is very hard to get. I'm always at home so I can't work or earn money.

God is testing us with corona we can't pray we didn't go to saudi islamic schools and western schools has closed we leave everything to God only he can help us may God help us with the expensive food stuffs

God protect us but because us the rules of maintaining social distancing and wearing face mask I'm doing my best to abide corona has crippled our business government should help us

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

Here in my place no corona virus because things are normal and we are doing our day to day activity just that schools are locked down since march

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

Honestly it has brought alot of disaster in the community there is no free movement , there is food scarcity and peace are hungry

Hunger took over as business was not moving again as it used to be

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

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

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

I am a labourer so I don't earn a steady income. I have kids and a wife, finding food to feed myself and my family is very hard. The lockdown didn't help matters at all, especially during Ramadan. Life is much harder since the coming of corona.

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

I am a student and school is locked down, I am supposed to be done with exams but here I am with no hope of graduating soon.

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

I am afraid of catching corona virus i stay at home

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

I am concerned about COVID-19 because students are not in school so it has slowed my business down,

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

I am concerned about my driving business and food

I am concerned about my family health and business

I am concerned about my wellbeing and my families wellbeing.

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

I am concerned about this COVID-19 pandemic, because I am a student but I just had to go into carrying on my family business.

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

I am concerned because it affected my income and business. I don't have much money as capital for my business again

I am concerned because of the long period of lockdown which have negative impact on my business and economy generally in Nigeria

I am concerned because people are not buying clothes and sales is a bit dull

I am concerned but I don't fee anything about it.

I am concerned due to the impact of the long period of lockdown which affected my motorcycle transportation business and income

I am currently wearing face mask and i have sanitizer in my vehicle this corona has stopped everything children are at home no school no business i am really praying for the corona to end i am tire of everything

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

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

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

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

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

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

I am not feeling good about it because it really affected my business. I almost finished the whole capital or money for my business during the lockdown.

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

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

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

I am not happy, it has affected my business badly

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

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

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

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

I am really concerned about COVID-19 because the impact on my business. It really affected my sales and every other businesses generally

I am really concerned because market is not moving, the price of everything has doubled

I am really worried because it is bothering a lot of people in the world and we hope it will come to an end. We pray to God for it to come to an end and let our family members not catch it.

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

I am sleeping at home now because there is no money to do business again. Corona had made me spent all I have on food. I really need help as I am.

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

I am so concerned because COVID-19 have really affected so many homes and businesses in Nigeria and even my own business too

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

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

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

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

I am very concerned, because this is a cankerworm to the society.

I am very disturbed about the Covid-19 because it affects my work. I am a teacher and we have been at home since.

I am very much concerned about it, it has to do with movement and business, it disturbed alot, I am just recovering.

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

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

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

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

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

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

I am very much concerned because there is no money everywhere due to this COVID-19. Many of my customers have no money to buy from me

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

I am very scared of contacting the virus, it would be an extra burden for me if any of my family members was to catch the virus.

I am worried a lot about it because it has made life difficult for us and it is hard to do things normally.

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

I am worried about my children's education, they have been at home for 6 months, no school

I am worried because everything has stopped no going to school,market the little business that i have has stopped things are expensive

I am worried because it has so much affected the economy leading to low income in businesses

I am worried because of my business I could not work and all plans for 2020 has been affected.

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

I am worried because of the situation we're into our financial situation is getting worse we're not rich our business has decreased before we thought we're going to get forward this year but because of corona everything is back

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

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

I am worried it has bring so much things in our lives our relatives are in problem here in maiduguri there is no one with corona but children are at home we're in a bad situation my husband does not work

I am worried very well everything has stopped because of COVID-19 food stuff is expensive we're just praying

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

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

I cannot travel to buy food stuff so it has reduced my supply of goods

I can't go out for business we don't get enough money only staying at home because of the virus

I could not afford to buy so many things cause prices have gone up and this has really affected my income

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

I couldn't do any work because of the lockdown

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

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

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

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

I couldn't sell my goods

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

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

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

I don't feel good about it, I was affected by it, I couldn't go out to the office to work.

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

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

I don't have a job right now, my business crashed when the economy crashed. Food is difficult to afford at times.

I don't have enough food, I'm just managing what I can get. I'm still working but I don't have much customers right now.

I don't have enough money to take care of my family, I'm just managing. My job cut down my salary because of coronavirus.

I don't have food, I don't even have food to eat today. I owe people too much money. I have 10 kids, I don't know what problem to start dealing with.

I don't have money to buy food or take care of myself. I don't work so it is even harder for people like me to survive.

I don't know any corona patient personally, but I am worried due to the news I receive everyday about the virus. Corona has made my economic situation worse, its harder to take care of oneself.

I don't make sales like before but i still try to sell to some people at home

I experienced the highest low patronage in my life

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

I feel bad about covid-19 because it affect us in kano, business is not moving at all, food are expensive and we there locked down for months so it's really affect our income

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

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

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

I feel bad about the covid-19 situation, it has been a disaster to our business. As a family man, it has been difficult to provide for my family as my business has not been doing so well but we following safety protocols to prevent infection

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

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

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

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

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

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

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

I feel bad because thing are not moving fine

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

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

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

I feel covid-19 as come to destroy the economy of the country and our schools

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

I feel it has been very tough, the government should assist by providing palliative to its citizen who have been having a lot of hardship. Getting a job to earn a living has been hard to come by due to the lockdown restrictions.

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

I feel our economy is dead and food are highly expensive

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

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

I feel that COVID-19 has come to destroy the world, now everything has failure in term of schools, markets, businesses

I feel that corona as caused a lot of things in the expect of money not circulating and food is expensive

I feel that corona has change our economy into fear, no movenment and school are locked down and even businesses now are not moving like before

I feel that corona virus has destroy our economy and business and also now food are now costly

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

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

I feel that covid-19 as caused economy break down money is not circulating and food are cost with 500 you can cook soup

I feel that covid-19 as destroy economy and as affect our businesses, the way people used to come to kano to buy things is not like before so it as affect us

I feel that covid-19 as destroy the economy and food are costly in the market

I feel that covid-19 has bring alot of confusion in the aspect of school are closed, and no movement

I feel that covid-19 has caused failure in our economy and money is not circulating

I feel that covid-19 has destroy the economy and our businesses, now we move in fear because of the virus

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

I feel that everything about our economy is not moving that all, business are down

I feel that everything about the economy is down, now things are costly is the market

I feel that now things are not like before that we used to sell and gain, and the economy as failure and money is not circulating.

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

I feel that our economy is down and since the corona virus pandemic things are not like before

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

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

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

I feel that the covid-19 is a scheme to embezzle funds because i doubt if it is real. But i have noticed that on the news, it is real and a lot of people are dying. I still have my doubts about it.

I feel that the economy has been affected and things are not like before, now if you want to go out of your house you will fear

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

I feel that the economy of our country is bad

I feel that the situation now is bad no money and school are locked down

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

I feel that things are bad because corona virus has caused a problem in the aspect of movement, market locked down, schools too are locked down

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

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

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

I feel that we are not safe because of this virus, we cannot move freely especially in the market and public place

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

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

I feel very bad about the pandemic because we are helpless, even till now, there is no cure. In terms of business, it has taken us many steps backwards. From March till now we still have not recovered from our losses. We do not even travel to buy goods any more, we depend on weight-bill to minimize cost.

I feel very bad especially what is happening to our businesses, the poor turn out of customers and trying to stay safe. I am just thankful to God that we are healthy and doing the best we can in this pandemic.

I feel very bad, I can not even go out without wearing a facemask because I am worried about my health. At the moment, markets are opened, still business has been on a stand still as the turn-out of customers have been poor. Most of our stock went bad and restocking on credit has been difficult.

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

I follow the rules for us to stay safe and I tell those that don't know about the virus how to stay safe since the lockdown I've not been normal we have entered another situation totally we only thank God

I had to stay at home for more than 3 months no business

I has stopped all movements nationwide, I don't have customers that bring work for me

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

I have a lot of kids and feeding them is very hard, my kids are also very sick, I have no money to take care of them with.

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

I have a very little business but because of corona people have stopped coming to buy it has affected me before we used to go out to the market but now we can't go out but now we thank God things are coming back to normal

I have been at home now doing nothing, i am just waiting for everything to come back to normal

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

I have been worried about the covid-19, according to the news, it is spreading very fast but am thankful to God that it has not reach our area or infected anyone close by. The restrictions affected my business as we were forced to close down the shop, no source of income for months and had to to rely on our savings.

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

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

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

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

I have never seen something like this before that we couldn't go out to sell especially we that sell something to travelers on the road.

I have never seen such thing in my life, I spent all of my capital because I was planning to go to the market before the lockdown starts. It was a terrible experience.

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

I have no money to buy food, I didn't make any money from farming this season.

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

I have no problem in terms of health. I have problems with my earnings due to the closure caused by corona. You can't get anything at reasonable prices now. Everything we buy has doubled in price. I've had to reduce everything.

I have no problem with coronavirus, it does not affect my business at all because I sell cooked food. No matter how, people will still eat. But I am protecting myself because I don't want to contract it.

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

I have not witnessed any one with covid-19, infected with the virus, so I am doubtful but since the death toll keeps increasing daily, I am cautious. Business has not been doing well, as my customers are students and schools are closed.

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

I have so many challenges, first of all no one has money at the moment so no one buys from businesses, secondly things are too expensive, I'm already struggling and I have a health concern.

I have to be concerned we're in a very difficult situation children are at home no food to feed them and this rainy season my children are sick may God cure us

I have used all my money to feed my family, I don't have any money for business again

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

I haven't seen any infected person so far but it has affected my business activities

I haven't seen or known anyone that has been infected, but it has brought a change in the economy leading to the inflation in prices of goods and decrease in income

I haven't encountered any problem.

I just want everything to return normalcy

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

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

I lost my job because of this Corona virus lockdown

I lost so much money during the Lockdown, my shop was buggled and goods were taken away.

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

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

I only heard of the virus but I've not seen anyone that has it things are a bit expensive

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

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

I sell dryfish in bulk and things are now very expensive so the cost of getting it from my suppliers has increased due to the lockdown

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

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

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

I sell to students and there is no market because schools are yet to open

I spread awareness by letting others know about the virus i wash my hand wear face mask and use sanitizer it has affected everything things are not as they are before but we thank God

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

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

I think corona is a deadly disease it kills people

I think government is deliberately using the Lockdown to punish the people because the suffering is too much.

I threw away so many goods during that time because most of the books I have in my shop got spoilt especially bitter kola and kola nut. This makes things very very difficult because those are goods worth hundreds of thousand naira

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

I used to drive boat across the river and help people transport their luggages from one place to the other but since the lockdown things are not the same again

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

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

I was seriously disturbed about people dying, and how my business went down with no customers

I was working in the private sector and the private sector is closed down now because of the spread of corona. I don't have a source of income anymore. I haven't been able to make any money as schools are closed. Its hard to take care of myself and my vulnerable family members as food is hard to get.

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

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

I work before in abuja i came back home since 3month no work no money

I worried about me and my family getting infected, and how it has affected our business activities

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

I'm having no problem.

I'm not finding it funny, hunger is ripping me apart

I'm not having issues.

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

I'm sad about it has infected a lot of people and how a lot have loss their lives. Also how it has necessitated the closure of schools

I'm sad and worried because of how it has affected other people and how it has interfered with religious matters

I'm so disturbed because of the problems it has resulted, which includes closure of markets and businesses, schools, decrease in incomes and even interfering with our business activities

I'm worried about getting infected and because it has also affected our businesses

I'm worried about the the virus, and disturbed over how it has paused our studies

I'm worried and disturbed because things have gotten worse, food items are expensive, children are at home and we have very low income

I'm worried because i got mildly infected with the virus

I'm worried because it has brought the shortage of food and illnesses

I'm worried because it has necessitated changes that affected our businesses

I'm worried because of how its affecting a lot of people around the world, it makes me feel sad

I'm worried because of the news we get on how people are affected and easily affected

I'm worried because things have gotten worse in terms of businesses and schools

I'm worried,, because it has lead to loss of so many lives, it has paused our businesses and the prices of food items have inflated

I've heard of how people are easily getting infected with it and the changes it brought to our country

I've lost my capital due to COVID-19 Closure and it has infected a lot of people, its sad

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

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

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

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

It affect my business and things are now very expensive.

It affect my business so much that there is no customers especially the students that patronize me

It affect our economy. My business is affected a lot, we could not travel to buy goods because of lockdown, we just spend as we earn. And now my capital is affected.

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

It affected business and all then, but not as much now.

It affected businesses, no money in circulation and everybody is complaining. Even everything is costly at this period

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

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

It affected everybody. The market closed made it harder and businesses are generally affected. There is little changes now but customers have not been coming like before.

It affected me a lot, no money, we are just at home and no sales. Market just start fully and we pray everything will be okay

It affected me and my business because I had to stay at home and that meant no business.

It affected me because school is no longer in session and everything has been halted

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

It affected me greatly because places I could get job for my daily income have been closed down since the start of the COVID-19

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

It affected me seriously, I teach in a private school and there hasn't been salary since.

It affected me so much because my kind of business was such that the week i made supply was when the lockdown started so schools have not opened so all the schools i supplied firewood are yet to pay me

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

It affected me so much, I fed from my business, again, there is no money in circulation.

It affected me so negatively because of the long period of lockdown to the extent that nothing is coming up, no customers and no income

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

It affected my ability to make money

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

It affected my business a lot, I couldn't get clients because their own businesses too were closed, all we were all trying to do was to survive.

It affected my business a lot. Am a farmer and the lockdown affected our movement and some of my crops got spoilt.

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

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

It affected my business as there was no sales at all

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

It affected my business badly.

It affected my business because I couldn't go to the farm and buy produce. I also spent much money during the lockdown without earning any income at that period

It affected my business because I spent part of my business capital or money during the lockdown on feeding which now make it hard for me to run my business well

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

It affected my business because of the lockdown in the state. No sales and everything just stand still. We have to eat from the little money we are making as the lockdown would not permit us to travel to buy goods. But from about two weeks ago, the lockdown was further relaxed and there are little changes now.

It affected my business because there is no sales and we are just spending the little money we have on food

It affected my business because there was no sales like before. But now, there are changes because we have been allowed to be going to the market since two weeks ago.

It affected my business because transport fare went up and the price of good became unbearable for customers to buy

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

It affected my business because we could not travelled to where to buy things to sell and my income got reduced compared to what I used to earn before COVID-19

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

It affected my business so much even some of our fellow market closed down

It affected my business so much, I'm not doing much now.

It affected my business so much, no social gathering was allowed and as a designer it affected so much and things have not returned to normal yet.

It affected my business so much. it is just God's grace that prevent us from begging to eat.

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

It affected my business such that at the time they asked us to compulsorily stay at home I lost a lot of customers that period and till now am struggling to come back

It affected my business things are not like before especially food which is now very expensive.

It affected my business very well

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

It affected my business, I couldn't go out to work and I spent all my savings and business capital during the Lockdown

It affected my business, I feel really bad.

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

It affected my business, there was a slack, there were no customers too.

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

It affected my business. Market is not moving like before and everything is dry. Notwithstanding we are protecting ourselves according to the government guidelines by using face mask and washing of our hands.

It affected my business. My sales has really dropped

It affected my business. Sales is not like before and everywhere is dry. Because of lockdown, we could not travel to buy goods and things are so costly.

It affected my farming activities so much and we could not cultivate at full capacity

It affected my farming, we were asked to stay indoors, therefore, I could not get much done.

It affected my fashion designing business because there was no parties, no church activities. People stopped patronizing me during this COVID-19

It affected my fishing business especially the market or sales, most of my said they don't have money to buy for now

It affected my income badly

It affected my income because everything was standstill during the lockdown and even after lift of lockdown. Due to the COVID-19, my business almost collapsed

It affected my movement, that is moving around for my business

It affected my poultry business during the lockdown because there was no place to buy feeds for my poultry, which really affected my birds

It affected my provision business, no sales and make everything expensive

It affected my restaurant business to the extent that I almost don't have money to run my business again due to long period of lockdown

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

It affected my so many things. The total lockdown affected my business and a lot id damages were caused. At a point, market does not open everyday, but now it has been relaxed. I pray everything fall back to normal.

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

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

It affected my work. It really spoilt many things. The tailoring materials we use are costly now and customers are not patronizing like before. I have spent all I have in savings during this lockdown.

It affected our business and goods are now very expensive to buy

It affected our business, no sales because customers do not patronize like before. Things are not going smoothly this time.

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

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

It affected so much and business is not as usual again.

It affected so much and I couldn't make sales.

It affected the business I was doing. I spent all my capital during the lockdown to take care of myself and family

It affected the economy and also affected my business. The lockdown contribute to the situation. But as the government is relaxing the lockdown, everything will change with time.

It affected the economy and businesses are not moving like before. As a tailor, the materials we use are costly and customers have reduced in number.

It affected the sales of my fruits, most people are not buying as they used to do. They are all complaining of effect of COVID-19 on their businesses and this is a great concerned.

It affected the sales. Many customers are not buying clothes like before again, what they after is what they will eat

It affected the work am doing because I could not open for business and also people could not afford to come around to cut their hair which really reduced my daily income

It affects business because I couldn't go out to buy more stocks, at some point there was nothing to say again.

It affects business especially transportation of goods

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

It affects my business a little, but it affects my husband much.

It affects my business badly, to the point that I used my business capital to feed my family.

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

It affects my business because we finished the goods I am selling during the Lockdown

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

It affects my finance, I couldn't work

It affects myself and my wife because she is a teacher

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

It as affect our businesses and our economy

It as affect our economy an d business is not moving and food are cost in the market

It as caused a lot of damage in our country

It causes illness and has brought a standstill to our business activities

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

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

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

It disturbed my chances to work and make money

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

It disturbed my work

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

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

It has a very terrible effect on my business

It has affect everything about our businesses and schools

It has affect our business

It has affect our economy and businesses, everything is now worse

It has affect the economy and our children schools

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

It has affected business and things are expensive now

It has affected everything because things are costly. Our economy is affected. To get money now is not easy and everybody is complaining.

It has affected me financially i don't have enough money for my business i have used my business money for us to eat at home

It has affected me through my business the price of things has gone up it has affected the economy of the state and Nigeria at large

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

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

It has affected my business and there is no money

It has affected my business and there is no money anywhere

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

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

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

It has affected my business to the extent that I have no money again to continue with my business

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

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

It has affected my business, everywhere is dull

It has affected my business, people are not really buying because there is no money

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

It has affected my business. The customers are not coming as before because people don't have money to buy things

It has affected my finances

It has affected my job and business

It has affected my okada business, people are not really going out like before so there is no money

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

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

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

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

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

It has been difficult to travel and buy goods so it has really affected my business

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

It has brought about instability in the country, closure of businesses and schools. It has really affected us

It has brought about low/no income earnings

It has brought about the closure of markets, schools and also low income

It has brought about the closure of businesses and schools

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

It has brought lack/loss of jobs and has paused our businesses. I'm worried

It has caused a lot of things schools are locked down and foods are expensive

It has given me me a huge set back financially.

It has resulted to a lot of problems in the society and there is the fear of how a person can easily get affected by the virus

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

It has led to stoppage of business

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

It has made money so scarce and not accessible again

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

It has not been a pleasant experience during the pandemic. Business was closed for months, no income, feeding the family was not easy but am grateful that we are doing our business again. Business has been slow as customers do not frequent our shops any more.

It has not been easy living in this covid-19 era, my business was ruined as my profit and savings were used to take care of our family. It's been difficult as myself and my husband are unemployed, he even had to sell his car, so that we could cope and provide for the family.

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

It has personally affected my business because of the lockdown. It has crippled half of my business money we are now spend the business money no income i have to reduce my workers I don't have money to pay them

It has really affected my business and other people business too. People are losing job everyday because of this COVID-19

It has really affected my business and slow it down

It has really affected my business because prices have gone up and customers are always complaining

It has really affected my business, I have just been sewing masks to make money

It has really affected my business, there is no money to buy goods

It has really affected my earnings

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

It has reduced my sales because I cannot travel to buy goods

It has resulted to a lot of problems like that of the economy, closure of schools and markets/businesses

It has resulted to school closure and brought about the inflation in the prices of items

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

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

It has slowed down by work because I am unable to transport my farm produce to the market

It has spoilt everything, we are at home now because we can't work and we have spent all we have on food.

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

It has stopped my business i benefit only from my business this corona has affected my life

It has stopped our daily matters and our children's schooling, and I'm worried

It hasn't been easy, but God is our sustainerer.

It is a deadly decease that affected the whole world and also collapsed businesses

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

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

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

It is affecting me all round, my business, family, even my house.

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

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

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

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

It is affecting our business because there is no sales and everybody is complaining. There is no money in circulation.

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

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

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

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

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

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

It is one of the things that is affecting my business, cause i used to sell provisions before but now I don't have money to sell it again

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

It is really disturbing and the new style of living is different for us to adopt

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

It just slowed down movement of everything, no business activities with very low income

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

It makes market very dull and people are not buying things like before COVID-19 started

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

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

It really affected my business because of the kind of trade I do, no church going, no parties and this means no income for me

It really affected my business because people are buying on credit and most of them don't have money to quickly paid for what they bought from me due to the lockdown

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

It really affected my business but things are improving gradually

It really affected my business, especially when it just started here in Nigeria, lockdown and all, but now, everything is OK.

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

It really affected my small business due to the lockdown and the restrictions of movement

It really affected my us because market was lockdown. The lockdown made us stay at home and there was no much sales. We are just spending as we earn

It really affected our sales. No income, and I am just at home now due to situation of things. When everything pick again, I will start again

It really affected us, our business is affected, due to lockdown we can't go to the market to sell and no sales. All we have have been spent on food

It shook everyone, even myself, things are difficult for people now.

It totally collapsed my business

It was a period that will be rembered for so long because my business is yet to recover

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

It was very difficult people are keeping their money for food so my own business became affected.

It was very difficult we couldn't open a business, we barely survived thanks to God.

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

It was very tough, I couldn't do any business, so feeding my family was so tough.

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

It's just the children that I'm worried for, but it didn't affect my business

Its been a bad time for me and my family. As a result of the restrictions, i have lost my jobs and its been tough without any source of income. I was a teacher but we were all sacked and there are no jobs available.

Its hard to eat because of the corona, the market has stopped. I don't have customers . I cant go out to fend for myself or go out to meet my customers. Even my customers don't have money.

I'm at home all the time, corona has stopped my work. It's very hard to get food as I haven't been going for work to earn a living.

I'm finding it very difficult to eat, there was one month where I was begging for food. We can't spend a lot of time in the farm because of the curfew. I'm finding it hard to take care of my kids, my husband doesn't work because of corona. None of my kids are old enough to take care of themselves.

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

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

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

I'm having problems with money. I don't have money to buy food. If I am currently making no money and I don't have enough money to take care of my kids. Transport to my farm is also very expensive now.

I'm having troubles with money and if I don't have money so I can't buy enough food. It's a very difficult time for me right now.

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

I'm ill and I can't work so I don't have a source of income, as I am a student.

I'm in a very bad situation at the moment. I couldn't go out to earn money during the lockdown. So my income is low.

I'm not earning money, to buy food. I don't have money to buy food or to support my business.

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

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

I'm a business woman the have closed everywhere' I can't go and buy things from other states I don't have income i am not married and there is no business

I'm a christian showed us how the last day will be it is not easy here where I am things are hard but we thank God it is partially over we pray it end soon

I'm a farmer and my farm is not in the state i live because of lockdown I couldn't go to farm and I don't have enough money to start business

I'm a student staying at home because of the virus i should have been through with my exams by now and everything in the market is expensive

I'm concerned about the wellbeing of my family and friends because of corona I'm having issues with access yo money i have to leave my job there is security issue everything is hard

I'm fine not happy staying home no money to run business

I'm ill and there's no money to take care of myself. I don't eat enough since the coming of corona because I am not able to work.

I'm sad because of what is happening I'm praying for it to end it has affected our financial status very well

I'm so so worried things are not moving like before things are hard especially in the market so many challenges they are locking our shop we are not able to pay rent

I'm very scared of the disease, its spreading so fast.

I'm very worried about those that are infected, things have stopped around the world, no business, no school and food stuffs are expensive

I'm worried because of the way things are getting worse business have stopped I'm a carpenter everything has stopped i stay very long without working and this lockdown everything has stopped we thank God the financial situation had stopped globally now we wear face mask and wash hands we don't have money to buy sanitizer children don't go to Islamic and western school but we Thank God

I'm worried because of we are suffering with the way food is expensive and the way people are suffering my capital has decreased soo much we are in one situation we thank God

I'm worried children don't go to school we used to go to the mosque before but because of corona they stopped us from going because you can get affected i was happy when they allow us to pray in the mosque on Friday i thank God we need to pray for this expensive life this are still getting worse

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

Life is very hard for me, money is very tight and food is very expensive.

Life right now is very difficult for me, there is so much hardship.

Lockdown was hard, I don't get money at all from my business currently. Food is hard to get, I also can't pay for my kids school fees.

Market has been closed for a while now, so I haven't been able to sell my soup ingredients

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

Market is dull and people are not really buying

Market is dull and people are not really buying. Everybody is just complaining COVID-19

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

Market is not moving, no money and the lockdown did not allow us to enter market to sell and there was no sales. We are just regaining some of our customers just about two weeks ago that the lockdown was relaxed.

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

Market now is a shadow of what it use to be sales is very low now

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

Money is hard to get and my income has been cut down since the coming of corona so that has put a strain on other aspects of my life.

Money is very tight, I don't get enough money to do anything. Things have been bad for me. Its harder to take care of myself.

Most of the request made to my suppliers were not processed due to the interstate lockdown and restriction in movement

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

Most people do not buy recharge cards again so i had to start farming at the beginning of the lockdown

My brother died of corona I'm seriously worried the lockdown has made us use all of our capital we are suffering so much

My business has changed for the worse, I don't have enough money to take care of all my needs. Everything in the country has spoiled and stopped due to corona. We spent most of our time at home , there's no way to earn money.

My business has collapsed since the coming of covid because the price of everything has risen. Everything is tight at home and the fact that my kids are not going to school is not helping matters.

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

My business has gone down because of the lockdown no customer again showing up

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

My business has not been running smoothly, children are at home no school, my husband stays at home and things are very expensive

My business has to do with interaction with people some people cough without wearing masks. During lockdown period I things have stopped so much for me I've incurred loss in my business because of the virus

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

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

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

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

My business is down and there is really no money

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

My business is no longer going well like before and i have to feed my family, it hasn't been easy

My business is not doing fine, the lockdown really affected me. School children used to be my customers but they are yet to resume because of corona.

My business is not like before, customers are not patronizing like before since the start of coronavirus. Everything is now cost and everybody is complaining.

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

My business is not moving at all. Finding money to eat is a daily struggle. I am suffering a lot during this corona period.

My business is not moving because customers are not buying they complain they don't have money

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

My business shot down and the children have been at home since, not learning anything

My business was brought to a stand still because of the lockdown and movement restriction

My business went down and not moving as before almost all customers gone

My business went down no customers again

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

My child is sick I have no money to take care of him. We have to manage with food as I don't have any money at the moment. Coronavirus has made our situation worse.

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

My concern is that it has really affected my sales because people don't have money due to the lockdown

My concern was how the whole system was shut down including schools and churches. The lockdown really affected so many businesses and families including mine

My customers are no longer coming and they are always owing me even when they come. This lockdown is not making thing easy

My farm is far from my house and the lockdown affected me from going to the farm because of the distance

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

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

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

My main concern is the impact of the COVID-19 on the economy generally because prices of things have gone up, people are losing their jobs and people don't even have money to do business again

My major problem and concern is how it has affected and stopped our businesses

My market has gotten worse since the coming of corona. Food is harder to eat as its harder to make money from my business.

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

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

My okada business is down, there is no work like before and it has really affected my business

My poultry business is down, customers are not really buying again

My sales went down seriously even our customers complain they don't have money to buy

My shop has been locked up till now so I can not sell

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

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

Nigeria We're in problem because of corona we're poor corona is real things are expensive

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

No customers in the market because of the lockdown.

No customers to patronize my business because of lockdown.

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

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

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

No work, therefore no money

Nobody is buying clothes during this lockdown people are looking for money to feed their family and not buy clothes

Nobody is happy about it because there is no sales and we are just at home. No customers like before because everybody is complaining

Not enough money to buy food.

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

Nothing is moving at all, not business or anything

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

Nothing the Lockdown is not affecting me

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

Now i feel that corona has affect the economy of our country and has also affect our business

Now i feel that the situation on ground is bad because husband is afraid of his wife and children likewise the wife and children coming back from outside, will tell you to wait and wash your hands before coming in. So the situation is bad and the way things are moving is not good, we need prayer

Now the economy is affected and food is costly

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

Now things are not moving like before and food is costly in the market and the use of nose mask

Now, my customers don't patronize me again, since we have been on lockdown, in fact everyone is now on a low cut

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

Our business is affected, no money in circulation and everybody is complaining. Children are not in school and they are my target customers because I sell groceries to them.

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

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

Our economy has been affected, schools are lockdown for months, things not just working like then

Our economy is bad

Our economy is bad and food is costly in the market

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

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

Our economy is bad and school are lockdown a lot of things are affected

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

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

Our economy is down and school are lock down

Our economy is down and schools are lock down for now

Our goods became very expensive and it made customers reduced seriously

Our life is into somany problem there is no money we don't go out every where is close we're worried and everything is expensive

Our living situations have changed for the worse but it is from God and we cannot question God. We can only do our best to stay careful.

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

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

People do not patronize me like before I still have a lot of shoes unsold and you know everyone is looking for money to eat not buy shoes

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

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

People no longer make their hair again. Though I used to sell provisions but I changed my business since February of this year but the lockdown has affected my hairdressing busines

People no longer patronize me like before and some will purchase clothes and would want to owe me so this is not good at all

People no longer patronize me like before since the beginning of the lockdown but i give thanks to God

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

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

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

Sale are really poor so it is hard for me to make profit sometimes

Sales is down, there is no market and people are not patronising like before

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

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

Schools are closed our business stopped everything has stopped i am a citizen I've to be worried God see us through

See ehn things are not like before again. The way you called me now i have only sold N100 item. Since morning the economy is getting worse day by day

Sewing clothes

Since covid-19 our business is down and things are not like before and food are expensive

Since my farming business encountered issues with herdsmen and cows it destroyed my farm coupled with the pandemic, this has not made things easy

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

Since the closure of the market. I have been sitting at home doing nothing, there's nobody that wants to patronize me at home

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

Since the lockdown started i have had declining sales in my market though people still but water but they don't really buy soda like before

Since the lockdown started market has been locked and surviving and feeding has been hard

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

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

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

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

Talking about covid-19 it has affect our economy and our business as a whole

Talking about covid-19, I feel that our country is facing economy problem because covid-19 stop everything for example no movement, no going to schools till date and people are not going to work so i feel concerned about covid-19 GOD should help us that his my prayer

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

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

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

The COVID-19 have made things to be expensive and there is no money to even buy these things. It has really reduced the rate at which I used to sell market

The COVID-19 have really reduced the income from my business compared to before it started

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

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

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

The COVID-19 really affected my business because my shop was locked for a longer period of time during the lockdown and made me loose many customers

The COVID-19 really affected my business to the extent that I spent all the capital or money for my business during the lockdown. I don't have any money to run my business again

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

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

The concern is the virus being a pandemic and the rate at which the infection and death rises

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

The corona did not get to my side so I'm unbothered

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

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

The covid-19 has been a bad situation from the start, children are not going to school, businesses has been performing badly, there is no money to take care of my family, especially to buy food

The covid-19 has been a disaster to our business. I pray to God to grant us an end to the pandemic, so we can go back to our normal lives. In our small ways we are protecting our health from the illness, through facemask and washing our hands often

The covid-19 has been a terrible experience for me and my family. Our business was almost crippled by the restrictions but its been relaxed and we are making a living again. I ensure to wear a face mask and sanitize often to keep myself safe from the virus.

The covid-19 has been a very bad experience, it has affected our business negatively,our profits has depreciated very much. Even feeding my family has been hard since business is not doing so well. My child have been staying at home for months now without school.

The covid-19 has been a very sad and painful experience. As a family, we have not been doing well for months now, things have just been stagnant and business has been the worst hit by the pandemic. Even to feed, its not everyday we eat twice, mostly once a day

The covid-19 has caused a lot of havoc to the economy and business will take time to recover. Even customers do not buy much and income is low. We observe the guidelines of the government like wearing a face mask, sanitization and social distancing to keep ourselves safe from the virus

The covid-19 has disrupted our business and livelihood such that even as the isolation has come to an end, things have still not gone back to normal. A lot of people lost there jobs, kids can not go to school and everything has become expensive, especially food items.

The covid-19 has made life very hard, in the market were we sell our wears, business has been terrible. It has not been easy to provide for my family but am thankful to God,he will see us though.

The covid-19 has rendered my business performance to a low level. My expectations this year for my business is to be disappointed because it will take time to bounce back. For my family, my siblings can not go to school, Dad is afraid to go to church because of lack of social distancing there etc

The covid-19 has restricted us from doing our normal business activities,loans that were collected for business cannot be paid back because of covid-19 restrictions and loan interest keeps increasing. Am thankful to God that our family has not had any covid-19 illness. Even my husband lost his job and our kids can not go to school.

The covid-19 has shut down all the business that were doing so well. Jobs have been closed down due to the restrictions, so as a result, am unemployed and am not the only one, a lot of my family members too.

The covid-19 situation has affected the economy, especially the markets as every items has an increase in price and customers that patronize our business have become few. Also because of the restrictions, our kids are staying at home when they should be getting an education.

The covid-19 situation has been a bad experience, i even have high blood pressure because of worrying about my family's health and my business. There are no customers to patronize my services and as a result, all my food item perished.

The disease has disturbed the whole world and it is keeping us worried about the future.

The disease has no cure, we have less food, things are expensive there's too many responsibilities our business have stopped. The little savings we have has finished

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

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

The economy is bad and food are expensive

The economy is bad and things are costly in the market

The economy is bad and things are not like before

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

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

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

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

The economy now is bad and the school are lockdown

The economy now the Nigeria economy is poor

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

The entire economy is affected, we find it difficult to feed ourselves

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

The federal government should assist the people as the pandemic is causing untold hardship to a lot of individuals as many are loosing there jobs or source of income. Am just glad that those infected are been taken to isolation centers and treated.

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

The first month was not so bad, but in subsequent month it became really bad, although business is gradually coming alive.

The food we eat at home is rationed now. We aren't as comfortable as we used to be. Things seem to be getting worse month by month and the money I have is running out as I don't have a job.

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

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

The illness is a very serious illness if a person get infected it's not good corona has decreased the financial situation of the world there is no going forward every one is staying at home

The infection and death rate is really worrying

The lockdown period was like a locked heaven because till now sales has dropped

The lock down and the no movement thing affected my business, so there hasn't been much income to get food us enough food as before.

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

The lockdown affected everybody but at least it didn't really affect my business like that

The lockdown affected me a lot because most of my goods got spoiled due to long period of lockdown

The lockdown affected me most because of the kind of things I am selling. we are not allowed to go out at all and it became very difficult to survive

The lockdown affected my business and I am worried because of the children also.

The lockdown affected my business especially with the sales which really dropped immediately after the lockdown was lifted

The lockdown affected my business so i had to start visiting the farm to cater for myself and my family

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

The lockdown affected us because we no longer make sales like before, most people are sitting at home doing nothing

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

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

The lockdown did not really affect my business because i still manage to sell my fish to my customer at home

The lockdown didn't really affect me like that because i still have access to my farm

The lockdown has affected me in transporting my farm produce our customers no longer have means of coming to buy from us

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

The lockdown has affected my means of transporting my farm produce to the market

The lockdown has affected my sales, people don't come to buy from me again, before i used to finish selling a bundle of meat per day but now i can go 2-3 days before finishing a bundle

The lockdown has really affected my income, I don't have money to sustain my business because I have spent most of it on feeding my family

The lockdown has really affected my livelihood, things are now hard, i and my family find it hard to survive

The lockdown is a challenge for everyone things are not like before and we have been trying to manage ourselves

The lockdown kept us away from business and it became difficult to survive the period

The lockdown made me change my business because i used to sell foodstuff before but i had to start selling pepper now

The lockdown really affected my business because I almost finished the capital or money for my business

The lockdown really affected my business because I spent part of the money for my business on eating. It reduced the capital for my business

The lockdown really affected my business due to the fact that there was no any income that I am getting during that period

The lockdown really affected my fashion design business because there was no parties and no going to church as well, so no one to make a clothes for.

The lockdown really affected my tailoring business because there was no one to make clothes for. there was no parties and no one is going to church as well. So it really reduced my daily income

The lockdown really put a pause in a lot of things i am even happy that the loan I received came during the lock down

The lockdown scattered everything, even my business.

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

The long period of lockdown affected my schooling and farming business. It destroyed most of the crops on my farm because I couldn't go to the farm

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

The market has been locked for a while now and things are not moving well like before

The market has collapsed everything is more expensive. We are really struggling at the moment. Food is the hardest thing to get. We can't take care of ourselves.

The market was closed for two months and that made the whole situation go bad and business went down

The market was lockdown and customers no longer come, i even used my personal money to keep my snails from dying because i did not get people to buy them

The market/economy isn't functioning well. I have money stuck in my business that I cant get out, so my basic needs are harder to meet right now.

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

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

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

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

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

The pandemic isn't good, since it started, things have not been moving well, it has dragged individuals and the economy down.

The pandemic really affected us, it affected my business, my livelihood, foodstuffs are now very expensive, if you take 20,000 to market it would only buy small things

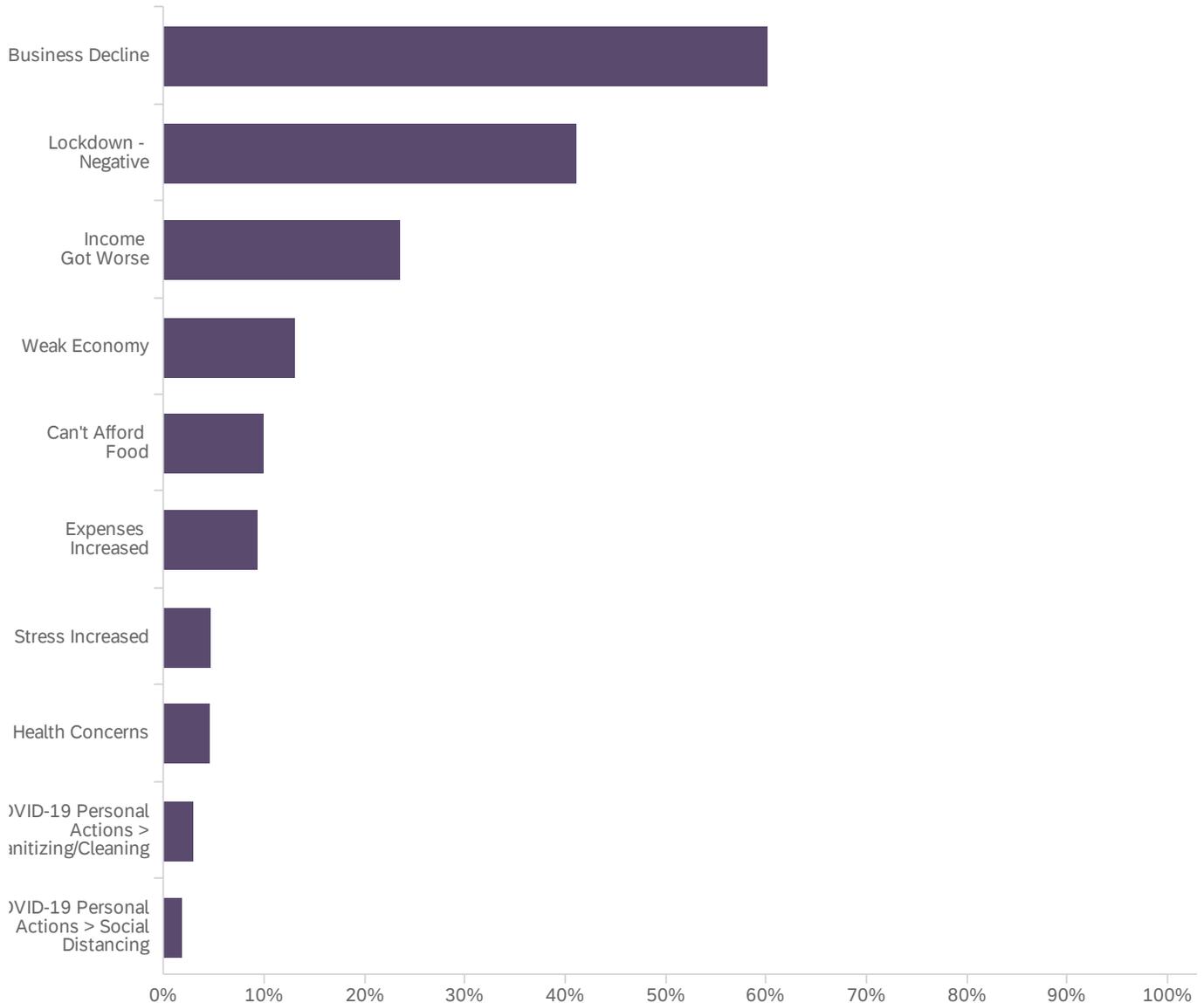
The period of lockdown killed the whole thing such that till now market is not moving

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

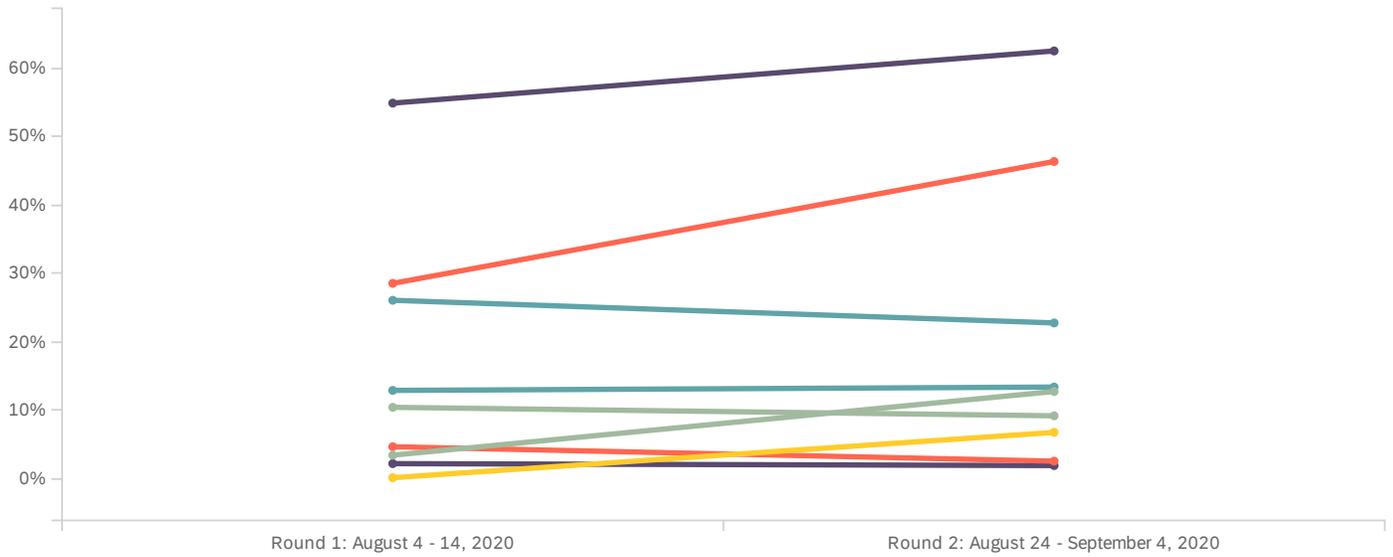
60 Decibels Qualitative Codes: Feelings About COVID-19

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

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



Qualitative Codes: Feelings by Round



Legend:

- Red:** Business Decline
- Pink:** Lockdown - Negative
- Yellow:** Income Got Worse
- Green:** Expenses Increased
- Blue:** Weak Economy
- Dark Green:** Can't Afford Food
- Purple:** Stress Increased

Insight: Concern about business decline increased from 55% to 62%. Negative feelings about lockdown also increased from 28% to 46% between the two rounds.

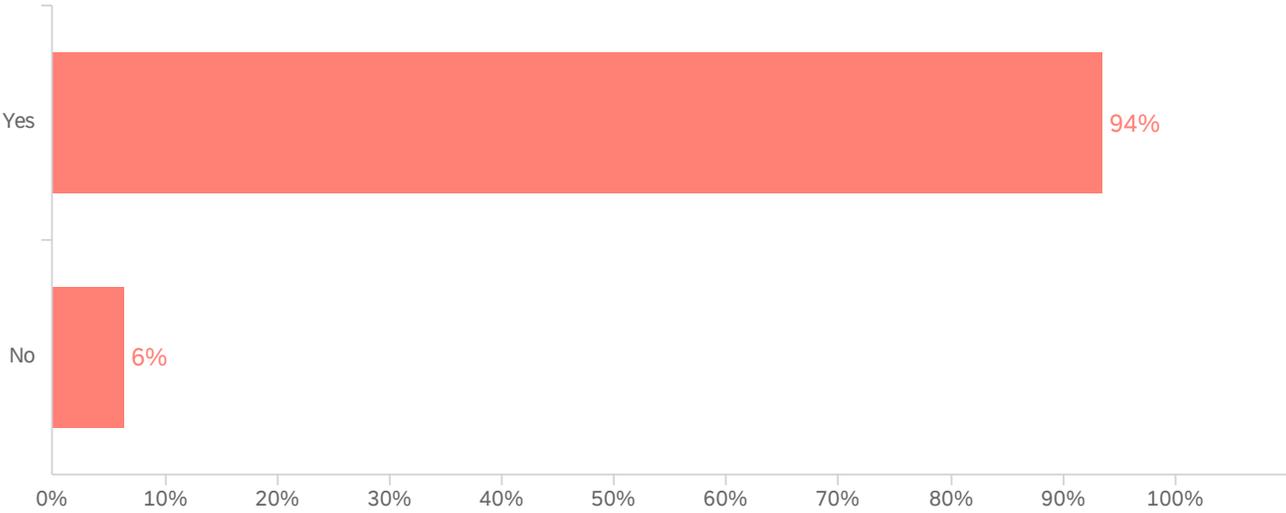
SECTION 2: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 68% and 62% 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 49% 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, 53% have been able to pay them, while 45% have not. Those who *could not pay employees* increased from 38% in round 1 to 50% in round 2
- **Cash Accessibility:** 31% report *no change*, 47% say it’s *harder*, 4% say it’s easier than before to access cash
- **Farming:** Only a third of respondents are involved in farming. Almost half of these respondents have not been affected, and those who have report *challenges in travel*, and *decreased access to market and inputs*
- **Food Consumption:** 74% report a *decrease in food consumption*; 26% say they regularly go hungry, and 46% say they sometimes go hungry
- **Savings:** 91% report a *decline in savings*.
- **Coping Mechanisms:** *Savings* and *reducing investments* are the most common coping mechanisms reported by 77% and 53% of customers respectively. 34% have *borrowed money* as a way to cope with COVID-19; this increased slightly from 31% in round 1 to 37% in round 2

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 = 1,183)

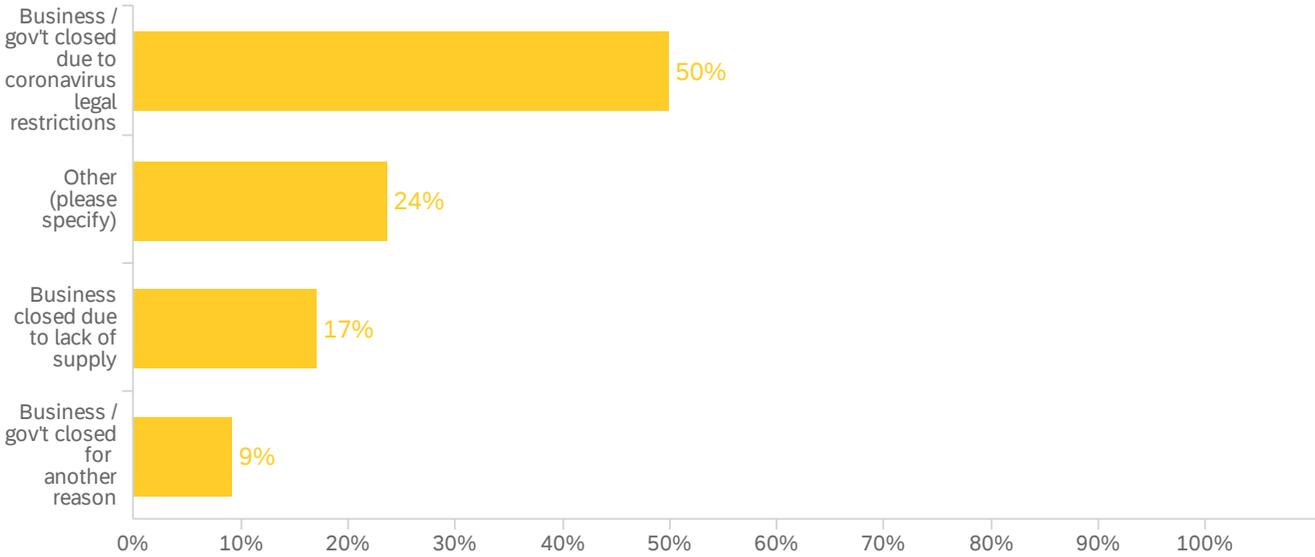
Insight: It is interesting to see a relatively low level of "job-switching" in response to COVID-19 among GEEP customers.



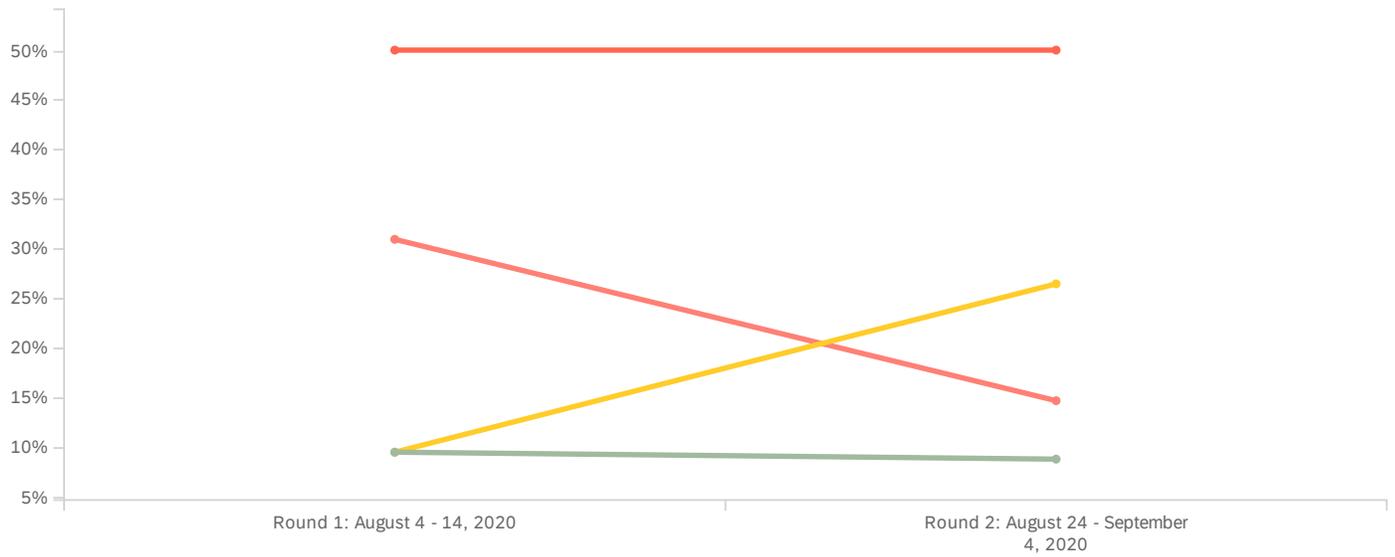
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 6% of respondents who changed business)
(n = 76)

Insight: Of the 76 customers who switched businesses, **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

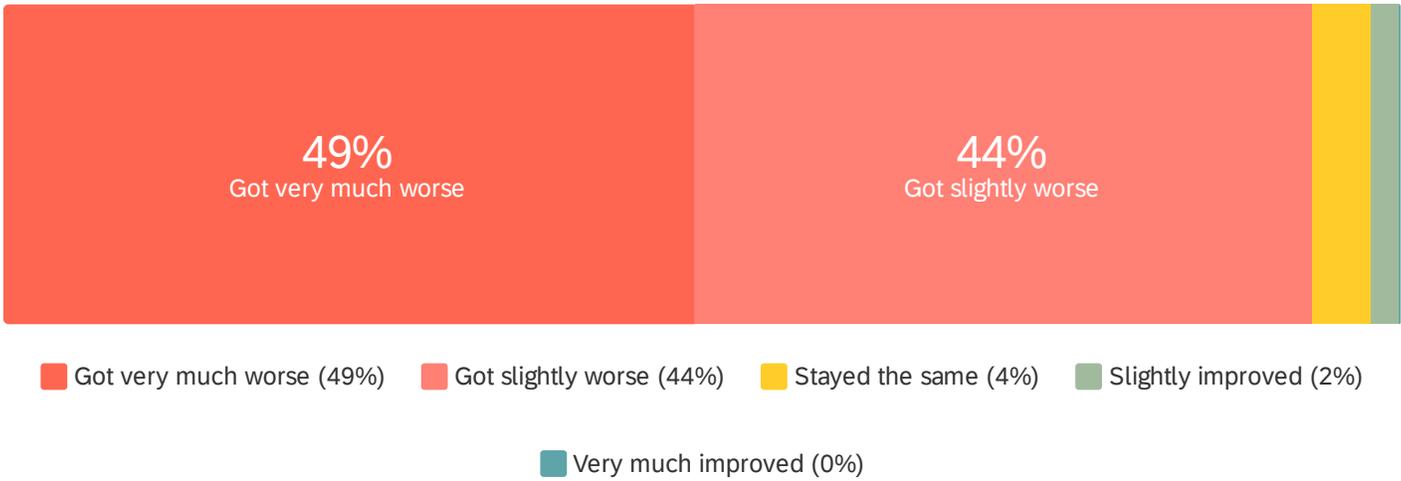
Green: Closed for Another Reason

Insight: While customers did not report a significant change in closures due to legal restrictions, businesses that closed due to lack of supply more than doubled from 10% in round 1 to **26%** in round 2.

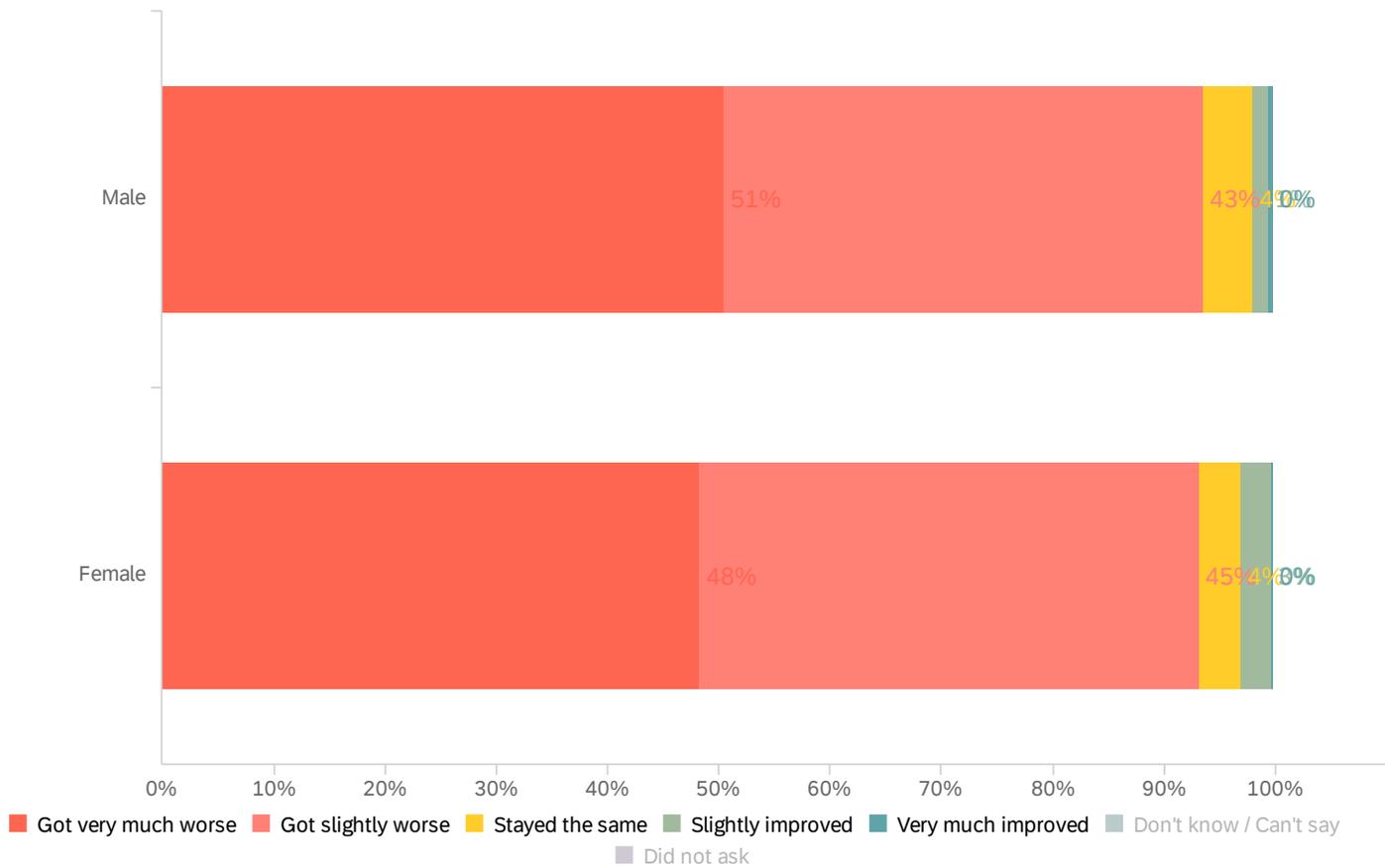
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 1,222)

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.



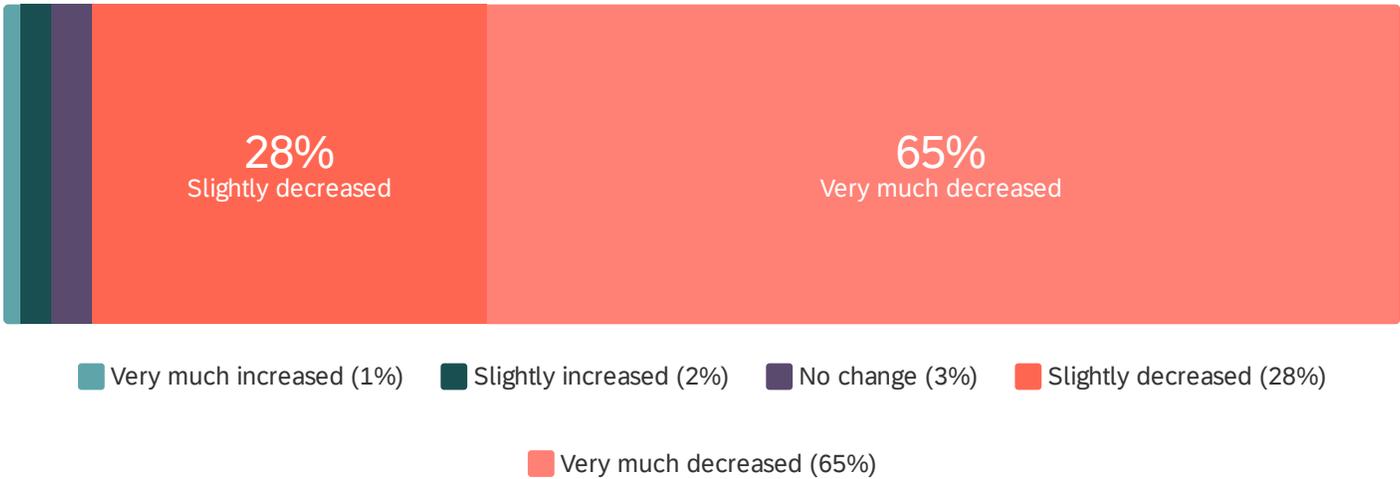
Impact on Financial Situation by Gender



Impact on Income

Q: Has your income changed since the lockdown in March 2020?
(n = 1,222)

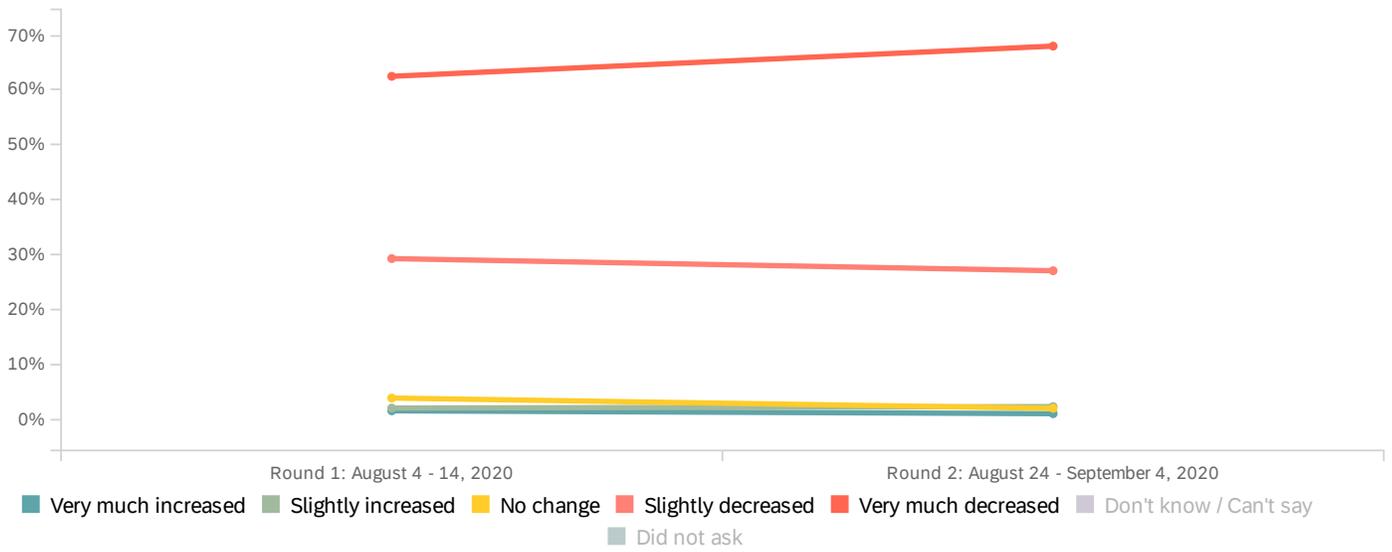
Insight: 93% have experienced a decline in income, with **65%** saying it has "very much decreased". While gender differences were small, customers with "very much decreased" income increased from **62% to 68%** between the two rounds.



Change In Income By Gender



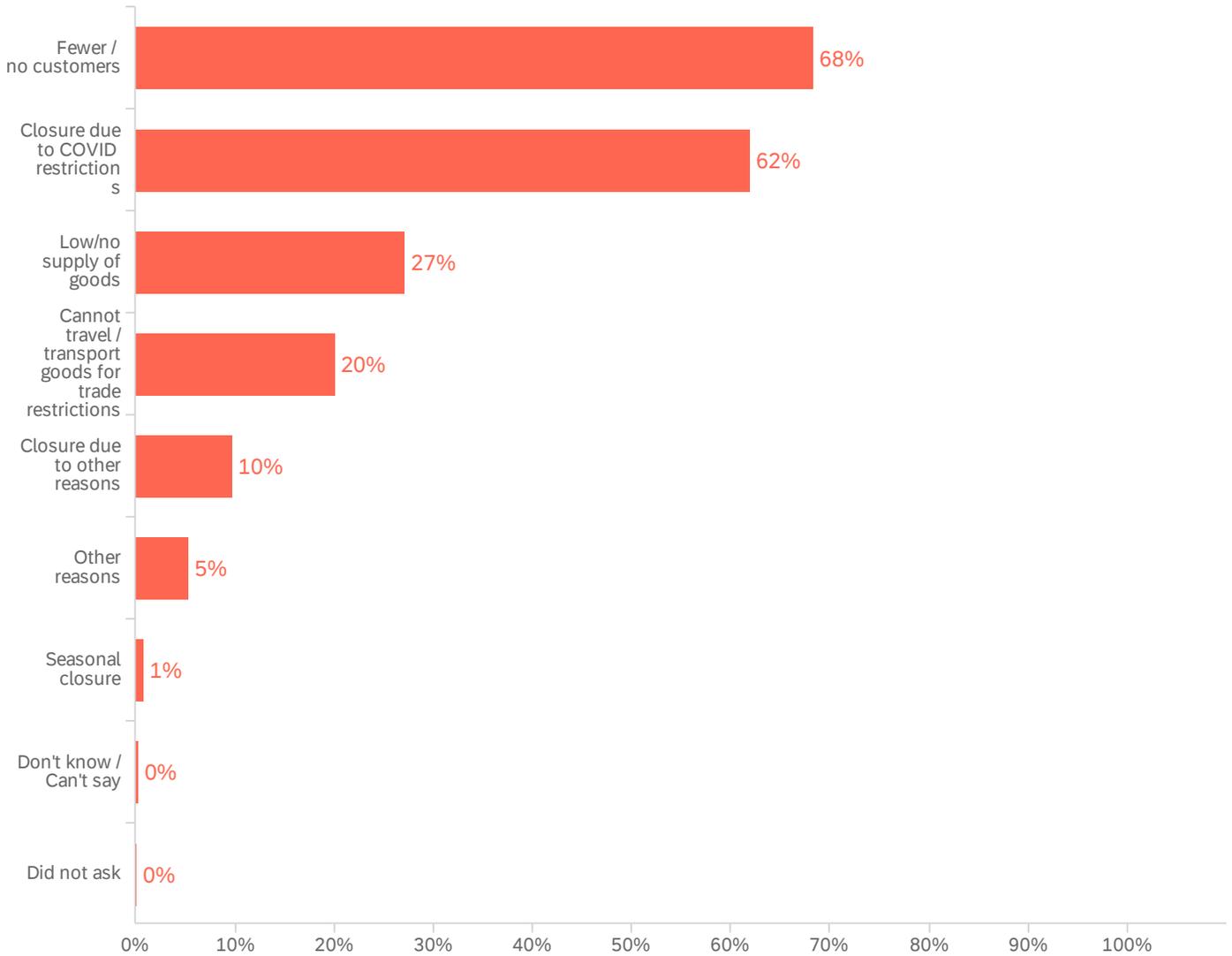
Income Impact by Round



Impact on Business

Q: Has your income business this month been impacted by any of the following?
(n = 1,187)

Insight: The effect on businesses has been substantial; almost **2 in 3** businesses said they have fewer customers and 62% have had to close entirely.



Other reasons (What?)

People don't pay

Lack of fund

There is no capital to start business all-over

Like funds to buy more for sell

Lack funds to buy more to sell

High cost of food items in the market

Transportation of goods is expensive

Capital loss

Nothing exactly, business has returned to normal.

It takes time before completion

Closure due to other illness

High cost of farm inputs

Increment in prices of goods

Cannot travel/transport goods because of lack of funds

Customers buy on credit

Things are better now

Customers owing me

More Customers

Climate_ The rainy season

Price of clothes have increased, so the number that can be purchased has reduced

Other reasons (What?)

The products we sell is too expensive to even buy

Credits by cutomers

MTN increased the amount of recharge cards so people just preferred to buy directly from their banks

No money or capital to run the farm as I wanted

Food items are expensive

Insurgency - Boko Haram

No money

Irregular salary

No money to start my business again

Things are now very expensive in the market

Customers owe me money

No money to buy goods to put in amy store

fertilizer is expensive

Lack of capital

I use the money to food to the house since thing are nit moving fine

Increase in price of goods I sell

Goods and transportation became expensive

High or increase in price of the goods am selling

No money or capital to run the business as I wanted

Raw materials are not available

Other reasons (What?)

Increased transportation fare

It really disturbed my trading business, though, it is helping me earn well from my new transportation business.

Prices of goods in the market are high now.

I could not afford to buy bags of garri anymore, though that was the former business I was into, so I switched to buying and selling crayfish.

fertilizer is expensive and its as affect our crops

Restricted transportation. I couldn't go to the market to stock up my shop and everything became more expensive

Cost of transportation to the market has increased so much.

Shop got demolished before the Lockdown

No source of income. I stopped going out 2months ago and my baby needs to be kept safe.

Most of the goods I sell are now costly or expensive

Lack of money or capital to grow the business

Illness

Transportation to the market is now more expensive

Increment in prices of goods and transportation

Lack of money or capital

Most of the things I used for my business are expensive now

The fact that we go in a day and second day is off day compulsory so is a day on a day off just 3 times a week instaed of 6 times

I hvae not been in business for some time now because i have stoped the business since november now and picked up the banking job, just waiting to get another support to start all over again

Another reason is that there is much competition

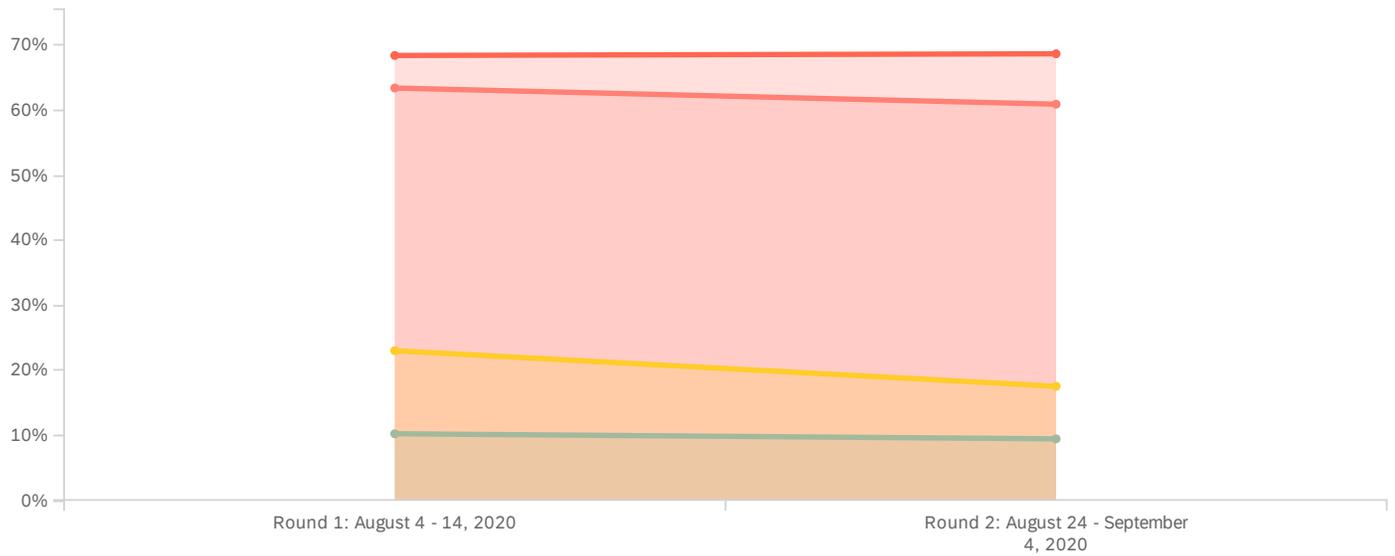
Other reasons (What?)

she has not been into any business since January

We don't stay long in the market again, we close the market at 3pm and we don't have enough time to sell

Fishes in fact goods in general have increased in price.

Illness



Legend:

Red: Fewer/No Customers

Pink: Closure Due to COVID Restrictions

Yellow: Cannot Travel/Transport Goods for Trade Restrictions

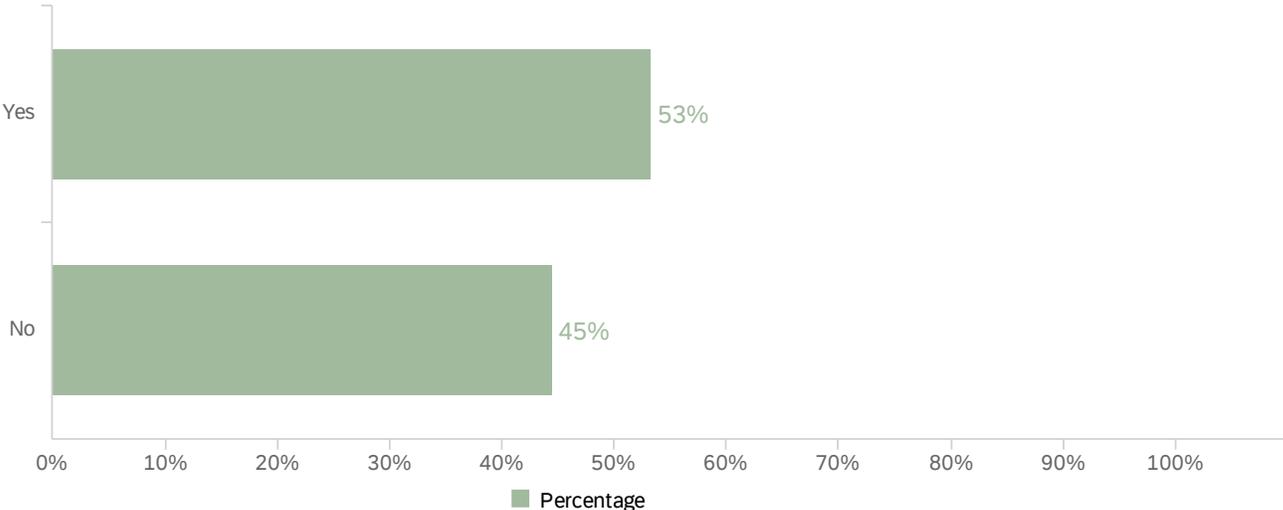
Green: Closure Due to Other Reasons

Insight: While customers did not report a significant change in decreased customers between rounds, restrictions due to COVID-19 and trade decreased slightly between rounds 1 and 2.

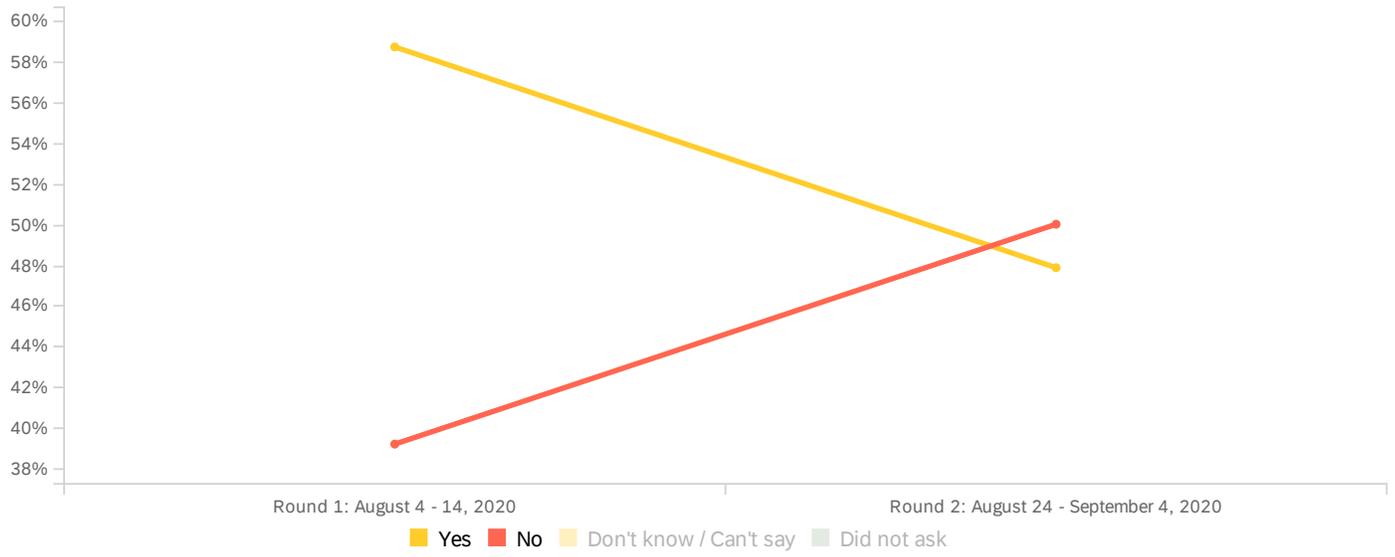
Percentage of Respondents Able to Pay Employees Since Lockdown

Q: Have you been able to pay the salaries of your employees since March 2020?
(n = 283)

Insight: Almost half of respondents have been unable to pay employees since lockdown. Concerningly, this percentage increased from 38% to 50% between the two rounds.



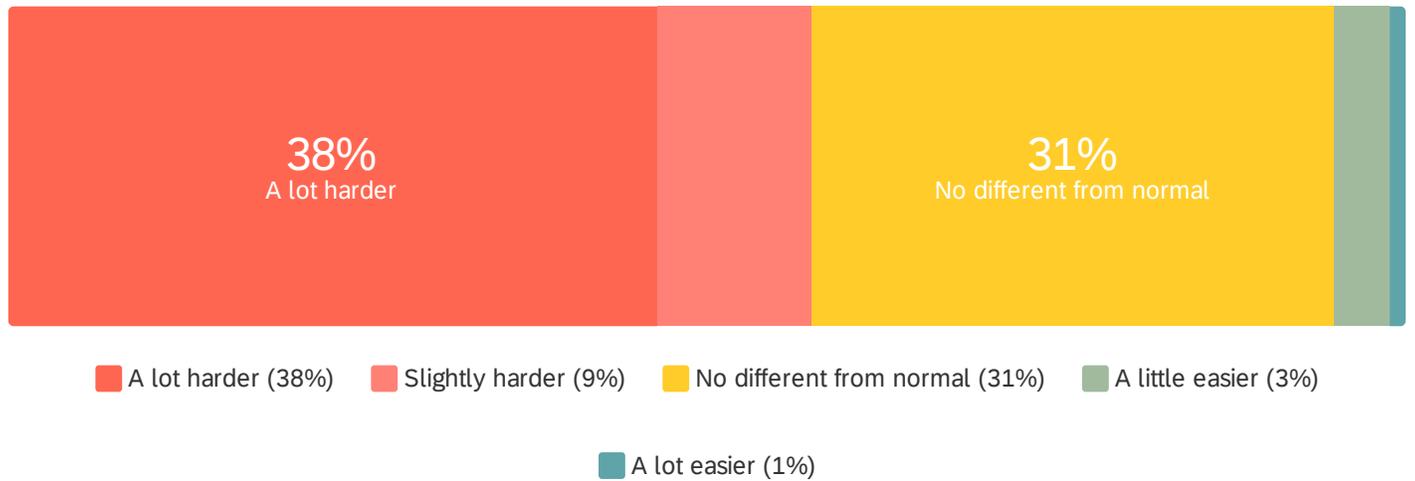
Ability to Pay Employees by Round



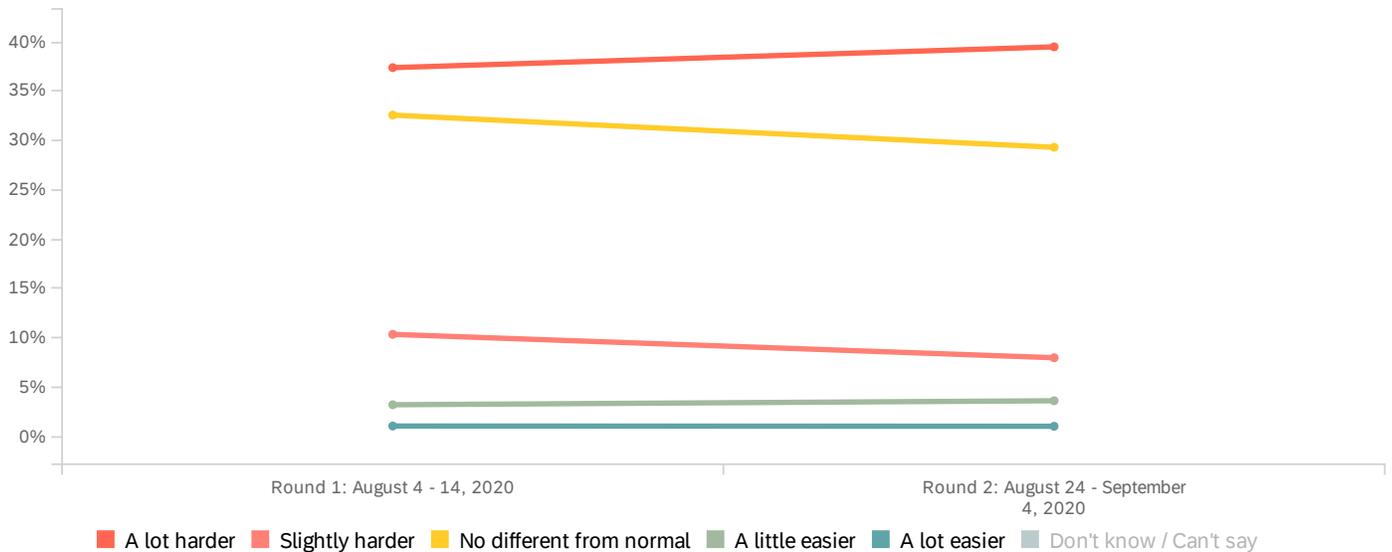
Impact on Cash Accessibility

Q: Compared to before the start of COVID-19 in March 2020, is it easier or harder to access cash when you need it?
(n = 1,222)

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



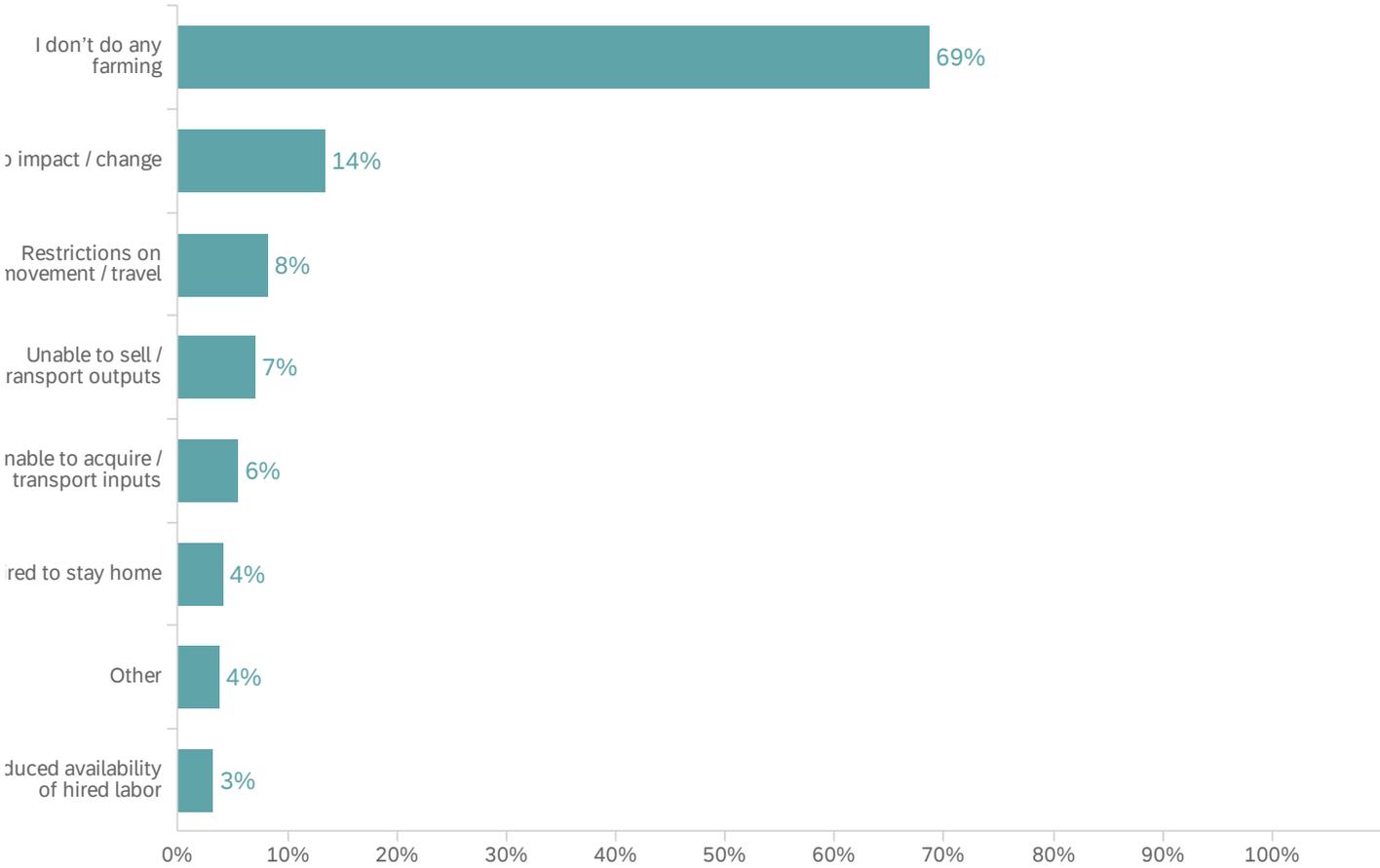
Cash Accessibility Impact by Round



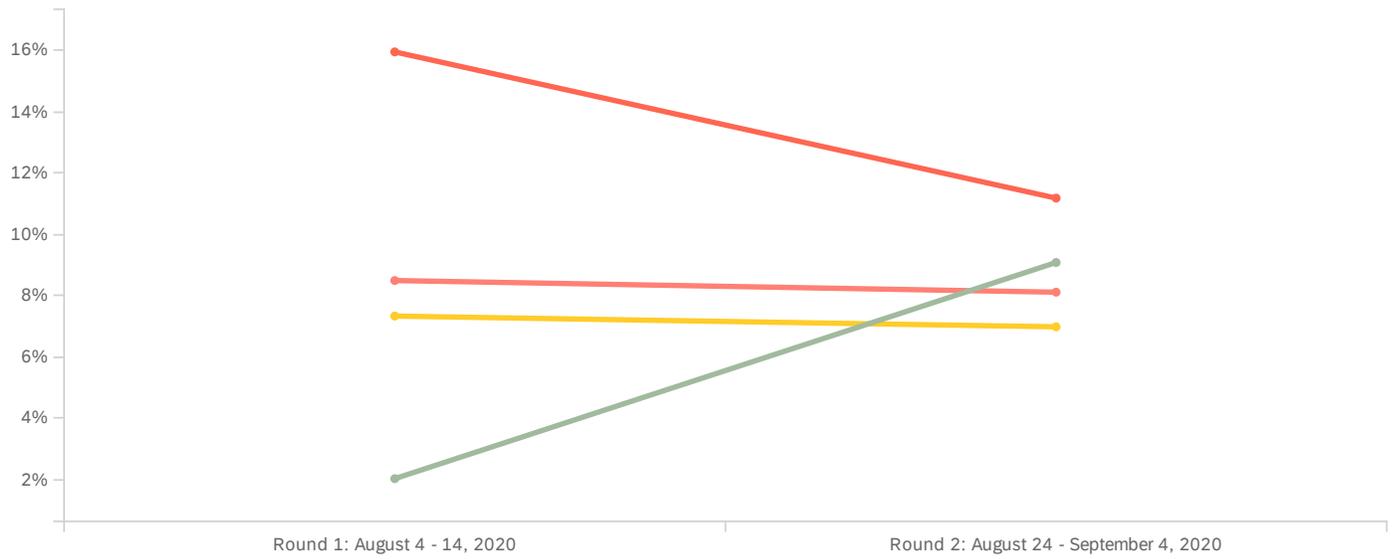
Impact on Farming

Q: Has there been any impact from COVID-19 on your farming or animals?
(n = 1,222)

Insight: Only a **third** of respondents are involved in farming. Almost half of these respondents have not been affected, although travel restrictions have affected access, and selling outputs and acquiring inputs has been affected.



Impact on Farming by Round



Legend:

Red: No Impact or Change

Pink: Restrictions on Movement/Travel

Yellow: Unable to Sell / Transport Outputs

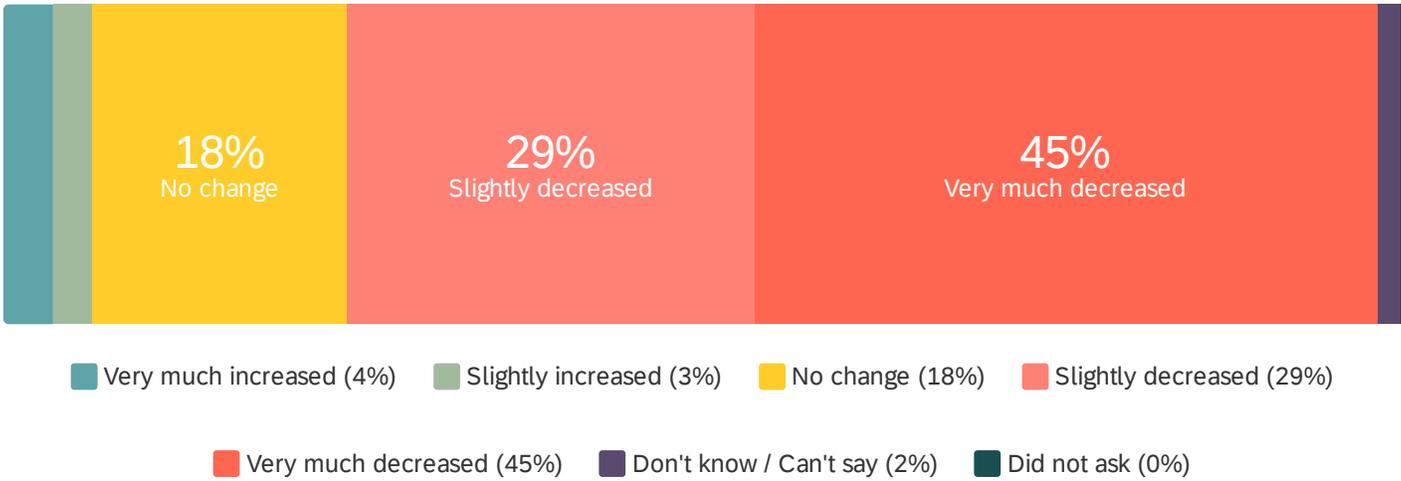
Green: Unable to Acquire / Transport Inputs

Insight: More customers were unable to acquire and transport inputs: this impact increased from 2% to 9% between the two rounds.

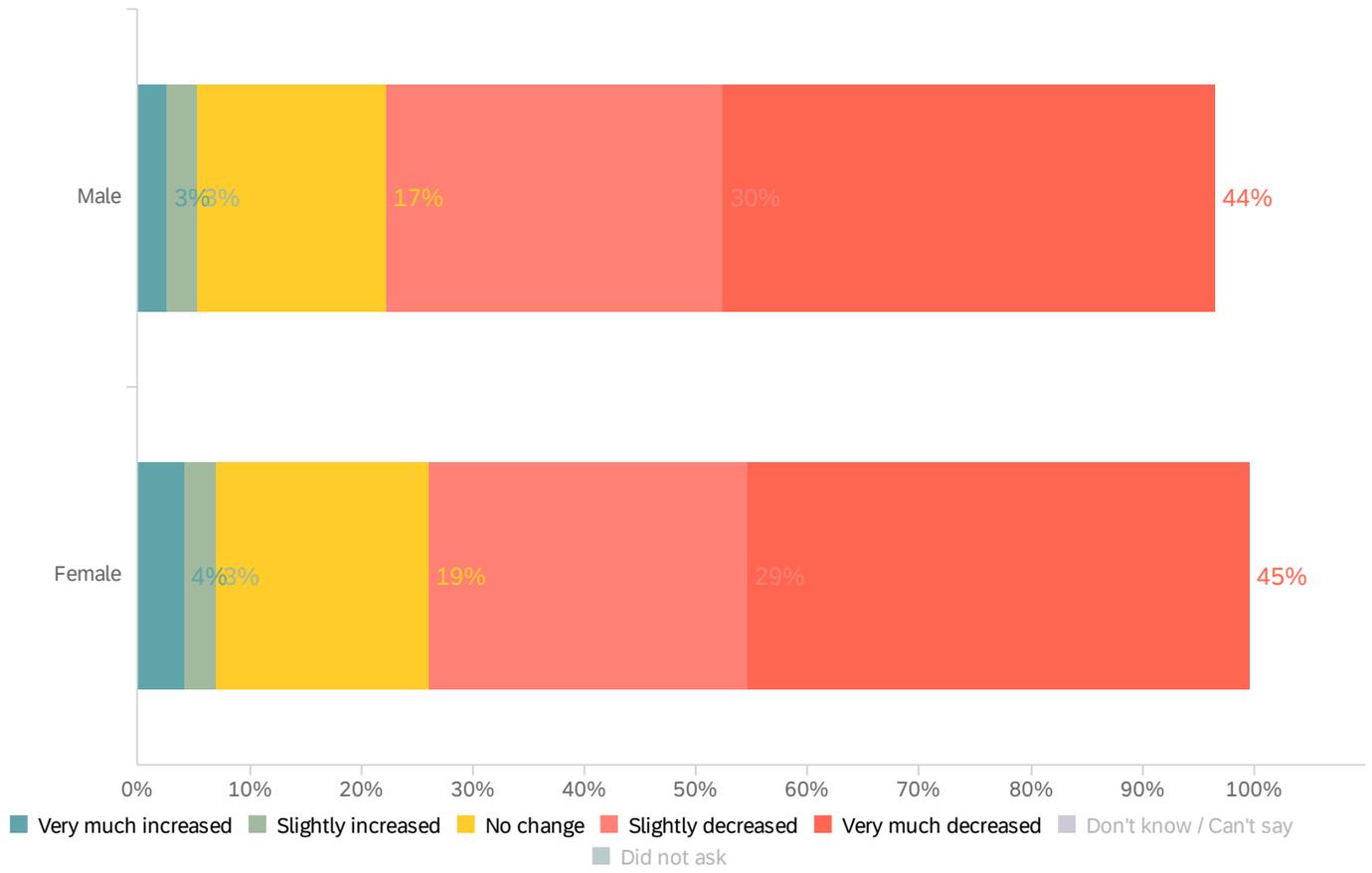
Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person?
(n = 1,222)

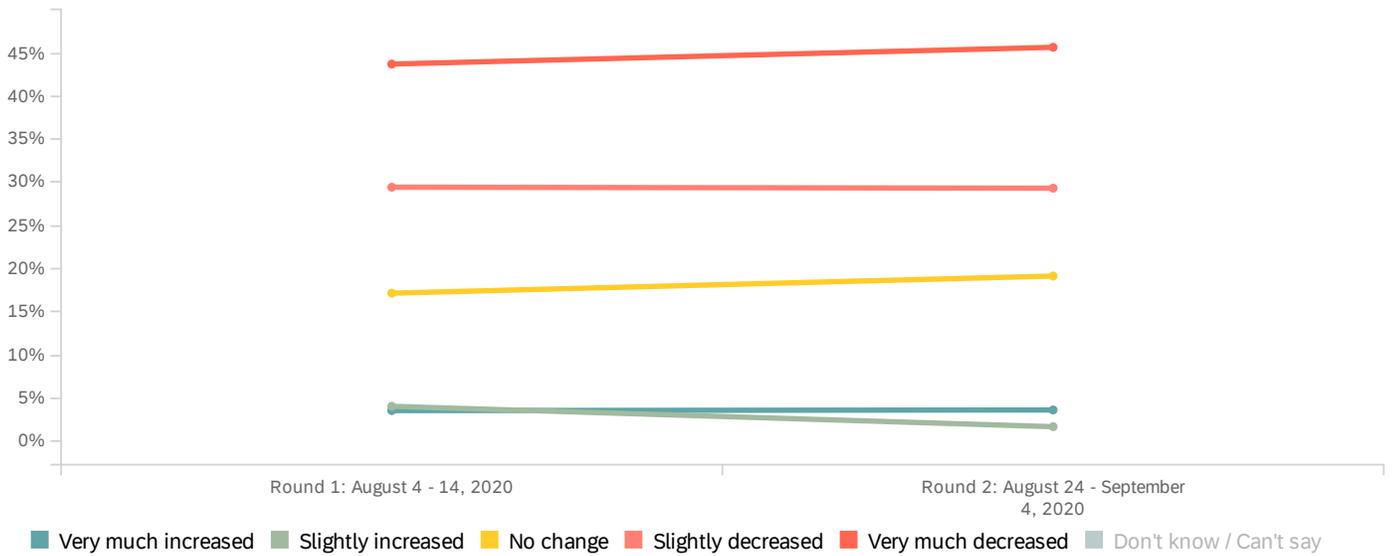
Insight: Nearly **two-thirds** of customers decreased their food consumption.



Food Consumption by Gender



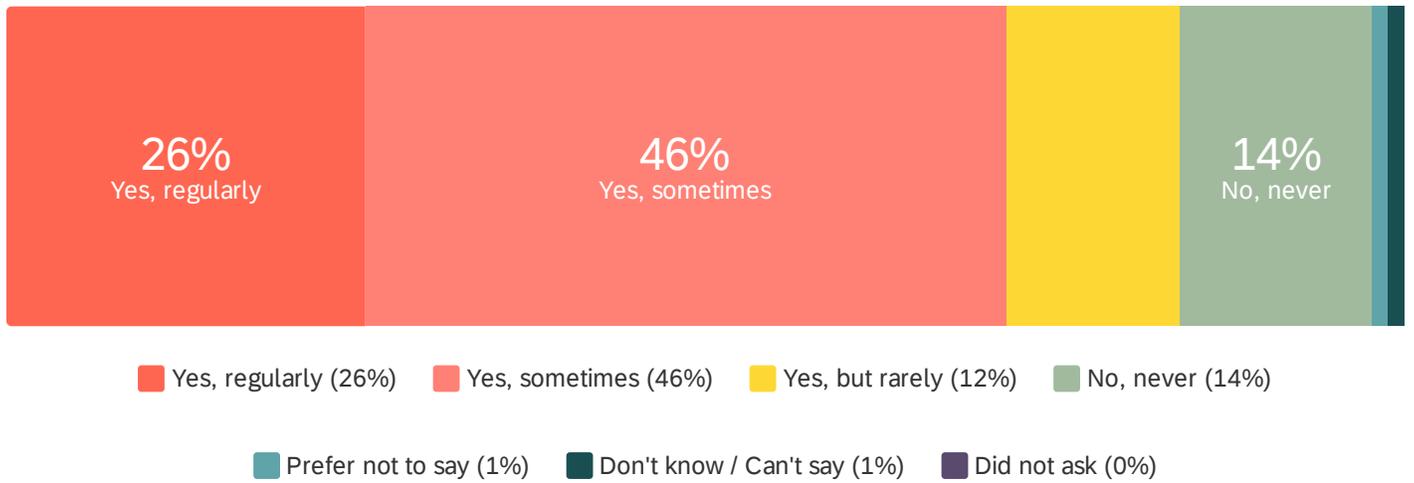
Consumption Changes by Round



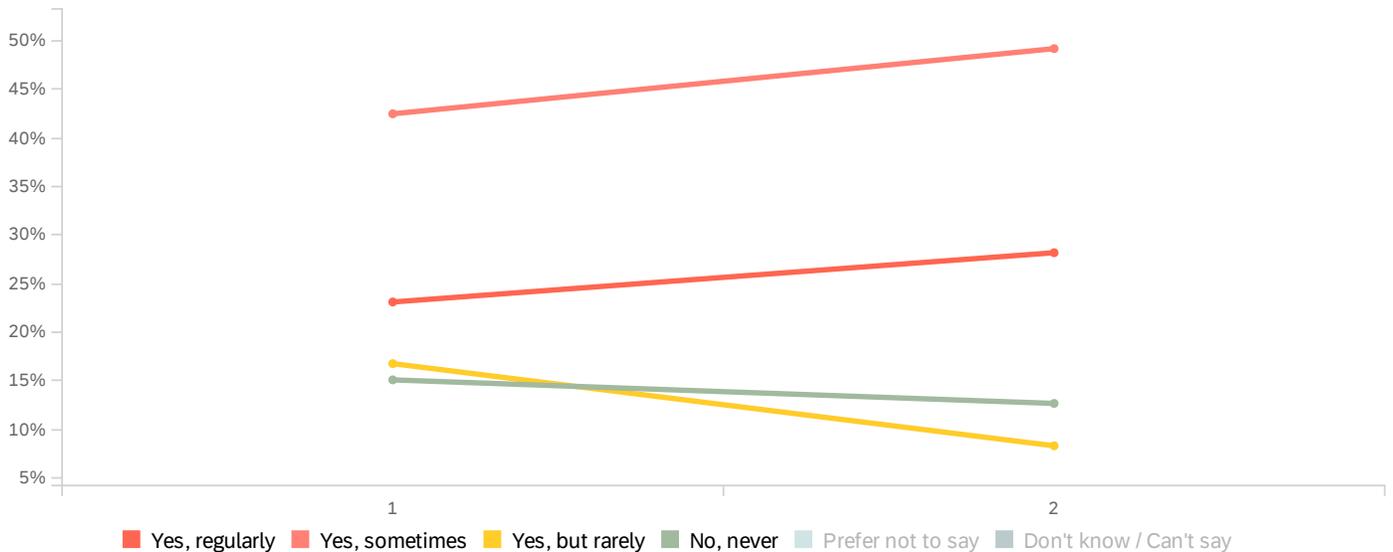
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 1,218)

Insight: **72%** of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



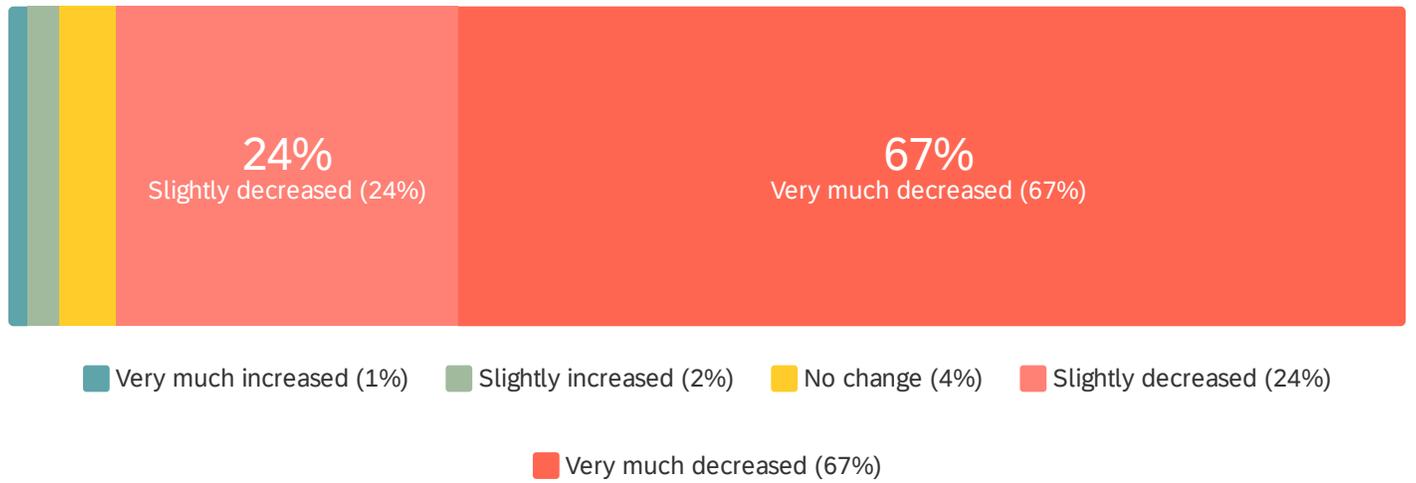
Hunger Frequency by Round



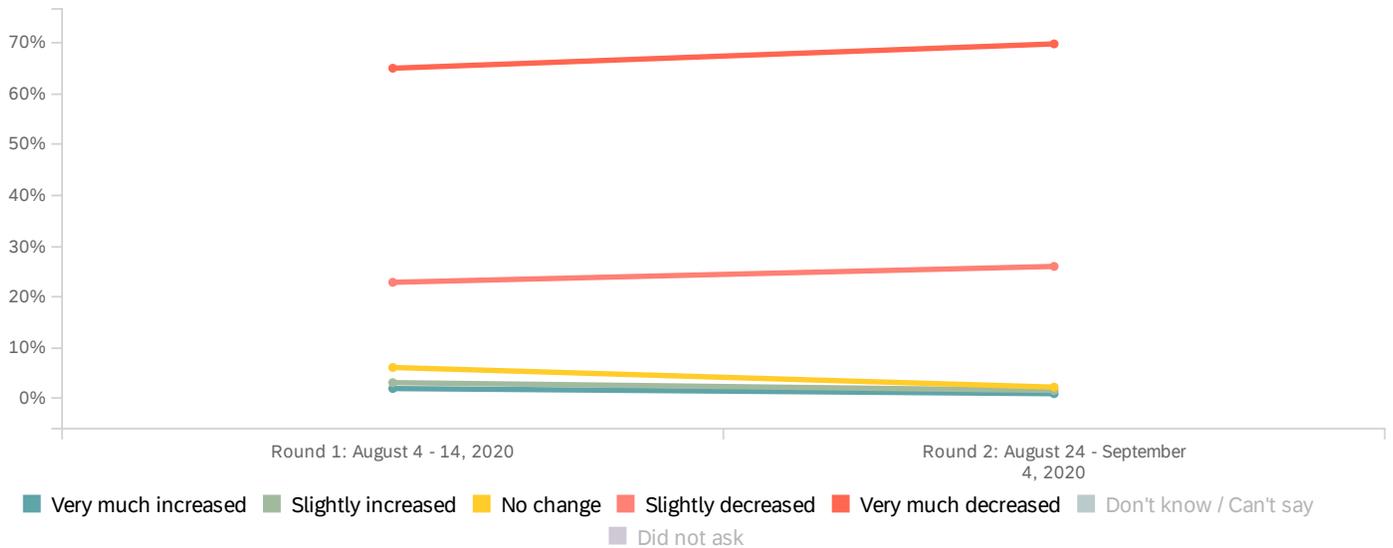
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 1,222)

Insights: Savings decreased significantly for customers: **91%** reported a decrease of some degree. This decrease also increased from 88% to 96% between rounds 1 and 2.



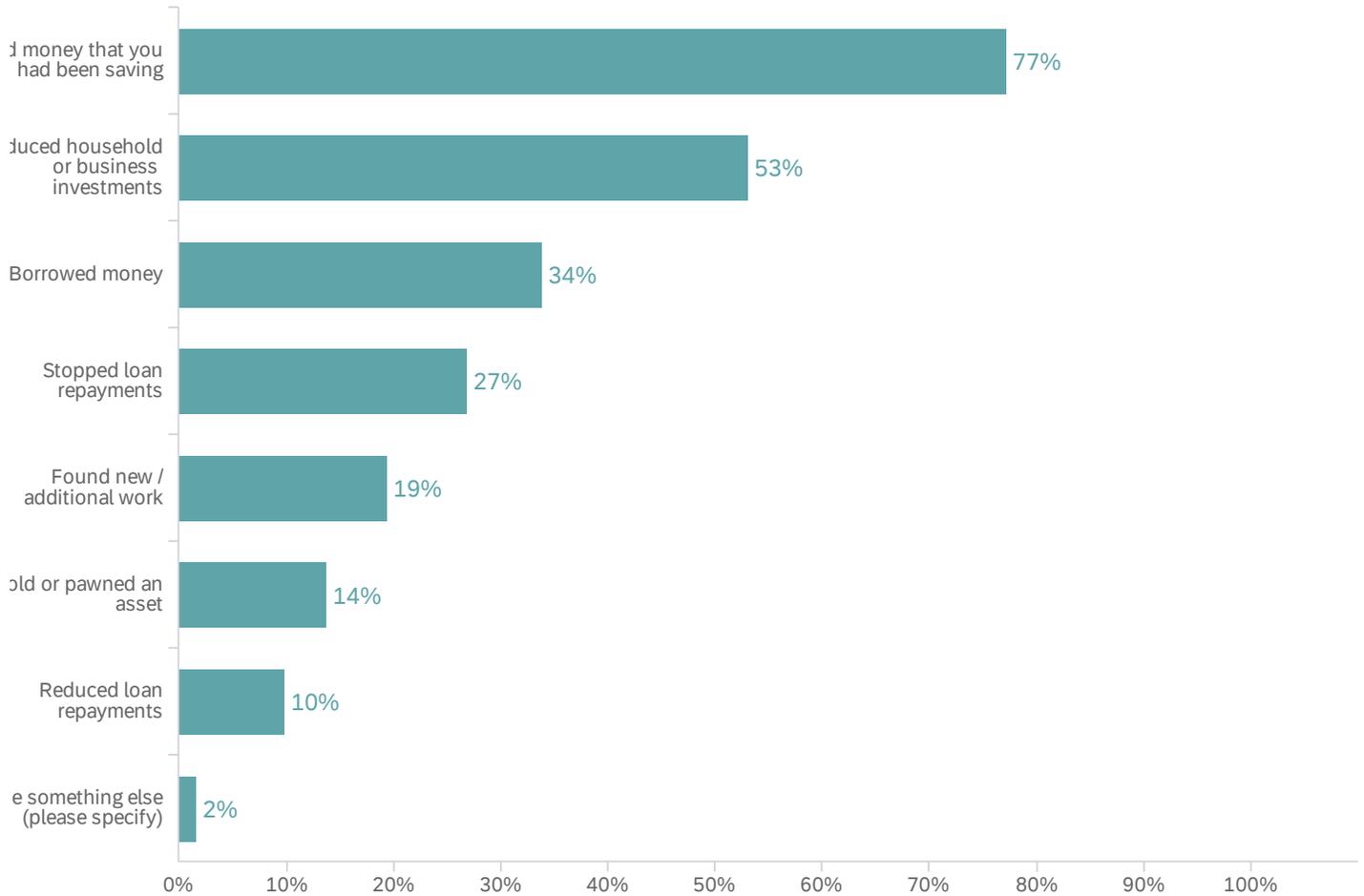
Savings Impact by Round



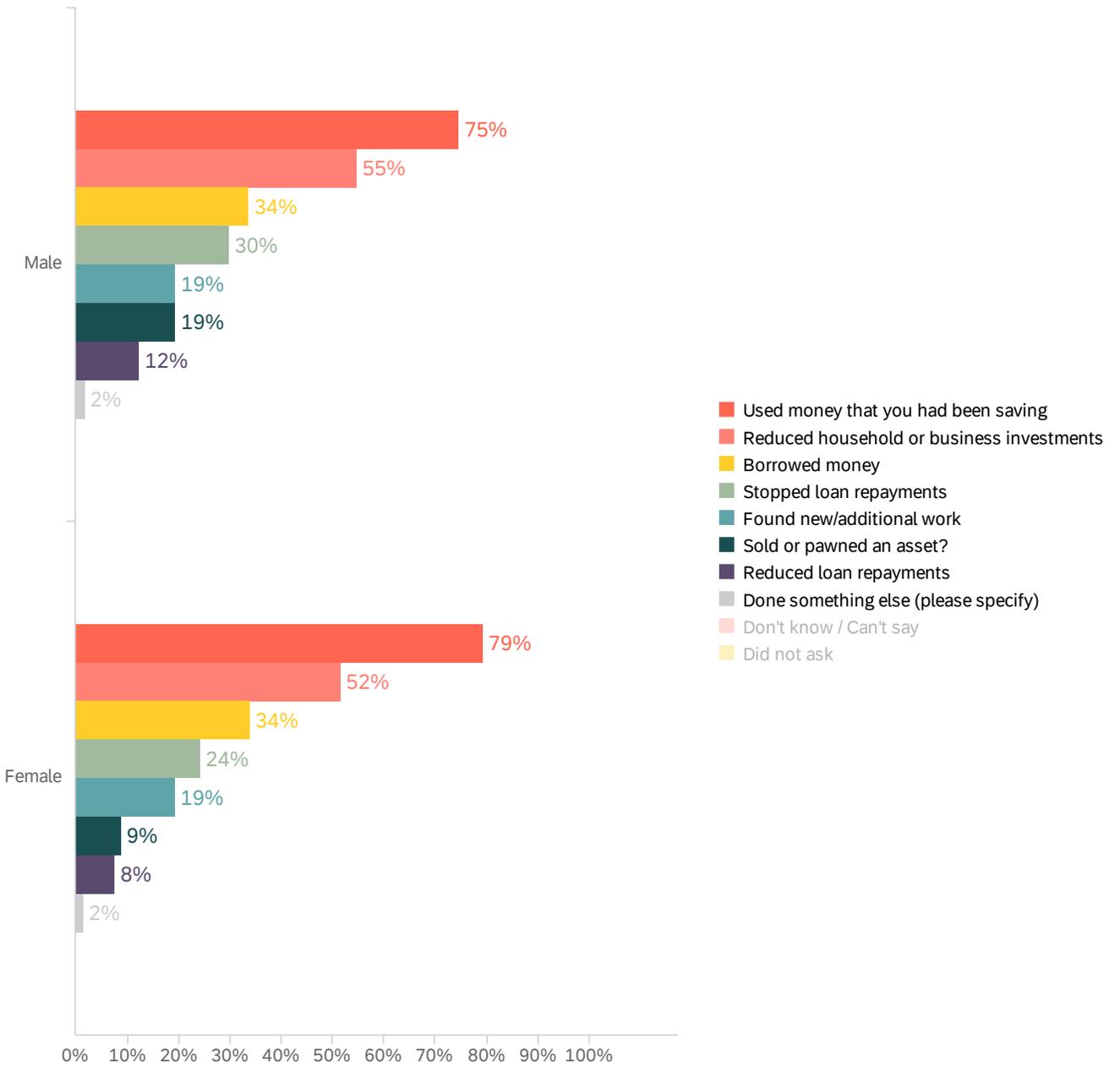
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 1,204)

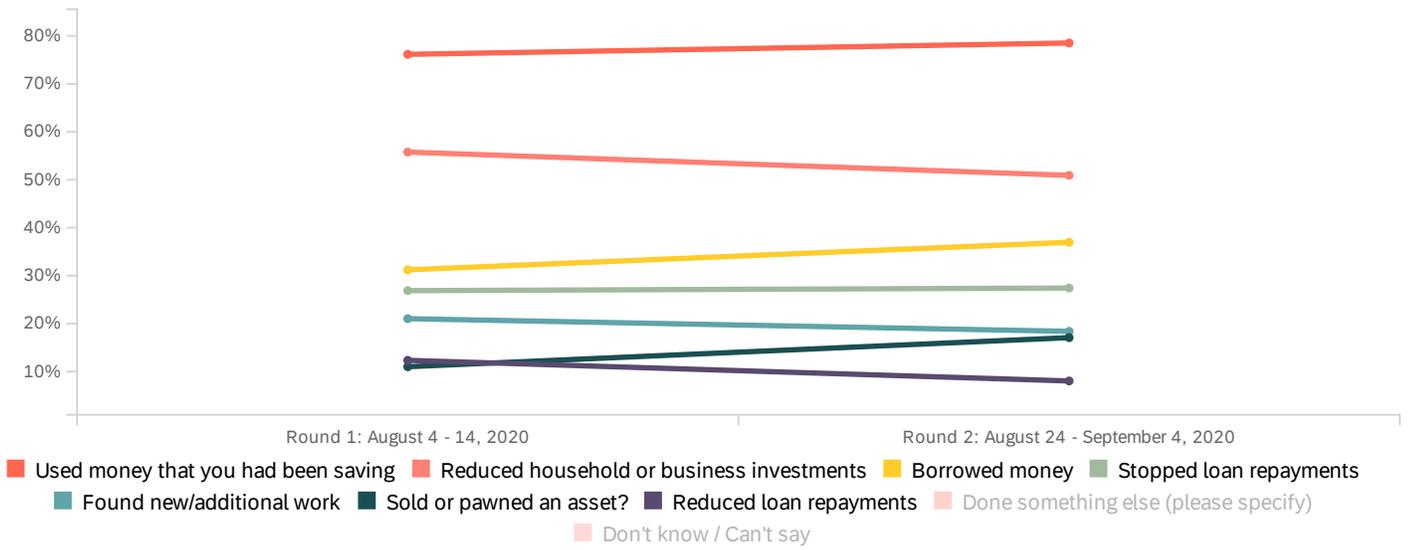
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be less likely to reduce or stop loan repayments than men, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



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 utensils

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

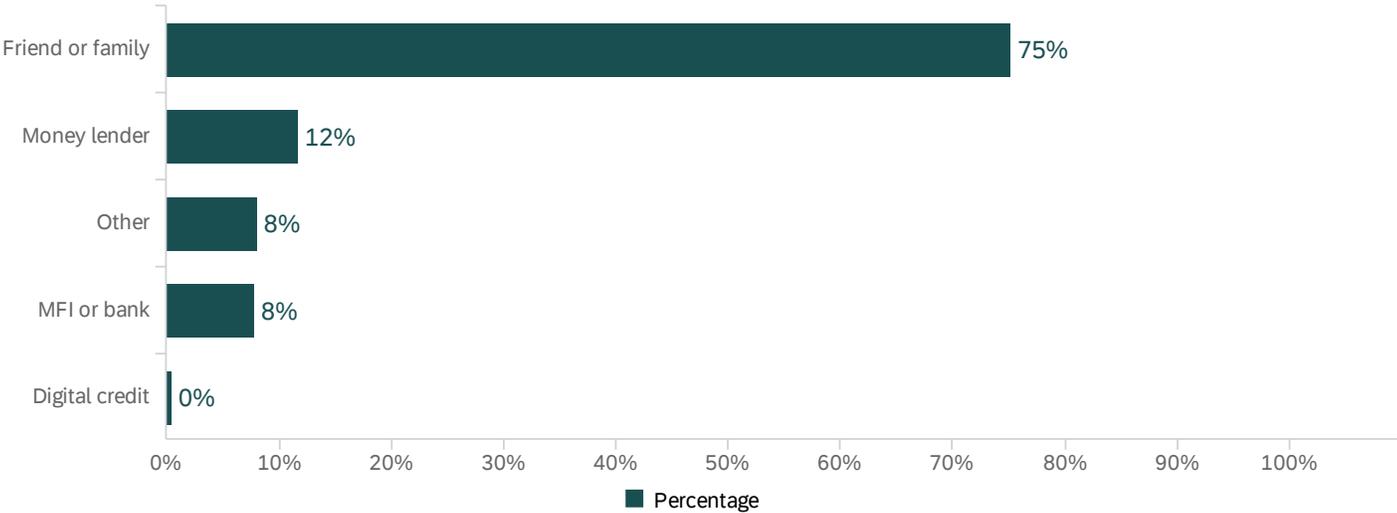
Sold my animals

Machine

Source of Borrowing

Q: Where did you borrow money from? (for the 34% of respondents who borrowed money)
(n = 408)

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



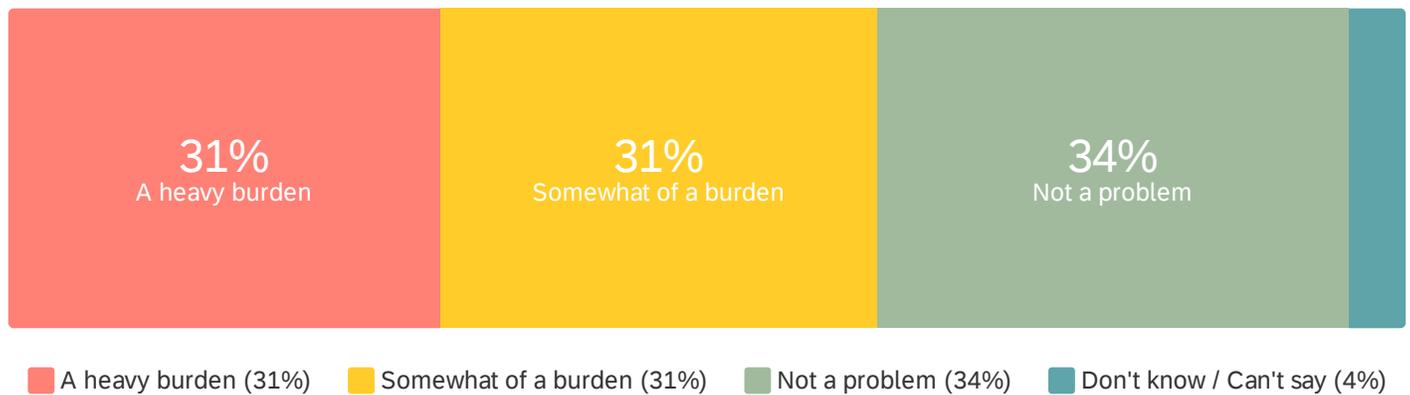
SECTION 3: INSIGHTS FOR GEEP

- **Burden of Repayment:** 31% report that GEEP *repayments are a “heavy burden”* at the moment, with 31% saying they’re “somewhat of a burden”. We see a *strong correlation between burden and vulnerability index*
- **Confidence in Repayment** Overall, 49% say they’re confident in making next month’s payment, while 37% report low levels of confidence. *Men appear more confident than women*. Between the two rounds, *low levels of confidence increased from 34% to 40%*.
- **External Support Received:** 86% have *not received any external support*. 12% reported receiving free food, and 1% have received a direct cash transfer. The *top source of support has been religious bodies* (34% of those who did receive support)
- **Support From GEEP:** The top request is for *new loans* -- 71% of respondents requested this, while 41% requested a *grant*

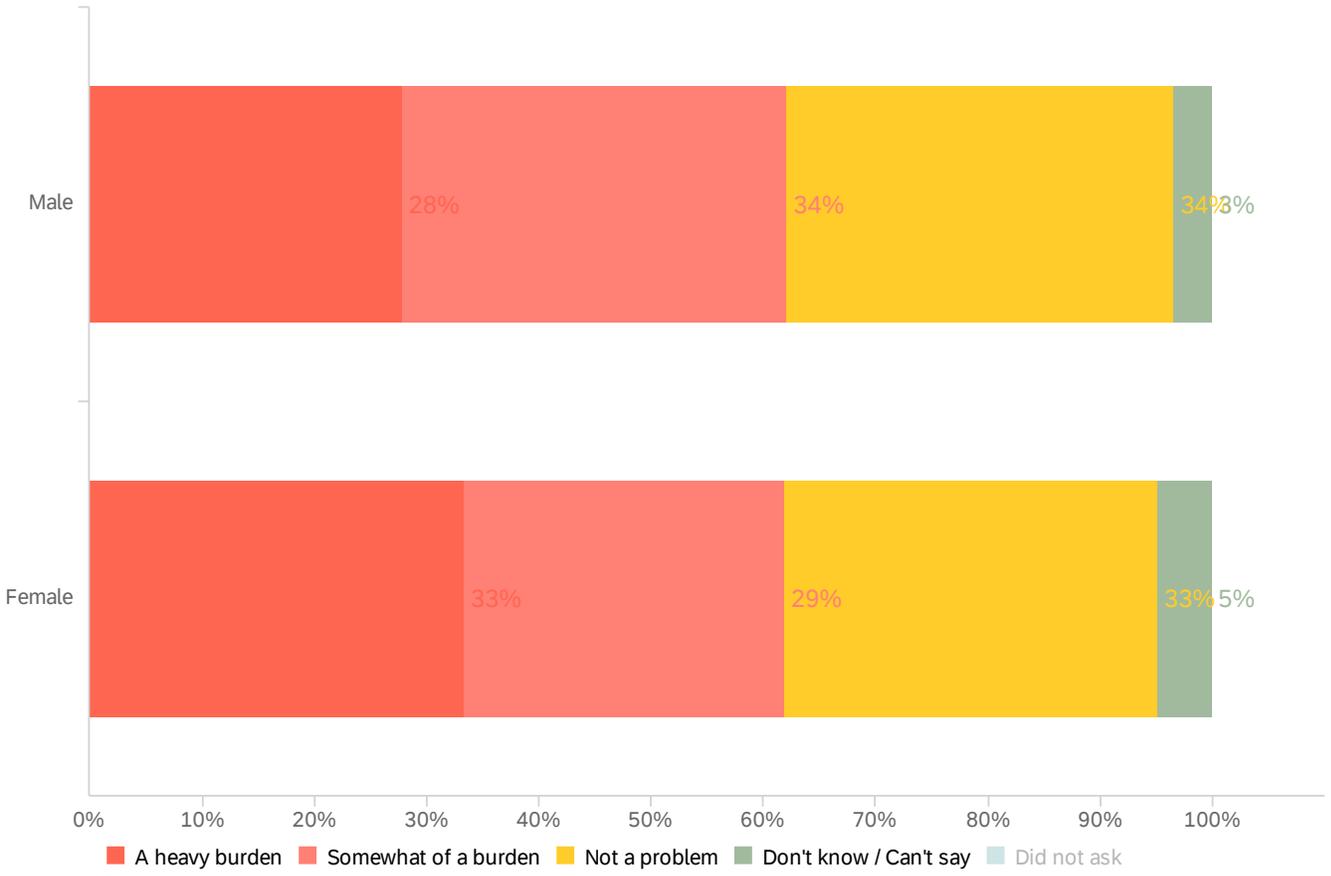
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 1,222)

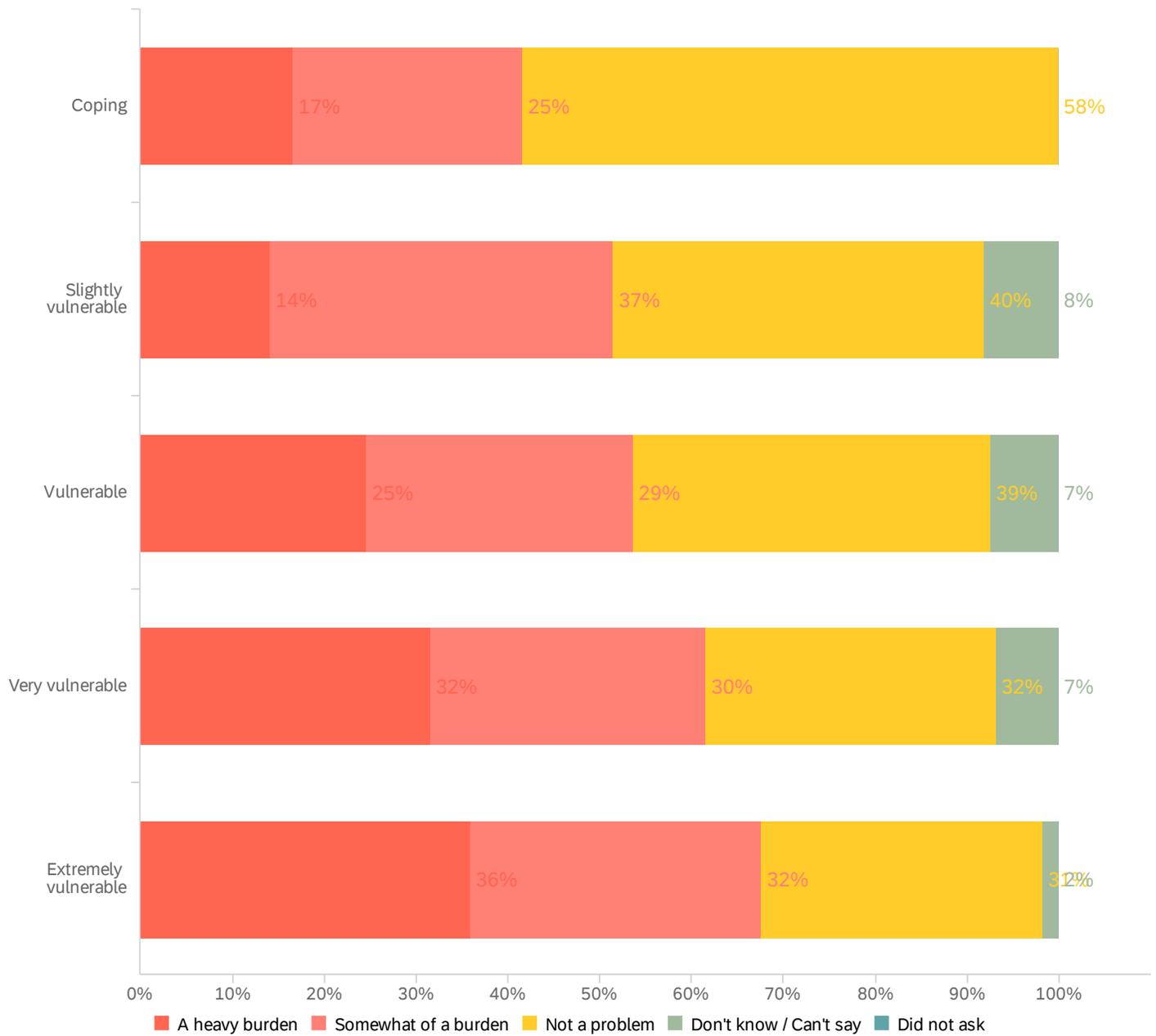
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 10% more customers citing their repayment as a "heavy burden" in Round 2 than Round 1.



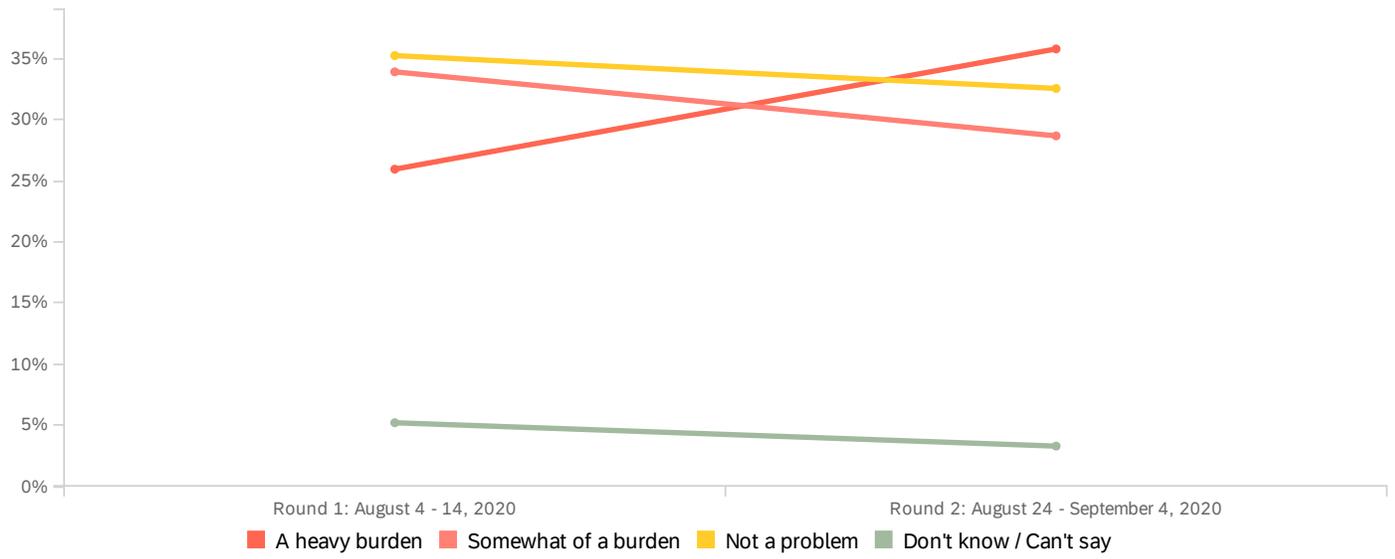
Loan Burden by Gender



Loan Burden by Vulnerability Index



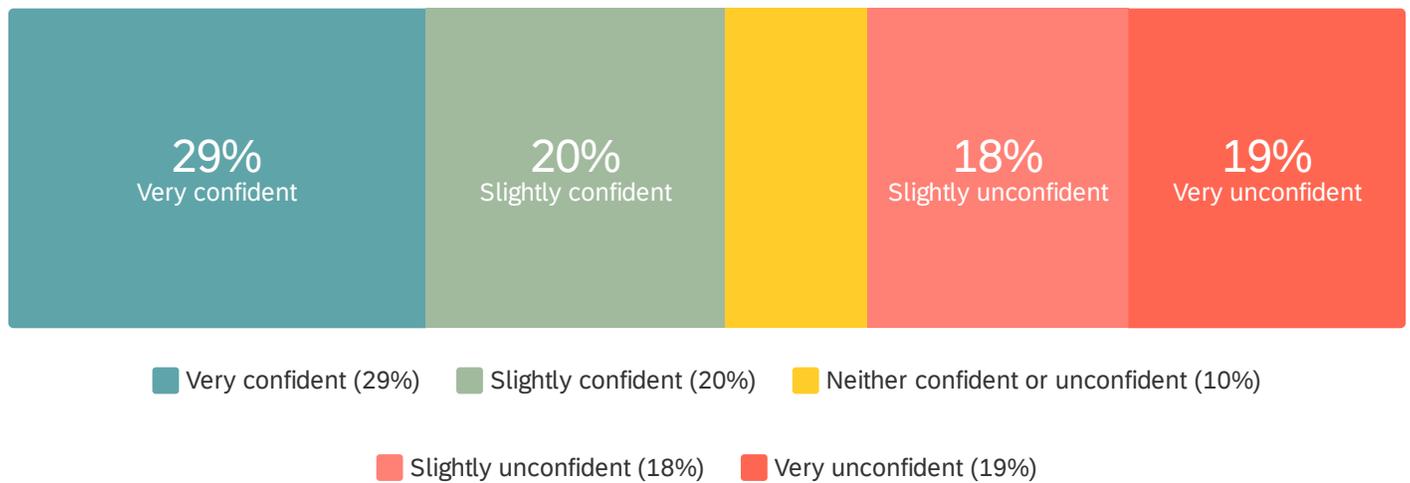
Loan Burden by Round



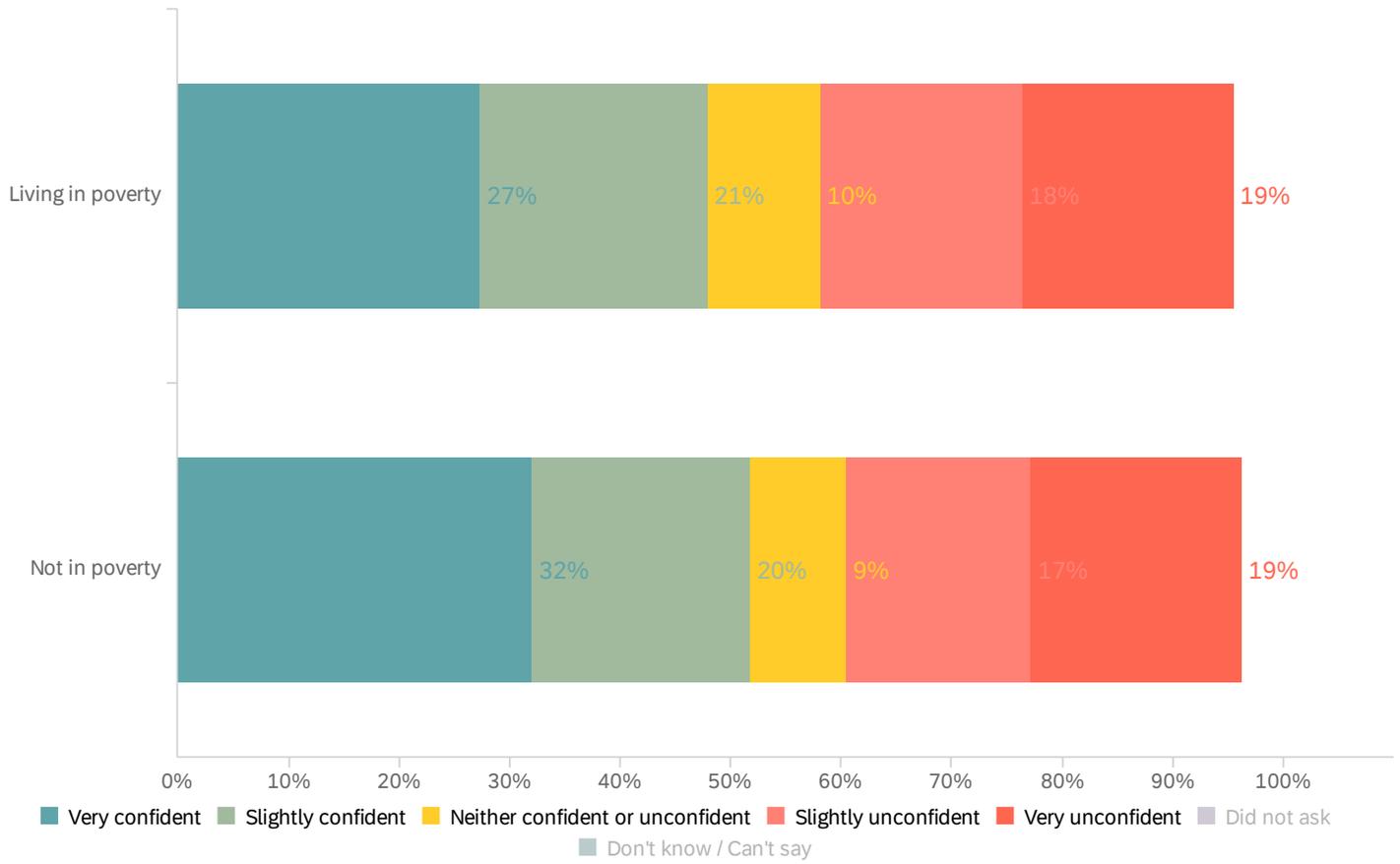
Confidence in Repayment Ability

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

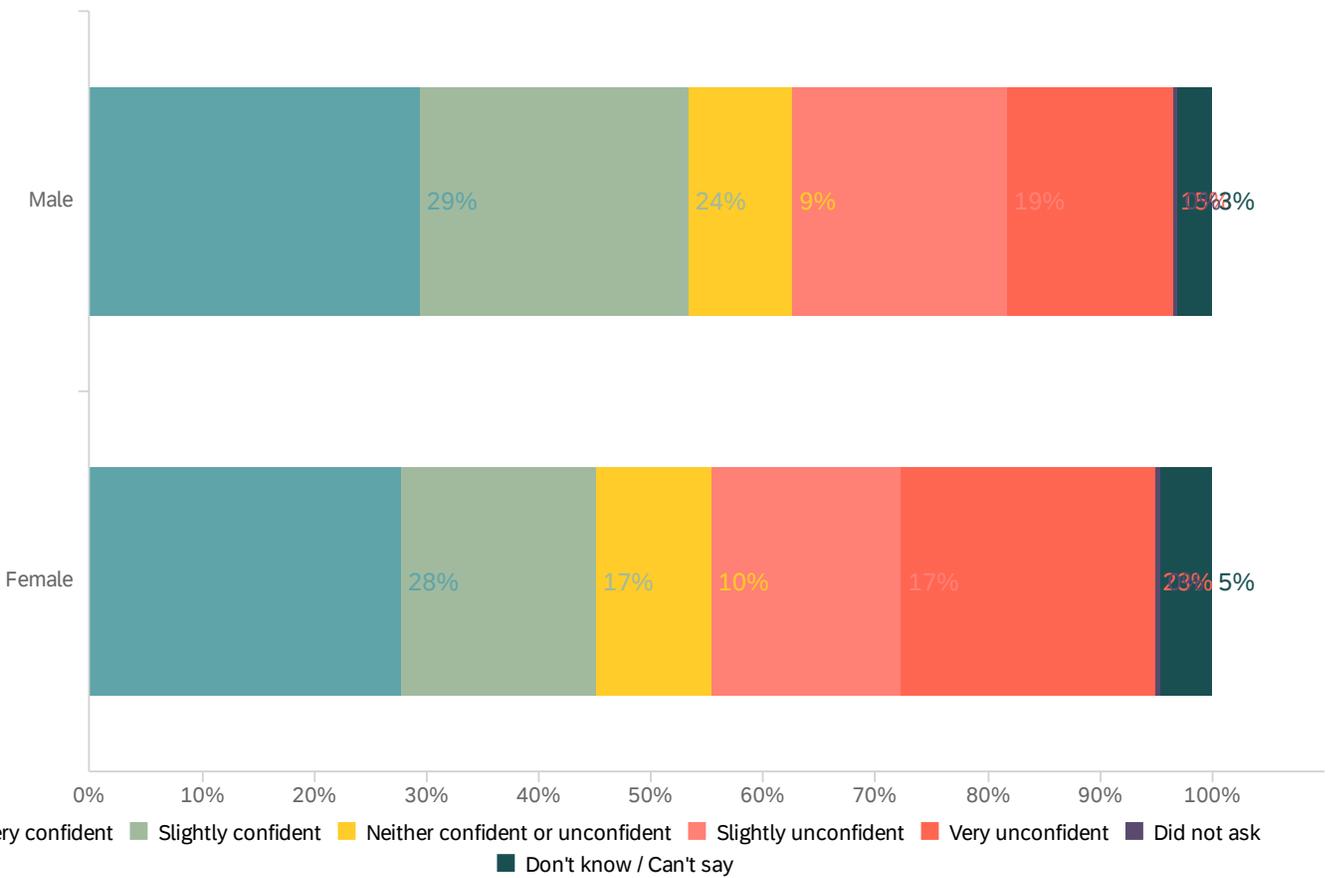
Insight: **49%** say they're confident in making next month's repayment, while **37%** report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident. Between the two rounds, we saw increases at the extremes - those reporting no confidence increased by 10%, and those reporting the highest confidence increased by the same proportion.



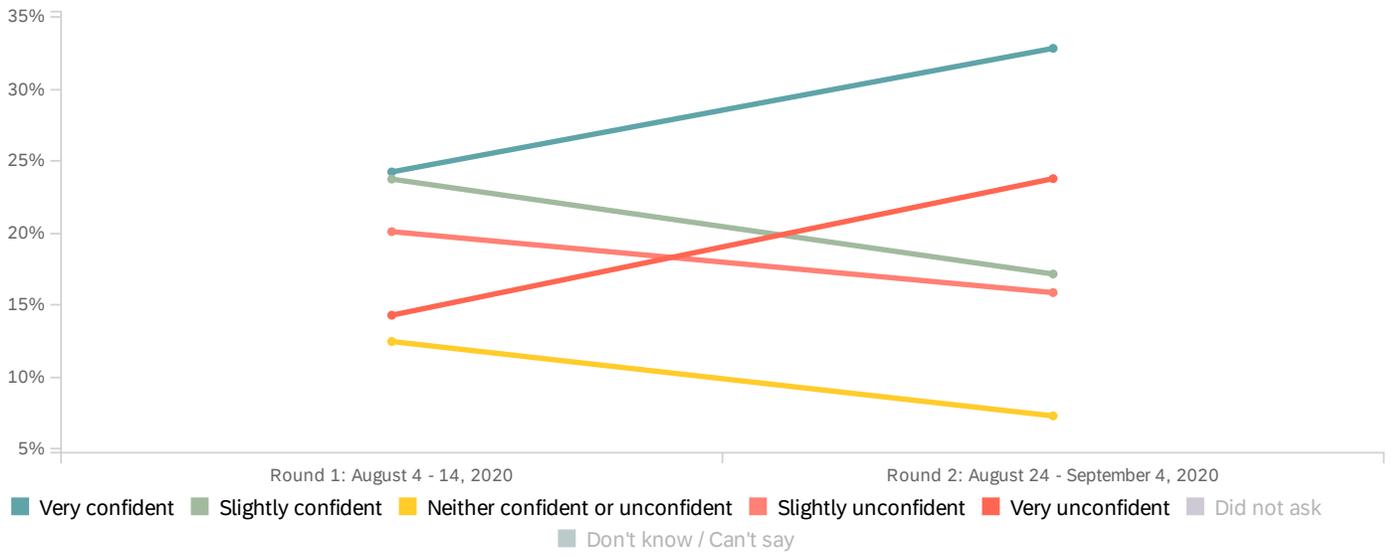
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



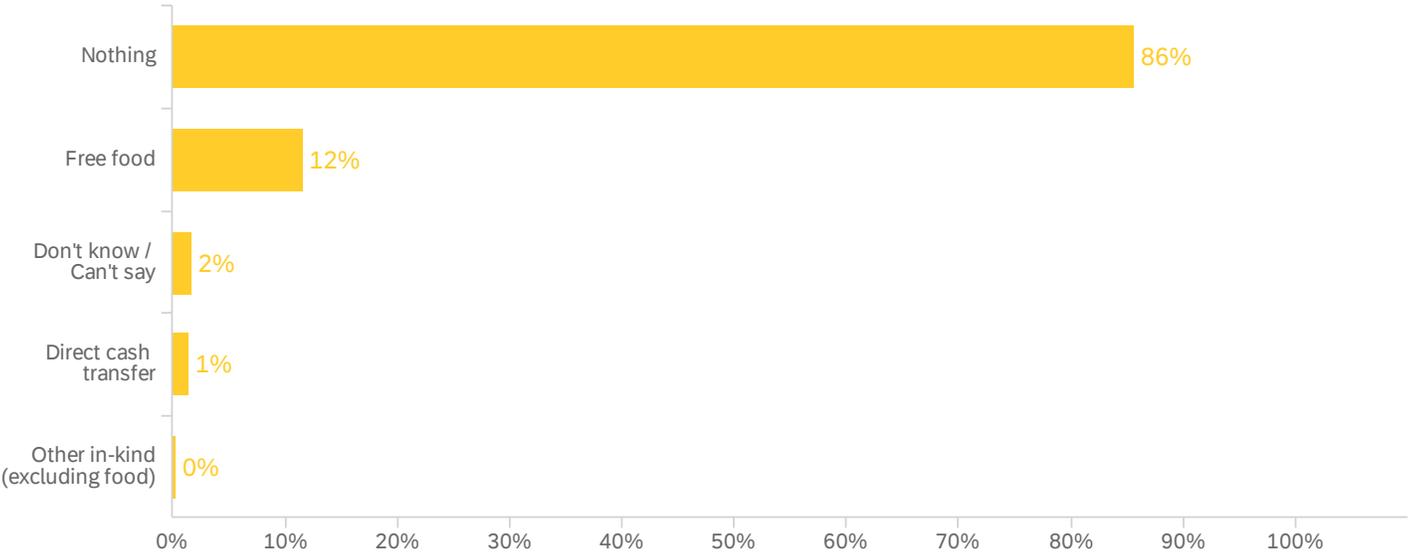
Confidence in Repayment by Round



Type of External Support Received

Q: Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?
(n = 1,222)

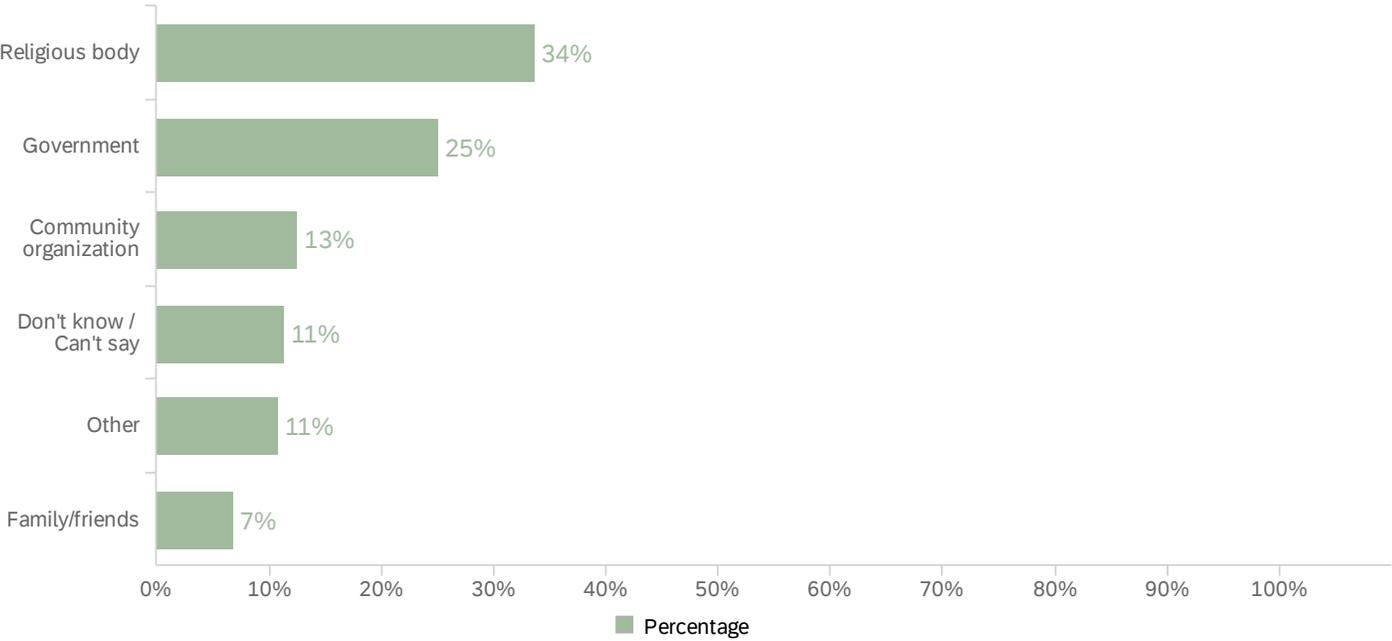
Insight: Most customers (86%) have not received any form of external support. This has not changed between the two rounds.



Source of External Support

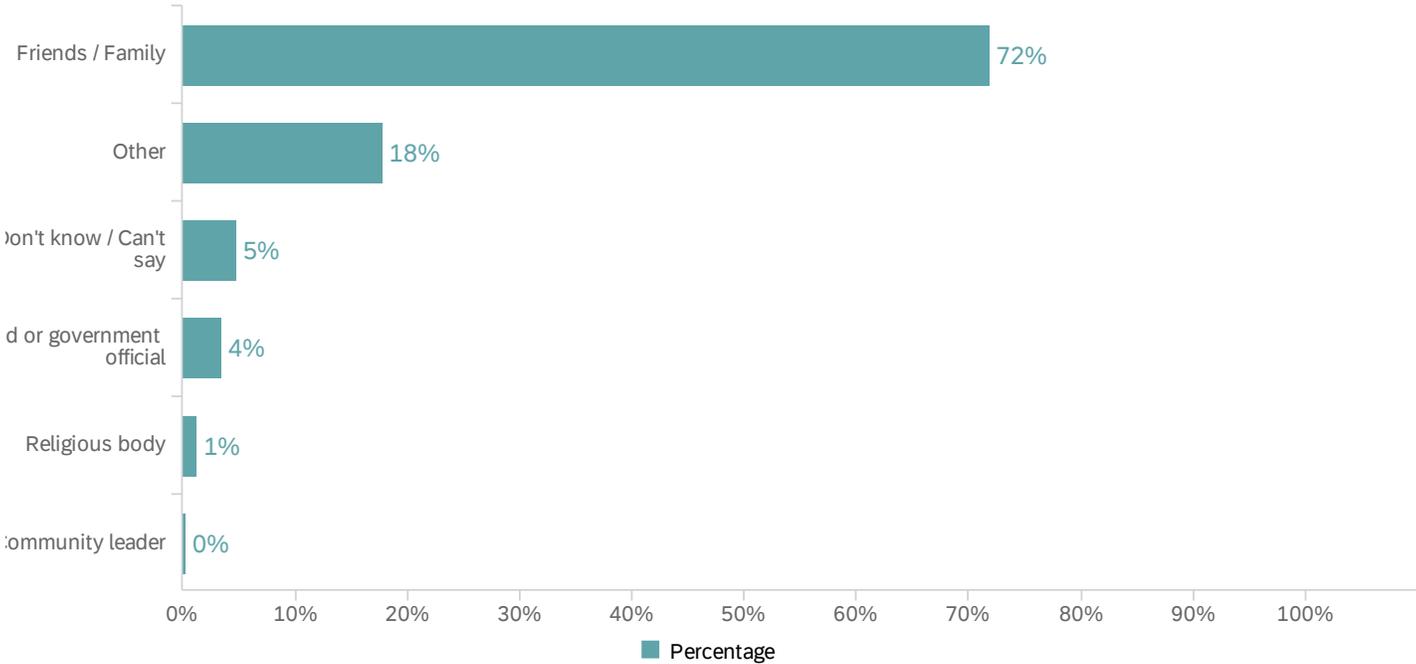
Q: What was the main source of each selected assistance? (for the 175 customers who received support)
(n = 175)

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



Source of Support for Business Help

Q: When you need help for your business, where do you go first?
(n = 1,222)



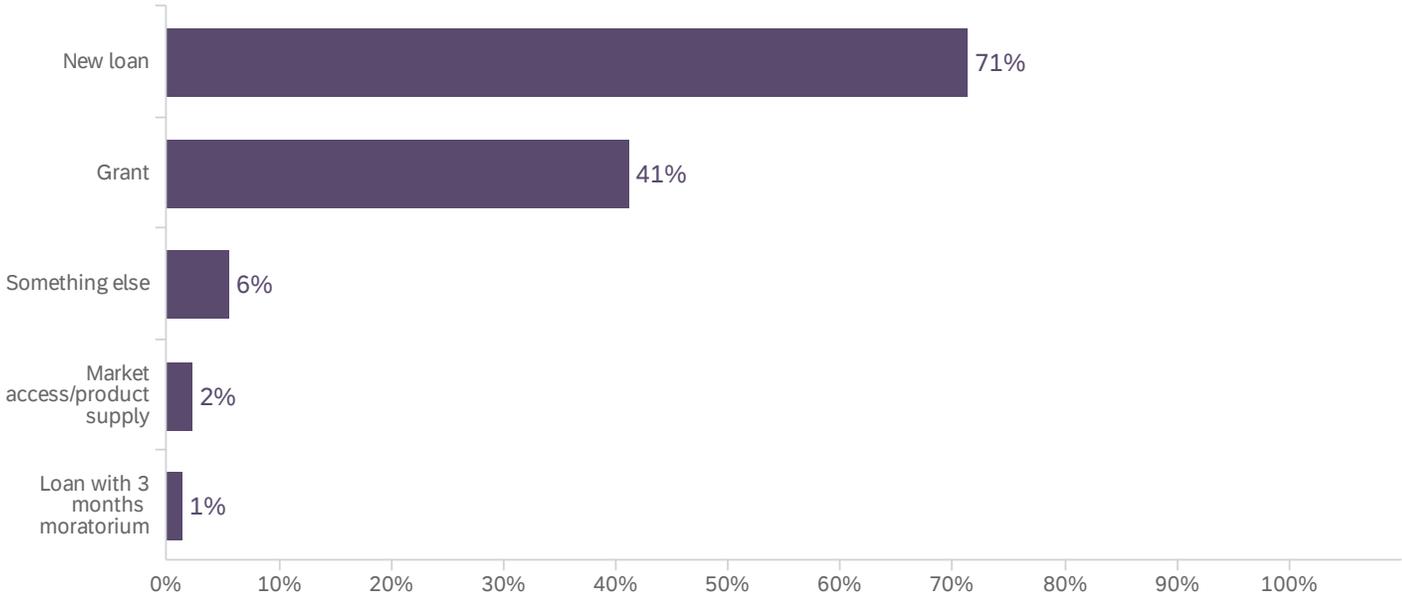
Source of Support for Business Help - "Other"

A word cloud of various terms related to finance, business, and community. The most prominent words are 'cooperative', 'bank', 'money', 'group', 'meeting', 'business', 'credit', 'loan', 'body', 'buy', 'society', 'micro', 'finance', 'government', and 'club'. Other visible words include 'contribute', 'microfinance', 'partner', 'person', 'trader', 'pay', 'sell', 'work', 'member', 'groom', 'branch', 'corporate', 'things', 'back', 'lapo', 'direction', 'belong', 'customer', 'community', 'association', 'borrow', 'mfi', 'apply', 'boss', 'pray', 'club', 'carbon', 'ajo', 'director', 'contribution', 'assistance', 'don't', 'again', 'collect', 'contractor', and 'work'.

Support from GEEP

Q: Is there anything GEEP can do that would be particularly helpful for you?
(n = 1,222)

Insight: It was interesting to see that, despite the reported difficulties with meeting existing loan repayments, **71%** say they would like a new loan from GEEP.



Other Types of Suggested Support

