

THEMATIC ANALYSIS FOR BORDAR

PARTICIPANT 1 (M)

David Dairo is in a fixed spot because his business is just expanding and it is now on hold. At this time, he will be in a state of confusion on how to proceed with his business which will be a huge mental setback for him, and I am sure he would have been anticipating this time in his business (i.e. to expand it).

David Dairo already has his heart in the tourism industry and going through the process of building his business from the lowest to the point where the business is; I feel it is going be difficult for him to switch as he already has fulfilment as a tourism entrepreneur and having seen how the business as gone, I doubt he will make a switch. He might occupy himself for the time-being but I doubt that he will have a switch.

David interpretation of wellbeing is to provide for his family make them comfortable and have a business. Wellbeing for me has just been a state of been happy, healthy and positivity. The challenges facing the tourism industry (the pandemic, terrorism, insecurity and so on) are major issues that call for concern because it limits the tourists that will normally want to visit places and David Dairo's business cannot move if there are no tourists that will come to his country and buy his craft.

I feel David Dairo has a plan for his business and he has a way wants his business headed and because he has that pend out, I am sure he will be looking forward to how well his business can grow. Therefore, if he keeps his door open, there will be one or two visitors that will always come because regardless of the challenges or problems associated with travelling; people still travel. So, if his doors are open, they will visit and buy something from him. Though he would not have as many people visit his shop as he wants.

If his business can inspire other people, it will surely impact the economy positively because people will get more creative with their craft and people will have more to look forward to anytime, they visit. This will make the country an interesting place to visit that will lead to increase in the inflow and outflow of people (tourists and visitors). David Dairo is relatable because tourism entrepreneurs are facing it and all other aspects tourism industry as well. So, it is real.

In my opinion David Dairo kept pushing on with his business because of fulfilment and not enjoyment. If it was for enjoyment, he would have switched business as enjoyment is a short term while fulfilment is long term because from the recent pasts he has been through the thick and thin. If it was for enjoyment, he would have stopped. I think it would affect his entrepreneurial abilities positive as this will enhance his strength and makeup his weaknesses.

PARTICIPANT 2 (F)

Regarding what happens next, I believe he will not quit his tourism business because beyond just the financial gains from the business, he naturally has a flare for it. I think he might cut down on the scale and scope of the business but will still retain it, even if It is at the minimal level of selling his handicrafts and I also believe that David Dairo will venture into agriculture

to be able to make side income and generate some money to take care of his family. I think David Dairo will not switch business to other industries because;

The other industries are also affected by the same problems and challenges facing the tourism business. The pandemic, the governance issue, the lack of access to resources are also affecting the other industries and it will not be so convenient for him to start again from the scratch so I believe in some way, somehow David Dairo will love to keep or will be forced to keep his tourism business hoping for a good time and a fruitful season of the business.

I think wellbeing to David Dairo meant ability to provide for his family needs and to improve their standard of living and this I believe was the sole reason for working and going into business to be able to meet his family needs and improve their standard of living.

To me wellbeing is comfort. A state of wellbeing is a state where I have access to financial resources, to welfare resources and I can take care of my daily needs. I think this is the baseline when it comes to wellbeing.

I think the challenges facing David Dairo's business are big challenges, currently the world is facing the pandemic, and I think it is basically grinding everything to a halt especially the tourism industry. A lot of tourists have not been able to fly in out to their favourite tourism destination, so this is a major hit to the tourism industry.

I think he will be able to address the seasonality issues if he diversifies his business. One of the ways he can do that is by taking up teaching ecotourism across schools and he can make some money off that during off seasons and also to look into expanding the scope of his business in things that are not just seasonal, so just like the crafts business can go all through, it doesn't have to be seasonal but of course peak sales will come when the tourists are around but that and he can accommodate some agriculture in his business. So, the same place where he's selling the crafts; he can be doing some fruits and all. I think if he diversifies his business, he will be able to stay afloat.

David Dairo also needs to look at accessing funding and support from other private international organisations that offer this kind of assistance. It might be difficult for a small-scale business like his to meet the criteria needed to access the big time loans from the government but I believe there are lots of pandemic (COVID) relief loans that have been given out and then if he is able to surf the internet well, he might be able to access some of this and this will provide a good cushion for him through the pandemic. Ultimately, he needs to just diversify the scope of business like starting an ecotourism club or classes online and make money off it.

I believe that the impact of the growth of the tourism business or the tourism industry in David Dairo's country or community will be both positive and negative. Positive in the sense that it can create more jobs, it can create more revenues and income streams through taxes for government and income for individual businesses. It will also create jobs as said earlier which will indirectly and later directly lead to improved standard of living for the general populace. To help to showcase and preserve culture because most of these crafts are cultural designs so it will export the culture of the local environment to visiting tourists. One of the negative impacts could be increase in carbon footprint. The growth of the business would mean more tourists coming around from time to time and this as well contribute to climate change, if tourists come around, they drink and use a lot of things that generate waste. So, increase in waste, increases

in plastic pollution and increase in greenhouse gases (carbon footprints). These are some of the impacts it can have but if David Dairo is able to plan his business and make it an eco-friendly one, then it will be doing the environment a lot of good, so I am of the opinion if he encourages ecotourism and focuses more on that aspect.

I think David Dairo's story is very close to real life because the world just finished or is currently dealing with the Covid 19 pandemic, airlines have been grinding in pain of the losses they recorded in the past one or two years. I think it is relevant to the country where I stay, a developing country like ours with a just budding tourism industry where the pandemic has almost grounded a lot of these tourists' entrepreneurs' business around. So, business owners have been complaining of low patronages. So, I think David Dairo's story is a very realistic one.

David Dairo amidst all the troubles and challenges decided to press on because starting a new business will be hard and he was not willing to let go of the power to control, create, and innovate to be an employee. So, I believe it was for the sake of fulfilment. I think it has a reciprocal effect. For example, the rougher the times the more his control and risk-taking attributes improve.

PARTICIPANT 3 (F)

Oh, great story!!! Business has been very hard to run in Nigeria, especially in this part of the country. Our people here are not so rich, so we almost fully depend on tourists from out of town or internationally. You know Ikogosi warm spring resort is one of the best places to visit to because of its natural warm spring and other tourist services they offer.

I won't shut down my business because of the insecurity and covid pandemic. I'll probably just do something like a upskill like digital marketing that can earn money for me. It will be an additional skill to get by. Something that is transferrable into the business. During the bad period or business downtime, upscaling will be an ideal thing, so we don't have financial issues.

He must contemplate the impact of insecurity and how to stay afloat. As a man of the family, he must take care of his family. Over time he has recorded certain level of success from the business. It is a tough decision. Business is growing but at the end of the day, he gets tired and fatigued. Been able to spend time with his family and not having health issues. He realises that all the activities are taking its toll on him.

Wellbeing is an all-round thing. It includes health and finances. If you don't have money to do anything, there will always be issues. Wellbeing to me is when every aspect of your life is stable to a certain extent. Been able to cater for your family. The challenges are serious covid and insecurity since social distancing influences social gathering and visiting a tourist site. Insecurity can lead to loss of life and property.

I believe David can be successful. If there is good security, if he has passion and finances. Angel investor and grants since he has a track record of success. If David's business inspires other people in the community, I believe it will influence the environment on the local community and the international community as well. So, if the tourism business is going well and attracting lots of customers. The other attractions will lead to foreign exchange earnings. It will bring some form of development. With more tourists and government intervention. If

tourism is doing well, there's a level of revenue that can be generated. Broadly speaking and even at an individual level.

David's story is relatable to me as a person because of my country; we have some of these challenges like insecurity and changing government policies. The security challenge is a major setback that you may not be able to visit family members who live in these prone areas. Also, the issues of pandemic where gathering could not be more than 2-10 people. I believe is continuing this part because I feel he derives joy and a sense of fulfilment that he has from it and that is what keeps him going. At the end of the day, we all want to be fulfilled in whatever we are doing, and I feel this is his driving force. Even when this are not so good and vice versa. This is what motivates him and helps him to stay on course. Pushing the business growth will mean increased innovation making use of opportunities because things get more demanding as the business grows.

PARTICIPANT 4 (M)

He should continue to push his tourism goals and aspirations. So, if he ventures into another business who knows what he's going to encounter. Since he already has the experience in this tourism world so he should continue to thrust forward. At least, that's what I will do, you know the Nigeria is at its lowest point now and we must survive on our own. What I mean by that is we can't depend on the government for support of any form, even the tiniest bit. No loans, no policies, just propagandas and empty promises. This is so sad.

Because so many factors are facing tourism business in his location. Factors like accessibility, seasonality, governors, epidemic and all. If he changes to an established firm, he will not face such challenges. But who knows what he's going face if he does. His basis for interpreting wellbeing was because the tourism business took a toll on his health as he always got home weak after long days of activities. He was not happy and lost his peace of mind. From my point of view, wellbeing is a state of health, happiness, prosperity and especially a state of fulfilment.

Those challenges (facing David) are so weighty as a matter of fact there are so many challenges like accessibility, epidemic and conflict and terrorism that affect our businesses. If you look at the road down to this place. It is filled with so many potholes that you can count, and still on the same highway there so many cases of kidnap and robberies, so tell me how tourists who left his home for a good time will go through all these rigours to visit Ikogosi and its environs where our business is situated.

Because he (David) has the experience, so if he pushes forward, with time and hard work, he will achieve success. We don't need anything, though an intervention from them (government) will go a long way. However, if the government can reduce the high and fluctuating inflation

He has the dream. With determination and more investors. It will improve the economy and develop that region. If David gets people to invest in his business but sadly, it is had to get investors in this part of the country or the world.

David's situation is relatable because I have experienced similar challenges as a tourist guide in my country. Because of his passion so he keeps going. He feels he has the required. He (David) came prepared and it will help his entrepreneurship qualities by improving his creativity. That's it if he tries to re-invent himself like I have done severally, switched my tourism business a little to fit into the wants and needs of tourists.

PARTICIPANT 5 (M)

I would have really push forward because there's has been gains and losses but the due the state of the country and pandemic that hit in the recent years, it's been really had to move on. However, if he has a breakthrough and when I say breakthrough, I mean business miracle, say by any chance in the universe, business booms and Ikogosi has a huge influx of tourist that can generate enough for savings and capital to re-invest in business. This has happened at some point when the then administration renovated and promoted the resort nationwide and internationally. This brought tourist from far and near, thereby indirectly meaning increase patronage for business in proximity to the Ikogosi resort.

He's (David) doing it not for personal enjoyment but for personal fulfilment because when he achieves something it pushes him forward to do more and this will help in furthering his zeal to enlarge tourism in the economy. David Dairo will not switch because he has zeal and passion. Judging from this past experiences and records. He will continue to push it till he attains the level of success he wants. David Dairo interprets wellbeing as something a long-term enjoyment and satisfaction in good health

He's (David)business will impact the economy because it will improve foreign participation. Foreign investors and increase revenues which will help the economy of the country. What I think is, the small troubles and challenges he faced are not enough to make him quit his business. I use the word 'small' because they are not strong enough. I think what can make David Dairo quit his business is when there is no market for it anymore.

He can be successful if expands his business by seeking for loans and synergizing. For example, since he sells artifacts and cultural things. He can reach out to regular tour companies who bring tourists to his location where after visiting or sight-seeing each tourist can leave with a souvenir made by him. This way his business income will be stable. In other words, technology. He uses IT like automated response, frequently asked questions and use of artificial intelligence.

He's (David) business will impact the economy because it will improve foreign participation. Foreign investors and increase revenues which will help the economy of the country. I believe people feed of energy from things around them. If potential and practising see that David Dairo's business is paying off, they can increase effort so achieve similar success thereby boosting the local economy and on the international front make way, increase foreign exchange and create more awareness of the tourism business potentials and capacity.

I can relate because of the struggles that David Dairo is facing. I think it reflects the reality of tourism entrepreneurs like me, but it may be slightly different due to the geographical locations due to variables like conflict and governance and policies.

As said earlier, it was more of long-term reward for David than a short term. Nonetheless both short term pleasure like able to afford housing and long term like the pleasure of building his business from the ground up were important to him

For me it is as simple as positive energy bring gains and negative energy brings losses. For example, my biggest strength as a tourism entrepreneur is innovation and making use of opportunities. So, I think if his business moves forward without pressure of unseen circumstances like conflict and policies. It will impact his entrepreneurship qualities positively.

PARTICIPANT 6 (M)

Thinking for David is easy because this is exactly what I am going through. So, I speak for myself and David when I say we will keep pressing on because government has nothing to offer.

I would not abandon my business; rather, I would persist and trust in God. Employment opportunities in this area are limited, so I choose to remain grateful, work diligently, and keep in mind that circumstances can improve at any time.

It means peace of mind and success (development and growth)

I see myself as David Dairo, I don't know why I can relate so much to him. With this in mind I'll interpret wellbeing as comfort and development.

I cannot leave the business because I have worked hard and with diligence, guided by my belief in God. I have been doing this work for over seven years. Through it, I have been able to care for my family and even build a house.

With a great success will impact people more. I value honesty above all. So, if David Dairo is honest, objective and straightforward, he will become successful. All said and done the government plays a major role. Especially for state like mine where a larger population are civil servants. Reduced inflation and loans.

If he builds his business bigger it will employ more people locally. This will improve the wellbeing of the local economy and the standard of living of the people. This will also translate internationally.

It reflects real life because tourism entrepreneurs can relate to at least one thing David is passing through.

For me and people like me I will say the ability to employ and help people will keep him or me going. I'll translate that as self-actualization.

It will impact his risk-taking ability. With time he will build more confidence in taking risk which will mean growth in business same for me.

PARTICIPANT 7(M)

I'll be sad and may quit my business. Because the one of the prompts of the business was because there was no employment to begin with. I won't be happy if my business goes down. However, since the business is not making profit, I had to close it down. I could not keep putting resources and capital into a business that was not working out for me. It was sad to see but I had to let go.

I think he (David) will switch. Like me, I can close (pause) a bit and resume the business later. This could be months or years. That's life (full of ups and downs) and as I said earlier, sometimes you have to let go, give yourself time to recover or try something else and when the factors are better like governance, accessibility and good roads, you can invest your time. I would say comfort for his (David) family and not even himself is important. For me I will say as long as I can get money (profit) at the moment and provide for family. I bring in money (income or profit) to take care of our immediate needs.

Peace, wealth and family are what is important to me. Once I have peace of mind and have money to take care of my family, I will continue to keep up. The challenges can be too much for him (David) to switch business. For me, if the business is not as profitable, no development and can't take care of my family. I can stop for a while (could be months or years. I will take as long as necessary off tourism business till conditions are right).

My advice to David Dairo is honesty to customers will help in this tourism business. Try not to over price and exploit your customers. Improved technology will help greatly.

It sure that improvement of tourism destination in the area will inspire people because I see people's business developing over the years as I have been living in this environment for over 20 years and I have seen people grow from very little to medium scale at least. It will improve the livelihood of the people and just draw more development and infrastructure.

For me David is like a typical tourism entrepreneur in this part of the world, so I'll say it is relatable to all areas of the world especially the developing countries. For example, during the covid time some developed countries loans and grants while us in this place did not enjoy any help from the government, individual or corporate bodies.

I think if he (David) continues to thrust forward (not give up) because he (David) believes it can still make him more money to take care of his needs. I will say it's more of immediate needs than long term because of the state of the country. Everybody is looking for what they can eat (fast profit or business turnover).

This short-term wellbeing or enjoyment or profit will always make him think of better ways to move his business forward thereby increasing especially is innovation and making use opportunities.

PARTICIPANT 8(M)

David Dairo will keep pushing through the thick and thin to achieve his entrepreneurial goal. Nothing magical will happen next (business don't improve just by wishing or by fantasy). He (David) will continue to do what he has been doing hoping that better days come and business start pick up (improves). Anyways he (David) may try change his business approach.

Also, in difficult times like covid tourism businesses will definitely suffer just as mine suffered. Amidst all this I continued hoping things will look up. One I believe one must keep pushing till you break-even and start making profit. Because he (David) has gone through some ups and downs in the past and continued with his tourism business, I trust he won't quit. Also, because of he hopes to build it to the point where it (tourism business) can sustain itself and provide for his needs.

I can't leave my work, I'll be patient. To David wellbeing is not necessarily good health but financial stability and family comfort. My own meaning of wellbeing is peace of mind and having enough to take care of the family, especially food. Having something to eat when we want is very important to me. For example, three square meals daily.

All jobs encounter troubles, however, I will continue to the end (till it is practically impossible to continue). So, I feel no matter how weighty the challenges are, David will press on except for loss of life or properties or a lock down like the time of covid where he won't have a choice than to close the business, just like I did.

He (David) can become successful if he gets grants, access loans and by continuing to invest in his business. This is surely what I will do if I were David to boost my business. Other tourism

entrepreneurs like me can draw strength from his business success and continue to strive in this hard economy. This because I can relate to challenges that David is facing. He continues to thrust forward because it's a long-term race for him. More like the word- Self-actualization!

I think what's important is his qualities as a tourism entrepreneur. If his quality (such resilience, planning, taking risk, control creativity and innovation) increases. Then it may leave a positive effect on his business. However, situation like governance can delay the positive impact of the improved quality. I would say the most important quality that would be impacted will be risk taking quality in this developing part of the world.

Participant 9 (M)

I will not be happy if I were David Dairo. I would be devastated but I 'll have to weigh my options if the business is still profitable in comparison to time, money (capital) and resources spent on it. If I get a better place of business that can bring more income, I can leave my business. Money is the motivating factor for me. I have to provide for my family. What is the use if I happy with what I am doing but can't feed my family?

David Dairo's basis for interpreting wellbeing has been able to provide for his family. My own translation of wellbeing is Peace of mind, debt free and constant profit in my tourism business.

I feel since David is already contemplating to leave or not leave the business; it won't take too long for him to leave his tourism business. From my perspective David went into the tourism business to fend for his family. Though he has been through challenges in the past, I strongly believe any more challenge will break him.

He (David) will become a successful if takes care of his finances well and makes right business choices by adapting to the changing external forces like governance. It is difficult adapting to new governance who have different interest. Some may prioritise infrastructure over improving the wellbeing of entrepreneurs such as myself.

It (David Dairo's business) can impact the society by empowering the people, this means they have to wait in the government, private organisations and international organisations and charity.

It (David Dairo's story) reflects what we (tourism entrepreneurs in Ikogosi Ekiti) are passing through because his story highlights realistic challenges that tourism entrepreneurs like us face. So far, he (David) has moved forward in his business because of diligence, hard work and the need to take care of his family.

It (the challenges and negative wellbeing) can have impact his entrepreneurship qualities like risk taking because he keeps pushing his business forward in the face of uncertainty and many militating factors.

Participant 10 (F)

That man David will not be shaken as long as he's in good health. I'll stay with the business just as David Dairo would. This is what I hope for everyday that God grant me strength and good health to be able to handle my business. As long as I am in good health, I will continue to press on till I make it. As hinted earlier, David translates wellbeing most importantly as living in good health and happiness. I would interpret it as David did. It is good health and happiness for me.

When I first started my business as a restaurant owner who sells local cuisine and business was running low, I was always scared about sales and debt. But I knew at the back of mind with good health and God on my side, business will surely look up. So, every day I wake up, I am optimistic and pray to God for blessings, so I get more customers to patronise my business.

He (David) will be successful if he gets loans and grants from individuals or organisations. I would say the government, but the government has been nowhere near helpful through policies, funding or training in any way. I also think reference (word of mouth, active and passive customers telling friends and family about the business) and proper customer service with proper service.

Naturally, tourism business improves the standard of living of the entrepreneurs thereby increasing awareness and more investments.

Because this is what I am passing through now. It's like the vignette can tell what majority of us tourism entrepreneurs are experiencing in this Ikogosi region, in fact I could say in the whole of Ekiti State.

David Dairo is into tourism because of self-actualisation. It is way over temporary gains such like me. This will affect his strength as tourism entrepreneurs in area of utilising any opportunity to improve his business even if its synergy, loans or looking for investors.

Participant 11(F)

Given the situation, the business will not move forward as I am very familiar with a lot of friends in this tourism business. No matter what business you are into, it won't move forward because of the country's situation. It only gets worse for tourism entrepreneurs.

Though the small business conditions get worse, I won't want to leave my business because I have been doing it for a while (kind of like what David is experiencing). My educational background is not great; this means getting employment would be difficult. So, for this reason, I would rather stick to my business. It will be a bit tough since business is not moving quickly. However, I am okay if I can get 3 square meals a day.

Comfort in money and wealth is what David Dairo sees as wellbeing, which is what I also translate as wellbeing. Been able to provide shelter, clothing and food for both you and your immediate family.

If he's (David) not able to make enough profit for a long time, he may have to drop it (tourism business). I have seen many tourism businesses up-close around me. This place used to be filled many tourism entrepreneurs now we are just a few remaining due to the continuing hardship facing the country, inflation especially.

If the government provides enough capital, loans and grants for investment with grace from God I can succeed in my tourism business.

I'd love to see more people to also take part in tourism business. It (tourism business) will improve because his business progress will inspire other people like us to continue building our tourism business to achieve its goals.

The vignette was so relatable that it reflects what most tourism entrepreneurs in this region, including developing countries in South America, Asia and Europe. A friend told me of some developing small islands in the UK. There are developing areas in countries like the United Kingdom like a seaside village in Essex. One of my friends talked about some places not fully

developed to reach its potential. They may not be facing the same factors at the developing economies only deferring in degree and type.

He (David) continues to go forward in his business because it's the main source of income for his family. And he's yet sure of a quick alternative having put all his time and resources in the tourism business. In general, my objective view will be that all the hardship will just make improve his risk taking and opportunity utilisation in order to survive this hard time.

Participant 12(F)

I won't be happy if business is not going forward. However, moving forward and staying optimistic is the only option for him. This is speaking for David and myself. We won't leave our tourism businesses, we will continue to push on till it gets to a point where it is sustainable and external factor-proof (governance, inflation and all) improves. We will continue to stay positive and diligent.

He's (David) knowledge of wellbeing is happiness and financial comfort. David Dairo and I have the same opinion on this one which is happiness and financial comfort. I'll say the loss of life or property are the only reason he will quit. Looking at him, I feel other challenges are not enough for him to quit.

His (David) business will improve if he continues to be diligent and improves the business through the introduction of I.T like e-payments, websites, digital marketing and others. Other infrastructures development and sometimes free seminars and workshops by the government to help educate tourism entrepreneurs and bring up to speed on how to adapt to the recent economic woes can help improve the tourism business.

The more people in David Dairo's locality are likely to invest in his business the more the economic growth.

I believe David Dairo reflects what happens in some areas of the world but not in every area or parts of the world. For example, some things are peculiar to developing countries who mostly poor with a large population living under a dollar per day which is poverty while some countries are rich. For this reason, geographical location may show differences especially in the degree of external factors.

He (David) keeps moving forward because he develops his business which means maturity so he should continue to do so till his business is self-reliant and self-sufficient. These challenges will affect his (David's) creativity and innovative side as I mentioned earlier, that he will need to improve his business with I.T and new technologies.

Participant 13 (F)

He (David) is going through a lot considering the challenges his facing is huge. I believe one needs to put a certain amount of time in anything you do before it can succeed even if he was doing something else, he would still give time. However, the resources he has put in and the effect on his health (fatigue and all) is what's more worrisome. What I'll be considering if I was David right now is if the business is if it is worth it to continue with my tourism business.

I don't think David will change business because he's not bothered if the business is slow but as long has peace of mind. As earlier said, David's interpretation of wellbeing for me will be

peace of mind. Same as me, I don't know why but it seems it looks a like a story about me. So anytime I speak for Dairo just have it at the back of your mind that I am speaking for myself.

If you listen closely, you can see a link in all my statements and that is peace of mind. So, no matter the weight of the challenges, as long as my peace of mind is intact. I will continue in the business except it affects my peace of mind (wellbeing). So, I may stay with my business a little bit but if it gets really bad, I may have to leave and get work in an established company.

His tourism business will grow and develop if saves up capital and some extra funds during great (peak) business seasons and if he continues to be relentless and straightforward. Government ooh!! (exclaims!!!) They are the ones that can help us to press on because they can help with easy access to funds, better infrastructure, improve security and livelihood. They should not only provide loans or grants that is almost impossible to access and fulfil the necessary conditions.

He (David) will impact lives by employing workers and training them to be seasoned tourism business owners.

I will say this again. I relate so much to the story, the only difference is I am a female. I am the breadwinner of my family, so I take care of my kids and my husband who due to an accident is bed-ridden. David Dairo moves on because he is diligent and strong. He has a strong will to succeed because he has to take care of his family just as I am doing.

The challenges will impact his control positively or vice versa and this depends on the energy the tourism business is giving him.

Participant 14 (F)

I feel his (David) business he will be tired and what will really get to him is the question is how long he will continue to hold on because I'm sure the reason for the irregularities is the factors affecting it like government and nose-diving of the tourism industry. My business is I take nice pictures of tourists when they visit (Photography and tour guide). They pay for this and have it as a memory.

David will switch if he continues to encounter these challenges as they will weary him out. I believe he (David) interprets wellbeing as been able to take care of his family. I on the other hand interpret wellbeing as financial stability (to provide for my kids as a single parent).

I feel David is strong and relentless so I feel a short down of his business due governance or unfavourable policies might make him change is business to maybe agriculture or some other business which are more favoured by the government. He will succeed if he continues to be relentless and see this as a long-term run and not short. This brings me to ask 'is there even an existing the government at all? No good road, accessibility to so many places are bad not infrastructures are in place and neglection (in terms of favourable policies).

Tourism business just simply just leads to local economy development for me. I'm not sure if it translates to the international scale. By teaching more people and employing more hands. That way wealth is transferred. It relates to me as he (David) comes across as a typical tourism entrepreneur in Nigeria and the time and resources that goes into taking care and wanting a good life for your family.

Though I think it's because of self-actualization, however the I can sense it is a mix of personal enjoyment. Considering he is running the money solely for profit. If any revenue is generated quickly, he will continue to push.

1The only way I think it will affect his entrepreneurship qualities is the impact on his taking risk and control or managing his business as people call it. Because over time he won't have the confidence to take risk like before and because he is not making profit like the past.

Participant 15 (M)

Sadness of course and whatever comes with it challenges facing David Dairo's tourism business. He will be thrown into worry and a quick consideration of the next step he should take. I won't be happy if I was in his position as it would affect the business. Dairo will not change business. I am convinced he would not change business. However, he may consider looking for new ways to improve his business like introducing new interesting tourism activities like adventure or something. I can't really think of something now. But you understand what I am trying to say.

If it were me, I would relocate my business but not change business. Over the years of running this business, when challenges hit you and awaken you to the fact that you are not making profit as you should. Then maybe the market is shifting. Its either I try new things or change location or switch market audience.

Love is all that matters. For me, I am fine if I am appreciated by family and friends. Wellbeing is more than finances for me. Maybe not for many people in this location (Ikogosi), I guess I am one of the few different people. Also, if people (tourism entrepreneurs) are well physically and mentally. I think that is the most important thing for tourism love and from loved ones and good health. That's my own translation of wellbeing.

I don't think any challenge (external factors) can affect David, but as I mentioned earlier, though the profitability of the business is important, he will continue to push as the profitability is not as important as the love and care he gets from his family and friends.

David will be successful through persistence and endurance. As long he has these additional attributes he will be successful. It will also improve customer services and quality standard of services provided. The government has been lacking in their role with little or no contribution, even as little as monitoring, assisting and helping accessibilities to the tourism sites where our businesses are situated. The roads are filled with potholes, in-grown bushes and shrubs have grown into the road affecting view and travel time.

Of course, we know jobs will be created and lives will be improved and on international scale, I feel it will do a lot in the part of awareness and foreign exchange earnings. The life in ikogosi will improve and things will get better.

It reflects a real-life situation of tourism entrepreneur including myself. I can relate to it because it showcases the rigours and the frequent dilemmas we tourism entrepreneurs in Nigeria are constantly going through. David continues to thrust forward because of the long-term benefit. Because with his tourism business he gets love and affection.

Due to the feedback, he's getting from the tourism business. He would be mostly impacted on his locus of control.

Participant 16 (M)

David won't be happy; he will be down casted and weighing his options.

Firstly, David won't leave, and the reason is because it has cost him blood, sweat and tears in the past to build his tourism business to its current state. If I were in his shoes, I won't leave my business because this business was passed down to me.

Dairo's meaning of wellbeing includes financial and mental stability. Because fatigue, tiredness and mental capacity was mentioned at some point in the vignette. For me wellbeing has always meant been okay physically and mentally. The only weighty challenges or stress that may affect him or make him switch business is if it affects his mental and physical health too much.

He will be successful if he gets Close to God, and location is very important when it comes to tourism enterprising. This is because location has an effect over the growth and development of business. Assistance from the government by providing necessary infrastructures will go a long way.

It will increase foreign exchange, and you will see people travelling from long distance, that's within and outside the country. This means the community will grow bigger with infrastructures and amenities. I think it reflects real life because you see his experiences. I think I speak for most of my tourism entrepreneurs that they have all passed through these experiences or have been in similar situations.

He continues to carry on because the responsibility rests on his shoulder. This means a long-term energy to carry on. He would have given up if it was for hedonism or short-term pleasure.

It will simply help his creativity, his maximising opportunities and his locus of control since it connects to mental health.

Participant 17 (M)

My small business in tourism fluctuates a lot and is quite unpredictable, especially during the time of covid 19. It almost went to zero. So, I think David will be trying to decide on next move to make.

David Dario can switch if he feels the business is becoming to challenging and obstacles keep coming up. David Dairo's interpretation of well-being is both financial stability and health (both physical and mental health). My perspective of well-being is the same with David Dairo. Finance is important to me as well as my health. For instance, if I get sick and or I'm not mentally stable, I won't be able to manage my tourism business well and it will affect my qualities like control over the business.

If the business gets to a point where is not making profit or enough money to break even. Then I think David may quit. Same as his health. From the vignette he is also able to push his health further. However, for him to be in dilemma, it means there's a breaking point.

I can source for more funds, loans or partner with other bodies. Increase my business publicity and awareness by connecting with customers and government. To improve on my profit, I would need the government to improve the infrastructures and give easy access to loan. Securing a loan in this part of the world requires impossible documents and criteria to meet.

I would appreciate it if they can make it easy and soften the requirements to acquire loan for tourism entrepreneurs, tourism businesses will grow. In this region of the world, it is hard to get a loan if you are not well-connected. Secondly, road accessibility is way below average when you consider the bad roads and inadequate transportation system. Bad transportation, unchecked illegal extortion of commercial transportation in form of taxes by hoodlums. It would

be a great relieve if the government can work on the electricity. This will also be much appreciated as it would have a cushion effect of exorbitant fuel prices to run the business.

Approximately, the weekly total calculation of fuel cost its over 500GBP and the running cost of the accommodation business is 200GBP. This brings to attention the multiplier effect on the profit generated from our tourism business. Lastly, better policies will also go a long way.

I would advise the government to come up with policies that will protect the investments of tourism entrepreneurs and create a conducive environment for business growth. The level of insecurity in the country is appalling. If there's no security people will not travel down to Ikogosi. It would be estimable if the government make the roads secured and accessible roads. If the roads are not motorable, people will stop visiting. It's as simple and direct as that.

Tourism businesses in this location will help the standard of living of the local economy and if this is replicated in multiple locations across the country, it may kick-start more investors and tourism friendly policies through the increased awareness and revenue generated.

The vignettes reflect the life of tourism entrepreneur in this locality. As you can see, I have been speaking like I was David Dairo.

Self-actualization is what I feel is motivating David because with all the challenges, he would have stopped. I feel it will affect his endurance, control and risk-taking attributes. Sometimes entrepreneurs tend to take it slow with taking risks when there continually faced with issues and challenges.

Participant 18 (M)

I won't say David will be indifferent, but he won't be sad or depressed because he has experience this in the past.

He will not quit but press-on till he weathers the storm of recent challenges. He basis is simply physical and mental health.

I 'll agree with David's opinion. As long as I am mentally and physically healthy, I am good to handle my business properly.

I think these challenges are not too much for David. However, compared to other countries tourism entrepreneurs in developed world, it is too much. Developed countries by geographical location don't struggle the way we do because there have better and more favourable laws, regulations. They must affect his health physically and psychologically for him to consider quitting his business.

David will be a successful entrepreneur if he's supported with loans, grants and tourism-entrepreneur friendly policies.

It's just foreign exchange earnings and increases the internally generated revenue.

I can relate to David Dairo's story simply because it touches on my personal experiences as a tourism entrepreneur in Nigeria.

It's simply because of self-actualization. I know this because, he's been through the thick and thin and mostly the control and ability to maximize opportunity will be affected.