COVID-19 Tracker
Sex-disaggregated headlines

Nigeria – Wave 1
Livelihoods
How much money did you earn in the past 7 days?

- Male: ₦5,461
- Female: ₦3,018
How does the amount of money you earned in the past 7 days compare to the amount you made this time last year?

- Don't make any
- Smaller
- Stayed the same
- Bigger
- don’t know
- refused

Percentage of respondents

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don't make any</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Smaller</td>
<td>36%</td>
<td>39%</td>
</tr>
<tr>
<td>Stayed the same</td>
<td>30%</td>
<td>11%</td>
</tr>
<tr>
<td>Bigger</td>
<td>9%</td>
<td>2%</td>
</tr>
<tr>
<td>don’t know</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>refused</td>
<td>0%</td>
<td>0,3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0,4%</td>
</tr>
</tbody>
</table>
How many hours did you work for pay, food, or shelter in the past 7 days?

<table>
<thead>
<tr>
<th>Hours worked</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>69%</td>
</tr>
<tr>
<td>Less than 20Hrs</td>
<td>31%</td>
</tr>
<tr>
<td>20Hrs-39Hrs</td>
<td>25%</td>
</tr>
<tr>
<td>40Hrs-59Hrs</td>
<td>7%</td>
</tr>
<tr>
<td>More than 60Hrs</td>
<td>15%</td>
</tr>
</tbody>
</table>

Male and Female percentages are represented in the chart.
Financial resilience
How possible is it for you to come up with NGN 45,000 in 7 days for a sudden need?
What would be your main source of funds (for an emergency?)

- **Savings**: 55% (Male), 39% (Female)
- **Regular earnings**: 19% (Male), 13% (Female)
- **Loan from employer**: 0% (Male), 0% (Female)
- **Loan from moneylender**: 16% (Male), 7% (Female)
- **Working more**: 7% (Male), 7% (Female)
- **Gift from friends/family**: 11% (Male), 4% (Female)
- **Loan from friends/family**: 7% (Male), 6% (Female)
- **Loan from shopkeeper**: 1% (Male), 1% (Female)
- **Selling or pawning assets**: 4% (Male), 1% (Female)
- **Loan from chama**: 1% (Male), 3% (Female)
- **Borrow from financial institution**: 0% (Male), 0% (Female)
- **Other**: 0% (Male), 0% (Female)
- **Refused**: 0% (Male), 0% (Female)
Have you borrowed money in the past 14 days?

- **No**: 82%
- **Yes**: 79%
- **Don't know**: 1%
- **Refused**: 0.1%

<table>
<thead>
<tr>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
</tr>
<tr>
<td>82%</td>
</tr>
<tr>
<td>16%</td>
</tr>
<tr>
<td>1%</td>
</tr>
<tr>
<td>0.1%</td>
</tr>
</tbody>
</table>
Have you missed a loan repayment or stopped paying a loan in the past 14 days?

- **No**: 78% Male, 74% Female
- **Yes**: 22% Male, 26% Female
COVID-19 perceptions and behaviour change
As far as you know, what would you say the corona virus is?
In the past 14 days have you travelled outside your town, village or city?

- **No**: 85% (Male), 86% (Female)
- **Yes**: 15% (Male), 13% (Female)
- **Don't know**: 0.1% (Male), 0.3% (Female)
Have you attended any group religious activities in person in the past 14 days?

- No: 53% Male, 59% Female
- Yes: 47% Male, 41% Female
How have you changed your behaviour since learning about the corona virus?

- Stay home more
- Wash hands more
- Limit contact with other people
- Avoid big groups
- Use hand sanitiser
- Cover mouth when cough or sneeze
- Stock up on food
- Wear facemask
- Travel outside home less
- Work less
- Avoid clinic
- Don't know
- Other
- Avoid elderly

Percentage of respondents

- Male
- Female
How likely would you be to seek medical care for the coronavirus if you had mild symptoms such as a cough or fever?
About Cenfri
Cenfri is a global think-tank and non-profit enterprise that bridges the gap between insights and impact in the financial sector. Cenfri’s people are driven by a vision of a world where all people live their financial lives optimally to enhance welfare and grow the economy. Its core focus is on generating insights that can inform policymakers, market players and donors who seek to unlock development outcomes through inclusive financial services and the financial sector more broadly.

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