COVID19 Tracker
Sex-disaggregated headlines

South Africa – Wave 1
How much money did you earn in the past 7 days?

- Male: R 199
- Female: R 152
How does the amount of money you earned in the past 7 days compare to the amount you made this time last year?

- 39% Didn't make any
- 39% Smaller
- 51% Stayed the same
- 42% Bigger
- 2% Don't know
- 1% Refused

Percentage of respondents

Male
- Didn't make any: 39%
- Smaller: 7%
- Stayed the same: 51%
- Bigger: 2%
- Don't know: 0.2%
- Refused: 1%

Female
- Didn't make any: 39%
- Smaller: 11%
- Stayed the same: 42%
- Bigger: 2%
- Don't know: 1%
- Refused: 5%
Financial resilience
How possible is it for you to come up with R5000 in 7 days for a sudden need?

- **Not at all possible**: 65% (Male: 58%, Female: 65%)
- **Not very possible**: 28% (Male: 32%, Female: 28%)
- **Somewhat possible**: 4% (Male: 9%, Female: 4%)
- **Don't know**: 2% (Male: 1%, Female: 2%)
What would be your main source of funds (for an emergency)?

Percentage of adult respondents able to come up with emergency funds:

- **Savings**
  - Male: 57%
  - Female: 40%
- **Loan from financial institution**
  - Male: 18%
  - Female: 23%
- **Loan from friends/family**
  - Male: 15%
  - Female: 0%
- **Loan from stokvel**
  - Male: 8%
  - Female: 8%
- **Loan from employer**
  - Male: 6%
  - Female: 0%
- **Loan from moneylender**
  - Male: 9%
  - Female: 5%
- **Loan from shopkeeper**
  - Male: 0%
  - Female: 3%
- **Selling or pawning assets**
  - Male: 7%
  - Female: 0%
- **Working more**
  - Male: 0%
  - Female: 0%
- **Regular earnings**
  - Male: 0%
  - Female: 1%
Have you borrowed money in the past 14 days?

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>98%</td>
<td>95%</td>
</tr>
<tr>
<td>Yes</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Don't know</td>
<td>0,2%</td>
<td>1%</td>
</tr>
<tr>
<td>Refused</td>
<td>0,1%</td>
<td>0%</td>
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</tbody>
</table>
Have you missed a loan repayment or stopped paying a loan in the past 14 days?

- No: 97% Male, 99% Female
- Yes: 0% Male, 0% Female
- Not applicable: 3% Male, 4% Female
- Don't know: 0.3% Male, 0.4% Female
COVID-19 perceptions and behaviour change
As far as you know, what would you say the corona virus is?

- **Virus**: 88% (Male) 87% (Female)
- **Illness or disease**: 12% (Male) 10% (Female)
- **Weapon**: 2% (Male) 4% (Female)
- **Punishment from God**: 1% (Male) 4% (Female)
- **Not real**: 0.3% (Male) 2% (Female)
- **Conspiracy**: 2% (Male) 1% (Female)
In the past 14 days have you travelled outside your town, village or city?

- **99%** Male: No
- **98%** Female: Yes
- **1%** Male: Yes
- **2%** Female: Yes
- **0%** Male: Don’t know
- **0%** Female: Don’t know
Have you attended any group religious activities in person in the past 14 days?

- **No**: 98%
- **Yes**: 100%

**Male**: 2%
**Female**: 0.24%
How have you changed your behaviour since learning about the corona virus?

- Work less: 96% Male, 96% Female
- Use hand sanitiser: 91% Male, 91% Female
- Wear facemask: 91% Male, 91% Female
- Stay home more: 94% Male, 94% Female
- Wash hands more: 97% Male, 96% Female
- Travel outside home less: 94% Male, 94% Female
- Avoid big groups: 94% Male, 97% Female
- Avoid elderly: 96% Male, 97% Female
- Avoid clinic: 98% Male, 95% Female
- Stock up on food: 94% Male, 96% Female
- Other: 0% Male, 0% Female

Percentage of respondents - multiple responses permitted
How likely would you be to seek medical care for the corona virus 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.