COVID-19 Tracker
Sex-disaggregated data on main income earners

Kenya – Wave 1
The COVID-19 Tracking Survey tracks representative data on the impact of COVID-19 on the livelihoods of people across sub-Saharan Africa. This rapid-response survey uses a cost-effective data collection methodology using SMS and computer-assisted telephone interviewing (CATI).

The first wave of data – on which this slide deck is based – was released for Kenya, Nigeria and South Africa in the first week of May 2020. Additional waves and countries (Rwanda, Uganda and Zambia) will be released in subsequent weeks.

The COVID-19 Tracker is run by the insight2impact facility. The full dataset used and other resources can be accessed via https://covid19tracker.africa/

The insight2impact (i2i) facility was a five-year programme funded by the Bill & Melinda Gates Foundation in partnership with the MasterCard Foundation. The programme was established and driven by Cenfri and FinMark Trust.
Male- and female-headed households
Main income earners

When accounting for larger average household size:
Supporting 44% of individuals
Relationship status of main income earners

- **Married**
  - Male: 60%
  - Female: 64%

- **Single - not in a relationship**
  - Male: 28%
  - Female: 27%

- **Not married but in a relationship**
  - Male: 12%
  - Female: 7%

- **Refused**
  - Male: 0.09%
  - Female: 2%

- **Don't know**
  - Male: 0.17%
  - Female: 0%
Including you, currently how many people do you live with and eat with in your home?

![Bar chart showing the percentage of main income earners living with different numbers of people. The chart shows the distribution of males and females across different living arrangements.](image-url)
The livelihoods of main income earners
Which of the following best describes the way the main income earner makes money?
Has the main earner changed jobs since 1 March?

- 91% No
- 96% Yes
- 6% Male, 3% Female (Don't know)
- 2% Male, 1% Female (Refused)
- 0.24% (Refused, not applicable)

COVID19 Tracker, Kenya wave 1
How does the amount of money the main income earner earned in the past seven days compare to the amount earned this time last year?

For female earners:
- 47% made less money.
- 45% made the same amount.
- 5% made more money.
- 3% did not make any money.

For male earners:
- 34% made less money.
- 52% made the same amount.
- 8% made more money.
- 6% did not make any money.
In which of these areas is the main earner’s business?

[Bar chart showing percentage of main income earners in different areas for both genders.]

- Market: 45% (Male), 28% (Female)
- Farming: 10% (Male), 3% (Female)
- Professional: 8% (Male), 3% (Female)
- Education: 8% (Male), 5% (Female)
- Services: 21% (Male), 7% (Female)
- Catering: 5% (Male), 2% (Female)
- Health: 8% (Male), 5% (Female)
- Don’t know: 2% (Male), 3% (Female)
- Government: 3% (Male), 8% (Female)
- Cooking/cleaning: 3% (Male), 2% (Female)
- Refused: 0.2% (Male), 2% (Female)
- Other: 2% (Male), 1% (Female)
- Security: 1% (Male), 1% (Female)
- Tourism: 15% (Male), 0% (Female)
- Transport: 0.4% (Male), 1% (Female)
A closer look at the financial resilience of main income earners
How possible is it for you to come up with KSH8,500 in seven days for a sudden need?
What would be your main source of funds, for such an emergency?

Percentage (%) of main income earners who are able to come up with emergency funds

- Savings: Male 37%, Female 30%
- Loan from friends: Male 28%, Female 21%
- Borrowed from financial institution: Male 10%, Female 1%
- Regular earnings: Male 10%, Female 9%
- Loan from moneylenders: Male 8%, Female 0%
- Other: Male 4%, Female 0%
- Working more: Male 1%, Female 1%
- Selling assets: Male 3%, Female 3%
- Loan from employer: Male 0%, Female 1%
- Loan from chama: Male 2%, Female 0%
- Gift from friends: Male 9%, Female 0%
During the past 30 days, have you or anyone in your household received emergency government support in the form of money?
Have you or anyone in your household had difficulty accessing any type of government support (including non-monetary)?

- No: 47% (Male) 50% (Female)
- Not applicable: 33% (Male) 28% (Female)
- Yes: 15% (Male) 15% (Female)
- Don't know: 5% (Male) 7% (Female)
Have you borrowed money in the past 14 days?

- **Yes**: 74% (Male 68%, Female 74%)
- **No**: 22% (Male 22%, Female 21%)
- **Don't know**: 10% (Male 10%, Female 5%)
- **Refused**: 0.09% (Male 0.09%, Female 0.06%)

Percentage (%) of main income earners
Have you missed a loan repayment or stopped paying a loan in the past 14 days?

- No: 62% male, 60% female
- Yes: 22% male, 19% female
- Not applicable: 13% male, 18% female
- Don't know: 3% male, 2% female
- Refused: 0.09% male, 0.06% female

COVID19 Tracker, Kenya wave 1
If you missed a loan payment in the past 14 days, why did you?

Percentage (%) of main income earners who missed a loan repayment in the last 14 days:

- **Money for essentials**: 56% (Male), 46% (Female)
- **Self or other household members lost income**: 32% (Male), 13% (Female)
- **Other**: 31% (Male), 21% (Female)
- **Interest payments went up**: 0.36% (Male), 3% (Female)
- **Prioritised other loan payments**: 19% (Male), 3% (Female)
- **Government says you do not need to repay loans**: 4% (Male), 0% (Female)
- **Loan was forgiven**: 1% (Male), 0% (Female)

Legend: Male - Yellow, Female - Blue
A closer look at main income earners that run their own businesses

(23% of female main income earners; 25% of male main income earners)
Which of the following has been the biggest challenge for this business since 1 March?

- Fewer customers: 66% (Male 54%, Female 7%)
- Markets are closed: 27% (Male 7%, Female 10%)
- Unable to get supplies: 10% (Male 3%, Female 10%)
- Unable to access the needed funds to support operations: 6% (Male 5%, Female 4%)
- Cannot leave the house: 5% (Male 0%, Female 0%)
- No challenge: 0% (Male 0%, Female 0%)
- Unable to pay other expenses: 10% (Male 10%, Female 0%)
- Clients are late paying invoiced work: 0.42% (Male 0%, Female 0%)
- Other: 4% (Male 0%, Female 0%)

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How does the amount of money the main income earner earned in the past seven days compare to the amount earned this time last year?

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<tr>
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<th>Percentage of main income earners who run their own business</th>
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<tr>
<td></td>
<td>Bigger</td>
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<tr>
<td>Female</td>
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<td>Male</td>
<td>1%</td>
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A closer look at main income earners that farm

(23% of female main income earners; 15% of male main income earners)
How does the amount of money the main income earner earned in the past seven days compare to the amount earned this time last year?

- Female:
  - 1% Bigger
  - 43% Stayed the same
  - 49% Smaller
  - 6% Don't make any
  - 1% Don't know

- Male:
  - 0.29% Bigger
  - 59% Stayed the same
  - 27% Smaller
  - 10% Don't make any
  - 4% Don't know
For more information, get in touch with Renée Hunter at renee@cenfri.org

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.