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

Nigeria – Wave 1
About the COVID-19 Tracker

• 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 23% of individuals
Relationship status of main income earners

- Married: 91% (91% Male, 84% Female)
- Not married but in a relationship: 3% (3% Male, 10% Female)
- Single-not in a relationship: 7% (7% Male, 5% Female)
- Refused: 0% (0% Male, 0.4% Female)
Including you, currently how many people do you live with and eat with in your home?

<table>
<thead>
<tr>
<th>Number of People</th>
<th>Percentage of Male</th>
<th>Percentage of Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>16%</td>
<td>8%</td>
</tr>
<tr>
<td>3</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>4</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>5</td>
<td>12%</td>
<td>12%</td>
</tr>
<tr>
<td>6</td>
<td>15%</td>
<td>7%</td>
</tr>
<tr>
<td>7</td>
<td>13%</td>
<td>4%</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>32%</td>
</tr>
<tr>
<td>9</td>
<td>8%</td>
<td>1%</td>
</tr>
</tbody>
</table>
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?

Yes: 12%
No: 99%

Percentage of main income earners

Male  Female

COVID19 Tracker, Nigeria wave 1 | 9
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**
  - 11%: Don't make any
  - 69%: Smaller
  - 15%: Stayed the same
  - 5%: Bigger

- **Male**
  - 18%: Don't make any
  - 39%: Smaller
  - 33%: Stayed the same
  - 10%: Bigger
Which of these areas is the main earner’s business?

Female: **99%** tailoring  
Male: **83%** electrician,  
**8%** building & construction
A closer look at the financial resilience of main income earners
How possible is it for you to come up with NGN45,000 in seven days for a sudden need?
What would be your main source of funds, for such an emergency?
During the past 30 days, have you or anyone in your household received emergency government support in the form of money?

- **91%** said **No**
- **89%** said **Yes**

**Percentage of main income earners**

<table>
<thead>
<tr>
<th>Yes</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9%</td>
<td>11%</td>
</tr>
</tbody>
</table>
Have you or anyone in your household had difficulty accessing any type of government support (including non-monetary)?

<table>
<thead>
<tr>
<th>Have you or anyone in your household had difficulty accessing any type of government support (including non-monetary)?</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>45%</td>
<td>50%</td>
</tr>
<tr>
<td>Yes</td>
<td>20%</td>
<td>34%</td>
</tr>
<tr>
<td>Not applicable</td>
<td>34%</td>
<td>15%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2%</td>
<td>0.5%</td>
</tr>
</tbody>
</table>
What is the total value of money and goods received by your household from the government in the past 30 days?

- Average (NGN)
  - Male: ₦68,47
  - Female: ₦3,626,54
Have you borrowed money in the past 14 days?

- No: 85% (Male) 89% (Female)
- Yes: 10% (Male) 8% (Female)
- Don’t know: 4% (Male) 3% (Female)
Have you missed a loan repayment or stopped paying a loan in the past 14 days?

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
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</thead>
<tbody>
<tr>
<td>No</td>
<td>63%</td>
<td>55%</td>
</tr>
<tr>
<td>Not applicable</td>
<td>32%</td>
<td>45%</td>
</tr>
<tr>
<td>Yes</td>
<td>5%</td>
<td>0.2%</td>
</tr>
</tbody>
</table>
A closer look at main income earners that run their own businesses

(58% of female main income earners – 40% of male main income earners)
Which of these areas is the main earner’s business in?

Female: **100%** tailoring
Male: **96%** electrician
Which of the following is the biggest challenge for this business?

- Markets are closed: 67%
- Fewer customers: 20% (Male), 23% (Female)
- Cannot leave the house: 7%
- No challenges: 1%
- Unable to pay other expenses: 0.2% (Male), 1% (Female)
- Unable to get supplies: 6%
- Unable to access the needed funds: 0.1% (Male), 1% (Female)
- Workers are not coming in: 1% (Male), 0% (Female)
- Unable to pay staff wages: 1% (Male), 0% (Female)
- Other: 0.4% (Male), 0% (Female)

Percentage of main income earners who own their own business.
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?

<table>
<thead>
<tr>
<th>Percentage of main income earners who run their own business</th>
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<tbody>
<tr>
<td>0%</td>
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<td>-----</td>
</tr>
<tr>
<td>2%</td>
</tr>
</tbody>
</table>

- **Female**
  - Bigger: 2%
  - Stayed the same: 11%
  - Smaller: 77%
  - Don't make any: 10%

- **Male**
  - Bigger: 2%
  - Stayed the same: 38%
  - Smaller: 49%
  - Don't make any: 10%
A closer look at main income earners that farm

(17% of female main income earners – 10% 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?

Percentage of main income earners who farm

- Female:
  - Bigger: 20%
  - Stayed the same: 78%
  - Smaller: 1%
  - Don't make any: 1%

- Male:
  - Bigger: 25%
  - Stayed the same: 15%
  - Smaller: 58%
  - Don't make any: 3%
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.

For more information, get in touch with Renée Hunter at renee@cenfri.org