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

South Africa – 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 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/](https://covid19tracker.africa/)

- The [insight2impact (i2i) facility](https://covid19tracker.africa/) 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](https://covid19tracker.africa/) and [FinMark Trust](https://covid19tracker.africa/).
Male- and female-headed households
Main income earners

When accounting for average household size: Supporting 46% of individuals

Percentage of main income earners

- Male: 53%
- Female: 47%

Supporting 46% of individuals
Relationship status of main income earners

- Not married but in a relationship:
  - Male: 42%
  - Female: 57%

- Married:
  - Male: 42%
  - Female: 23%

- Single-not in a relationship:
  - Male: 15%
  - Female: 19%
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 varying numbers of people in their home, differentiated by gender.](chart.png)
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?

Percentage of main income earners

<table>
<thead>
<tr>
<th>Has the main earner changed jobs since 1 March?</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>100%</td>
<td>99%</td>
</tr>
<tr>
<td>Yes</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

COVID19 Tracker, South Africa 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**
  - 46% Don't make any
  - 13% Smaller
  - 36% Stayed the same
  - 5% Bigger

- **Male**
  - 31% Don't make any
  - 9% Smaller
  - 59% Stayed the same
  - 1% Bigger
Which of these areas is the main earners’ business?

- Market or selling goods: Male 4%, Female 19%
- Services (e.g. barber, welder): Male 6%, Female 9%
- Cooking/cleaning: Male 7%, Female 7%
- Refused: Male 6%, Female 6%
- Government: Male 5%, Female 2%
- Tourism: Male 3%, Female 4%
- Transport: Male 3%, Female 3%
- Security: Male 11%, Female 2%
- Education: Male 0%, Female 2%
- Professional (e.g. lawyer, accountant): Male 3%, Female 3%
- Health and social work: Male 2%, Female 2%
- Catering: Male 0.1%, Female 1%
- Farming or raising livestock: Male 5%, Female 1%
- Other: Male 3%, Female 4%
A closer look at the financial resilience of main income earners
How possible is it for you to come up with ZAR5,000 in seven days for a sudden need?
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**: Male 95%, Female 99%
- **Not applicable**: Male 3%, Female 1%
- **Don’t know**: Male 2%, Female 0.2%
- **Yes**: Male 0.1%, Female 0%

*Source: COVID19 Tracker, South Africa wave 1*
Have you borrowed money in the past 14 days?

![Bar chart showing the percentage of main income earners who have borrowed money in the past 14 days.]

- **No**: 99% (Male: 99%, Female: 96%)
- **Don’t know**: 0% (Male: 0%, Female: 3%)
- **Yes**: 1% (Male: 1%, Female: 1%)
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>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>96%</td>
<td>99%</td>
</tr>
<tr>
<td>Refused</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Not applicable</td>
<td>3%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Yes</td>
<td>0%</td>
<td>0%</td>
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</tbody>
</table>
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