



Survey Measuring COVID-19 Impacts, Mitigation and Awareness

In 3 sub-Saharan Countries

Total Topline Indicators | 24 April 2020

Contents

Contents	i
Table 1: Age	1
Table 2: Gender	1
Table 3: Urban / Rural	1
Table 4: Marital status	2
Table 5: Educational attainment	2
Table 6: Children under 5 in home	3
Table 7: Main income earner	3
Table 8: Main income earner job	4
Table 9: Farm workers	4
Table 10: Difficulty selling crops	5
Table 11 Main income earners business	5
Table 12: Business challenges	6
Table 13: Main income earner job change	6
Table 14: Main income earner previous job	7
Table 15: Income vs. 1 year ago	7
Table 16: Cost of medicine	8
Table 17: Needed medicine past 7 days	8
Table 18: Reasons for not accessing medicine	8
Table 19: Food availability	9
Table 20: Skipped meals	9
Table 21: Sold assets	9
Table 22: Financial health	10
Table 23: Financial health sources	10
Table 24: Emergency government support – food	10
Table 25: Emergency government support – money	11
Table 26: Accessing government support	11
Table 27: Emergency government support – bribes	11
Table 28: Emergency government support preference	12
Table 29: Money agent open	12
Table 30: Money agent fees	12
Table 31: Difficulty sending or receiving through money agent	13
Table 32: Borrowed past 14 days	13
Table 33: Borrowed from	13
Table 34: Stopped paying loans	14
Table 35: Country	14

Table 36: Banked / Mobile Money.....	14
Table 37: Account use patterns.....	15
Table 38: Travelled out of town.....	15
Table 39: Travel restrictions.....	15
Table 40: Changed location	16
Table 41: Understanding of COVID-19.....	16
Table 42: COVID-19 behaviour change	16
Table 43: Care for others	17
Table 44: Access chronic healthcare	17
Table 45: Access contraceptives.....	17
Table 46: Seek medical attention COVID-19.....	18
Table 47: Number of contacts with children under 16 years.....	18
Table 48: Number of contacts with Adults aged between 16 and 65 years	18
Table 49: Number of contacts with Adults aged between 16 and 65 years	19
Table 50: Where children stay when school is closed	19
Table 51: Concern for wellbeing.....	20
Table 52: Concern about crime	20
Table 1: Unweighted age.....	21
Table 2: Unweighted gender.....	21
Table 3: Urban / Rural	21
Table 4: Educational attainment	21
Table 5: Main income earner.....	22

Introduction

The FinMark Trust insight2impact Covid-19 Livelihoods Tracking Survey will run over a 10-week period across 7 African countries from April 2020 until June 2020. Week one surveying commenced in 3 sub-Saharan African countries, namely South Africa, Kenya and Nigeria. In each country an opt in panel and random digit dial (RDD) sample of people aged 18+ were interviewed between 8 and 16 April via computer aided telephone interviews (CATI). The surveys were then rake weighted to represent the national 18+ adult populations of each country. Multilevel regression with post stratification was used to produce the subgroup weights.

The tables below show the rake weighted row percentage for each question across the 3 countries.

Table 1: Age

		Q1: In what year were you born?				
Row percent (weighted)	Base	18-24	25-34	35-44	45-54	55+
Kenya	1034	23	30	21	14	12
Nigeria	1837	11	36	26	15	12
South Africa	933	11	11	30	15	32

Table 2: Gender

		Q2: Are you a woman or a man?	
Row percent (weighted)	Base	Man	Woman
Kenya	1034	48	52
Nigeria	1837	50	50
South Africa	933	48	52

Table 3: Urban / Rural

		Q9: Do you currently live in a city, urban area or rural area?		
Row percent (weighted)	Base	City	Urban area	Rural area
Kenya	1034	9	32	59
Nigeria	1837	16	20	64
South Africa	933	5	57	40

Table 4: Marital status

		Q14: Are you currently...?				
Row percent (weighted)	Base	Married	Not married but in a relationship	Single – not in a relationship	Don't know	Refused
Kenya	1034	65	5	29	-	1
Nigeria	1837	79	9	12	-	2
South Africa	933	50	34	16	-	-

Table 5: Educational attainment

		Q13: What is your highest level of schooling...?				
Row percent (weighted)	Base	No formal education	Any primary education	Any Secondary education	Any higher education	Religious / Other / Don't know / Refused
Kenya	1034	9	46	30	15	-
Nigeria	1837	9	19	45	17	9
South Africa	933	1	5	78	16	-

Table 6: Children under 5 in home

Q18: How many children under 5 years old are there in your home?															
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	More than 10	Don't know	Refused
Kenya	1034	56	23	14	6	1	1	-	-	-	-	-	-	-	-
Nigeria	1837	40	17	26	13	3	1	-	-	-	-	-	-	-	-
South Africa	933	54	38	9	-	-	-	-	-	-	-	-	-	-	-

Table 7: Main income earner

Q21: Who is usually the main income earner in your household? By this we mean the person in the household who contributes the most income to the household, whether man or woman.								
Is the main income earner...								
Row percent (weighted)	Base	You	Your spouse	Other family	Other	You and someone else equally	Don't know	Refused
Kenya	1034	56	17	15	1	11	-	-
Nigeria	1837	47	32	15	1	6	-	-
South Africa	933	54	21	20	1	4	-	1

Table 8: Main income earner job

		Q23: Which of the following best describes the way the main income earner made money before March 1st?											
Row percent (weighted)	Base	Farming - horticulture or raising livestock	Casual labour	Running own business / self employed	Wage or salary job	Money from Government / NGO	Renting land - house / rooms or equipment	Money from Spouse / Friends or Family	Investments	Pension	Other	Don't know	Refused
Kenya	1034	19	23	24	26	1	-	1	1	1	3	-	-
Nigeria	1837	21	14	36	20	1	1	2	2	2	2	-	-
South Africa	933	5	10	3	38	-	-	-	14	9	-	7	13

Table 9: Farm workers

		Q25: During the past 7 days, about how many workers from outside your household were employed for farming compared to the same time last year? Is it...					
Row percent (weighted)	Base	More	The same	Less	Don't hire workers	Don't know	Missing
Kenya	186	2	11	28	57	-	2
Nigeria	244	8	14	24	41	-	14
South Africa	45*	-	74	26	-	-	-

Table 10: Difficulty selling crops

Q26: Compared to the same season last year, how difficult is it to sell your crops or livestock? Is it...										
Row percent (weighted)	Base	Much easier	Some-what easier	The same	Some-what more difficult	Much more difficult	Don't know	Missing	Nett easier**	Nett difficult**
Kenya	186	3	6	10	36	41	-	5	9	77
Nigeria	244	1	14	14	41	29	-	-	15	70
South Africa	45*	-	4	80	16	-	-	-	4	16

*Caution low base size

** This table includes a top and bottom 2 box nett i.e. the nett of *much easier* and *somewhat easier* and the nett of *much more difficult* and *somewhat more difficult*

Table 11 Main income earners business

Q27: Which of these areas is the main earner's business in? Is it...																
Row percent (weighted)	Base	Transport	Farming or raising livestock	Tourism	Services (barber / braiding hair etc)	Market or selling goods	Education	Security	Government	Health and social work	Professional e.g. lawyer	Cooking /cleaning /baby-sitting	Catering	Other	Don't know	Refused
Kenya	799	8	8	1	15	28	5	1	6	4	5	2	2	17	2	1
Nigeria	1,056	12	7	-	18	41	5	5	14	1	4	5	2	4	-	-
South Africa	556	10	2	2	10	26	4	8	13	1	5	11	2	3	1	7

Table 12: Business challenges														
Row percent (weighted)	Base	Q28: Which of the following is the biggest challenge for this business since March 1st?												
		No challenges	Unable to get supplies / cost of supplies increased	Workers are not coming to work	Markets are closed	Cannot leave the house / Travel and transport restrictions	Fewer customers	Unable to pay staff wages	Unable to pay other expenses	Clients are late paying invoiced work / services already provided	Unable to access the needed funds to support your operations or obligations	Other	Don't know	Refused
Kenya	250	-	9	-	14	5	58	-	5	1	5	3	1	-
Nigeria	711	7	5	1	21	22	35	-	1	-	1	-	7	-
South Africa	50*	-	1	1	36	5	58	-	-	-	-	-	-	-

*Caution low base size

Table 13: Main income earner job change					
Row percent (weighted)	Base	Q29: Has the main earner changed jobs since March 1st?			
		Yes	No	Don't know	Refused
Kenya	1034	4	94	-	-
Nigeria	1837	5	94	-	-
South Africa	933	-	100	-	-

Table 14: Main income earner previous job

Q30: Which of these areas was the main earner's previous job in? Was it...																
Row percent (weighted)	Base	Transport	Farming or raising livestock	Tourism	Services (barber / braiding hair etc)	Market or selling goods	Education	Security	Government	Health and social work	Professional e.g. lawyer	Cooking /cleaning/ Babysitting	Catering	Other	Don't know	Refused
Kenya	34*	17	32	-	3	5	10	2	-	-	1	-	-	17	12	2
Nigeria	90	2	6	-	30	19	2	19	8	-	2	15	-	-	-	-
South Africa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*Caution low base size

Table 15: Income vs. 1 year ago

Q35: How does the amount of money you earned in the past 7 days compare to the amount you made this time last year? Is it...						
Row percent (weighted)	Base	Bigger	Stayed the same	Smaller	Don't make any	Don't know / Refused
Kenya	1034	3	4	42	45	7
Nigeria	1837	5	15	48	32	1
South Africa	933	2	52	6	38	2

Table 16: Cost of medicine									
		Q39: Compared to before March 1st, how much does it cost to buy medicine? Is it a...							
Row percent (weighted)	Base	Lot more	Little more	The same	Little less	Much less	Don't know / Refused	Nett more*	Nett less*
Kenya	1034	18	24	18	3	1	36	42	4
Nigeria	1837	20	30	28	7	5	10	50	12
South Africa	933	-	5	81	3	-	10	5	3

*This table includes a top and bottom 2 box nett i.e. the nett of *lot more* and *little more* and the nett of *much less* and *little less*

Table 17: Needed medicine past 7 days				
		Q40: Have you needed medicine in the past 7 days and could not get it?		
Row percent (weighted)	Total	Yes	No	Don't know / Refused
Kenya	1034	14	81	5
Nigeria	1837	14	85	1
South Africa	933	-	99	1

Table 18: Reasons for not accessing medicine											
		Q41: Why could you not get medicine? Is it because...									
Row percent (weighted)	Base	You did not have enough money	Medicines were unavailable	Hospital / clinic / pharmacy was closed	Travel is currently prohibited	Hospital / clinic / pharmacy was too crowded	Was scared to go to purchase it	Too sick to travel	Other	Don't know	Refused
Kenya	34*	59	31	12	3	-	-	-	2		
Nigeria	193	62	21	2	3	10	15	6	-		
South Africa	-										

Table 19: Food availability

		Q42: Compared to this season last year, would you say the amount of food needed to prepare common meals that's available at your local market is a...?								
Row percent (weighted)	Base	Lot more	Little more	The same	Little less	Much less	Don't know / Refused	Nett more	Nett less	
Kenya	1034	13	13	13	30	28	3	26	58	
Nigeria	1837	38	22	16	16	8	1	60	24	
South Africa	933	16	29	50	-	-	5	45	-	

*Caution low base size

Table 20: Skipped meals

			Q43: How many days in the past 7 days have you or any household member eaten fewer meals in a day because there was not enough food?									
Row percent (weighted)	Base	0	1	2	3	4	5	6	7+	Don't know / Refused	Mean	Standard deviation
Kenya	1034	64	4	9	7	4	4	-	8	-	1.36	
Nigeria	1837	39	4	16	12	11	6	1	11	-	2.29	2.35
South Africa	933	100									0	0

Table 21: Sold assets

		Q44: Since March 1st, has anyone in your household sold any assets from your house?			
Row percent (weighted)	Base	Yes	No	Don't know	Refused
Kenya	1034	14	86	-	-
Nigeria	1837	22	78	-	-
South Africa		3	96	-	1

Table 22: Financial health								
		Q45: How possible is it for you to come up with 1/20 th GNI per capita in 7 days for a sudden need? Is it...						
Row percent (weighted)	Base	Very possible	Somewhat possible	Not very possible	Not at all possible	Don't know / Refused	Nett possible*	Nett not possible*
Kenya	1034	3	7	19	71	-	10	90
Nigeria	1837	4	13	34	49	-	17	83
South Africa	933	-	8	38	54	1	8	92

*This table includes a top and bottom 2 box nett i.e. the nett of *very possible* and *somewhat possible* and the nett of *not at all possible* and *not very possible*

Table 23: Financial health sources															
			Q46: What would be your main source of funds?												
Row percent (weighted)	Base	Loan from friends / family	Savings	Work-ing more	Reg-ular earn-ings	Borrow from financial institutio n	Loan from empl-oyer	Loan from Savings group	Gift from friends / family	Loan from money -lender	Selling or pawn-ing assets	Loan from shopk eeper	Oth -er	Don't know	Ref- used
Kenya	173	40	19	6	11	5	3	1	4	4	1	-	7	-	-
Nigeria	377	5	38	11	14	-	15	3	6	1	5	3	-	-	-
South Africa	72	9	27	-	-	18	5	3	-	25	1	11	-	-	-

Table 24: Emergency government support – food					
		Q47: During the past 30 days, have you or anyone in your household received emergency government support in the form of food?			
Row percent (weighted)	Base	Yes	No	Don't know	Refused
Kenya	1034	-	99	1	-
Nigeria	1837	13	87	-	-
South Africa	933	2	95	3	-

Table 25: Emergency government support – money					
		Q48: During the past 30 days, have you or anyone in your household received emergency government support in the form of money?			
Row percent (weighted)	Base	Yes	No	Don't know	Refused
Kenya	1034	-	99	-	-
Nigeria	1837	8	91	-	-
South Africa	933	-	100	-	-

Table 26: Accessing government support						
		Q49: Have you or anyone in your household had difficulty accessing any type of government support?				
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused
Kenya	1034	13	50	31	5	-
Nigeria	1837	27	35	35	4	-
South Africa	933	-	98	1	1	-

Table 27: Emergency government support – bribes								
		Q50: Do people in your community need to pay bribes, gifts or favours to get emergency government support? Would you say this is...?						
Row percent (weighted)	Base	Always	Often	Sometimes	Never	There is no emergency government support	Don't know	Refused
Kenya	1034	8	5	15	16	45	11	-
Nigeria	1837	3	6	9	22	38	22	-
South Africa	933	-	2	2	68	16	11	-

Table 28: Emergency government support preference						
		Q52: If the government were to provide you support, would you prefer...?				
Row percent (weighted)	Base	7 days worth of food staple	Equivalent value in cash	Indifferent / Don't mind	Don't know	Missing
Kenya	1034	12	47	34	7	-
Nigeria	1837	21	65	14	-	-
South Africa	933	7	80	13	-	-

Table 29: Money agent open				
		Q55: Is your preferred local bank or money agent currently closed for business or short of cash?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	7	72	22
Nigeria	1837	35	55	10
South Africa	933	4	87	9

Table 30: Money agent fees						
		Q56: Compared to before March 1st, how have the fees charged by the bank or mobile money agent you usually use changed? Is this...				
Row percent (weighted)	Base	More	The same	Less	Don't use agent	Don't know / Refused
Kenya	1034	2	35	44	9	10
Nigeria	1837	19	59	2	18	2
South Africa	933	-	50	12	37	1

Table 31: Difficulty sending or receiving through money agent					
		Q57: Have you had any difficulties sending or receiving cash through your preferred local bank or money agent in the past 14 days?			
Row percent (weighted)	Base	Yes	No	Don't do this	Don't know / Refused
Kenya	1034	5	76	11	8
Nigeria	1837	25	55	16	3
South Africa	933	1	99	-	-

Table 32: Borrowed past 14 days				
		Q58: Have you borrowed money in the past 14 days?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	17	70	13
Nigeria	1837	20	79	1
South Africa	933	4	95	-

Table 33: Borrowed from														
		Q59: Where did you borrow from?												
Row percent (weighted)	Base	Friends / family / community	Money-lender	Shop-keeper	Digital app lender	Employer	Bank	Sacco / Cooperative	Government	Micro-finance	Savings group	Other	Don't know	Refused
Kenya	228	52	14	10	14	-	2	1	1	-	2	10	-	-
Nigeria	297	75	12	1	5	5	1	3	-	-	10	-	-	-
South Africa	40*	95	3	-	-	-	-	-	-	-	-	-	-	-

Table 34: Stopped paying loans						
		Q60: Have you missed a loan repayment or stopped paying a loan in the past 14 days?				
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused
Kenya	1034	19	58	24	-	-
Nigeria	1837	3	47	50	-	-
South Africa	933	-	96	4	-	-

*Caution low base size

Table 35: Country										
		Q61: Why did you miss a payment? Is this because...								
Row percent (weighted)	Base	You needed money for essentials	Self or other household member lost income	You prioritised other loan payments	Government says you don't need to repay loans	Interest payments went up	Loan was forgiven	Other	Don't know	Refused
Kenya	195	63	19	22	3	1	-	26	-	-
Nigeria	64	70	9	3	2	1	13	6	-	-
South Africa	-	-	-	-	-	-	-	-	-	-

Table 36: Banked / Mobile Money				
		Q62: Do you have a (key financial account type) in your own name?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	80	20	-
Nigeria	1837	40	59	1
South Africa	933	79	21	-

Table 37: Account use patterns					
		Q63: Have you used your (key financial account type) in the past 30 days?			
Row percent (weighted)	Base	Yes	No	Don't know	Refused
Kenya	898	80	20	-	-
Nigeria	1642	77	23	-	-
South Africa	906	77	23	-	-

Table 38: Travelled out of town				
		Q64: In the past 14 days have you travelled outside your town, village or city?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	7	82	11
Nigeria	1837	12	88	-
South Africa	933	4	96	-

Table 39: Travel restrictions				
		Q65: Are there currently any official travel restrictions that prevent you from leaving your town, village or city?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	48	39	13
Nigeria	1837	69	30	1
South Africa	933	89	11	-

Table 40: Changed location				
		Q66: Do you now live in a different town, village or city than you lived on March 1st?		
Row percent (weighted)	Base	Yes	No	Don't know / Refused
Kenya	1034	5	83	12
Nigeria	1837	3	96	1
South Africa	933	-	100	-

Table 41: Understanding of COVID-19										
		Q68: As far as you know, what would you say Coronavirus or Covid-19 or Corona is?								
Row percent (weighted)	Base	Illness or disease	Virus	Punishment from God	A weapon	Conspiracy	Not real	Other	Don't know	Refused
Kenya	1034	49	41	6	4	2	1	6	13	-
Nigeria	1837	61	51	15	4	5	1	4	1	-
South Africa	933	12	88	1	4	3	-	-	-	-

Table 42: COVID-19 behaviour change																
		Q69: How have you changed your behaviour since learning about Coronavirus or Covid-19 or Corona?														
Row percent (weighted)	Base	Wash hands more	Stay home more	Wear face mask	Limit contact with other people	Avoid big groups	Use hand sanitizer more	Travel outside home less	Cover mouth when cough Or sneeze	Go to work less	Stock up on food	Avoid the clinic or hospital	Avoid elderly	Other	Don't know	Refused
Kenya	1034	78	40	35	32	27	26	13	11	8	2	1	-	8	-	-
Nigeria	1837	58	51	20	32	29	28	12	26	17	23	4	-	-	-	-
South Africa	933	95	95	94	95	97	98	92	96	97	93	96	-	-	-	-

Table 43: Care for others						
		Q70: Is anyone in your household caring for others during the day as a result of Coronavirus or Covid-19 or Corona?				
Row percent (weighted)	Base	Yes	No	No more than usual	Don't know	Refused
Kenya	1034	23	62	15	1	-
Nigeria	1837	8	88	3	-	-
South Africa	933	-	100	-	-	-

Table 44: Access chronic healthcare						
		Q73: Have you changed the way you get care for Chronic diseases such as HIV, TB, diabetes, high blood pressure?				
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused
Kenya	1034	30	33	34	3	-
Nigeria	1837	10	39	51	1	-
South Africa	933	2	73	25	-	-

Table 45: Access contraceptives						
		Q74: In your community, is it easier, the same or harder to get family planning tools such as condoms, birth control pills or injections than it was before March 1st?				
Row percent (weighted)	Base	Easier	The same	Harder	Don't know	Refused
Kenya	1034	18	28	15	39	-
Nigeria	1837	8	44	17	31	-
South Africa	933	-	77	5	18	-

Table 46: Seek medical attention COVID-19

		Q75: How likely would you be to seek medical care for coronavirus if you had mild symptoms such as cough or fever? Would you be...			
Row percent (weighted)	Base	Very likely	Little likely	Not at all likely	Don't know / Refused
Kenya	1034	73	18	8	2
Nigeria	1837	54	32	12	2
South Africa	933	40	53	7	-

Table 47: Number of contacts with children under 16 years

		Q78: How many contacts did you have yesterday with Children younger than 16 years?													
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	32	8	17	13	9	9	3	1	1	-	6	-	1	2.8
Nigeria	1726	11	5	20	16	13	10	6	4	4	1	5	6	-	4.2
South Africa	932	43	2	20	21	3	9	-	1	-	-	-	-	-	1.8

Table 48: Number of contacts with Adults aged between 16 and 65 years

			Q79: How many contacts did you have yesterday with Adults aged between 16 and 65 years?												
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	20	3	9	10	11	13	4	2	3	2	9	6	8	6.7
Nigeria	1729	3	4	9	15	11	17	6	2	11	5	4	8	5	6.2
South Africa	931	40	1	7	13	1	21	3	1	13	-	1	1	-	3.1

Table 49: Number of contacts with Adults aged between 16 and 65 years

Q80: How many contacts did you have yesterday with Adults aged 65 years and older?															
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	67	16	7	5	1	2	1	-	-	-	1	-	1	0.8
Nigeria	1765	30	20	23	7	6	6	1	1	2	3	1	1	-	2.2
South Africa	932	44	8	39	6	-	3	-	-	-	-	-	-	-	1.2

Table 50: Where children stay when school is closed

Q81: Where do your children mainly stay during the day when schools are closed?											
Row percent (weighted)	Base	You have no children	At home with parent	At home with relative or friend	At home by themselves	Outside the home with friend or relative	Go with family member to work	Day-care / Childcare	Other	Don't know	Refused
Kenya	1034	25	56	4	6	1	2	-	5	-	-
Nigeria	1837	24	37	19	12	1	-	-	1	6	-
South Africa	933	8	88	3	1	-	-	-	-	-	-

Table 51: Concern for wellbeing

		Q83: On a scale of 1 to 5 where 1 is not at all and 5 is extremely worried, how worried are you about your personal safety and the safety of your family?							
Row percent (weighted)	Base	1 – Not at all worried	2	3	4	5 – Extremely worried	Don't know Refused	Nett not worried	Nett worried
Kenya	1034	9	7	11	21	47	6	16	68
Nigeria	1837	1	7	35	28	30	-	8	58
South Africa	933	-	-	5	24	70	-	-	94

*This table includes a top and bottom 2 box nett i.e. the nett of 1- *Not at all worried* and 2 and the nett of 5 – *Extremely worried* and 4

Table 52: Concern about crime

		Q84: Has crime increased, stayed the same or decreased in the past 14 days?				
Row percent (weighted)	Base	Increased	The same	Decreased	Don't know	Refused
Kenya	1034					
Nigeria	1837	45	45	7	-	-
South Africa	933	3	48	42	8	-

Selected unweighted demographics

Table 1: Unweighted age

		Q1: In what year were you born?				
Row percent (unweighted)	Unweighted Base	18-24	25-34	35-44	45-54	55+
Kenya	1034	34	25	19	13	9
Nigeria	1837	22	33	21	14	11
South Africa	933	15	26	27	15	16

Table 2: Unweighted gender

		Q2: Are you a woman or a man?	
Row percent (unweighted)	Unweighted Base	Man	Woman
Kenya	1034	47	53
Nigeria	1837	49	51
South Africa	933	47	53

Table 3: Urban / Rural

		Q9: Do you currently live in a city, urban area or rural area?		
Row percent (unweighted)	Base	City	Urban area	Rural area
Kenya	1034	11	23	65
Nigeria	1837	23	25	52
South Africa	933	4	49	48

Table 4: Educational attainment

		Q13: What is your highest level of schooling...?				
Row percent (unweighted)	Base	No formal education	Any primary education	Any Secondary education	Any higher education	Religious / Other / Don't know / Refused
Kenya	1034	1	19	34	45	1
Nigeria	1837	-	7	6	38	1
South Africa	933	-	4	84	12	-

Table 5: Main income earner

		Q21: Who is usually the main income earner in your household? By this we mean the person in the household who contributes the most income to the household, whether man or woman. Is the main income earner...						
Row percent (unweighted)	Base	You	Your spouse	Other family	Other	You and someone else equally	Don't know	Refused
Kenya	1034	51	15	23	1	10	-	-
Nigeria	1837	47	27	17	2	6	-	-
South Africa	933	47	11	37	1	4	-	-

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About insight2impact

insight2impact is a resource centre that aims to catalyse the provision and use of data by private and public-sector actors to improve financial inclusion through evidence-based, data-driven policies and client-centric product design. nsight2impact is funded by the Bill & Melinda Gates Foundation in partnership with The MasterCard Foundation. For more information, visit www.i2ifacility.org

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FinMark Trust is an independant non-profit trust. Its purpose is “Making markets work for the poor, by promoting financial inclusion and regional financial integration”. Its programmes aim to unlock financial inclusion and sector development through a symbiotic relationship between rigorous data collection and research activities. Its work can be found in South Africa, throughout the SADC region and the global arena. For more information, visit www.finmark.org.za

Please use the following citation when referencing these data: Jeoffreys-Leach, S., Berkowitz, B., Robertson, G., “Measuring COVID-19 Livelihood impacts in select low- and lower middle income countries”, available online at: <https://covid19tracker.africa/>