

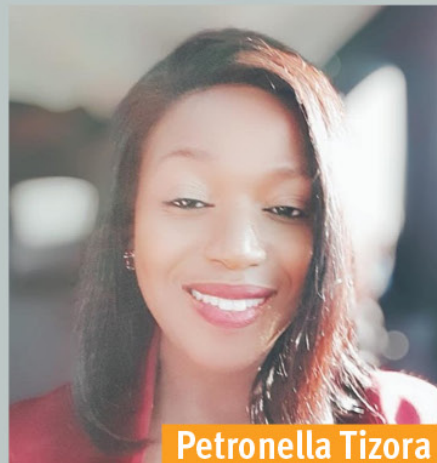
Join Us

Wednesday July 22,
9:00 - 10:00 am EDT

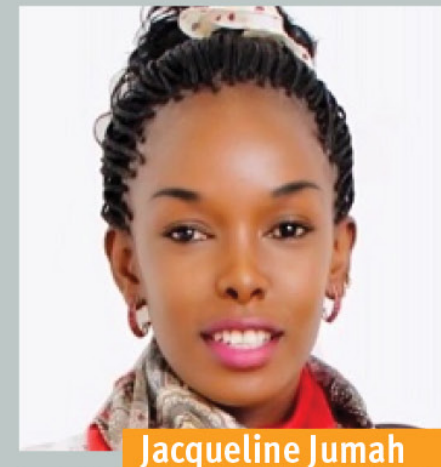
COVID-19 Gendered Impacts on Livelihoods in Africa

A deep dive into data
from Uganda, South Africa
and Nigeria

<https://bit.ly/DataTracker2Register>



Petronella Tizora



Jacqueline Jumah



Jimmy Ebong



Oluwatomi Eromosele

Webinar



Public COVID-19 tracking survey website

Categories on tracker

Health

Financials

Food security

Safety

Earnings

Demographics

COVID-19

TRACKING SURVEY STATUS

www.covid19tracker.africa

Kenya
Nigeria
Rwanda
South Africa
Uganda
Zambia
Ghana

Filters on the

COVID-19

TRACKING SURVEY STATUS

Gender

Man | Women

Geographic area

Rural | Urban

Region

Jurisdictions/ Provinces within a country

Ages

18-24 | 25-34 | 35-44 | 45-54 | 55+

<https://www.findevgateway.org/training-events/covid-19-gendered-impacts-livelihoods-africa>

Impacts of COVID-19 in South Africa

FinMark Trust

Petronella Tizora

July 2020

South Africa lockdown and data collection timing

Tightening

Lockdowns implemented in South Africa on the 26th of March

Lockdown measures include:

Curfews, travel restrictions, closing non-essential services and schools, banning social gatherings, banning interprovincial travel, closing education facilities, border closures

Further extension of lockdown regulations to the 30th of April

lockdown extended again by levels with most restrictive at level 5

W1
Apr 8 – Apr 17

W2
Apr 24 – May 8

March

April

May

Easing

- Lockdown regulations amendments - commuter transport services prohibited, except rendering essential services – taxi services not to carry more than 70% of licensed capacity

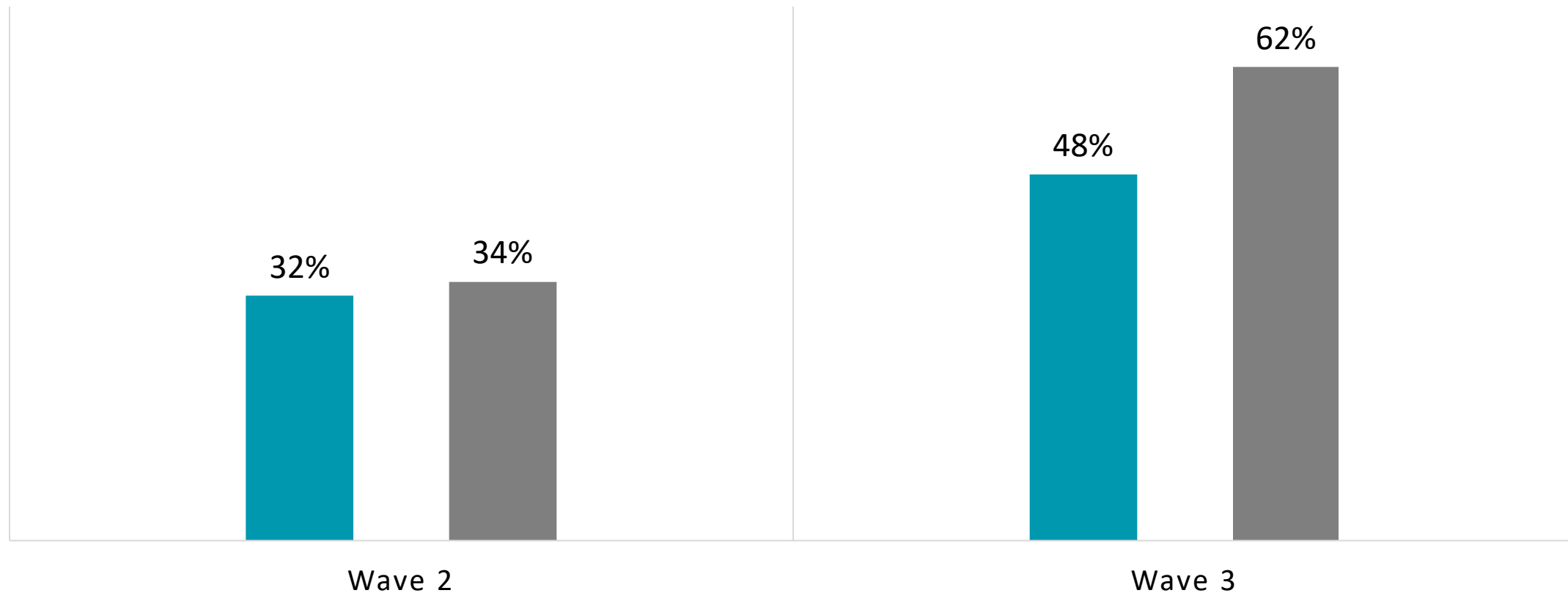
- South Africa opens up certain sectors in stages e.g. mining, essential repair & maintenance (electricians, plumbing, FSP's & professional services, restaurants for takeaways, public transport for individuals in permitted facilities)

W3
May 23 – Jun 3

Despite easing of restrictions, more women are experiencing deteriorating incomes

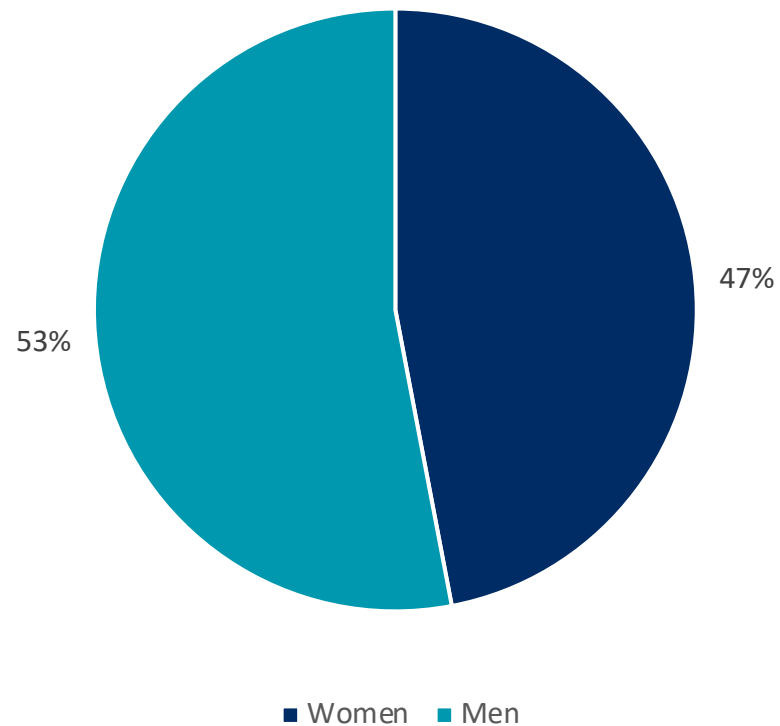
Proportion of adults with reduced income

■ Men ■ Women

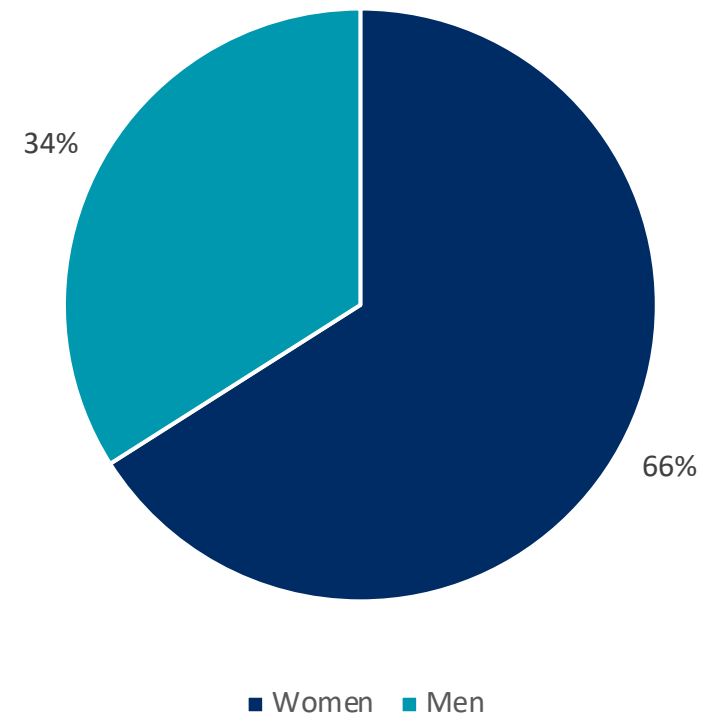


..women accounted for 2/3rds of the approximately 2,9 million net job losses

Share of total employment in Feb 2020



Share of net job loss, Feb – April 2020



Economic sector plays a role in income recovery

MEN



Retail



Professional Services



Services e.g. Welding



Transport

WOMEN



Retail



Domestic work



Casual Labour



Services e.g. Braiding, personal care services

The % of adults that can raise emergency funds is increasing as lockdown restrictions are easing



26% of the SA adult population can raise R5000 in an emergency

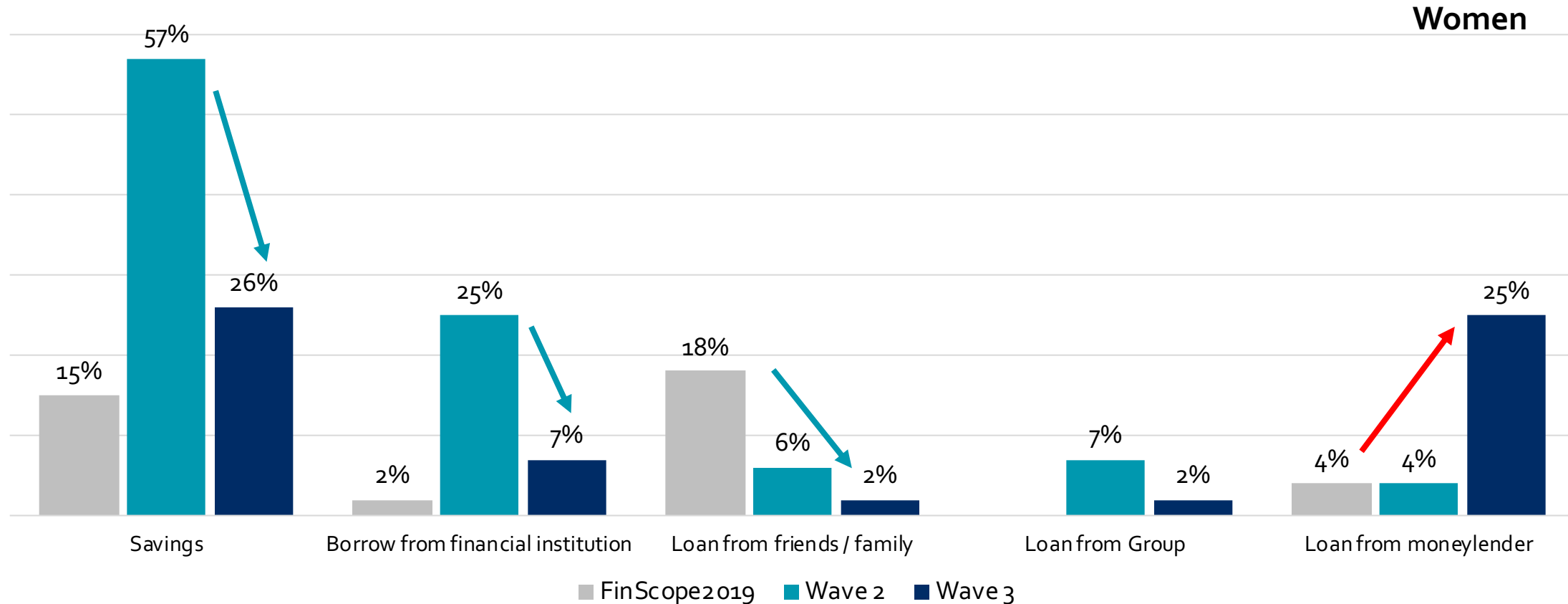
16% of women vs 21% of men could raise R5000 in wave 2 and this has increased to 24% for women and 27% men in wave 3



57% use savings & 25% borrow from financial institutions in emergency cases in wave 2

Savings are the most likely source of emergency funds though these are declining between the waves.

Depletion of savings and income possibly contributing to increased reliance on money lenders by women



Thank You



#Covid19tracker



@Finmarktrust



<http://covid19tracker.Africa/>



/FinMarkTrust



finmark.org.za

Our partners:



COVID-19 GENDERED IMPACTS ON LIVELIHOODS IN AFRICA

A deep dive in Uganda

Timelines of state responses to COVID-19 and COVID-19 tracker survey

- Schools
- Religious gatherings
- Political, cultural gatherings
- Travels to category I countries
- SOPs for non-agric work places
- Scientific weddings – 10 people
- Scientific burials
- Suspension of monthly markets
- etc

Initial lockdown followed a global trend and easing of the lockdown is driven by slowdown in economic activities and effects of lockdown on livelihood

A trend towards defying presidential directives

Easing of the lockdown

18th March

21st March

25th March

30th March

April

4th May

18th May

4th June

1st Covid-19 Case

- Border closures
- Self quarantine

- Public transport
- Private cars to carry only 3 people.

- Private cars
- Curfew
- Shopping malls
- Non-food shops
- Saloons & garages

- Whole sellers & hardware shops
- Hardware shops
- Etc.

- Shops - merchandise
- Public transport
- Private cars

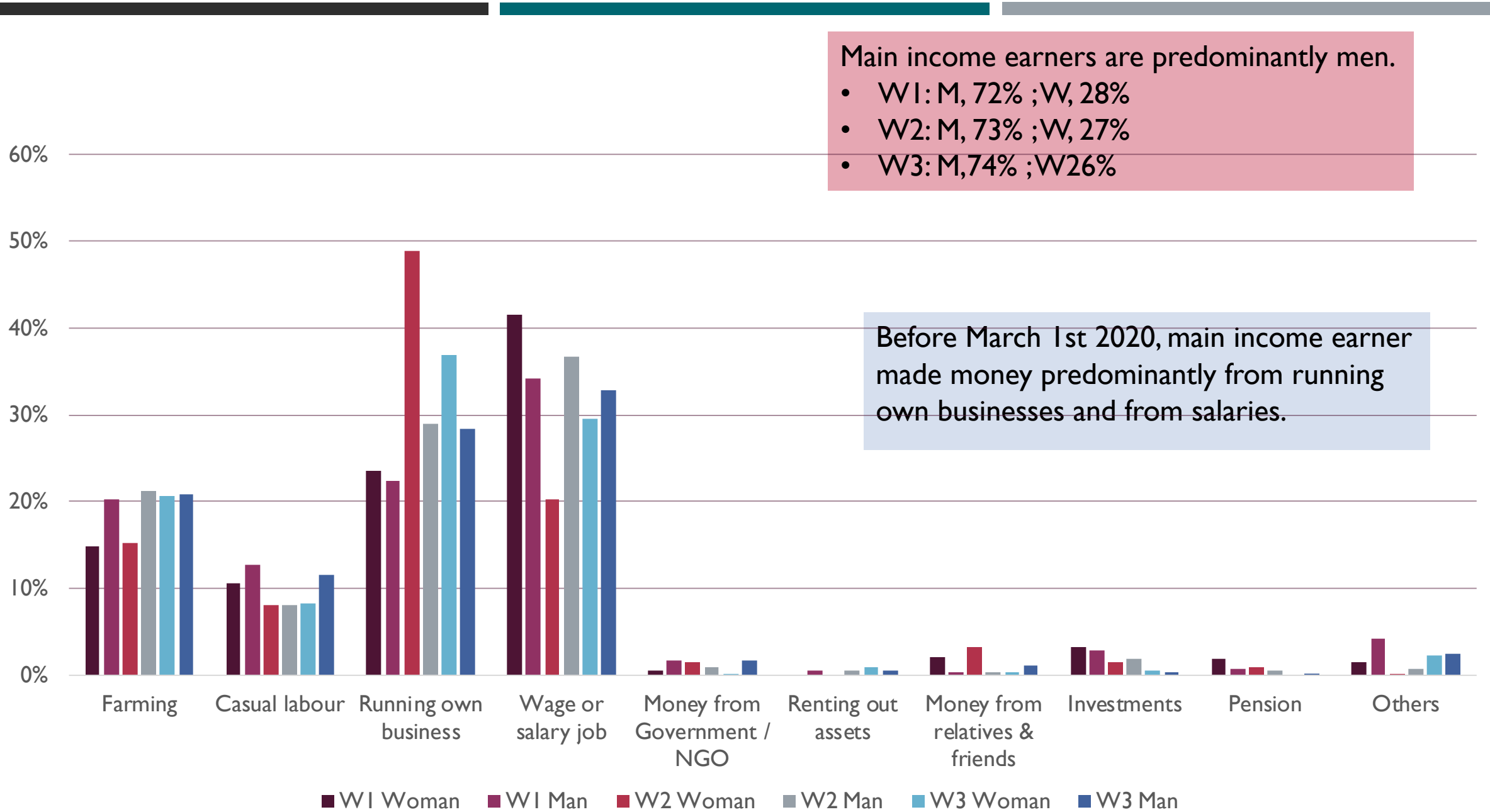
- Focus on recovery & liquidity to firms

Wave 1: Apr 29 - May 8

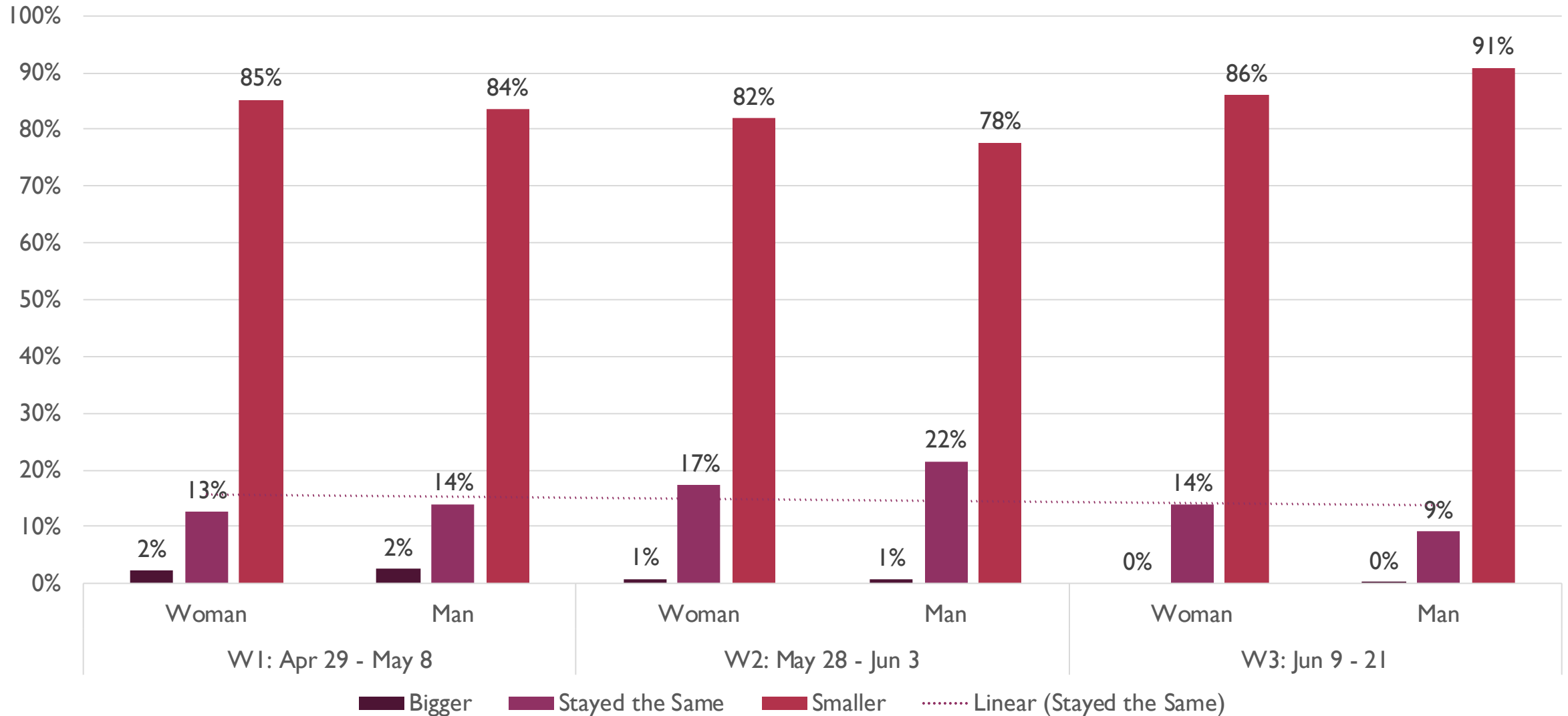
Wave 2: May 28 - June 3

Wave 3: June 9 - 21

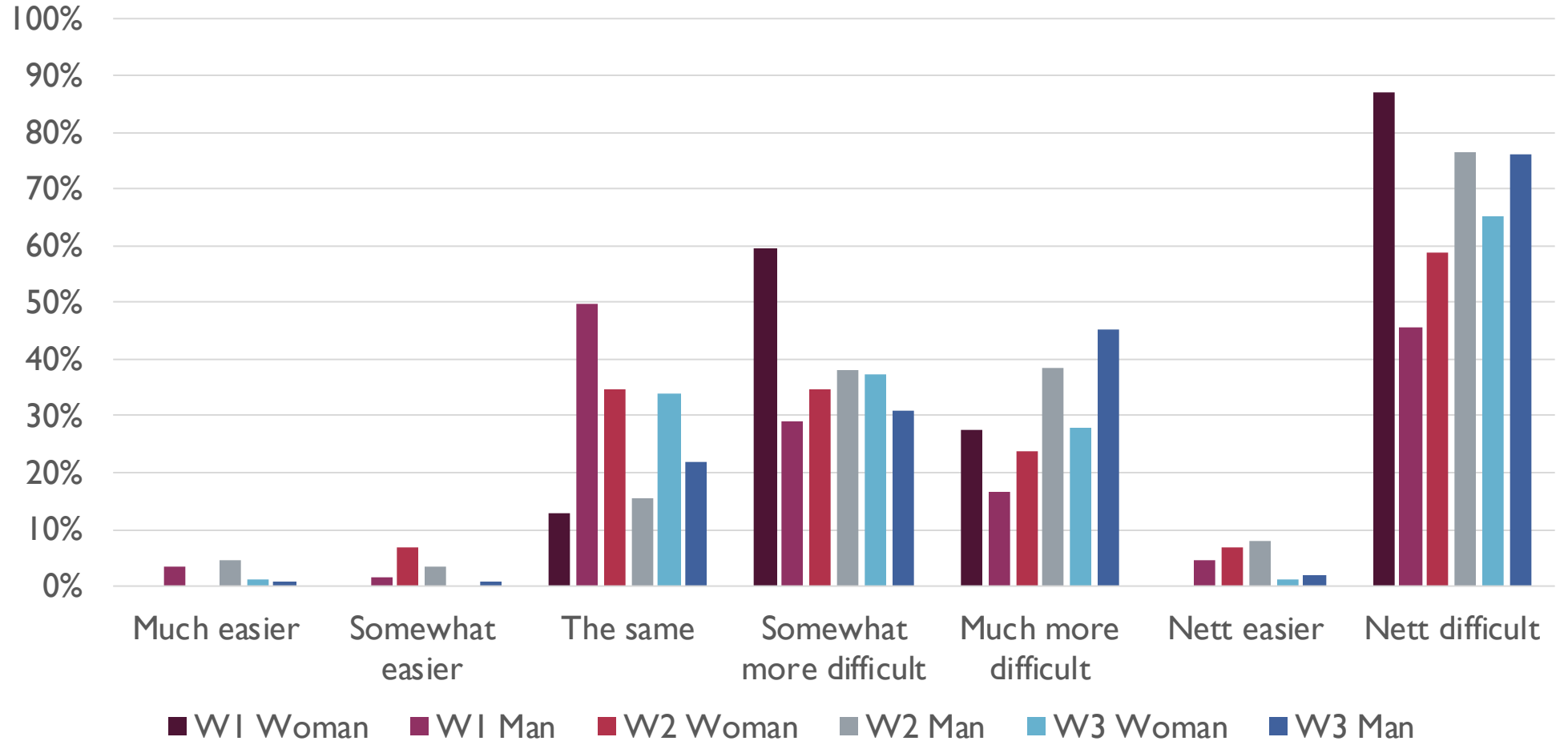
Waves of COVID-19 Tracker survey



For most households, incomes have reduced. Amount of money earned in the past 7 days before the survey is smaller compared to amount of money, they earned this time last year



Compared to the same season last year, how difficult is it to sell your crops or livestock? Is it...



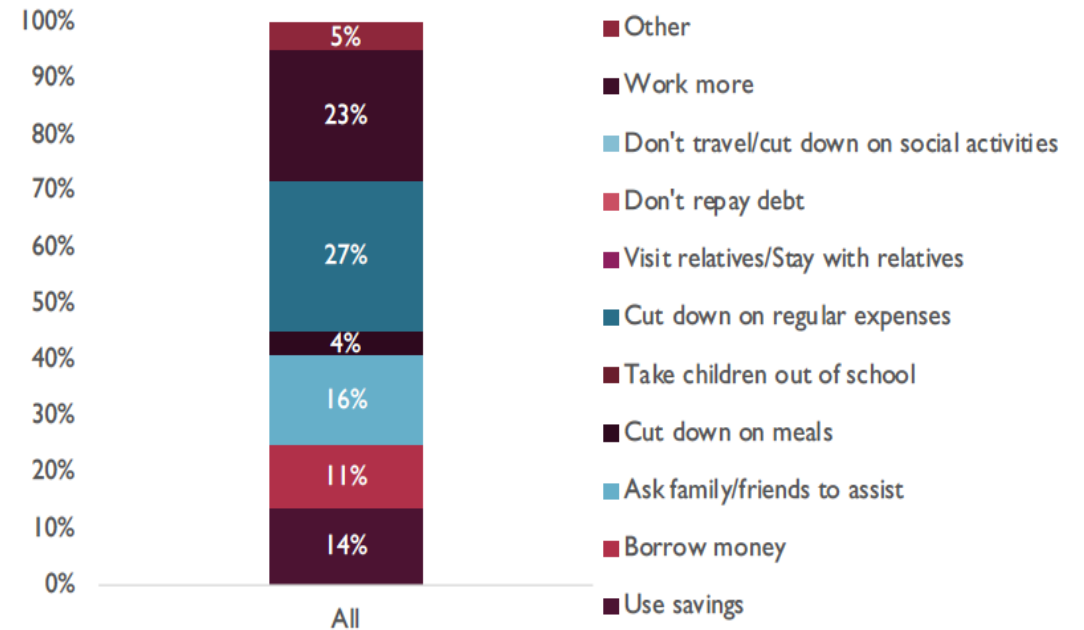
Ugandans living in rural areas and relying on farming found difficulty to sell their crops or livestock hence reduced incomes

We learnt from FinScope (2018) that in times of financial hardships such as this, Ugandans cope by:

- (a) Cutting down on expenses,
- (b) Working more,
- (c) Help from family and friends
- (d) Use the savings

We are observing a pattern in the way Ugandans are raising emergency funds which is consistent with FinScope, but also reveals notable gender differences.

Coping mechanism when running out of money

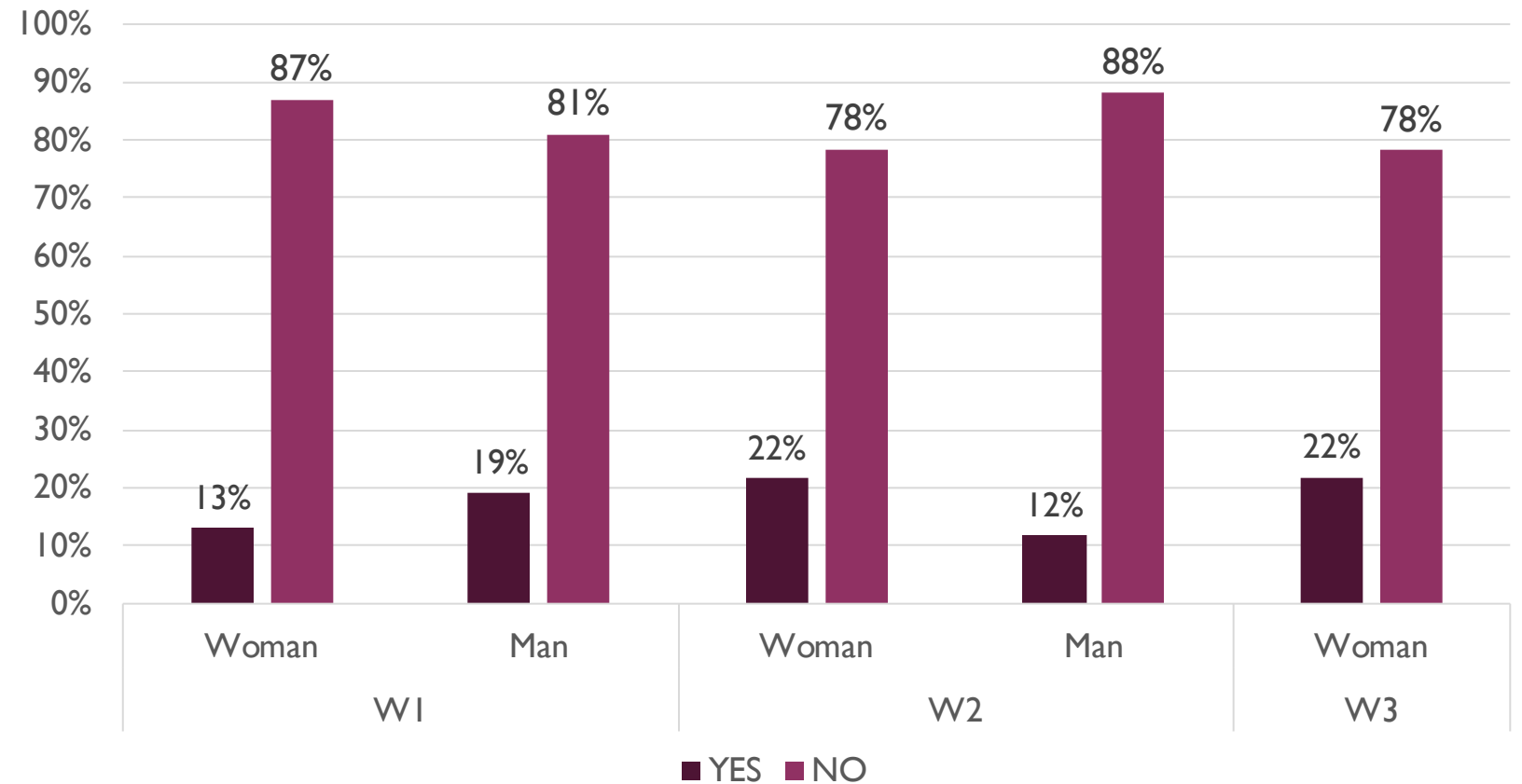


Source: FinScope 2018; N=3,002

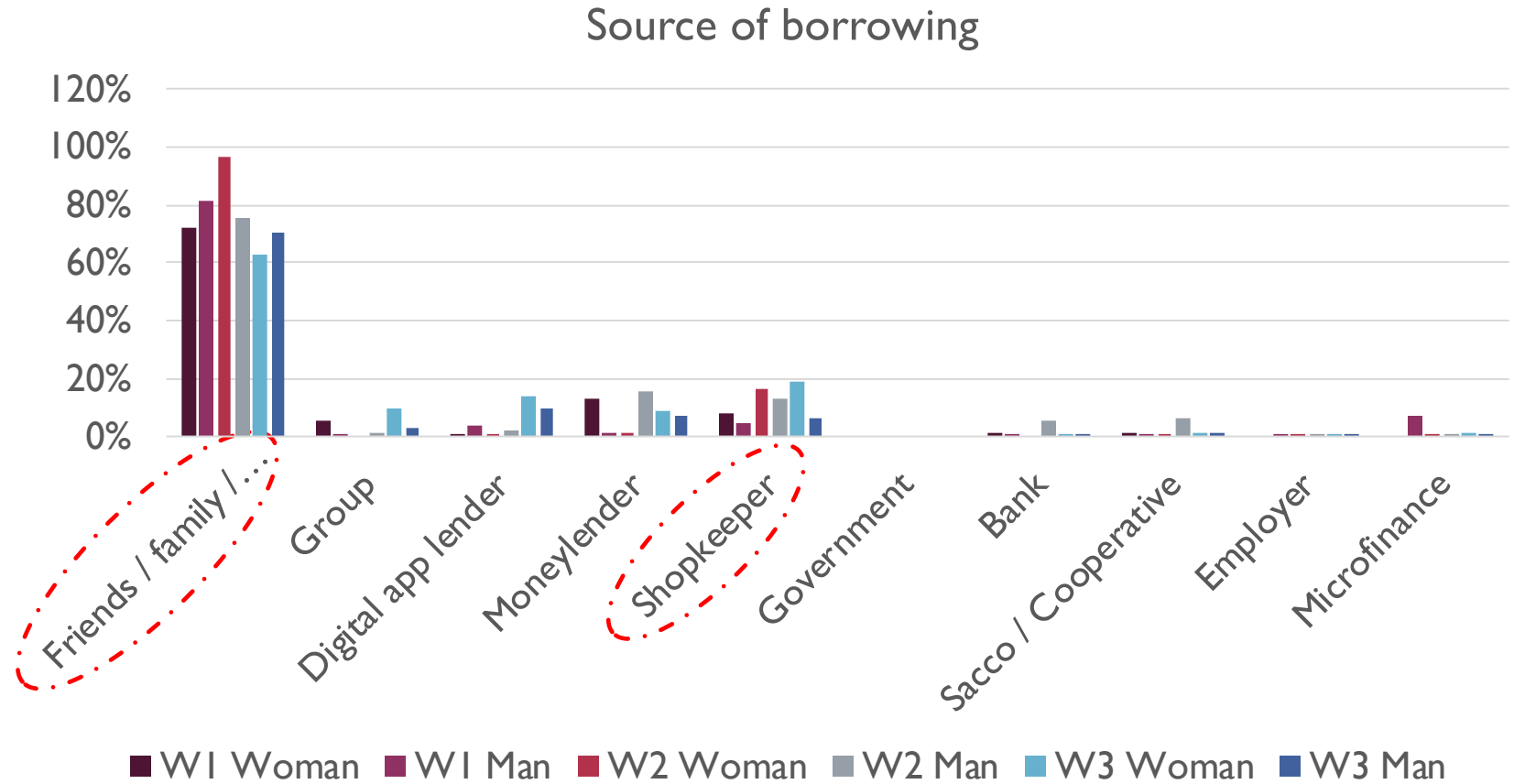
		Regular earnings	Savings	Borrow from financial institution	Loan from friends / family	Loan from savings group	Loan from employer	Loan from moneylender	Loan from shopkeeper	Selling or pawning assets	Gift from friends / family	Working more	Other [specify]
W1	Woman	1%	12%	13%	1%	19%	1%	0%	5%	16%	31%	0%	0%
	Man	12%	25%	0%	47%	1%	0%	0%	0%	11%	1%	2%	0%
W2	Woman	15%	15%	1%	25%	1%	0%	1%	0%	1%	9%	31%	0%
	Man	8%	18%	0%	9%	14%	0%	14%	0%	4%	5%	29%	0%
W3	Woman	13%	28%	0%	19%	4%	0%	4%	0%	5%	18%	7%	1%
	Man	26%	29%	2%	14%	3%	1%	3%	0%	3%	16%	4%	1%

The tracker Survey corroborates FinScope (2018) to show that few Ugandans borrow in times of financial hardship such as this COVID-19. Most borrow as last resort, after all possible sources are exhausted.

Borrowing in the last 14 days before the survey



For the few that borrow, informal sources – such as family & friends and shopkeeper constitute main source of borrowing – highlighting the relevance of social cohesion in supporting resilience



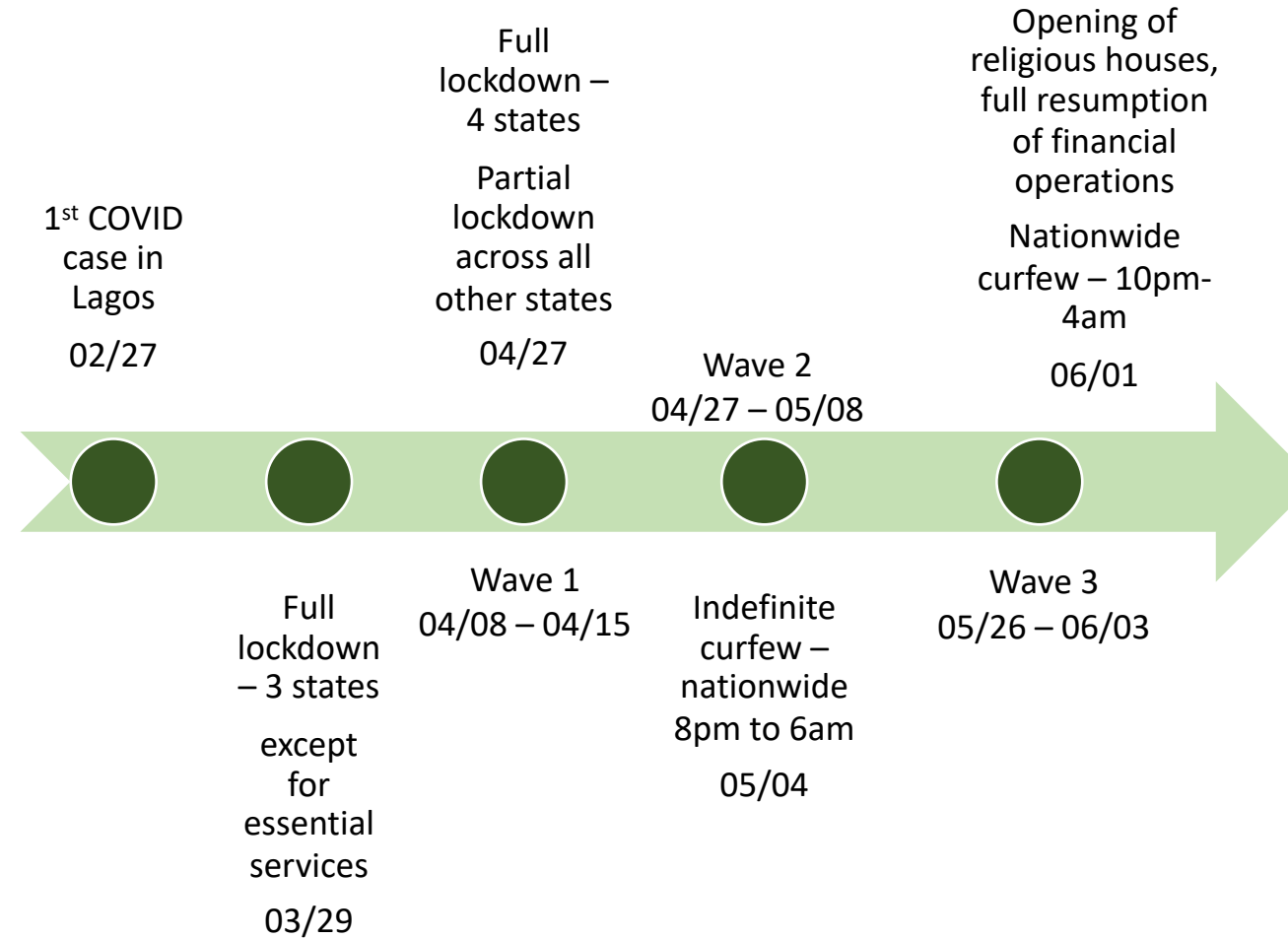


Enhancing Financial Innovation & Access

COVID-19 Gendered Impacts on Livelihoods in Nigeria

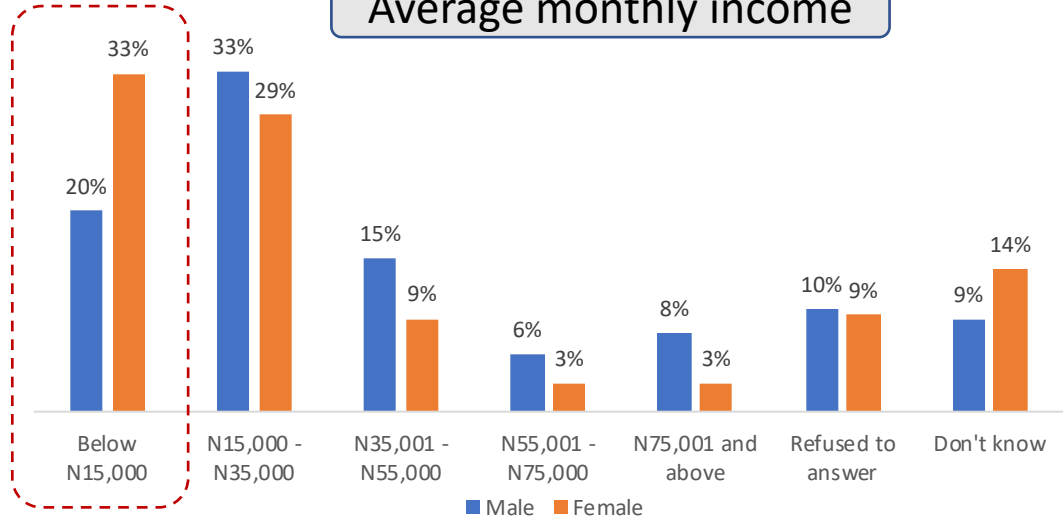
COVID-19 Livelihoods Tracker Survey

Nigeria COVID-19 Stats

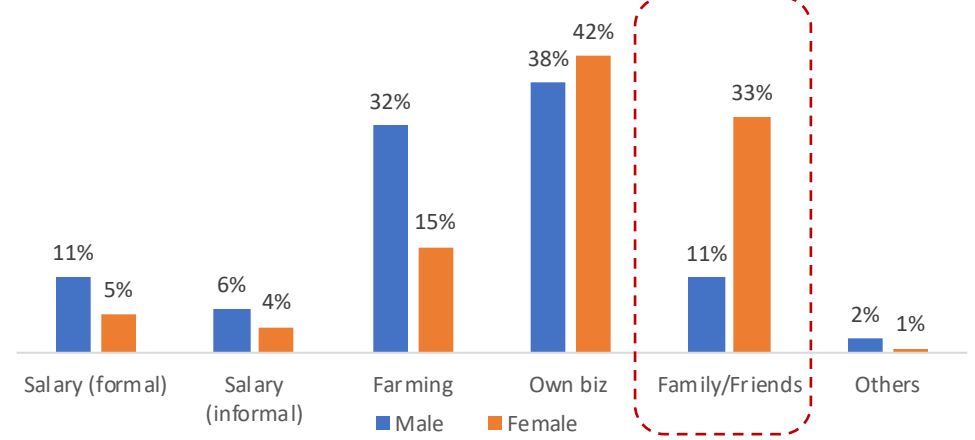


The Nigerian woman is relatively more financially vulnerable with relatively less income and less use of financial services to manage their finances – Access to Financial Services in Nigeria 2018

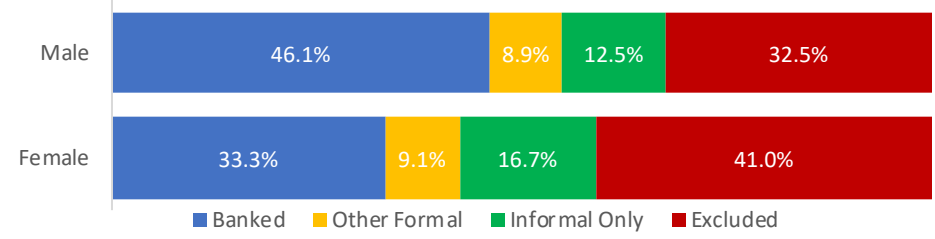
Average monthly income



Primary source of income



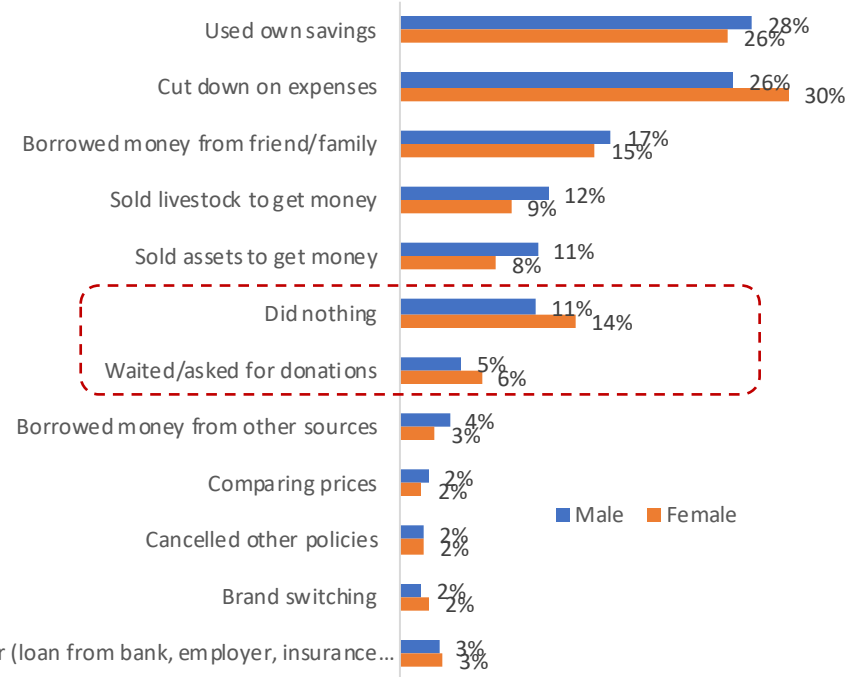
Financial Access by Gender - 2018



Financial Shocks and Coping Mechanism by Gender

Number of adults who experienced shocks in the past 12M

21M (Female)
25M (Male)





Assessment of Women's financial inclusion - 2019

Nigeria has a large and growing gender gap in access to financial services

Country	Nigeria	Tanzania	Uganda	South Africa	Kenya
Change in financial inclusion gender gap					



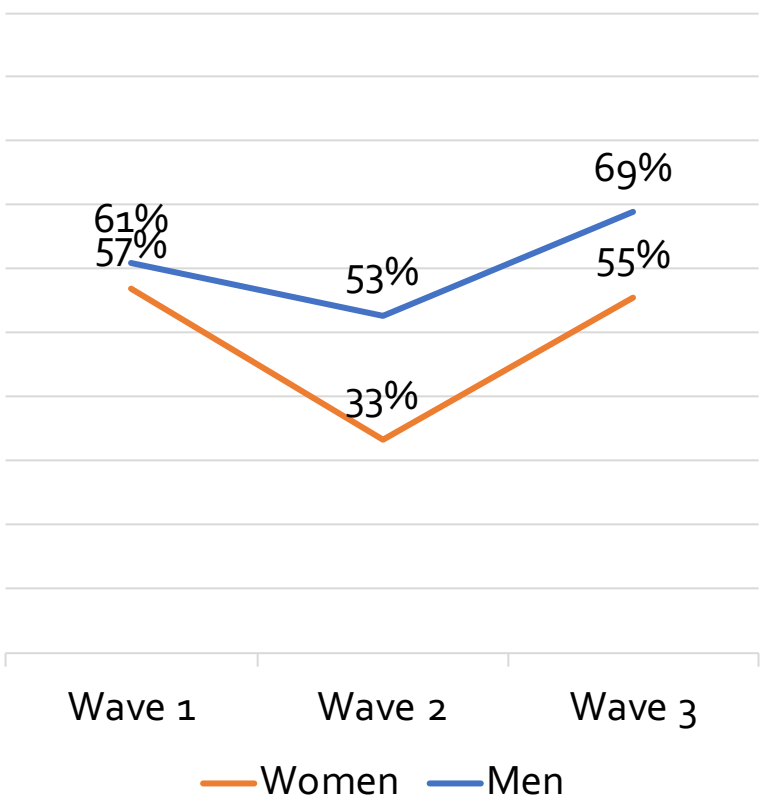
- Women exhibit lower levels of income, education and trust in FSPs than men, which increases their likelihood of being excluded
- Women are less likely than men to use formal financial services, even when all other variables are held equal

Livelihoods and sources of income

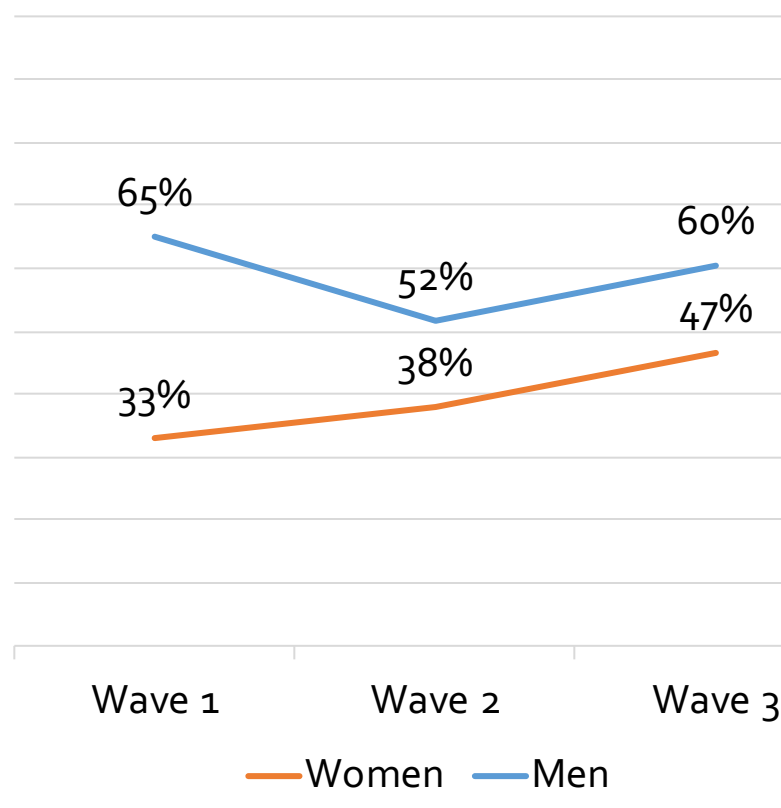


More Nigerians are able to return to economically productive activities and earn income. As we exit the lockdowns, the average naira earned by women in the past 7 days is about 20% less compared to men

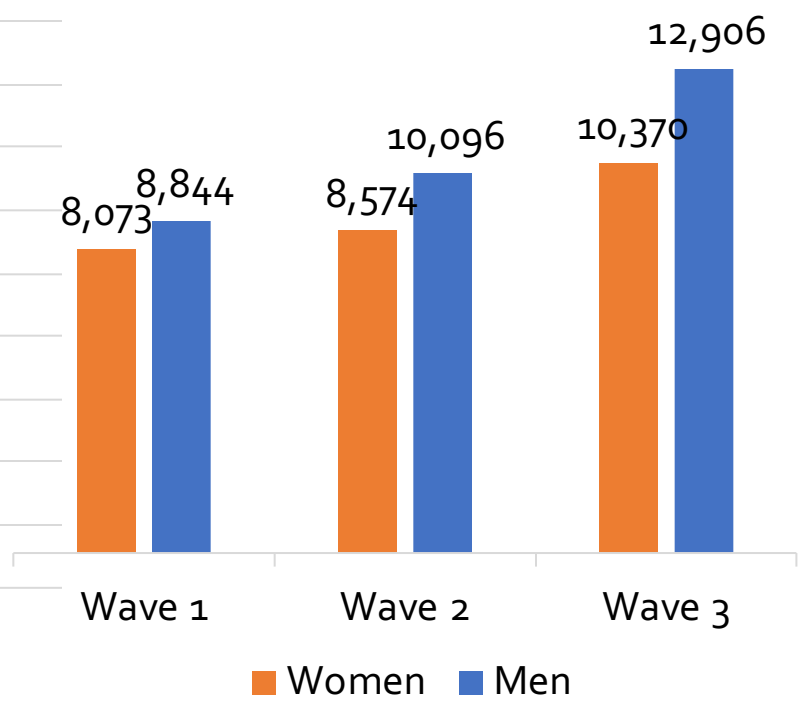
Worked past 7 days



Earned past 7 days



Mean Naira earned past 7 days
Filtered on those who have earned



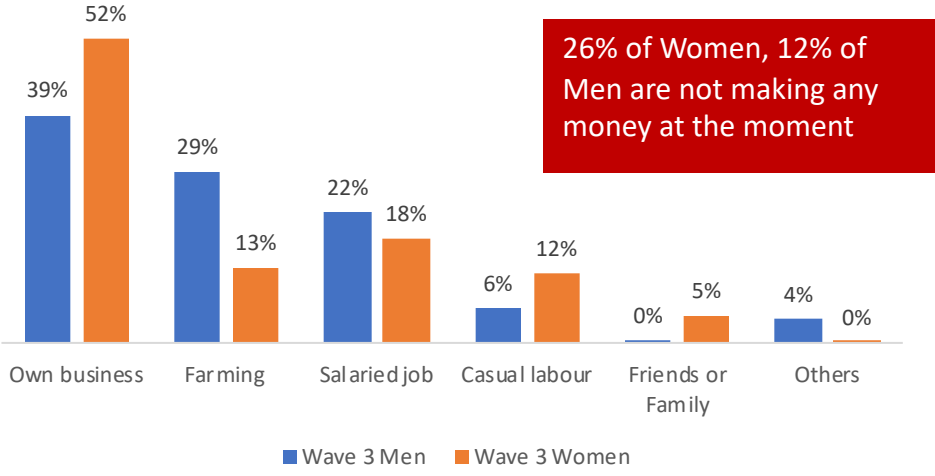
n=	Total	Women	Men
Wave 2	2359	1168	1191
Wave 3	1918	959	959

- Q33. How much money did you earn in the past 7 days? [Recalculated to Yes / No]
- Q32. Speaking about yourself, how many hours did you work for pay, food, or shelter in the past 7 days? [Recalculated to Yes / No]
- Read: 57% of women claimed to have worked in the past 7 days in wave 1
- Read: 33% of women claimed to have earned in the past 7 days in wave 1
- Read: The average Naira earned by women who were earning in wave 1 was 8073

Livelihoods and sources of income

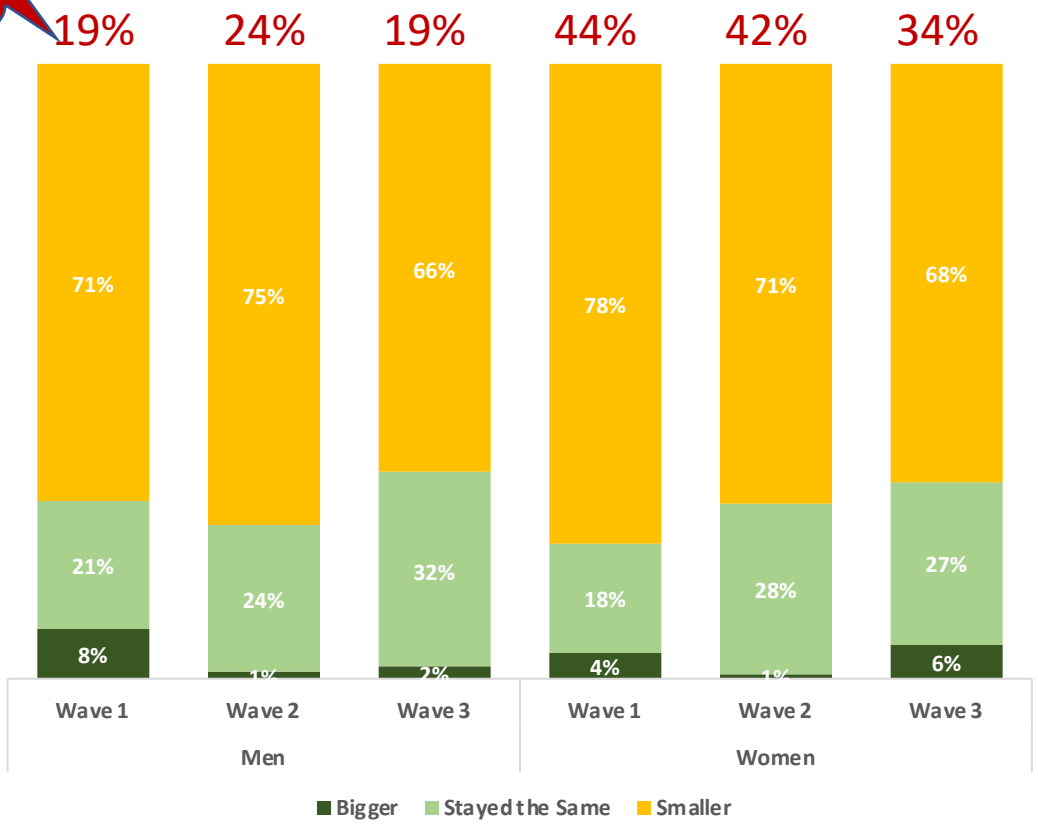
Women are more likely to say that they are not able to cover their living expenses and they are not making any money

How are you currently making money?

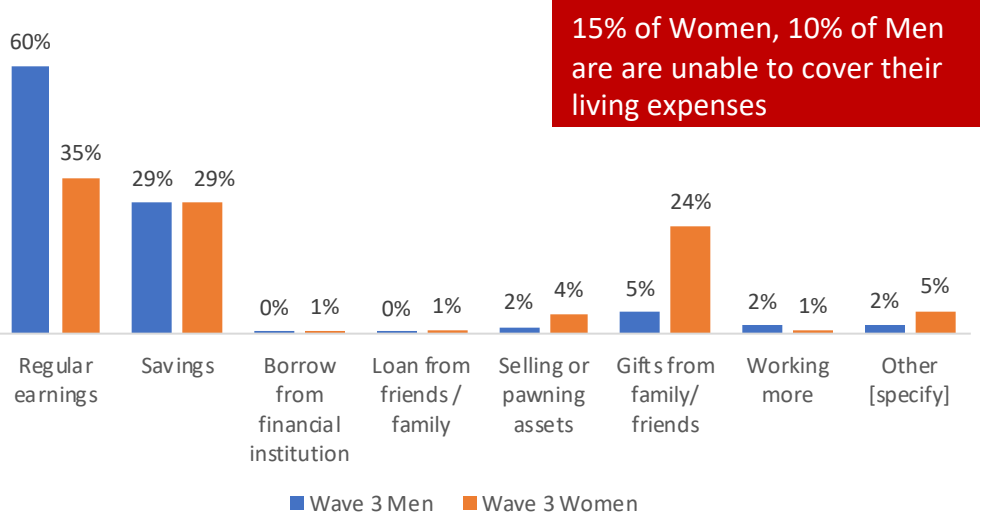


% not making any money

How does the amount of money you made in the past 7 days compare to the amount you made this time last year? Is it... (% of those who earn income)



What is your main source of funds to pay for your living expenses?

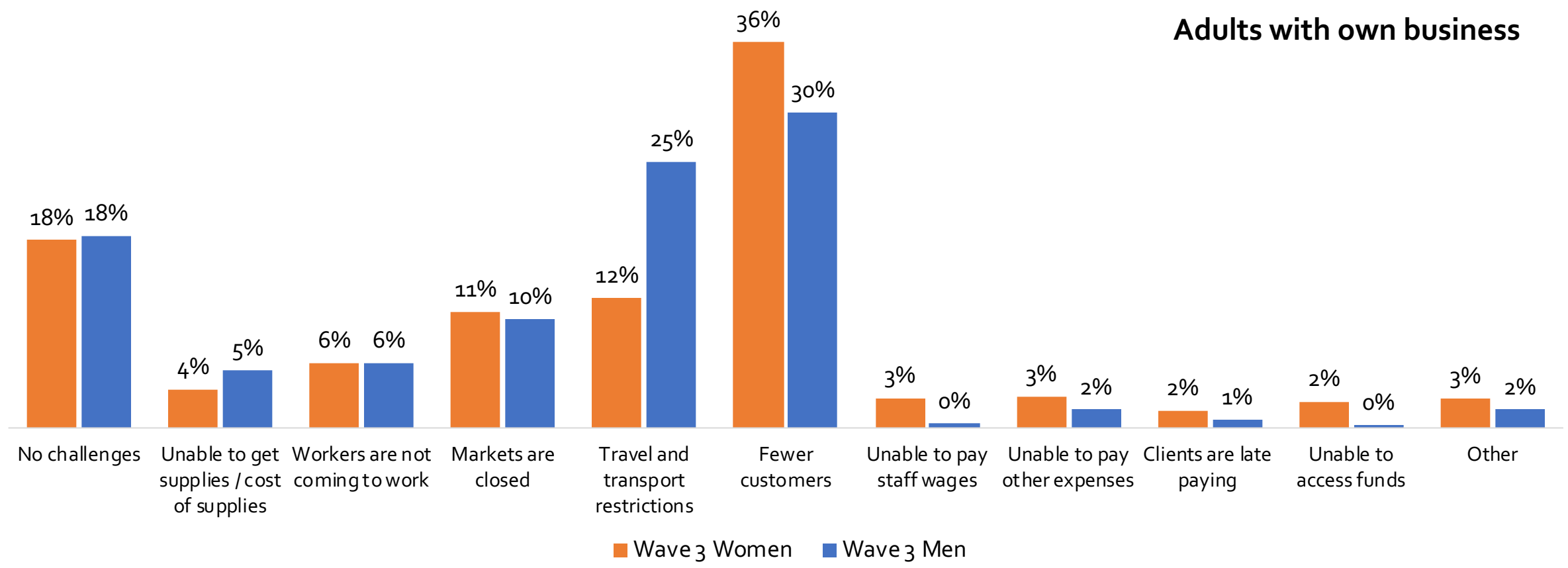


Livelihoods and sources of income



While male businesses appear to be relatively more affected by travel restrictions, female businesses appear to be relatively ore affected by financial related challenges such as inability to access funds/cover staff wages

Adults with own business



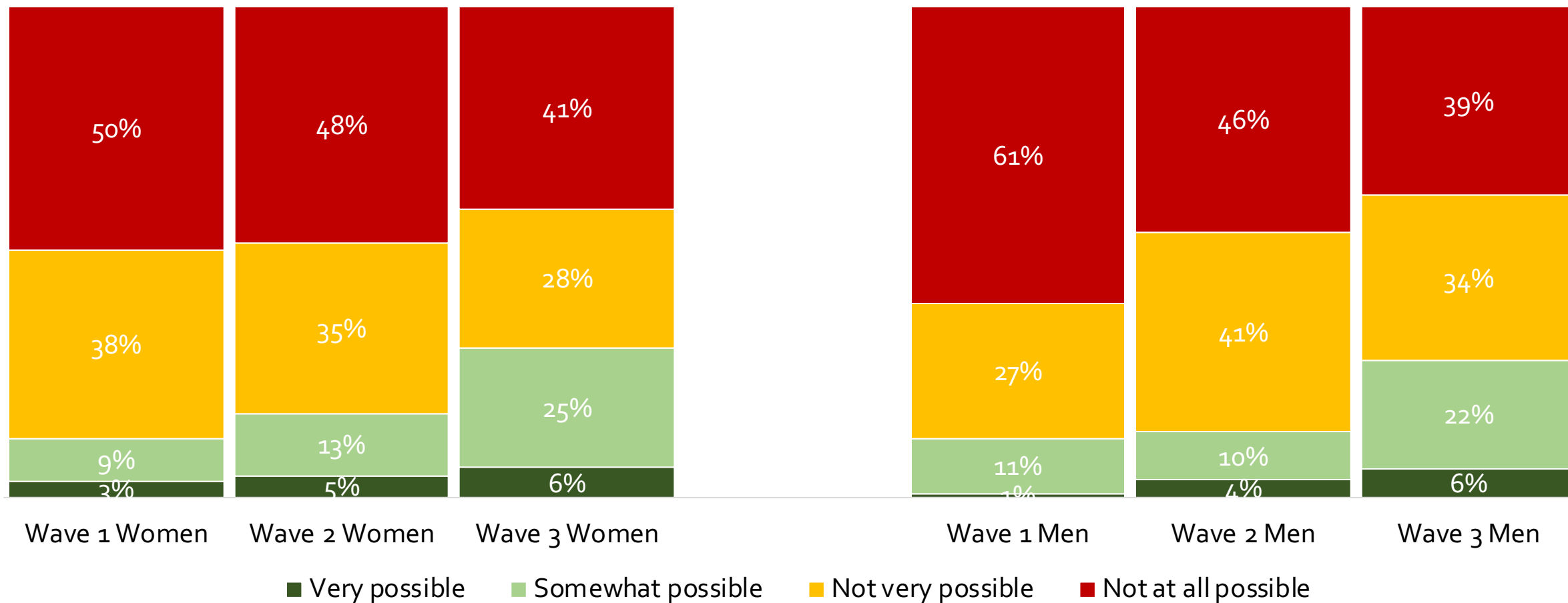
n=	Total	Women	Men
Wave 3	835	439	396

• Q27. Which of the following is the biggest challenge for this business since March 1st?

Savings and capacity to come up with emergency funds



Two-thirds of both men and women report that they cannot raise 1/20th GNI income (N45,000) in 7 days to meet an emergency need. The most common source of emergency funds remains savings and regular earnings; with women relatively more able to rely on gifts from family and friends



n=	Total	Women	Men
Wave 2	2359	1168	1191
Wave 3	1918	959	959

• Q44. How possible is it for you to come up with 45,000 Naira in 7 days for a sudden need? Is it...

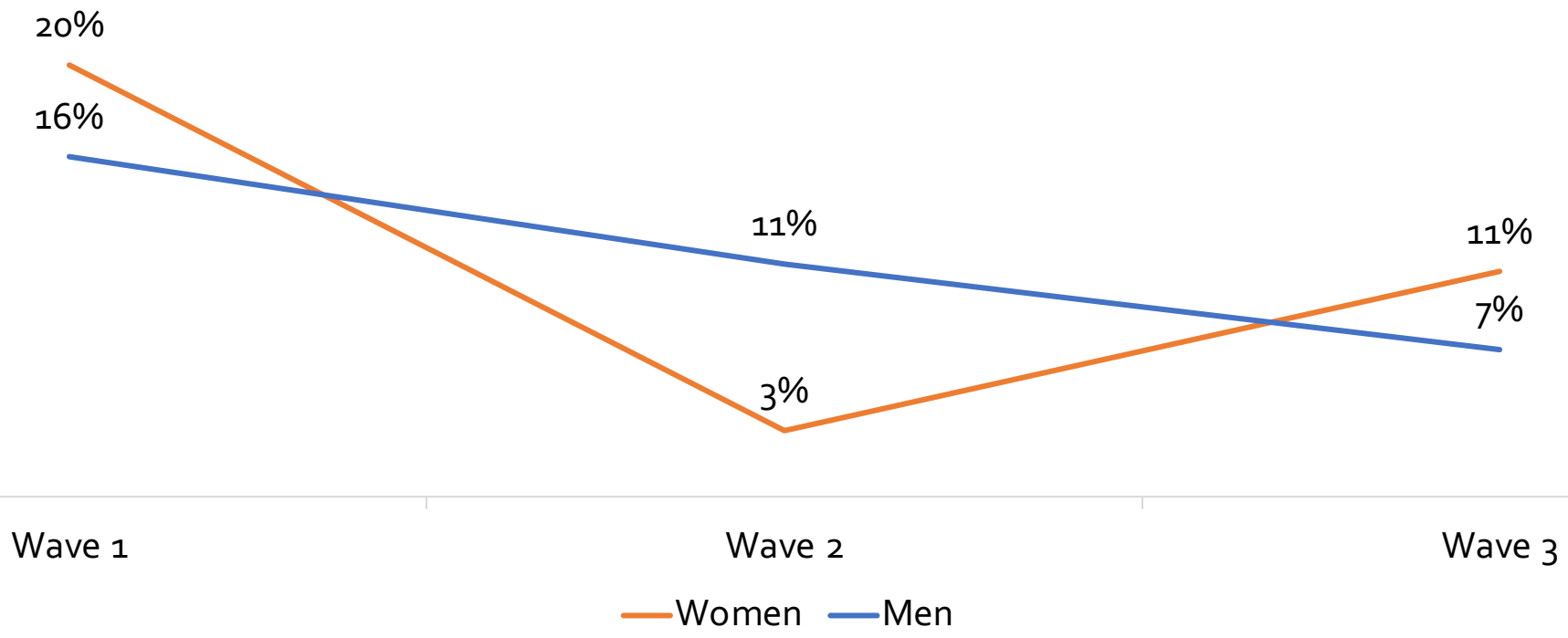
Coping mechanism when facing financial hardship



One-tenth of adults in wave 3 claimed to have borrowed in the past 14 days. While we see a steady decline in recent uptake of loans by men, as of wave 3, women were more likely to have recently taken up new loans

Very few adults are taking up loans from formal regulated financial service providers. Both men and women still rely on family/friends as main source of borrowing

Women are more likely to report borrowing from groups –about a quarter of women



n=	Total	Women	Men
Wave 2	2359	1168	1191
Wave 3	1918	959	959

- Q57. Have you borrowed money in the past 14 days?



Thank You

Our Partners



Q&A

Please post your questions

in the **Chat** box

to all panelists



Webinar





Virtual Roundtable on COVID-19 and Women's Economic Empowerment

<https://www.findevgateway.org/training-events/virtual-roundtable-covid-19-and-womens-economic-empowerment>

FinEquity Newsletter

<https://www.findevgateway.org/finequity/newsletter-archive>



Photo: Natalie Brown, 2017 CGAP



Photo: Peter Jacobson, 2016 CGAP



Photo: Tran Van Tuy, 2017 CGAP



CONNECT WITH US



<https://uncdf.dgroups.io/g/FinEquity>



www.findevgateway.org/organization/FinEquity



FinEquity



@WFIChampions



Photo: Zay Yar Lin, 2017 CGAP



Photo: Brandon Smith, 2016 CGAP



Photo: Daniela Antira, 2017 CGAP