

COMMUNITIES PILOT

Pulse check on Kenyans and COVID

An Ipsos UU presentation

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GAME CHANGERS

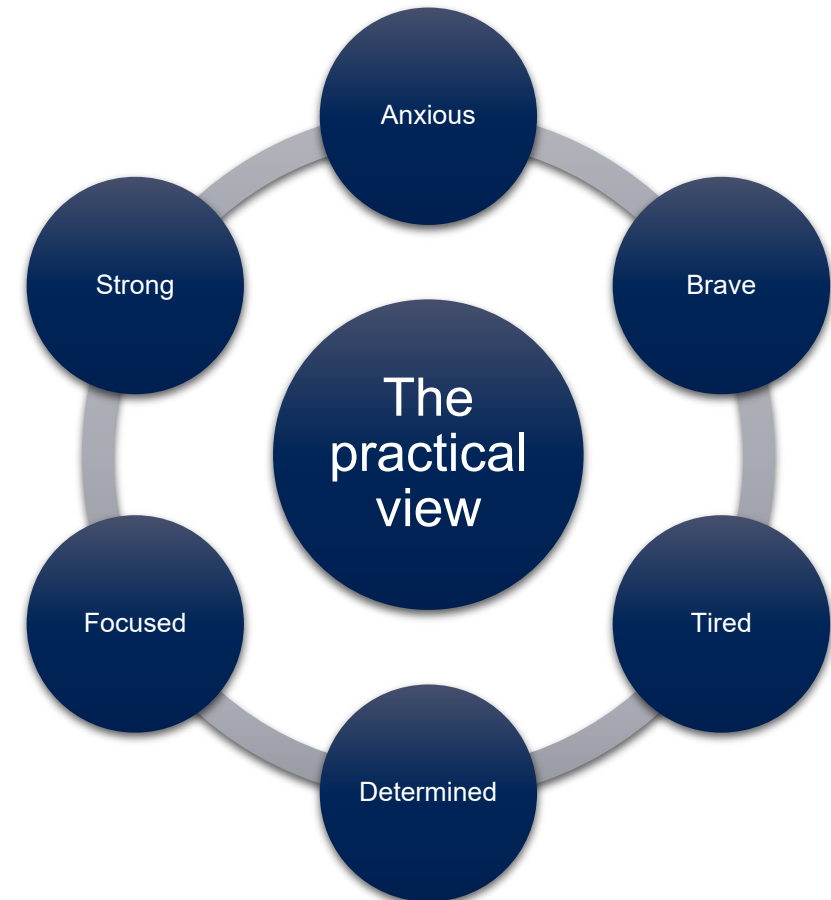
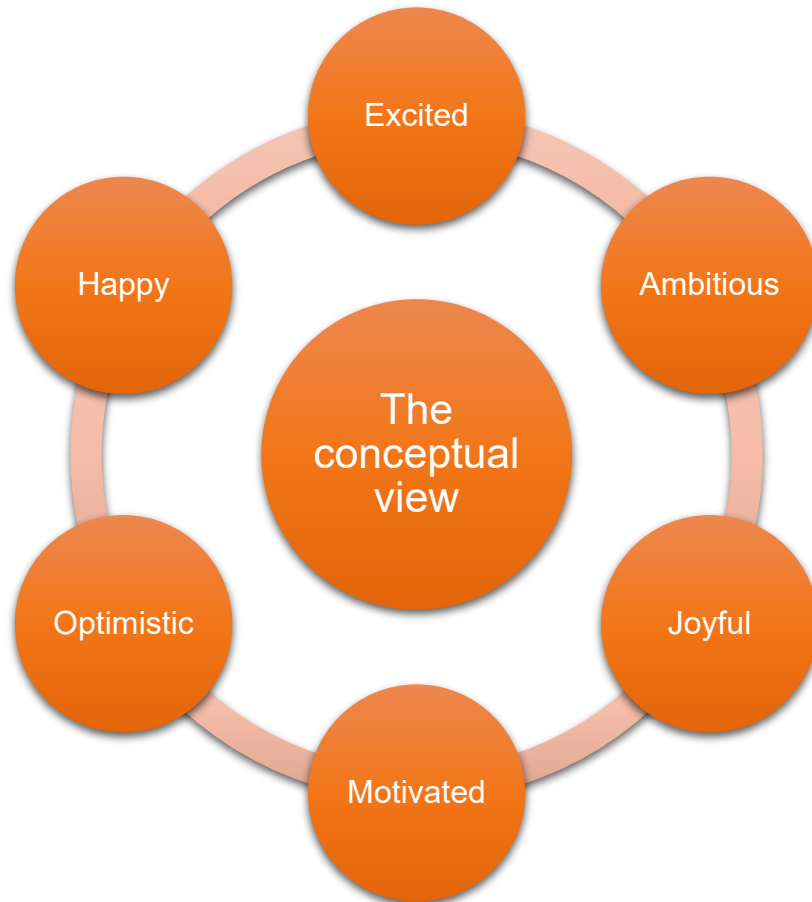


GENERAL FEELINGS

1

AT THIS POINT IN TIME, THE KENYAN MINDSET CAN BE SPLIT INTO TWO MAIN CATEGORIES

The conceptual view is a representation of the traditional Kenyan mindset – hopeful and optimistic – while the practical view is an honest expression of the recent and current struggles that have plagued Kenyans



COVID HAS HAD A STRONG NEGATIVE IMPACT ON MANY AREAS OF KENYAN LIFE

From the financial to the emotional – the COVID pandemic took a toll on all levels of Kenyan society

Financial

The pandemic had devastating impact on the Kenyan economy with many workers facing loss of jobs and/or loss of wages. Kenyans, like many others in the world, were forced to downsize their budget, cut out non-essentials and make do with less. Some found themselves unable to continue their studies or to pay bills, rent and loan repayments – in some cases they had to move back with their parents

Personal loss

Though the death toll in Kenya was not as staggering as in other parts of the world, many Kenyans have lost friends and/or relatives to COVID or to its complications. Some others, though they survived the disease, faced a long road to recovery. This significant personal loss affected all levels of Kenyan society and had a negative impact on the collective mental health

Social isolation

With social distancing and health protocols in place, many Kenyans found themselves isolated from their social group and even from their family. The subsequent feelings of anxiety and loneliness had a severe impact on mental health with many reporting a state of depression and even the occasional suicide affecting the community

HOWEVER FOR SOME KENYANS, THERE IS A SILVER LINING TO THE RECENT STRUGGLES

Some Kenyans were able to leverage the forced isolation and loss of opportunity – developing new skills and taking a more creative outlook on life

Move towards technology

As the pandemic forced many Kenyans to move to the online sphere and leverage IT tools to remain connected with the outside world, some young adults successfully adapted to the new normal and developed strong skills. For these individuals, there is a clear advantage to this evolution as IT skills have become very marketable and have enabled them to look for alternative ways of learning and earning.

Family bonding

Some Kenyans reporting having to move back in and isolate with their families. Though this was in a context of personal loss and financial stress, this also afforded them the opportunity to form stronger bond with their families or immediate communities. Facing these tough times together allowed Kenyans to take stock and appreciate their families. Some even adopted new habits – exercising together, playing family games etc – to foster this bond and pass the time

Personal growth

Some Kenyans were able to channel their free time, limited expenditure and isolation into personal growth initiatives – some took up exercising and eating healthier, others worked on their spirituality and belief system. For these individuals, the pandemic acted as a forced reset and successfully challenged them to turn this free time into personal growth

IN THEIR OWN WORDS...



How I am feeling in 3 words: just survived through

Musembe, 30 years

Since I wasn't prepared, the pandemic hit different... I had to go back home, minimize my spending and have a strong relationship with my family. The situation was hard but thank God I managed

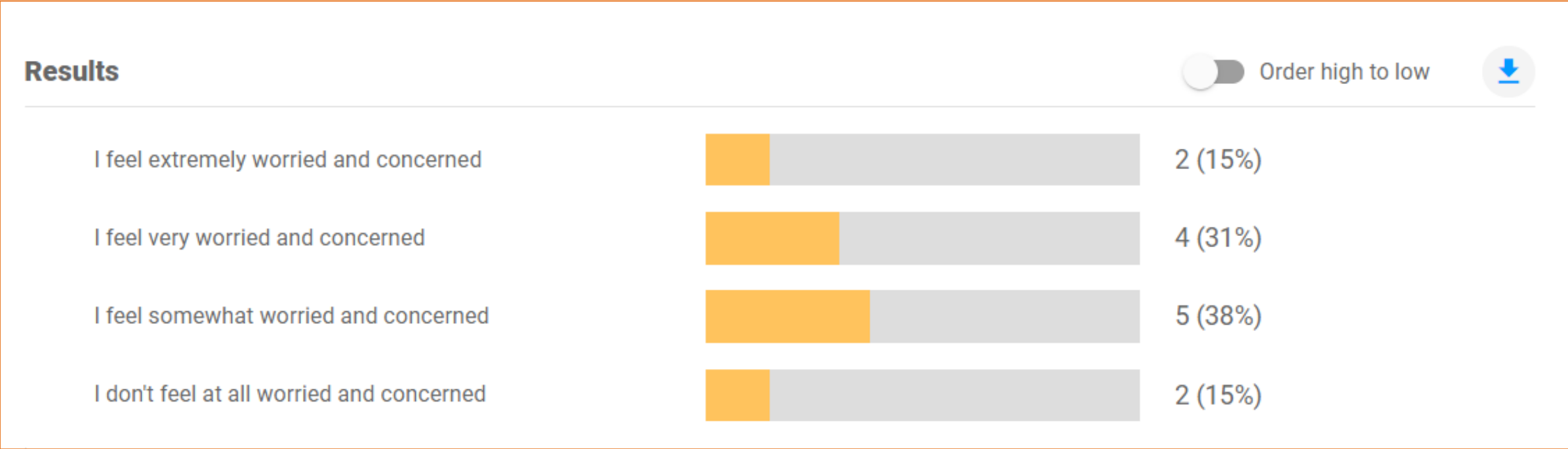
-James, 24 years

I have learnt a lot about myself. Self care sums up my good, bad and ugly. I have achieved great milestones in my pursuit of wellness. However I have faced many challenges in adopting the discipline of new healthy physical, mental and spiritual habits and routines. There have been setbacks in practice and relapses of old behaviors but overall I am a better person for it.

--Malaika, 36 years

2 YEARS INTO THIS COVID PANDEMIC, MOST KENYANS REMAIN WORRIED ABOUT THEIR CURRENT AND FUTURE SITUATION

Kenyans show strong awareness of the current crisis both at a local and global level and therefore show signs of anxiety and worry



GENERAL HABITS AND PURCHASES

3

THE FORCED RESET OF THE PANDEMIC HAS LED TO SOME LIFESTYLE CHANGES FOR MANY KENYANS

Many have switched to living a more interior life, living more frugally and pursuing healthy habits

Habits continued	Habits stopped	New habits	Activities increased	Activities missed
<ul style="list-style-type: none">• Hustling and looking for income• Aggressively saving• Staying at home• Cooking at home	<ul style="list-style-type: none">• Unnecessary purchases• Unnecessary activities• Socializing and partying	<ul style="list-style-type: none">• Online businesses• Aggressively saving• Staying at home• Cooking at home• Dieting and eating healthy• Exercising	<ul style="list-style-type: none">• Hygiene practices• Staying at home• Cooking at home• Dieting and eating healthy• Exercising	<ul style="list-style-type: none">• Going to church• Family meetings and activities• Socializing and partying• Traveling

PANDEMIC COLLAGE

Pandemic life has been different as illustrated by the below pictures provided by respondents



This is the kind of hustle we embarked with my friends to earn a meal. Offloading of animal manure from a vehicle just to earn a living.
-Musembe, 30 years



Working from home
-Andrew, 28 years



Started doing online programs and as a result a earned a certificate
-Jeffe, 30 years

PANDEMIC COLLAGE

Pandemic life has been different as illustrated by the below pictures provided by respondents



My new side hustle which I focused on during the pandemic
-Valerie, 30 years



This is me visiting a friend who has become paranoid because of the pandemic. I have to mask everywhere even though I am not comfortable but I have to
-Naman, 38 years



I have become very self sufficient. I can make many useful items including footwear.
-Malaika, 36 years



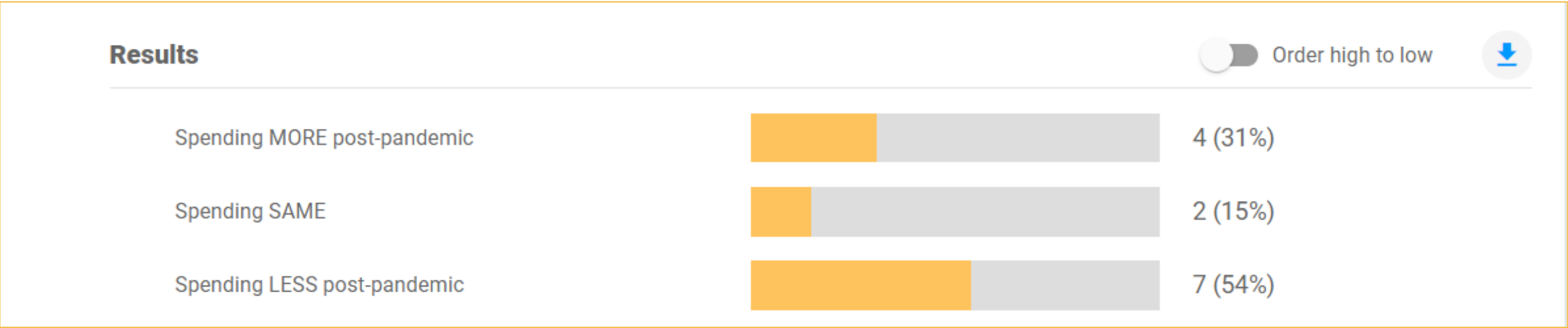
This is the kind of Hustle I embarked on since I lost my job job. Selling first camera women shoes and bags.
-Noela, 36 years



I started selling soap products
-Russel, 20 years

MOST KENYANS ARE PLANNING ON SPENDING LESS POST-PANDEMIC

The economic crises has made many Kenyans more aware of their budgeting and pushed them to seek financial stability in case of future crises



RECENT PURCHASING TRENDS HEATMAP

Total Responses: 13

	Product Category	More than before	Same as before/no change	Less than before	Not applicable/don't use this product	Total
Detergent	1 (8%)	8 (62%)	3 (23%)	2 (15%)	0 (0%)	13 100%
Bleach	1 (8%)	7 (54%)	2 (15%)	3 (23%)	1 (8%)	13 100%
Bar soap	1 (8%)	7 (54%)	3 (23%)	2 (15%)	2 (15%)	13 100%
Bathing soap	1 (8%)	8 (62%)	5 (38%)	0 (0%)	0 (0%)	13 100%
Disinfectant	1 (8%)	12 (92%)	1 (8%)	0 (0%)	0 (0%)	13 100%
Air freshener	1 (8%)	1 (8%)	9 (69%)	2 (15%)	1 (8%)	13 100%
Personal care items – lotion, cream, perfume, deodorant etc.	1 (8%)	1 (8%)	9 (69%)	3 (23%)	0 (0%)	13 100%

Strong uptick in the purchase of hygiene and cleaning products

RECENT PURCHASING TRENDS HEATMAP (CONTINUED)

Total Responses: 13

	Product Category	More than before	Same as before/no change	Less than before	Not applicable/don't use this product	Total
Toilet paper	1 (8%)	8 (62%)	4 (31%)	1 (8%)	0 (0%)	13 100%
Food stuff – Rice, maize flour, cereals etc.	1 (8%)	8 (62%)	2 (15%)	3 (23%)	0 (0%)	13 100%
Food additive/spices	1 (8%)	3 (23%)	5 (38%)	6 (46%)	0 (0%)	13 100%
Bread	1 (8%)	2 (15%)	5 (38%)	5 (38%)	1 (8%)	13 100%
Bread spread	1 (8%)	2 (15%)	6 (46%)	5 (38%)	1 (8%)	13 100%
Breakfast cereal	1 (8%)	3 (23%)	7 (54%)	1 (8%)	2 (15%)	13 100%
Confectionery – Chocolate, candy etc.	1 (8%)	0 (0%)	3 (23%)	7 (54%)	5 (38%)	13 100%

Increase in purchase of essential foods but decrease in the purchase of non-essential foods such as confectionary

THE NEED TO BUDGET AND SAVE MONEY HAS LED TO CHANGES IN THE TYPES OF PURCHASES MADE

Smaller quantities, cheaper brands, a move towards the local and the homemade



The use of cocoa and drinking chocolate has reduced due to increased price and reduced income. I don't buy Yoghurt more because of income challenge. Cooking oil prices have really increased

-Musembe, 30 years



I tend to stock a lot of soaps since we wash a lot and shower a lot too

-Valerie, 30 years



I've switched to Jossy brand for hair and skin products. I love that their products are effective, natural, organic and locally made.

-Malaika, 36 years



We buy homemade soap, it's cheaper

-Martin, 32 years

EATING HABITS

4

EATING HABITS HAVE ALSO CHANGED DUE COVID

Kenyans have adapted to both the financial and health situations

Money saving strategies

Eating smaller quantities of food or reducing the number of meals per day

Cutting out expensive foodstuffs such as meats and eating more vegetables and fruits

Eating homecooked meals, avoiding restaurants and takeout

Immunity boosting strategies

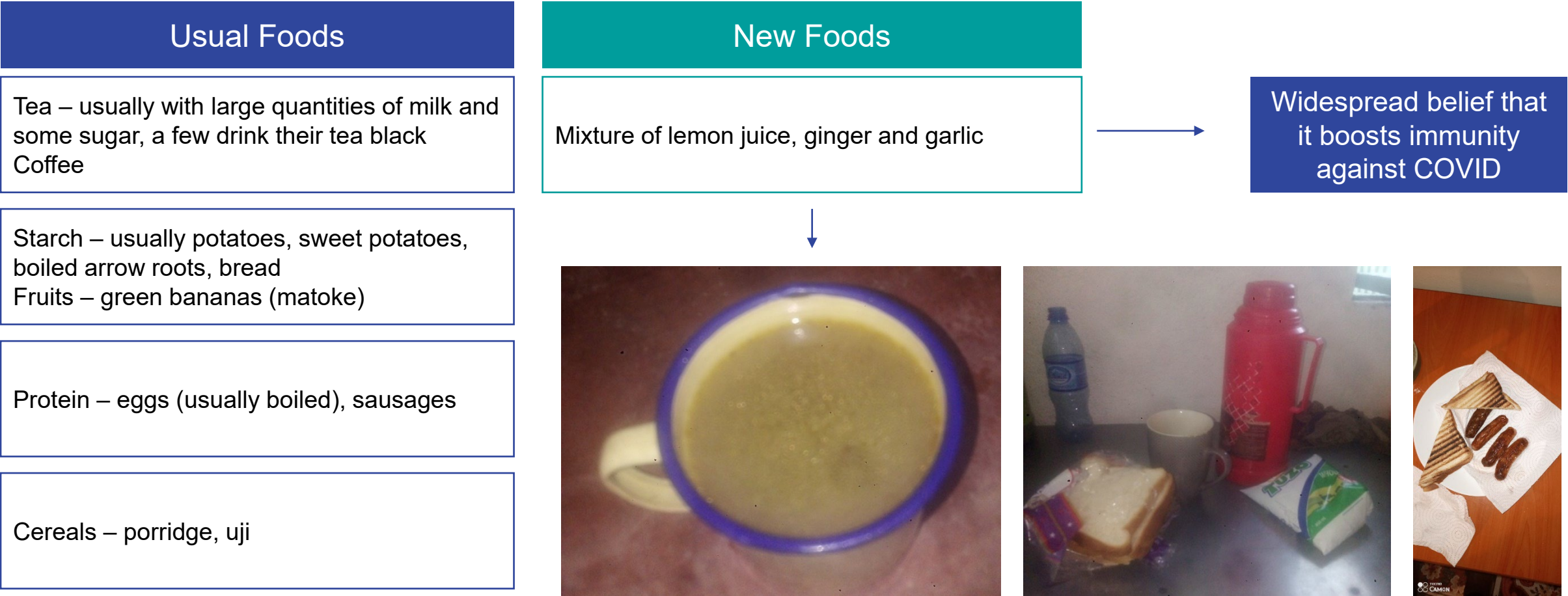
Focus on foods that are rich in vitamins such as fresh fruits

Immunity boosting concoctions (ginger, garlic, lemon juice etc)

Experimenting with herbs and tinctures

BREAKFAST TYPICALLY CONSISTS OF TEA AND STARCH WITH THE OCCASIONAL PROTEIN

Kenyans have also taken up the habit of including immunity boosting beverages in their breakfast



LUNCH STAPLES HAVE MOSTLY REMAINED THE SAME WITH THE ADDITION OF A FEW NEW VEGETABLES AND FRUITS

Typically consists of some form of starch and protein

Usual Foods

Starch – Ugali, rice

Vegetables and greens – Sukuma, spinach, terere

Protein – locally reared chicken, beef

Arrow roots, potatoes, sweet potatoes

New Foods

Fruits such as oranges and vegetables such as broccoli

Widespread belief that it boosts immunity against COVID



THERE ARE NO NOTICEABLE CHANGES IN SNACKING HABITS EXCEPT FOR A DECREASE IN FREQUENCY

Lack of funds causing Kenyans to spend less money on food than before the pandemic

Usual Foods

Groundnuts

Potato chips

Cookies, cakes, bread

Fruits

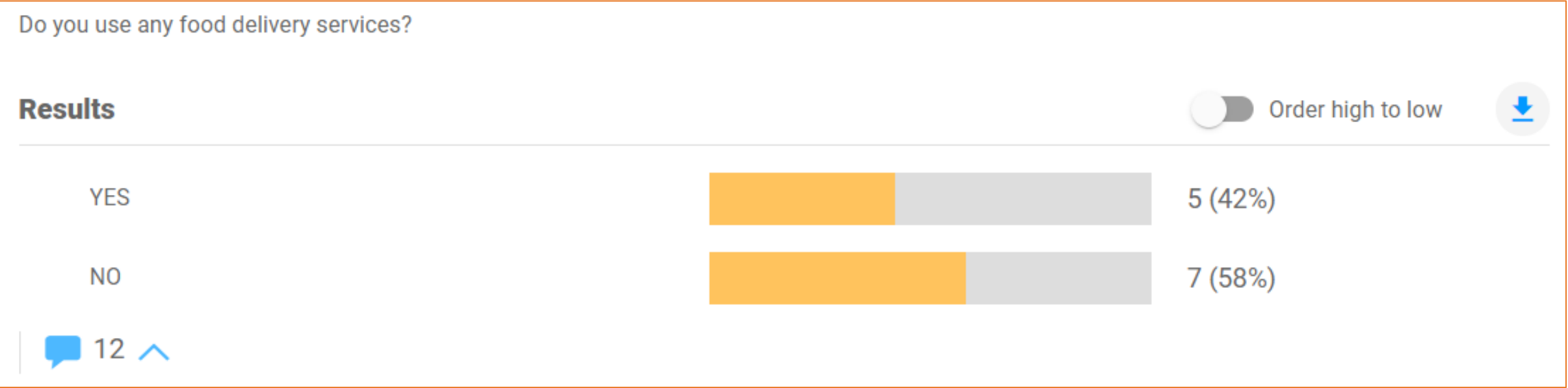
New Foods

No noticeable change in snacking habits



FOOD DELIVERY IS STILL RELATIVELY COMMON

The wide variety of price points available on the market means getting food delivery is still accessible to many mass market Kenyans



FOR THOSE WHO DO ORDER DELIVERY, HOWEVER, THE FREQUENCY AND AMOUNTS HAVE DECREASED

Food delivery services remain more expensive than shopping for oneself

- Due to income limitations, there has been a decline in food delivery orders among mass market Kenyans.
- Though some Kenyans never got the habit of ordering via services such as Jumia
 - Need to save money even during pre-pandemic times
 - Lack of trust of such services
 - Frequent and frustrating delays in delivery

I no longer use food delivery services often since I prefer home cooked food. I used to get some food from online food stores such and KFC, Jumia foods or Glovo. They were quite good save for instances where they would delay

.-Naman, 38 years

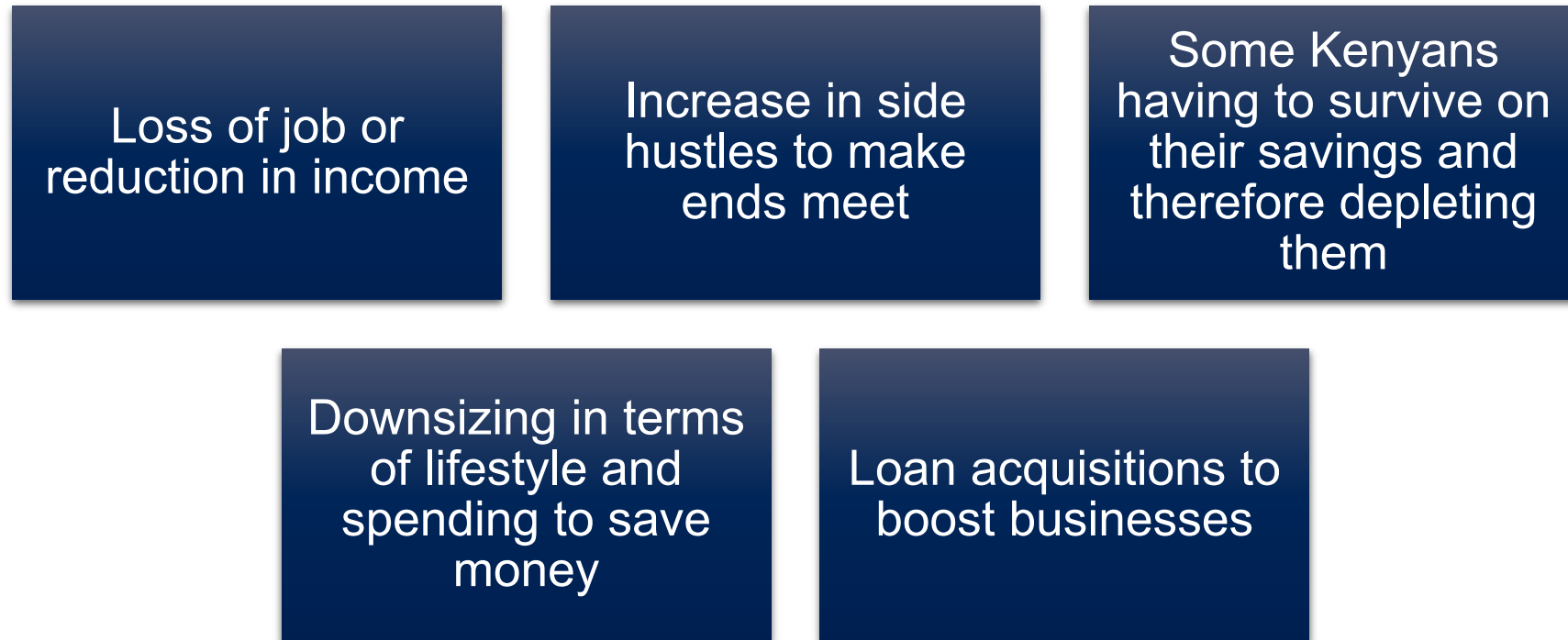


FINANCES AND BANKING

5

COVID HAS HAD A VERY NEGATIVE IMPACT ON FINANCES

Loss of jobs and loss of income are rampant



KENYANS ARE THEREFORE FACED WITH MANY QUESTIONS WHEN IT COMES TO FINANCES

This period of upheaval is forcing Kenyans to reconsider and reevaluate

How can I manage my debt?

What is my net worth? How should I be budgeting my income?

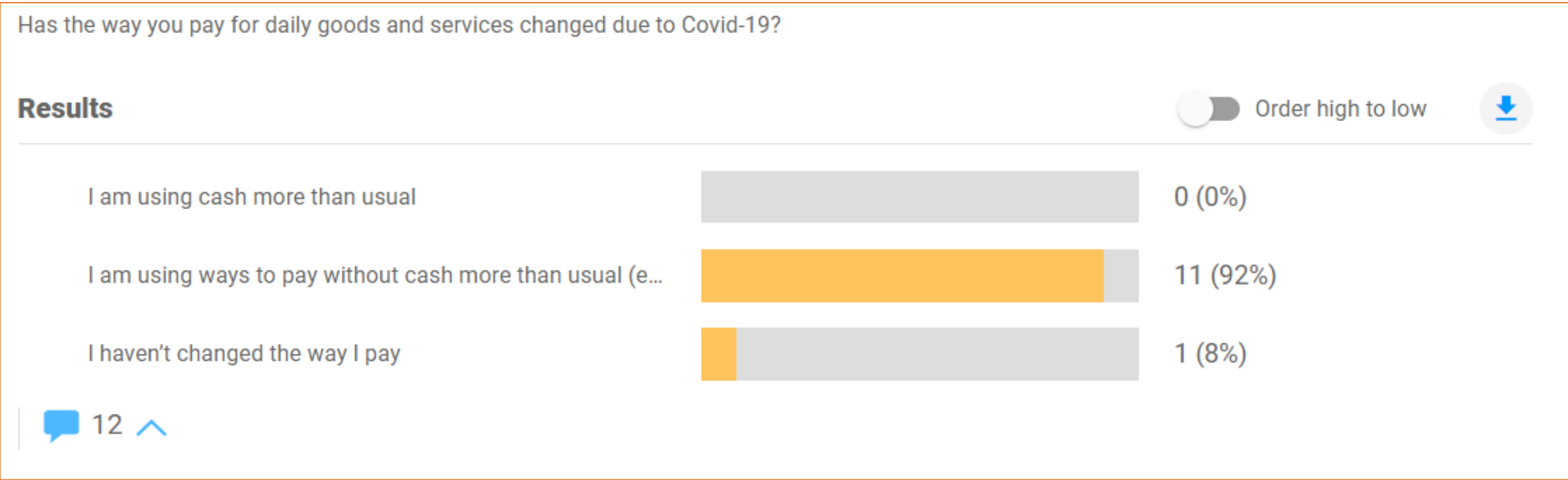
When is the cost of living going to come down?

Where should I invest my money? How does the stock market work?

How can I help my business make higher profits?

KENYA ALREADY HAD A STRONG CASHLESS ECONOMY PRIOR TO THE PANDEMIC

Recent COVID prevention measures, however, have cemented it – cashless payments are more common than ever



INTERACTIONS WITH BANKS REMAIN MINIMAL FOR THE MASS MARKET KENYAN

We observe a stronger focus on digital platforms however

How would you describe your relationship with your bank?

- Many young Kenyans have minimal interactions with their banks
- They often tend to describe their relationship with their bank as “average” or “normal”

How has it changed since COVID

- More digital payments, cashless transactions – virtual relationship has become more of a preference
- Higher volume of notifications due to a shift towards online and digital

Coping mechanisms

- Most communications occurring digitally, no longer face to face
- Banks have been waiving certain fees such as Bank to Mpesa transaction fees to ease the financial burden of their customers

How does it compare to pre-COVID?

- Many young Kenyans are seeing no real changes in their relationships with their banks
- Changes are limited to the platforms of interaction rather than to the heart of the interactions themselves – more digital platforms, stronger focus on convenience etc

FOR KENYANS, THE MOST LOCAL BANKS CAN DO IS OFFER ATTRACTIVE LOANS WITH LOW INTEREST RATES

What can your bank do to support you during this pandemic period?

Offer loans to start businesses at low interest rates

.-Naman, 38 years

Give me loans with very low interest rates

.-Noela, 36 years

Give subsidiaries on loans

.-Musembe, 30 years

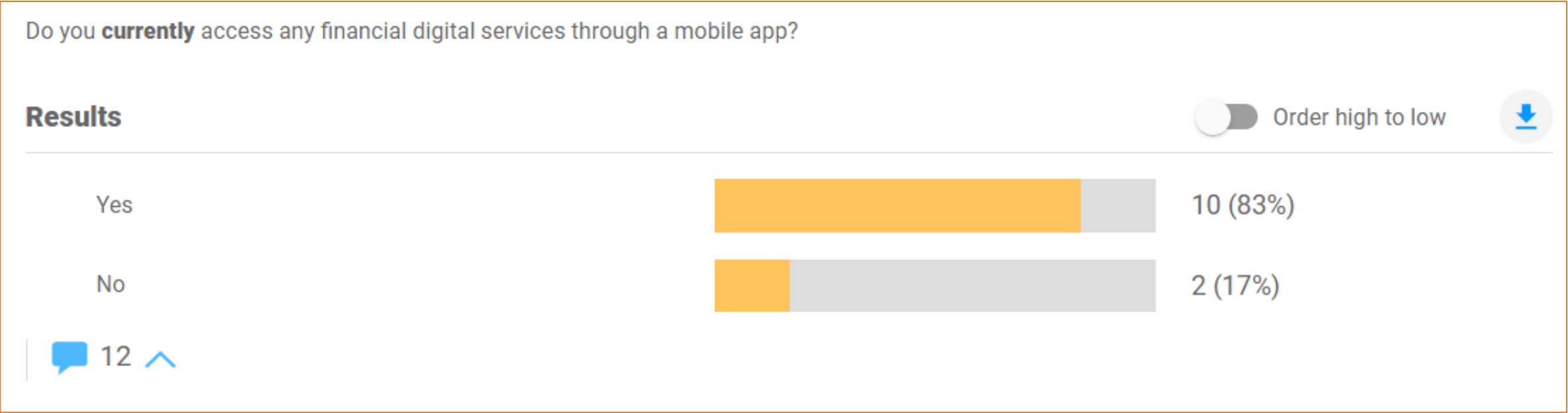
Offer loans at low interest and long period of repayment

.-James, 24



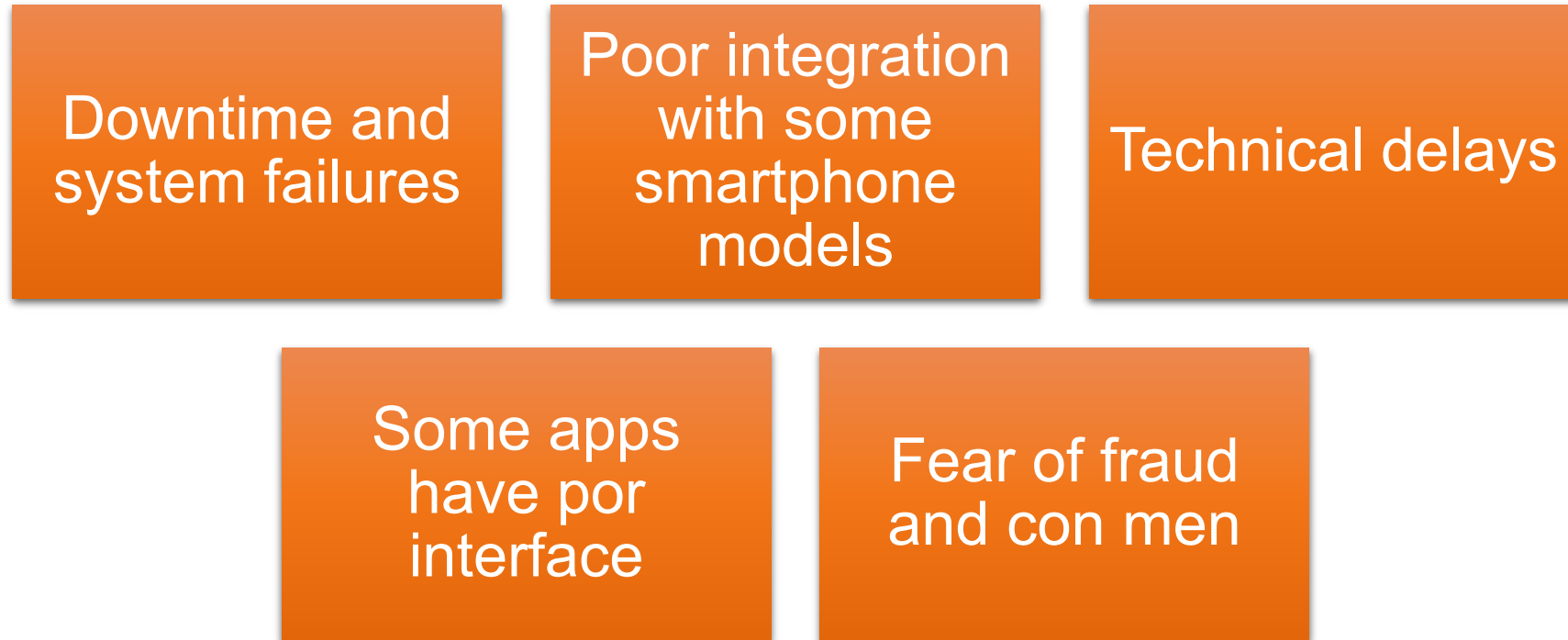
DIGITAL CHANNELS HAVE BECOME AN ESSENTIAL POINT OF ACCESS TO FINANCIAL SERVICES

Kenyans are banking via mobile apps now more than ever



DESPITE THEIR CONVENIENCE, MOBILE BANKING APPS STILL HAVE THEIR DOWNSIDES

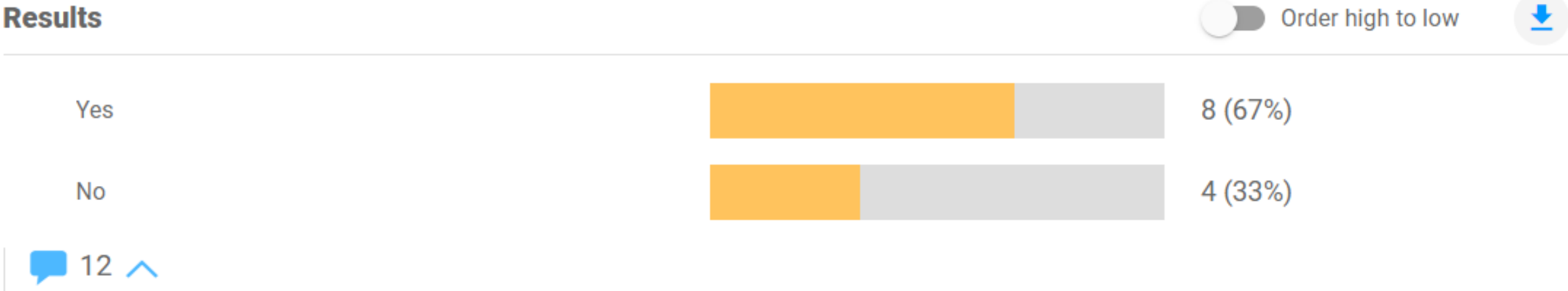
Most frustrations seem to revolve around technical issues



INTERNET BANKING IS ALSO POPULAR AMONGST YOUNG KENYANS

Though some of the frustrations with internet banking remain the same as with mobile banking

Do you **currently** access any financial digital services through **internet banking** - TRANSACTING WITH YOUR BANK VIA THE INTERNET (BROWSER)?



THE HIGH CONVENIENCE OF USING INTERNET BANKING IS MITIGATED BY THE RISK OF FRAUD

Physically visiting the bank may be inconvenient, but it is also seen as safer

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
There is a high risk of being a victim of fraud when using internet banking	5 (42%)	4 (33%)	2 (17%)	1 (8%)	0 (0%)
I prefer physically transacting at the bank branch instead of using internet banking	1 (8%)	2 (17%)	3 (25%)	5 (42%)	1 (8%)
It is more efficient to transact using internet banking than physically visiting a bank	3 (25%)	5 (42%)	2 (17%)	2 (17%)	0 (0%)
It is cheaper to transact using internet banking than physically visiting a bank	3 (25%)	5 (42%)	2 (17%)	2 (17%)	0 (0%)
It is more convenient to transact using internet banking than physically visiting a bank	2 (17%)	8 (67%)	1 (8%)	1 (8%)	0 (0%)

Using the internet is faster, more efficient and more convenient but it is also less safe

MEDIA CONSUMPTION

6

COVID HAS LED TO AN INCREASE ON MEDIA CONSUMPTION AND ONLINE COMMUNICATIONS AMONG KENYANS

With less opportunities to go outside and spend time with friends, Kenyans have turned to media for entertainment and information

- Due to lockdown directives, many Kenyans were stuck at home with little to do other than consuming media
- Media consumed
 - Television
 - Internet: social media (Facebook, Instagram, Twitter, TikTok), entertainment apps such as Netflix, YouTube, search engines such as Google
- COVID has made Kenyans more reliant on online communication channels for human interactions since social activities were discouraged
- Some have spent more time consuming media in an effort to stay informed on COVID 19 and its impact on society

During the lock down my only entertainment was online social media I spent lots of time on facebook, Tik Tok, Instagram, YouTube and google. Am a silent follower of this applications For now I don't have much time as during the lockdown but during my free time I go through the apps

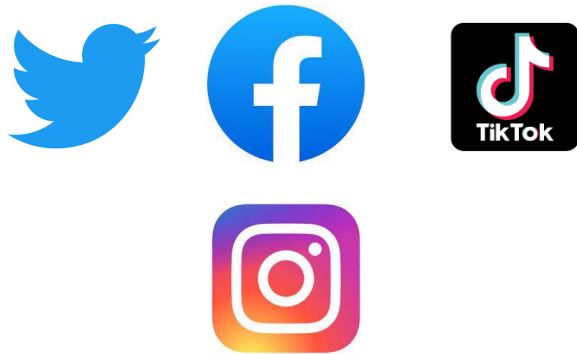
-Dorah, 27 years



MEDIA PLATFORMS AND COMMUNICATION CHANNELS WHICH HAVE SEEN AN INCREASE IN USAGE DURING COVID

Divided into three main categories

Social Media



Communication



TV and online channels



SOME TOPICS OF THEMES HAVE ALSO BECOME MORE POPULAR DURING THE PANDEMIC

We notice a slight uptick in health and wellness, and more specifically on the topic of COVID



WHEN IT COMES TO COVID SPECIFIC INFORMATION, KENYANS HAVE THEIR DOUBTS AS TO VALIDITY AND ACCURACY

Would you say the information relating to COVID in Kenya is...

	Yes	No	Total
Enough?	7 (58%)	5 (42%)	12 100%
Accurate?	5 (42%)	7 (58%)	12 100%
Relevant?	10 (83%)	2 (17%)	12 100%

FAMILY WORK VACCINE

7

COVID HAS HAD BOTH POSITIVE AND NEGATIVE IMPACTS ON PERSONAL RELATIONSHIPS

Overall, feedback suggests that COVID has put significant strain on personal relationships



Has brought couples closer due to lockdowns

Extended periods of family time

Opportunity to establish new routines and traditions together

Lack of personal space has caused strain on relationships

Working from home makes it hard to keep a tidy home space

Loss of loved ones

Financial difficulties causing even more strain on relationships

OVERALL, WORKING FROM HOME DOES NOT APPEAR TO HAVE HAD MUCH OF A NEGATIVE IMPACT ON WORK PRODUCTIVITY

Most Kenyans feel theirs has either stayed the same or increased



WORKING FROM HOME HAS BOTH ADVANTAGES AND DISADVANTAGES

Benefits appear to outweigh the disadvantages



No time wasted commuting to and from the office
Ability to work in a comfortable setting
Opportunity to be present for other aspects of life that tend to occur at home – check on kids and family
Saves the cost of transport
Ability to both work and do house chores



Too many distractions – kids, pets, significant others etc
Often makes it hard to keep the house tidy

PANDEMIC COLLAGE

Home offices



PANDEMIC COLLAGE

Home offices



REACTIONS TO THE VACCINE ARE MIXED

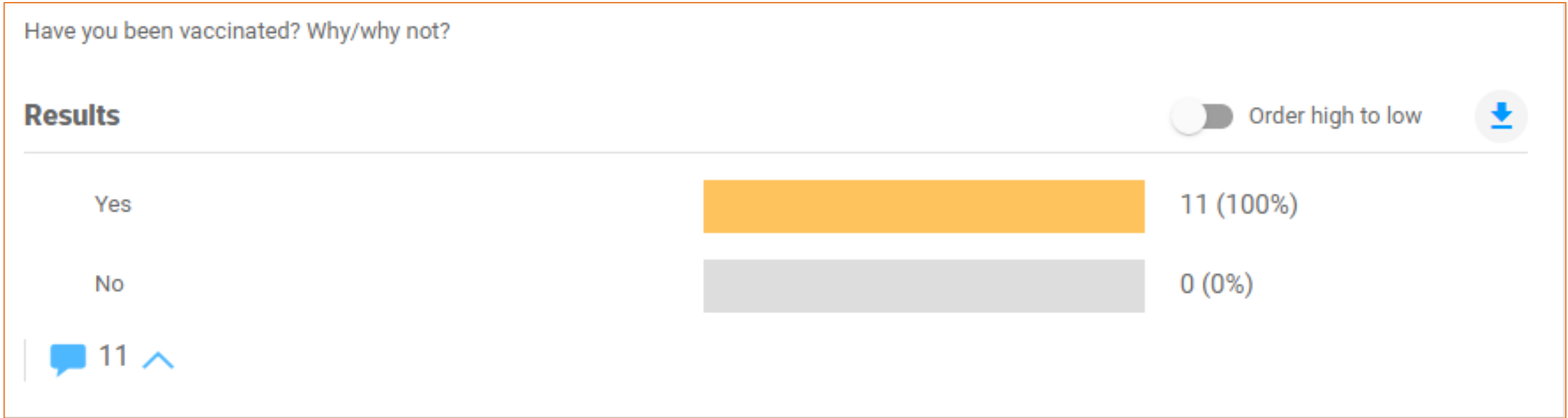
While some trust the scientific process, others express doubts

- Some express trust in the vaccine, believing it can prevent the spread and the harm caused by COVID as other vaccines have done with other pandemics throughout history. These individuals also express trust in medical authorities and in the scientific method, referring to fears over the vaccine as “myths”
- Others, however, do not trust the vaccine and cite the many rumors and “shenanigans” they feel have discredited the vaccine. Many of these individuals, however, still claim to have been vaccinated because they “had to”



MANY KENYANS CLAIM TO HAVE BEEN VACCINATED – THOUGH NATIONAL STATISTICS SUGGEST OTHERWISE

Feedback suggests vaccine truthers will still get vaccinated due to societal pressures



ALCOHOLIC BEVERAGES

8

CONSUMPTION OF ALCOHOLIC BEVERAGES SEEMS TO HAVE DECREASED

Lack of social occasions which tend to be the main drinking occasions



WE SEE LITTLE TO NO CHANGES IN BEVERAGE PREFERENCES

This suggests that the changes revolve around the quantity drunk rather than the specifics of the beverage

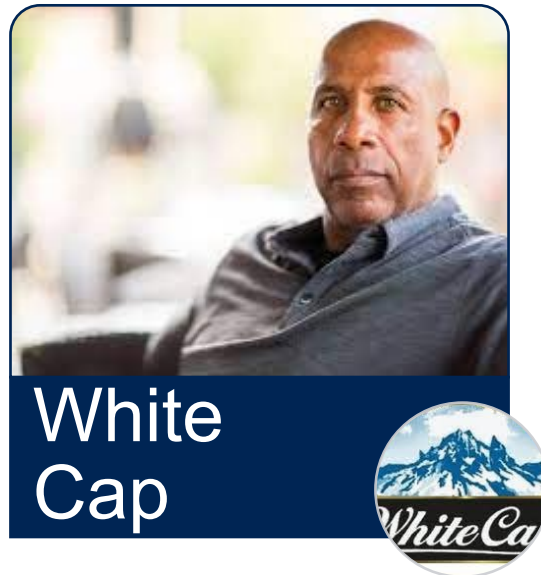
	Changed	Not changed
Beer 	4 (36%)	7 (64%)
Spirits 	3 (27%)	8 (73%)
Wine 	2 (18%)	9 (82%)
Pre-mixes/ready-to-drink 	2 (18%)	9 (82%)

BEER BRAND PERSONAS

Guinness and White Cap are both older sophisticates while Tusker Cider is younger and more adventurous



- Older
- Wealthy and famous
- Humble and supportive



- Older
- Established yet accessible
- Fun, good sense of humor



- Young woman
- Independent and free spirited

SPIRIT BRAND PERSONAS

Value proposition spirits tend to be personified as hustlers and rebellious troublemakers



Kenya
Cane



- Well known
- Stubborn and rebellious, known to cause trouble



Kibao



- Uneducated but hard working hustler
- Underdog who is passionate about his trade



William
Lawsons



- Older and established
- A family man earning good money

FLAVORS AND STIMULATIONS

9

YOUNG KENYANS SHOW A PREFERENCE FOR AFRICAN COOKING FLAVORS IN FOOD AND FRESH FRUIT IN DRINKS

Little to no feedback on cigarettes and alcohol

Food flavors

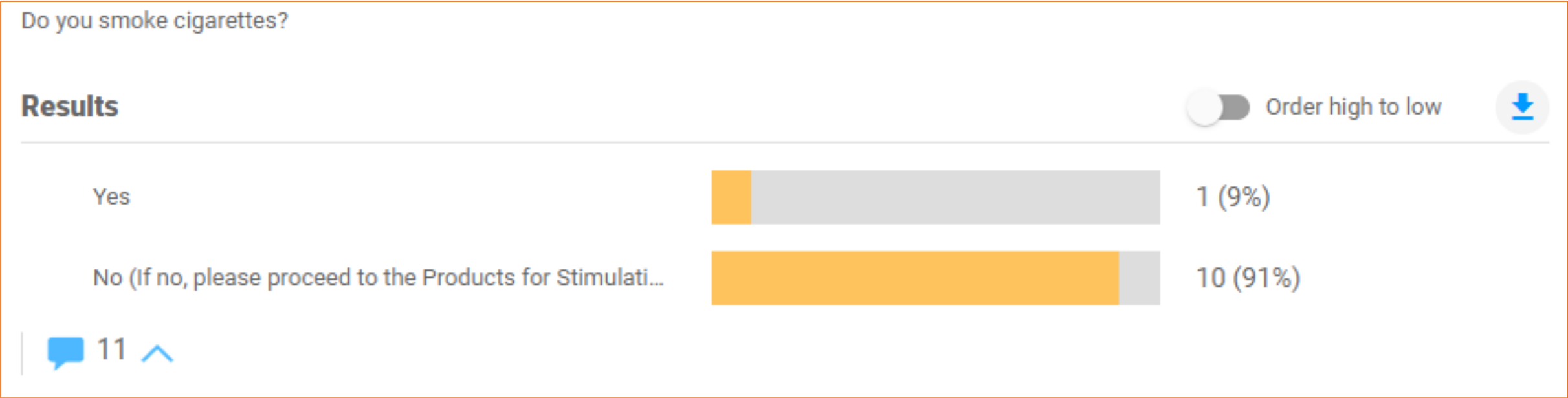
- Chicken
- Fish
- Ginger
- Garlic
- Mint
- Rosemary
- Onion

Drink flavors

- Coffee
- Apple
- Pineapple
- Mango
- Orange
- Strawberry
- Vanilla
- Mint

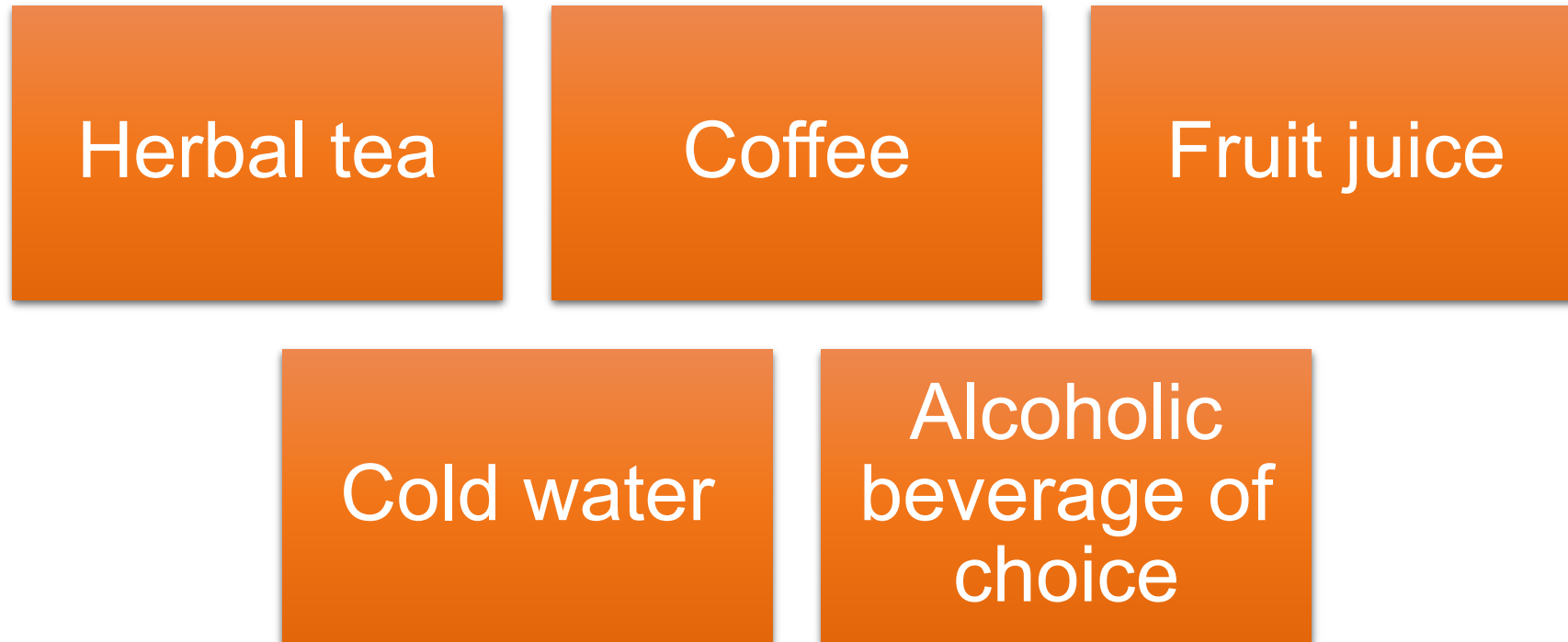
LITTLE TO NO CIGARETTE USAGE

Mostly due to health concerns



AVENUES TO STIMULATION

Young Kenyans seem to rely on beverages to achieve a sense of stimulation



THANK
YOU

GAME CHANGERS

