

**Timeline**

April-December 2021

**Study Type**

Randomized Evaluation

**Research Implemented by IPA**

Yes

C-F1

**KLPS4 C-MODULE  
Follow-Up 1**

VERSION: MARCH 11, 2021 — ENGLISH

KLPS Adult ID

*This survey should be administered to our KLPS FOCUS RESPONDENT (the "PARENT").*

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FO Comments:

# Understanding Digital Credit Usage, Intra-household Bargaining Patterns, and Gender Reporting during COVID-19 in Kenya (Questionnaire)

## Abstract

The COVID-19 pandemic has caused substantial challenges for small businesses across Kenya, where some enterprises recorded a drop of as much as 44 percent in revenue in the

early months of the pandemic (Egger et al. 2020). Women entrepreneurs may face an especially high burden due to increased childcare responsibilities from school closures. Lower overall living standards as a result of the pandemic could reduce agency for women, increase stress, and impact intra-household dynamics, which could ultimately lead to changes in intra-household bargaining and impact the overall effect of increasing credit to female borrowers (de Mel, McKenzie and Woodruff 2009).

The Kenya Life Panel Survey (KLPS) is a 20-year longitudinal panel with detailed measures of health, educational, social, and labor market outcomes for individuals that attended primary school in Busia, Kenya from 1998-2001. This study builds on the panel survey by conducting phone surveys with respondents and their spouses between June and October 2021 to address three key research questions. First, the study will look at the extent to which digital credit can support women's work during the pandemic. The second set of research questions will focus on how intra-household substitution patterns look during the pandemic, and if this is the main channel affecting women's work. Finally, the study will also assess how past (randomized) human capital interventions, including vocational training voucher programs and cash grants, affect female economic activity and digital credit access during the pandemic. Pre-pandemic KLPS data will help researchers assess how the pandemic is affecting female respondents across a variety of sectors using intra-household bargaining and family responsibilities as key channels for impact. Initial results are expected in September, 2021.

*This project is a part of the [Women's Work, Entrepreneurship, and Skilling \(WWES\) Initiative](#)*

## Questionnaire Description

This questionnaire, titled "KLPS4 C-MODULE Follow-Up 1," is from the Kenya Life Panel Survey (KLPS) phone survey follow-up, version dated March 11, 2021.

## Project Data Collection Mode

- CATI (Computer-assisted telephone interviewing)

## Researchers (\*corresponding author)

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## Questionnaire File Type

Reader-friendly survey instrument

## Questionnaire Language(s)

English

March 11, 2021