

IMPACT OF COVID-19 ON WOMEN SACCOS MEMBERS IN HOSPITALITY, AVIATION, AND HORTICULTURE SECTORS IN KENYA

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Abstract

Cooperatives hold much potential for generating synergies, collaborations, economic and social processes that enable community development to thrive even under adverse conditions. COVID-19 had a negative effect on SACCOs operations, management and service provision to its members. This study investigated the effects of COVID-19 on women members since the pandemic increased the gender gap in terms of financial inclusion, membership, and participation in SACCO activities. The study was anchored on institutional theory, whose focus is on the deeper and more resilient aspects of social structure. The study used mixed methods approach. The study sample population was 545 members of SACCOs from 15 SACCOs across the three sectors from which quantitative data was collected. Qualitative data was obtained from eight focus group discussions with SACCO members, 13 in-depth interviews with SACCO CEOs and 39 key informant interviews with Chairmen of Executive and Supervisory Committees, and County Director of Cooperatives. Results reveal that slightly more women (86.5%) than men (85.4%) reported to have been personally affected by Covid-19. However, men were more apprehensive of Covid-19 infection and reported incurring marginally higher (40%) healthcare cost than women (39%). Women on the other hand reported increased cost of living (67%) than men (62%). In addition, more women (40%) reported loss of income through job losses than men (32%). From the study findings we conclude that Covid-19 had a greater impact on women compared to men on several areas, including on health expenditure, increased gender-based violence, greater conflict with children at home and generally being unable to meet basic needs. The study recommends that focused attention on membership of women in cooperatives is required. In particular, SACCOs should make deliberate efforts to increase membership of women as well as representation of women in their management organs.

Key words: *Impact of COVID-19, women members, SACCOs, Hospitality, Aviation, and Horticulture Sectors*

1.0 Introduction

Co-operative societies play a great role in uniting people and marching them towards the realm of development. Savings and credit societies provides an avenue for women's financial inclusion thus contributing to women's economic and broader empowerment, therefore leading to poverty reduction. COVID-19 pandemic has contributed to economic shock leading to job losses, loss of livelihoods and increased cost of living crisis that has disproportionately impacted more to women and marginalized populations, thus widening economic inequities (Deloitte, 2020). These trends have threaten to erode social cohesion, destabilize countries, reverse a decade of poverty reduction, and jeopardize the achievement of the SDGs. Cooperative societies provide an institutional framework through which basic human needs can be met besides their significant contribution to

poverty eradication and employment, thus ensuring environmental sustainability and mainstreaming gender (World Bank, 2021). The financial empowerment of women through cooperatives is critical for the realization of the benefits that accrue from cooperatives. The inclusion of women is, thus, key to creating well-targeted policies that will help farmers and the cooperatives increase not only their relevance but also their productivity for greater benefits.

In Kenya women face a major challenge of lower access to, control over economic, social resources and opportunities due to gender based norms, of which cooperatives present distinct advantages (GSMA, 2020). As group-based ventures, cooperatives bring to their members the benefits of joining forces with others to access economic and social resources. Apart from being able to access economies of scale as providers of services, producers or as consumers, participating in a cooperative as a member, elected leader or manager also brings with it enhanced status and voice in the community and society in general. Cooperatives are based on the principles of voluntary and open membership, democratic control, economic participation, education, and concern for the community in which their mandate places cooperatives in a unique position to not only further decent work overall, but also to ensure inclusivity.

COVID-19 pandemic has caused a global economic recession. The adverse impact on financial markets, disruption of global supply chains, agriculture sector, tourism sector, aviation and other sectors of the economy have had an adverse effect on Kenyan economy (World Bank, 2021). The COVID-19 pandemic has affected all aspects of societies and economies around the world. Among other consequences, the pandemic has significantly affected many financial consumers in terms of their access to and use of personal financial services whether as a result of loss of employment, reduced income, increased digitalization, or reduced access to physical services (Oxfam, 2020). In turn, the pandemic has had a significant impact on SACCOs and financial institutions which provide access to credit to women and men. COVID-19 has underscored, and exacerbated, long-standing gender inequalities on financial inclusion, gender participation and management of SACCOs. Closing gender gaps in SACCOs can have a significant impact on poverty reduction, job creation, growth, and innovation. SACCOs focus on member needs, and align their products and services to fit changing circumstances and needs of the membership, while in economic performance and sustainability. This study therefore explored how Covid-19 disproportionately affected women members of SACCOs in hospitality, aviation, and horticulture sectors.

2.0 Literature Review

2.1 Effects of COVID-19 on Women Members in Horticulture, Aviation and Hospitality Sectors in Kenya

The horticulture sector in Kenya is perhaps one of the worst hit by the pandemic. The sector is Kenya's third largest foreign exchange earner, and contributed Kshs. 120 billion in 2021 alone to the country's gross domestic product (GDP) according to Kenya economic survey (2021) (KNBS, 2021). The floriculture sector currently ranks as one of the economy's fastest growing sectors with export earnings from cut flowers accounting for 72% of total earnings from the country's horticulture exports (KNBS, 2021). Kenya sells up to 70-75% of its horticultural products to

Europe and therefore closure of European markets has had an immediate negative effect on the sector (World Bank, 2020). Closure of the Dutch auction where part of the flowers from Kenya are sold has further compounded the situation for the sector. As this happens, the world of work is being profoundly affected by the novel Covid-19 pandemic. The economic and social disruption caused by the crisis threatened the long-term livelihood and well-being of thousands of Kenyans, especially women in the horticultural sector who form the highest number of labour force (Mokomane, Masson & Ross, 2014). These are workers who, long before Covid-19 have been subjected to decent work insufficiencies that include; low wages, dangerous and unsafe working conditions, sexual harassment as well as job insecurity (World Bank, 2020). These are the very workers bearing the initial shock of the pandemic for which they are least prepared to weather. The most vulnerable to the impacts of the pandemic are the thousands of workers found at the start of supply chains such as production, preparation and packaging. Most of these workers are often predominantly women who are plagued by dual roles domestic and professional roles in which they double-up as the primary caregivers in their households and communities. (CARE, 2020). As foreseen, the COVID-19 pandemic disproportionately affected women and girls around the world widening gender equality gaps as lay-offs, lack of alternative income, burdens of unpaid care work affected this group (CARE, 2020).

Tourism and hospitality industry is one of the economic pillars of the Kenyan economy. This sector provides millions of jobs to Kenyan youth both directly and indirectly. The World Travel and Tourism Council (WTTC) estimates that this sector has employed around 330 million people globally (World Travel & Tourism Council & Oxford Economics, 2021). The sector is also credited for over 10.3% of the worlds, gross domestic product, GDP (KNBS, 2020). In Kenya, the sector has been gradually growing leading to more jobs and GDP. The sector grew by 3.9% from 2018 to 2019 (KNBS, 2020). The COVID-19 outbreak caused 50 million job loses; which translated to a global loss in tourism revenue of about USD30 to USD50 billion in 2020 (World Travel & Tourism Council & Oxford Economics, 2021).The first half of 2020 saw a widespread drop off in occupancy rates around the world. In May 2020, Kenya's hospitality booking rates were below 20% than what would have expected, with many hotels temporarily closed (KNBS, 2020). Restrictions on travels and movements across borders, caused a decrease in the activities within the tourism and hospitality sector, consequently leading to loss of income, increased unemployment rates. Many hotel operators were forced to scale down their labour costs significantly through reduced hours, or the use of government support to furlough sections of their staff (Hotel's outlook, 2019).

COVID-19 has caused unprecedented challenges to the entire world, at the onset of the Pandemic, communities across the world began to experience the hurdles, ranging from health to other social and economic needs. In fighting the Pandemic, the Kenyan government adopted various strategies and policies including total and partial lockdown, introduction of curfews, closing of borders, restrictions on transportation, and limitations on the number of passengers per transit, closing down of restaurants, bars and other entertainment joints, restrictions on gatherings. The challenges created by COVID-19 impact almost every part of a hotel's operations, from room occupancy levels and staffing plans, to food and beverage provisioning (KNBS (2020). Women play a great role in supporting the tourism sector, namely in maintaining culture and tourism development

(Hotel's outlook, 2019). However, women's roles are more concentrated in low-skill and low-paid areas. Women's skills are more dominant in the accommodation sector which includes homestay services, food and beverage services, making souvenirs, opening stalls, hawking trade, cooking, cleaning public places and working in the hospitality sector. As a result of COVID-19 women lost their livelihoods thus affected their contribution in SACCOs allied to tourism sector.

The aviation industry is one of the hardest-hit industries that have been impacted by COVID-19 in 2020 to 2021 (ICAO. (2021). There were travel bans in place, and people were still scared to fly due to quarantine regulations and the requirement of COVID-19 certificate (ACI World, 2021). Country specific regulations on international flights, long-distance travel bans, and trip cancellations affected the global flight capacity and so far, resulted in huge losses for the aviation industry (Kenya Airports Authority, 2021). Governments in various countries imposed several restrictions to contain the spread of the virus. Airlines offer the fastest and safest form of long distance travel, provide direct and indirect employment, and contribute to tourism and economic development. According to Kenya Aviation Authority (KAA) the assessment of COVID-19 impact on Kenyan airports conducted by comparing May and October 2020 capacity vs. 2019 figures revealed that seating offer losses ranging from 56% to 96% at the beginning of the outburst, most of them show slight signs of recovery as of October (Kenya Airports Authority, 2021). The globe shut down of borders and limited domestic travel as a response to the coronavirus (COVID-19) outbreak affected employees of this sector through job losses, pay cut among other effects. Consequently, cancellation of almost all flights to control the spread of the virus also affected the entire airline industry globally (ICAO, 2021). This has consequently affected SACCOs in this sector in terms of loan recovery, service provision, and membership among other challenges.

2.2 Theoretical framework

This study was anchored under the institutional theory which is discussed below

2.2.1 Institutional theory

This study was anchored on Institutional Theory whose focus is on the deeper and more resilient aspects of social structure. It considers the processes by which structures, including schemes through which the rules, norms, and routines, become established as authoritative guidelines for social behavior (Scott, 2004). According to DiMaggio and Powell, (1983), as contributors to the theory, identified ways that organizations face mimetic, coercive and normative pressure forces (DiMaggio & Powell, 1991). Innovations in SACCO member service delivery aimed at enhancing legitimacy are seen as desirable, especially under conditions of uncertainty (COVID-19) where actors cannot be sure of what the outcomes of the adoption of different processes or systems will be. According to Peters, (2000), observes that the assessment of the state of an institution can be done based on four dimensions through which one can judge the level of institutionalization of any structure that we observe: autonomy, adaptability, complexity, and coherence (Peters, 2000). This provides an avenue for understanding the transformation that structures must make in order to survive, and to be able to influence their members and their environment. In this study, these concepts are understood in the light of i) adaptability: taps the extent to which SACCO members are capable of adapting to changes in the environment, or more

importantly capable of molding that environment. As with open systems approaches to social life the SACCO members should be able to continue to import needed resources despite changes in the relevant environment; ii) Complexity: demonstrates the capacity of the SACCO members to construct internal structures to fulfill their goals and to cope with the environment. These two dimensions if well-practiced will build survival strengths of the SACCOs, influencing membership commitment and participation and influence at the current COVID 19 environment.

3.0 Methodology

The study employed a mixed methods approach to generate quantitative and qualitative data to provide insights on resilience. We employed multistage sampling in which both random and nonrandom sampling strategies were adopted. The study was conducted in Nakuru, Liakipia, Nairobi and Mombasa counties due to the higher presence of SACCOs from the sectors of interest (horticulture, aviation and hospitality). We used stratified proportionate random sampling to select the SACCOs to study. The sampling frame was constructed from the list of SACCOs obtained from the SACCO Societies Regulatory Authority for Deposit-Taking SACCOs (DTS) and the Kenya Union of Savings & Credit Cooperatives for Non-Deposit Taking SACCOs (Non-DTS). The sample size for the quantitative survey was 545 members of SACCOs while qualitative data was obtained from 15 SACCOs (7 SACCOs from horticulture, 6 SACCOs from hospitality, and 2 SACCOs from aviation). Out of the 15 SACCOs sampled twelve (12) were non-DTSs, while (3) three were DTSs. Eight (8) Focus Group Discussions with SACCO members (one from the aviation sector, three from the hospitality sector and four from the horticulture sector). Thirteen (13) in-depth interviews with SACCO CEOs and 39 key informant interviews with Chairmen of Executive and Supervisory Committees, and County Director of Cooperatives were conducted. Quantitative data was cleaned and analyzed using Stata version 15 while qualitative data was transcribed, coded, and analyzed using NVivo version 12.

4.0 Results and Discussions

Demographic Characteristics of Study Participants

The study included 545 participants a majority of whom were males 66%, while 34% were females. This is an indication that SACCO membership is dominated by males bearing in mind that SACCO memberships is pegged on the principle of open membership and voluntary.

Table 1: Socio-demographic information of study participants

Characteristic	Freq. (n)	Percent (%)
Gender		
Male	360	66.1
Female	185	33.9
Highest level of education completed by study participants		
Primary	70	12.8
Secondary	193	35.4
Middle level college	200	36.7
University	82	15.1
Main source of income		
Public Sector Employed	16	2.9

Private sector Employed	501	91.9
Self Employed	27	5.0
Not employed	1	0.2

The study results indicate that membership in SACCOs sampled were dominated by males, an indication of gender disparity in SACCO membership composition. This could be attributed to the fact that most of the males were in salaried employment thus able to register as SACCO members. This disparity in membership further hinders participation of females in cooperative activities and in ascending to managerial positions in the SACCOs. The results indicate a high literacy rate with 87% of respondents having at least secondary level of education. This is an indication that education did not affect membership and participation in SACCO activities since most of the respondents were literate.

A majority of these reported their main source of income was generated from the private sector. On the other hand, the public sector employed a paltry 5% of those responding. Thus, the private sector is a key stakeholder in economic development, being a major contributor to national income and the principal job creator and employer. The sector delivers critical goods and services and contributes to tax revenues and the efficient flow of capital. The horticulture, hospitality sectors are dominated by private investors who have contributed to creation of employment opportunities. The horticultural and hospitality sectors were among leading contributors to the national economy. They have contributed to achieving food security, income and employment generation, foreign exchange earnings and raw material for agro-processing. These two sectors have also contributed to the growth of the aviation industry through cargo and air passenger services but are also primarily served by the aviation sector. The hospitality sector has complex inter-industry linkages with service providers such as accommodation suppliers, travel agencies, tour operators, event managers, and transport service providers among others.

Impact of Covid-19 on the Business Environment of SACCOs

The respondents indicated that Covid-19 impacted negatively on SACCOs by a drop in revenues, loss of jobs, loan defaults among others (Figure 1). The study results indicated that SACCO members reported loss in revenue (89.0%) or jobs (83.6%). Other negative impacts were operational risk resulting from inadequate internal processes to deal with the unanticipated disruptions caused by Covid-19 was third at 26% followed by liquidity risks (20.8%) that stemmed from challenges of firms to meet their payments obligations.

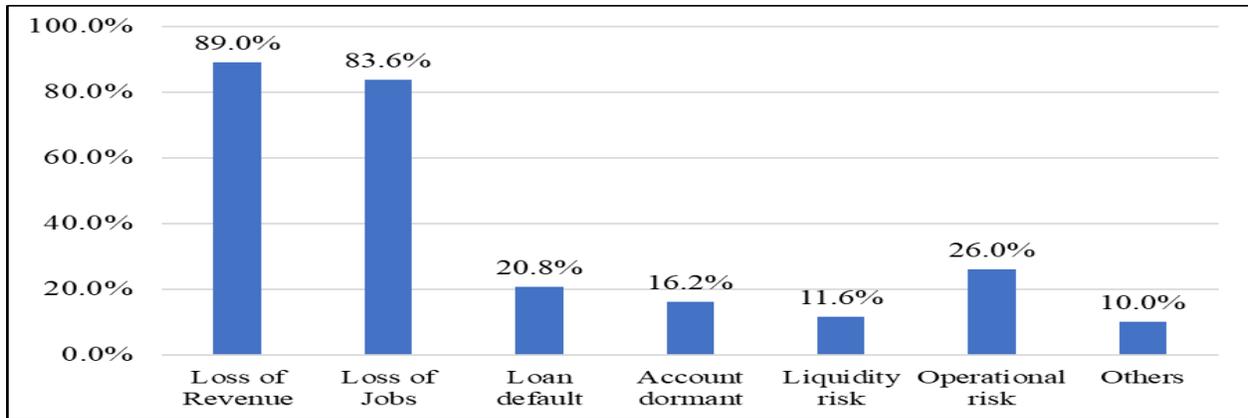


Figure 1: Impact of Covid-19 on SACCO Members and SACCOs

The economic downturn as a result of Covid-19 had a ripple effect on employment across the three sectors. Many employees reported losing their jobs, income or reduced earnings. Our qualitative findings revealed that some businesses asked their employees to work part-time leading to loss of earning as exemplified by the following statement:

Because even the owner of the farm was not selling and so he was not getting income to enable them make payments to everyone. This at least meant that we would come a couple of days in a week to allow others also work in order to get paid for days worked. Now, that meant that you got half salary (FGD, Siraji SACCO, horticulture, Laikipia County).

Other firms had to send their employees home with no pay for a number of months. The severity of the hardships that some employees had to endure as told by one of the study participants is highlighted by the following statement:

That was the worst period. Leave alone you know, the first two months, May and June, they tried but I think the occupancy was too low to support the staff, to sustain operations. So ... they sent everybody home, that means, from May to September we had no income (KII Simcorp SACCO, hospitality, Nairobi County).

During our follow-up interviews, we established that some aspects of the initial impact on the sector were dissipating following: the relaxation of Covid-19 restrictions on air travel, opening up of hotels, and withdrawal of lockdowns. This has seen an increase in the numbers of workers who had earlier lost their jobs due to the fact that they have been recalled and others who had suffered pay cuts have their full pay reinstated. This view is captured in the following statements from our respondents:

Things have improved a little bit because uh the flower farms have employed more people than the pre-COVID-19 situation because like one of our big employers here acquired two more farms. In fact, if you look at what we are paying right now, it has really increased (FGD, Siraji SACCO, horticulture, Laikipia County)

I have seen slight salary increase, 40% or 50% (KII Simcorp SACCO, hospitality, Nairobi County)

Things started picking up so well. Actually, most of the hotels had 100% occupants towards end of May (FGD, Travelers SACCO, hospitality Mombasa County)

Nature of Covid-19 impact on SACCOs

The nature of impact may be categorized into operations, service delivery, engagement with members, monthly SACCO contributions and loan repayment by members (Table 2). In each of these impact areas, performance was affected. For example, under operations services were either slowed (61%) or social interactions restricted the operations (56.8%). Similarly, service delivery was reduced (65.5%) and direct engagement with members reduced (61.7%) due to social distancing protocols. Lastly, the financial transactions were impacted as monthly SACCO contributions took a hit (98.9%) leading to need for variation of loan repayments.

Table 2: Impact of Covid-19 on SACCOs

Impact area	Type of impact	n (%)
Operations	Slowdown in operations	295 (61)
	Restrictions on social interactions	275 (56.8)
	Backlog in services and long queues	122 (25.2)
	More efficient SACCOs operations	35 (7.2)
	More SACCO Services have been digitized	127 (26.2)
	Reduction in member education activities	109 (22.5)
	Other	27 (5.6)
	Don't know impact caused	13 (2.4)
Overall		482 (88.4)
Service delivery	Reduced service delivery	355 (65.5)
	Improved service delivery	81 (14.9)
	New services added to members	3 (0.6)
	No change noticed	91 (16.8)
	Don't know impact caused	12 (2.2)
Overall		542 (99.5)
Engagements with members	Improved due to adoption of online platforms	136 (25.2)
	Decreased due to non-physical engagements	333 (61.7)
	Newer engagement channels i.e. emails, social media, SMSs	172 (31.9)
	Low participation in education days	95 (17.6)
	Other	9 (1.7)
Overall		540 (99.1)
Monthly SACCO contributions	Increased	5 (1.5)
	Decreased	205 (61.6)
	Stopped remitting	123 (36.9)
Overall		333(61.1)
Loan repayment	Stopped remitting my repayments	89 (31.8)
	Decreased my loan repayments	85 (30.4)
	Negotiated a repayment plan	105 (37.5)
	Increased my loan repayments	1 (0.4)
Overall		280 (53.4)

In spite of the overall negative impact in operational areas, there are some who thought Covid-19 led to improved services due to adoption of newer engagement channels such as use of emails, social media platforms, text messages as captured by one of the key informants:

Transactions went online and it was a very good thing because there is a reduction of queuing in the banking hall ... and we really appreciate because that was a concern to us. Especially during end months, and the mid, mid months advances when they are being issued (KII, Siraji SACCO, horticulture, Laikipia County).

Our follow-up data collection indicated that the benefits of adoption of technology in service delivery are becoming apparent to SACCOs and it is likely that the rate of adoption is going to continue in the future as one Key Informant reckoned:

I can say that the online method is more efficient and effective because number one, members don't need to travel to the office. As I said our members are based in different locations in the country. So you can imagine a member travelling from Mombasa coming to our office. Members are able to access their account using their mobile phones (KII, Kentours SACCO, hospitality, Nakuru County).

The impact of Covid-19 on monthly SACCO contributions and loan repayments could be attributed to loss of income, loss of jobs and reduced economic activities. As a result, some indicated that they stopped remitting their repayments due to loss of the livelihoods.

The second impact I think we have is concerning the repayment of loans, most members have not been able to pay loans from, especially starting from April 2020 (IDI, Kentours SACCO, hospitality, Nakuru County).

In terms of loan repayments, the non-repayment rate has gone up (IDI, Ndege Chai SACCO, horticulture, Nakuru County)

On the other hand, some respondents who had not lost jobs but whose incomes had been impacted opted to restructure their loans by reducing their loan repayment instalments leading to a longer loan repayment period.

We were only depositing a minimum of 10USD, the loans were suspended, we were paying only interest. It helped, because you see our salary was little, someone could not be able to feed their family if they continued to make deductions. So, when they suspended loans we benefitted as individuals, because we could feed our families with the little cash that we got (FGD, Livewire SACCO, horticulture, Nakuru County)

As the three sector progressively bounced back repayment of loans improved since a portion of members who were on reduced salaries were progressively back on full salaries while others who were under unpaid leave, had been recalled as highlighted by the following In-depth interview:

...most of the hotels you know they had cut off their salaries, so were not getting anything in terms of the deposits but now currently members have started going back, repayment of their loans and also saving even if it's the minimum (IDI, Kentours SACCO, hospitality, Nakuru County)

Gender differentiated effects of Covid-19 on members of SACCOs

Results of our quantitative data gathered during the first round of data collection showed that slightly more women (86.5%) than men (85.4%) reported to have been personally affected by Covid-19. However, men were more apprehensive of Covid-19 infection and reported incurring marginally higher (40%) healthcare cost than women (39%). Women on the other hand reported increased cost of living (67%) than men (62%). In addition, more women (40%) reported loss of income through job losses than men (32%) while more men took a pay cut (60%) or were sent on leave without pay (32%) than women (56% and 23% respectively). Our follow-up interviews reaffirmed the finding that women were marginally more affected by Covid-19 than men by shedding light on more pathways through which the effects of pandemic exacerbated the impacts on women. For instance, despite the fact that more women lost jobs than men due to Covid-19, we also found out that women were also less likely to be recruited in temporary employment compared to men. This is captured below:

Women have been affected more. Because when you look at searching for a job or casual work, you find women are more than men, the company picks men and leave women. When you look at life currently it is tough on women. For men if they don't get a chance in one organization they can walk and find another chance in another company. As for the women they will have to go back home (FGD, Sima SACCO, horticulture, Nairobi Metropolis)

Health and economic effects are summarized in Figure 3. Regarding the social effects of Covid-19 slightly more women reported effects on all the social aspects investigated. For example, 15.6% of women and 14.9 % of men reported increased household conflict while 3.2% of women and 2.1% of men reported gender-based violence. Social effects of Covid-19 are presented in Figure 4. We also found that slightly higher percentages of women also reported psychological effects than men. For instance, 74.8% of women and 72.3% of men reported increased anxiety while 36.4% of women and 23% of men reported stress due to cessation of movement. The summary is presented in Figure 5. Women were more likely to be burdened with unpaid care of Covid-19 patients and domestic work of caring for the children due to closure of schools, lockdowns, and therefore had to drop out of the labour force.

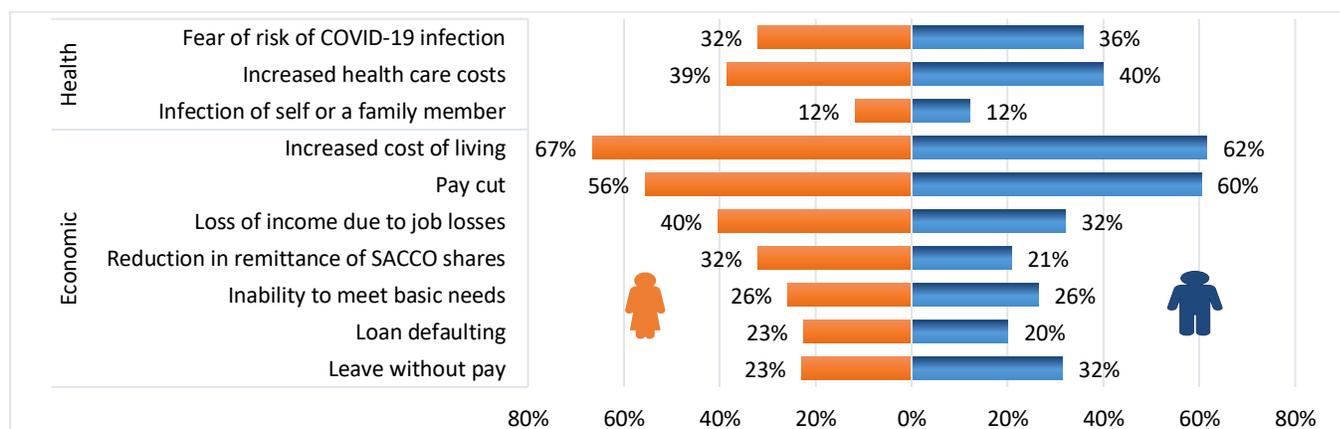


Figure 3: Health and economic effect of Covid-19

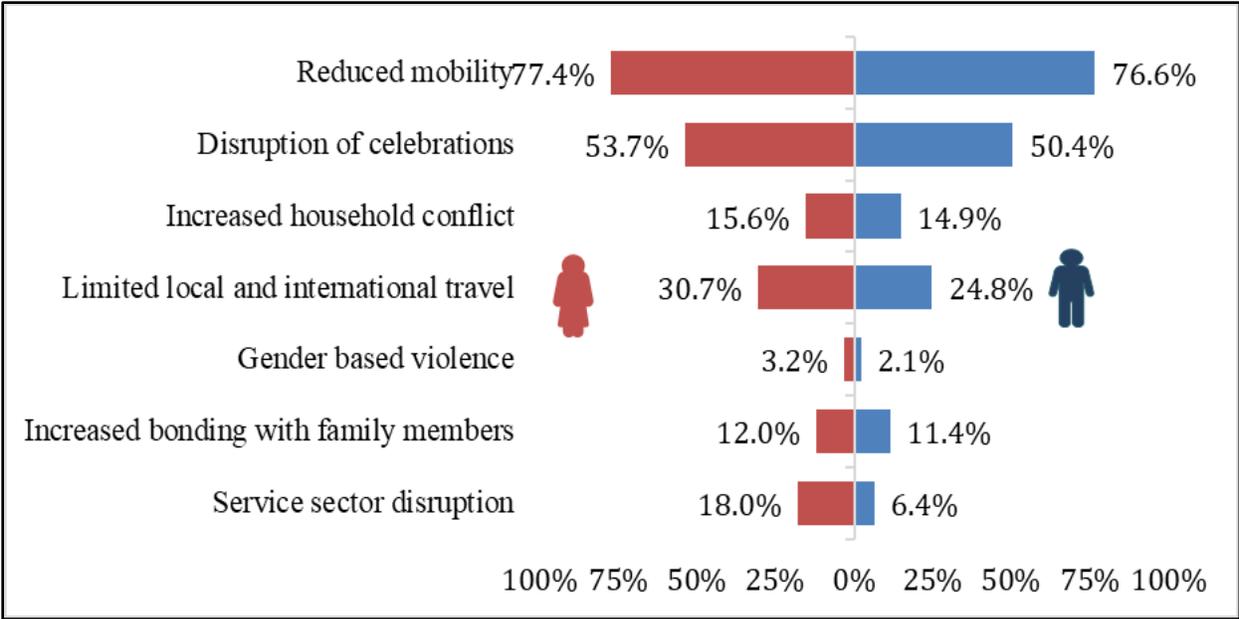


Figure 4: Social effect of Covid-19

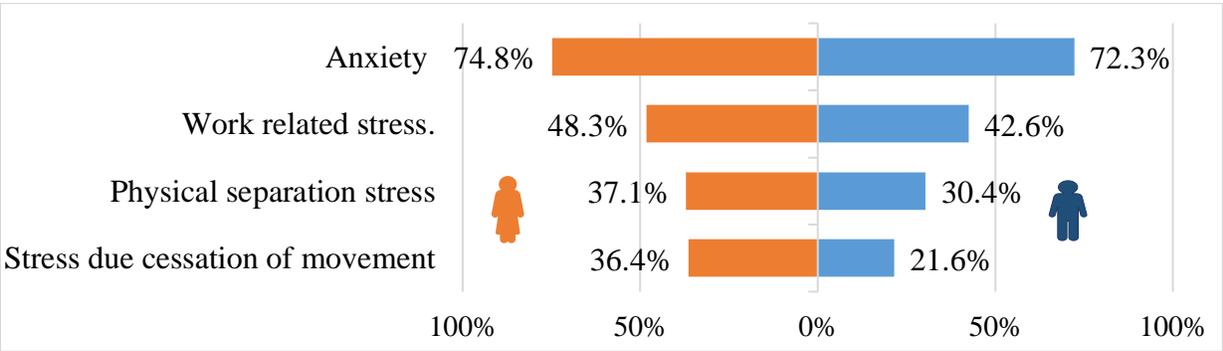


Figure 5: Psychological effect of Covid-19

From our analysis Covid-19 pandemic has had socioeconomic and psychological effects on the respondents as captured in the following sentiment from one of our focus group discussions.

Members are doing badly ... If you have a loan that you are repaying then all of a sudden you do not have any source of income, financially you are destabilized, yeah, then when you start getting your money, the little that is coming in, after nine months. Remember the loan has also accumulated interests, for that period then it is also now affecting you psychologically. Psychologically, you are worried, and when you are worried psychologically you cannot be stable economically (FGD, Travelers SACCO, hospitality, Mombasa County).

Women however appear to have been socially and psychologically affected marginally more than men. For instance, women were more affected in terms of mobility as a result of lockdowns, curfews and cessation of movements than men. This could be because women are traditionally seen as care givers and thus separation from their loved one during periods of uncertainty may

have had a higher toll on women than men. The finding that Covid-19 had great impact on women is revealed from one of our FGDs.

Women who are sole breadwinners are the ones most affected you also see if that a woman is a widow everything depends on her (FGD, Sima SACCO, horticulture, Nairobi Metropolis)

Our follow up interviews shed light on avenues that may have further exacerbated the toll on women. There was a perception that when the going gets tough as it did in the wake of Covid-19, some men just give up and leave responsibility of the household to women as revealed from the FGDs:

In the homes we live in, life is tough because when responsibilities become many the man will get his bag and leave the family in the hands of the woman who should take responsibility of everything. (FGD, Sima SACCO, horticulture, Nairobi Metropolis)

The findings that Covid-19 had a marginally higher toll on women than men notwithstanding, our investigations also revealed some nuanced psychosocial impacts that men grappled with as a result of the pandemic as captured in the follow-up interviews.

You find that the things you were supposed to do you cannot do. It has taken us back as men. many houses can be broken. Since what the woman was receiving from you, they cannot receive anymore. For example, you find that we were living in a double house. But because of this problem we have to move to single room. You start living in the same house with your children even the older ones. (KII, Panda SACCO, horticulture, Nakuru County).

When we explored personal impacts of Covid-19 via infections most respondents' were of opinion that men (49.3%) were more affected. There was however a small category of respondent (22.2%) who felt that women suffered more infections than men while 28.5% were of the opinion that Covid-19 infections affected men and women equally. The FGDs seem to confirm this.

To be honest most people who have had an encounter with the Covid 19 are the men, am yet to find a lady who has gotten involved (KII, Java SACCO, Hospitality Nairobi)

In the first phase of data collection (March 2021), when it came to coping mechanisms during Covid-19, majority (66.3%) of our respondents were of the view that women coped better than men, 21.5% felt men and women coped equally while 12.2% felt that men coped better. When we probed those who either said men or women coped better to find out the mechanisms, they thought helped them cope better, we established that our respondents were of the view that women were more likely (59.35%) to establish alternative business than men (55.3%), they were also more likely (29.9%) to seek help from relatives and friend than men (13.2%). We also found the women were more likely to shift to low-cost housing (18.8%), more prudent with finances (14.1%) and more likely to reduce consumption (9.1%) than men (14.5%), (9.2) and (6.6%) respectively. The findings on the opinion the respondents on the gendered coping mechanisms are presented on Table 3.

Overall, women appear to have adopted positive coping mechanisms to Covid-19 than men. A higher proportion of women compared to men were more likely to report using the identified positive coping mechanism.

Table 3: Gendered coping mechanisms during Covid-19

	Data (N=545)			
	Men	Women	Both	Total
	n (%)	n (%)	n (%)	n (%)
Who coped better during Covid-19	56 (12.2)	305 (66.3)	99 (21.5)	460 (84.4)
How People Coped with Covid-19				
Establishment of alternative business	37 (66.1)	174 (57)	58 (58.6)	269 (58.5)
Migration to rural areas	4 (7.1)	40 (13.1)	25 (25.3)	69 (15)
Shifting to low-cost houses	9 (16.1)	45 (14.8)	24 (24.2)	78 (17)
Seeking help from friends and relatives	8 (14.3)	83 (27.2)	23 (23.2)	114 (24.8)
Registering for government Covid-19 relief funds	1 (1.8)	18 (5.9)	8 (8.1)	27 (5.9)
Registering for Government youth work initiative	1 (1.8)	7 (2.3)	13 (13.1)	21 (4.6)
Seeking counseling services	2 (3.6)	24 (7.9)	12 (12.1)	38 (8.3)
Renegotiating with SACCOs on loan repayment	3 (5.4)	15 (4.9)	20 (20.2)	38 (8.3)
Withdrawal of SACCO shares	-	7 (2.3)	6 (6.1)	13 (2.8)
Borrowing from SACCO to cope	4 (7.1)	17 (5.6)	23 (23.2)	44 (9.6)
Drugs and substance abuse	5 (8.9)	1 (0.3)	-	6 (1.3)
Reduction in consumption	5 (8.9)	30 (9.8)	23 (23.2)	58 (12.6)
Prudent use of finances	6 (10.7)	46 (15.1)	23 (23.2)	75 (16.3)
Involvement in other business to earn a living	27 (48.2)	98 (32.1)	32 (32.3)	157 (34.1)
Avoiding gatherings	7 (12.5)	107 (35.1)	34 (34.3)	148 (32.2)
Use of social media, virtual meetings TV etc.	2 (3.6)	17 (5.6)	5 (5.1)	24 (5.2)
Provided opportunity to bond with family members	4 (7.1)	17 (5.6)	5 (5.1)	26 (5.7)
Turning into religion, spirituality and prayer as coping mechanism during the lockdown	-	39 (12.8)	11 (11.1)	50 (10.9)
Taking up household chores e.g. cleaning the house, gardening, laundry, cooking etc.	-	60 (19.7)	4 (4)	64 (13.9)
Resorting to daily exercise routines	5 (8.9)	20 (6.6)	7 (7.1)	32 (7)
Other	9 (16.1)	37 (12.1)	9 (9.1)	55 (12)

Findings from our focus group discussions from different sectors and regions in the first phase of data collection provided insights on the reasons that respondents felt that women coped better with the impacts of Covid-19 as captured below.

Most of the ladies have some savings and some are members of “chamas” merry-go-rounds. We have ways of encouraging each other at home (FGD, Travelers SACCO, hospitality Mombasa County)

Findings from our follow-up KIIs and FGDs from different sectors and regions in the second phase of data collection indicate the general view that women coped better with the impacts of Covid-19 as captured below.

Women are coping with this life better and faster. Men don't like shame. Women are not ashamed of anything. You know us men we hide our secrets. But for women they share with their neighbors whereby the neighbor could help them get food or what they needed and then the day ends. They have better strategies to survive. Because if you miss one side, still they will look for another alternative on side B, so that the children can feed, or they go to school (FGD, Travelers SACCO, hospitality Mombasa County).

... when Covid came men were found empty. For ladies you find that they had saved like ten or five thousand. (KII, Panda SACCO, horticulture, Nakuru County).

5.0 Conclusion

Findings from our study show that men dominate the three sectors aviation, horticulture, hospitality, an indication of continued gender disparity in the cooperative sector. Women were marginally more affected by Covid-19 than men on most of the aspects investigated. In addition to reporting loss of income through job losses than men, more women than men also reported effects on all the social aspects investigated and on psychological aspects such as increased anxiety and stress due to cessation of movement. Different pathways were apparent through which disproportionate impact was manifested in women. For instance, a higher proportion of women than men reporting job losses meant higher loss of livelihoods and increased vulnerabilities for women to other effects. Covid-19 had a greater impact on women compared to men on several areas, including on health expenditure, increased gender-based violence, greater conflict with children at home and generally being unable to meet basic needs.

6.0 Recommendations

From the study results we recommend the following:

1. There is need sensitize SACCOs on the advantages of opening up the common bond to ensure expansion of membership from outside the sector of employment to which the a SACCO is affiliated to reduce concentration of risk thus reducing systemic risk
2. Focused attention on membership of women in cooperatives is required. In particular, SACCOs should make deliberate efforts to increase membership of women as well as representation of women in their management organs.

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