

***THE IMPACT OF COVID-19 ON WOMEN MEMBERS OF SACCOS 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. The study investigated the interventions put in place by the SACCOs to support members, particularly women, and the surrounding vulnerable communities to cope with the pandemic Using a mixed methods approach, quantitative data from 545 members of SACCOs from the three sectors were surveyed across 15 SACCOs, and qualitative data 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 were generated. 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%) while more men took a pay cut (60%) or were sent on leave without pay (32%) than women (56% and 23% respectively).The study finding 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 on women members, SACCOS, Hospitality, Aviation, and Horticulture Sectors*