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**VENTURE 37**

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# COVID-19 IMPACT ON CDP SUPPORTED COOPERATIVES

Final Report

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## List of Acronyms

<b>CDP</b>	Cooperative Development Project
<b>GBV</b>	Gender Based Violence
<b>MFI</b>	Microfinance Institutions
<b>PPE</b>	Personal Protection Equipment
<b>R1</b>	Survey round one
<b>R2</b>	Survey round two
<b>R3</b>	Survey round three
<b>R4</b>	Survey round four
<b>VENTURE37</b>	Land O'Lakes Venture37

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# I. Executive Summary

The purpose of this study is to assess the impact of COVID-19 on cooperatives supported by the USAID-funded Cooperative Development Program (CDP). Four CDP partners—Equal Exchange, Global Communities, National Cooperative Business Association CLUSA International (NCBA CLUSA), and Venture37—partnered with TANGO International to gather and analyze data in six countries. This study was conducted through phone surveys with cooperatives in Kenya, Malawi, Mexico, Paraguay, Peru and Rwanda in four survey rounds from May 2020 through February 2021 (see summary in Box 1). The sections below present the study findings by country. Global findings are summarized in Figure 1.

## Box 1: Summary of study sample

**65** cooperatives globally

**10** value chains

### # of cooperatives in each country



Mexico: 3

Paraguay: 1

Peru: 21



Kenya: 22

Malawi: 6

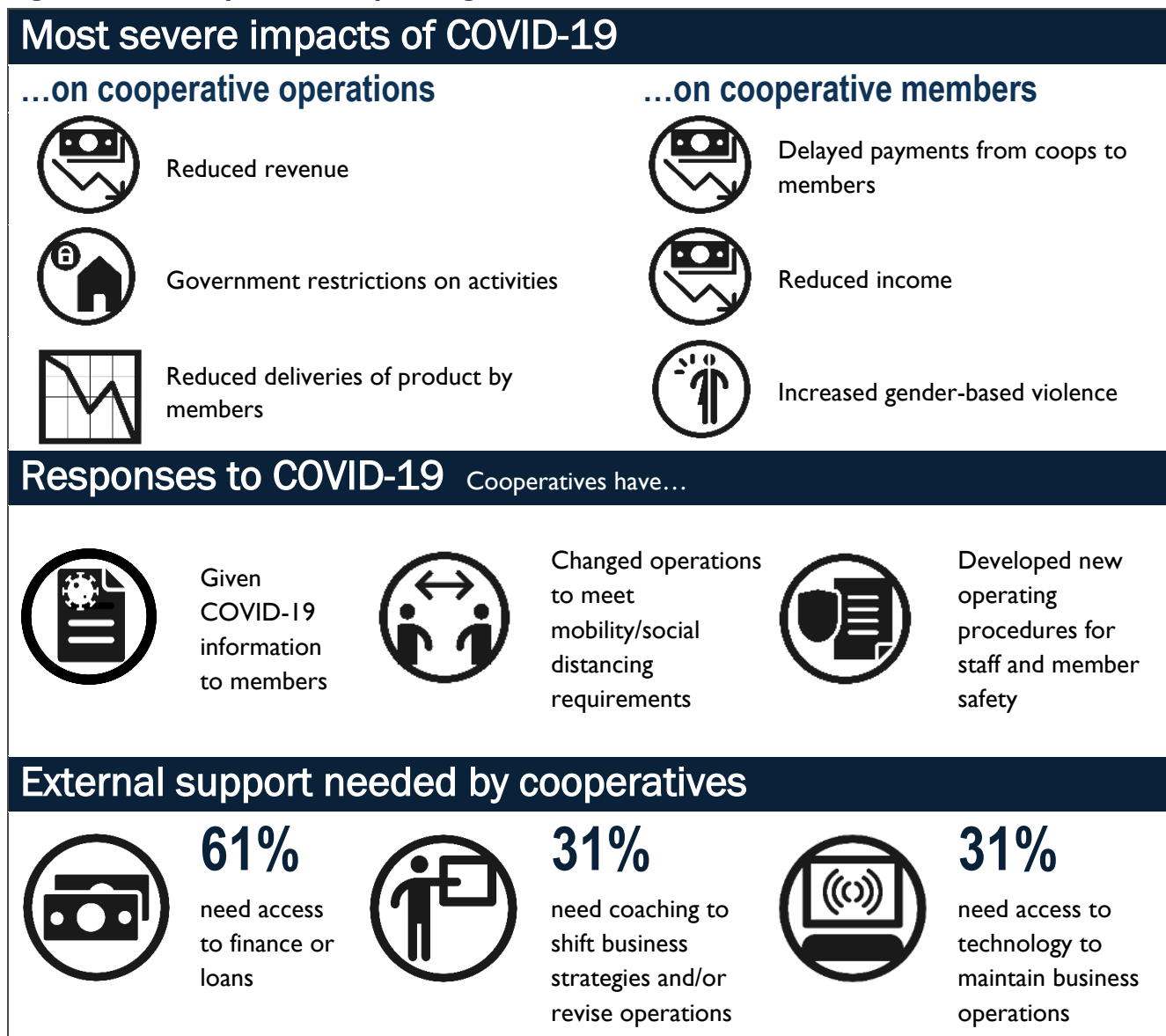
Rwanda: 12

## Global Summary

Across all four rounds of data collection, the most severe impacts reported by cooperatives are reduced income, government restrictions on activities, and reduced deliveries of product by members (Figure 1). On average, across the study sample, 18.6% contract agreements were broken by buyers, and cooperatives' revenue dropped 34.8%. Impact to members include delays in payments from the coop to members for products/services and reduced income. Cooperatives perceive that COVID-19 has contributed to increased gender-based violence (GBV), with reported GBV increases highest in Kenya, Malawi, and Peru..

Cooperatives have responded in numerous ways to COVID-19, the most common of which are providing COVID-19 information to members, changing operations to address mobility/social distancing requirements, and developing new operating procedures to ensure the safety of cooperative staff and members. In the final survey round, cooperatives identified the types of external support they need to aid their recovery and ongoing response to COVID-19 impacts. The most urgently needed types of support are access to finance/loans to cover revenue losses, coaching to shift business strategies and/or revise operations to manage burdens, and access to technology to maintain business operations.

Figure 1: Summary of the study findings across six countries



## Country Level Findings

**KENYA** For dairy, livestock and coffee cooperatives in Kenya, the most severe impacts of COVID-19 on cooperative operations are government restrictions on activities, reduced deliveries of product by members, and reduced revenue. For worker and housing cooperatives, the biggest impact to operations from rounds two through four is reduced revenue, followed by buyers breaking contract agreements and government restrictions. Dairy cooperatives estimated the total value of all contract amendments and terminations (broken contracts) due to COVID-19 to be between 3-6 million KSH (approximately US\$27,000–\$55,000).

COVID-19 impacts on cooperative members increased over the course of the study. From round two to round four, dairy and livestock cooperatives reported that members relied on their own production for family

consumption (resulting in less sales) and had less access to extension services. For coffee cooperative members, the number of impacts resulting from COVID-19 increased in round four, including the most severe: delays in payments from the cooperative to members for products/services, limited access to food, and difficulty acquiring PPE. For the three worker and housing cooperatives, the most severe impacts on members changed over time. At the study outset, the cooperatives reported anxiety, stress and trauma; increased domestic violence; and limited access to food. In round four, the most severe impact to members was reduced services from the cooperative. Access to food was a concern of various degrees in all sectors across all four rounds.

In response to COVID-19, most cooperatives reported in round four that they have already or are currently developing new operating procedures to ensure cooperative staff and member safety, changing operations to address mobility/social distancing requirements, and providing PPE to members.

Some cooperatives in Kenya reported receiving little external support. In each round, the coffee cooperative reported its urgent, unmet need for access to finance/loans to cover revenue losses. One of the worker and housing cooperatives received support only in round three in the form of PPE and loans to cover losses. A minority of dairy cooperatives reported receiving support in the first three survey rounds, but by round four, almost all coops reported that they had received some external support.

**MALAWI** The most severe impacts of COVID-19 across survey rounds for horticulture cooperatives are slowdown in operations due to mobility/social distancing and reduced revenue. For dairy cooperatives, the most severe impacts of COVID-19 across all survey rounds are reduced deliveries of product by members followed by reduced revenue. The most severe impacts of COVID-19 on members reported across all survey rounds by horticulture and dairy cooperatives are lower income; horticulture cooperatives also reported lower product sale prices.

Regarding response actions already taken, all surveyed cooperatives in Malawi reported that they have provided information about COVID-19 to members and are changing operations to address mobility/social distancing requirements.

All cooperatives reported receiving external support. The horticulture and dairy cooperatives all report in all four rounds that they received disinfectants and other materials to control infection some cooperatives received PPE in round four. The two most urgently needed types of support reported by horticulture cooperatives are access to finance/loans to cover revenue losses and access to inputs. In all four survey rounds, the two dairy cooperatives reported a need for coaching to shift business strategies and/or revise operations to manage burdens.

**MEXICO** The most severe impacts reported by the three coffee cooperatives in Mexico are reduced sale quantities and sale prices, using collective reserves to fund operations, credit reductions from usual lenders and inability to hold general assemblies. The cooperatives reported varied impacts across the survey rounds. Reduced sale quantities were reported in each survey round. Access to inputs was a challenge in the first three survey rounds but not in round four, indicating improved access to inputs.

Despite having received more external support over time, all cooperatives reported numerous impacts in round four, including limited access to food, difficulties hiring workers and harvesting, and—the most severe impact on members reported in round four—lower income. To cope with COVID-19 impacts, all cooperatives reported

taking out loans and reducing sales of products to use for household consumption in round four. The most important types of urgently needed support include access to finance/loans to cover revenue losses, PPE for cooperative operations, coaching to shift business strategies and or/revise operations to manage burdens, and crop diversification.

By round four, cooperatives reported having made numerous changes in response to COVID-19, including changing operations to address mobility/social distancing requirements, developing new operating procedures to ensure the safety of cooperative staff and members, applying for financial assistance/loan, and using cooperatives collective reserves. To respond and prepare for future COVID-19 effects, cooperatives reported changes such as changing cooperative decision-making procedures and reinforcing cooperative savings to have emergency funds.

**PARAGUAY** For one sugarcane cooperative in Paraguay, in each of the first three rounds, the most severe impacts of COVID-19 were government restrictions, slowdown in operations due to mobility and social distancing, and disruptions in report/accounting. However, the cooperative reported no impacts on its operations in the final survey round. The most severe impacts on cooperative member households in round four is increased reliance on own production for family consumption, lower income, and reduced contacts with the cooperative/cooperative members. The cooperative was receiving external support in round four. The most urgent unmet needs reported are access to finance/loans to cover revenue losses and coaching to shift business strategies.

**PERU** The top three most severe impacts of COVID-19 on coffee and cacao cooperatives across all four rounds are government restrictions on activities, deliveries of product by members, and slowdown in operations due to mobility/social distancing. The banana cooperative reported different most severe impacts across the rounds, including limited access to inputs and transport. The cooperatives have taken many actions in response to COVID-19, including developing new operating procedures to ensure safety and providing PPE to staff. By round four, all cooperatives had received external support from one or more of about twenty donors. Across all four survey rounds, the most urgent support needed by cocoa and coffee cooperatives is access to finance/loans to cover revenue losses. In each survey round, the banana cooperative reported needing coaching to shift business strategies. In round four, the majority of cooperatives reported seeking external sources of support (grants, loans, donations). Instances of buyers reducing or amending contract agreements was only reported in round four (23.5%), whereas breaking contract agreements were reported in round three (17.7%) and round four (5.9%).

**Rwanda** All twelve cooperatives in Rwanda reported in round four that reduced revenue was one of the most severe impacts of COVID-19. The dairy cooperatives also reported severe impacts from COVID-19 with buyers breaking contracts (50% in round one and three, 66.7% in round two and four), reducing or amending contract agreements (66.7% of coops in round four), and the maize and horticulture cooperatives reported reduced sales and slowdown in operations due to social distancing. The most severe impacts of COVID-19 on cooperative members were delays in payments from the cooperative to members for products/services and lower income in round four.

In response to COVID-19, all maize and horticulture cooperatives reported that they had changed operations to address mobility/social distancing requirements, applied for financial assistance/loan, and provided information

about COVID-19 to members. Most dairy cooperatives reported that they had developed new operating procedures to ensure the safety of cooperative staff and members, provided loans/grants to members, and looked for new buyers. To respond to or prepare for future COVID-19 impacts, all maize and horticulture cooperatives reported making changes in operations to address social distancing requirements and applying for financial assistance or loans. All dairy cooperatives planned to develop an emergency response plan and a business continuity plan.

The number and types of external support reported was initially high and declined over the study period. Maize and horticulture cooperatives reported in every survey round an urgent, unmet need for finance or loans to cover revenue losses.



## II. Introduction and Context

The purpose of this report is to assess the impact of COVID-19 on cooperatives supported by the USAID-funded Cooperative Development Program (CDP). Cooperatives in Kenya, Malawi, Mexico, Paraguay, Peru and Rwanda are included in this study.

In early April 2020, Venture37 contracted TANGO International to develop and support a data collection and analysis system to assess the impact of COVID-19 on CDP supported cooperatives supported by the CDP. Data was collected over three separate survey rounds which took place in May, June, and July 2020 to assess how the impacts of COVID-19 on cooperative operations changed over time. CDP partners Equal Exchange, Global Communities, National Cooperative Business Association CLUSA International (NCBA CLUSA), and Venture37 all participated in this study. Three briefs were produced after each round of data collection to describe aggregate trends across global cooperatives and value chains supported by CDP partners.

As a result of the first three rounds, all four partners collaborated with TANGO in December 2020 to conduct a fourth round of data collection to identify how the impact of COVID-19 has changed since mid-2020. The fourth round of data was collected in January-February 2021. This report includes analysis of data across all four rounds.

## III. Methodology

### Timing and Implementation

Data was collected across four survey rounds. The first three survey rounds took place over a six-day period on the following dates: May 11-17<sup>th</sup> 2020, June 8-14<sup>th</sup> 2020, July 6-12<sup>th</sup> 2020. The fourth survey round took place over a 14-day period on the following dates: January 25<sup>th</sup> – February 5<sup>th</sup> 2021. All interviews were conducted remotely via phone calls between CDP implementing partner staff and cooperative representatives. The interview responses were entered into the survey tool programmed in ODK through Kobo Connect. Throughout the data collection process, TANGO conducted daily data quality checks.

### Survey Tool

The survey tool was developed collaboratively between TANGO and CDP partners Venture37, Equal Exchange, Global Communities, and NCBA-CLUSA. The tool was designed to be easily implemented by project staff via phone in under 30 minutes. The survey was organized into four content areas: impact of COVID-19 on marketing, sale and production of service or agricultural commodity, impact on household economics, resilience of cooperative business/leadership, and communication/access to quality information.

### Sampling

The sample for this survey included all cooperatives supported by the participating CDP-implementing partners. One survey was completed per participating cooperative. One representative from each cooperative was selected to complete the survey. The same selected representatives were interviewed for all four survey rounds. Each participating partner organization was responsible for the selection of respondents and implementation of the survey in accordance with the survey protocol.

A total of 241 interviews were completed across survey rounds. Interviews were conducted with a total of 65 cooperatives located in six countries and represent ten unique value chains. The breakdown of represented cooperatives by country and value chain is illustrated in Table 1 below.

**Table 1: Number of Cooperatives**

	<i>Kenya</i>	<i>Malawi</i>	<i>Mexico</i>	<i>Paraguay</i>	<i>Peru</i>	<i>Rwanda</i>	<i>Total</i>
<b><u>Banana</u></b>	0	0	0	0	1	0	1
<b><u>Cacao</u></b>	0	0	0	0	10	0	10
<b><u>Coffee</u></b>	1	0	3	0	10	0	14
<b><u>Dairy</u></b>	16	2	0	0	0	6	24
<b><u>Maize</u></b>	1	0	0	0	0	3	4
<b><u>Horticulture</u></b>	0	4	0	0	0	3	7
<b><u>Sugarcane</u></b>	0	0	0	1	0	0	1
<b><u>Worker</u></b>	2	0	0	0	0	0	2
<b><u>Livestock</u></b>	1	0	0	0	0	0	1
<b><u>Housing</u></b>	1	0	0	0	0	0	1
<b><u>Total</u></b>	22	6	3	1	21	12	65

## Analysis

TANGO International completed data analysis after each survey round using SPSS and STATA. Frequencies of responses were disaggregated by region, country and value chain, and trend analysis was conducted across survey rounds for all participating partners. Analysis has included countries and value chains prioritized by CDP partners.

## IV. Kenya

### Coffee

One coffee cooperative in Kenya participated in all four survey rounds and is included in the following analysis.

#### Impact on Cooperative Marketing, Sale, and Production

The reported impacts of COVID-19 on the coffee cooperative in Kenya increased across the four rounds. In round one the only reported impact of COVID-19 was reduced deliveries of product by members; in round two the only impact reported was government restrictions on activities, also reported in rounds three and four. Reduced revenue and slowdown in operations due to mobility/social distancing restrictions were reported impacts in both rounds three and four. In round four, additional impacts were reported, including buyers breaking contract agreements, buyers reducing or amending contract agreements, difficulty in access to cleaning/disinfectant supplies, and problems in access to inputs (unavailable or at a higher price).

The top three most severe impacts of COVID-19 reported in round four include government restrictions on activities, reduced deliveries of product by members and reduced revenue. Across all four rounds the cooperative reported that government restrictions on social distancing requirements restricted operations of the cooperative.

**Table 2: Three Most Severe Impacts of COVID-19 on Coffee Cooperative Operations in Kenya**

	Round One	Round Two	Round Three	Round Four
<b>Government Restrictions on Activities</b>				
<b>Reduced Revenue</b>				
<b>Reduced Deliveries of Product by Members</b>				
<b>Slowdown in Operations due to Mobility/Social Distancing Requirements</b>				

The cooperative reports that contracts had changed since the onset of COVID-19 through changed contract terms. The cooperative estimated that 20% of all contract agreements have been broken by buyers due to COVID-19 and reported the total value of all contract amendments and terminations due to COVID-19 totals 8,000,000 KSH, roughly equivalent to \$72,979.38 USD.

In round one, the cooperative estimated deliveries of product by members have been reduced by 45% due to COVID-19, this estimation increased to 65% in round four (no estimation reported in rounds 2 or 3). Overall cooperative revenue also reportedly decreased as a result of COVID-19. The cooperative estimated that the overall cooperative revenue decreased by 50% in round three, and by 60% in round four.

**Responses of Cooperative Business/Leadership**

The cooperative reported already doing/currently taking multiple actions in response to COVID-19. In rounds two, three, and four this includes: changed operations to address mobility/social distancing requirements, in rounds three and four the cooperative developed an emergency response plan/business continuity plan, and in round four the cooperative also developed new operating procedures to ensure the safety of cooperative staff and members, used the cooperatives collective reserves to fund cooperative operations, provided information about COVID-19 to members, and provided PPE to members. The cooperative reported the use of cooperative reserves was to fund continued operations of the cooperative.

**Table 3: Actions taken by the Coffee Cooperative in Kenya in Response to COVID-19**

	Round One	Round Two	Round Three	Round Four
<b>Changed operations to address mobility/social distancing requirements</b>				
<b>Developed an emergency response plan/business continuity plan</b>				
<b>Developed new operating procedures to ensure the safety of coop staff and members</b>				
<b>Provided information about COVID-19 to members</b>				
<b>Used the cooperative’s collective resources</b>				

The cooperative also reported plans to respond to COVID-19 in the future, which increased across the rounds. In round one and two the cooperative reported making no plans to respond to COVID-19 in the future. In round three the cooperatives reported making changes in operations to address mobility/social distancing requirements that continued into round four. In round four the cooperative also reported planning to developing an emergency response plan, develop business continuity plan, provide PPE to members, and PPE to staff. There are no reported changes in cooperative leadership since start of COVID-19.

The coffee cooperative reported that there has not been any response from the national cooperative movement /sector in response to COVID-19.

**External Support**

Across all four rounds the cooperative reported that they have not received any additional external support since the start of COVID-19, although some support has been reported from the county government.

Across all four rounds the cooperative reported that it urgently needs support in access to finance/loans to cover revenue losses. In round four the cooperative also reported urgently needing support in access to PPE for cooperative operations, disinfectants, and other materials to control infection and support for developing emergency response and/or business continuity plans.

**Table 4: Types of External Support Most Urgently Needed**

	Round One	Round Two	Round Three	Round Four
<b>Access to finance/loans to cover revenue losses</b>				
<b>Access to personal protective equipment (PPE) for coop operations</b>				
<b>Support for developing emergency response and/or business continuity plans</b>				

The cooperative reported that this support is urgently needed because “*financial support will help revive the business*”. The cooperative reported that the most important challenge it foresees in the recovery period after the COVID-19 pandemic recedes is “*financial access to revive the business*”.

**Impact on Members**

The reported impacts of COVID-19 on members increased across rounds, in round one no impacts were reported, in round two only delays in payments from the cooperative and reduced services from the cooperative were reported, and in round three only delays in payment from cooperative and difficulties in accessing necessary PPE. In round four cooperative reported COVID-19 is affecting members in the following ways: delays in payments from the cooperative to members for products/services, difficulties in access to food (unavailable or at higher prices), difficulty in quiring necessary PPE, difficulty in access to cleaning/disinfectant supplies, reduced access to extension services, reduced contacts with coop/cooperative members, and increased burden on women (workload, household work and caregiving). The top 3 most severe impacts of COVID-19 on cooperative members was reported to be delays in payments from the cooperative to members for products/services, difficulties in access to food, and difficulty in acquiring necessary PPE. Delays in payments from the cooperative to members was a severe impact of COVID-19 across rounds two, three and four.

**Table 5: Most Severe Impacts of COVID-19 on Coffee Cooperative Members in Kenya**

	Round One	Round Two	Round Three	Round Four
<b>Delays in payments from the coop to members for products/services</b>				
<b>Difficulty in acquiring necessary personal protection equipment (masks/gloves)</b>				
<b>Difficulties in access to food (unavailable or higher cost)</b>				
<b>Reduced services from coop</b>				

The cooperative reported observing a significant increase in domestic violence/GBV in rounds two and three, but not in rounds one or four. In round four the cooperative did report it has made efforts to address GBV.

The coping strategies the cooperative observed households using as a result of the impacts of COVID-19 in round two was staying home/working from home, and in rounds three and four households were reportedly taking out loans. Across rounds two, three and four, cooperatives reported that their members were making demands of the cooperative. In these rounds the cooperatives reported that members demand the cooperative provide loans for members, and in round four members were also demanding provision of PPE materials (mask, glove soap) and support to buy food and/or medicine.

### **Cooperative Communication and Access to Information**

In rounds one, two and three the cooperative reported receiving information about COVID-19 and available support services via direct communication with government agencies but did not report this in round four. In round four the cooperative reported receiving information from projects/NGOs, public health officials and public media. Guidance/information received from the government covered the topics of how to safely proceed with cooperative business included information on maintaining social distancing and procedures for handling materials/product in round four. No guidance/information was reported in rounds one, two or four.

The cooperative reported sharing important types of information about COVID-19 to their members. Across all four rounds the cooperative reported sharing information on appropriate measures for personal safety, and in rounds two, three and four the cooperative shared information about changes in cooperative services, operational and management practices etc. in response to COVID-19 and safety protocols for the collection/handling of products. In round four the cooperative also reported sharing information about symptoms, transmission, and infection of COVID-19. This information is shared with members through SMS/phone and in-person visits. The challenges in communicating with members are that the cooperative does not have phone numbers for all members, poor phone network/connectivity, and the cost of communications.

## **Dairy and Livestock**

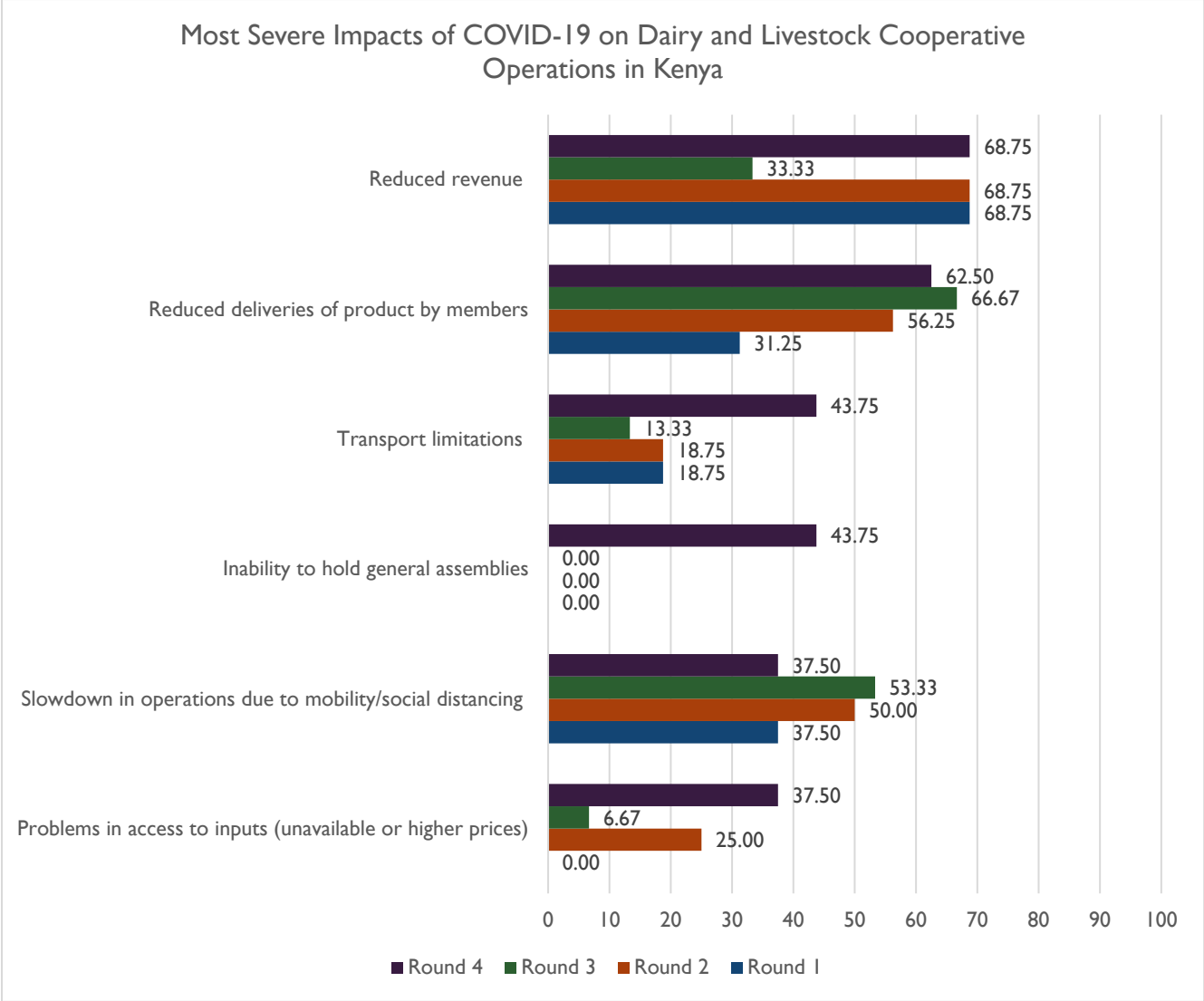
The total sample size for dairy and livestock cooperatives includes 16 reporting cooperatives in rounds one, two and four, and 15 reporting cooperatives in round three.

### **Impact on Cooperative Marketing, Sale, and Production**

In round four dairy and livestock cooperatives reported the following impacts of COVID-19 on cooperative operations: buyers breaking contract agreements (25.0%), buyers reducing or amending contract agreements (25.0%), closed markets or points of sale (6.3%), difficulty in access to cleaning/disinfectant supplies (25.0%), government restrictions on activities (81.2%), problems with access to inputs (37.5%), reduced deliveries of product by members (62.5%), reduced sales quantities (6.3%), reduced sales prices (31.3%), reduced revenue (68.8%), reduced support from apex organizations (6.3%), slowdown in operations due to mobility/social distancing restrictions (37.5%), unable to access processing/production equipment shared by the cooperative (6.3%), using money from collective reserves to fund operations (12.5%), transport limitations (43.75%), and inability to hold general assemblies (43.8%). The biggest changes in reported impacts of COVID-19 on cooperative operations between rounds is inability to hold general assemblies was only reported as a severe impact in round four. Problems in access to inputs and transport limitations increased in severity across survey

rounds. The top three most severe impacts of COVID-19 on dairy and livestock cooperative operations in round four are identified to be (1) government restrictions on activities, (2), reduced deliveries of product by members, and (3) reduced revenue.

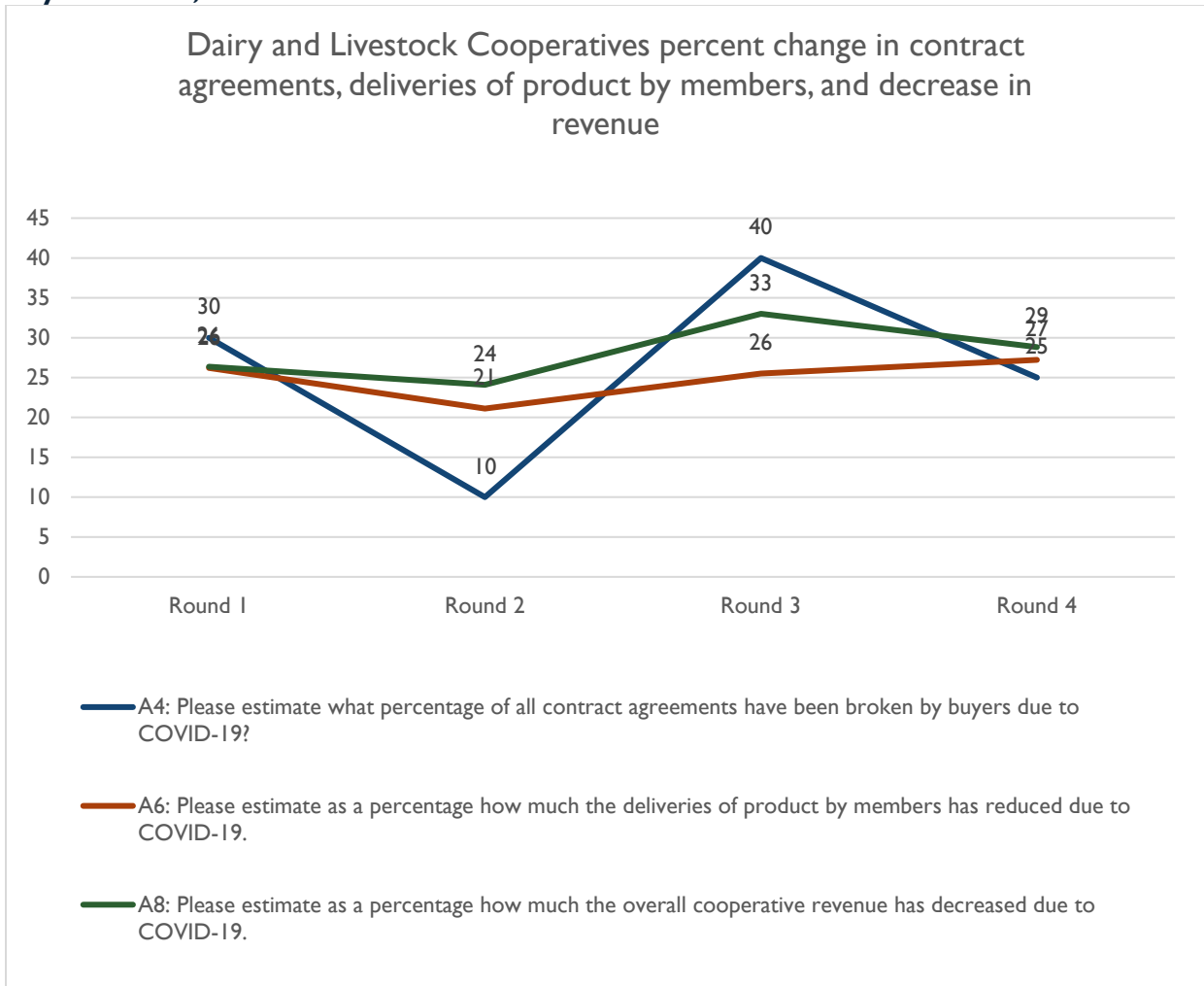
**Figure 2: Most Severe Impacts of COVID on Dairy and Livestock Cooperative Operations in Kenya**



Dairy and livestock cooperatives reported many ways in which contracts have changed since the onset of COVID-19. This includes changed contract terms (31.3%), reduction in purchase price (18.8%), reduction in purchase quantity (18.8%), termination of contracts (18.8%), delays in contract execution (18.8%), increase in purchase price (6.3%), new contracts secured by cooperatives (6.3%), delays in purchase (6.3%), and changes in purchase method (6.3%). Dairy cooperatives in Kenya estimated the total value of all contract amendments and terminations (broken contracts) due to COVID-19 to be between 3,000,000 KSH and 6,000,000 KSH, which is equivalent to \$27,367 USD – \$54,734.54 USD. 25.0% of dairy and livestock cooperatives reported no change in contracts since the onset of COVID-19/March 2020.



**Figure 3: Dairy and Livestock Cooperatives percent change in contract agreements, deliveries of product by members, and decrease in revenue**



Government restrictions reportedly impacted dairy and livestock cooperative activities across all four rounds via social distancing restrictions limiting the operations of the cooperative (75.0% R1, 81.3% R2, 86.7% R3, 81.3% R4) and through COVID-19 equipment requirements that have added to operations costs (56.3% R1 and R2, 20.0% R3, 50.0% R4). In round four cooperatives also reported an increase in logistics and input costs due to government restrictions (31.3%), business operations had to be shut down (6.3%), and a lack of equipment required by the government has slowed/halted operations of the cooperatives (6.3%).

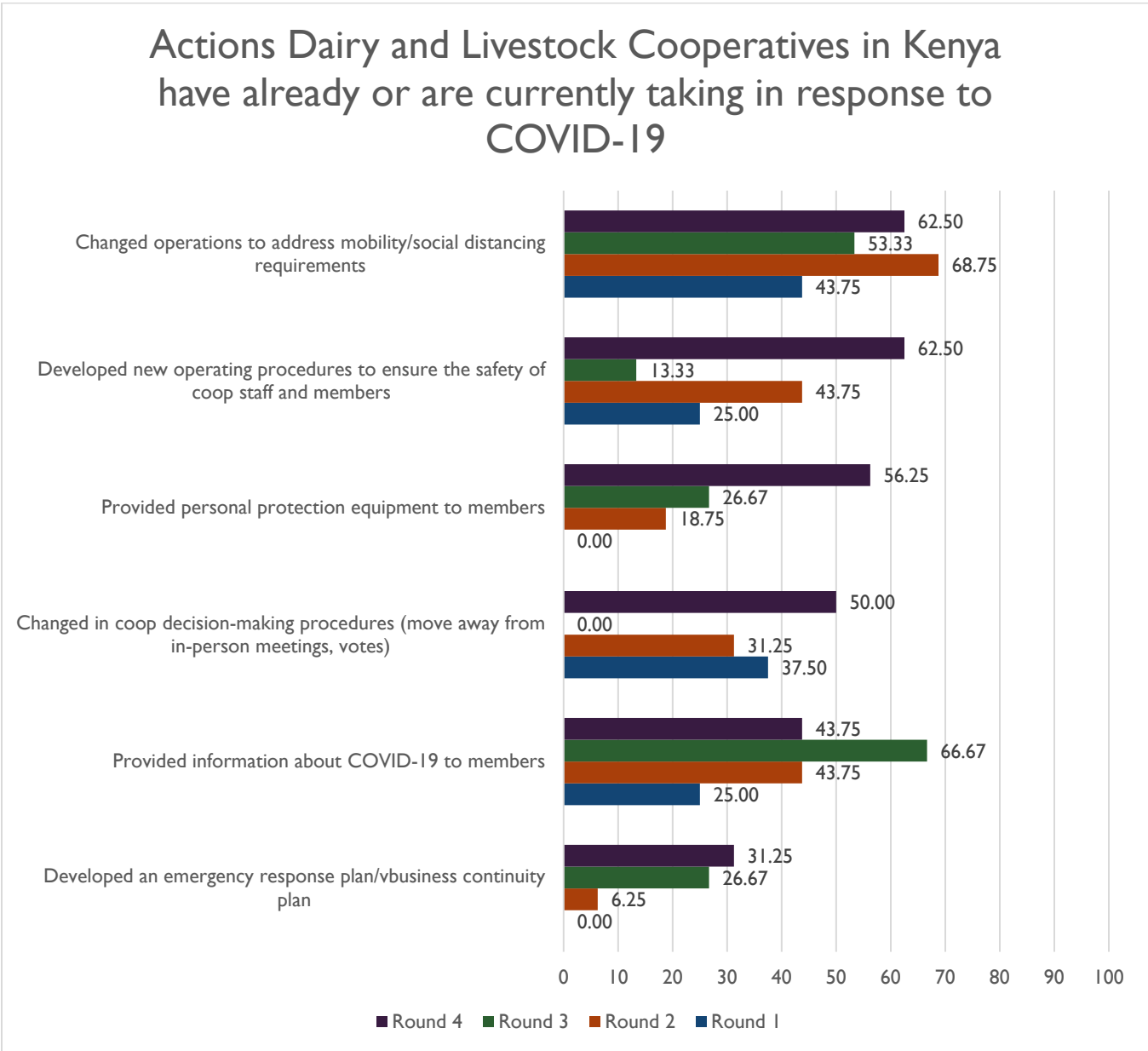
### Responses of Cooperative Business/Leadership

6.3% of cooperatives report there have been changes in leadership since the start of COVID-19, this was reported to be because “re-election is provided for in the bylaws”.

In response to COVID-19, the dairy and livestock cooperatives report they have already or are currently doing the following in round four: developed new operating procedures to ensure the safety of cooperative staff and members (62.5%), changed operations to address mobility/social distancing requirements (62.5%), provided PPE to members (56.3%), changed cooperative decision-making procedures (move away from in-person meetings)

(50.0%), provided information about COVID-19 to members (43.8%), developed an emergency response plan/business continuity plan (31.3%), used the cooperatives collective reserves (25.0%), reduced in-person contacts (used electronic communication) (25.0%), provided psycho-social/emotional support to members, looked for new buyers (18.6%), pick up of products directly from members' homes (18.6%), payment in cash at the time of purchase (12.5%), looked for new sources of external support (grants, loans, donations) (12.5%), and less than 10% (6.3%) of cooperatives reported also applying for financial assistance/loan, provided loans/grants to members, pursued alternative activities, and conducted analysis of COVID-19s financial impact on the cooperative.

**Figure 4: Actions Dairy and Livestock Cooperatives in Kenya have already or are currently taking in response to COVID-19**



In round four the cooperatives reported making plans to respond to or prepare for future effects of COVID-19 via changes in operations to address mobility/social distancing requirements (56.3%), providing PPE to staff (50.0%), developing a business continuity plan (43.8%), developing new operating procedures to ensure the safety of cooperative staff and members (43.8%), changes in cooperative decision making procedures (37.5%) developing an emergency response plan (37.5%), providing information about COVID-19 to members (37.5%) and psycho-social/emotional support to cooperative members (25.0%).

In round four, the dairy and livestock cooperatives reported planning to pursue alternative income generating activities in response to COVID-19, including engaging in new value-added activities (25.0%), improvement of existing storage facilities (12.5%) and pursuing new value chains (6.3%).

The dairy and livestock cooperatives report they foresee the following important challenges to recover operations after the COVID-19 pandemic recedes:

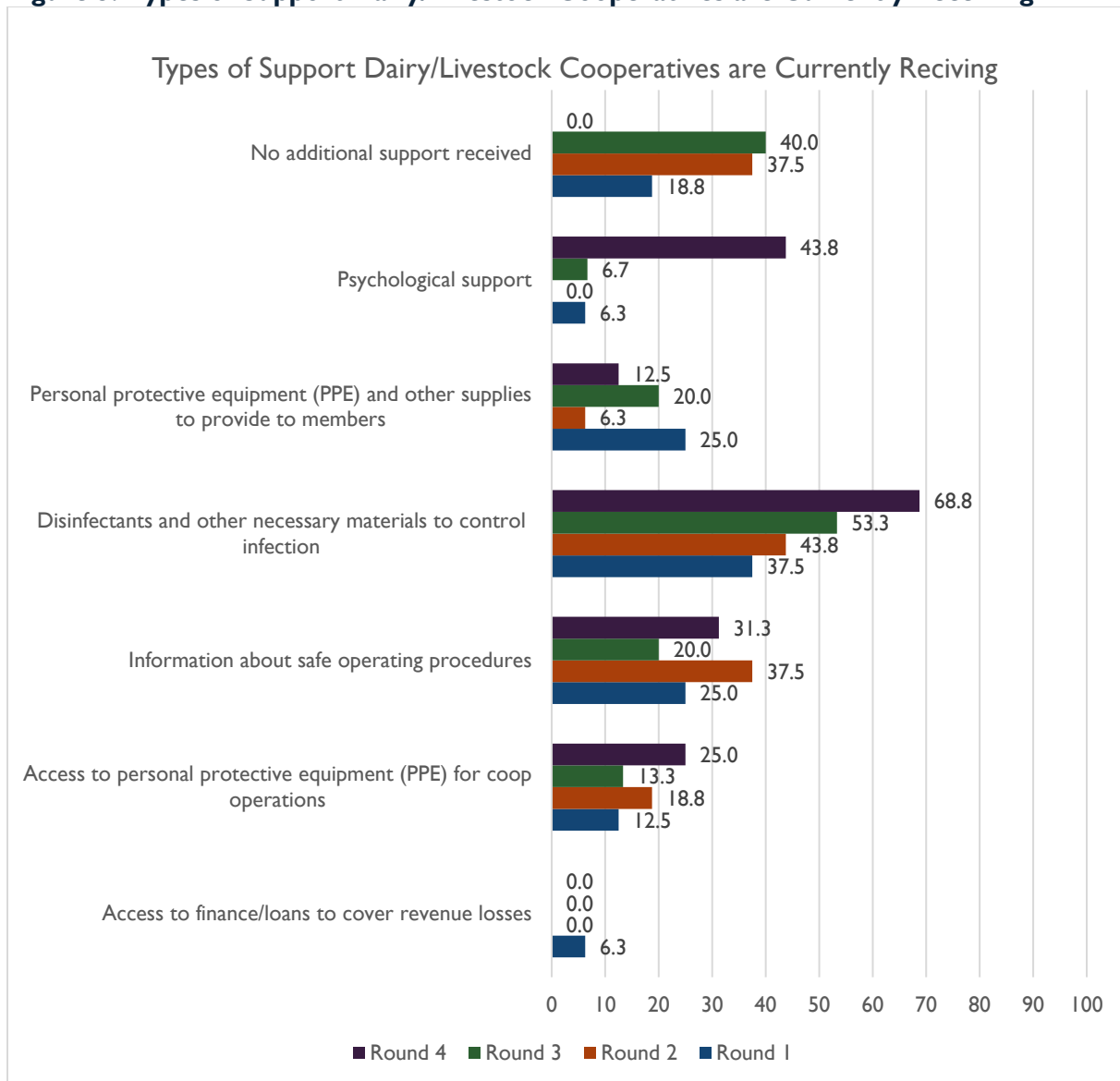
- *Financial costs of business recovery to where it was before COVID-19.*
- *Provision of finances/loans and easy access to inputs for our cows.*
- *Encouraging more membership - many farmers left or are inactive.*
- *Establishing automated systems of operation to produce long life milk.*
- *mobilizing members to bring them to productivity levels before COVID-19.*
- *Competition, restoring animal husbandry practice and restoring operations to catch up with the level before COVID-19, upgrading breeds, refresher trainings to farmers.*
- *Feed conservation was not done due to lack of information, so the animals will not have enough feeds until the next rainy season. This is due to lack of training due to COVID-19.*
- *Recovering the distorted programs that had been planned before.*
- *Communication to members to increase milk collection.*
- *Financing of extra meetings to cover for what was lost during the COVID-19 period.*

## **External Support**

By round four, 93.75% of cooperatives reported receiving some kind of external support, however in the previous three rounds less than half of cooperatives reported not receiving any additional external support (18.8% R1, 37.5% R2, 40.0% R3).

The main types of support cooperatives are currently receiving in round four are disinfectants and other necessary materials to control infection (68.8%), psychological support (43.8%), information about safe operating procedures (31.3%), and access to PPE for cooperative operations (25.0%).

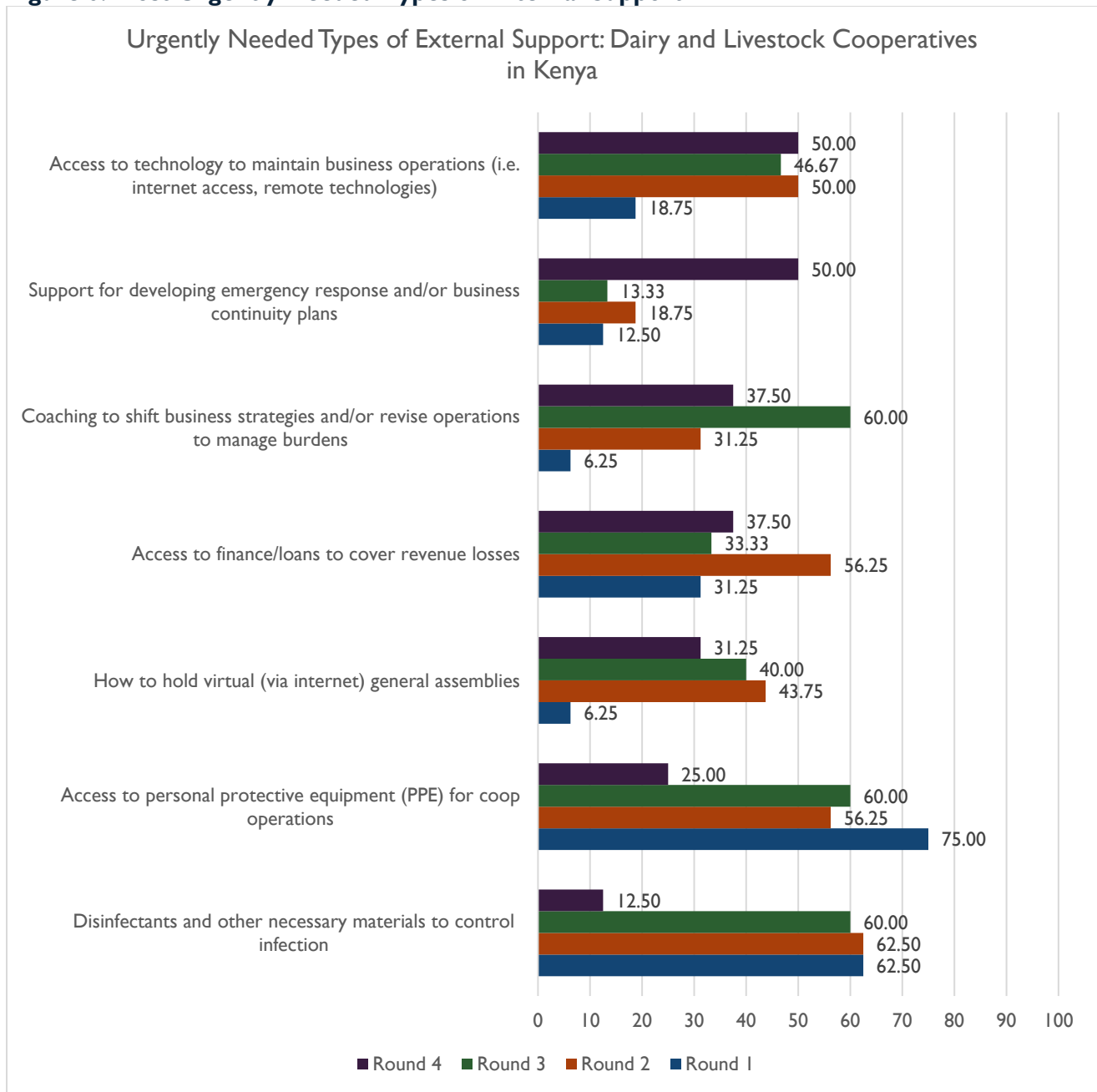
**Figure 5: Types of Support Dairy/Livestock Cooperatives are Currently Receiving**



Cooperatives report this external support is currently being received from: NCBA CLUSA, the county government, Edgerton University, the Ministry of Health, ILRI, NAIRGP World Bank, National Drought Management Authority, World Vision, Meru Union, and Heifer International.

The types of support that are not currently being received but are most urgently needed is access to technology to maintain business operations (i.e., internet access, remote technologies) (50.0%) and support for developing emergency response and/or business continuity plans (50.0%). Other highly requested types of support include coaching to shift business strategies and or revise operations to manage burdens (37.5%), how to hold virtual general assemblies (31.3%) and access to PPE for cooperative operations (25.0%).

**Figure 6: Most Urgently Needed Types of External Support**



This additional external support is reportedly needed because: “financial support will assist to cover revenue losses whereas support for developing emergency response will ensure business continuity”, “PPEs will be used by staff and members to prevent exposure to contracting COVID-19”, “to ensure that [the cooperative] sell milk for our farmers and increase dividends to them”, “having technology will assist the cooperative to give services to the members and do trainings virtually” and to improve the safety of the cooperative operations and increase the sustainability and productivity of production.

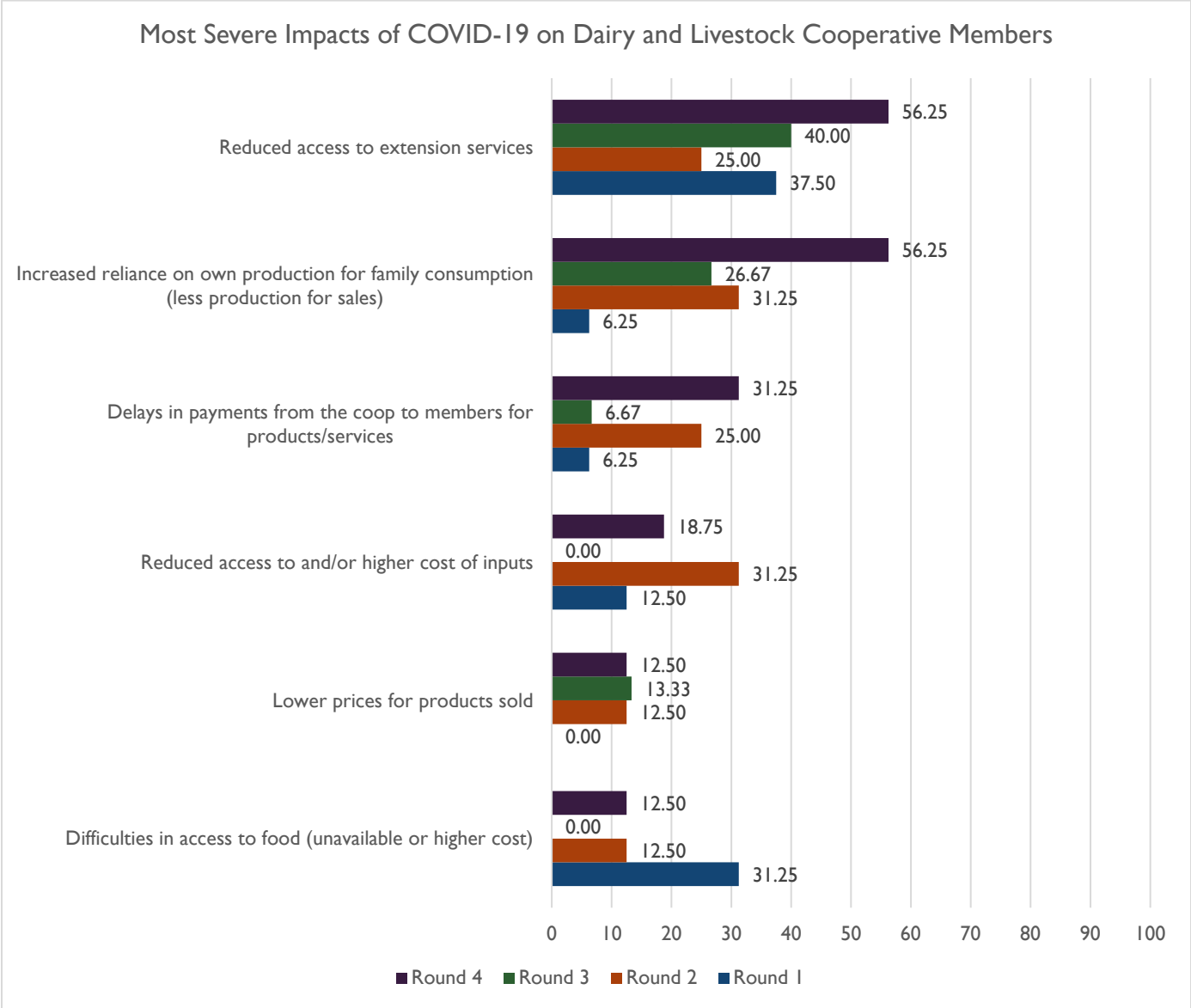
Livestock cooperatives did not report any response of the national cooperative sector in response to COVID-19 across rounds. Dairy cooperatives did report a national cooperatives sector response across rounds (41.2%

R1, 25.0% R2, 14.3% R3, 18.8% R4) The national dairy cooperatives sector response reportedly included: “provision of foodstuffs and PPEs to vulnerable groups in the society”, “communication through Memo to cooperatives on COVID-19 guidelines” and “provision of PPE”.

**Impact on Members**

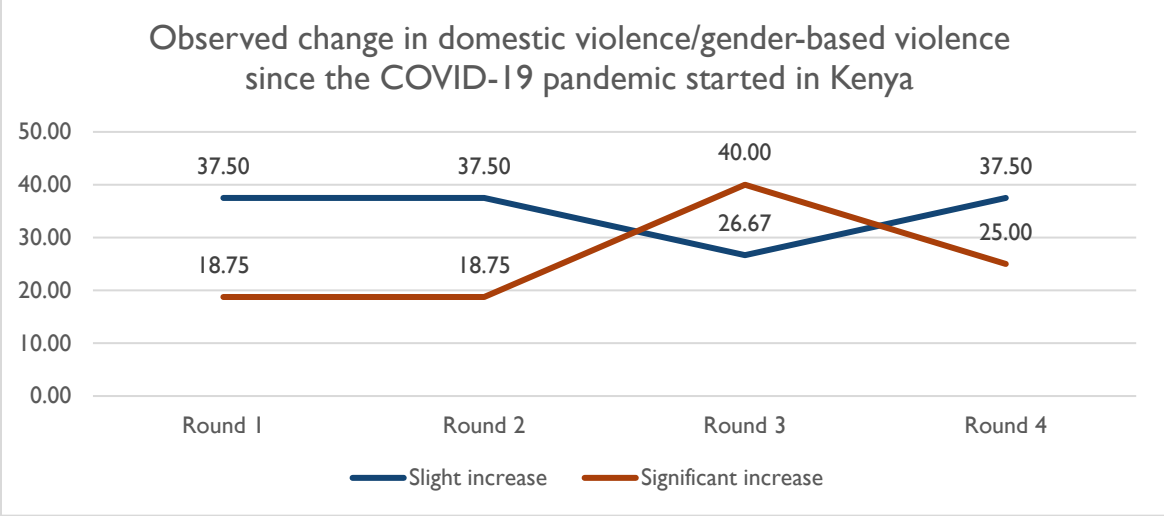
The top ways in which dairy and livestock cooperative members have reportedly been impacted by COVID-19 in round four are an increased reliance on own production for family consumption (less production for sales) reported by 56.3% of coops (an increase from 26.7% in round three and 31.6% in round two) and reduced access to extension services reported by 56.3% of coops (an increase from 40% in round three and 25% in round two).

**Figure 7: Most Severe Impacts of COVID-19 on Dairy and Livestock Cooperative Members**



Across all four rounds changes in domestic violence/GBV were reported by some cooperatives. By round four, 37.5% of cooperatives reported a slight increase in domestic violence/GBV, and 25.0% reported a significant increase. This peaked in round three, with 40.0% of cooperatives reporting observing a significant increase in domestic violence/GBV.

**Figure 8: Observed change in domestic violence/gender-based violence since the COVID-19 pandemic started in Kenya**



62.5% of cooperatives reported in round four they have made efforts to address GBV. Dairy and livestock cooperatives reported many reasons for the observed change in domestic violence/GBV, presented in Table 2.

<b>Table 3: Reported reasons for observed changes in domestic violence/GBV.</b>
<i>Conflicts among family members</i>
<i>Increase in domestic violence among families</i>
<i>Increased conflicts among families</i>
<i>Youth are being affected. Girls being offered money by people driving motorbikes...</i>
<i>Conflict in sharing of resources</i>
<i>Due to job loss, Husbands demanding share of milk income</i>
<i>Increase in dispute over milk income</i>
<i>Stress and husbands returning home early due to curfew contributed to GBV</i>
<i>Husband demanding milk income for his sole use that was previously used to feed the family</i>
<i>Men drunkenness and men resulting to violence due to idleness and lack/reduced of resources</i>
<i>Increase in stress levels</i>

Across all four rounds dairy and livestock cooperative reported observing households using the following coping strategies as a result of the impacts of COVID-19: staying home/working from home (87.5% R1, 68.8% R2, 66.7% R3, 56.3% R4), and reducing sales of products to use for household consumption (18.8% R1, 56.3% R2, 66.7% R3, 62.5% R4). 25.0% in round four also reported households are taking out loans and 12.5% that members are selling products directly from their homes in round four. In round four, 6.3% of cooperatives



reported that members are dropping out of some cooperative activities and 6.3% reported members are leaving the cooperative entirely. One dairy cooperative in round four reported that their membership had declined by 13% since the onset of COVID-19.

Demands members are making of the cooperative across all four rounds is decreased member fees (100.0% in rounds 1-3, and 66.7% R4). In rounds two and three members were also demanding provision of PPE materials (66.7% R2, 100.0% R3) and information on appropriate health and safety protocols (33.3% R2, 66.7% R3). In rounds two, three and four, 33.3% of cooperatives report members are demanding provision of loans through the cooperative.

### Cooperative Communication and Access to Information

Across all four rounds livestock and dairy cooperatives reported getting information about COVID-19 and available support services through public media (58.8% R1, 88.3% R2, 100.0% R3, 81.3% R4), public health officials (70.6% R1, 64.7% R2, 73.3% R3, 81.3% R4), direct communication from government agencies (70.6% R1, 58.8% R2, 40.0% R3, 56.23% R4), projects/NGOs (11.8% R1, 23.5% R2, 53.3% R3, 25.0% R4) and other internet sources (11.8% R1, R2, 26.7% R3, 31.2% R4). Across all rounds cooperatives reporting receiving information from the government on how to safely proceed with cooperative business. In round four this includes information on maintaining social distancing (56.3%), PPE usage (56.3%), procedures for handling materials/product (31.3%), and cease of all non-essential activities (25.0%).

Cooperatives also reportedly provided information related to COVID-19 to their members. This included information on appropriate measures for personal safety (100.0% R1, 87.5% R2, 93.3% R3, 68.8% R4), safety protocols for the collection/handling of products (43.8% R1, 81.3% R2, 60.0% R3, 75.0% R4), information about symptoms, transmission/infection of COVID-19 (25.0% R1, 43.8% R2, 46.7% R3, 62.5% R4) and information about changes in cooperative services, operational and management practices etc. in response to COVID-19 (25.0% R1, 43.8% R2, 53.3% R3, 50.0% R4). To provide information to their members cooperatives primarily utilized bulletin boards (poster/flyer at the cooperative) across rounds (56.3% R4) and SMS/phone (43.6% R4).

The main challenges faced in communicating important information about COVID-19 to members across rounds was poor phone network/connectivity issues, not having phone numbers/contact information for all members, and the costs of communication.

## Worker and Housing

The sample size for worker and housing cooperatives in Kenya includes three cooperatives across all rounds.

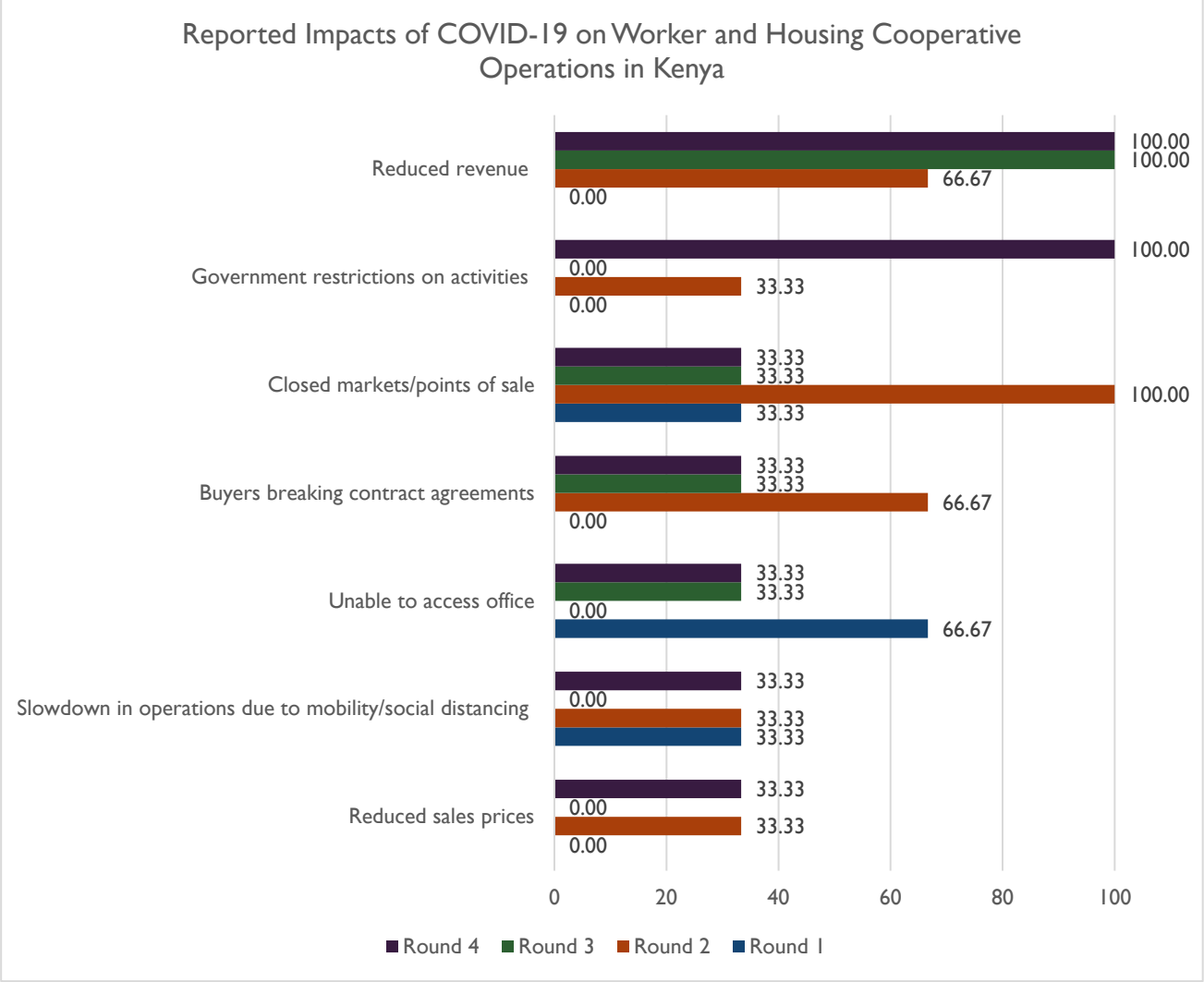
### Impact on Cooperative Marketing, Sale, and Production

The ways in which COVID-19 reportedly impacted worker and housing cooperative operations shifted between the rounds. In round one, 33% of cooperatives reported COVID-19 led to a slowdown in operations due to mobility and social distancing, an inability to access cooperative offices, and closed markets and points of sale. In round two, the cooperatives experienced buyers breaking contract agreements closed markets/points of sale. Reduced revenue was reported across rounds 2, 3, and 4. In round four the cooperatives also reported an impact due to government restrictions on activities. One out of three of the reporting cooperatives in round four also reported that buyers breaking contract agreements, buyers reducing or amending contract

agreements, closed markets/points of sale, illness or absence of staff, reduced sale quantities, reduced sale prices, slowdown in operations due to mobility/social distancing, inability to access office, unable to pay rent on office as impacts of COVID-19 on cooperative operations.

The most severe impact of COVID-19 on cooperative operations across rounds two, three and four is reduced revenue. This is followed by buyers breaking contract agreements, government restrictions on activities, and inability to access coop offices.

**Figure 9: Reported Impacts of COVID-19 on Worker and Housing Cooperative Operations in Kenya**

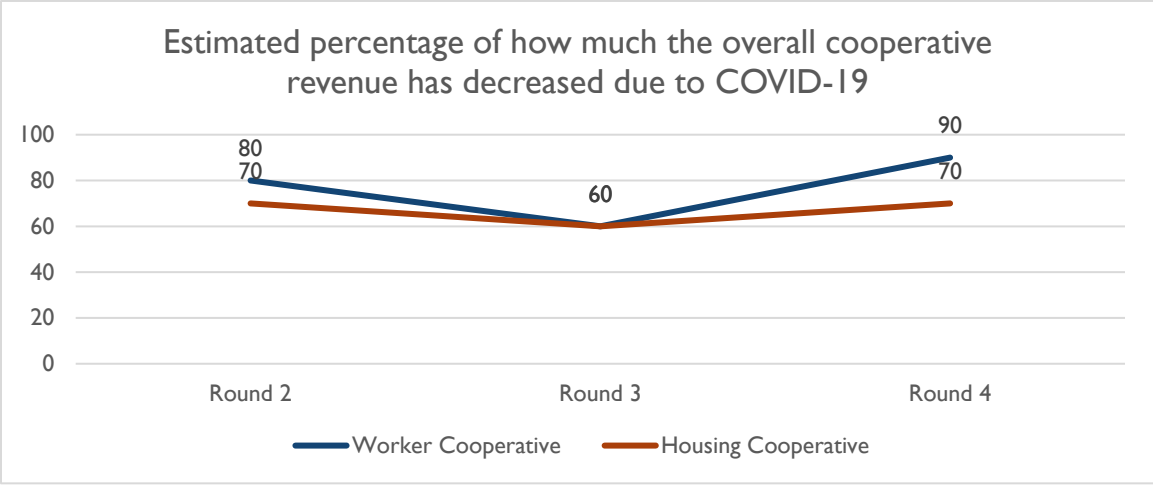


In round four the survey asked how contracts had changed as a result of COVID-19, and two of three of the cooperatives reported termination of contracts and changes in payment method. One of three cooperatives also reported changed contract terms and delays in contract execution. The estimated percentage of all contract agreements that have been broken by buyers due to COVID-19 increased across rounds. The workers cooperative estimated that in round two (30%), round three (90%) and round four (100%) of contract agreements had been broken by buyers due to COVID-19. The worker-owned cooperative in Kenya estimated

that the total value of all contract amendments and terminations due to COVID-19 totals 500,000 Kenyan Shillings, equal to roughly \$4,561.21 USD.

Both the workers and housing cooperative reported that overall cooperative revenue had decreased as a result of COVID-19. In round four the workers cooperative estimated that overall revenue had decreased by 90%, and housing cooperatives estimated revenue decreased 70%.

**Figure 10: Estimated percentage of how much the overall cooperative revenue has decreased due to COVID-19**



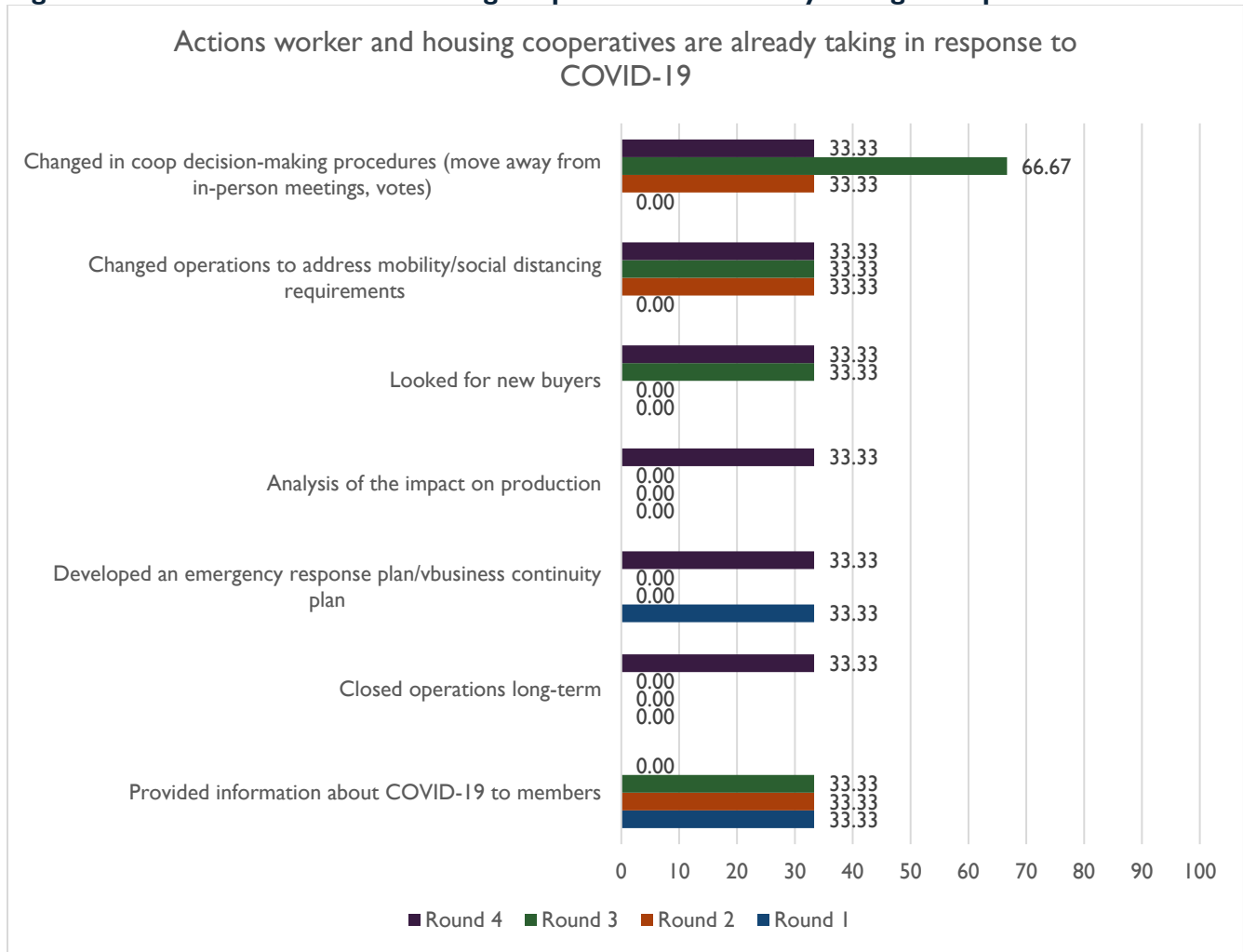
Across all four rounds 100% of reporting cooperatives found that social distancing restrictions have restricted operations of the cooperative. In round two, 66% (two of three reporting coops) and 33% in rounds 3 (1 of 3 reporting coops) reported business operations had to be shut down due to COVID-19. The housing cooperative reported that an estimated 2% of cooperative staff are ill or absent due to COVID-19.

**Responses of Cooperative Business/Leadership**

One of three reporting cooperatives (33%) reported there have been some leadership changes in the cooperative since the start of COVID-19. The reporting cooperative did not explain the reason for this change in leadership.

The actions cooperatives have already taken or are currently doing in response to COVID-19 reported by one of three cooperatives (33%) in round four include changed cooperative decision-making procedures to move away from in-person meetings, changed operations to address mobility/social distancing requirements, closed operations long-term, developed an emergency response plan/business continuity plan, looked for new buyers, and analysis of the impact on production.

**Figure 11: Actions worker and housing cooperatives are already taking in response to COVID-19**



Two of three (66%) of reporting cooperatives report that they are making the following plans to respond to COVID-19 in the future: provide information about COVID-19 to members, and psycho-social/emotional support for cooperative members. One of three (33%) report plans to change cooperative decision-making procedures, develop emergency response plan and business continuity plan, pursue alternative activities, and seek external support (grants, loans, donations). Two of three (66%) of reporting cooperatives report plans to pursue new value chains in the future, and one cooperative report plans to produce new products in the future as a response to COVID-19.

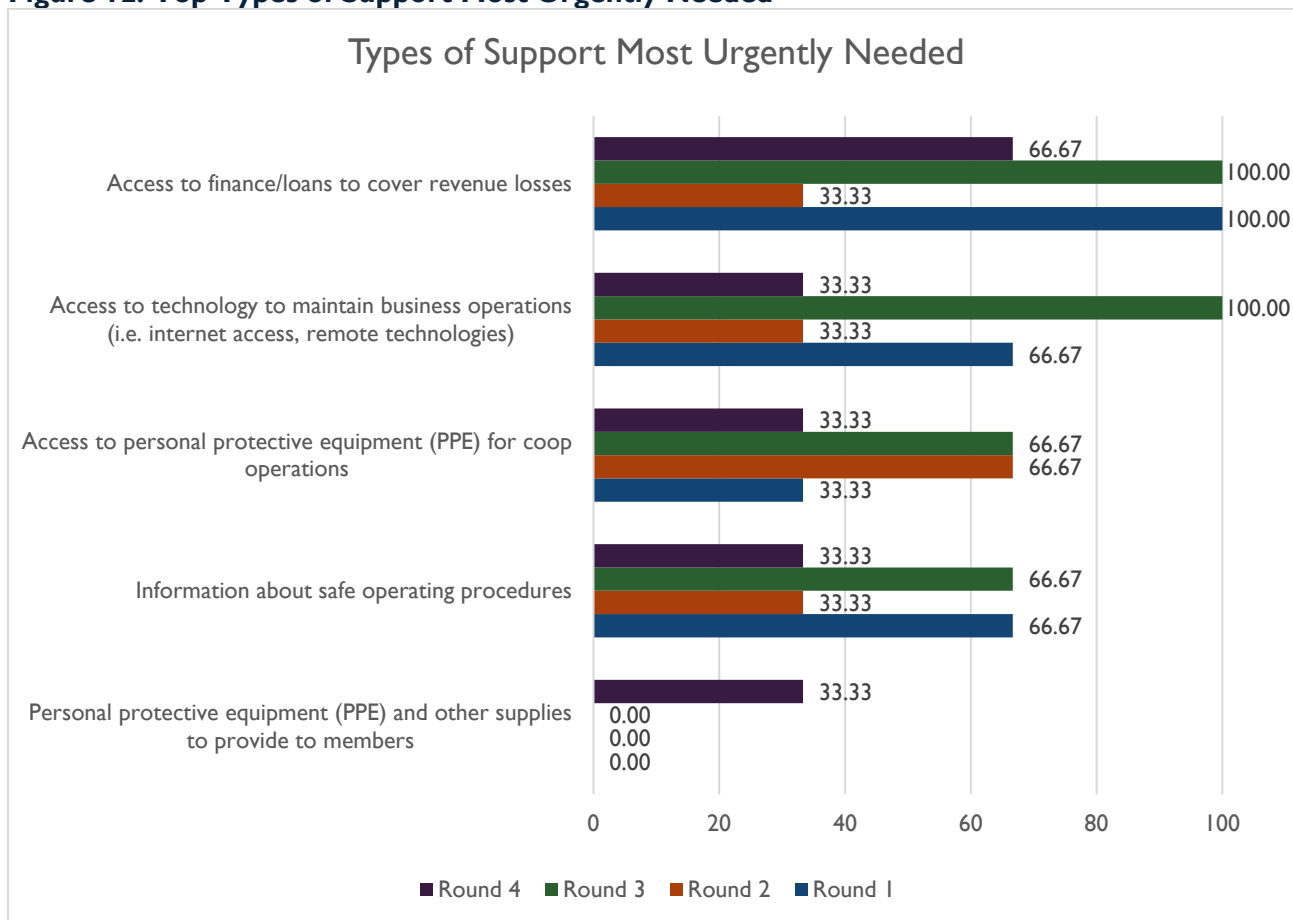
Worker and housing cooperatives report they foresee the following as important challenges to recover operations after the COVID-19 pandemic recedes: “need to rebuild cooperative’s office”, “providing personal awareness and provision of money to cater for some of our requirements”, “financial challenge to revive the business”, “get a camera and motorbike to help Chipukizi market and deliver products”, and “interactions with various organizations who add value to our business”.

## External Support

In round four 0% of the cooperatives reported receiving any kind of additional external support. Only one reporting cooperative (33%) in round three reported receiving access to finance/loans to cover losses and access to PPE. Cooperatives report this external support was received from CLEAR team through offering training/gender training, the National and County Government, and non-profit organizations. One cooperative also reported that “CLEAR is supporting us to come-up with our Strategic and Business plan”.

The cooperatives identified types of support they are not currently receiving but most urgently need. All reporting cooperatives in round 1 and 3 reported needing access to finance/loans to cover revenue losses, with 66% of coops in round 4 and 33% of coops in round 2 reporting the same. One cooperative in round four also reported urgently needing access to technology to maintain business operations, access to PPE for members and staff, and information about safe operating procedures.

**Figure 12: Top Types of Support Most Urgently Needed**



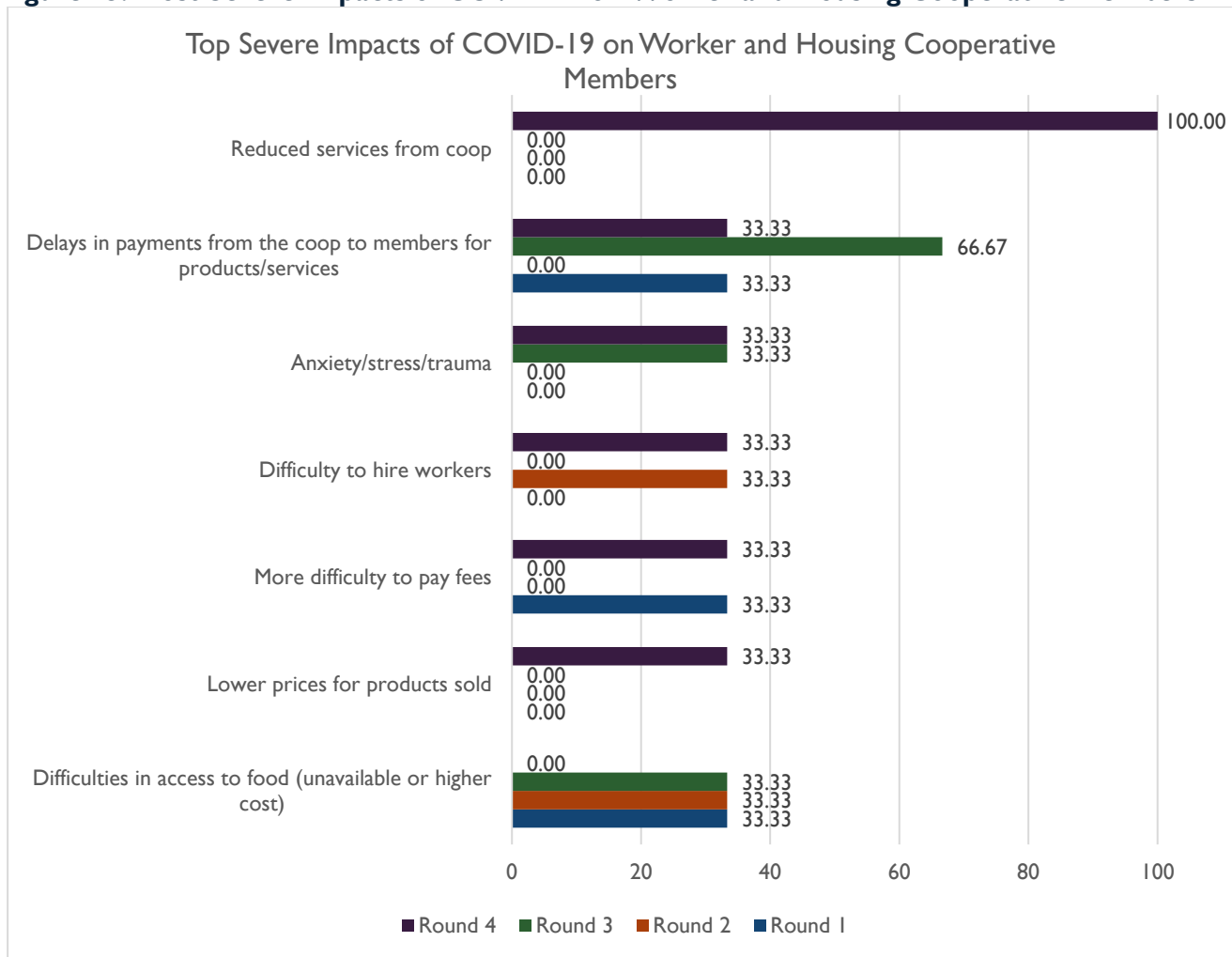
Cooperatives report these additional external support is urgently needed because “once we get this support, it'll ensure that our cooperative is moving forward well and ensure dividends to our members”. The cooperatives also reported that the support will be used for specific purposes, specifically that “support will be used to ensure marketing, work creation, training and equipping the cooperative for benefit of members” and “financial support will be used to boost business operations and cover revenue losses”.

The reporting workers cooperatives reported the national cooperative movement/sector had implemented a response to COVID-19 in round one and two, but not rounds three or four. The housing cooperative reported the cooperative movement/sector had implemented some response to COVID-19 in round three only. The worker cooperative reported that the national cooperative movement has provided “*sensitization and civic education on COVID-19*”.

### **Impact on Members**

Cooperatives reported observing several effects of COVID-19 on their members. In round three 66% (2 of 3 reporting coops) and in round one and four 33% (1 of 3) reported delays in payments from the cooperatives to members for products/services. Difficulties in access to food was a reported impact across rounds one (33%), two (33%) and three (33%). In round four, 100% of cooperatives reported members are impacted by reduced services from the cooperative, and one cooperative out of three reporting (33%) also reported the following impacts: delays in payment from the cooperative to members for products/services, difficulty to hire workers, lower prices for products sold, more difficulty to pay fees, and anxiety/stress/trauma. The most severe impacts of COVID-19 on members shifted across the rounds. In round one the most severe impacts of COVID-19 on members were difficulty in access to food, delays in payments from the coop to members for products/services, lower income, more difficulty to pay fees, increases in logistics and input costs, and increased domestic violence. In round two, the most severe impact was difficulty in acquiring necessary PPE, round three delays in payments from the cooperative to members for products/services, and in round four the most severe impact is reportedly reduced services from the cooperative.

**Figure 13: Most Severe Impacts of COVID-19 on Worker and Housing Cooperative Members**



Two out of three reporting cooperatives (66%) reported a slight increase in domestic violence/GBV in round two, and only one of three (33%) reported the same in round one and three. No cooperatives reported an observed increase in round four. The reasons for observed changes in GBV were reported as: “it has decreased. It was however so common, and the president also spoke about it. Chiefs have taken it up” and “a lot of mental disorder in the society. People are not comfortable with life”. All cooperatives reportedly made efforts to address GBV.

The most common coping strategies the cooperative observed households using as a result of the impacts of COVID-19 in round four are dropping out of some cooperative activities (66%), leaving the cooperative entirely (66%), and taking out loans (66%). The housing cooperative estimated that its membership has declined 30% due to COVID-19, and the workers cooperatives estimated that membership has declined between 20 – 30%. Across all four rounds 100% of reporting coops in round 2 and 3 and 66% of reporting coops in round 1 and 4 report members are demanding decreased member fees. In round three 66% of cooperatives also reported members demanded information on appropriate health and safety precautions and 100% reported demanding provision of PPE materials.

## Cooperative Communication and Access to Information

All cooperatives in all four rounds reported receiving information about COVID-19 and available support services from public health officials, and from public media in rounds 3 and 4. In round three and four one of the reporting cooperatives (33%) also reported receiving information from direct communication from government agencies and internet sources. 0% of reporting cooperatives reported receiving any guidance or information from the government on how to safely proceed with cooperative business in rounds one, two or three. In round four one of the three reporting cooperatives (33%) reported receiving some guidance on maintaining social distancing and cease of all non-essential activities.

In round four, the important types of information related to COVID-19 the cooperatives are reportedly providing to members includes information about changes in cooperatives services, operational and management practices, etc. in response to COVID-19 (66%), appropriate measures for personal safety (33%), linkages to external sources of support (33%), and safety protocols for collection/handling of products (33%). To share information with their members all cooperatives across all four rounds reported utilizing SMS/phone. All cooperatives in rounds one, two and three also reported utilizing social media networks such as WhatsApp and Facebook. Two cooperatives in round 1 (66%) reported using online meetings and one cooperative in round four (33%) reported utilizing in-person visits and social media networks. The primary challenge in communicating important information about COVID-19 with cooperative members was the cost of communications reported by all cooperatives (100%) in rounds two, three, and four, and by 33% of coops in round 1.. One cooperative (33%) in round one, two, three, and four also reported that poor phone network/connectivity issues is a challenge.



# V. Malawi

## Dairy

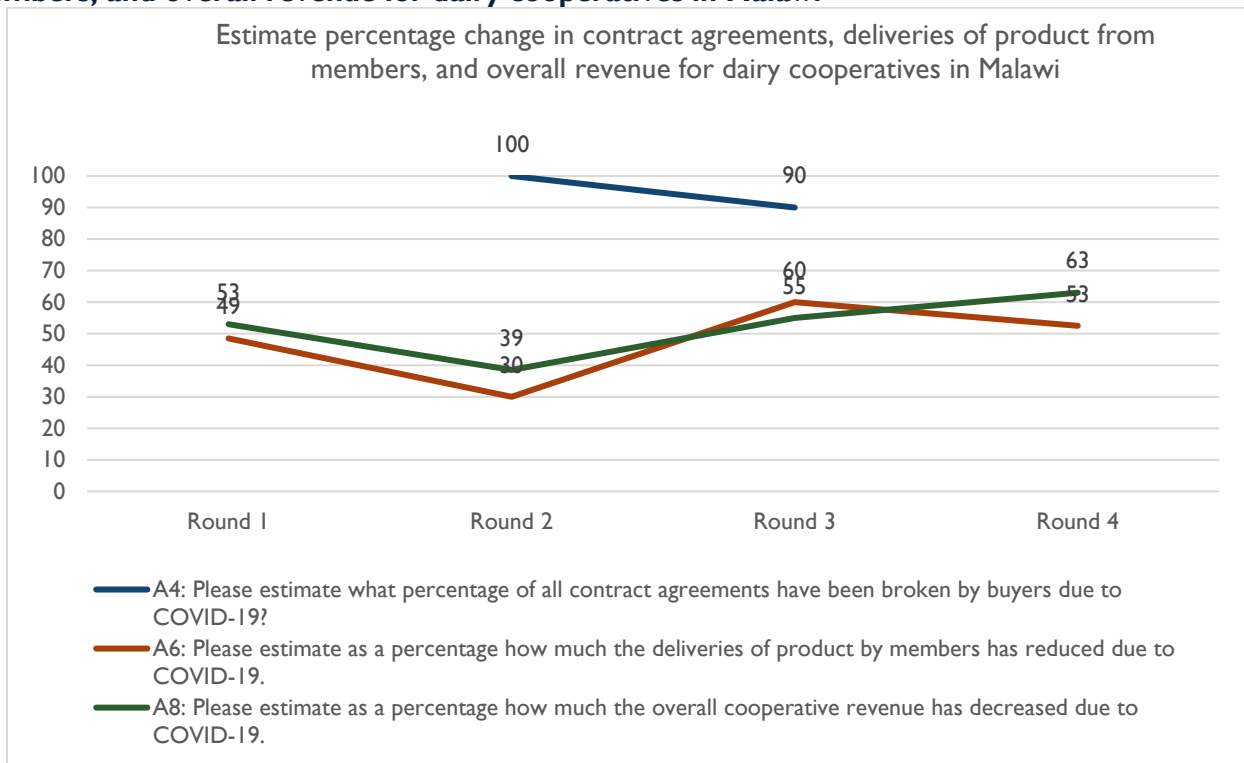
Across all four rounds two dairy cooperatives in Malawi are included in the sample.

### Impact on Cooperative Marketing, Sale, and Production

Across all four rounds at least one of two dairy cooperatives reported the following impacts of COVID-19 on cooperative operations: closed markets/points of sale, reduced deliveries of product by members, reduced revenue, and slowdown in operations due to mobility/social distancing restrictions. The only new impact reported only in round four is inability to hold general assemblies (both). Reports of buyers breaking contract agreements are only in round two (one of two) and round three (both). In round two dairy cooperatives estimated that 100% of contract agreements have been broken by buyers due to COVID-19, this decreased to 90% in round three, and 0% in round four.

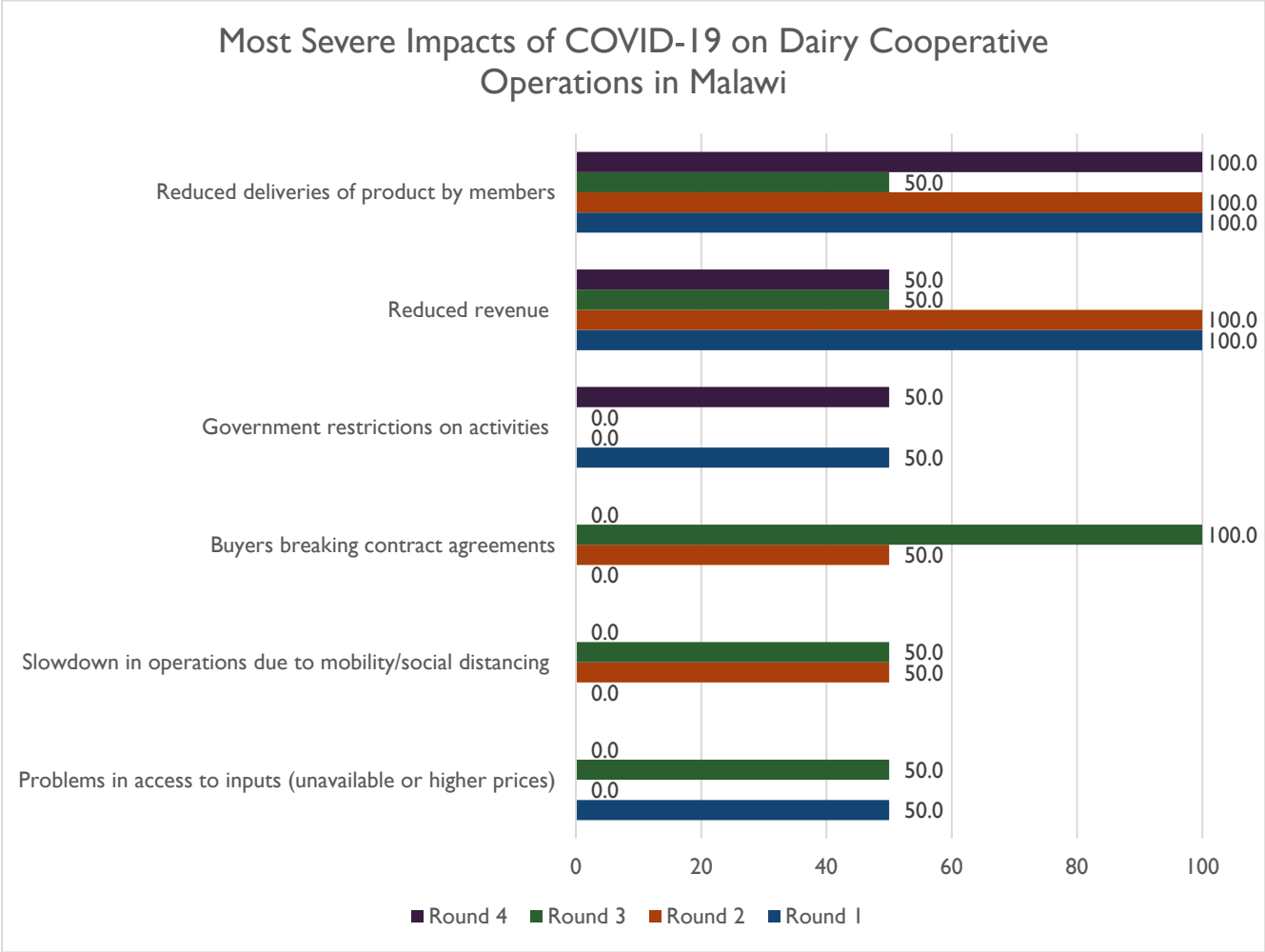
Dairy cooperatives estimated that the overall cooperative revenue decreased across all four rounds. The percent of how much the overall cooperative revenue decreased due to COVID-19 is estimated to be 53% in round one, 39% in round two, 55% in round three, and 63% in round four. Deliveries of product from members also reportedly decreased as a result of COVID-19. Deliveries of product from members decreased by an estimated 49% in round one, 30% in round two, 60% in round three, and 53% in round four.

**Figure 14: Estimate percentage change in contract agreements, deliveries of product from members, and overall revenue for dairy cooperatives in Malawi**



The top three most severe impacts of COVID-19 across all rounds are reduced deliveries of product by members reported by both coops in all rounds (except round three where one of two coops reported reduced deliveries of product by members), followed by reduced revenue reported by both coops in round one and two and one of two coops reporting in round three and four. The third top most severe impact of COVID-19 reported by one of two cooperatives in round four is government restrictions on activities, reduced sale quantities and inability to hold general assemblies.

**Figure 15: Most Severe Impacts of COVID-19 on Dairy Cooperative Operations in Malawi**



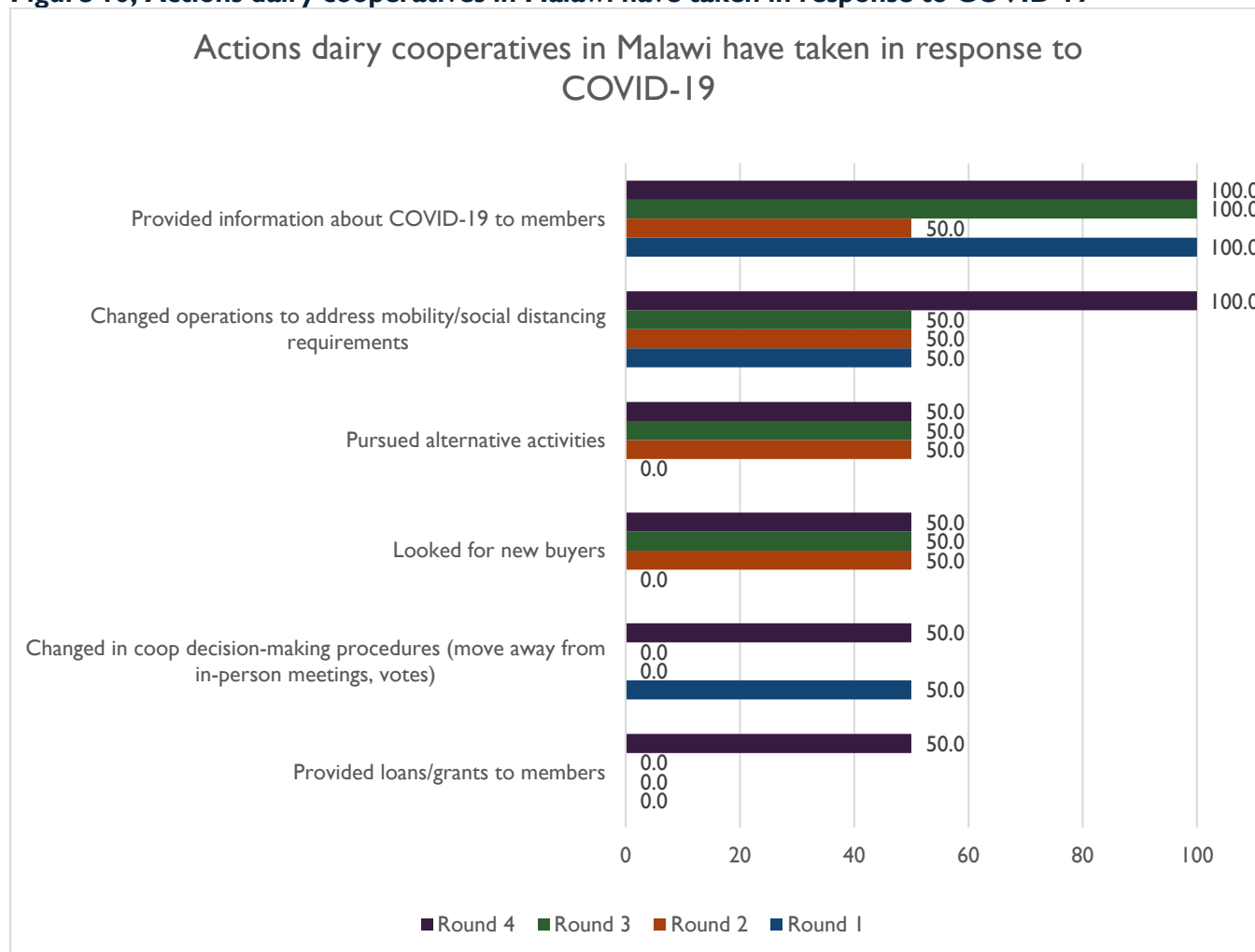
Across all four rounds both of coops reported social distancing restrictions have restricted operations of the cooperative. One of two coops in round four reported government restrictions have led to an increase in logistics and input costs. In round two and round three one of two coops reported business operations had to be shut down and equipment requirements have added to operation costs, but no coops reported this into round four.

**Responses of Cooperative Business/Leadership**

Cooperative reported several actions they have already done or are currently doing in response to COVID-19 across all four rounds. Both cooperatives reportedly have provided information on COVID-19 to members

across all rounds (except for round three with one of two coops reported providing COVID-19 information), and one of two coops in round one, two, and three and both coops in round four reporting changed operations to address mobility/social distancing requirements. Other actions taken by round four include changed cooperative decision-making procedures (moved away from in-person meetings, votes), developed new operating procedures to ensure safety of cop staff and members, looked for new buyers, provided PPE to members, provided loans/grants to members, and pursued alternative value chains. Alternative income generating activities being pursued by one of two cooperatives in response to COVID-19 in round four include pursuing new value chains, engaging in new value-add activities and installing new storage facilities.

**Figure 16; Actions dairy cooperatives in Malawi have taken in response to COVID-19**



Both of reporting cooperatives report they plan to respond to COVID-19 moving forward in the future in round four. Plans include changes in operations to address mobility/social distancing requirements, providing information about COVID-19 to members, and providing PPE to members, one of two cooperatives also reported they plan to change cooperative decision-making procedures to move away from in-person meetings, develop an emergency response plan, a business continuity plan, and pursue alternate activities.

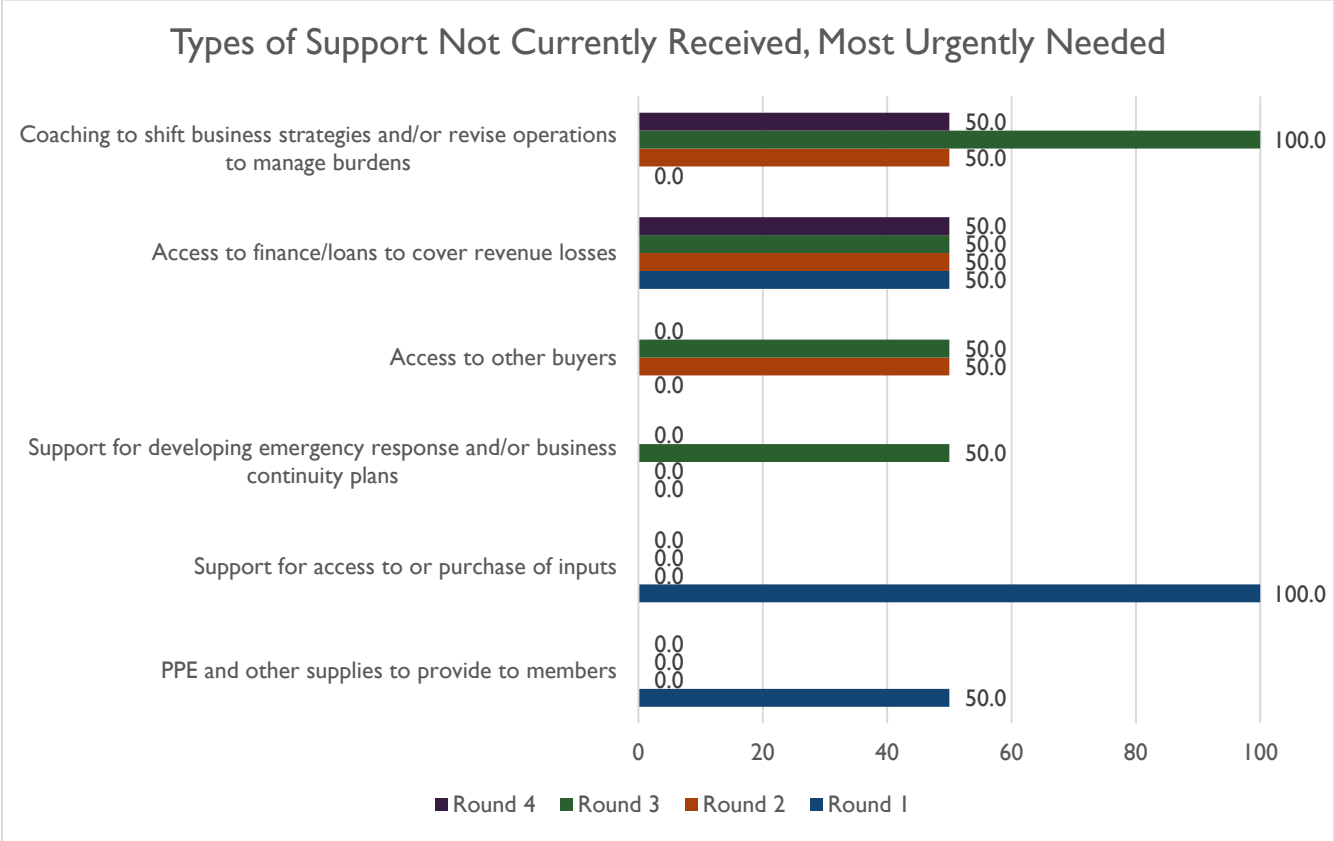
Both of cooperatives in round four reported the national cooperative movement/sector has implemented some response to COVID-19. One cooperative reported that “dairy cooperatives are exempted from lockdown”.

In round four, dairy cooperatives report they foresee that the most important challenges to recover operations after the COVID-19 epidemic recedes is to “get better market to gain member trust”, and “gain member trust through cooperative member services like extension”.

**External Support**

Across all four rounds both of cooperatives reported they have been receiving disinfectants and other necessary materials to control infection. Both of cooperatives in round four also report they are receiving support in the form of access to PPE for cooperative operations, and one of two coops reported they receive support from PPE to provide to members and information about changes in legislation and norms. Both of cooperatives in round four reported they receive some kind of external support and reported the sources of this support are Land O’Lakes/Venture 37 CD4, Central Region Milk Producers Association (CREMPA), and Malawi Milk Producers Association (MMPA).

**Figure 17: Types of Support Not Currently Received, Most Urgently Needed**



All cooperatives reported there are additional types of support they are not currently receiving but are urgently needed to support cooperative operations. Across all four rounds dairy cooperatives in Malawi reported an urgent need for coaching to shift business strategies and/or revise operations to manage burdens and one of two coops reported an urgent need for access to finance/loans to cover revenue losses. In round four one of two cooperatives also reported a need for access to or purchase of inputs, support for access to or purchase of

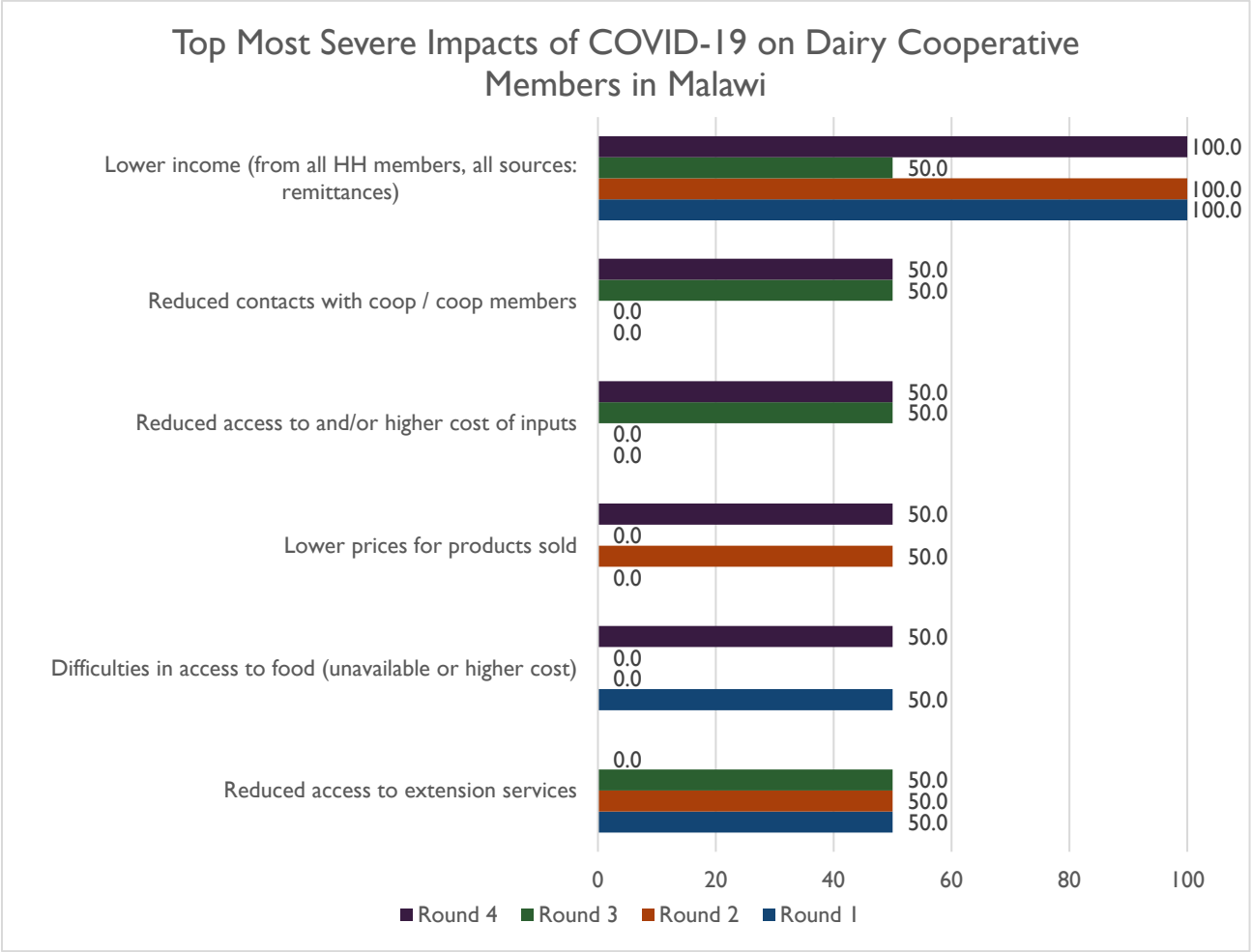
inputs and access to other buyers. This additional external support is reportedly needed to “reduce distance to access inputs and markets, have control over prices of produce, boost their capital at hand”, and “boost business operations, check on member welfare”.

**Impact on Members**

In round four cooperatives reported COVID-19 has had the following impacts on members: delays in payments from the cooperative to members for products/services, difficulties in access to food (unavailable or higher cost), difficulty to hire workers, difficulty in acquiring necessary PPE, difficulty in access to cleaning/disinfectant supplied, lower impact (for all HH members), lower prices for products sold, reduced access to and/or higher cost of inputs, reduced access to extension services, reduced contacts with coops/cooperative members, anxiety/stress/trauma, and increase in domestic violence.

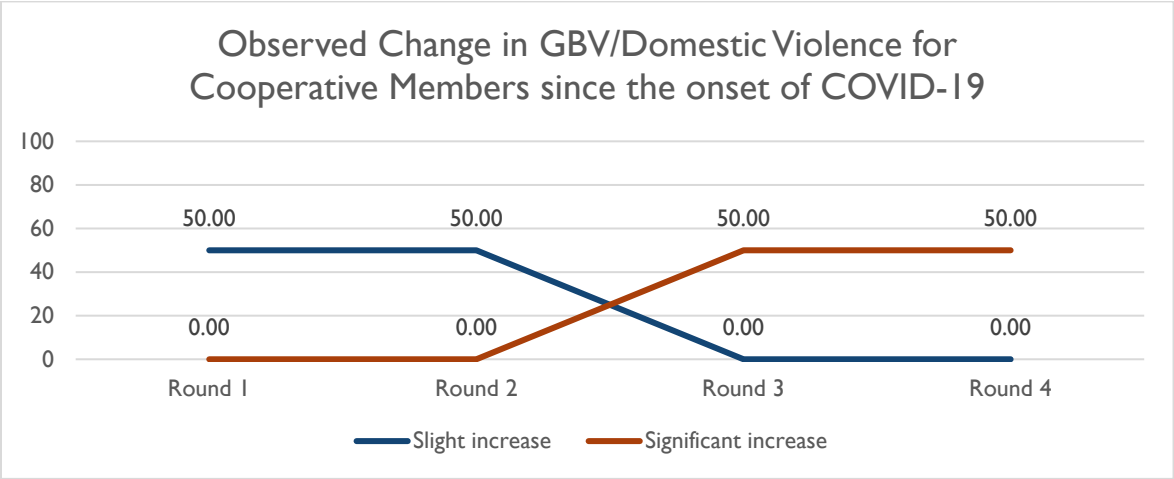
The top three most severe impacts of COVID-19 on members across all four rounds is lower income for all HH members reported by both coops in all rounds (except in R3 with one of two coops reporting lower income for all HH members) – followed by one of two coops reporting difficulties in access to food, lower prices for products sold, reduced access to and higher cost of inputs, and reduced contacts with cooperative.

**Figure 18: Most Severe Impacts of COVID-19 on Dairy Cooperative Members in Malawi**



In rounds one and two, one of two cooperatives reported a slight increase in domestic violence since on the onset of COVID-19, in rounds three and four one of two coops reported a significant increase in GBV. The reason for this observed increase in round four is reportedly because “there is debate among spouses on who is supposed to go out to fend for the family with presence of COVID-19 in their locality. This has results into use of bad language and fighting”. In round four, the survey asked if cooperative is making efforts to address GBV, both dairy cooperatives said yes.

**Figure 19: Observed Change in GBV/Domestic Violence for Cooperative Members since the onset of COVID-19**



The most common coping strategies households are reportedly utilizing to cope with impacts of COVID-19 in round four reported by both cooperatives are reducing sales of products to use for HH consumption (one of two coops reported the same in R2-3). One of two reporting cooperatives report members are coping through decreasing household consumption, selling products directly from home, and taking out loans. Both cooperatives reported a common coping strategy is dropping out of some cooperative activities in rounds one, two and three, but neither cooperative reported this in round four, indicating that members are no longer coping via dropping out of cooperative activities.

Cooperatives also reported members are making some demands of the cooperative leadership. One of two cooperatives across all four rounds report members demand provision of loans through the cooperative, both of cooperatives in round four report members demand increased payment for product delivery (one of two in R2-3 reported same) and one of two coops report members demand decreased member fees and provision of PPE.

**Cooperative Communication and Access to Information**

Across all four rounds both of cooperatives reported receiving information about COVID-19 and available support services from public media and projects/NGOS. One of two cooperatives also reported they receive information from public health officials. None of dairy cooperatives reported they received any kind of guidance/information on how to safely process with cooperative business from the government in round four.

Cooperatives also report sharing important information about COVID-19 and available support services to their members. Across all four rounds both of cooperatives report appropriate measures for personal safety, in

round four both of cooperatives also reported information about changes in cooperatives services, operations and management practices in response to COVID-19. Both of cooperatives in rounds one, two and three reported sharing information about symptoms, transmission/infection of COVID-19. To provide information to members one of two cooperatives across all four rounds reported they utilize SMS/phone, bulletin board (poster/flyer at coop) and in person meetings. In rounds one, two and three one of two coops reported using in-person meetings, but 0% reported this in round four. Cooperatives reported challenges in communication with members across all four rounds. Both of cooperatives in all rounds reported cost of communication was a challenge in communication with members. In round four one of two coops reported they do not have phone numbers/contact info for all members (both of coops reported this in R1, none in R2-3) and phone network, connectivity issues (both of coops in R1, one of two coops in R2, none of coops in R3, one of two coops in R4).

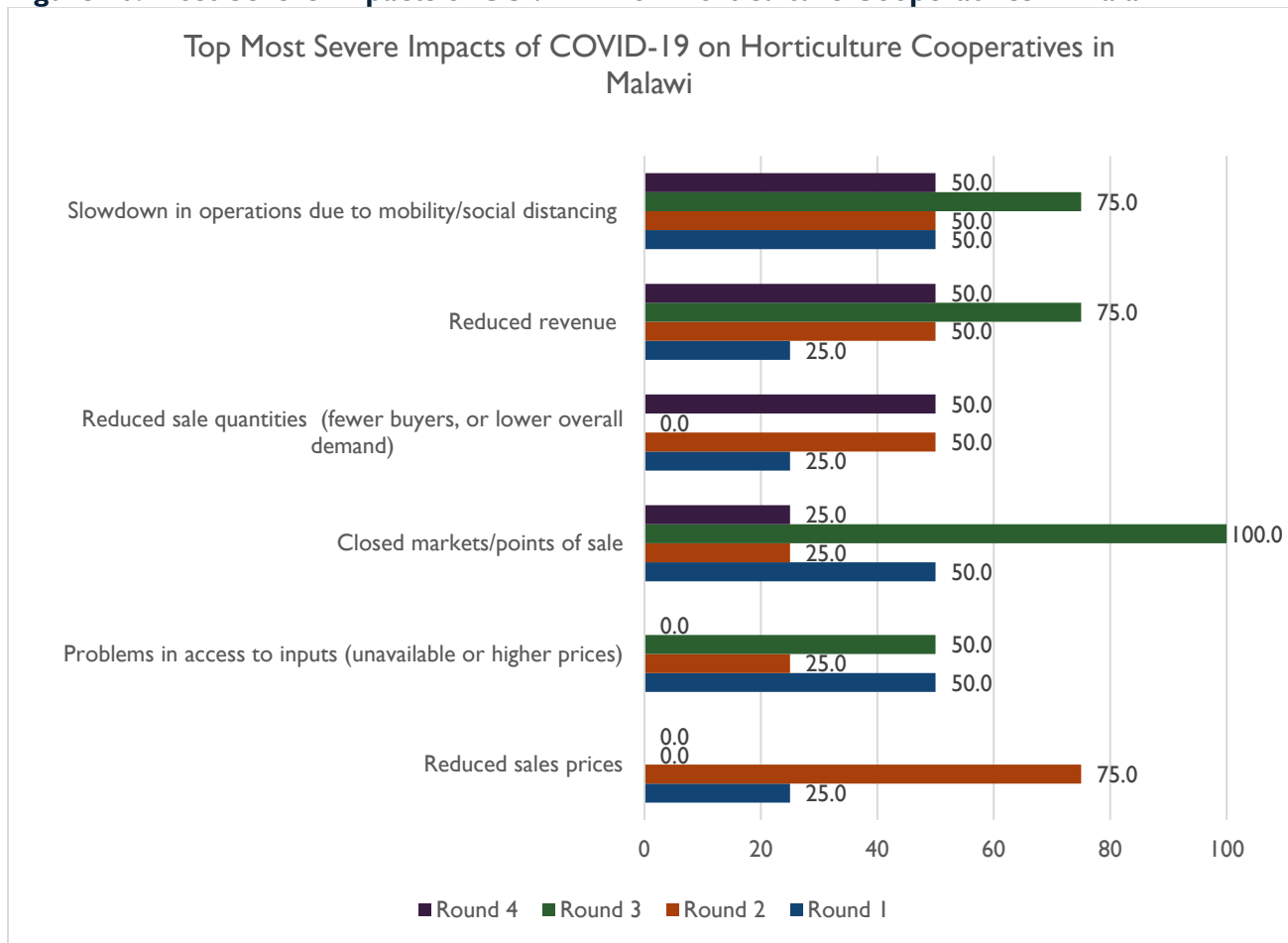
## Horticulture

Four horticulture cooperatives in Malawi participated in all four survey rounds and are included in the analysis for this report.

### Impact on Cooperative Marketing, Sale, and Production

Reported impacts of COVID-19 on horticulture cooperative operations in Malawi across all four survey rounds includes closed markets/points of sale, problems in access to inputs (unavailable or higher prices), reduced sale quantities, reduced sales prices, reduced revenue, slowdown in operations due to mobility/social distancing. Reported impact of reduced sale quantities increased across rounds (75% in R1-2 and 100% in R3-4) while reduced sales prices decreased (50% R1, 75% R2, 25% R3-4). In the fourth round of data collection an additional question was added asking about how contracts have changed for the cooperatives since the onset of COVID-19/March 2020. 50% of horticulture cooperatives in Malawi reported delays in contract execution, and 25% reported delays in purchase. The top three most severe impacts of COVID-19 reported by 50% of cooperatives in round four is reduced sale quantities, reduced revenue, and slowdown in operations due to mobility/social distancing. The most severe impacts of COVID-19 across rounds are slowdown in operations due to mobility/social distancing (50% R1,2,4, R3 75%), and reduced revenue (R1 25%, R2 50%, R3 75%, R4 50%).

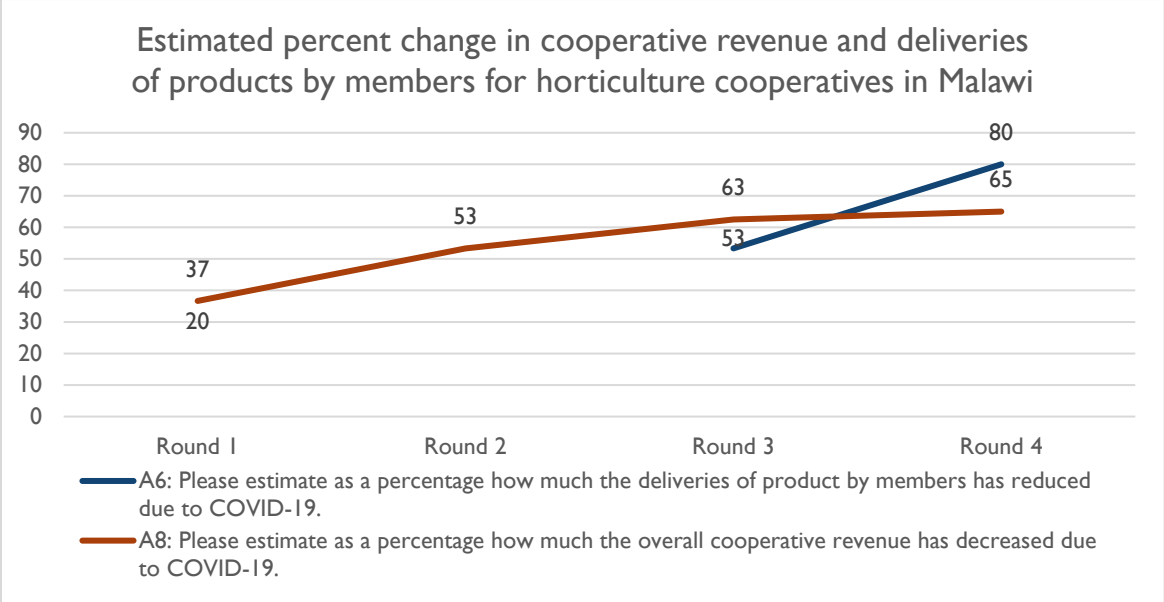
**Figure 20: Most Severe Impacts of COVID-19 on Horticulture Cooperatives in Malawi**



Cooperatives estimated the percentage overall cooperative revenue has decreased due to COVID-19 and reported an estimated decrease in revenue of 37% in round one, 53% in round two, 63% in round three, and 65% in round four. Cooperatives also reported that delivery of products from members reduced due to COVID-19, by an estimated 20% in round one, 53% in round three, and 80% in round four (did not report estimate percent in round two).



**Figure 2I: Estimated percent change in cooperative revenue and deliveries of products by members for horticulture cooperatives in Malawi**



100% of reporting cooperatives indicated that government restrictions impacted cooperative operations across all four rounds. All cooperatives reported social distancing restrictions have restricted operations of the cooperative. 50% of cooperatives in round four reported business operations had to be shut down, which was a decrease from 75% reporting shut down business operations in the previous three rounds.

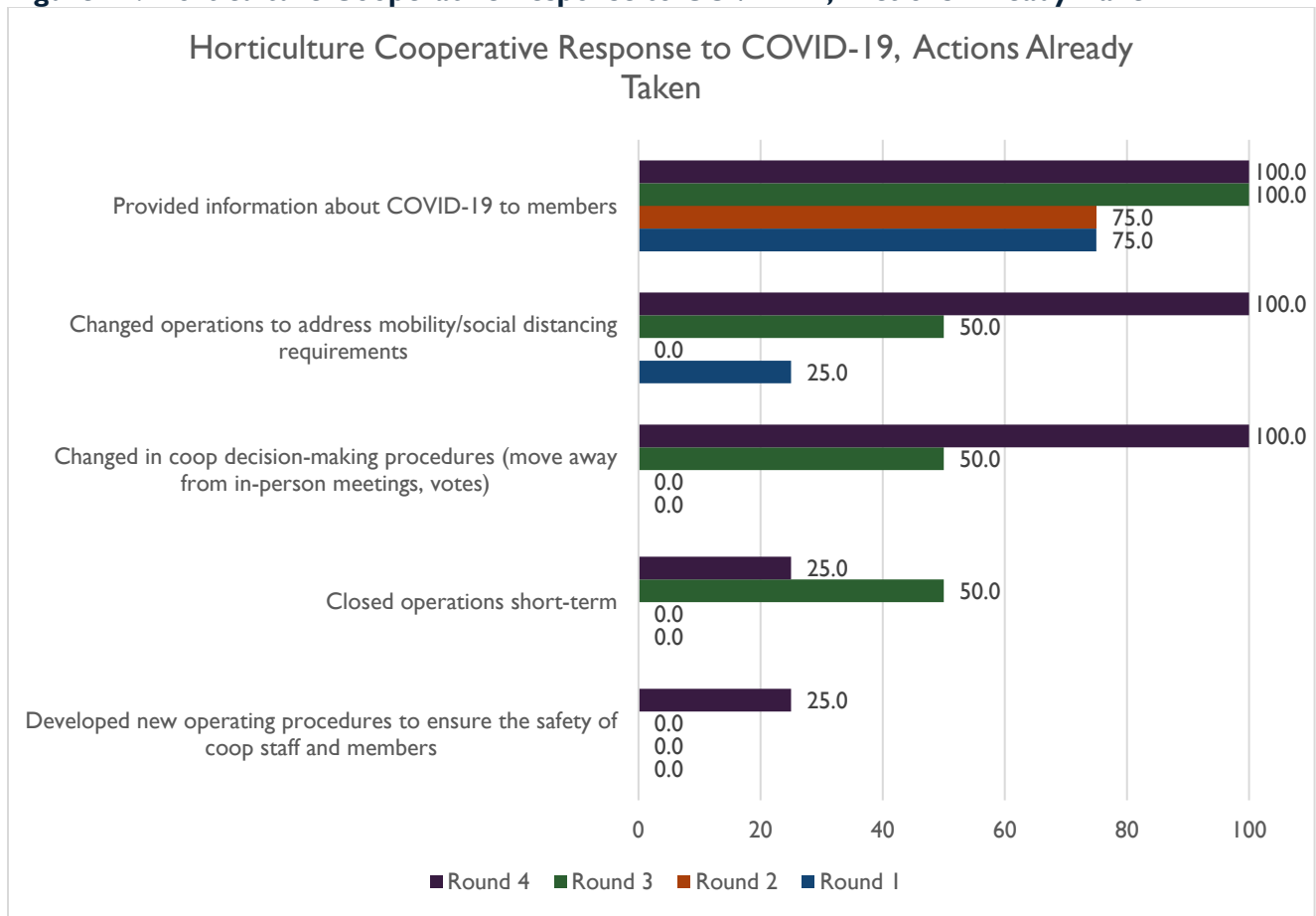
Participating horticulture cooperatives in Malawi reported they foresee the following important challenges to recover operations after the COVID-19 epidemic recedes: “gain trust and interest of members to continue with collective marketing, revamp cooperative meetings”, “regain financial stability for the cooperative and return markets for their products”, “financial mobilization through increase in production”, and “look for markets and build member trust which has now gone”.

**Responses of Cooperative Business/Leadership**

One cooperative (25% of sample) reported leadership changes have taken place in the cooperative since the start of COVID-19. The reason for the change in leadership was reportedly “to respond well to COVID-19 and put people who [have] interest to lead”.

Cooperatives reported there are several actions they have already done or are currently doing in response to COVID-19 across all four rounds, including provide information about COVID-19 to members (75% in R1-2, 100% R3-4). In round four cooperatives are also changing decision making procedures to move away from in-person meetings/votes (100%), changed operations to address mobility/social distancing requirements (100%), and one cooperative (25%) reported closing the cooperatives short term. In round three, 50% of reporting cooperatives indicated they were pursuing alternative income-generating activities in response to COVID-19, including pursuing new value chains and engaging in new value-added activities. This was not, however, reported in round four.

**Figure 22: Horticulture Cooperative Response to COVID-19, Actions Already Taken**



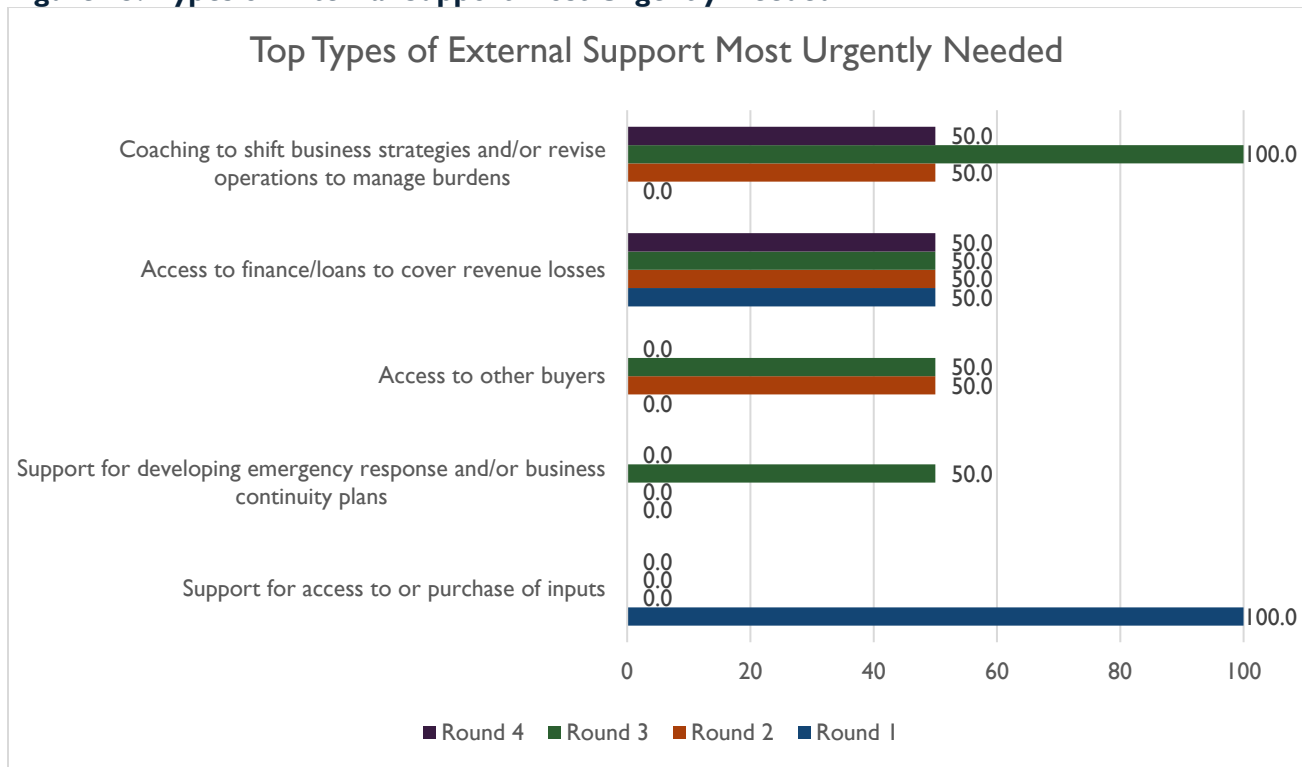
Cooperatives also reported plans making to respond to or prepare for the effects of COVID-19 in the future. In round four 100% of cooperative reported plans to provide information about COVID-19 to members, and 75% planned changes in cooperative decision making away from in-person meetings and to create business continuity plans.

### External Support

100% of cooperatives in round four report receiving some kind of external support. 100% of reporting cooperatives across all four rounds report currently receiving external support in the form of disinfectants and other necessary materials to control infection, 50% in round four are receiving access to PPE for cooperative operations, and 25% provide PPE to members. This support is reportedly received from Land O’Lakes/Venture37 CD4, and AICC. None of the reporting cooperatives reported the national horticulture cooperative sector movement has implemented any response to COVID-19.

Cooperatives also reported there are kinds of support that they are not currently receiving that are most urgently needed. Across all four rounds the most urgently needed support is access to finance/loans to cover revenue losses (75% R1 and R3, 50% R2, 100% R4), and support for access to or purchase of inputs (50% R1-3, 75% R4). 50% of cooperatives in round four reported needing access to or purchase of inputs and access to PPE for cooperative operations.

**Figure 23: Types of External Support Most Urgently Needed**



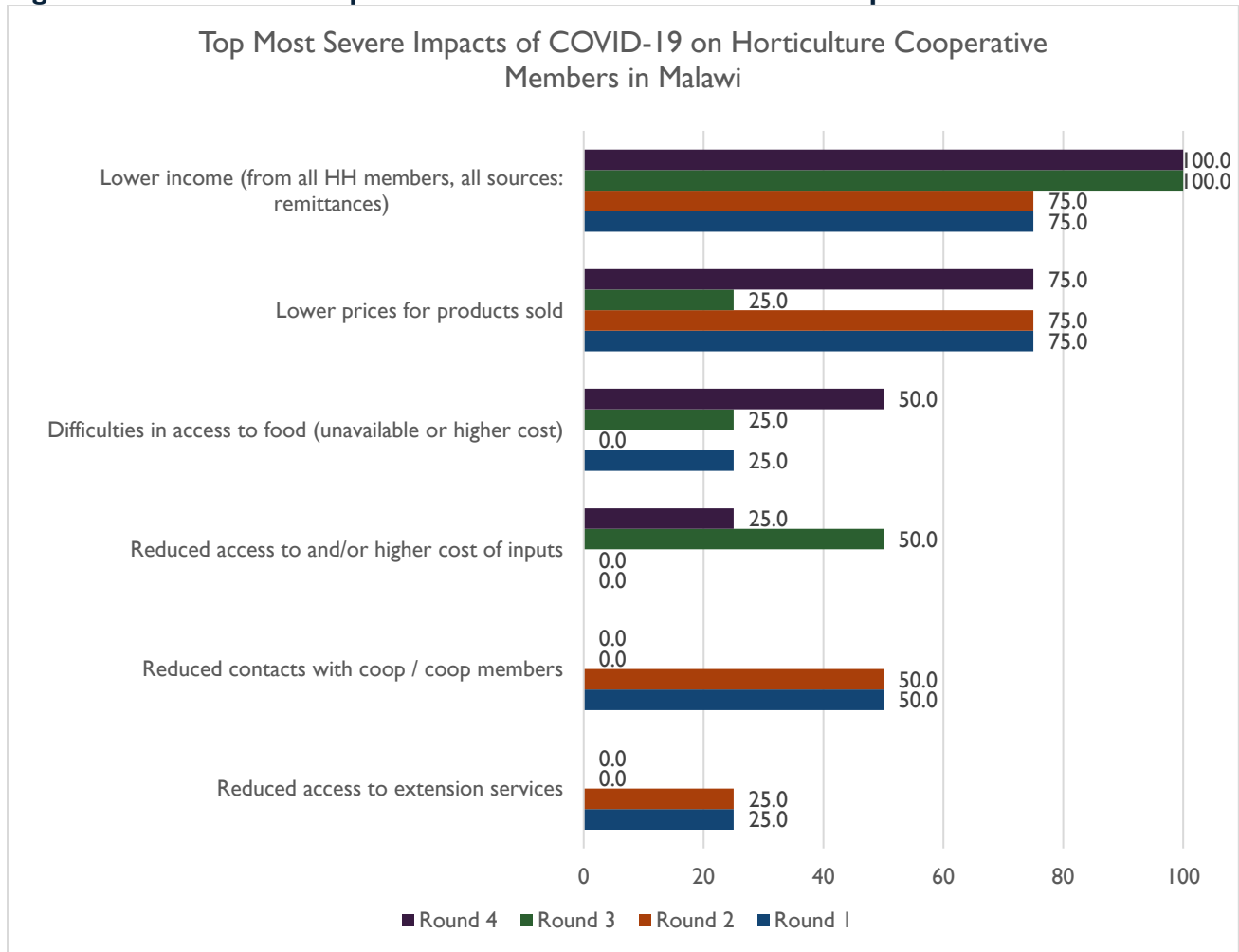
This additional external support will reportedly be used to “boost capital for business, prevention from COVID-19”, “shoulder burdens and losses, keep safe from COVID-19”, “recover losses”, and “recover from COVID-19 shock”.

### Impact on Members

In round four 50%+ of horticulture cooperatives reported members had been impacted by COVID-19 in the following ways: delays in payments from the cooperative to members for products/services, difficulties in access to food, difficulty to hire workers, difficulty in acquiring PPE, difficulty in access to cleaning/disinfectant supplies, disruption of utilities (water/electricity), lower income, lower prices for products sold, reduced access to and/or higher cost of inputs, reduced sales of products (lack of demand), reduced contacts with coop/cooperative members. Horticulture cooperatives also report membership has declined by an estimated 5% due to COVID-19.

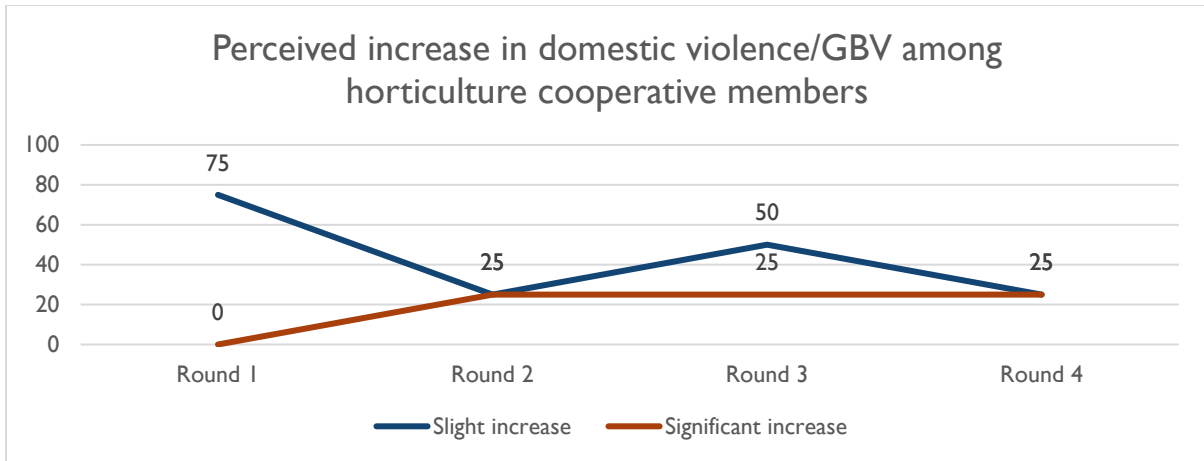
The most severe impacts of COVID-19 on members reported across survey rounds are lower income (75% in R1-2, 100% R3-4), and lower prices for products sold (75% in R1, 2, 4, and 25% in R3). 50% of cooperatives in round four reported a most severe impact of COVID-19 is difficulty in access to food (unavailable or at higher cost).

**Figure 24: Most Severe Impacts of COVID-19 on Horticulture Cooperative Members in Malawi**



Across all four survey rounds cooperatives reported an observed slight and/or significant increase in domestic violence/GBV since the onset of COVID-19 among cooperative member households. In round four, 25% of cooperatives reported a slight increase in GBV, while another 25% of cooperatives reported a significant increase in GBV. The reported reason for the observed increase in GBV is an “increased burden on women”. The “increased burden on women in households has resulted in men thinking that women are misusing things hence beaten up”. 100% of cooperatives reported they have made efforts to address GBV.

**Figure 25: Perceived increase in domestic violence/GBV among horticulture cooperative members**



Coping strategies households are reportedly using as a result of COVID-19 include dropping out of some cooperative activities (100% in R1 and R4, 75% R2, 50% R3), reducing sales of products to use for household consumption (0% R1, 50% R2, 100% R3, 75% R4), however, households decreasing household consumption as a coping strategy decreased across rounds, (50% R1, 100% R2,3, 25% R4).

Cooperatives report members are making additional demands of the cooperative in response to COVID-19. Demands members are making from cooperative across all four rounds are for provision of PPE (mask, glove, soap) (100% R1, 75% R2-4), provision of loans through the cooperative (100% R1, 50% R2, 25% R3, 100% R4) and information on appropriate health and safety protocols (50% R1,2, 75% R3, 25% R4). 50% of cooperatives in round four report members demand increased payment for product delivery (0% in previous rounds), 25% of cooperatives report members demand decreased member fees and payment in cash at the time of purchase (0% in previous rounds).

### Cooperative Communication and Access to Information

Horticulture cooperatives report they have received information about COVID-19 and available support services across all four rounds. Information has reportedly been received from projects/NGOs (100% R1, 50% R2, 75% R3, 100% R4), and public health officials (50% R1, 75% R2, 50% R3, 50% R4). 0% of cooperatives reported receiving guidance from government on how to safely operate cooperative business in round four, and 50% of cooperatives reported receiving some guidance from the government in round three.

Cooperatives report sharing important information about COVID-19 and available support services to their members. Across all four rounds cooperatives reported sharing information on appropriate measures for personal safety (50% R1, 75% R2, 75% R3, 100% R4) and information about symptoms, transmission/infection (50% R1, 100% R2-3, 75% R4). In round four, 75% of cooperatives reported sharing information about changes in cooperative services, operational and management practices, etc. in response to COVID-19 (25% reported the same in R2-3). Cooperatives report this information is shared with members via in-person visits (100% R1, 75% R2, 100% R3, 50% R4), and SMS/phone (25% R1, 50% R2, 100% R3, 50% R4). In round four, 50% of cooperatives report sharing information with members through in-person meetings and 25% are utilizing social networks such as WhatsApp or Facebook. Cooperatives did report some challenges in communication with members. In round four, 50% of cooperatives reported poor phone network/connectivity and the cost of

communications to be challenges cooperatives face in communicating with members. 25% of cooperatives in round four reported that relevant and accurate information is not readily available.

## VI. Mexico

In Mexico three coffee cooperatives in rounds one, two and three and two cooperatives in round four are included in the following analysis.

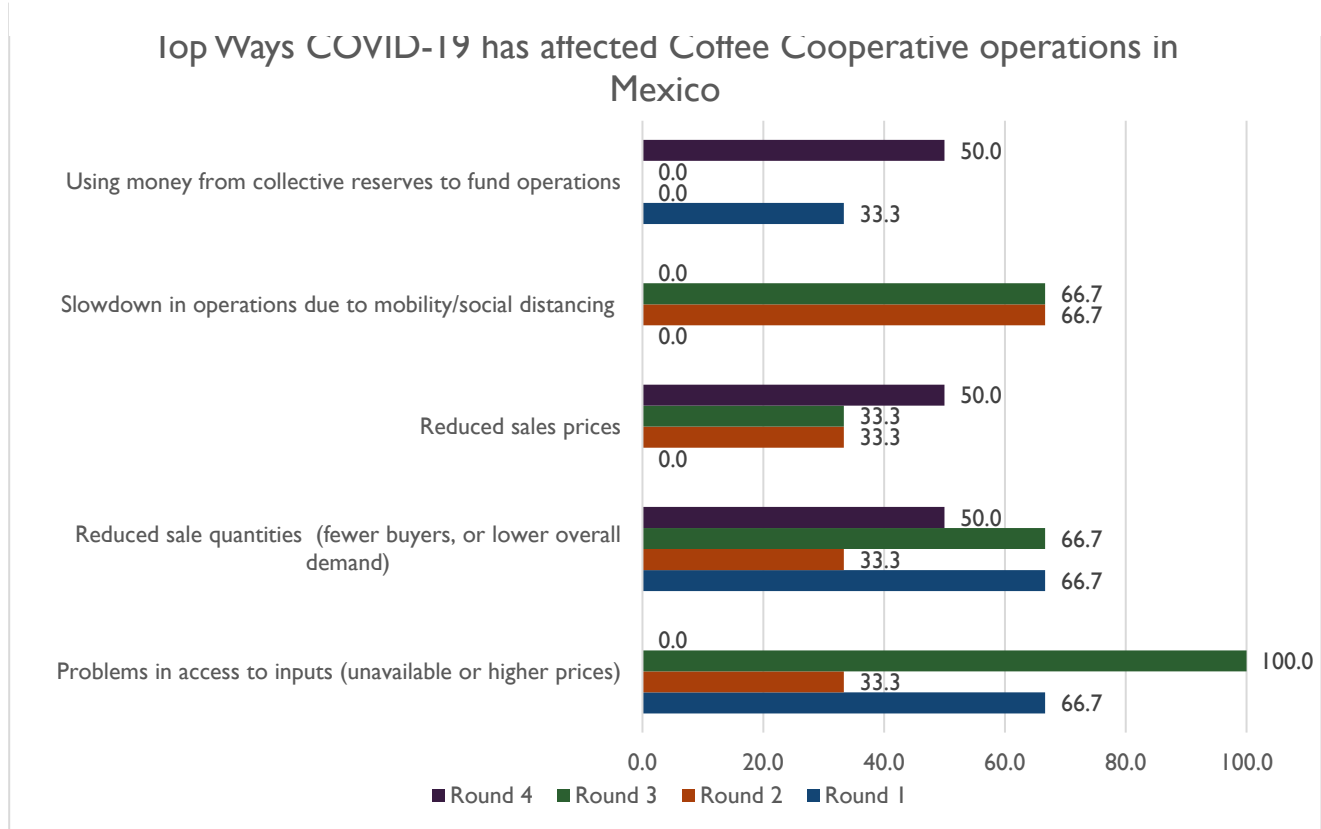
### Coffee

#### Impacts on Cooperative Marketing, Sale, and Production

Coffee cooperatives in Mexico reported many continued impacts of COVID-19 on cooperative operations in round four of the survey. Reported impacts include: disruptions in reporting/accounting, government restrictions on activities, problems in access to inputs, reduced sale quantities (reduced buyers or lower overall demand), reduced sales prices, reduced revenue, reduced support from apex organizations, slowdown in operations due to mobility/social distancing restrictions, using money from collective reserves to fund operations, credit reduction from usual lenders, inability to hold general assemblies, problems with cooperative representatives' legal authority and buyers reducing or amending contract agreements. In round four cooperatives were asked to clarify in what ways contracts changed since the onset of COVID-19 in their country. For coffee cooperatives in Mexico, 100% report contracts have changed through a reduction in purchase quantity, 50% report reduction in purchase price, and that new contracts have been secured.

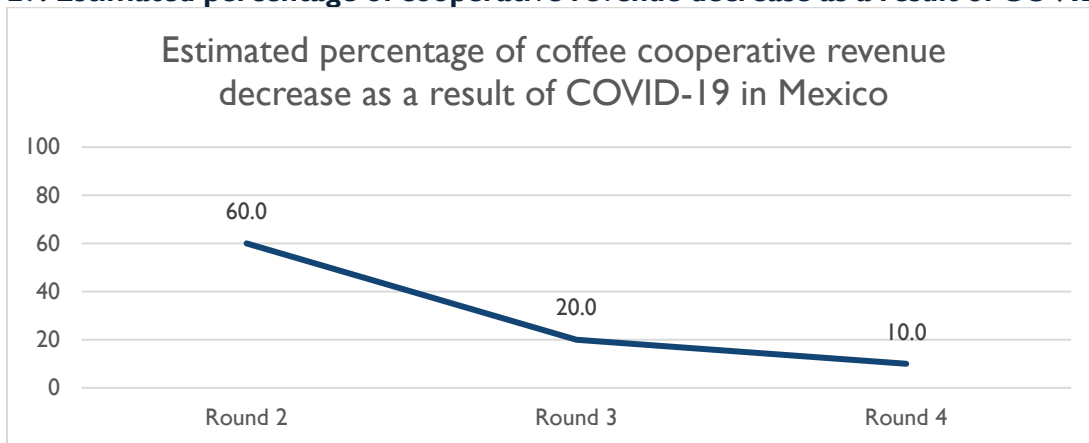
Cooperative representatives were also asked to identify the top three most severe impacts of COVID-19 out of all the reported impacts. Coffee cooperatives reported the most severe impacts of COVID-19 are reduced sale quantities (50%), reduced sales prices (50%), using money from collective reserves to fund operations (50%), credit reduction from usual lenders (50%) and inability to hold general assemblies (50%). The reported top impacts of COVID-19 varied across survey rounds, as seen in Figure 1. The only top impact consistently reported across all four survey rounds is reduced sale quantities (fewer buyers, or lower overall demand) (66.7% R1, 33.3% R2, 66.7% R3, 50.0% R4). Problems in access to inputs (unavailable or higher prices) was highly reported in rounds one, two and three, but dropped to 0.0% in round four, indicating access to inputs had improved (66.7% R1, 33.3% R2, 100.0% R3, 0.0% R4).

**Figure 26: Top Ways in which COVID-19 has affected Coffee Cooperative Operations in Mexico**



The estimated percentage of how much the overall cooperative revenue has decreased, decreased across the rounds. In round two cooperatives estimated the total cooperative revenue decreased by 60.0%, accounting for over half of all revenue. This percentage dropped to 10% of total cooperative revenue in round four, as shown in Figure 2.

**Figure 27: Estimated percentage of cooperative revenue decrease as a result of COVID-19**



The reporting cooperatives also reported government response to COVID-19 has also had an impact on cooperative operations. 100% of reporting coffee cooperatives in round four report social distancing restrictions

have restricted operations of the cooperative (33% R1, 100% R2, 66.7% R3, 100% R4). 50% of reporting cooperatives in round four report an increase in logistics and input costs as a result of government restrictions.

### **Responses of Cooperatives Business/Leadership**

In round four cooperatives reported they've already done or plan on doing the following in response to COVID-19: 100% of reporting cooperatives report changed cooperative decision-making procedures to move away from in-person meetings/votes, changed operations to address mobility/social distancing requirements, developed new operating procedures to ensure the safety of cooperative staff and members, applied for financial assistance/loan, used cooperatives collective reserves, looked for new buyers, provided information about COVID-19 to members, provided PPE to members, pursued alternative activities, looked for new sources of external support (grants, loans, donations), support to buy food and or medicine, and to reinforce capitalization and cooperative savings to have emergency funds in the future. 50% reported closed operations short term, developed an emergency response plan/business continuity plan, provided loans/grants to members, provided psycho-social/emotional support to cooperative members, suspended or postponed membership fees, payment in cash at the time of purchase and analysis of the impact of production. In round four 100% of cooperatives who reported utilizing the cooperative collective reserves, reported the reserves are used to fund operations, and 50% reported using the collective reserves to pay for emergency supplies like PPE and to pay members for their product. In round four 0% of cooperatives reported they are currently planning to pursue any alternative income generating activities in response to COVID-19, however, in round three 100% of cooperatives reported pursuing new value chains and 100% in round two and round three reported producing new products.

Beyond the actions already taken in response to COVID-19, cooperatives also reported making plans to respond to or prepare for the effects of COVID-19 in the future. 100% of reporting cooperatives reported making plans for changes in cooperative decision making procedures (move away from in-person meetings), changes in operations to address mobility/social distancing requirements, developing new operating procedures to ensure the safety of cooperative staff and members, providing information about COVID-19 to members, providing PPE to members, providing PPE to staff, pursue alternative activities, reducing in-person contact, seek external support (grants, loans, donations), and reinforce capitalization and cooperative savings to have emergency funds for the future. 50% of cooperatives reported making plans to apply for financial assistance/loan, providing social assistance support for cooperative members, suspending or postponing membership fees, and analyzing COVID-19's financial impact on the cooperative and impact on production.

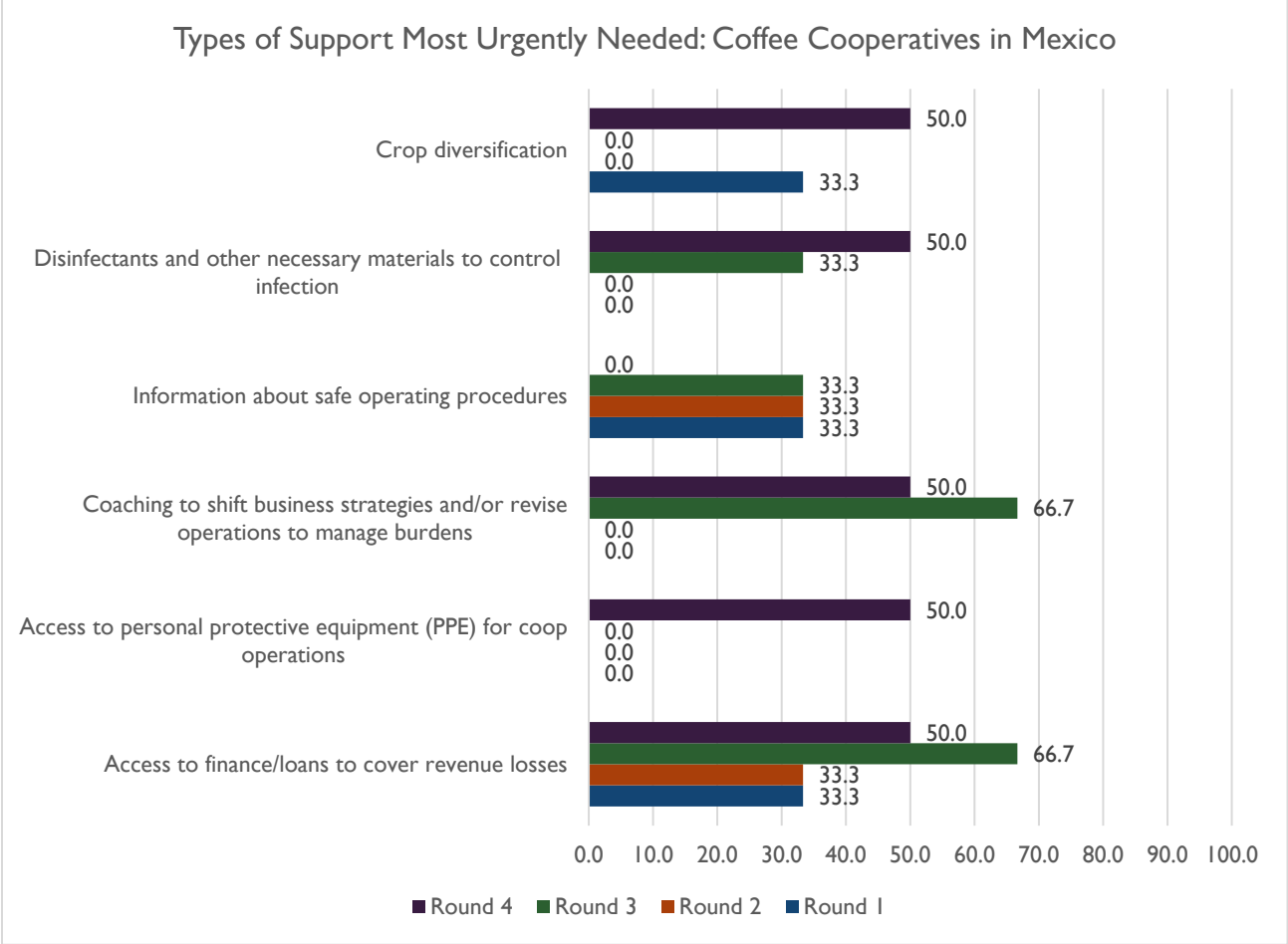
### **External Support**

In round one, 0% of cooperatives reported receiving any kind of external support for cooperative operations in response to COVID-19. In round two, 33% reported receiving information about safe operating procedures and information about changes in legislation and norms. In round three, 33% received access to PPE, disinfectants, and support for access to or purchase of inputs. A significant increase in reported support received is observed in round four, as 100% of cooperatives reported they had received some kind of external support. In round four 100% of reporting cooperatives reported receiving access to finance/loans to cover revenue losses and assistance with crop diversification, 50% reported access to PPE, disinfectants, information about safe operating procedures and information about changes in legislation and norms. The support received in rounds two through four was reported to be originated from CLAC, Equal Exchange, Mam, and Partners in Health.



Although some external support has been received, the reporting cooperatives identified areas in which additional support is urgently needed to aid the cooperative through the impacts of COVID-19 across all four rounds. In round four, the types of support not currently being received but needed reported by 50% of cooperatives includes: access to finance/loans to cover revenue losses, access to technology to maintain business operations, access to PPE, coaching to shift business strategies and/or revise operations to manage burdens, disinfectants and other necessary materials to control infection, access to or purchase of inputs, support for access to/purchase of inputs, information about changes in legislation and norms, psychological support, access to other buyers, and crop diversification. The identified most important types of support urgently needed includes access to finance/loans to cover revenue losses, access to PPE for cooperative operations, coaching to shift business strategies and or/revise operations to manage burdens, disinfectants, and crop diversification.

**Figure 28: Types of Support Urgently Needed: Coffee Cooperatives in Mexico**



The additional external support will reportedly be used for “partners to have more revenue, to continue with protocols and with the marketing of coffee” and “to support producers to maintain sustainability”.

The coffee cooperative sector appeared to take some action in the initial onset of COVID-19 in Mexico. 100% of reporting cooperatives in rounds one and two reported the national coffee cooperative movement/sector had implemented a response to COVID-19, however, this decreased to 33% in round three and 0% in round

four. Indicated by round four the coffee cooperative sector was no longer taking coordinated actions in response to COVID-19.

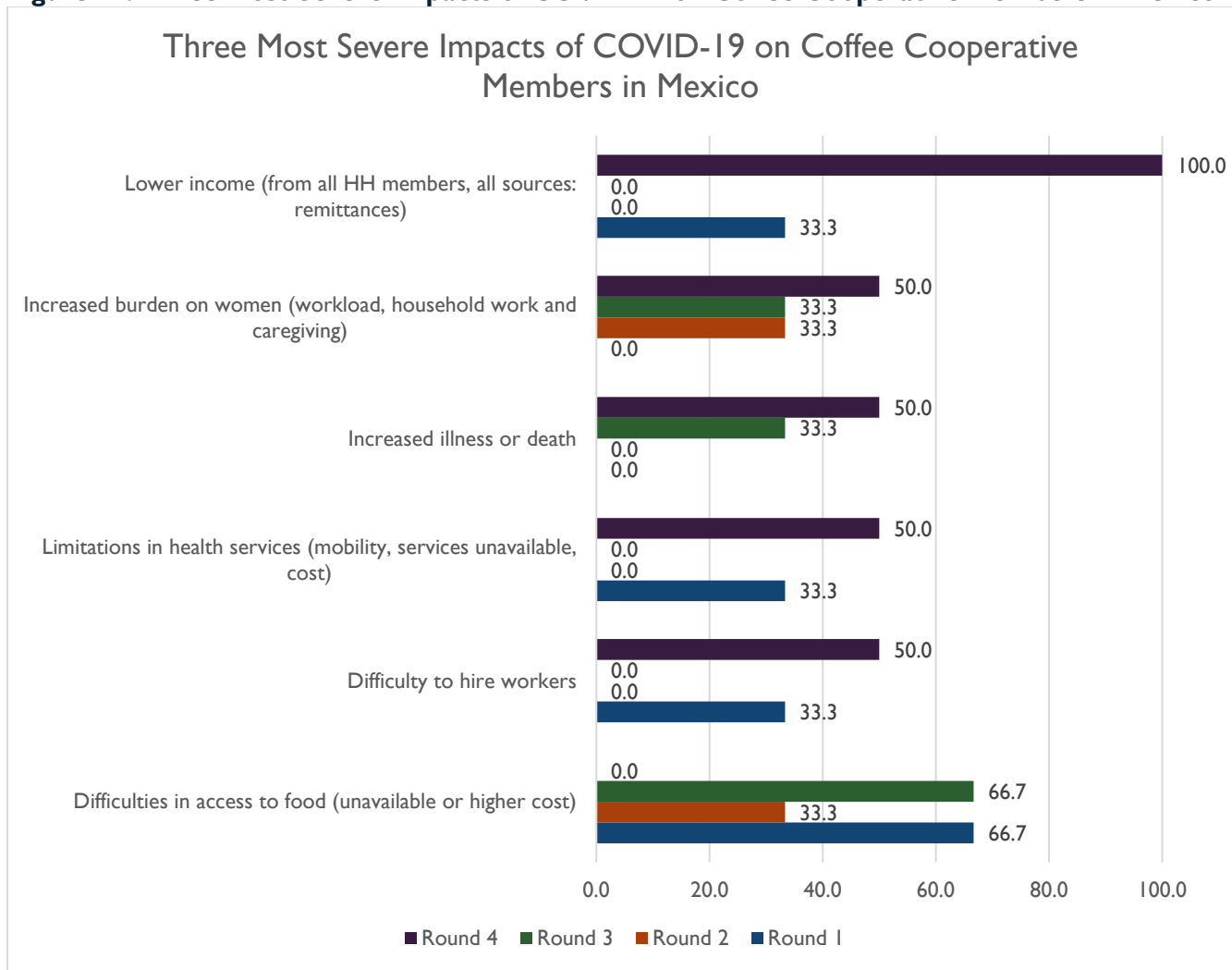
Coffee cooperatives in Mexico report that they foresee the following important challenges to recover operations after the COVID-19 epidemic recedes: *“that there are fewer contagions, that people understand that COVID-19 is real and that people die, and that when you take care of other people. Resume relationships between people so that it is no longer automated”*, and *“the issue of recovering the market and supporting producers in terms of resources, and the issue of production, having better labor in these years”*.

### Impacts on Members

Coffee cooperative members have reportedly been affected by COVID-19 in the following ways: 100% of reporting cooperatives in round four reported members are having difficulties in access to food (unavailable or higher cost), difficulties in harvest, difficulties to hire workers, increased reliance on own production for family consumption (less production for sales), limitations in health services, lower income (from all HH members), lower prices for products sold, reduced sales of products (lack of demand) and increased burden on women (workload, household work and caregiving). 50% of reporting cooperatives reported members are having difficulties in acquiring necessary PPE, increased illness/death, more difficulty to pay cooperative fees, reduced access to and/or higher cost of inputs, reduced contacts with cooperative members, reduced services from cooperative and anxiety/stress/trauma.

The most severe impacts of COVID-19 on members in round four was lower income, which was reported by 100% of reporting cooperatives. Other severe impacts reported by 50% of reporting cooperatives in round four are difficulty to hire workers, increased illness or death, limitations in health services (mobility, services unavailable, cost) and increased burden on women (workload, households work and caregiving). Cooperatives were asked what change, if any, they have seen in domestic violence/gender-based violence since the COVID-19 pandemic started in Mexico. Coffee cooperatives reported observing a slight increase in domestic violence/GBV in rounds two (33.3%) and round three (66.7%), and a significant increase in round four (50.0%). In round four 100% of cooperatives report making efforts to reduce GBV. Despite reported increases in GBV, 0% of cooperatives reported GBV as a primary/top three most severe impact of COVID-19 on members across survey rounds.

**Figure 29: Three Most Severe Impacts of COVID-19 on Coffee Cooperative Members in Mexico**



Reported by cooperative leaders across all rounds, the most common coping strategies that member households are using for COVID-19 impacts are staying home/working from home and reducing sales of products to use for household consumption. The most common coping strategies reported in round four are taking out loans (100%) and reducing sales of products to use for household consumption (100%), followed by 50% of cooperatives in round four reporting members are coping by dropping out of some cooperative activities, staying home/working from home and decreasing household consumption.

Cooperatives reported members are making certain demands of cooperative leaders. Across all four rounds members reportedly demand provision of loans through the cooperative (66.7% R1, 2, and 3, 100% R4). 50% of reporting cooperatives cite demands for decreased member fees, increased payment for product delivery, payment in cash at the time of purchase, information on appropriate health and safety protocols, provision of PPE materials, and support to buy food and or medicine.

**Cooperatives Communication and Access to Information**

Across all four rounds cooperatives reported receiving information about COVID-19 and available support services from buyers and other commercial contacts (100% R4), and public media (50% R4). In round four cooperatives also reported receiving information from direct communication from government agencies, official government websites, and public health officials. Cooperatives are also sharing COVID-19 related information directly to members. 100% of reporting cooperatives across all four rounds report sharing information about symptoms, transmission/infection. In round four, 100% of reporting cooperatives report they share information on appropriate measures for personal safety, 50% share information on changes in cooperative services, operational and management practices, etc. in response to COVID-19, safety protocols for collection/handling products, and what to do if a household member gets sick. Across all four survey rounds the primary strategy cooperatives report utilizing to communicate with their members is social networks (WhatsApp, Facebook, etc.) (100% R1, 66% R2, 100% R3, 100% R4). In round four, 100% of cooperatives report sharing information through in-person meetings, 50% through in-person visits, and 50% through bulletin boards (notices posted at the cooperative). There are some reported challenges in communicating important information about COVID-19 to members. 100% of reporting cooperatives in round four cite poor phone network/connectivity issues, that relevant and accurate information not readily available, and 50% report they do not have phone numbers/contact information for all members.

**VII. Paraguay**

In Paraguay, one sugarcane cooperative is included in the analysis across all four survey rounds.

**Sugarcane**

**Impacts on Cooperative Marketing, Sale, and Production**

The cooperative reported no impacts of COVID-19 on the operations of the cooperative in round four of the survey, however, in the previous three rounds the most severe impacts of COVID-19 had been government restrictions on activities (100% R1-3), slowdown in operations due to mobility and social distancing (100% R1-3), and disruptions in report/accounting (100% R1-3). The cooperative reported there have been no changes in contracts since the onset of COVID-19/March 2020, and did not provide any estimated change in revenue, deliveries of product from members, or receipt of member fees. No impact of government restrictions on the cooperative was reported in round four, however, in the previous three rounds the cooperative reported that social distancing restrictions have restricted operations of the cooperative.

**Table 6: Most Severe Impacts of COVID-19 On Sugarcane Cooperative Operations in Paraguay**

	Round One	Round Two	Round Three	Round Four
<b>Slowdown in operations due to mobility/social distancing</b>				
<b>Government restrictions on activities</b>				
<b>Disruptions in reporting/accounting</b>				

Closed markets/points of sale				
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## Responses of Cooperatives Business/Leadership

Across all four survey rounds the cooperative reported it has been doing or is currently doing the following in response to COVID-19: changed in cooperative decision-making procedures (move away from in-person meetings), changed operations to address mobility/social distancing requirements, developed new operating procedures to ensure the safety of cooperative staff and members. In round four the cooperative also reported it has developed an emergency response plan/business continuity plan, applied for financial assistance/loan, looked for new buyers, provided loans/grants to members, pursued alternative activities, reduced in-person contact, looked for new sources of external support (grants, loans, donations), payment in cash at the time of purchase, support to buy food and/or medicine, analysis of COVID-19's financial impact on the cooperative and analysis of the impact of COVID-19 on production.

In round four the cooperative reported making the following plans to respond to COVID-19 in the future: make changes in cooperative decision-making procedures (move away from in-person meetings), changes in operations to address mobility/social distancing requirements, social assistance support to cooperative members, psycho-social/emotional support for cooperative members, analysis of COVID-19s financial impact on the cooperative and analysis of the impact on production. The cooperative also reported planning to pursue the following income generating activities in response to COVID-19: pursuing new value chains, producing new products, engaging in new value-added activities, install new storage facilities, and improve existing storage facilities.

When asked what the cooperative foresees as the most important challenges in recovering operations after the COVID-19 epidemic recedes, the cooperative reported: “*effective communication, being able to share again without fear, the cultural theme*”<sup>1</sup>.

## External Support

The cooperative is currently receiving external support. In round four this includes access to PPE for cooperative operations, PPE and other supplies to provide to members, support for access to or purchase of inputs and crop diversification. This support is reportedly received from Intermon-Oxfam, Equal Exchange, and CLAC. Although some kinds of support are already reported, the cooperative identified additional types of support urgently needed to assist the cooperative in response to COVID-19. The types of support most urgently needed but not currently being received are access to finance/loans to cover revenue losses, coaching to shift business strategies and/or revise operations to manage burdens, how to hold virtual (via internet) general assemblies, psychological support, access to other buyers and crop diversification.

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<sup>1</sup> In Paraguay, official languages are Spanish and Guarani. Most of cooperative's members talk in guarani, so they need to build a strategy considering cultural perspectives (language, behavior, etc.).

**Table 7: Most Urgently Needed Types of External Support: Sugarcane Cooperative in Paraguay**

	Round One	Round Two	Round Three	Round Four
<b>Crop diversification</b>				
<b>Psychological support</b>				
<b>Guidance about how to apply to government emergency aid</b>				
<b>How to hold virtual (via internet) general assemblies</b>				
<b>Support for access to or purchase of inputs</b>				
<b>Coaching to shift business strategies and/or revise operations to manage burdens</b>				
<b>Access to personal protective equipment (PPE) for coop operations</b>				
<b>Access to finance/loans to cover revenue losses</b>				

The identified most urgent types of support that are needed in round four is (I) access to finance/loans to recover revenue losses, (II) psychological support and (III) information on how to hold virtual general assemblies. When asked to explain why these types of support are most urgently needed, the cooperative reported: *“Members have received their income from the falla [sugarcane], but at the family level they have had a decrease in income from formal work. Many families have returned home, creating a higher cost to the family. For virtual assemblies, the owners [members] of the cooperative express their concerns and there needs to be this meeting again in a virtual way. For psychological support, there is a lot of tension and concern and the work has not stopped for the agricultural sector and this type of support is needed”*.

Across all four survey rounds the cooperative reported that the national sugarcane cooperative movement/sector has implemented a response to COVID-19. The cooperative did not choose to report what this response entails as part of the survey.

**Impact on Members**

Across all four survey rounds, the cooperative reported that cooperative members had been affected by COVID-19 in the following ways: increased reliance on own production of family consumption (less production for sales), lower income from all household members, and an increased burden on women (workload, household work and caregiving). In round four, the cooperative also reported households are experiencing increased illness or death (0% in previous rounds), reduced access to or higher costs of inputs, reduced contacts with coop/cooperative members, reduced services from cooperative, anxiety/stress/trauma, and increase in logistics and input costs. The identified top most severe impacts of COVID-19 on cooperative member

households in round four is increased reliance on own production for family consumption, lower income, and reduced contacts with the cooperative/cooperative members.

**Table 9: Top Impacts on COVID-19 on Sugarcane Cooperative Members in Paraguay**

	Round One	Round Two	Round Three	Round Four
<b>Increased burden on women (workload, household work and caregiving)</b>				
<b>Reduced contacts with coop / coop members</b>				
<b>Reduced access to extension services</b>				
<b>Lower income (from all HH members, all sources: remittances)</b>				
<b>Increased reliance on own production for family consumption (less production for sales)</b>				
<b>Difficulties in access to food (unavailable or higher cost)</b>				

The cooperative reports a slight increase across all four rounds in domestic violence/GBV since the COVID-19 pandemic started in Paraguay. Specifically, in round four the cooperative reported observing a “*slight increase in femicides*”. The cooperative reports it has made efforts to address GBV in round four.

The most common coping strategies the cooperative has observed households using as a result of the impacts of COVID-19 include staying home/working from home, decreasing household consumption, selling products directly from home, taking out loans. Leaving the cooperative entirely was only reported as a coping strategy in round one of the survey. In round four, the cooperative is getting some demands from members. The cooperative reports it has received demands across all four survey rounds for the provision of loans through the cooperative, increased payment for product delivery, assistance with transportation for product delivery, request to pick-up products directly from member’s homes, and a request for provision of PPE materials (mask, glove, soap).

**Cooperative Communication and Access to Information**

Across all four rounds the cooperative reported receiving information about COVID-19 and available support services from official government websites. In round one, three, and four information was also received from public health officials, and in round four information was also received from direct communication from government agencies. Across all four rounds cooperative reported receiving guidance/information from the government on maintaining social distancing and personal protective equipment usage. In round four guidance was also received on procedures for handling materials/product and guidance to cease of all non-essential activities.

The cooperative reported it is sharing important information related to COVID-19 with members. This includes information on appropriate measures for personal safety, information about changes in cooperative services, operational and management practices, etc. in response to COVID-19, information about symptoms, transmission/infection, safety protocols for collection/handling products, and what to do if a household member gets sick. To provide information to their members, the cooperative reported utilizing radio/tv across all four rounds, as well as using social networks such as WhatsApp or Facebook in rounds two and four. The cooperative reported there are some challenges in communicating important information with the cooperative members during this time. These challenges reportedly include poor phone network/connectivity issues and relevant and accurate information not being readily available.

## VIII. Peru

### Coffee and Cacao

The sample size for coffee and cacao cooperatives varied across rounds. The sample includes 20 cooperatives in round one, 16 in round two, and 17 in rounds three and four.

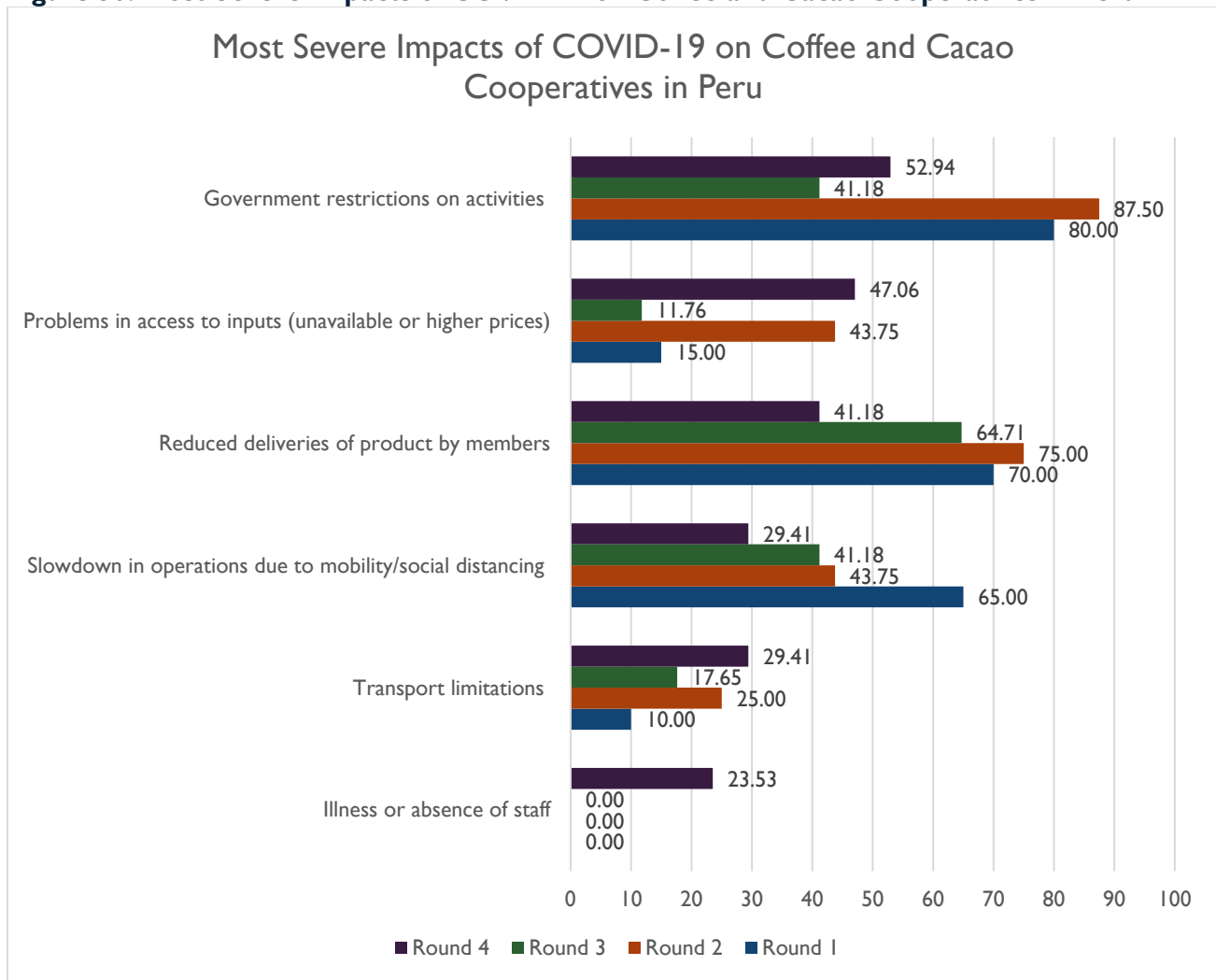
#### Impacts on Cooperative Marketing, Sale, and Production

The cooperatives reported several ways in which COVID-19 affected the operations of the cooperative across all four survey rounds. This includes government restrictions on activities (100.0% R1 and R2, 94.1% R3, 70.6% R4), problems in access to inputs (unavailable or at higher prices) (100.0% R1, 87.5% R2, 82.4% R3 and R4), reduced deliveries of product by members (85.0% R1, 87.5% R2, 94.1% R3, 76.5% R4), slowdown in operations due to mobility/social distancing (100.0% R1, 87.5% R2, 100.0% R3, 76.5% R4) and transport limitations (90.0% R1, 75.0% R2, 70.6% R3, 76.5% R4). In round four the cooperative also reported inability to hold general assemblies and illness or absence of staff. Instances of buyers breaking contract agreements was only reported in rounds 3 (17.7%) and round four (5.9%). Reported instances of reduced revenue declined across the rounds (70.0% R1, 25.0% R2, 58.8% R3, 11.8% R4).

The top three most severe impacts of COVID-19 on coffee and cacao cooperatives across all four rounds are (I) government restrictions on activities, (II) reduced deliveries of product by members, and (III) slowdown in operations due to mobility/social distancing.



**Figure 30: Most Severe Impacts of COVID-19 on Coffee and Cacao Cooperatives in Peru**



In round four of the survey a question clarifying in what ways contracts had changed as a result of COVID-19 finds that cacao and coffee cooperatives are experiencing changed contract terms (47.1%), delays in contract execution (41.1%), delays in purchase (29.4%), reduction in purchase quantity (29.4%), secured new contracts (11.8%), reduction in purchase price (11.8%), increase in purchase price (5.9%), increase in purchase quantity (5.9%), changes in payment method (5.9%). 5.9% of cooperatives reported no change in contract terms since the onset of COVID-19/March 2020. Coffee cooperatives in round four reported that 30% of all contract agreements have been broken by buyers due to COVID-19. Cacao cooperatives in round three estimated that 37% of all contract agreements have been broken by buyers due to COVID-19 (no percentage reported in other rounds).

For cacao cooperatives, the estimated percentage of cooperative staff who are ill or absent due to COVID-19 declined across rounds one (28.8%) two (18.7%) and three (5.0%) but increases again in round four (15.9%). Coffee cooperatives had the opposite trend, in which the percentage of staff ill or absent due to COVID increased in rounds one (21.7%) and two (25.0%) and peaked in round three (50.0%) before declining in round four (25.0%).

Across all four rounds the percentage estimate of how much the receipt of member fees has reduced due to COVID-19 increased steadily for both cacao and coffee cooperatives in Peru. By round four, cacao cooperatives reported receipt of member fees had decreased by 65%, and coffee cooperatives reported a 100% decrease, indicating coffee cooperatives ceased receiving member fees entirely by round four. Deliveries of product by members did decrease due COVID-19, but the estimated percentage of this decrease remained steady across all four survey rounds between 30-40%.

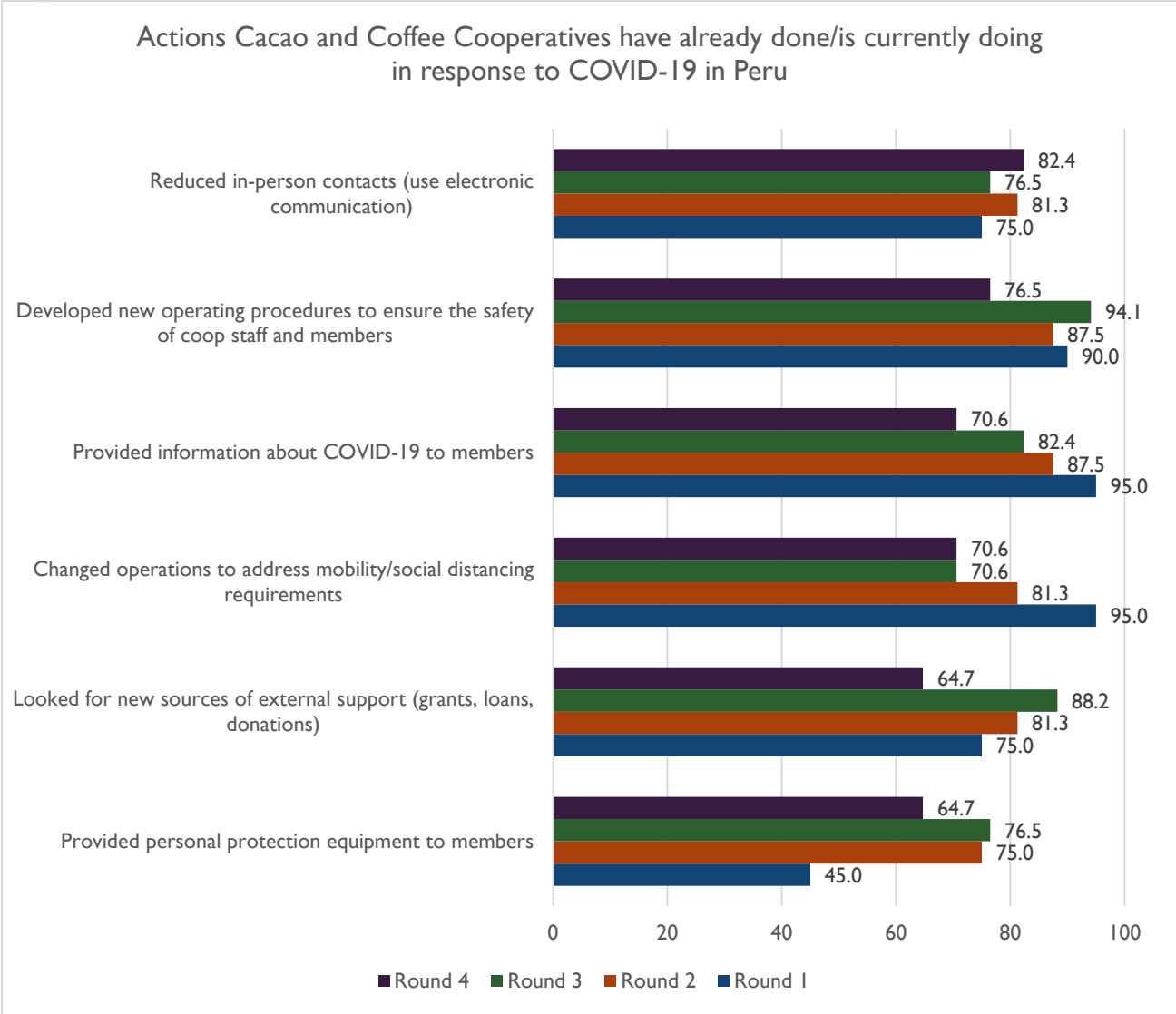
Total cacao cooperative revenue reportedly decreased by 31.4% in round one, 26.7% in round two, 42.5% in round three, and 25.0% in round four. Coffee cooperatives reported a decrease in revenue of 27.5% in round one, 40.0% in round two, 33.3% in round three, and 30.0% in round four.

### Responses of Cooperative Business/Leadership

Cacao and coffee cooperatives in Peru reported already or currently doing the following in response to the impacts COVID-19.

- Provided personal protection equipment to staff
- Analysis of covid-19's financial impact on the cooperative
- Closed operations short-term
- Provided loans/grants to members
- Provided psycho-social/emotional support for cooperative members
- Suspended or postponed membership fees
- Analysis of the impact on production
- Reinforce capitalization and cooperative savings to have emergency funds in the future
- Used the cooperative's collective reserves
- Payment in cash at the time of purchase
- Pursued alternative activities
- Changed in coop decision-making procedures (move away from in-person meetings, votes)
- Looked for new buyers
- Support to buy food and/or medicine
- Applied for financial assistance/loan
- Developed an emergency response plan/business continuity plan
- Provided personal protection equipment to members
- Looked for new sources of external support (grants, loans, donations)
- Pick-up of products directly from members' homes
- Changed operations to address mobility/social distancing requirements
- Provided information about covid-19 to members
- Developed new operating procedures to ensure the safety of coop staff and members
- Reduced in-person contacts (use electronic communication)

**Figure 31: Actions Cacao and Coffee Cooperatives have already done/is currently doing in response to COVID-19 in Peru**



Use of the cooperative collective reserves was reportedly used to pay for emergency supplies like PPE for staff or members (29.4%), to fund operations (17.7%), and to pay members for their product (5.9%). In round four cacao cooperatives reported pursuing new value chains (40.0%), engaging in new value-add activities (20.0%), producing new products (10.0%), installing new storage facilities (10.0%), and improve existing storage facilities (10.0%). In round four coffee cooperatives reported pursuing new value chains (57.1%), engaging in new value-added activities (42.9%), and producing new products (14.3%). In round four the coffee and cacao cooperatives reported making plans to respond to or prepare for the effects of COVID-19 in the future. These plans include seeking external sources of support (grants, loans, donations) (82.4%), developing a business continuity plan (64.7%), developing new operating procedures to ensure the safety of cooperative staff and members (64.7%), changes in operations to address mobility/social distancing requirements (58.8%), apply for financial assistance/loan (58.8%), and pursue alternative activities (58.8%). Less than 50% of cooperatives also reports plans to change cooperative decision making procedures to shift away from in-person meetings, developing an emergency response plan, use the cooperative collective reserves, provide information about COVID-19 to

members, provide PPE to staff, reducing in-person contacts (use of electronic communication), psycho-social/emotional support to members, suspend or postpone membership fees, analysis of the impact of COVID-19 on production, reinforce capitalization and cooperative savings to have emergency funds in the future. In round four 5.9% of cooperatives reported plans to close the cooperative long-term. This was not reported in any previous round. 5.0% of cooperatives reported plans to close operations short-term in round one, but was not reported in later rounds.

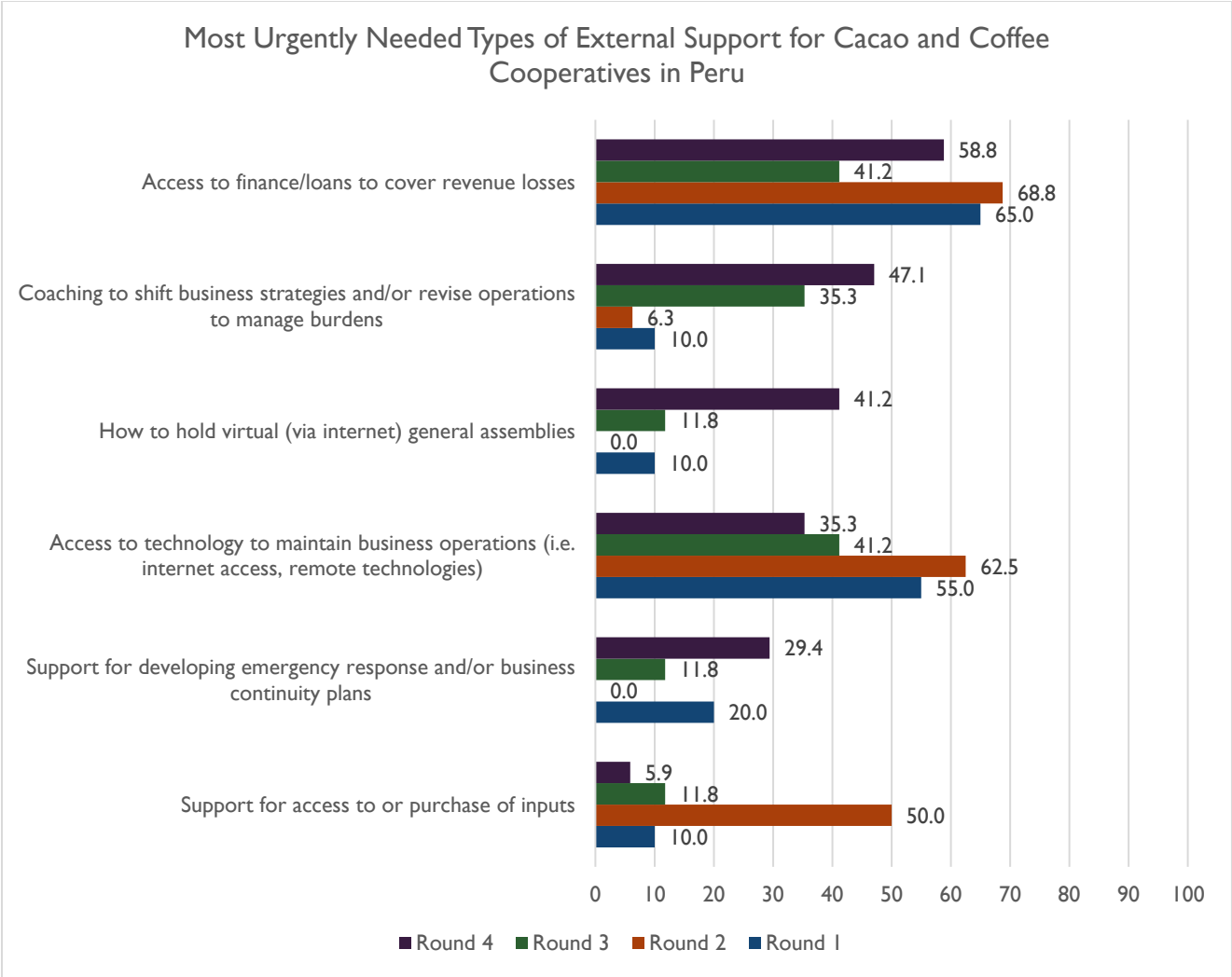
17.7% of cooperatives report there have been leadership changes at the cooperative since the onset of COVID-19. The reasons given for the leadership change were reported by two cooperatives, one which stated the change was due to the term limit for the board of directors, and the other cooperative reported leadership changes “to face the difficulties” related to COVID-19.

### External Support

100% of cooperatives reported receiving some kind of external support in round four. The cooperatives reported receiving support in the forms of: access to finance/loans to cover revenue losses, access to personal protective equipment (PPE) for cooperative operations, information about safe operating procedures, disinfectants and other necessary materials to control infection, personal protective equipment (PPE) and other supplies to provide to members, support for access to or purchase of inputs, support for developing emergency response and/or business continuity plans, how to hold virtual (via internet) general assemblies, information about changes in legislation and norms, guidance about how to apply to government emergency aid, psychological support, access to other buyers, and crop diversification. The most commonly provided types of support in round four were PPE and other supplies for members (76.4%), information about safe operating procedures and access to PPE for cooperative operations (64.7%), and access to finance/loans to cover revenue losses (52.9%). This support is received from: Equal Exchange, NCBA-CLUSA, CLAC, GEPA (Alemania), Republica del Cacao, Etiquable, APPCacao, Comercio Justo, PromPeru, Cooperacion Suiza, the Peruvian government, DEVIDA, Root Capital, SEQUA/KAOKA, AGRITERRA, Sustainable Harvest, Cooperative Coffees (*compradores de cafe*), Trias, USAID (Proyecto de Desarrollo Cooperativo), and ADEX. The most commonly cited sources of external support are NCBA-CLUSA, CLAC, and Root Capital.

The cooperatives reported there are some kinds of support that are not currently being received that are needed most urgently, including: coaching to shift business strategies and or revise operations to manage burdens (64.7%), access to finance/loans to cover revenue losses (58.8%), how to hold virtual (via internet) general assemblies (52.9%), and access to technology to maintain business operations (i.e., internet access, remote technologies (52.9%). Across the rounds the reported need for additional external assistance declined across the rounds. In round one, 65% - 85% of cooperatives reported needing assistance in all response category options. In round two all response categories were reported by 50% - 100% of cooperatives. In round three only two response categories were reported by more than 50% of cooperatives, and in round four only four categories were reported by over 50% of cooperatives. The most urgent type of support that is needed across all four rounds is access to finance/loans to cover revenue losses.

**Figure 32: Most Urgently Needed Types of External Support for Cacao and Coffee Cooperatives in Peru**



In round four, the cooperatives reported the ways additional external support would be used and why it is urgently needed. This is organized into categories and illustrated in Table 2.

**Table 4: How additional external support would be utilized, why it is urgently needed for cacao and coffee cooperatives.**

<p>Immediate response to COVID-19</p>	<p><i>“Facing the challenges left by COVID-19.”</i></p> <p><i>“To address the situation, have contingency, develop strategies.”</i></p> <p><i>“To ensure member safety, comply with protocols, diversify essential foods.”</i></p> <p><i>“To keep the business.”</i></p> <p><i>“Tackling commercial challenges at the back of the COVID-19.”</i></p>
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<p>Longer-term Cooperative Operations/Business Development</p>	<p><i>“To be able to develop the commercial activity of the organization.”</i></p> <p><i>“Development of the organization.”</i></p> <p><i>“Funding helps leverage actions, and virtual assemblies to continue the social side.”</i></p>
<p>Consideration for Cooperative Partners</p>	<p><i>“Maintaining the well-being of the cooperative and its partners.”</i></p> <p><i>“To have better communication with partners and reduce the risk of contagion between them, and to finance the collection of coffee from the first months of the campa.”</i></p> <p><i>“For working capital, to regularize the powers of managers and to maintain the continuity of the operates, and to offer partners more alternative income and livelihoods for the family.”</i></p> <p><i>“To treat the mental health of cooperative partners and staff.”</i></p>
<p>Purchase Inputs</p>	<p><i>“To buy more cocoa, to be able to update the powers of the partners and be able to continue with the operations, and to acquire protection equipment for the partners because it is starting a second wave of contagions.”</i></p> <p><i>“To buy more coffee and to be able to increase sales, and to be able to communicate better with our partners, and to be able to find strategies to earn more because the COVID-19 has generated more expenses and we have to compensate otherwise.”</i></p>

Across all rounds cacao and coffee cooperatives reported that the national cooperative movements/sectors have implemented a response to COVID-19. For the coffee sector, this action reportedly included *“support for personal protection equipment inputs, disinfectants, food”* and *“through the CLAC, the National Board has pushed law regulations to support farmers, labor finance and continuity. Conveagro also helped in this”*. The Cacao cooperatives reported the national sector responded to COVID-19 via *“validation of protocols by guilds, boards, Swiss cooperation and USAID, state actors. The national board of coffee, rural coordination, APPCacao, made a change of power expansion and passed it to congress, and approved and ratified it”*, and that the national sector has a *“protocol of acting at the field level, collection centers and all business activities”*.

Cacao and coffee cooperatives report that they foresee the following important challenges to recover operations after the COVID-19 epidemic recedes in Peru.

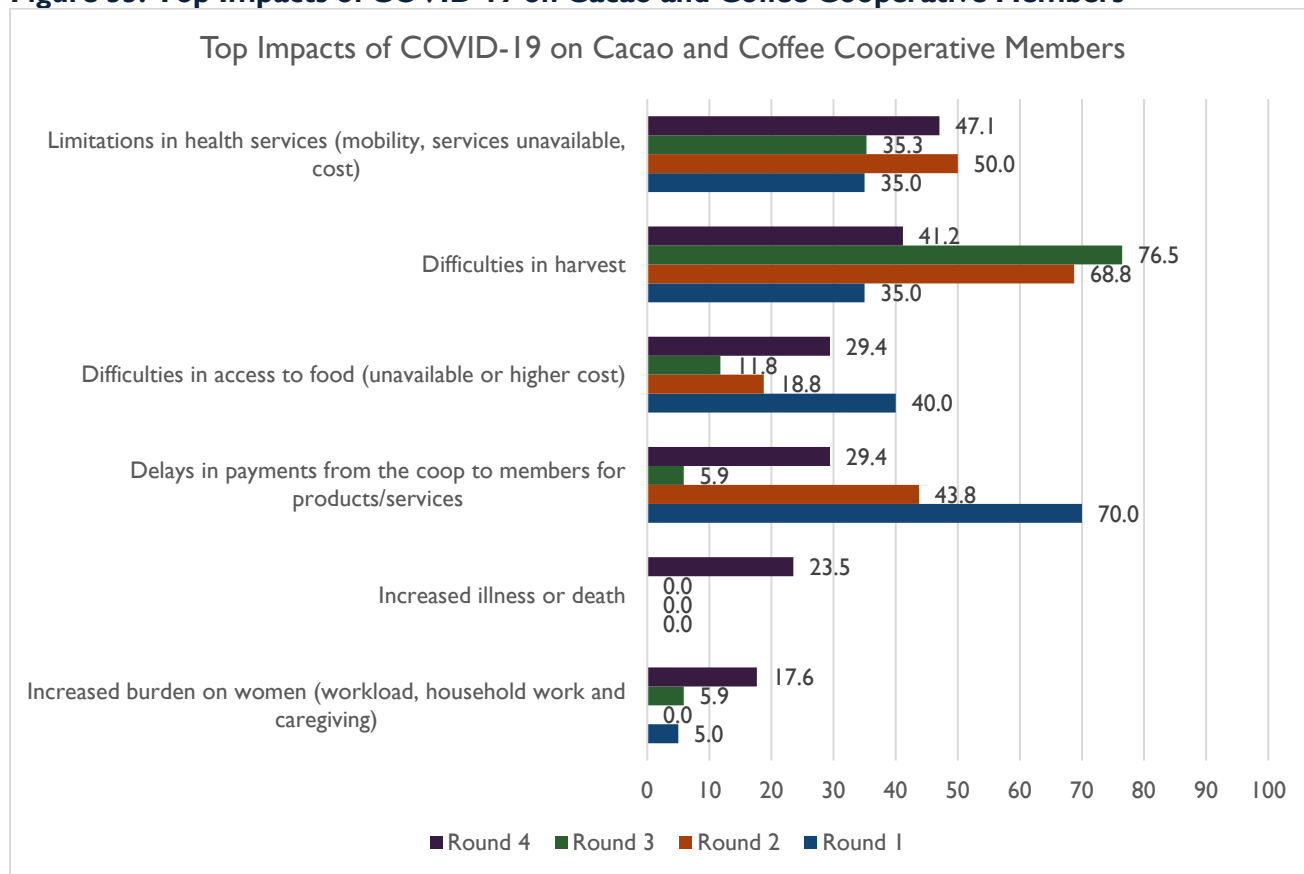
- *The most difficult thing for your case is to strengthen health systems, how we learn from this to build resilience in communities, the importance of a communal nursery, local production, non-dependence on external products. It is something that has been worked on as something complementary, but not in such a substantial way. How to be resilient communities. We depend on our own capabilities, how communities have sovereign food.*
- *Partner loyalty to cooperative, improve grain prices for producer, get good customers.*
- *Recover markets.*
- *Food security and commercial development with competitive prices.*
- *One problem is recovering the volumes of organic production, because the pandemic has affected the official certification.*

- *Field assistance for risk of contagion, implementing technical assistance protocols in the field.*
- *Working capital, regularize certifications of organic production, investment for social investment in the field.*
- *Have demand for products.*
- *He's never going back to the same thing. Some things are going to look like decentralized bulking. We're going to have more costs. I wish we could find ways to improve revenue to cover these expenses. We will continue to improve the quality so that it is reflected in the revenue. Don't let people get discouraged and keep delivering their product.*
- *Ensure that partners harvest 100%, bulking, and trade. Customers and global demand have dropped, and this affects the cooperative.*
- *Recover the market and competitive prices.*
- *There are many sloppy fields because farmers were at home isolated, the challenge is to regain productivity.*
- *Sources of financing, client portfolio.*
- *We need capital to buy coffee, invest to recover market.*

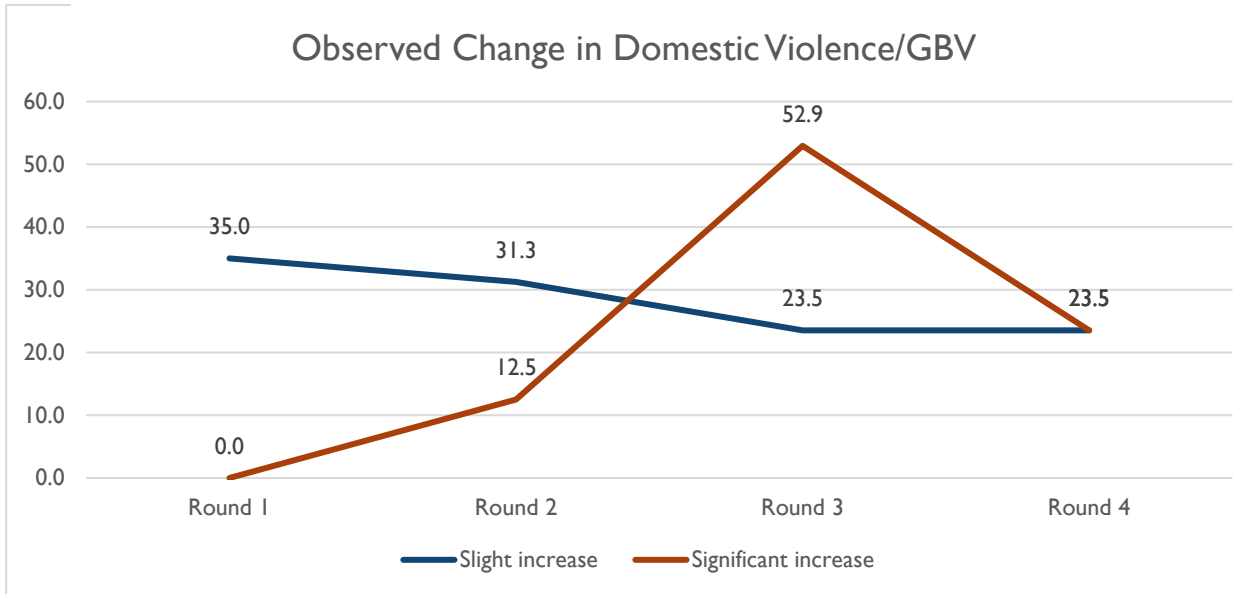
### Impacts on Members

Cacao and coffee cooperatives reported many impacts COVID-19 is having on cooperative members and their households. Across rounds, the most severe impacts are reportedly limitations in health services (mobility, services unavailable, cost), difficulties in harvest, and delays in payments from the cooperative to members for products/services.

**Figure 33: Top Impacts of COVID-19 on Cacao and Coffee Cooperative Members**



**Figure 34: Observed Change in domestic violence/GBV for cooperative members**



Cooperatives also report observed increases in instances of domestic violence and GBV since the start of COVID-19 in Peru. Across rounds a slight increase was reported by 23.5% - 35.0% of cooperatives. A significant increase was reported in rounds two, three, and four, peaking in round three at a significant increase of GBV reported by 52.9% of cooperatives. When asked to specify what cooperative leaders have observed, they reported the following observations on domestic violence/GBV amongst their members.

- *“Higher levels of stress in families, leads to discussions, can be evidenced in the cooperative team, there is less tolerance, a lot of sensitivity.”*
- *“Greater number of separations.”*
- *“Separation of couples.”*
- *“Increase in divorce rate.”*
- *“Complaints of battered women.”*
- *“Femicides have increased.”*
- *“Women now have a greater workload because they have to add virtual education at home, and they also do not have internet or a computer.”*
- *“There has been a lot of stress due to being isolated and due to the reduction of income and the problem of children staying at home without being able to study because they do not have internet.”*

20.0% of cacao cooperatives reported they have made some effort to address GBV. 0.0% of coffee cooperatives reported the same.

The most common reported coping strategies coffee and cacao cooperatives reported observing households using because of the impacts of COVID-19 across all four rounds is staying home/working from home (100.0% R1, 93.8% R2, 88.2% R3, 76.5% R4), although the reported instance of this declined over time. Cooperatives also reported households coping by dropping out of some cooperative activities across rounds (85.0% R1, 75.0% R2, 47.1% R3, 41.1% R4), decreasing household consumption (15.0% R1, 12.5% R2, 23.5% R3, 11.8% R4), and reducing sales of products to use for household consumption (15.0% R1, 12.5% R2, 23.5% R3, 11.8% R4). In round four households are also reportedly coping via selling products directly from home (41.2%), harvesting



less/letting crops rot in the field (11.8%), and planting less due to lack of labor/inputs (35.3%). Reported instances of households taking out loans to cope with the impacts of COVID-19 increased across rounds (10.0% R1, 0.0% R2, 23.5% R3, 64.7% R4).

Across all four rounds the cooperative is experiencing demands from members to provide loans through the cooperative, increased payment for product delivery, assistance with transportation for product delivery, information on appropriate health and safety protocols and provision of PPE materials. In round four (but not previous rounds) members are also demanding payment in cash at the time of purchase, to pick-up products directly from members' homes, and support to buy food and or medicine.

### **Cooperative Communication and Access to Information**

Across all four rounds the cooperatives reported receiving information about COVID-19 and available support services. The primary source of information cited across rounds was internet sources, official government websites, public media, and projects/NGOs. Less than 50% of cooperatives in round four also reported getting COVID-19 related information from public health officials, direct communication from government agencies, buyers and other commercial contacts, savings and credit cooperatives /credit unions and banks. The extent to which cooperatives reported receiving guidance/information about how to safely proceed with cooperative business declined across the rounds. In round one 66% - 100% of cooperatives reported receiving guidance from the government on maintaining social distancing, procedures for handling materials/product, personal protective equipment usage, and cease of all non-essential activities. Information on these same topics was reported by 11%-65% of cooperatives in round four.

Across all survey rounds more than half of cooperatives reported sharing information with their members on the following topics: appropriate measures for personal safety, information about changes in cooperative services, operational and management practices, etc. in response to COVID-19, information about symptoms, transmission/infection, safety protocols for collection/handling products, and what to do if a household member gets sick. Across all rounds cooperatives reported sharing information with their members primarily via SMS/phone and social networks (WhatsApp, Facebook, etc.). Information was also shared via bulletin board and in-person visits, in-person meetings, online meetings, and via radio/tv. Instances of in-person visits increased across survey rounds (10.0% R1, 37.5% R2, 52.9% R3 and R4). The main reported challenges in communicating information about COVID-19 with cooperative members reported across all survey rounds is poor phone network/connectivity issues (100% in R1 and R2, 88.2% R3 and R4). Other main challenges include cost of communication (80.0% R1, 81.3% R2, 23.5% R3, 52.9% R4) and lack of staff time/staff capacity (90.0% R1, 81.3% R2, 29.4% R3, 47.1% R4).

## **Banana**

One banana cooperative in Peru is included in the sample across all survey rounds.

### **Impact on Cooperative Marketing, Sale, and Production**

Across all four rounds the banana cooperative reported COVID-19 impacted cooperative operations through government restrictions on activities, and slowdown in operations due to mobility and social distancing restrictions. In round four the cooperative reported more impacts due to COVID-19 than in any previous round. The impacts reported in round four include buyers reducing or amending contract agreements,

disruptions in reporting/accounting, illness of absence of staff, problems in access to inputs (unavailable or at higher prices), reduced revenue, transport limitations, inability to hold general assemblies, and problems with the cooperative representatives' legal authority. Reduced revenue was only reported as an impact of COVID-19 in rounds three and four.

When asked to rank the most severe impacts of COVID-19 on cooperative operations, the banana cooperative identified different most severe impacts across the rounds. In round one, two, and four a severe impact was problems in access to inputs (unavailable or at higher prices), in round one, the top impacts reported were difficulty in access to cleaning/disinfectant supplies and disruptions in reporting/accounting. In rounds two and four the other severe impact was transport limitations. In round three the severe impacts reduced sale quantities (fewer buyers, or lower overall demand) and reduced revenue.

In round four the survey included a question asking about the ways in which contracts have changed for the cooperatives since the onset of COVID-19. The banana cooperative in Peru reported contracts have changed due to reduction in purchase price and increase in purchase quantity. The cooperative also reported an estimated percentage of cooperative staff that are ill or absent due to COVID-19 in rounds one and four. In round one the cooperative estimated 3% of staff are ill or absent, and in round four this decreased to 1%. The cooperative estimated the percentage of how much the overall cooperative revenue decreased due to COVID-19. In round three the decrease in revenue was estimated to be 40%, and in round four 10%.

Government restrictions related to COVID-19 reportedly impacted the cooperative across all four rounds as social distancing restrictions have restricted operations of the cooperative. In rounds one and four equipment requirements have added to operation costs, in round three a lack of equipment required by the government has slowed/halted operations of the cooperative and in round four government restrictions posed challenges due to cooperative representatives' lack of legal authority.

### **Responses of Cooperative Business/Leadership**

The cooperative reported that there had been leadership changes at the cooperative since the start of COVID-19. This was *“by requirement of the statutes of the cooperative, and in the case of this cooperative, they had a change in an associative [organizational] way (from association to cooperative).”*

The cooperative reported already doing/currently doing several things in response to COVID-19. Across all four rounds this includes developed new operating procedures to ensure the safety of cooperative staff and members, reduced in-person contacts (use of electronic communication), and looked for new sources of external support (grants, loans, donations). In round four, the cooperative has changed cooperative decision-making procedures (move away from in-person meetings, votes), changed operations to address mobility/social distancing requirements, applied for financial assistance/loan, looked for new buyers, and provided PPE to members.

The cooperative reported making plans to respond to or prepare for the effects of COVID-19 in the future. across all four rounds this includes changes in operations to address mobility/social distancing requirements, developing new operating procedures to ensure the safety of cooperative staff and members. In round one the cooperative reported plans to look for new buyers but was not reported in later rounds. in round four the cooperative also reported plans to make changes in cooperative decision-making procedures, apply for financial assistance/loans, pursue alternative activities, reduce in-person contacts (use electronic communication), seek

external support (grants, loans, donations) and social assistance support to cooperative members. In round one the cooperative reported plans to pursue alternative income generating activities in the future in response to COVID-19. This included pursuing new value chains and improve existing storage facilities. No plans to pursue alternative income generating activities were reported in later rounds.

**External Support**

The cooperative did report receiving external support in response to COVID-19. The cooperative reported that external support was reduced over time, but that support had been received from Proyecto de Desarrollo Cooperativo (Cooperative Development Project), funded by USAID; Clac. In round four, this support was provided to strengthen the organization and purchase food for members.

Across all four rounds the cooperative reported not receiving but urgently needing coaching to shift business strategies and/or revise operations to manage burdens. In round four the other urgent need reported is access to technology to maintain business operations (i.e., internet access, remote technologies).

**Table 10: Types of External Support Urgently Needed in Banana Cooperative in Peru**

	Round One	Round Two	Round Three	Round Four
<b>How to hold virtual (via internet) general assemblies</b>				
<b>Support for developing emergency response and/or business continuity plans</b>				
<b>Information about safe operating procedures</b>				
<b>Coaching to shift business strategies and/or revise operations to manage burdens</b>				
<b>Access to technology to maintain business operations (i.e. internet access, remote technologies)</b>				
<b>Access to finance/loans to cover revenue losses</b>				

The cooperative reported that the national cooperative movement/sector had implemented a response to COVID-19. This response reportedly included “an impact on the new agrarian law, how the new measures can affect cooperatives.”

The cooperative reports it foresees the following important challenges to recover operations after the COVID-19 epidemic recedes: “communication, publicize the activities that are currently being done, publicize the impact of the investment, of the projects that could be done.... . Strengthen communication. Meet the demand for information from partners [cooperative members]. Involve the partners [cooperative members] and have more participation in the cooperative.”

## Impact on Members

The cooperative reported COVID-19 had led to multiple impacts on cooperative members. Across all four rounds the cooperative reported members had been affected by COVID-19 through increased illness or death, limitations in health services (mobility, services unavailable, cost), lower income (from all household members and all sources), reduced access to extension services, and reduced contact with cooperative and cooperative members. The top three most severe impacts of COVID-19 on members in round four were reportedly difficulty to hire workers, reduced access to and/or higher cost of inputs and reduced contacts with cooperative and cooperative members.

The cooperative reported observing a significant increase in domestic violence/GBV across all four rounds. The specific changes observed are reportedly an *“increase in violence against women, lack of protection towards women by the authorities, reports of violence but the authorities did not attend to these cases.”* The cooperative did not report that it had many any efforts to address GBV.

Across all four survey rounds the cooperative reported that the most common coping strategies households are using as a result of the impacts of COVID-19 are staying home/working from home and decreasing household consumption. In round one the cooperative also reported instances of members leaving the cooperative entirely as a result of COVID-19.

In round four the cooperative reported that members are demanding provision of loans through the cooperative, payment in cash at the time of purchase, and support to buy food and/or medicine. In rounds one, two, and three members were demanding information on appropriate health and safety protocols and in rounds one and two provision of PPE materials (mask, glove, soap).

## Cooperative Communication and Access to Information

The cooperative has received guidance/information from the government about how to safely proceed with cooperative business. This information includes procedures for handling materials/product, maintaining social distancing, and PPE usage. This information was received via direct communication from government agencies, official government websites, and public health officials.

The cooperative is also providing important information about COVID-19 to members. The types of information the cooperative provided to members across all four rounds includes appropriate measures for personal safety and safety protocols for the collection/handling of products. In previous rounds information was also shared on changed in cooperative services, operational and management practices etc. in response to COVID-19 (rounds two and three), information about symptoms, transmission/infection (rounds one and three), and what to do if a household member gets sick (rounds one and three). Across all four rounds the cooperative reported utilizing social networks (WhatsApp, Facebook, etc.) to provide information related to COVID-19 to their members. In round four the cooperative also reported utilizing in-person meetings and radio/tv. In round three the cooperative reported utilizing online meetings to communicate with members. The only reported challenges in communicating important information about COVID-19 with cooperative members is poor phone network/connectivity issues (rounds three and four) and the cooperative leaders do not have phone numbers/contact information for all members (round three).

## IX. Rwanda

### Dairy

The sample for the analysis in this report includes six dairy cooperatives in Rwanda in all four rounds.

#### Impact on Cooperative Marketing, Sale, and Production

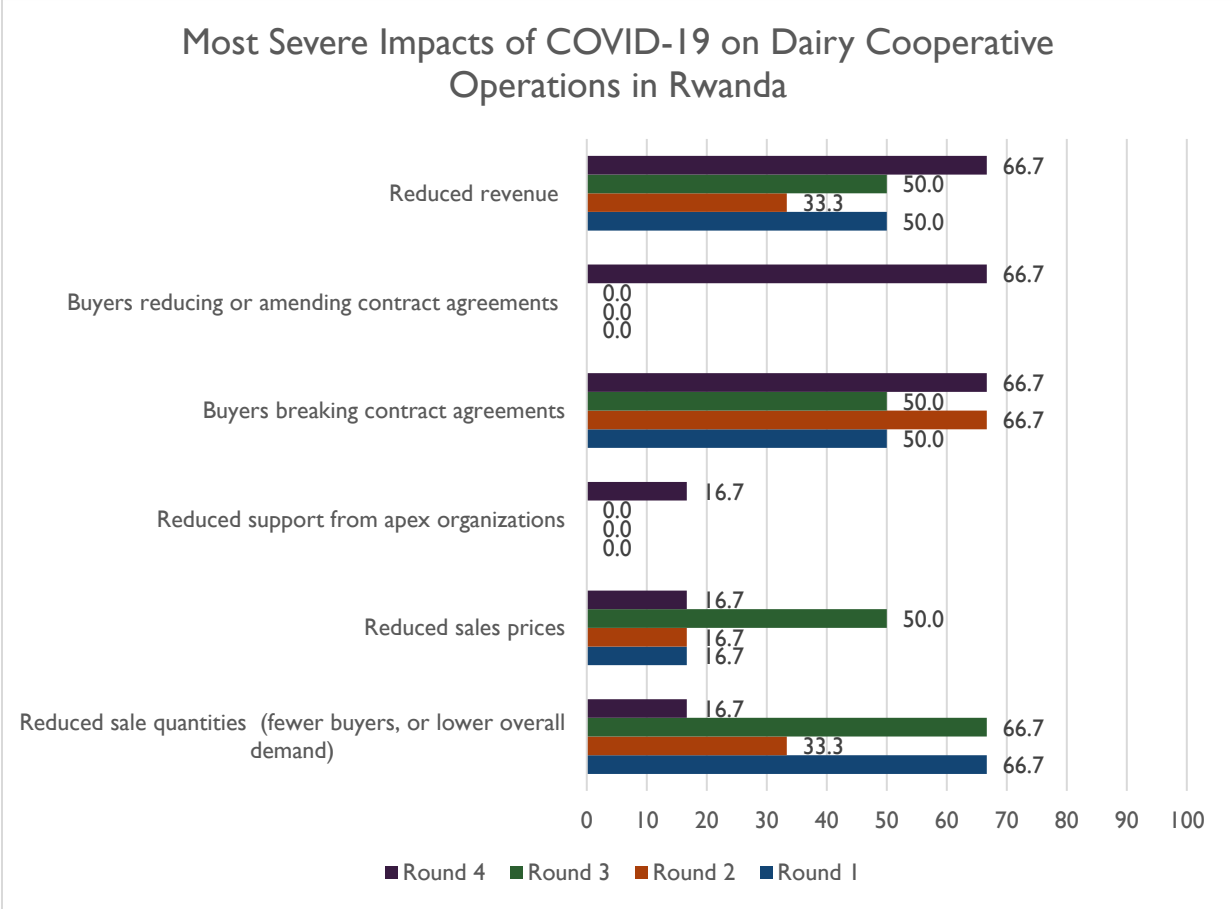
Across all four rounds 83.3% - 100% of cooperatives reported that COVID-19 is having the following impacts on cooperative operations: reduced deliveries of product by members, reduced sale quantities, reduced sales prices and reduced revenue.

Across the four survey rounds dairy cooperatives in Rwanda also reported the following impacts of COVID-19 on cooperative operations:

- Buyers breaking contract agreements
- Buyers reducing or amending contract agreements
- Closed markets/points of sale
- Difficulty in access to cleaning/disinfectant supplies
- Disruptions in reporting/accounting
- Government restrictions on activities
- Illness or absence of staff
- Problems in access to inputs (unavailable or higher prices)
- Reduced support from apex organizations
- Slowdown in operations due to mobility/social distancing
- Unable to access office
- Unable to access processing/production equipment shared by the cooperative
- Unable to pay rent on office
- Using money from collective reserves to fund operations
- Transport limitations
- Inability to hold general assemblies

The top three most severe impacts of COVID-19 on cooperative operations in round four are reduced revenue, buyers breaking contract agreements, and buyers reducing or amending contract agreements.

**Figure 35: Most Severe Impacts of COVID-19 on Dairy Cooperative Operations in Rwanda**



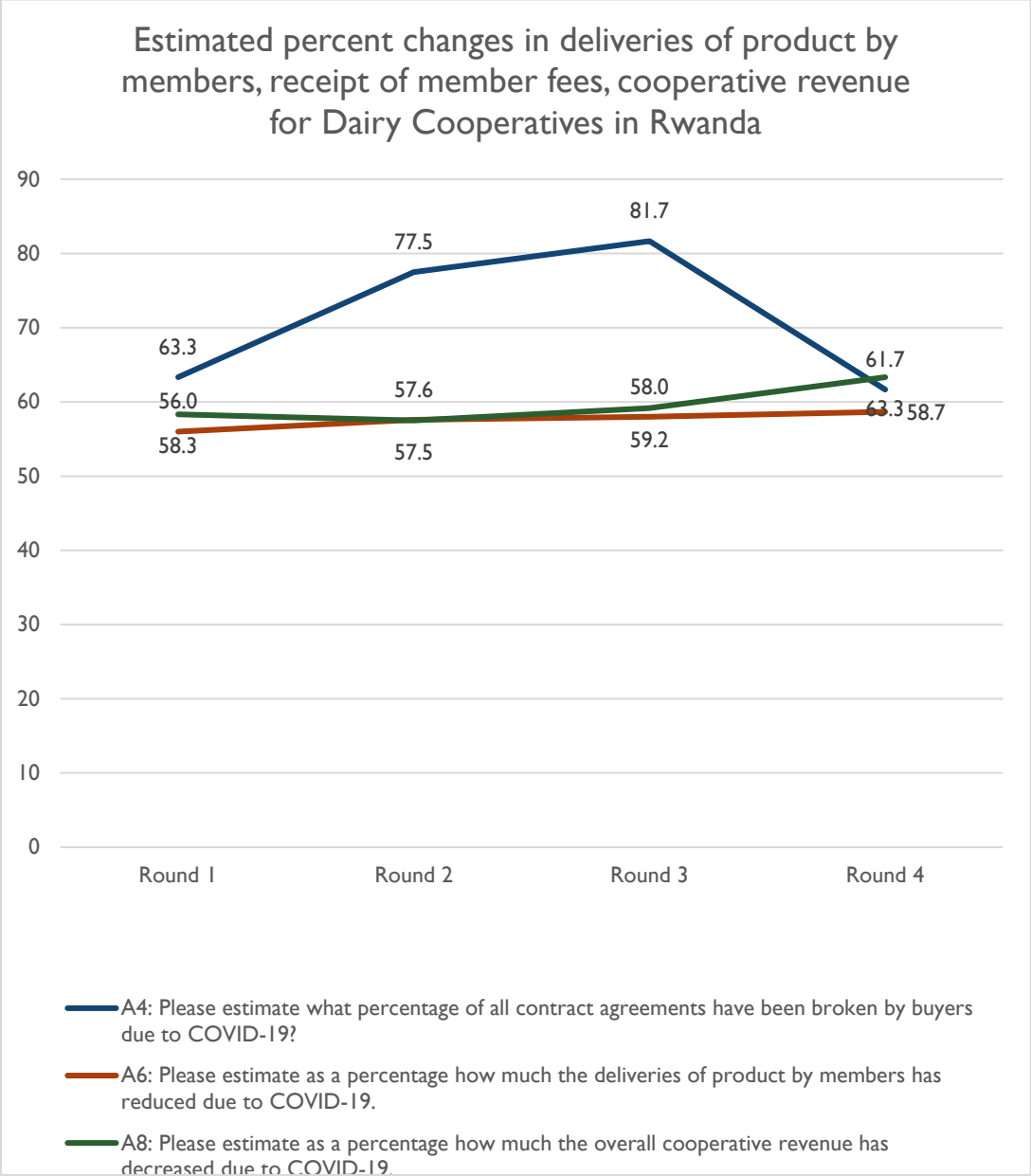
In round four of the survey a follow up question was added to get more information on how contract agreements have changed for cooperatives since the onset of COVID-19. Dairy cooperatives reported that contracts have changed via reduction in purchase price (100.0%), reduction in purchase quantity (100.0%), delays in contract execution (100.0%), changed contract terms (83.3%), changes in payment method (33.3%), new contracts have been secured (33.3%), and termination of contracts (16.7%). The estimated percentage of contracts broken by buyers peaked in round three at 82%, and by round four decreased to 62%.

**Table 5: Estimated total value of all contract amendments and terminations (broken contracts) due to COVID-19**

	Estimated total value of all contract amendments and terminations (broken contracts) due to COVID-19	USD
Cooperative A	501,600, 000 Rwandan Francs	\$505,149.32
Cooperative B	134,200,000 Rwandan Francs	\$135,149.60
Cooperative C	117,000,000 Rwandan Francs	\$117,827.89
Cooperative D	108,000,000 Rwandan Franc	\$108,764.21
Cooperative E	100,000,000 Rwandan francs	\$100,707.60
Cooperative F	48,620,000 Rwandan Francs	\$48,964.04

The percentage of contracts broken by buyers peaked in round three at 82% and dropped to 62% in round four. Across all survey rounds the estimated percentage of how much deliveries of product by members reduced due to COVID-19 remained consist across rounds at 56-59%. The percentage the overall cooperative revenue decreased increased across survey rounds. cooperative revenue decreased by an estimated 58% in rounds one and two, 59% in round three, and 63% in round four. The percentage of staff who are ill or absent due to COVID-19 increased across the first three rounds (31.7% R1, 50.0% R2, 70.0% R3) but dropped to 0.0% in round four.

**Figure 36: Estimated percent changes in deliveries of product by members, receipt of member fees, cooperative revenue for Dairy Cooperatives in Rwanda**



Across all four survey rounds the primary way in which government restrictions on activities impacted the cooperatives was through social distancing restrictions that have restricted operations of the cooperative. In

round four 50.0% of cooperatives reported that business operations had to be shut down, an increase from 33.3% in rounds one through three. In round four cooperatives also reported an increase in logistics and inputs costs (83.3%).

### Responses of Cooperative Business/Leadership

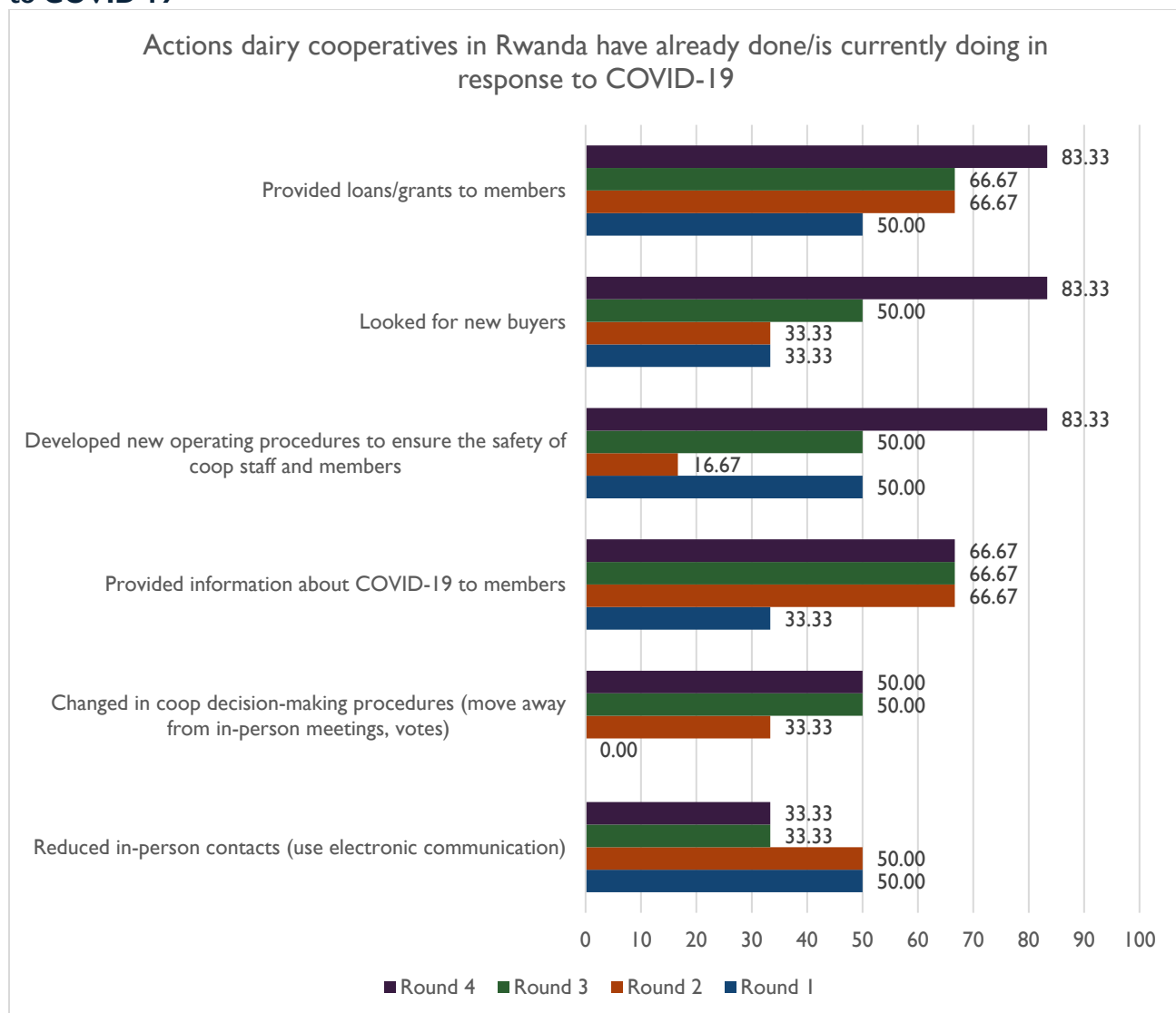
100.0% of dairy cooperatives in round four reported that leadership changes had taken place since the start of COVID-19. Reported reasons for changes in cooperative leadership include the following:

- *“Leadership has changed to make necessary adaptations to cope with COVID-19, some adaptations include advocacy to Government to supply milk to Earlier Child Development Centers "EDCs", vulnerable community, using technology for meetings.”*
- *“Due to lack of liable market, contract with buyers were revised, decision making was changed where the board of directors was given the power to make decisions on behalf of the General Assembly.”*
- *“Travel restrictions has change communication from physical meetings to group call meetings, decision making changed Board of Director was given right to make decision on behalf of general assembly’s director big gathering restrictions.”*
- *“Group call meeting of Board of Directors, increase communication budget, build strong relationship with buyers, members other stakeholders, division of labor, and formation of small farmer group to ease communication.”*
- *“Negotiation with new buyers, participation in cooperative business, linking farmer with insurance service providers, regular communication with members.”*

In response to COVID-19 by round four the dairy cooperatives reported they have already or are currently doing the following: developed new operating procedures to ensure the safety of cooperative staff and members (83.3%), provided loans/grants to members (83.3%), looked for new buyers (83.3%), provided information about COVID-19 to members (66.7%), changed cooperative decision making procedures (move away from in-person meetings) (50.0%), support to buy food and or medicine (50.0%), reduced in-person contacts 33.3%, developed an emergency response plan/business continuity plan (33.3%), changed operations to address mobility/social distancing requirements (16.7%), provided PPE to members (16.7%), pursued alternative activities (16.7%), looked for new sources of external support (loans, grants, donations) (16.7%) and analysis of the impact on production (16.7%).



**Figure 37: Actions dairy cooperatives in Rwanda have already done/is currently doing in response to COVID-19**



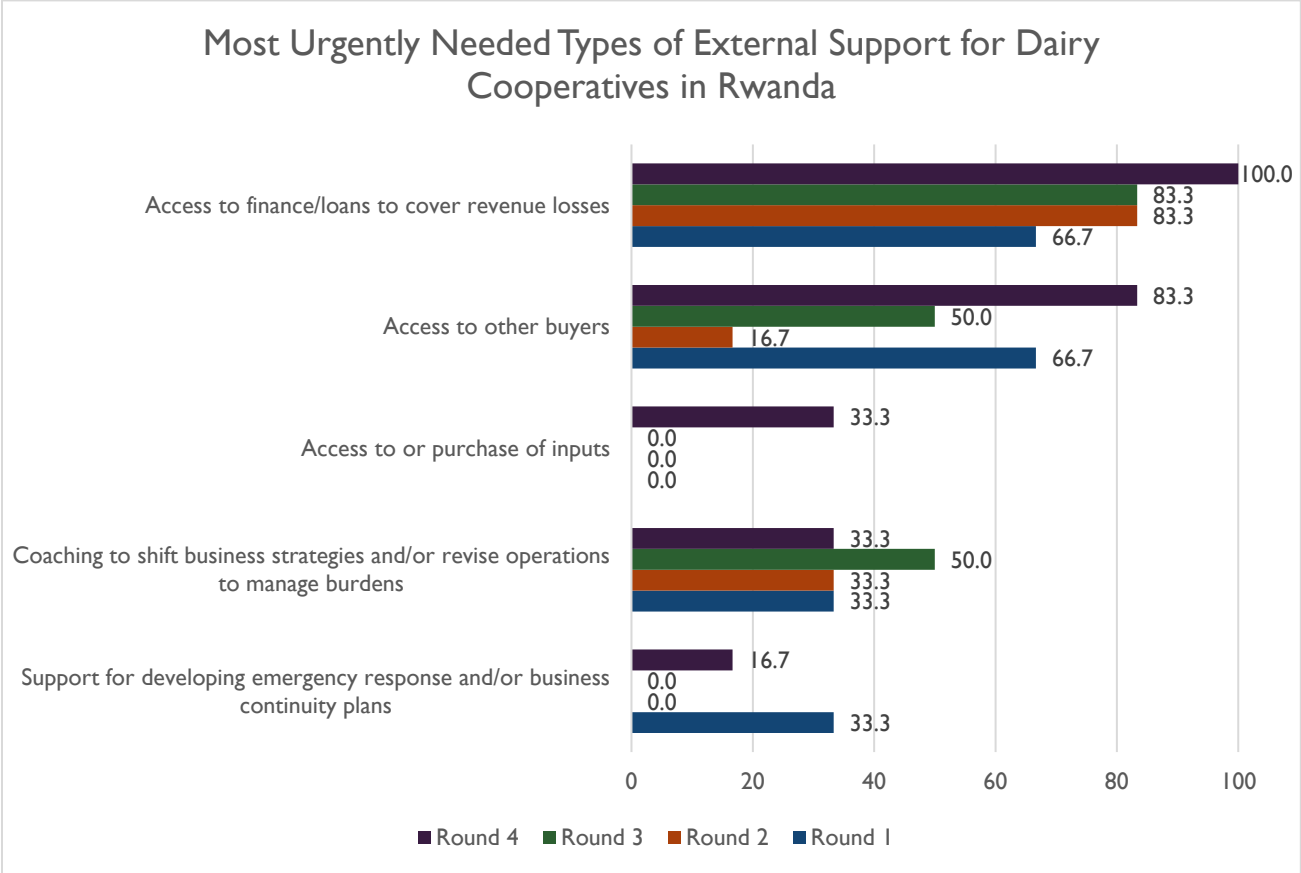
Plans are also reportedly being made to respond to or prepare for the effects of COVID-19 in the future. In round four this includes developing an emergency response plan (100.0%), developing a business continuity plan (100.0%), developing new operating procedures to ensure the safety of cooperative staff and members (83.3%), social assistance support for cooperative members (83.3%), analysis of COVID-19's financial impact on the cooperative (66.7%), providing information about COVID-19 to members (50.0%), providing PPE to staff (50.0%), and applying for financial assistance/loan (50.0%).

### External Support

33.3% of cooperatives reported receiving any kind of external support in round four. The extent of external support the cooperative received declined across rounds. In round one six types of support were reported, and five types in rounds two and three. In round two only two types of support were reported: access to other buyers (33.3%) and information on how to hold virtual general assemblies (16.7%). Across all four rounds

cooperatives identified types of support they are not currently receiving that are needed most urgently. These include access to finance/loans to cover revenue losses, coaching to shift business strategies and or revise operations to manage burdens, support for access to or purchase of inputs, support for developing emergency response and/or business continuity plan, and access to other buyers. The top two types of support identified to be the most urgently needed in round four are access to finance/loans to cover revenue losses (100.0%) and access to other buyers (83.3%).

**Figure 38: Most Urgently Needed Types of External Support for Dairy Cooperatives in Rwanda**



These types of support are most urgently needed and would reportedly be used to “Increase stock of animal feedings, foods, buying milk cooling spare parts”, “Starting vet pharmaceuticals points of sales, building cooperatives office”, “Extension of vet pharmacy and boutique which sell foods”, “Buying or repair cooling tank, maize milling, extension of office building”, “Extension of vet pharmacy, start animal feedings, solving working capital issues”, “Vet pharmacy business, buying milk tank, open canteen business”.

83.3% of dairy cooperatives reported the national dairy movement/sector has implemented a response to COVID-19 by round four. The types of activities the national sector has undertaken includes: “online meetings with district”, “provide COVID-19 measures to cooperatives”, “provide regular updates on COVID-19 cases, and Government measures on COVID-19”, “COVID-19 measures and updates on COVID-19 cases”, and “regular updates on COVID-19 measures, cases”.

Dairy cooperatives reported the most important challenge they foresee to recover operations after the COVID-19 pandemic recedes is markets, including unstable markets, access to new markets/new buyers and access to finance. The other cited important challenge to recovery is access to finance/financial resources.

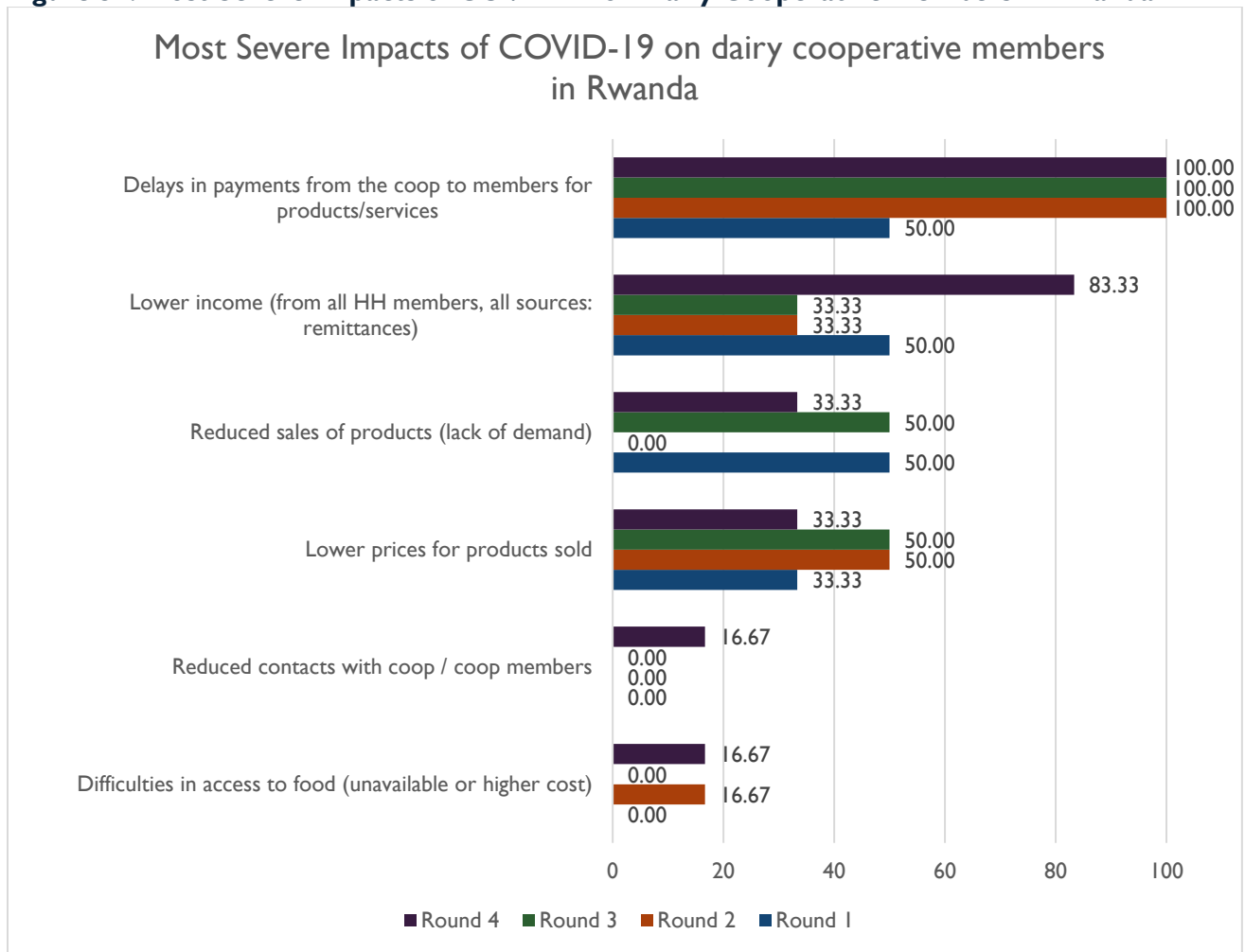
### **Impact on Members**

Across all four survey rounds 100.0% of cooperatives reported that cooperative members have been affected by COVID-19. 100.0% across all rounds report households have lower income as a result of COVID-19.

Cooperative members are also experiencing reduced sales of products (83.3% rounds 1 & 2, 100.0% rounds 3 & 4), reduced sales of products (83.3% R1 & R2, 100.0% R3 & R4), lower prices for products sold (83.3% R1, 100.0% R2, 83.3% R3, 100.0% R4), and delays in payments from the cooperative to members for products/services (50.0% R1, 100.0% R2, R3, and R4). Other reported impacts of COVID-19 on cooperative members include increased reliance on own production for family consumption (66.7%), reduced access to and/or higher cost of inputs (83.3%), reduced access to extension services (83.3%), reduced contact with coop/cooperative members (100.0%), reduced services from the cooperative (100.0%) and increase in domestic violence (16.7%).

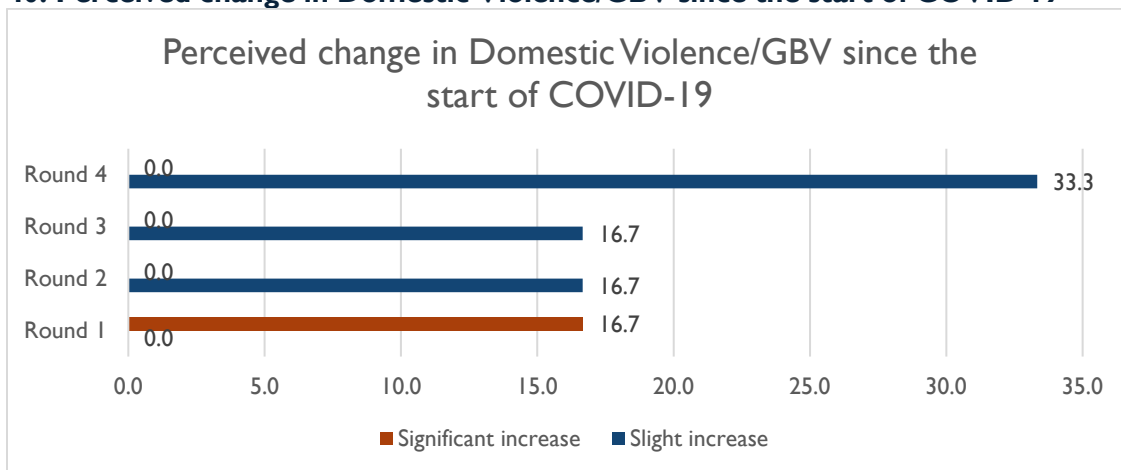
The two most severe impacts of COVID-19 on members were reportedly delays in payments from the cooperative to members for products/services and lower income (from all household members, all sources) in round four.

**Figure 39: Most Severe Impacts of COVID-19 on Dairy Cooperative Members in Rwanda**



16.7% of cooperatives reported a significant increase in domestic violence/GBV in round one, in rounds two and three 16.7% reported a slight increase, and in round four 33.3% of cooperatives reported a slight increase in domestic violence/GBV.

**Figure 40: Perceived change in Domestic Violence/GBV since the start of COVID-19**



When asked to elaborate on what changes in GBV cooperatives have observed since the onset of COVID-19 cooperatives reported instances of financial and psychological abuse. One cooperative in round four reported “*violence against women decreased due to establishment of women safe space, and gender champions*” as a part of CDP initiatives. 100% of cooperatives reported they have made efforts to address GBV by round four.

The main coping strategies cooperatives have observed member households using as a result of the impacts of COVID-19 include staying home/working from home (100.0% across all rounds), decreasing household consumption (50.0% R1, 83.3% R2, 83.3% R3, 66.7% R4), reducing sales of products to use for household consumption (0.0% R1, 83.3% R2, 100.0% R3, 50.0% R4) and dropping out of some cooperative activities (33.3% R1, 50.0% R2, 33.3% R3, 16.7% R4).

Cooperatives are reportedly experiencing demands from their members related to COVID-19. Across all four rounds members demanded increased payment for product delivery (50.0% R1, 83.3% R2, 66.7% R3, 66.7% R4) and provision of loans through the cooperative (50.0% R1, 2, 3, 33.3% R4). In round four members also demanded payment in cash at the time of purchase (66.7%) and support to buy food and/or medicine (50.0%).

### **Cooperative Communication and Access to Information**

The cooperatives reported getting information about COVID-19 and available support services via direct communication from government agencies, public health officials, and public media across all four rounds. In round four 16.7% of cooperatives also reported receiving information from official government websites and other internet sources. Across all four rounds 100.0% of cooperatives reported receiving information on maintaining social distancing, procedures for handling materials/product, PPE usage from the government about how to safely proceed with cooperative business. In round four 83.3% of cooperatives also received guidance from the government to cease all non-essential activities.

Across all four rounds cooperatives reported sharing important information about COVID-19 with their members on: appropriate measures for personal safety (100.0%), information about changes in cooperative services, operational and management practices, etc. in response to COVID-19 (100.0%), safety protocols for collection/handling of products (100.0%), what to do if a household member gets sick (100.0%), and information about symptoms, transmission/infection (83.3%). The primary ways cooperatives reported communicating important information about COVID-19 to their members across all four rounds is via SMS/phone and radio/TV. 16.7% of cooperatives also reported sharing information through in-person meetings and online meetings in round four. The biggest challenges cooperatives report in communicating important information about COVID-19 with members are poor phone network/connectivity (100.0%), cost of communication (100.0%), do not have phone numbers/contact information for all members (83.3%), relevant and accurate information is not readily available (33.3%), and lack of time/staff capacity (16.7%).

## **Maize and Horticulture**

Six maize and horticulture cooperatives are included in the sample for each survey round.

### **Impact on Cooperative Marketing, Sale, and Production**

Across all four survey rounds 50% or more of reporting maize and horticulture cooperatives in Rwanda identified the following ways in which COVID-19 has impacted cooperative operations: reduced sale quantities

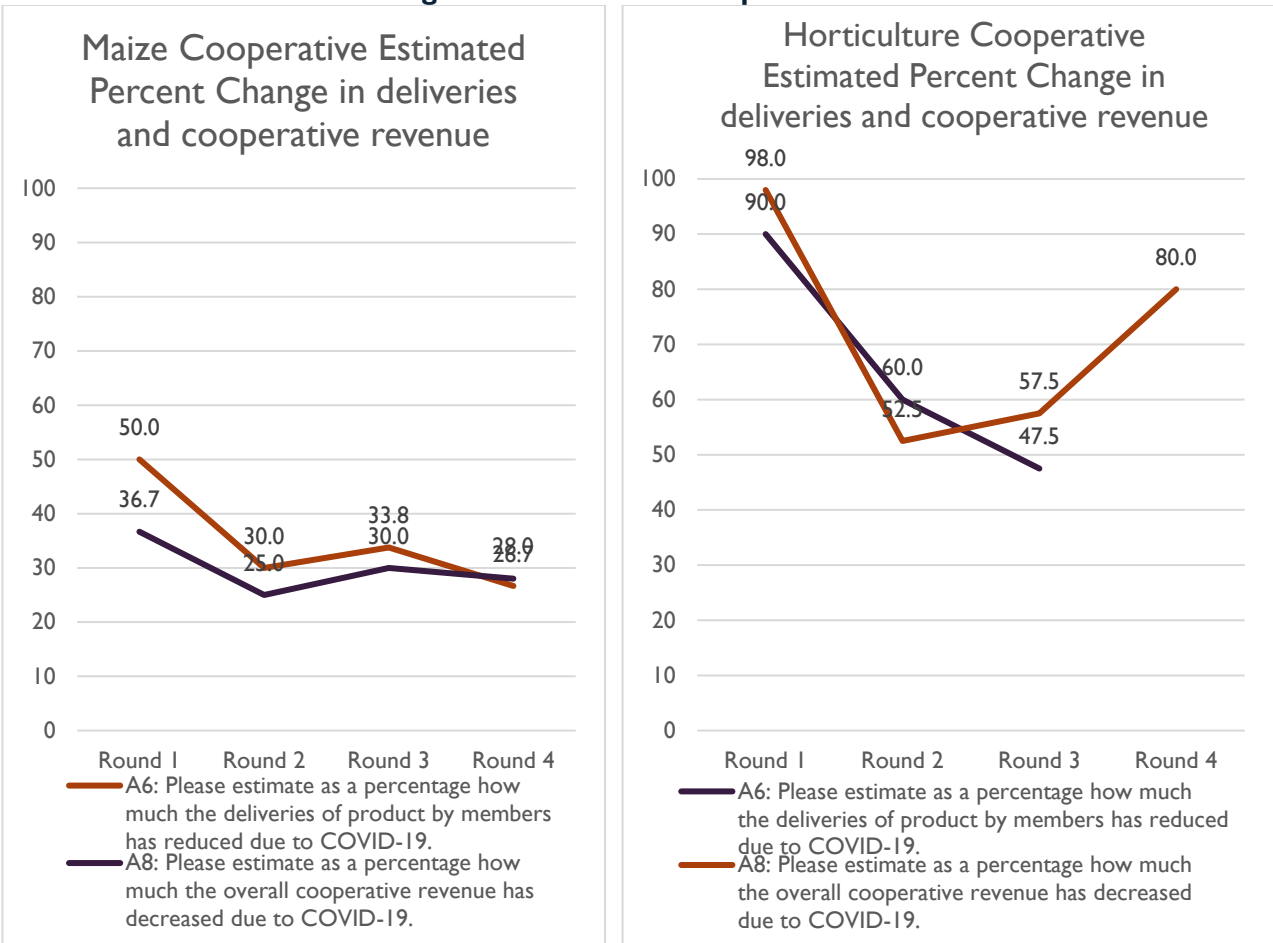
(fewer buyers or lower overall demand), reduced sales prices, reduced revenue, and slowdown in operations due to mobility/social distancing restrictions. In round four cooperatives also reported closed markets/points of sale (50.0%), problems in access to inputs (50.0%), reduced deliveries of product by members (50.0%), transport limitations (66.7%), inability to hold general assemblies (33.3%), and buyers breaking contract agreements (16.7%).

The top three identified ways in which COVID-19 impacted cooperative operations in round four is 1. reduced revenue (100.0%), 2. Slowdown in operations due to mobility/ social distancing (83.3%) and 3. Reduced sale quantities (fewer buyers, lower overall demand) (66.7%).

33.3% of cooperatives in round four reported there has been no change in contracts since the onset of COVID-19, however 33.3% of cooperatives reported delays in purchase, termination of contracts, and 16.7% report reduction in purchase quantity and reduction in purchase price. In round one, maize cooperatives estimated that 60.0% of contract agreements have been broken by buyers due to COVID-19, however no estimated percentage was reported in later rounds. in rounds two and three horticulture cooperatives estimated 75.0% of all contract agreements have been broken by buyers due to COVID-19

Horticulture cooperatives estimated that receipt of member fees has reduced by 52.2% in round one and 20.0% in round three. An estimated reduction in receipt of member fees was not reported by horticulture cooperatives or in other rounds.

**Figure 4I: Estimated Percent Change in deliveries and cooperative revenue**



The estimated percentage of how much deliveries of product by members has reduced due to COVID-19 declined across rounds for both maize and horticulture cooperatives. The estimated percentage of how much cooperative revenue has decreased due to COVID-19 remained between 25-37% across rounds for maize coops, however more variability is observed with horticulture coops, which reported revenue decreased by 98% in round one and 80% in round four, indicating horticulture cooperative revenue has been significantly impacted by COVID-19.

Government restrictions reportedly impacted maize and horticulture cooperatives across all survey rounds. 100.0% of cooperatives in all four rounds reported social distancing restrictions have restricted operations of the cooperative. 66.7% of cooperatives in rounds two through four reported equipment requirements have added to operation costs. In round four 16.7% also report that they have experienced an increase in logistics and input costs as a result of government restrictions.

## Responses of Cooperative Business/Leadership

33.3% of cooperatives report there has been a change in leadership since the start of COVID-19. One cooperative reported that this change in leadership reportedly took place because the term for board members had expired and it was time to elect new cooperative leadership.

Maize and horticulture cooperatives report they have already done or are currently doing the following in response to COVID-19 in round four: changed operations to address mobility/social distancing requirements (100.0%), applied for financial assistance/loan (100.0%), provided information about COVID-19 to member (100.0%), provided loans/grants to members (66.7%), pursued alternative activities (33.3%), looked for new buyers (16.7%), looked for new sources of external support (grants, loans, donations) (16.7%), suspended or postponed membership fees (16.7%), and support to buy food and/or medicine (16.7%). 50.0% of maize and horticulture cooperatives reported using the cooperatives collective reserves to fund operations, and 33.3% to pay members for their product.

The cooperatives reported making the following plans to respond to or prepare for the effects of COVID-19 in the future: changes in operations to address mobility/social distancing requirements (100.0%), apply for financial assistance/loan (100.0%), using the cooperative's collective reserves (50.0%), providing information about COVID-19 to members (83.3%), providing personal protection equipment to members (16.7%), seek external support (grants, loans, donations) (66.7%), social assistance support for cooperative members (33.3%), and suspend or postpone membership fees (16.7%).

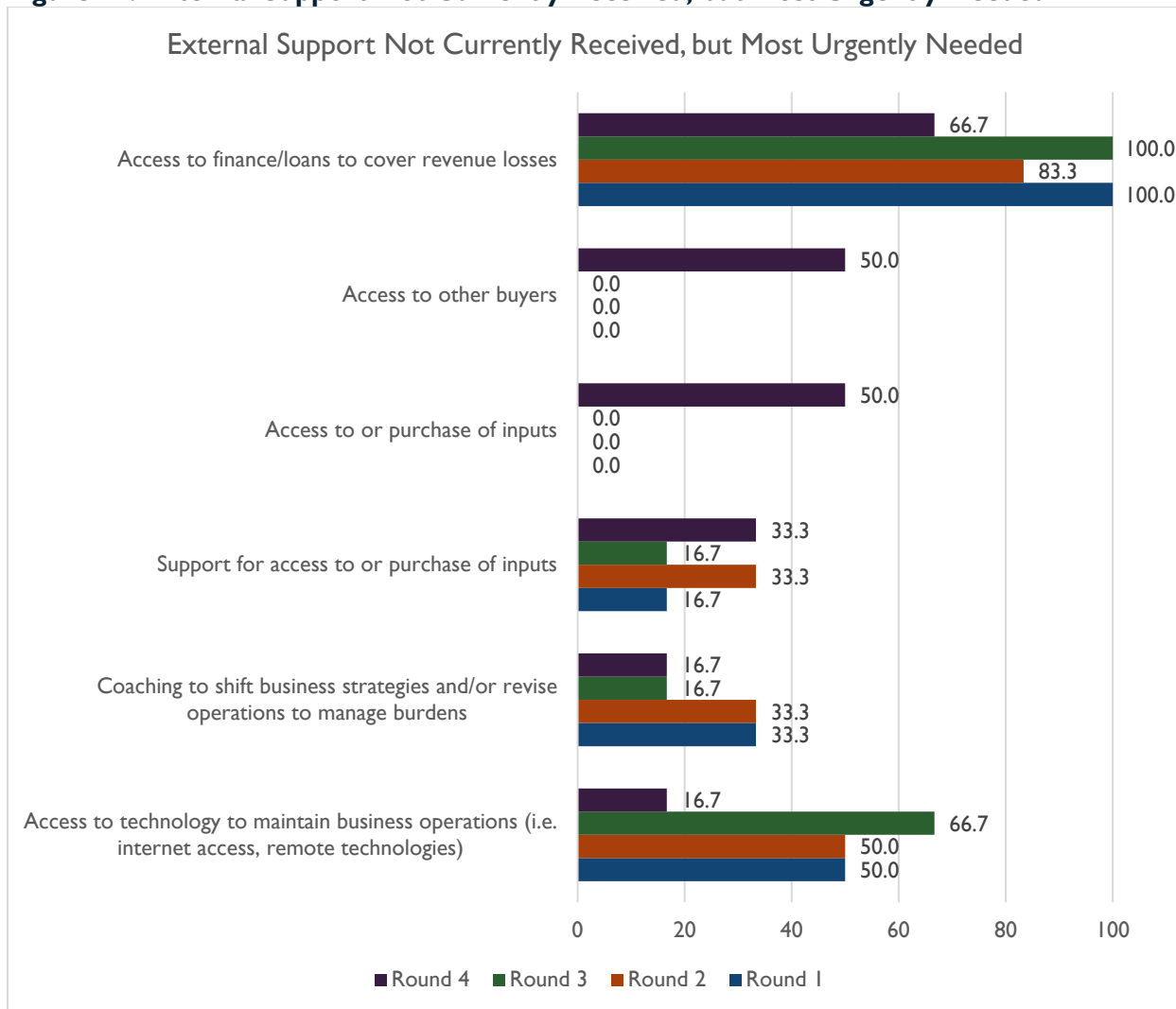
## External Support

100.0% of maize and horticulture cooperatives report receiving some kind of external support in response to COVID-19 in round four. The extent of external support received by cooperatives declined across survey rounds, as more cooperatives reported receiving more different kinds of support as compared to round four. In round one, cooperatives reported receiving nine different types of support, seven in round two, nine in round three, and five in round four. In round four cooperatives report receiving information about safe operating procedures (50.0%), access to finance/loans to cover revenue losses (16.7%), PPE and other supplies to provide to members (16.7%), support for access to or purchase of inputs (16.7%), and access to other buyers (16.7%).

The reported types of support that maize and horticulture cooperatives are not currently receiving but are most urgently need across all rounds is access to finance/loans to cover revenue losses (100.0% R1, 83.3% R2, 100.0% R3, 83.3% R4). In round four the other needed forms of support are access to other buyers (66.7%), access to or purchase of inputs (50.0%), access to technology to maintain business operations (i.e., internet access, remote technologies) (16.7%), and coaching to shift business strategies and/or revise operations to manage burdens (16.7%). The top three most important types of support urgently needed in round four are access to finance/loans to cover revenue losses (66.7%), access to purchase of inputs (50.0%), and access to other buyers (50.0%).



**Figure 42: External Support Not Currently Received, but Most Urgently Needed**



Cooperatives reported these types of external support are urgently needed to “support cooperative operations”, “improve cooperative business and members production”, “improve business performance of the cooperative and farmers’ production”, “drying produce of farmers”, and “improve service delivery to members, improve quality of the harvest and access to market”.

100.0% of maize and horticulture cooperatives report the national cooperative movement/sector has implemented a response to COVID-19. The national sector/movement reportedly provided cooperatives with information about COVID-19 and trainings and guidance on how cooperatives can continue to operate in the pandemic period. The national sector also reportedly conducted advocacy which allowed agriculture cooperatives to continue operating in lockdown.

Cooperatives foresee several important challenges to recover operations after the COVID-19 epidemic recedes, including limited income/revenue, recovery from income losses, access to markets, access to finance, and improvement of member relations.

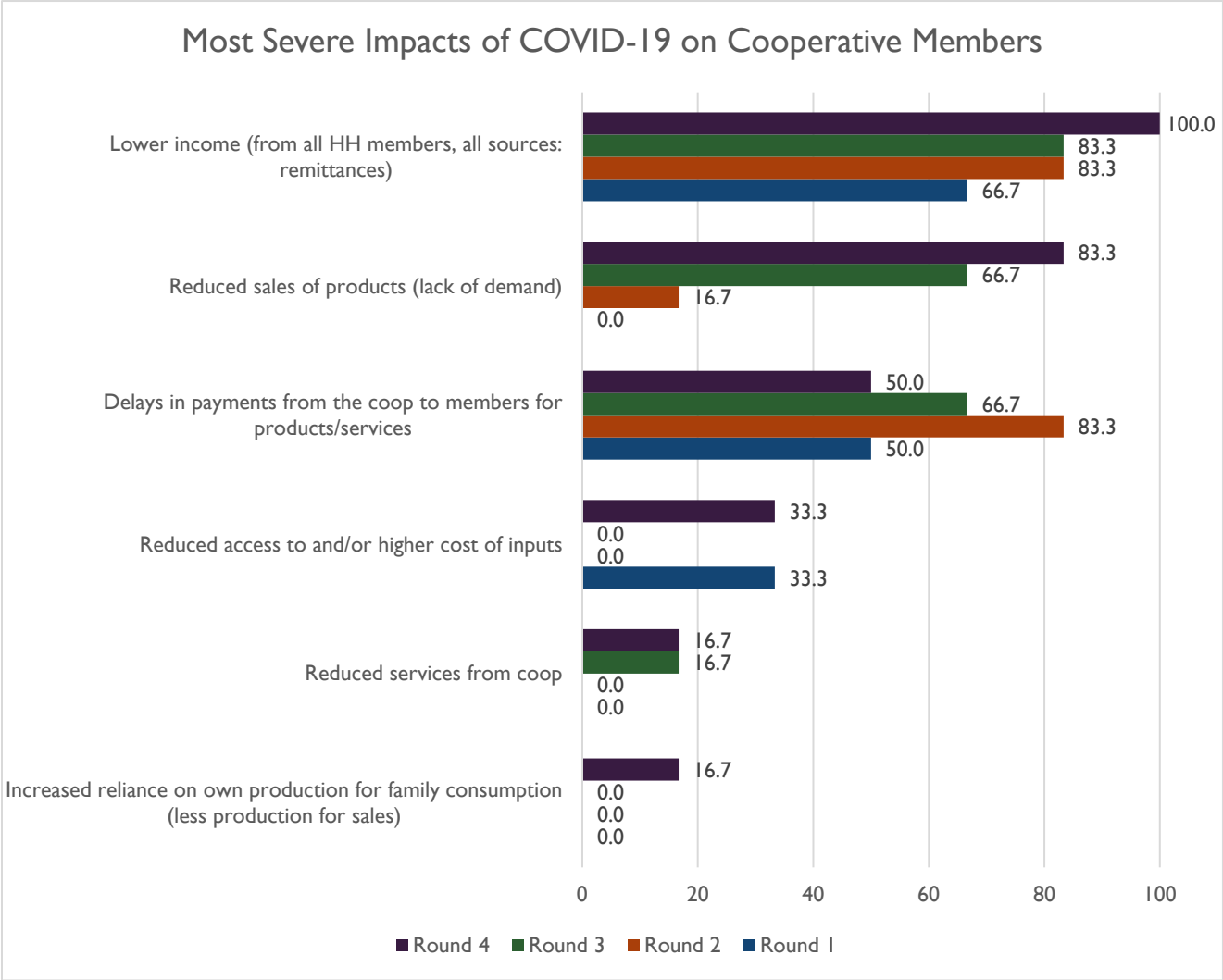
## Impact on Members

Across all survey rounds cooperatives report members have been affected by COVID-19 in the following ways

- Delays in payments from the cooperative to members for products/services
- Difficulties in access to food (unavailable or higher cost)
- Difficulties in harvest
- Difficulty to hire workers
- Difficulty in acquiring necessary personal protection equipment (masks/gloves)
- Increased illness or death
- Increased reliance on own production for family consumption (less production for sales)
- Limitations in health services (mobility, services unavailable, cost)
- Lower income (from all HH members, all sources: remittances)
- Lower prices for products sold
- More difficulty to pay fees
- Reduced access to and/or higher cost of inputs
- Reduced sales of products (lack of demand)
- Reduced access to extension services
- Reduced contacts with cooperative / cooperative members
- Reduced services from coop

The top three most severe impacts of COVID-19 on cooperative members across all four rounds is lower income (100.0% R4) and delays in payments from the cooperative to members for products/services (50.0% R4). In round four the third most severe impact of COVID-19 on members is reduced sales of products (lack of demand) (83.3% R4).

**Figure 43: Most Severe Impacts of COVID-19 on Maize and Horticulture Cooperative Members in Rwanda**



16.7% of maize and horticulture cooperatives report a significant increase in domestic violence/GBV in round three, and a slight increase in round four. 100.0% of cooperatives report they have made efforts to address GBV in round four.

The most common coping strategies cooperatives observe households using as a result of the impacts of COVID-19 include staying home/working from home (100.0%), dropping out of some cooperative activities (83.3%), taking out loans (83.3%), and reducing sales of products to use for household consumption (66.7%). Horticulture cooperatives estimated that membership has declined 40% due to COVID-19.

Cooperatives report members have been making demand related to COVID-19 across survey rounds. this includes provision of loans through the cooperative (83.3% R1, 100.0% R2, R3 & R4), assistance with transportation for product delivery (66.7% R1, 100.0% R2, 83.3% R3, 50.0% R4) and increased payment for product delivery (33.3% R1, 16.7% R2, 16.7% R3, 66.7% R4). In round four 16.7% of cooperatives also report members are making demands for decreased member fees, and payment in cash at the time of purchase.

## Cooperative Communication and Access to Information

Across all four survey rounds cooperatives reported getting information about COVID-19 and available support services from public media (100.0% across rounds), direct communication from government agencies (66.67% R1, 100.0% R2, 83.3% R3, 100.0% R4), and public health officials (66.7% R1, 50.0% R2, 83.3% R3 & R4). Guidance and information from the government has been shared with cooperatives on how to safely proceed with cooperative business. Guidance on topics such as maintaining social distancing (100.0% across rounds), procedures for handling materials/product (100.0% R1, 80.0% R2, 100.0% R3 & R4), personal protective equipment usage (80.0% R1, 100.0% R2 & R3, 50.0% R4) and guidance to cease all non-essential activities (100.0% R1, 40.0% R2, 57.1% R3, 100.0% R4) are reported.

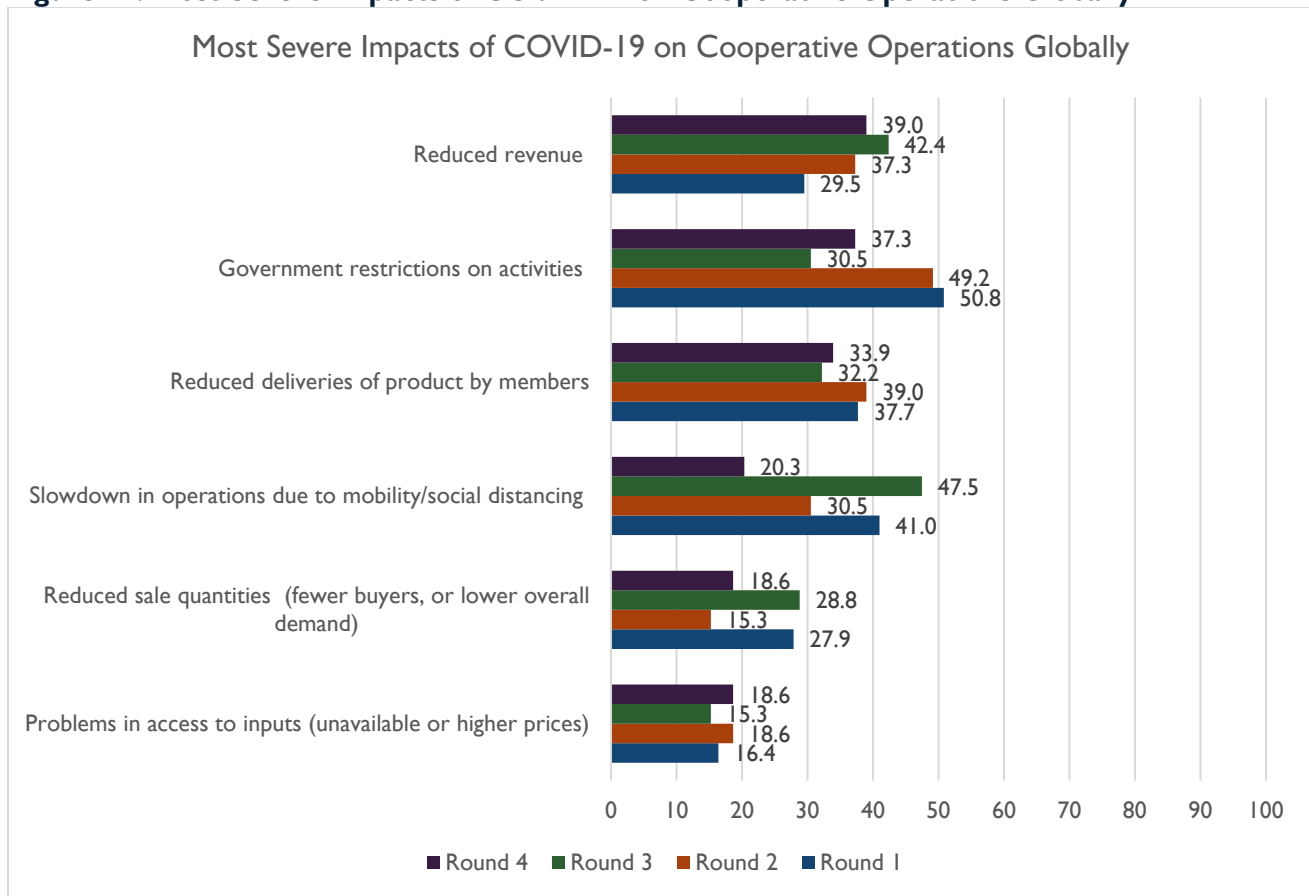
Cooperatives also share various types of important information about COVID-19 with their members, including information on appropriate measures for personal safety (83.3%), information about changes in cooperative services, operational and management practices etc. in response to COVID-19 (83.3%), linkages to external sources of support (50.0%), and safety protocols for collection/handling of products (16.7%). 100.0% of cooperatives across all four rounds report using SMS/phone to communicate important information about COVID-19 to their members. cooperatives also utilize in-person visits (66.7%) in round four. 100.0% of cooperatives in round four reported facing the following challenges in communicating important information with their members: poor phone network/connectivity, do not have phone numbers/contact information for all members, and the costs of communication.

## X. Global Summary and Conclusions

This global summary includes aggregate analysis covering all cooperatives included in this study. The global summary focuses on the top impacts of COVID-19 on cooperative operations, on members, types of additional support that is needed, changes cooperatives are making to operations in response to COVID-19, and the impact of COVID-19 on domestic violence/gender-based violence.

All reporting cooperatives indicated that COVID-19 had some impacts on cooperative operations and cooperative members. Across the data set and across all four rounds of data collection cooperatives identified the top three most severe impacts of COVID-19 on cooperative business operations to be: (I) reduced revenue, (II) government restrictions on activities, and (III) reduced deliveries of product by members.

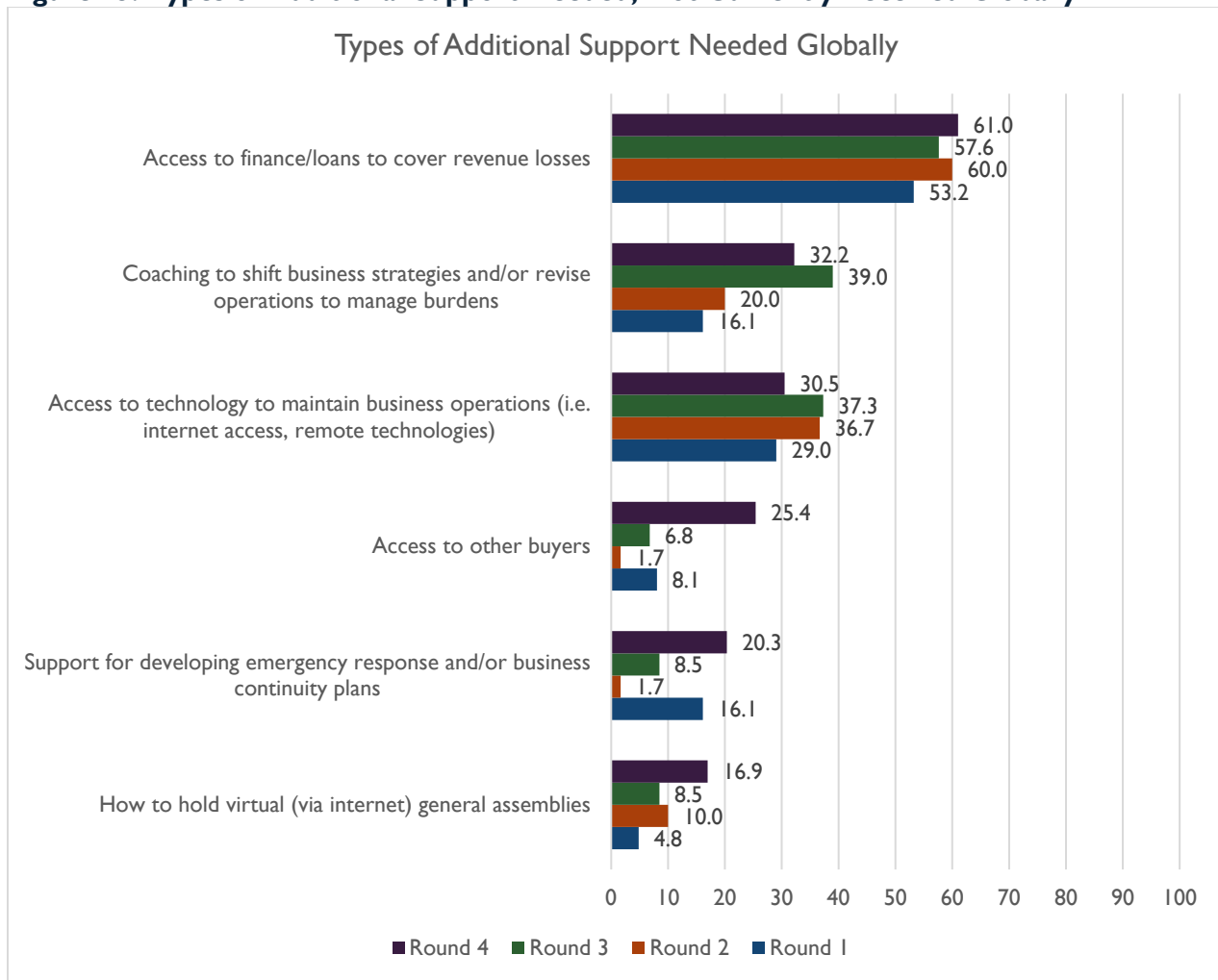
**Figure 44: Most Severe Impacts of COVID-19 on Cooperative Operations Globally**



Reduced revenue increased in severity from round one to round four. Government restrictions were reportedly most impactful in rounds one and two but remained a top impact across all four rounds. Government restrictions on social distancing/mobility were the most widely cited impacts of government action on cooperative operations across value chains.

Cooperatives across the data set reported a need for additional external support to aid in the recovery and continuation of COVID-19 and its related impacts. 61.0% of all cooperatives in round four reported an urgent need for access to finance/loans to cover revenue losses. Additional support is also urgently needed for coaching to shift business strategies and/or revise operations to manage burdens and access to technology to maintain business operations.

**Figure 45: Types of Additional Support Needed, Not Currently Received Globally**

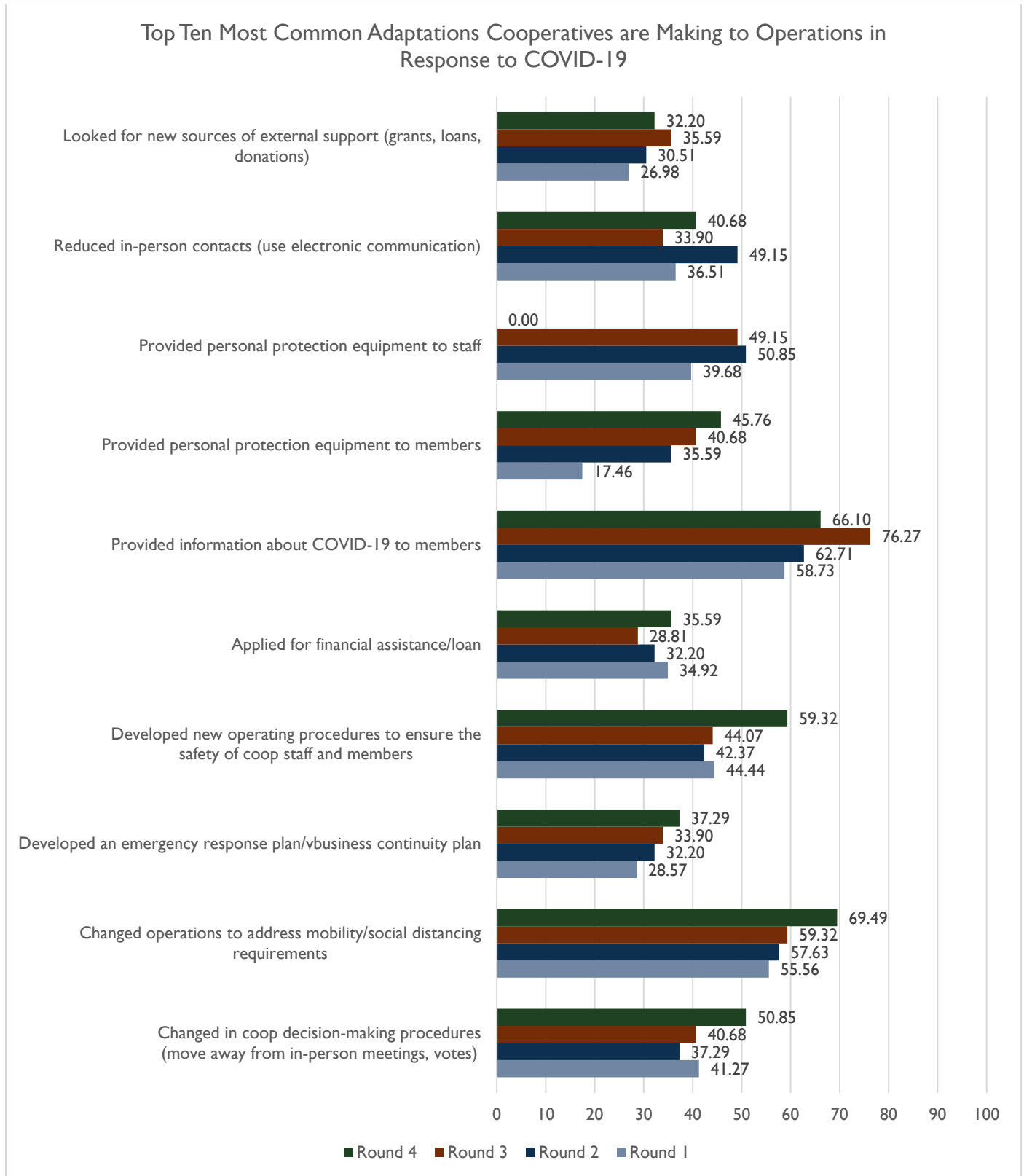


These trends indicate cooperatives are experiencing similar impacts and needs across countries and value chains.

Globally, cooperatives report that COVID-19 has resulted in broken contracts and decreased revenues. Across all four rounds, the global average percentage of total contract agreements that have been broken by buyers due to COVID-19 is 18.6%. The average percentage of overall decrease in cooperative revenues due to COVID-19 is 34.8%.

The most commonly reported action that cooperatives have taken in response to COVID-19 across all four rounds is the provision of COVID-19 information to members, followed by implementing operational changes to address mobility/social distancing requirements, the development of new operating procedures to ensure the safety of cooperative staff and members, and changed cooperative decision-making procedures that include moving away from in person meetings and voting. Globally, cooperatives reported undertaking more adaptations to cooperative operations in round four than earlier rounds. In round four, more cooperatives reported applying for financial assistance/loans and providing PPE to members than in rounds 1-3. Across all rounds, 26 – 35% of cooperatives reported looking for new sources of external support (grants, loans, donations) in response to COVID-19.

**Figure 46: Top ten most common adaptations cooperatives are making to operations in response to COVID-19**



Some cooperatives (15.9% in round one, 27.4% in round four) reported seeking alternative income generating activities in response to COVID-19. The most commonly reported alternative activities include pursuing new value chain and engaging in new value-added activities. Nearly half of reporting cooperatives reported improving existing storage facilities and producing new products in rounds one and two, but this decreased in rounds three and four.

**Figure 47: Alternative Income Generating Activities Reportedly Pursued by Cooperatives**

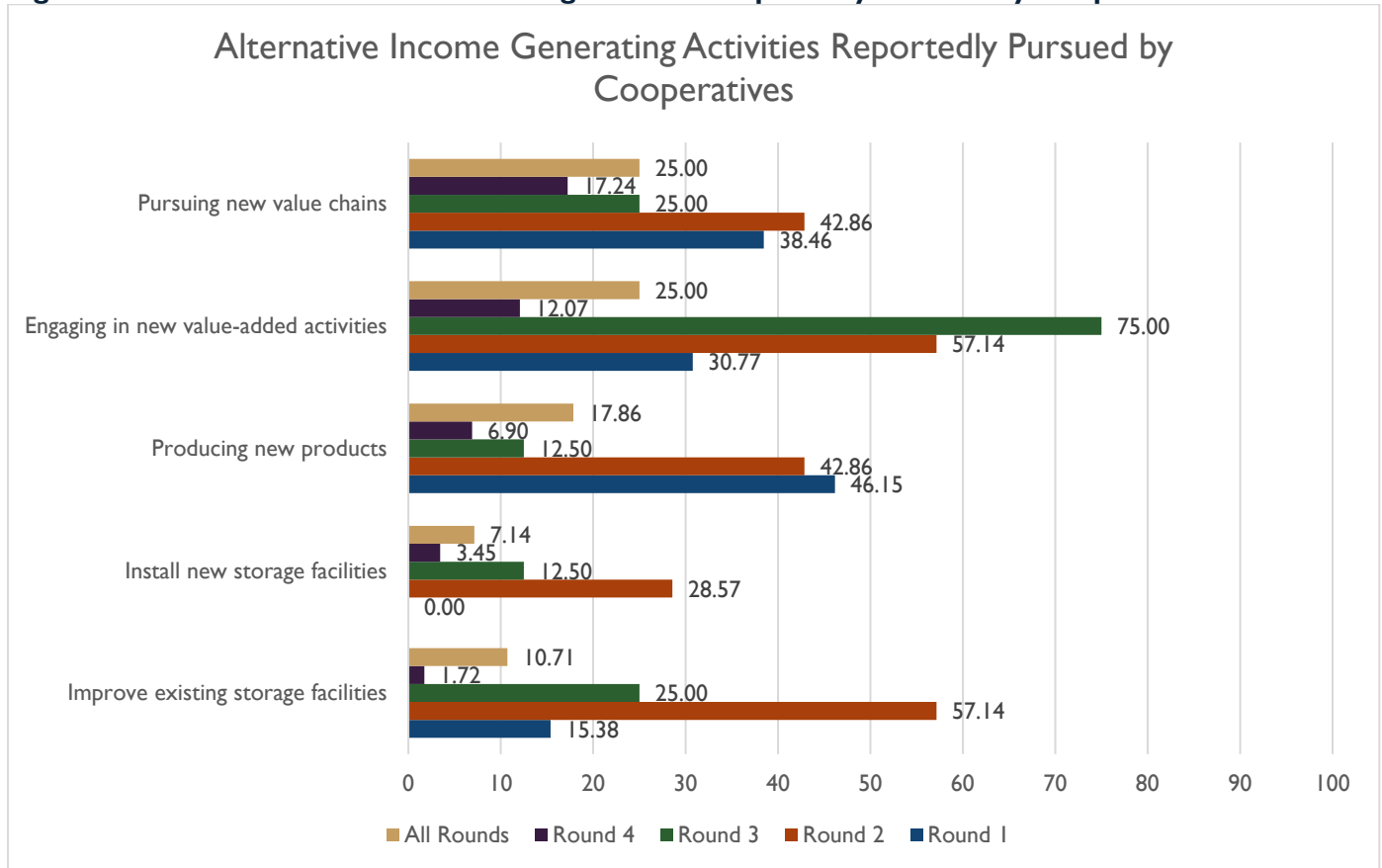
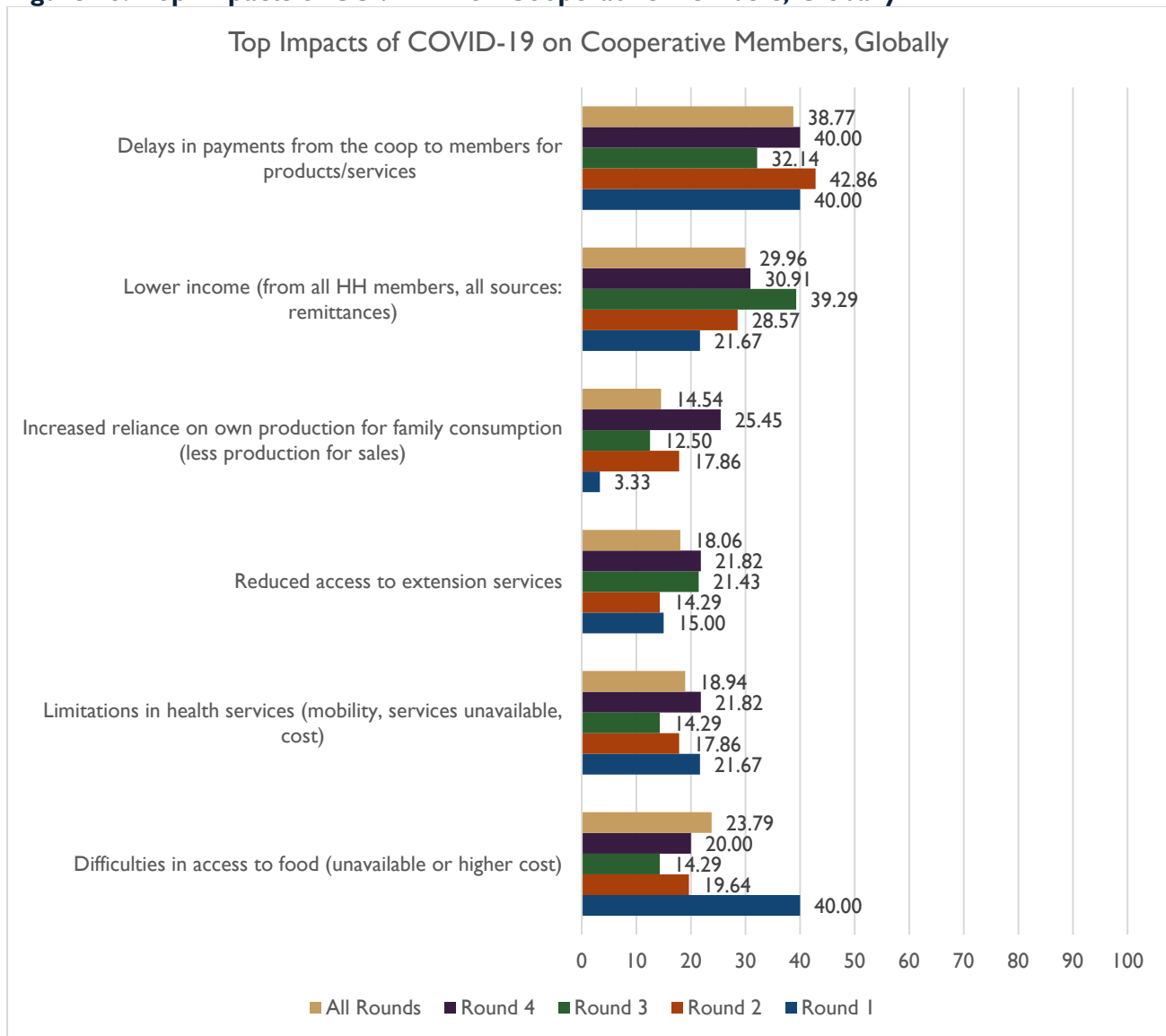


Figure 48 illustrates the most severe reported impacts of COVID-19 on cooperative members. The top impact of COVID-19 on cooperative members reported by cooperatives across all four rounds (32.1 – 40% of cooperatives) is delays in payments from the cooperative to members for products and services. The next largest reported impact is lower income, which was reported by 30.9% of coops in round four. Some impacts decreased in reported severity across all rounds, including decreased difficulties in accessing food, acquiring necessary PPE, and hiring workers, whereas other impacts increased in severity across rounds, such as reduced access to extension services and decreased services offered by cooperatives.



**Figure 48: Top Impacts of COVID-19 on Cooperative Members, Globally**



This survey finds that cooperatives perceive an effect on gender-based violence due to COVID-19. A slight increase in GBV since the onset of COVID-19 was reported by 25.4 – 30.4% of cooperatives across all four rounds, whereas 20.3% of coops in round four reported a significant increase in GBV. Countries with the largest reported increases in GBV are Kenya, Malawi, and Peru.

**Figure 49: Reported Change in Domestic Violence/Gender Based Violence since the onset of COVID-19, Globally**

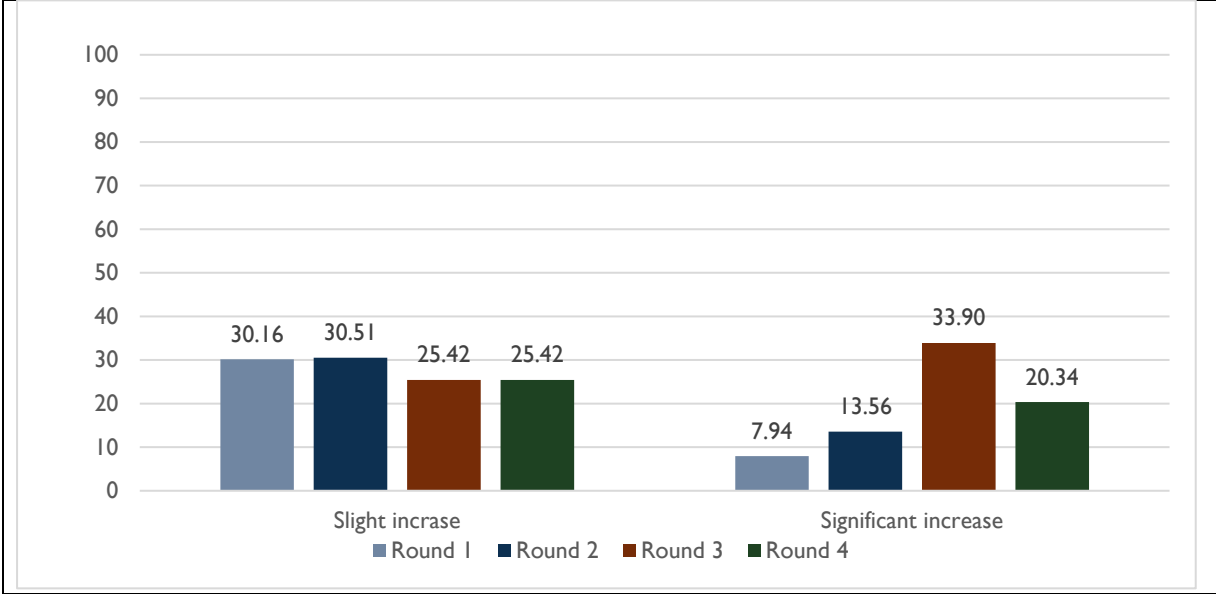
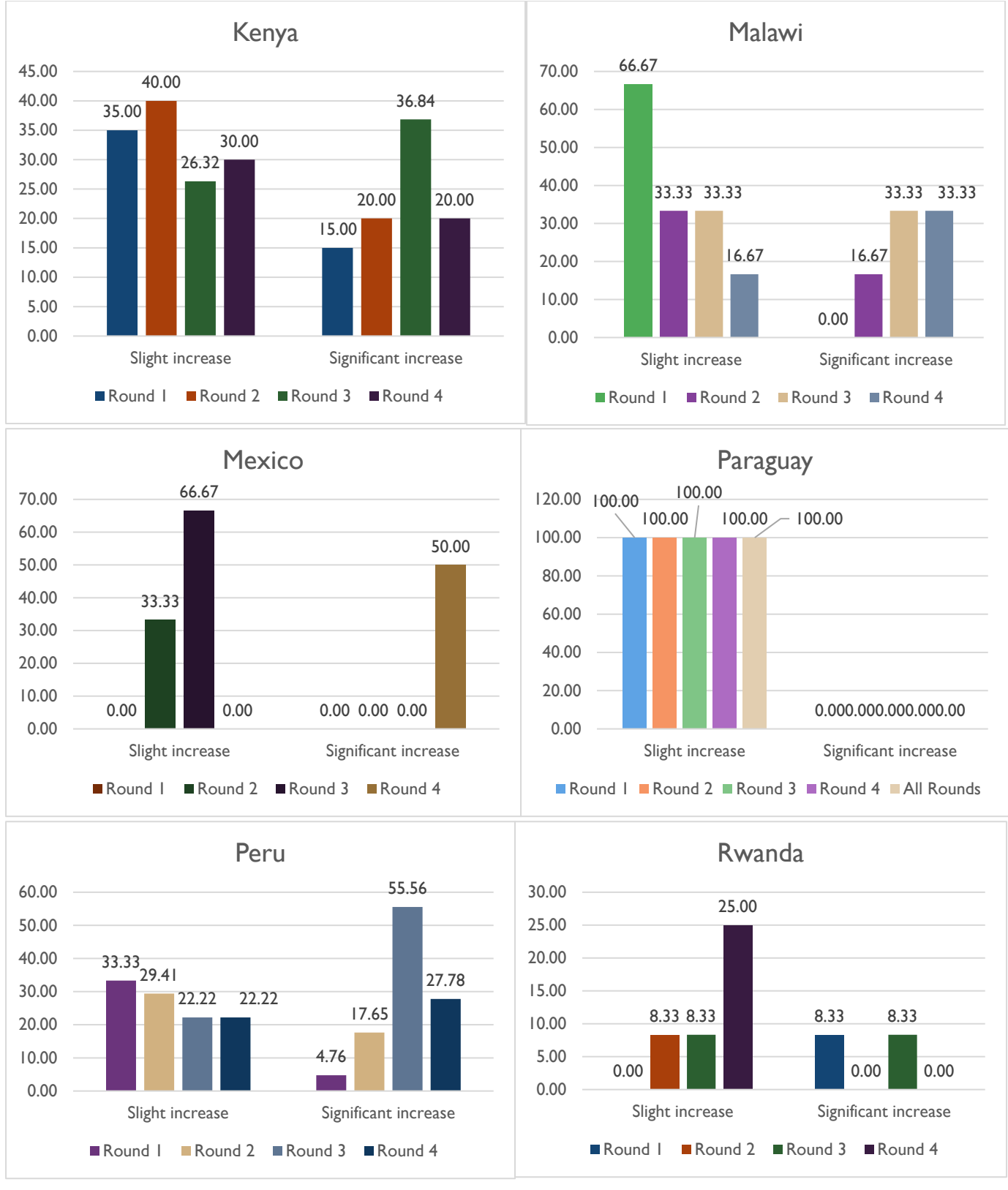


Figure 50: Changes in domestic violence/gender-based violence since the COVID-19 pandemic by country



## **XI. Appendix**

**Appendix 1: Additional Tables**

**Appendix 2: Other Response Options**

## **XII. Annex**

**Annex 1: Survey Protocol**

**Annex 2: Survey Tool**

**Annex 3: Cleaned Dataset**