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Founder and Chairman, Kenya Riders and Owners (KRO) Boda Boda SACCO

In Kenya, the government has mandated that all motorcycle taxi (boda boda) riders be members of a Savings and Credit Cooperative Society or SACCO as a means of organising a sector, which has experienced rapid growth over the last two decades.

As part of Transaid's programme in Kenya, which seeks to set up a National Helmet Wearing Coalition to inspire a collaborative approach to improving motorcycle safety nationwide, Transaid has been engaging with standout SACCOs both as a way of understanding the challenges for riders, and to identify SACCOs which are genuinely leading the way in supporting their members.

Founder and Chairman, Elly Kegode set up KRO Boda Boda SACCO in March 2022 to support boda boda riders in Kibera subcounty, home to the largest informal settlement in East Africa.

The Fédération Internationale de l'Automobile (FIA), and global road safety philanthropy organisation FIA Foundation, selected Transaid to develop a national network of key stakeholders to improve safety and reduce injury and fatalities. This project forms part of the FIA's Safe & Affordable Helmet Programme, with on-going support and development provided by FIA Foundation.

The project aims to reduce the severity of motorcycle-related head injuries and fatalities on Kenya's roads – which has amongst the highest road traffic death rates in Africa (according to the WHO, 2018). KRO Boda Boda SACCO offers a number of services to its 820 members in an attempt to overcome some of the key challenges facing boda boda riders in Kenya. On payment of a registration fee of 50 Kenyan shilling, the SACCO negotiates preferential rates for insurance on behalf of its riders, making it easier for riders to navigate the issue of ensuring that they are fully covered.

Access to credit is another major problem, with riders often expected to pay interest on loans of up to 48 percent. Elly's SACCO offers a savings facility, which allows members to borrow up to three times the amount that they have saved at an interest rate of two percent.

Finally, the KRO Boda Boda SACCO elicits contributions from donors to subsidise the provision of comprehensive training for riders, in order to optimise safety on Kenya's roads and to support the wellbeing of riders.

In a context whereby riders are repeatedly labelled as perpetrators of crime and generally painted in a very negative light, Elly explains:

<sup>C</sup>Our goal is to change the way people perceive boda boda riders in Kenya by positioning riders as active agents for positive change.<sup>99</sup>





Elly proactively encourages inclusivity within the industry, offering free training and support to female riders, and has started devoting considerable time to campaigning and mobilising riders, with the support of local media groups, as champions of an end to gender-based violence in the sector.

The Kenyan National Helmet Wearing Coalition welcomes the participation of the Kenyan Riders and Owners Boda Boda SACCO in supporting efforts to improve motorcycle safety nationwide.

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