



KENYATTA UNIVERSITY
WOMEN'S ECONOMIC EMPOWERMENT HUB

**GENDERED IMPACT OF TRAVEL RESTRICTION'S GOVERNMENT POLICY
RESPONSE TO COVID-19 PANDEMIC ON THE TOURISM INDUSTRY IN KENYA**

FINAL REPORT

Authors

Dr Leah Wanjama, Dr. Esther Munyiri, Prof Martin Etyang, Dr. Susan Okeri, Dr. Aflonia Mbutia, Mr. Robert Kamiti, Ms. Philomena Kamau, Mr. Tawari Konchela, Ms. Juliet Mesa and Mr. Kevin Onialo

Email: Wanjama.leah@ku.ac.ke Phone: +254 722 748806

TABLE OF CONTENTS

List of Tables	vi
Abbreviations and Acronyms	vii
1.0 INTRODUCTION.....	1
1.1 Background	2
1.2 Objectives of the Study	4
1.3 Research Questions	5
1.4 Justification	5
2.0 LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Gendered Impact of Travel Restrictions on Employment in Enterprises.....	7
2.3 Gendered Impact of Travel Restrictions on Enterprise Incomes/Revenues.....	9
2.4 Gendered Impact of Travel Restrictions Policy on Access to Credit/Loans	9
3.0 METHODOLOGY	11
3.1 Research Design	11
3.2 Model Specification	11
3.3 Variables, Definition, Measurements, and Expected Impact	13
3.5 Study Population	14
3.6 Sample and Sampling Procedures	15
3.6.1 The Theory of Change.....	17
3.7 Data Types.....	18
3.8 Data Collection Tools.....	19
3.9 Data Collection Procedure	19
3.10 Data Analysis	19
3.11 Validation/dissemination.....	19
3.12 Ethical Considerations.....	20
4.0 RESEARCH RESULTS	21
4.1 Introduction	21
4.2.1: Descriptive Statistics	21
4.2.2: Gendered Ownership of Enterprise by Region	21
4.2.3: Type of Enterprise Ownership in the Tourism Sector by Gender.....	22
4.2.4 The Nature of Tourism Enterprises by Gender	23

4.2.5 Size of Tourism Enterprises by Gender	24
4.3 Covid-19 Pandemic Travel Restrictions on Employment in Tourism Enterprises by Gender	25
4.3.1 Employment by Gender	25
4.3.2 Forms of Employment by gender in surveyed Tourism Enterprises.....	27
4.3.3 Remunerations in Tourism Enterprises by Gender	28
4.3.4: The Gendered Effect of Covid-19 on Employment in 2020	29
4.3.5: Assistance Offered to Employees During the Travel Restrictions Period	30
4.3.6: Regression Analysis Results for Employment by Gender	31
4.3.6.1 Regression Results of the Total Employment by Gender	31
4.3.6.2. Regression Results for Number of Male Employees	33
4.3.6.3 Employment of female employees by gender of owner of tourism enterprise	36
4.4 Results on Travel Restrictions and Income	39
4.4.1 Tourism Enterprises Income by Gender	40
4.4.2 Regression Results for Annual Revenue of Tourism Enterprises by Gender	40
4.4.2.1 Regression Results for Annual Revenue of Tourism Enterprises by Gender	41
4.5: Access to Credit/Finance by the Tourism Enterprises	44
4.5.1 Enterprises Financial Access by Gender.....	45
4.5.2 Sources of Loan Accessed by Tourism Enterprises.....	45
4.5.3: The Gender Disparity in Loan Access among Tourism Enterprises	46
4.5.4: Loan Portfolio from Different Sources by Gender by the Tourism Enterprises, 2019-2021	
48	
4.5.5: The Gendered Disparity in Accessing SACCO Loans	50
4.5.6: The Gendered Disparity in Accessing Self-Help Groups Loans	52
4.6 Results on Gendered Interventions in Enterprises during Disasters and Crises	53
4.6.1 Interventions for Women-Owned Enterprises	53
4.6.2 Interventions for Male-Owned Enterprises.....	54
4.6.3 Interventions for Co-Owned Enterprises	56
4.7 Discussions, Conclusion, and Recommendations.....	61
4.7.1 Discussions on Results on Employment	62
4.7.2 Discussions on Results on Income and Revenue	64
4.7.3 Discussions on results on access to credit/finances	65

4.7.4 Discussions on results on gender responsive interventions during crises	65
4.7.4.1 Interventions for Female-owned enterprises.....	65
4.7.2 Interventions for male-owned and jointly-owned enterprises	66
4.8 Conclusion.....	67
4.9 Recommendations	68
5.0 REFERENCES	71
6.0 Appendices.....	78
Appendix 1: Study Introduction Letter	78
Appendix 2: Questionnaire	78
Appendix 3: Study Interview Guide.....	93
Appendix 4: Theory of Change	96
Appendix 5: Collaborating partners and their roles	97

List of Figures

Figure 1: International Visitor Arrivals in Kenya, 2019-2021	3
Figure 4.1: Gendered Ownership of Enterprise by Region.....	22
Figure 4. 2: Type of Business Ownership by Gender in the Tourism Sector in Kenya.....	23
Figure 4. 3: Nature of Tourism Enterprises by Gender	24
Figure 4. 4: Size of Enterprises by Gender	25
Figure 4. 5: Employment in the Tourism enterprises by Gender 2019 - 2021	26
Figure 4. 6: Tourism Enterprise's annual Revenue by gender.....	40
Figure 4.7: Sources of Finance for Tourism Enterprises	44
Figure 4. 8: Sources of Finance for Tourism Enterprises by Gender	45
Figure 4. 9: Sources of Loan Accessed by Tourism Enterprises Change the color for SACCOS	46
Figure 4. 10: Gender Disparity in Loan Access Tourism Enterprises	47
Figure 4. 11: The Gendered Disparity of the Enterprises in Accessing the Bank Loan	50
Figure 4. 12: The Gender Disparity in Accessing SACCO Loans by Kenyan Tourism Enterprises from 2019 to 2021.....	51
Figure 4.13: The Gendered Disparity in Accessing Self-Help Groups Loans.....	52
Figure 4. 14:Recommended Interventions for Women-Owned Enterprises by Gender	53
Figure 4. 15:Recommended Interventions for Male-Owned Enterprises by Gender	55
Figure 4. 16:Recommended Interventions for Co-Owned Enterprises by Gender	56

List of Tables

Table 3.1: Target Population and sample size of tourism enterprises	16
Table 4.1: Employment by Category and Gender 2019-2021.....	27
Table 4. 2: Remunerations in tourism enterprises by gender (Kes, per month)	28
Table 4. 3: The Gendered Effect of Covid-19 Travel restrictions on Employees in 2020	29
Table 4. 4: The Employees-Gendered Nature of Assistance provided during Covid-19 Travel Restrictions	30
Table 4. 5: Regression results on gendered impact on total employment	31
Table 4. 6: Regression results on number of male employees.....	34
Table 4. 7: Regression results on gendered impact on employment female employees.....	36
Table 4. 8: Regression results of the gendered impact of travel restrictions on the annual revenue of the tourism enterprises.....	41
Table 4. 9: Loan portfolio from different sources by gender by the tourism enterprises, 2019-2021 (Figures are in millions Kes).....	48

Abbreviations and Acronyms

BMGF	Bill and Melinda Gates Foundation
COVID-19	Coronavirus Disease 2019
EABL	East African Breweries Limited
GOK	Government of Kenya
GDP	Gross domestic product
IFC	International Finance Corporation
KES	Kenyan shilling
MOTW	Ministry of Tourism, Wildlife and Heritage-
NACOSTI	National Commission for Science, Technology, and Innovation
OECD	Organization for Economic Cooperation and Development
PCR	Polymerase Chain Reaction
SACCOs	Saving and Credit Cooperative Organisations
SMEs	Small and midsize enterprises
TRA	Tourism Regulatory Authority
UNCTAD	United Nations Conference on Trade and Development
UNWTO	United Nations World Tourism Organization
WHO	World Health Organization
WTTC	World Travel & Tourism Council

Executive Summary

Introduction

The Coronavirus pandemic profoundly disrupted global livelihoods, prompting governments to implement travel restrictions to curb the virus's spread. In Kenya, such restrictions significantly exacerbated women's vulnerability and worsened existing gender inequalities. Women have particularly been affected by the pandemic not only because they make up the largest share of employees in the tourism industry but also because they are the majority in informal, casual, low-skilled, and seasonal workers, making them vulnerable to shocks. The policy and decision-makers needed evidence to support the formulation of policies that would ease the situation and prevent negative consequences in the future, hence prompting this study. This would influence the formulation of policies and programmes targeted at the tourism industry and enhance women's economic empowerment.

Purpose

This research project sought to determine the gendered consequences of travel restrictions on male and female-owned enterprises in Kenya's tourism industry. The objectives were to evaluate the pandemic's impact on employment, incomes, and access to credit/finance and suggest interventions in addressing future disasters and crises for male and female-owned enterprises. This executive summary encapsulates the study's core findings, objectives, and recommendations, offering insights into the gendered effects of travel restrictions on Kenya's tourism industry during the COVID-19 pandemic.

Methodology

Data was collected from September 2019 to January 2022, employing a descriptive research design. A diverse sample of Kenya's tourism enterprises from five regions (Malindi, Nairobi, Central Kenya, South Rift, and Western Circuit) were randomly selected. The sample consisted of 363 enterprises, with 31% owned by women and 69% by men. These enterprises spanned accommodation, restaurants, tour operators, curio vendors, and theme parks. Data was collected using questionnaires. The qualitative data was collected through interviews of key enterprise owners and managers of associations and organizations in the tourism sector. The qualitative data

enriched the findings of the quantitative data by capturing verbatim the feelings and emotions of the tourist sector stakeholders.

Analysis

The study revealed that male-owned enterprises were the majority at 70%, while female-owned enterprises constituted 30%. Among the female employees, there was a distressing 43% decline in employment during 2020, accompanied by salary cuts, unpaid leaves, and job losses. Moreover, female-owned enterprises faced lower annual revenues, with 67% earning less than Kes. 5 million. Access to credit for female-owned enterprises was limited due to socio-economic reasons, with only 45% and 11% accessing loans from banks and SACCOs, respectively. The interventions proposed by over 60% of surveyed tourism enterprises advocated for amalgamation of licenses, reduction of taxes, government support, and affirmative action for women-owned tourism enterprises.

Recommendations

Gender-specific interventions are imperative to address the gendered disparities magnified by travel restrictions during the height of the pandemic. These interventions should enhance women's economic empowerment, including providing targeted financial support, facilitating access to credit, and fostering skills development. Additionally, it is crucial to take seriously the measures suggested by most of the surveyed enterprises, such as amalgamation of licenses, reduction of taxes, and affirmative action, as pivotal for leveling the business playing ground and creating a more inclusive and gender-responsive environment for women to thrive economically.

Implementation

Enterprises in the tourism industry can implement the proposed recommendations by collaborating with financial institutions, tourism and hospitality associations, and national and county governments to create equity and equality in accessing credit facilities and reducing taxes for enterprises with a particular focus on women-owned enterprises. Skills-building programmes and mentorship initiatives (affirmative actions) can help women entrepreneurs navigate challenges effectively.

Conclusion

The study underscored the pronounced gendered impacts of travel restrictions on Kenya's tourism sector during the COVID-19 crisis. Gender-specific interventions are essential to promote women's economic resilience and empowerment in crises, fostering a more inclusive and equitable recovery for the industry.

1.0 INTRODUCTION

Kenya is well known in the African region for its vibrant tourism industry, which contributes 10.4% of the GDP to the country's economy and 990,000 jobs annually (Tourism Research Institute, 2023). The country boasts diverse attractions, including wildlife safaris, beautiful beaches, and cultural experiences, attracting millions of international visitors annually. However, the COVID-19 pandemic severely impacted the tourism sector in Kenya, leading to a sharp decline of 72% in visitor arrivals and corresponding revenue losses (Tourism Research Institute, 2023). Before the COVID-19 pandemic, the sector flourished, attracting international and domestic tourists and offering diverse employment opportunities, particularly for women.

The COVID-19 pandemic profoundly impacted the global tourism industry. In response to the virus's rapid spread, many countries implemented travel restrictions, including border closures and movement restrictions, to contain its transmission (Mollona et al., 2020). These measures were essential to curb the spread of the virus, but they had significant implications for hospitality and travel enterprises in the tourism industry.

The pandemic also exacerbated existing gender inequalities, particularly affecting women (McKinsey, 2020). Historically, women constitute a significant portion of the tourism workforce, especially in hospitality, travel agencies, and tour operations (Clevenger & Singh, 2013). They also play a crucial role in the informal sector, such as handicraft production and informal market vending (WTTC, 2019). They are disproportionately represented in informal, casual, low-skilled, and seasonal jobs within the industry, making them vulnerable to economic shocks and layoffs (UNCTAD, 2020).

These travel restrictions disrupted the flow of tourists and led to a sharp decline in tourism-related activities, adversely affecting employment, incomes, and access to credit for both men and women. However, amidst the challenges, the tourism industry also presented an opportunity to address gender imbalances and advance women's empowerment through targeted policies and support (UNWTO, 2020). Understanding the gendered impacts of the government's travel restriction policies in Kenya's tourism industry is crucial for developing targeted interventions to support women's economic empowerment and resilience during crises. These gendered impacts were carefully examined to inform policy interventions that will enhance gender equity and equality, leading to women's economic empowerment in the tourism industry.

The pandemic-induced restrictions resulted in the closure of hotels, restaurants, and other tourism-related businesses, leading to mass layoffs and furloughs (Karsavuran, 2021). Unfortunately, women bore a disproportionate brunt of these job losses due to their higher representation in the tourism workforce (People1st, 2017). The study analyzed the extent of job losses among women compared to men and explored the underlying factors contributing to this disparity.

The decline in tourist arrivals and the closure of businesses resulted in reduced revenues for tourism establishments. Women who owned small-scale enterprises faced significant financial challenges as they lacked sufficient resources to weather the storm (Kaberia & Muathe, 2020). The study delved into the specific income disparities experienced by women-owned enterprises compared to their male counterparts and examined the implications for women's economic empowerment.

Travel restrictions jeopardized women's access to credit and finances in the tourism industry. The pandemic's economic fallout led to reduced financial opportunities for many tourism entrepreneurs, particularly women (Popović-Pantić et al., 2020). Traditional financial institutions may have been less inclined to lend to women-owned businesses, resulting in limited access to credit. The study explored the challenges faced by women in accessing financial support during the crisis and assessed alternative mechanisms to enhance women's financial inclusion in the tourism sector.

The importance of gendered interventions that can promote equitable economic empowerment for men and women during disasters and crises cannot be overemphasized. The findings of this study generated a gamut of strategies that can build resilience in enterprises in the tourism industry and ensure equitable preparedness in future crises (McKinsey, 2020). It also highlighted the importance of supporting women entrepreneurs in the tourism sector through targeted interventions and capacity-building programmes (Maheshwari & Maheshwari, 2021).

1.1 Background

The novel Coronavirus disease (COVID-19) first appeared in Wuhan, China, in November 2019. Wuhan Municipal Health Commission reported it to the World Health Organization (WHO) as a cluster of cases of pneumonia (WHO, 2020a). The WHO subsequently declared it a public health emergency on January 30, 2020 (WHO, 2020c), and a global pandemic on March 11, 2020 (WHO, 2020b). Following the WHO's declaration of Coronavirus disease as a worldwide pandemic, the

Government of Kenya acted swiftly and took all the necessary measures to fortify its response mechanisms to prevent, respond, and contain its spread (Republic of Kenya, 2020a; the Republic of Kenya, 2020b). The government formed an inter-ministerial committee to give guidelines and prepare for coordination (The Republic of Kenya, 2020d).

Kenya has experienced an impressive performance in the tourism sector since 2015, with 2019 recording the highest numbers (GoK, 2020). The country's tourism arrivals grew by 3.9% from 2.02 million tourists in 2018 to 2.05 million tourists in 2019, after 37.33 % from 1.47 million in 2017 (GoK, 2019). Domestic tourism numbers in Kenya grew from 3,645,144 in 2017 to 3,974,243 in 2018, recording a 9.03% growth (GoK, 2020).

Among countries' COVID-19 pandemic containment measures, a key directive that resulted in a major impact was travel restrictions (Mollona *et al.*, 2020). These included border closure and cessation of movement within the country. Further, any movements within and out of the country required a series of protocols, such as an adverse Polymerase Chain Reaction (PCR) test or vaccination. As a result, international visitors' arrival to Kenya sharply declined, as shown in Figure 1.

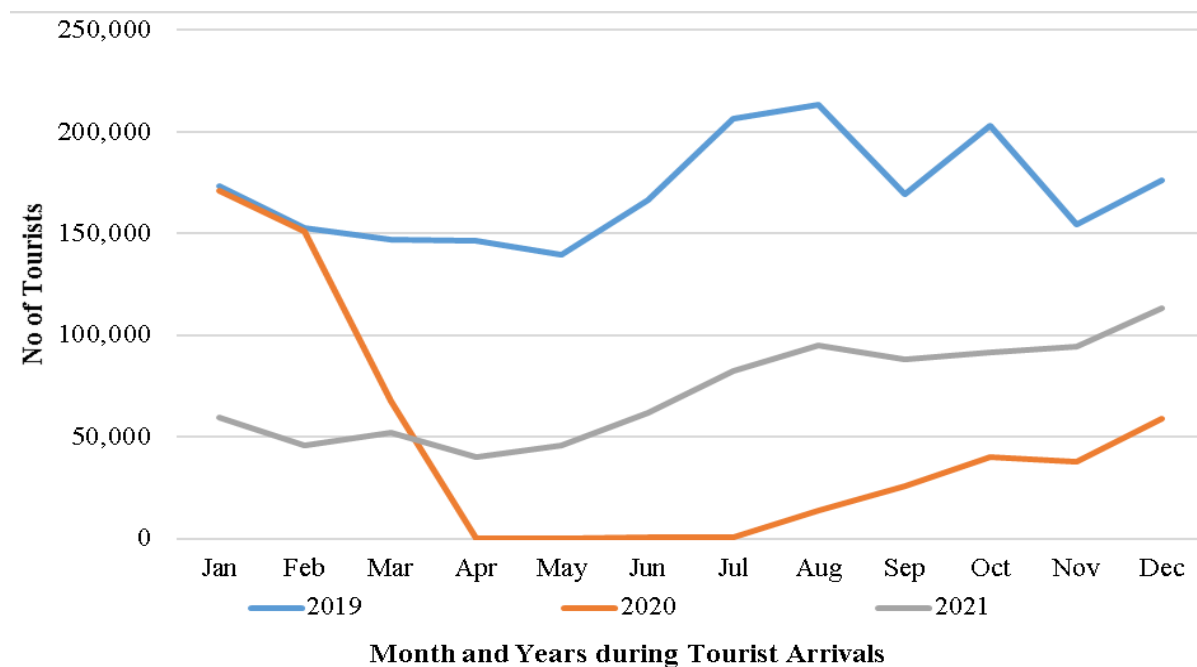


Figure 1: International Visitors Arrival in Kenya, 2019-2021

Source: Tourism Research Institute (2023)

The most severe effect of the pandemic on Kenya's tourism industry was felt in the year 2020, with a drop of 72% in total international tourist arrivals, from 2,048,800 in 2019 to 567,800 in 2020. Improvements were recorded in 2021, with a 35% increase in international tourist arrivals to 870,465 in 2021. Further, 1,483,752 international tourists visited Kenya in 2022. The inbound receipts grew to Kess.268.09 billion in 2022, compared to Kess.146.51 billion in 2021, which represents a growth of 83% (Tourism Research Institute, 2023). The majority of the visitors were on holiday (36.6%), followed by those visiting friends and family (27.8%) and those on business trips (27.2%). Further, air transport showed a lot of improvement, with flight landings in Kenya's airports increasing by 38% to 62,000 in 2022, which was only 13% shy of the pre-COVID-19 performance (Tourism Research Institute, 2023).

The COVID-19 pandemic exacerbated women's vulnerability and worsened existing gender inequalities (McKinsey, 2020). Women have particularly been affected by the pandemic not only because they make up the largest share of employees, 54%, in the tourism industry but also because they are the majority of the informal, casual, low-skilled, and seasonal workers in the industry, making them vulnerable to shocks (UNCTAD, 2020). Thus, the COVID-19 has worsened women's lives considerably.

Therefore, evidence is needed to support policy and decision-makers to formulate policies that will ease the situation and prevent negative consequences in the future (World Bank, 2020). This will influence the formulation of policies and programs targeted at the tourism industry and enhance women's economic empowerment. Therefore, this study evaluated the gendered impact of travel restrictions on the tourism industry concerning the loss of employment, income, revenue, and access to credit/finance, aiming to suggest interventions in addressing future crises.

1.2 Objectives of the Study

The study's overall objective was to evaluate the gendered impact of travel restriction's government policy response to the COVID-19 pandemic on the tourism industry in Kenya.

The specific objectives were:

1. To evaluate the gendered impact of travel restrictions on employment in Kenya's tourism industry.

2. To evaluate the gendered impact of travel restrictions on incomes/revenue in the tourism industry.
3. To evaluate the gendered impact of travel restrictions on women's access to credit/finances in the tourism industry
4. To identify gendered interventions to promote equal men's and women's economic empowerment during disasters and crises.

1.3 Research Questions

What is the gendered impact of travel restriction's government policy response to the COVID-19 pandemic on the tourism industry in Kenya?

This was addressed through the following specific questions:

1. To what extent did the travel restrictions affect employment in the tourism industry in Kenya by gender?
2. How did the travel restrictions impact income/revenue in the tourism industry by gender?
3. To what extent was access to credit/business financing in the tourism industry affected by travel restrictions by gender?
4. Which gendered interventions can be designed and implemented using the evidence from the research to promote women's economic empowerment during disasters and crises?

1.4 Justification

The COVID-19 pandemic profoundly impacted the global tourism industry, leading many countries, including Kenya, to implement travel restrictions as part of containment measures. These restrictions significantly disrupted international travel and tourism activities, resulting in a sharp decline in visitor arrivals and revenue losses for the sector. However, the pandemic's effects were not uniform, with women in the tourism industry facing disproportionate challenges and vulnerabilities due to their overrepresentation in informal and seasonal employment.

Women constitute a substantial portion of the tourism workforce, making up 54% of employees in the industry, but their employment is often characterized by informality, low-skilled, and casual roles (McKinsey, 2020; UNCTAD, 2020;). Further, women entrepreneurs own small tourism enterprises with an annual turnover of less than Kes 5 million, and as such, they disproportionately access credit facilities (Ndung'u, 2018).

The travel restrictions imposed during the pandemic led to job losses, reduced working hours, and financial instability, further exacerbating existing gender inequalities and hindering women's economic empowerment in the tourism sector.

Despite the potential for the tourism industry to be a catalyst for advancing gender equality and women's empowerment, the gendered impacts of the government's travel restriction policies on women's employment, incomes/revenue, and access to credit/finances remain largely understudied. Understanding men and women's challenges in the tourism industry during the pandemic was crucial for formulating targeted interventions and policies that promote gender equality and women's economic resilience during crises.

The study addressed this critical gap by evaluating the gendered impact of travel restrictions on employment, incomes/revenue, and access to credit/finances in Kenya's tourism industry. Therefore, by identifying women's unique challenges in the sector, the research aimed to produce evidence-based policy recommendations and interventions that support women's economic empowerment and foster gender equality in the tourism industry, contributing to its sustainable recovery and long-term growth.

2.0 LITERATURE REVIEW

2.1 Introduction

The primary objective of the literature review in this research study was to provide a comprehensive summary of the previous studies conducted on the gendered impacts of COVID-19 on enterprises. It is aligned with the objectives of the study. Objective 1 evaluated the gendered impact of travel restrictions on employment; objective 2 assessed the gendered impact of COVID-19 on the incomes/revenues of enterprises. Objective 3 evaluated the gendered impact on Access to finances and loans, while Objective 4 identified strategies that would be recommended to cushion the tourism/hospitality enterprises in future crises and disasters. The COVID-19 pandemic and government-related interventions such as travel bans, lockdowns, and social distancing restrictions directly affected the hospitality and tourism value chain (Zhang, Song, Wen, & Liu, 2021). This resulted in the related businesses reducing their services or stopping operations, leading to an abrupt cutoff of revenue streams (Gossling et al., 2020).

In any lived context and livelihood, men and women are affected and affect development differently. There is no neutral or gender-blind developmental occurrence. Cook & Grimshaw (2020) conducted a gendered analysis focusing on how the policies acknowledged women's and men's different structural positions in society and the economy. They found that the existing gender norms and expectations affect household activities and the labour market. They observed that although men are disproportionately affected by COVID-19, at the household level, there is a fallout due to the pandemic leading to increased domestic violence, reduced Access to sexual and reproductive health services, and disproportionate effects on women's livelihoods. They opined that given the extreme impacts of COVID-19, there is an urgent need to apply a gendered lens to Kenya's employment and social policies implemented to answer two crucial questions: Are the crisis response policies contributing to widening or narrowing gender inequalities? And will the longer-term policies, designed to combat the post-pandemic recession, widen or narrow gender inequalities?

2.2 Gendered Impact of Travel Restrictions on Employment in Enterprises

The tourism industry, which heavily relies on human contact, was hit the hardest by the COVID-19 pandemic, resulting in millions of employees being laid off (Alonso et al., 2020). According to Blustein et al. (2020), the global economy faced an extraordinarily difficult situation that

triggered a socio-economic crisis. Businesses/firms were forced to downsize operations, resulting in millions of employees losing their jobs. A whopping estimated 50 million jobs in the tourism industry worldwide were lost due to COVID-19-induced layoffs. The study report also revealed that the closure of many businesses created severe socio-economic problems and negatively affected the organization's survival and employee well-being (WTTC, 2020).

Casale and Shepherd (2021) used data to track the labour market outcomes and unpaid care work among men and women in the first three waves of the Covid-19 crisis in South Africa. The data suggested that the initial lockdown phases hard hit women and were disproportionately affected in the labour market, regarding reduced hours worked and net job losses. In the first wave, employment for women decreased by 23%, while it decreased by 10% for men. Further, Casale and Shepherd (2021) observed that of all the net job losses between February and October 2020, Women accounted for 77% compared to 23% for men. The authors attributed the disparity to women being underrepresented in the income support offered.

Dang and Nguyen (2021) conducted a multi-country study on the negative effects of the COVID-19 pandemic on gender inequality in terms of income, savings, expenditure, and job loss. According to their research findings, women were 24% more likely than men to experience permanent job loss. Further, their labour income was expected to fall by 50% than that of men due to the COVID-19 outbreak. They alluded that gender variations in the participation rates in the service industry may partially explain the gender gap. According to the authors, governments should have policies supporting women during crises and disasters.

A study by Tu, Li, and Wang (2021) found that COVID-19 enhanced layoff, increased work-related stress, and decreased job performance in the hospitality industry. Huang et al. (2020) studied the COVID-19 government policies' effects on the U.S. hospitality labour market. They found that travel restrictions policies caused a 20%–30% decline in the number of non-salaried workers in the sector.

Karsavuran (2021) investigated the unemployment experiences and coping mechanisms of tourism workers who involuntarily lost their jobs in the Turkish tourism industry during the 2016 crisis. The findings revealed that employees dismissed from employment faced social, economic, and psychological consequences of job loss. They also struggled to cope with the effects of

unemployment. This study did not examine workers from a gender perspective to highlight how men and women were affected differently.

2.3 Gendered Impact of Travel Restrictions on Enterprise Incomes/Revenues

With regard to enterprise incomes and revenues, Wang et al. (2021) examined the impact of COVID-19-related government initiatives on leisure and travel share prices. Their findings demonstrated that government initiatives significantly reduced stock volatility. These include the stringency index, which contributed to a drop in stock volatility. The travel bans and lockdowns kept the stock stable when stocks related to leisure and tourism showed major fluctuations, and the economic support index significantly reduced stock volatility.

A study by Turkson et al. (2021) analyzed the effects of government actions on enterprises using two-period panel data for the year 2019 before and 2020 during the COVID-19 on 419 Italian firms. The study demonstrated that more than 75% of the firms in manufacturing and services experienced a decline in sales revenue. Their findings further indicate that 66% of the firms surveyed experienced declining demand for their products or services. The majority, 65.71%, of firms recorded a decline in the number of working hours per worker, leading to cuts in paychecks and partial unemployment. Firms that had a decrease in working hours showed an 11.8% decrease in sales revenue compared to those with no change in working hours. On the other hand, 11.3% of firms enjoyed increased sales revenue because of the increased working hours compared to those whose working hours remained unchanged. Of the firms that experienced a decline in sales revenue, 86.97% recorded a decrease in demand, and only 0.65% saw an increase in demand due to COVID-19.

2.4 Gendered Impact of Travel Restrictions Policy on Access to Credit/Loans

COVID-19 widened the gap in women's access to business credit, which was fundamental for the survival of their businesses in times of crisis. Worldwide, female-owned companies were found to be 5.9% more likely to close business than male-owned businesses (IFC, 2020). This could be because female-owned enterprises were mainly based on consumer-based sectors such as hospitality and retail trade, where demand for hospitality services was found to be high. In Sub-Saharan Africa, 43% of women-owned and led S.M.E.s closed temporarily during COVID-19 compared to 34 percent of male-owned S.M.E.s (OECD, Facebook, World Bank, 2020)

A study in Colombia by Cuesta and Pico (2020) explored the extent to which COVID-19 exacerbated gendered employment disparities, income generation, and, ultimately, poverty gaps. The study found that Women entrepreneurs faced difficulties rebuilding their livelihoods due to challenging conditions like reduced Access to financial services.

A study by Ogundana et al. (2021) on women enterprises proposed a gender-based growth model for women entrepreneurship in developing economies. The model identifies the critical factors that influence the growth of women-led businesses. It emphasizes that access to credit and financial resources plays a pivotal role in promoting the growth of women entrepreneurs. The study indicated that during the COVID-19 pandemic, women-led businesses in the tourism industry faced challenges in accessing credit and financial support. Travel restrictions and policy responses adversely affected these businesses' revenue and cash flow, making it difficult to sustain their operations.

Ubfal (2023) explored effective strategies for supporting women-led businesses, drawing insights from various interventions and policy measures. The study focused on identifying evidence-based practices that can enhance the growth and success of women entrepreneurs, especially in developing economies. While Ubfal's study did not directly investigate the impact of travel restrictions on women's Access to credit in the tourism industry, it never suggested that during the COVID-19 pandemic, specific policies would need to be implemented to support women-led businesses in overcoming financial challenges, including Access to credit.

The literature reviewed has highlighted the information produced during the COVID-19 pandemic concerning travel restrictions. It has revealed a lack of robust data that would lead to a deeper understanding of the context of COVID-19 and how travel restrictions affected boys, girls, men, and women in the tourism industry. This project aims to contribute by evaluating the gendered impacts of travel restrictions policy response to COVID-19.

3.0 METHODOLOGY

This section presents the research design adopted for the study, incorporating a mixed-method research approach and utilizing a longitudinal research design. The investigation involved data collection from tourism enterprises, covering periods before (2019), during (2020), and after (2021) the lifting of COVID-19 travel restrictions in 2021. The research design was particularly suited to assess the impact of travel restrictions on the tourism industry. A random selection of enterprises within the tourism sector from five distinct regions formed the basis of the unit of analysis. The primary variables of interest encompassed employment, incomes/revenues, and credit/business finance access. The study methodology was as follows:

3.1 Research Design

The study used a mixed-method research approach and employed a longitudinal research design. It involved collecting data for tourism enterprises for the periods before (2019), during (2020), and after COVID-19, travel restrictions were lifted in 2021. The design helped evaluate travel restrictions' impact on the tourism industry. A cross-section of enterprises within the tourism industry in the five regions was randomly selected. The unit of analysis was an enterprise within the tourism industry. The variables of interest were employment, income/revenues, and credit/business finance access. The qualitative data was collected from key owners of enterprises and managers of associations and organizations in the tourism industry. The data affirmed and strengthened the quantitative data generated from the questionnaires.

3.2 Model Specification

Covid-19 affected the level of employment within the tourism industry, which was assumed to be determined by the presence of travel restrictions in and outside the country. Other control factors that were assumed to affect the level of employment in the tourism sector included the size of the enterprise, the nature of the enterprise, the level of output, the wage rate, the number of tourist arrivals per year, and the region where the enterprise operated. Thus, to answer objective one on the impact of travel restrictions on employment in the tourism industry, the following model was estimated using panel data for the period 2019-2021. The employment model was expressed as follows:

$$N_{it} = f(TR, AGE, SZE, NE, WR, NT, RG)$$

3.1

Where N stands for employment level in each tourism enterprise by gender, TR represents the presence of travel restrictions during the Covid-19 pandemic, AGE. This is the enterprise's age, the number of years it had operated in the country. SZE. is the size of the enterprise, NE is the nature of the enterprise, WR represents the average wage rate by gender, NT represents the number of tourists (both international and local) per year, and RG. is the enterprise's region of operation.

In linear form, model 3.1 was expressed as:

$$\begin{aligned} \ln N_{it} = & \delta_i + \pi_1 TR + \pi_2 AGE + \pi_3 SZE_{it} + \pi_4 NE_{it} + \pi_5 \ln WR_{it} \\ & + \pi_6 \ln NT_{it} + \pi_7 RG + u_{it} \end{aligned}$$

3.2

The second objective of this study was to evaluate the impact of travel restrictions on revenues of the tourism sector in Kenya. Travel restrictions were assumed to impact the number of tourist arrivals in the country negatively, and as from Figure 1, this may have affected the revenues received by the tourism enterprises. The changes in revenue were assumed to differ according to the gender of the enterprise owner. To answer the second objective, the revenue function was specified as follows:

$$Y_{it} = f(TR, P, N, SZE, NE, RG)$$

3.3

Where Y_{it} stands for revenue of the firm i at time t classified by sex of the owner of the enterprise, TR travel restrictions, P is the average price of products offered by the enterprise, N is the number of employees by gender, SZE is the size of the enterprise, NE is nature of the enterprise, and RG is the region where the enterprise is operated.

In linear form, model 3.3 can be expressed as:

$$\ln Y_{it} = \alpha_i + \beta_1 TR + \beta_2 \ln P_{it} + \beta_3 \ln N_{it} + \beta_4 SZE_{it} + \beta_5 NE_{it} + \beta_6 RG_{it} + u_{it}$$

3.4

To answer objective three, qualitative data was obtained from the sample members and was analysed according to the types of sources of financing and gender of the owners of the enterprises.

3.3 Variables, Definition, Measurements, and Expected Impact

Travel restrictions (TR.): This was the study's major variable of interest. This refers to banning or restricting inter-county travel within the country and curfews within some restricted hours of the day. It also refers to banning or restricting international travel. It was measured by a dummy equal to 1 if travel restrictions were present and zero otherwise. The presence of this variable was assumed to reduce the number of tourists who checked in the country as well as domestic tourism. Many enterprises, such as those dealing with accommodation, curios travel, etc., closed or reduced their services when the government implemented travel restrictions to reduce spread. This was likely to negatively impact enterprise employment and revenue level, holding other factors constant.

Employment level (N): This refers to the total number of workers employed to work in the tourism enterprise measured by the number of employees of each business by gender each year.

Nature of enterprise (NE.): This refers to the nature of the enterprise's business according to the Ministry of Tourism and Wildlife classification. This variable was measured by a dummy. Given that there are five categories, four dummy variables were used. Class A was used as the base category. The coefficient of the dummies was expected to be positive or negative.

Region of operation (RG): This refers to the region in which the enterprise was located. Five regions were surveyed: Nairobi, Central, South Rift, Western, and Malindi. Regions differ regarding resources, infrastructure development, and the presence of other related enterprises and tourist attractions. These are likely to affect enterprise performance and level of employment. This variable's impact on both employment or enterprise revenue levels. A total of four dummies were used. Given that Nairobi has the highest number of tourism enterprises, it was used as the base region, while a dummy was used for each of the other four regions.

Age (AGE.): This refers to the number of years the firm has operated in the country. It was measured by the number of years. This variable was expected to impact positively on both the level of employment and revenue of the business. Aged firms are assumed to have gained more market experience and knowledge and developed many product innovations, positively impacting employment and total revenue.

Size of the enterprise (SZE.): The size of the enterprise was classified based on the number of employees in an enterprise per year. There were four categorizations of enterprises: Small-scale (below 10 employees), micro-scale (10-49 employees), medium-scale (50-249 employees), and large-scale (250 or more employees). A total of three dummies were used for micro, medium, and large-scale enterprises, while the small-scale category was used as the base category.

Wage Bill (WR.): This refers to the monthly wage earnings of all the employees in Kenya shillings for the services to the firm. This was measured by the total wage expenditure of all employees per annum for each sample enterprise for the periods under study. This variable was expected to have a negative effect on the firm level of employment and total revenue per annum.

Number of tourists (NT.): Tourists refer to visitors, both domestic and international, who visited an enterprise for at least one day for leisure, business, religion, health, culture exchange, and recreation. It was measured by the number of tourists per year for the abovementioned needs. This variable was expected to impact employment and enterprise performance positively.

Average of the prices of the products/services offered by an enterprise (P): This refers to the average prices of all the products offered by an enterprise. The study assumed a positive relationship between the price and revenue of the tourist enterprise and a negative relationship between the product/service price and the firm's employment level. This variable was measured by the average price of all products/services in Kenya shillings per year for each firm.

3.5 Study Population

The study covered five tourism regions, including Nairobi, Malindi, Central, Western, and South Rift, with a population of 3929 enterprises registered with the Tourism Regulatory Authority (TRA) within the study period. According to TRA data availed, approximately 31% of the enterprises were owned by women. The study population contained Kenya's large, medium, and small-scale tourism enterprises. These included; hotels and restaurants, guest houses, tour companies, travel agencies, curio shops, event organisers, entertainment places, and other hospitality and tourism-related enterprises. Information on the key variables from the enterprises was collected from the owners of these enterprises or their management representatives. The study also targeted policymakers and other stakeholders who are key in influencing policy review and formulation to fill any gaps identified.

3.6 Sample and Sampling Procedures

Stratified and simple random sampling methods were used to identify the enterprises based on the different categories within the tourism industry. All the tourism enterprises were classified into five categories: A, B, C, D, and E, as shown in Table 3.1.

From the total target population, a sample was selected using the formula proposed by Yamane (1967:886) given:

$$n = \frac{N}{1 + N(e^2)}$$

n = sample size

N = total target population

e = level of precision desired

Assuming a 95% confidence level is desired, $e = 5\%$

$$N = 3929$$

$$n = \frac{3929}{1 + 3929((0.05)^2)}$$
$$= 363$$

~363 enterprises

This gave a sample size of 363 enterprises. The sample was distributed proportionately across the five regions and categories, as shown in Table 3.1.

Table 3.1: Target Population and Sample Size of Tourism Enterprises

	CLASSIFICATION					TOTAL TARGET POPULATION	SAMPLE SIZE
REGION	A	B	C	D	E		
Nairobi	168	11	910	6	1147	2242	207
Western	165	12	23	-	96	296	27
Malindi	602	13	54	-	108	777	72
South Rift	53	4	62	6	116	241	22
Central and Mt Kenya	53	6	70	11	233	373	35
Total	1220	117	1345	23	2120	3929	363

Source: Tourism Regulatory Authority, 2021

Note:

A=Accommodation facilities,

B=Restaurants and other food and beverage services,

C=Tour operators, travel agencies, balloon operators, local air charters, tourism service vehicle hire, water sports and boat excursions, local traditional boat operators, professional safari photographers, curio vendors, private zoos, citizen tour leaders/guides, general vendors, and beach operators,

D=Game fishing outfitters, enterprises offering camps and camping equipment for hire,

E=Nature parks, national reserves, nature trails, game ranches, amusement parks, non-citizen tour leaders /guides.

Enterprises in each category were allocated a number. The identified sample for each category was then selected using simple random sampling. From the sampled enterprises in the tourism industry, the owner/manager of the enterprise was selected to give information on the key WEE variables. To ensure that there was a 31% representation of women-owned enterprises, the study used a simple random sampling method in selecting the enterprises within each region surveyed.

3.6.1 The Theory of Change

The Change Theory, according to Gugerty and Karlan (2018), is a systematic framework used to understand and analyse the processes and interventions implemented to bring about transformation within individuals, organizations, or systems. It provides a structured approach to managing and navigating change, considering the complexities and challenges that may arise during the change process (Whiteley & Whiteley, 2006). Thus, by applying the Change Theory, researchers, leaders, and practitioners can better comprehend how change occurs, identify barriers, and devise strategies for successful implementation.

The Change Theory underpinned the study, which served as a guiding framework to understand and analyse the effects of government policy responses on the tourism sector, focusing on gender dynamics. Change Theory, in the context of this study, refers to the systematic examination of the processes and interventions initiated by policymakers and stakeholders to address challenges posed by the COVID-19 pandemic on the enterprises in the tourism industry. It sought to reveal how travel restrictions imposed by the government to curb the spread of the virus affected the enterprises in the tourism sector and how these impacts had differential impact on men and women-owned enterprises within the industry.

The involvement of stakeholders, such as the Ministry of Tourism, Wildlife and Heritage, Council of Governors – The Tourism Section, Kenya Association of Women in Tourism, Global Tourism Resilience and Crisis Management Centre – Eastern Africa (GTRCMC-EA), and Environmental Systems Research Institute (Esriea), (Appendix 5), enriched the research results. The stakeholders played a key role in different stages of the study, such as defining the research gap, participating

development of research data collection tools, participating in the research and validation workshops of the research data (Appendix 4).

By embracing the Change Theory, the study aimed to identify the gender-specific impacts of government travel restrictions on tourism enterprises in Kenya, recognizing that these impacts may differ for male and female-owned businesses. It sought to inform policymakers and stakeholders about women-owned enterprises' specific challenges and advocate for a more inclusive and gender-responsive policy environment.

Moreover, the partnership with organizations like the Kenya Association of Women in Tourism facilitated the piloting of research tools, data collection, and validation processes, ensuring that the study effectively captured the experiences and perspectives of women entrepreneurs in the tourism industry.

The incorporation of Esri's support, providing ArcGIS Survey 123 software and data processing, enhanced the study's data management and analysis capabilities, contributing to a more robust and evidence-based exploration of the gendered impacts of travel restrictions on the enterprises in the tourism industry in Kenya.

Therefore, the Change Theory served as a solid foundation for the study, allowing for a comprehensive assessment of the gendered effects of government policy responses to the COVID-19 pandemic on the tourism sector in Kenya. The involvement of diverse partners reflected a collaborative effort to address the research gap, assess the impact, and advocate for gender-responsive policies in the context of pandemic-induced travel restrictions.

3.7 Data Types

A triangulation of methods was used to collect data for this study. Both qualitative and quantitative data for this study were obtained from primary sources including enterprise owners/ managers and stakeholders drawn from associations and organizations in the tourism industry. The secondary data was derived from desk review of local and international documents. Survey reports and evidence generated and published before, during, and after COVID-19 were consulted. Annual data was collected for the variables before travel restrictions were implemented in 2019, during the travel restrictions in 2020, and after the travel restrictions were lifted in 2021.

3.8 Data Collection Tools

Structured and unstructured questionnaires were used to collect primary data from either owners or managers of the sampled enterprises (Appendix 2). In-depth face-to-face interviews were conducted with key informants, including enterprise owners, managers and policymakers, to complement data gathered using questionnaires (Appendix 3).

3.9 Data Collection Procedure

The research team organised several workshops to induct the research assistants on project objectives, research ethics, and data collection tools. They were further inducted into the qualitative and quantitative data collection processes and the use of tablets and online survey solutions in data collection. This was followed by one-month pilot study in Nairbi County, three debriefing meetings, and the revision of data collection tools.

The 363 tourism enterprises selected for the study were contacted via email, requesting an appointment with the manager or an appropriate representative of the enterprise. Since much historical data was being collected, the questionnaires were shared during this initial communication to allow potential respondents to prepare adequately. A week later, appointments were made using telephone calls. Then the appointments were either confirmed or adjusted depending on the availability of the respondents. Also, a replacement was done using a random sampling technique from the target population where a respondent was unavailable or declined to participate.

3.10 Data Analysis

The data generated was analysed using qualitative and quantitative methods. The qualitative data was analysed by organizing the information into thematic areas based on the study objectives. The quantitative data was analysed using descriptive statistics, and regression analysis to evaluate how the variables of interest were affected by the travel restrictions and other control variables.

3.11 Validation/dissemination

The preliminary results were disseminated for validation in all five regions where data was collected. The inputs from the validation were integrated into the final research report. The evidence from the study was used to generate policy briefs that would be used to advocate for a better policy environment anchored on the BMGF advocacy strategy.

3.12 Ethical Considerations

Ethical considerations outlined by the Kenyatta University ethics guidelines were upheld at all stages of this research. Before data collection, research approval of the study was sought from K.U. Ethics Directorate and a research permit from NACOSTI. The respondents were informed of their right to voluntary participation in the research and were assured of confidentiality and anonymity. Their right to refuse to answer all or some of the questions was respected. They were also informed of their freedom to leave the interview at any stage.

4.0 RESEARCH RESULTS

4.1 Introduction

This section presents the findings of the study. The data collection process was completed in all five selected tourism regions. The number of questionnaires completed was 364, distributed in the tourism regions as follows: Malindi-76, Central-44, Western-35, South Rift-41, and Nairobi-168. Two questionnaires were dropped from the analysis due to incompleteness.

Data was analysed using descriptive statistics, regression, and qualitative analysis. This revealed the patterns, trends, and relationships within the variables of interest. Qualitative results complemented the quantitative findings. The results are structured into sections based on the objectives of the study. The first section presents the descriptive statistics, the second section presents the regression results, and the third section presents the qualitative data.

4.2.1: Descriptive Statistics

In this section, the study presents the characteristics of the enterprises that were included in the survey.

4.2.2: Gendered Ownership of Enterprise by Region

The study sought to disaggregate data based on ownership of tourism enterprises by gender in the surveyed regions. The Men-owned enterprises were 61% (220) of the total enterprises surveyed compared to 34% (125) female-owned enterprises, and 5% (19) were co-owned. Only those purely male-owned and female-owned were used for analysis, as shown in figure 4.1.

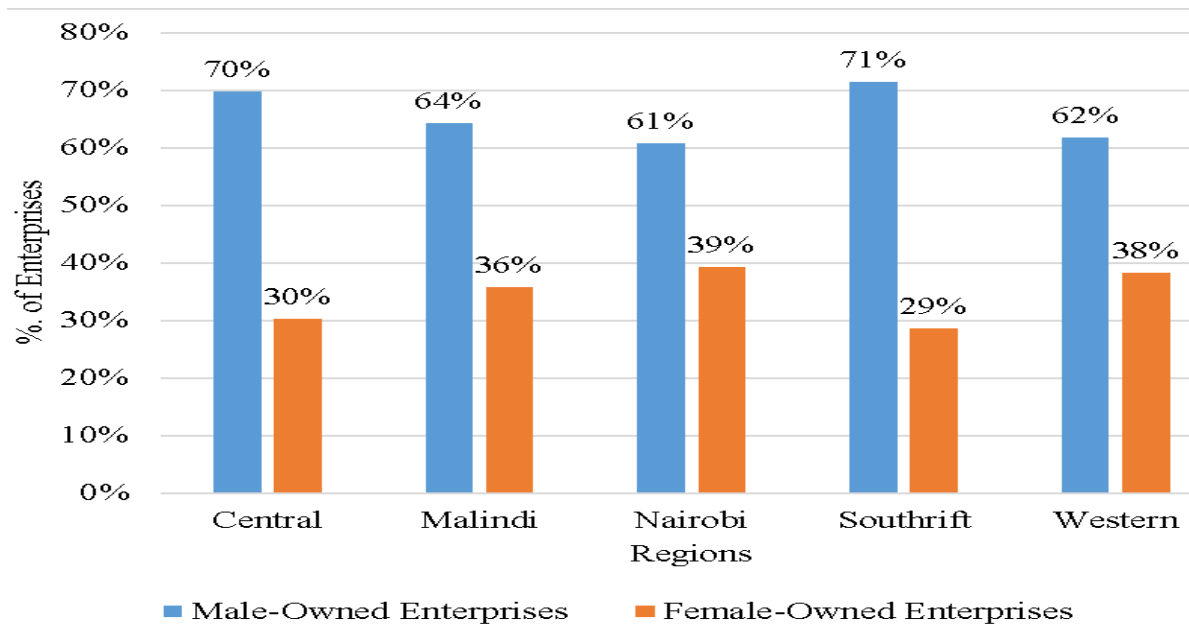


Figure 4. 1: Gendered Ownership of Enterprise by Region

Figure 4.1 shows that in all five regions, male-owned enterprises were more at 64% (220) compared to female-owned enterprises at 36% (125). The highest percentage of male-owned enterprises was in South Rift at 71%, while the lowest was recorded in Nairobi at 61%. On the other hand, for female-owned enterprises, the highest was in Nairobi at 39%, while the lowest was in South Rift at 29%.

Among the surveyed enterprises in the Central region, 70% (30) were male-owned, while the rest, 30% (13), were female-owned. In Malindi, 64% (45) were male-owned and 36% (25) female-owned. In Nairobi, male-owned enterprises represented 61% (99) compared to 39% (64) of female-owned enterprises. In the South Rift region, males-owned enterprises were 71% (25), compared to 29% (10) female-owned. Lastly, male-owned enterprises in the Western region comprised 62% (21), while female-owned comprised 38% (13).

4.2.3: Type of Enterprise Ownership in the Tourism Sector by Gender

The types of enterprise ownership in the tourism sector in Kenya showed a gender gap. Of all the enterprises surveyed, 51% (184) were private companies, 36% (130) were sole proprietors, 12% (43) were partnerships, and 1% (5) were public companies. Most enterprises in the tourism sector are registered as private companies, as shown in Figure 4.2.

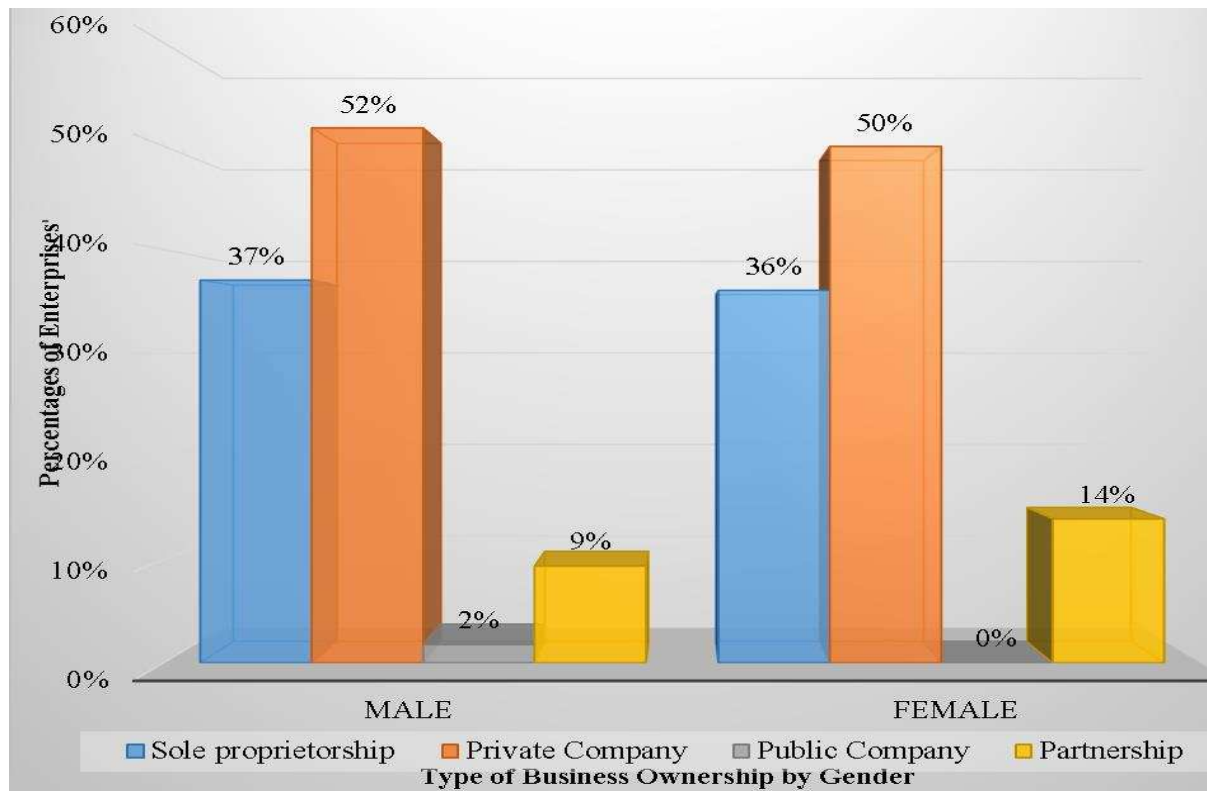


Figure 4. 2: Type of Business Ownership by Gender in the Tourism Sector in Kenya

Of the total male-owned enterprises, 52% were private companies, 37% were sole proprietors, 9% were partnerships, and the rest 2% were public companies (Figure 4. 2). On the other hand, for women-owned enterprises, 50% were private companies, 36% sole proprietors, 14% partnerships and none of them was a public company.

4.2.4 The Nature of Tourism Enterprises by Gender

The majority of the tourism enterprises were tour operators, followed by accommodation facilities and restaurants, and the least was in camping, as shown in Figure 4.3.

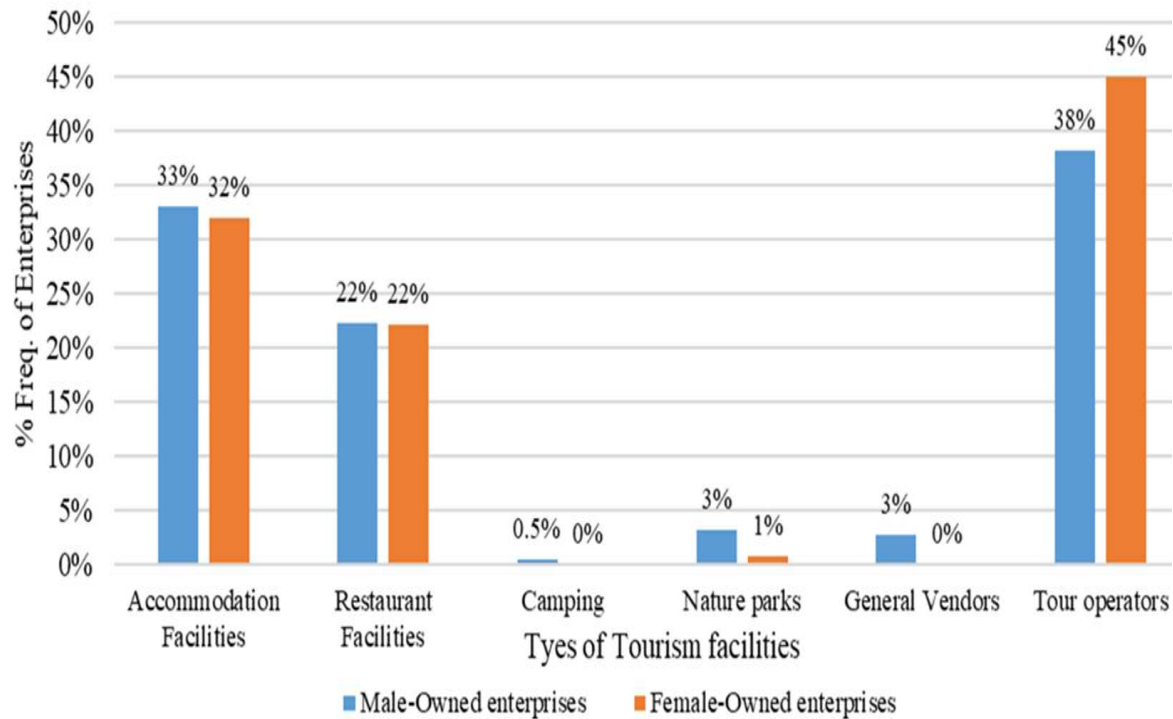


Figure 4. 3: Nature of Tourism Enterprises by Gender

Figure 4.3 reveals that for male-owned enterprises, the majority were tour operators at 38% (83), 33% (71), in accommodation services, 22% (48) operating restaurant facilities, 3% in nature parks, 3% general vendors and only 0.5% in camping. For female-owned tourism enterprises, the majority were in the tour operator business at 45% (55), 32% (39) in accommodation, 22% (27) in restaurants, 1% (1) in nature parks, and none in camping and general vendors. These findings suggest a significant gender gap in ownership of enterprises in the tourism industry.

4.2.5 Size of Tourism Enterprises by Gender

The study sought to determine the size of enterprises based on the number of employees each surveyed enterprises had. The study results revealed that majority of the enterprises were small-scale enterprises (44%), followed by micro enterprises (41%), 7% medium scale enterprises and less than 1% large-scale tourism enterprises. There was a significant gender difference in the size of surveyed enterprises, as shown in Figure 4.4.

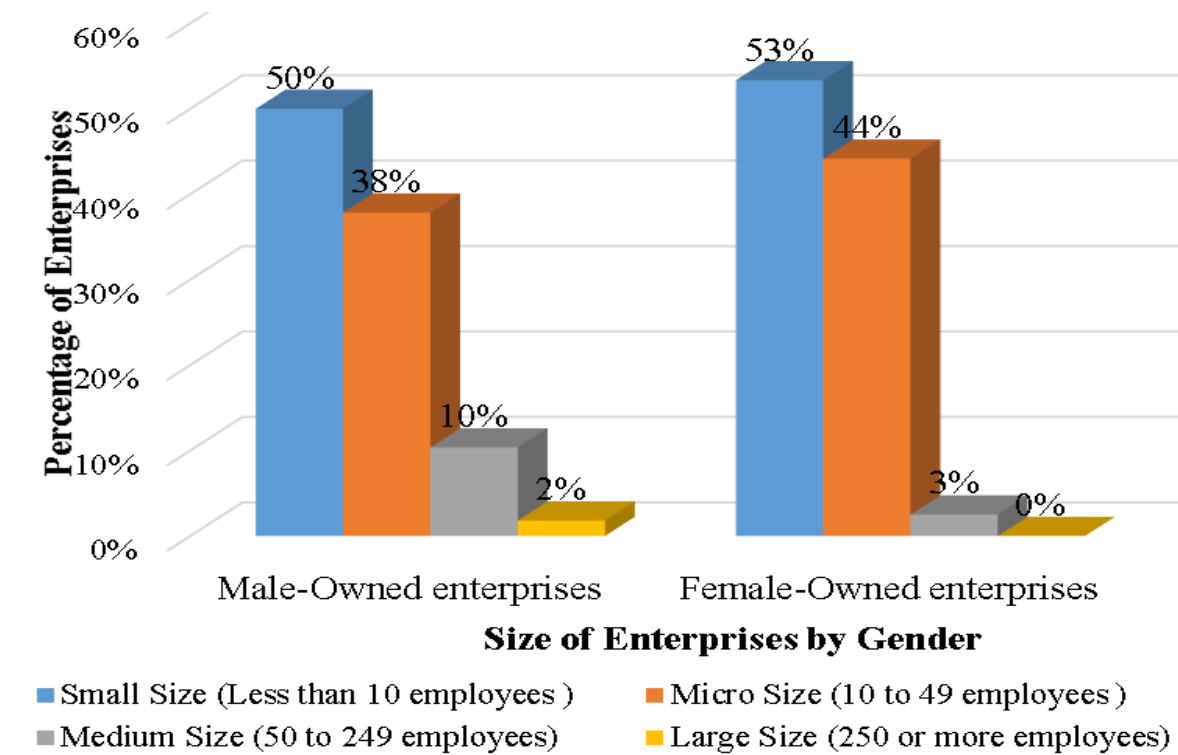


Figure 4. 4: Size of Enterprises by Gender

When comparing the surveyed enterprises based on size, majority of the male-owned enterprises, 50%, were small-scale enterprises, 38% were micro-enterprises, 10% were medium, and 2% were large-scale enterprises. On the other hand, micro-enterprises dominated the female-owned enterprises at 53%, followed by small-scale enterprises at 44%, and the remaining 3% were medium-scale enterprises. None of the surveyed female-owned enterprises was large-scale (Figure 4. 4).

4.3 Covid-19 Pandemic Travel Restrictions on Employment in Tourism Enterprises by Gender

The first objective of the study was to evaluate the gendered impacts of the travel restrictions on employment by gender. This section presents survey results by gender on total employment, types of employment, travel restrictions on employees, types of assistance provided to employees, regression results and qualitative data to capture the voices of the managers and stakeholders.

4.3.1 Employment by Gender

Among the surveyed enterprises, the total employment in 2019 was 12, 237, which dropped by 43% in the year 2020 to 6, 960 employees. The drastic drop was attributed to Covid-19 travel

restrictions. In the year 2021, there was a slight improvement of employment as it rose by 20% to 8357, compared to 2020. This could be attributed to the lifting of the travel restrictions implemented in late 2020.

The findings reveal a disparity in the number of employees by gender in the three surveyed years. Figure 4.5 shows the total employment by gender in 2019, 2020, and 2021.

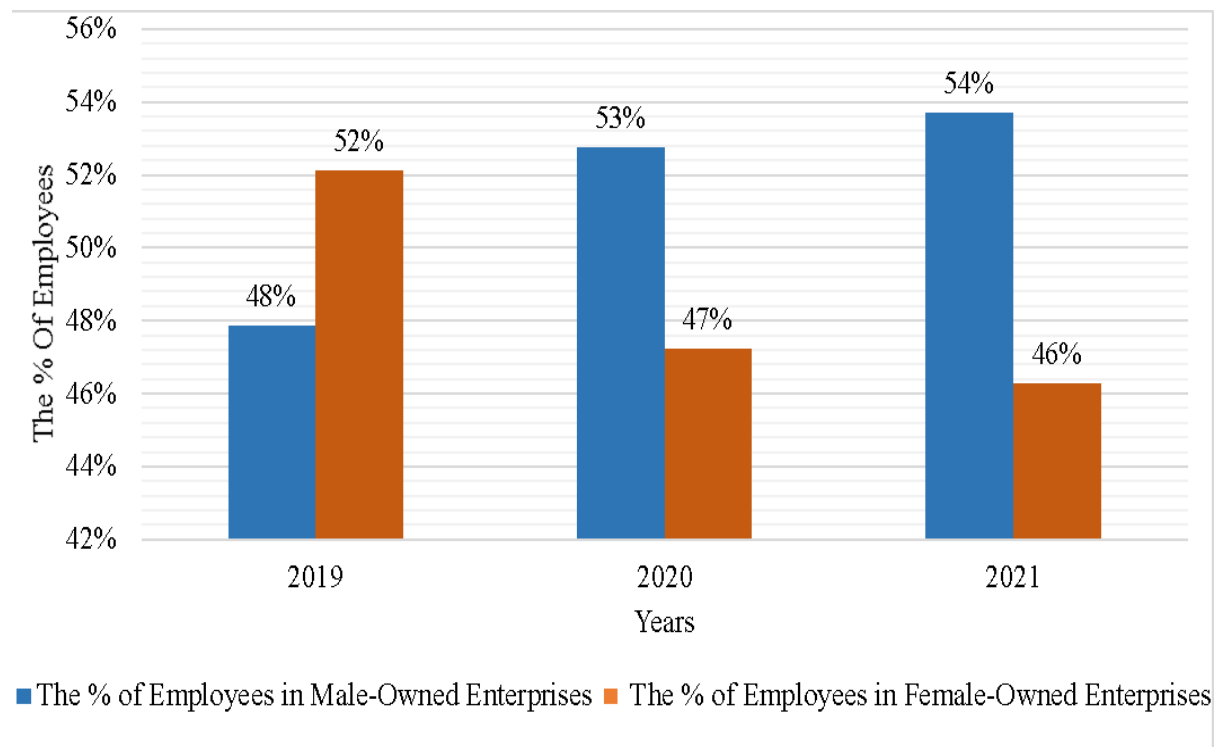


Figure 4. 5: Employment in the Tourism enterprises by Gender 2019 - 2021

Figure 4.5 reveals that women constituted the majority of the tourism workforce in 2019, with 6,375 employees (52%) compared to 5,862 male employees (48%). In 2020, women's employment levels reduced drastically to 3,287, which was 47% of the total employment, while the male employees also reduced to 3,673, which was 53% of the total employment. In 2021, female employees increased to 3,868, which constituted 46% of the total employment, while male employees increased to 4,489, 54% of the total employment. Over the surveyed period, the proportion of female employees consistently decreased from 52% in 2019 to 46% in 2021, while that of male employees increased from 48% to 54% in the same period.

4.3.2 Forms of Employment by gender in surveyed Tourism Enterprises

The research results indicated that the gender gap in the workplace persisted in all forms of employment over the three years of study. Although there were some changes in the gender distribution of employees in certain groups, the general trend showed that men held a higher percentage of positions than women. These findings highlight the ongoing need to address gender inequality in the workplace and promote gender equality in all employment categories. Results on employment by category and gender are presented in Table 4.1

Table 4. 1: Employment by Category and Gender 2019-2021

Years	2019			2020			2021		
Categories	Male	Female	Total	Male	Female	Total	Male	Female	Total
Interns	1272	1246	2518	296	349	645	483	623	1106
Casuals	879	957	1836	691	511	1202	884	651	1535
Seasonal	862	891	1753	429	413	842	418	376	794
Contract	1293	1531	2824	1028	894	1922	1337	1218	2555
Permanent	1556	1750	3306	1229	1120	2349	1367	1000	2367
Total	5862	6375	12237	3673	3287	6960	4489	3868	8357

Source of data: Survey data

Table 4.1 highlights a persistent gender gap in employment in enterprises in the tourism sector in Kenya from 2019 to 2021. In 2019, before the pandemic struck, the total number of individuals employed in the tourism sector was 12,237. Among them, 6,375 were females, and 5,862 were males. Various employment categories, such as “Interns,” “Casuals,” “Seasonal,” “Contract,” and “Permanent,” contributed to the sector’s workforce.

However, in 2020, the impact of COVID-19 was profound. The total employment in the enterprises dropped significantly to 6,960. Both male and female employees faced reduced job opportunities across different categories. The number of female interns decreased from 1,246 to 296, while male

interns declined from 1,272 to 349. Casual employment also significantly reduced for both genders, affecting 691 females and 511 males.

In 2021, there were some signs of recovery as the number of employed individuals in the tourism sector increased to 8,357. However, gender disparities persisted across various categories. The “Contract” and “Permanent” employment categories showed a relatively higher recovery rate for both genders. Nevertheless, the number of female interns, casuals, and seasonal employees remained lower than pre-pandemic levels.

4.3.3 Remunerations in Tourism Enterprises by Gender

Remuneration in enterprises showed disparities by gender in the surveyed enterprises from 2019 to 2021. The majority of employees were earning below the Kes 25,000 per month. The general trend showed that most female employees were concentrated on the lower salary categories and consistently earned less than male employees, as shown in Table 4.2

Table 4. 2: Remunerations in tourism enterprises by gender (Kes, per month)

Year	2019		2020		2021	
Salary Category	Male	Female	Male	Female	Male	Female
Less than 25,000	1686	1909	1149	1502	1417	1656
25,000 – 49,999	1072	1353	859	840	1083	929
50,000 - 99,999	466	449	383	325	391	338
100,000 - 199,999	136	92	115	79	106	91
200,000 - 299,999	48	35	37	37	21	16
300,000 and above	75	10	53	32	187	17

Source of data: Survey data

In all the three years of the survey, women were more than men in the less than Kes 25,000 salary category. Across the study period, men dominated the Kes 25,000 and above salary categories.

4.3.4: The Gendered Effect of Covid-19 on Employment in 2020

This study investigated the effects of travel restrictions on employees during the Covid-19 period. Various responses were mentioned, as shown in Table 4.3

Table 4. 3: The Gendered Effect of Covid-19 Travel restrictions on Employees in 2020

Effect of travel restriction on employees	Male	Female	Total	Percent
No change in salary	899	776	1675	14%
Reduced Salaries	2259	1663	3922	34%
Shortened Worktime	1387	1310	2697	23%
Placed on paid leave	319	351	670	6%
Placed on unpaid leave	839	668	1507	13%
Laid Off	668	534	1202	10%
Total	6371	5302	11673	100%

Source of data: Survey data

Table 4.3 shows that among those who did not experience any change in their salary or employment status, 899 were male employees, and 776 were female employees. As regards salary cuts, more male employees, 2259 compared to 1663 female employees experienced the loss. For workers who had short working hours, there was a close gender split, with 1389 men and 1312 women affected. There was a slight difference regarding being assigned paid leave, where 319 were men and 351 were women. However, regarding unpaid leave, women were more affected with 839 being sent on unpaid leave compared to 668 men. Finally, for those dismissed, statistics showed that 534 were women and 668 were men.

Among the varied impacts of travel restrictions on employees, the most prevalent effect was reduced salaries. This outcome significantly affected both male and female employees, with 3,922 individuals (34% of the total) experiencing this change. Notably, this impact was slightly more pronounced among male employees, with 2,259 (35%) encountering reduced salaries, compared

to 1,663 (31%) of their female counterparts. It is evident that the salary reduction was a prominent consequence, reflecting the substantial challenges employees faced as a result of travel restrictions. This result underscores the need for targeted interventions to address the workforce's financial strains during unprecedented future disasters and crises.

4.3.5: Assistance Offered to Employees During the Travel Restrictions Period

The study sought to find out the assistance offered to employees from the women-owned and men-owned enterprises including the nature of assistance. The responses are shown in table 4.4.

Table 4. 4: The Employees-Gendered Nature of Assistance provided during Covid-19 Travel Restrictions

Kind of Assistance	221 Male-Owned Enterprises Responding	% of Male-Owned Enterprises responding	127 Female-Owned Enterprises Responding	% of Female-Owned Enterprises responding
Virtual Connection	68	31%	111	87%
Webinar Training	12	5%	45	35%
Food Assistance	57	26%	101	80%
Part-time Basis	59	27%	76	60%
Referring to Potential Employers	28	13%	52	41%
Mental Health	34	15%	50	39%
Other	22	10%	32	25%

Source of data: Survey data

From Table 4.4, the support provided to workers during the travel restrictions period varied by gender of the owner of the enterprise. In male-owned enterprises out of the 221 who responded, 68 (31%) offered virtual communication to keep in touch, 59 (27%) offered part-time jobs in support, 57 (26%) offered food assistance, and 34 (15%) offered mental health support.

Among the 127 women-owned enterprises who responded to the question, 111 (87%) offered virtual communication to keep in touch, 101 (80%) offered food assistance, 76 (60%) offered part-time jobs in support, while 52 (41%) referred their employees to potential employers.

On average, among the female-owned enterprises, 53% of them offered some form of support as compared to male-owned enterprises, where 18% of them offered some form of support.

4.3.6: Regression Analysis Results for Employment by Gender

Regression analysis was used to estimate the impact of travel restrictions on total employment for male-owned and female-owned enterprises. In addition, it was important to estimate the impacts of travel restrictions on the number of employees by gender. The results are presented in three tables. Table 4.5 presents results for total employment by gender of owner of the enterprise, Table 4.6 presents the regression results for the number of male employees by gender of owner of the enterprise, and Table 4.7 presents regression results for the number of female employees by gender of the enterprise owner. Before analysis, quantitative data was converted to natural logs, which was important especially to enable comparison of the impact of travel restrictions on employment in male-owned and female-owned enterprises, to normalize the skewed data given that some of the variables had extreme values and improve the normality and constant variance assumptions of the error term among others.

4.3.6.1 Regression Results of the Total Employment by Gender

The dependent variable was the natural log of the total employment.

Table 4. 5: Regression results on gendered impact on total employment

Dependent variable Natural log of total employment (lnTotalemployment)						
	Male-owned enterprises			Female-owned enterprises		
Independent Variables	Coefficient	Standard error	P>z	Coefficient	Standard error	P>z
Ln Average wage	0.341***	.145	0.018	-0.032	.119	0.787
Ln Price of product1	0.079	.061	0.193	0.036	.063	0.566
Ln number of local tourists	0.053	.041	0.194	0.094*	.053	0.076
Ln number of international tourists	0.084*	.051	0.101	0.031	.046	0.505
Presence of Travel restrictions	-0.162*	.087	0.063	-0.156**	.077	0.044

Ln age of enterprise	0.054	.066	0.417	-0.095	.150	0.524
Region: Base region Nairobi						
Central	0.110	.292	0.707	-2.225***	.631	0.000
Western	0.386	.373	0.300	-.134	.452	0.766
Malindi	-0.069	.345	0.842	-1.010*	.539	0.061
South rift	-0.062	.349	0.859	-0.548	.549	0.318
Type of ownership: base Sole proprietorship						
Partnership	0.916***	.332	0.006	.734**	.364	0.044
Private company	0.611***	.204	0.003	.398	.293	0.175
Public Company	0.651	.507	0.199	0	Empty	
Nature of enterprise: Base Accommodation						
Restaurant	0.345	.223	0.122	-.090	.419	0.830
Tour operators	-0.932***	.329	0.005	-.851*	.511*	0.096
Game fishing/camping	2.168***	.443	0.000	0	Empty	
Nature parks	-1.189*	.709	0.094	0	Empty	
General/curio Vendors	0.451	.928	0.627	0	Empty	
Constant	-2.188	1.509	0.147	2.810	1.321	0.033
Number of observations	231				108	
Number of groups	95				41	
R-squared						
Within	0.184				0.340	
Between	0.551				0.566	
Overall	0.44				0.487	

*** Coefficient statistically significant at 1%

** Coefficient statistically significant at 5%

* Coefficient statistically significant at 10%

Table 4.5 presents regression results with a natural log of total employment as the dependent variable. In the table, regression results for male-owned and female-owned enterprises. The coefficient of determination was 44% and 48.7% in the regression model for male-owned and female-owned enterprises, respectively.

The coefficient of travel restrictions was significant for both male and female-owned enterprises. During the period of travel restrictions, there was a 16.2% reduction in total employment in male-owned enterprises and a 15.6% reduction in female-owned enterprises, holding other variables constant.

In the regression model for male-owned enterprises, the coefficient of natural log of average wage was statistically significant at 1%. The results revealed that an increase in the average wage by 1% led to an increase in the number of employees hired by 0.34%, holding other variables constant. The total employment in partnership and private companies was statistically higher than that of sole proprietorships. Compared to the enterprises offering accommodation services, game, and camping facilities, those general vendors/curio vendors had significantly fewer employees.

In female-owned enterprises, the coefficient of number of local tourists was statistically significant at 10%. An increase in local tourists by 1% led to an increase in employees in female-owned enterprises by 0.094%. On average, enterprises in Central and Malindi regions had statistically fewer employees compared to the Nairobi region. Compared to the accommodation services, enterprises involved in tour operator or agency business had statistically fewer employees. Partnership businesses had statistically more employees compared to sole proprietorship businesses.

4.3.6.2. Regression Results for Number of Male Employees

A log model was estimated to determine the gendered impact of travel restrictions on the number of male employees in tourism enterprises by gender of the enterprise owner.

Table 4. 6: Regression results on number of male employees

Dependent variable: natural log of the number of male employees						
	Male-owned enterprises			Female-owned enterprises		
Independent variables	Coefficient	Standard error	P>z	Coefficient	Standard error	P>z
Leveragewagemale	-.218	.297	0.463	.203	.188	0.278
Leveragewagefemale	.469**	.189	0.013	-.080	.093	0.385
lPriceofproduct 1	.043	.046	0.349	-.078**	.032	0.015
Llocaltourist	.085	.098	0.386	.057	.039	0.141
Lintertourist	.063	.078	0.415	.018	.028	0.515
l.Trestriction	-.021	.094	0.822	-.268***	.100	0.008
Lageofenterprise	.022	.111	0.844	-.032	.142	0.820
Region: Base region Nairobi						
Central	.260	.506	0.607	0	(empty)	
Western	.047	.430	0.913	-.209	.479	0.663
Malindi	.347	.434	0.424	-1.265***	.472	0.007
South rift	.398	.536	0.458	-.265	.481	0.581
Type of ownership: base Sole proprietorship						
Partnership	1.185***	.344	0.001	.368	.493	0.456
Private company	.239	.264	0.367	.538*	.282	0.056
Public company	-.236	.443	0.594	0	(empty)	
Nature of enterprise: Base Accommodation						
Restaurant	.405*	.240	0.091	-.165	.485	0.734
Tour operators	-.546	.451	0.225	-.618	.550	0.261
Nature parks	.639**	.278	0.022	0	(empty)	

General/curio Vendors	-.203	.622	0.744	0	(empty)	
_cons	-1.782	2.048	0.384	1.548	1.443	0.283

Number of observations	115	70
Number of groups	51	28
R-squared		
Within	0.2146	0.3144
Between	0.6077	0.5321
Overall	0.5108	0.4930

*** Coefficient statistically significant at 1%

** Coefficient statistically significant at 5%

* Coefficient statistically significant at 10%

Table 4.6 shows the regression results for the gendered impact of travel restrictions on the number of male employees in tourism enterprises using the natural log of the number of male employees in an enterprise as the dependent variable. A random effects model was estimated. The coefficient of determination was 56.60% and 62.37% in the regression model for male and female-owned enterprises, respectively.

In the regression model for male-owned enterprises, the coefficient of the presence of travel restrictions was not statistically significant. On the other hand, in female-owned enterprises, the coefficient of travel restrictions was statistically significant at 1%. During travel restrictions, the number of male employees in female-owned enterprises was less by 26.8% compared to when there were no travel restrictions.

In the male-owned enterprises, the coefficient of the natural log of the average wage of female employees was statistically significant. An increase in the average wage of female employees by 1% led to an increase in male employees by 0.47%, holding other variables constant. This means that male and female employees are substitutes in male-owned enterprises. Partnership businesses

had statistically more male employees compared to sole proprietorships. Restaurants and nature parks had significantly more employees than accommodation businesses during the period.

In female-owned enterprises, the coefficient of the natural log of the product's price was statistically significant at 10%. With an increase in the price of the product by 1%, the number of male employees decreased by 0.078%. Malindi had statistically significantly fewer male employees compared to the Nairobi region. Private enterprises in female-owned enterprises had statistically more male employees compared to sole proprietorships.

4.3.6.3 Employment of female employees by gender of owner of tourism enterprise

A log model was estimated to determine the gendered impact of travel restrictions on the number of female employees in tourism enterprises. Regression Results as shown in Figure 4.7.

Table 4. 7: Regression results of gendered impact on employment female employees

Gender of owner	Male-owned enterprises			Female-owned enterprises		
Lnnumberoffemaleemployees	Coefficient	Standard error	P>z	Coefficient	Standard error	P>z
Laveragewagemale	0.122	.334	0.715	.175	.237	0.461
Laveragewagefemale	0.413**	.193	0.032	-.004	.106	0.969
lPriceofproduct 1	0.092	.067	0.171	-.068**	.0316	0.031
Llocaltourist	0.116	.076	0.127	.041	.040	0.299
Lintertourist	-0.007	.062	0.913	.016	.038	0.679
1.Trestriction	-0.102	.103	0.322	-.247**	.114	0.030
Lageofenterprise	-0.045	.092	0.626	-.138	.131	0.292
Region: Base region Nairobi						
Central	.090	.381	0.813	0	(empty)	
Western	.472	.413	0.253	-.499	.350	0.154

Malindi	-.215	.374	0.565	-1.174***	.452	0.009
South rift	.487	.390	0.211	-.795**	.385	0.039
Type of ownership: base Sole proprietorship						
Partnership	.942**	.423	0.026	.699**	.286	0.014
Private company	.163	.225	0.468	.339	.233	0.145
Public company	-.001	.463	0.999	0	(empty)	
Nature of enterprise: Base Accommodation						
Restaurant	.152	.227	0.503	-.519	.362	0.152
Tour operators	-.707*	.407	0.082	-1.310***	.377	0.001
Nature parks	-.891***	.272	0.001	0	(empty)	
General/curio Vendors	-.604	.514	0.241	0	(empty)	
_cons	-4.616	2.177	0.034	1.890	1.887	0.317
Number of observations		116			73	
Number of groups		52			29	
R-squared						
Within		0.1679			0.1345	
Between		0.6216			0.6143	
Overall		0.5264			0.5253	

*** Coefficient statistically significant at 1%

** Coefficient statistically significant at 5%

* Coefficient statistically significant at 10%

Table 4.7 presents regression results with the natural log of the number of female employees as the dependent variable. A random effects model was estimated. The coefficient of determination was 52.64% and 52.53% in the regression model for male and female-owned enterprises, respectively.

In the regression model for male-owned enterprises, the coefficient of travel restriction was not statistically significant. In female-owned enterprises, travel restrictions had a statistically significant coefficient. The presence of travel restrictions led to a decrease in number of female employees by 24.7%.

In male-owned enterprises, an increase in the wage of female employees leads to an increase in the number of female employees by 0.41%, holding other variables constant. This result is inconsistent with economic theory, where an increase in wage leads to a decrease in the number of persons employed. However, other underlying factors may lead to this. Partnership businesses had statistically more female employees compared to sole-proprietor businesses. There was a lower percentage of female employees in the tour operator and nature parks business compared to the accommodation services business.

4.3.7 Qualitative data results on employment.

The qualitative data resonates with the quantitative data on employment. The overall picture of the devastation experienced during the pandemic was captured by a policy maker in the industry who asserted:

“Tourism is a very volatile industry. Something happens locally or internationally and suddenly businesses stop and people lose jobs. Look at how Ebola led to major losses of jobs. What happened with Ebola also happens when there is a terrorist attack and all this. I think these shocks should have prepared us better for COVID19 (Policy maker response – 10/3/2023).

As one of the chief executive offices of an association in the tourist industry asserted:

“The travel restrictions had a significant impact on employment in our Association. As the pandemic continued to spread, travel came to a halt, affecting our members ability to conduct business pay their membership subscriptions. This, in turn, led to reduced revenue, which meant that we could not retain all our employees. We had to let go of some staff to cut costs and keep the association afloat” (interviewed conducted on” 20/4/2023).

An owner of an enterprise had similar sentiments as follows:

“Now, suddenly, the world was closed. Nobody was coming or going out of the country. In an industry like ours, which is highly dependent on travelers from outside the country, when borders closed, all businesses came to a standstill, meaning that a bigger percentage of the employees within the sector were laid off” (interview conducted on 2/3/2023).

An employee from one of the enterprises had confirmed that they were affected by the travel restriction through *“pay cuts and delayed payments”*.

Further, when one of the managers in an enterprise was asked if women were affected differently, she had this to say:

“We have over 50% of the employees being women and given that these businesses are closing, it means all of them had to go home or accept half pay or accept, to work without pay. Meaning it was devastating at the individual level at family level, at business level and also as a sector” (interview conducted on 6/6/2023).

On the same subject of what happened to the workers during travel restrictions, an enterprise owner who closed down the business had this to say:

“It was a huge, huge impact. Imagine from a monthly turn-over of Kes 30 million, and overnight you are thrown to zero. You are left holding on travel tickets bought in anticipation of huge profits and with over 10 workers. What do you do with them? It was devastating!” (Interview conducted on 20/2/2023).

From the foregoing data, it is clear that COVID-19 disrupted people's lives and livelihoods, as employment of both men and women was negatively affected. As quantitative data has revealed, employment was not spared when the government pronounced travel restrictions.

4.4 Results on Travel Restrictions and Income

The second objective was to evaluate the gendered impact of travel restrictions during COVID-19 on the revenues and incomes of enterprises in the tourism industry. In this section, descriptive statistics on annual revenue and regression results are presented.

4.4.1 Tourism Enterprises Income by Gender

Among the surveyed tourism enterprises, 65% had an annual income of less than Kes.5 million. Only 2% of the enterprises had an annual revenue of above Kes. 100 million. Annual income for the enterprises by gender of ownership is presented in Figure 4. 6

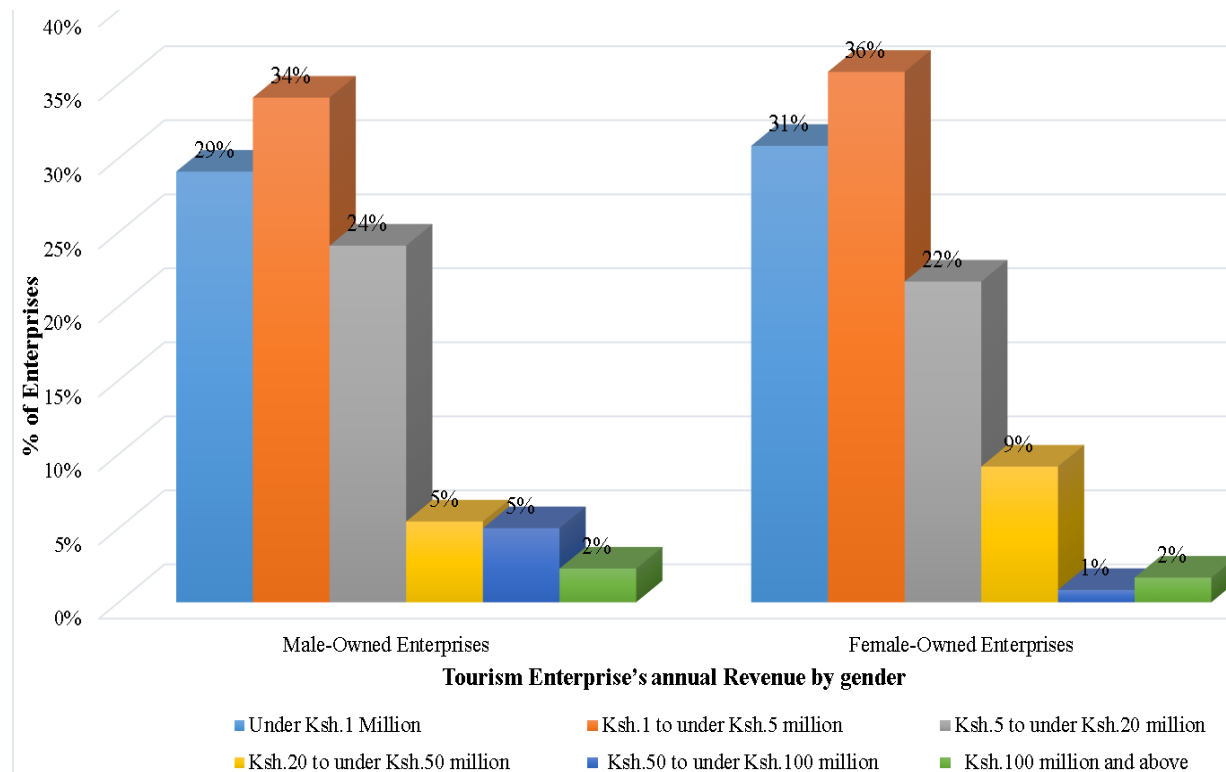


Figure 4. 6: Tourism Enterprise's Annual Revenue by Gender

Figure 4.6 reveals a gender gap in annual revenue, with female-owned enterprises dominating those earning below Kes5 million at 67% compared to male-owned enterprises in the same category at 63%. On the other hand, 7% of male-owned enterprises had annual revenue of above Kes.50 million compared to only 3% of female-owned enterprises in the same category

4.4.2 Regression Results for Annual Revenue of Tourism Enterprises by Gender

In this section, regression results are presented to evaluate the gendered impact of travel restrictions during COVID-19 on the revenues of tourism enterprises in Kenya over the study period. Data on revenues for the three years (2019-2021) was required. The data on revenues was limited, and it was not possible to estimate the regression using the revenue data. To overcome the problem, the annual wage for the enterprise was used as a proxy for annual revenue estimated as

the product of the average wage of the enterprise and the total employment of each enterprise. Two regression models were estimated, one for male-owned and the other for female-owned enterprises.

4.4.2.1 Regression Results for Annual Revenue of Tourism Enterprises by Gender

In this section, regression results are presented to evaluate the gendered impact of travel restrictions during COVID-19 on the revenues of tourism enterprises in Kenya over the study period. Data on revenues for the three years (2019-2021) was required. The data on revenues was limited, and it was not possible to estimate the regression using the revenue data. To overcome the problem, the annual wage for the enterprise was used as a proxy for annual revenue estimated as the product of the average wage of the enterprise and the total employment of each enterprise. Two regression models were estimated, one for male-owned and the other for female-owned enterprises.

The regression results are presented in Table 4.8.

Table 4. 8: Regression results of the gendered impact of travel restrictions on the annual revenue of the tourism enterprises

Dependent variable: Annual revenue				
	Male owned enterprises		Female owned enterprises	
Independent Variables	Coefficient	P>z	Coefficient.	P>z
Number of female employees	84597.31***	0.000	28808.04***	0.003
Number of male employees	28735.24***	0.000	10107.69	0.592
Price product1	1.20976*	0.095	-6.947647	0.405
Travel restriction dummy	-197432.4	0.111	-212231.1**	0.042
Age of enterprise	28223.15***	0.000	-118198.8***	0.006
Region: Base region Nairobi				
Central	135134.7	0.747	-860942.4	0.166
Western	-467595.7	0.110	-611263.8	0.307
Malindi	-484079.8*	0.034	-1155649*	0.076
South rift	-286932.4	0.429	-993574.3**	0.040

Type of ownership: base				
Sole proprietorship				
Partnership	-294597.8	0.505	-309991.4	0.446
Private company	-257928.8	0.404	-942765.6***	0.002
Public company	-121050.5	0.698	0	
Nature of enterprise: base				
Base Accommodation				
Restaurant	183165.4	0.386	-644470.2*	0.059
Tour operators	337020.9	0.222	-298843.5	0.528
Nature parks	342920.9	0.140	0	
Vendors	217834.9	0.307	0	
Size of enterprise: base				
micro-scale				
Small scale	27300.09	0.895	394860.1	0.134
Medium scale	-77370.46	0.853	395151.6	0.612
Large scale	392378	0.406	0	
_cons	-436000.2	0.185	2288195	0.006

*** Significant at 1% level **significant at 5% level * significant at 10% level

The coefficient of determination was around 86% for male-owned enterprises, suggesting that the explanatory variables in the male-owned enterprises model explain about 86 percent of the annual revenue changes. According to the results, if the number of female employees increases by one in the male-owned enterprises, the annual revenue would increase by Kes 84, 597 per annum. In contrast, if male employees increased by one, the annual revenue would increase by Kes 28,735 per annum. Both of these variables had statistically significant coefficients. This suggests that the employment of more females increases the annual revenue of an enterprise for the sampled firms compared to employing an additional male employee. The coefficient of the price of the product was also found to be statistically significant in determining the annual revenue and an increase in price by 1 Kes. was expected to increase annual revenue by Kes. 1.2. The age of the enterprises in the male-owned firms significantly and positively determined the annual revenue. If firms become older by one year, then the annual revenue, holding other factors constant, will increase by Kes. 28, 223. Male-owned enterprises in Malindi had less annual revenue by Kes 484,079 than those in Nairobi with a statistically significant coefficient.

The coefficient of determination in the regression model of female-owned enterprises was 58 percent, suggesting that the independent variables in the model explain 58% of the changes in the annual revenue. According to the results, if the number of female employees in female-owned enterprises increases by one, the annual revenue in the female-owned enterprises increases by Kes. 28,808. The coefficient was found to be statistically significant. The presence of tourism restrictions during COVID-19 reduced the annual revenue for female-owned enterprises by Kes 212,231 with a statistically significant coefficient. The coefficient of age was statistically significant, and an increase in the age of female-owned enterprises by one year reduced the annual revenue by Kes 118,199. Enterprises in Malindi and South Rift had significantly less annual revenue by Kes 115,564,9 and Kes. 993,565, respectively, as compared to those situated in Nairobi. Private companies had statistically significantly less annual revenue of Kes 942,766 compared to sole proprietorships. Restaurant businesses had significantly lower annual revenue of Kes. 644,470 as compared to those offering accommodation services.

4.4.3 Qualitative data results on income/revenues

The suddenness with which travel restrictions were pronounced and the subsequent caseation of movement left enterprise owners without income, as one of the organization managers intimated:

“Our members were unable to conduct business as usual due to travel restrictions, which meant that they had to cancel or postpone their bookings. This led to a reduction in revenue for both our members and the Association. In addition, the restrictions affected our ability to generate income through training, sponsorships and other activities that require physical interaction” (interview conducted on April 2023).

A chief executive officer on one of the associations had a similar view:

“As everywhere else, all operations were grounded and since there was no income coming in, the association was brought to its knees by financial devastation. Being subscription based, when businesses closed because of lock downs and restriction of movements, the income was no more. No events happened due to movement restrictions and subscriptions did not trickle in. It is right to say we were 90% affected. The association turned to members for financial support to remain afloat. We were a step away from closing shop” (interview conducted on 5/3/2023).

This was supported by another executive officer of an organization who asserted:

“Most businesses closed shop and the owners went to rural areas to survive as they could not support their livelihoods in urban areas. Income reduced substantially and Some members started farming to survive” (Interview conducted on 27/3/2023).

4.5: Access to Credit/Finance by the Tourism Enterprises

This study investigated the enterprises' credit and finance sources over the survey period. The surveyed tourism enterprises indicated several sources of funds for their businesses. The major sources included own/family savings, retained profits and loans from commercial banks as shown in Figure 4.7

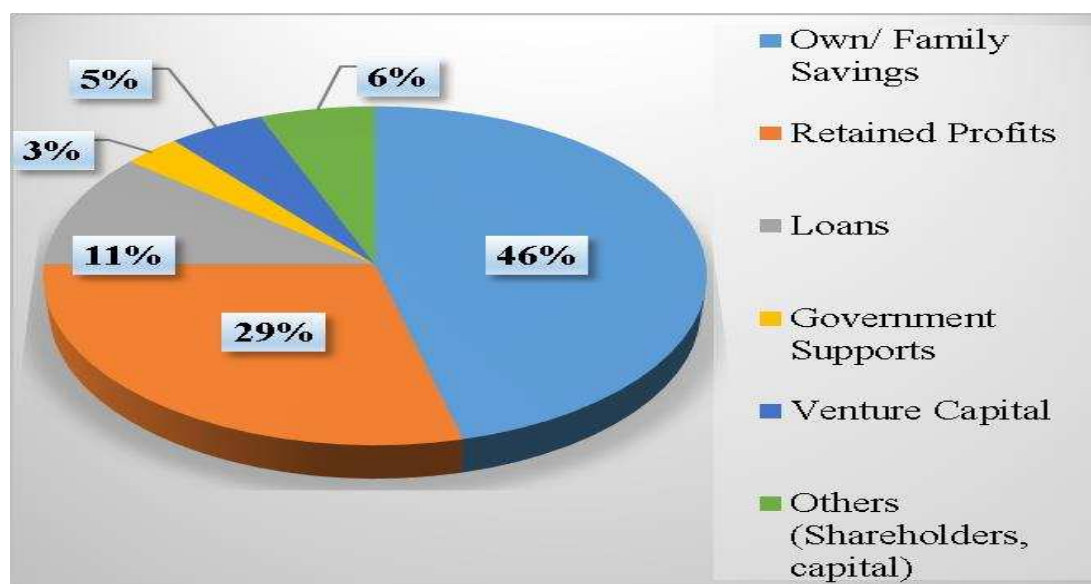


Figure 4.7: Sources of Finance for Tourism Enterprises

The survey results indicated that 60 enterprises (46%) of those who responded to the question relied on their own/family savings, while another 37 (29%) relied on retained profits. In addition, the results revealed that 16 (11%) of the enterprises financed their enterprises through loans from commercial banks, while only 6 (3% of enterprises) relied on government finance. A total of 10 enterprises used venture capital to finance their enterprises. Other sources of finance for tourism enterprises in Kenya included shareholders contributing additional capital, crowdfunding, and sponsorships from organizations such as East African Breweries Limited (EABL), representing 12 enterprises (6%).

4.5.1 Enterprises Financial Access by Gender

Finance is one of the key factors that affect the growth of any business. This study investigated further the surveyed enterprise's access to finance by gender. The aim was to determine how women and men differed regarding financial access to their businesses. Figure 4.8 shows the financial access for women-owned and men-owned tourism enterprises during the study period.

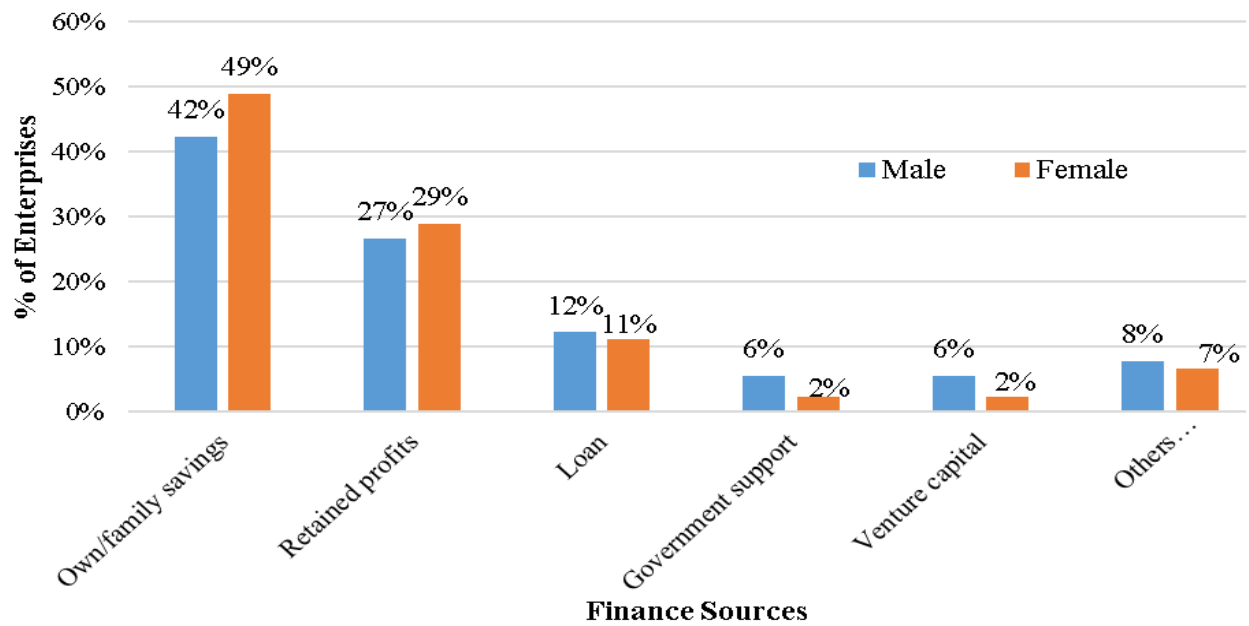


Figure 4. 8: Sources of Finance for Tourism Enterprises by Gender

Figure 4.8 reveals that out of 85 men-owned surveyed, 38 (42%) relied on their own savings/family, 24 (27%) through retained earnings, 11 (12%) through loans, 5 (6%) through government aid, 5 (6%) through venture capital, and 7 (8%) through other sources (such as shareholders and additional capital). In comparison, out of 44 women-owned enterprises that responded to the question of financial access, 22 (49%) used own/family savings. Another 13 (29%) of the 44 enterprises reported financing their business through retained profits, and 5 (11%) through loans. Similarly, 1 (2%) through venture capital and 3 (7%) of enterprises through other sources (Figure 4.9).

4.5.2 Sources of Loan Accessed by Tourism Enterprises

The study sought to find out the different sources of loans among the tourism enterprises who had taken a loan during the study period. The findings are presented in Figure 4.9.

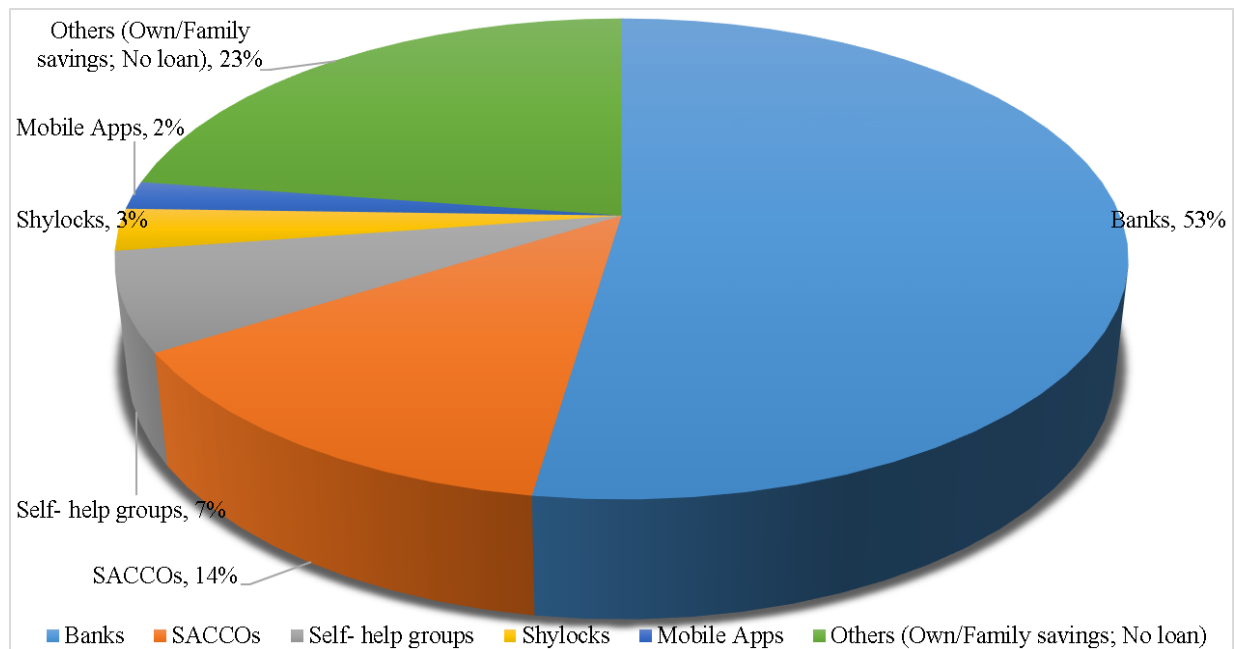


Figure 4. 9: Sources of Loan Accessed by Tourism Enterprises Change the color for SACCOS

Figure 4.9 shows that 53% got loans from commercial banks, making it the most popular source of loans. The second most popular source was the SACCOs, with 14% of enterprises getting loans. Self-help groups and shylocks were accessed by 7% and 3% of enterprises, respectively. Mobile apps were the lowest source of credit, with only 2% of tourism businesses getting credit through them. Finally, 23% of tourism businesses relied on their own or family savings and did not get any loans. These results show that during the pandemic, enterprises relied on traditional sources of financing, with only a small part using the newest mobile app options.

4.5.3: The Gender Disparity in Loan Access among Tourism Enterprises

There were major differences between male and female-owned enterprises in their loan access, as shown in Figure 4.8.

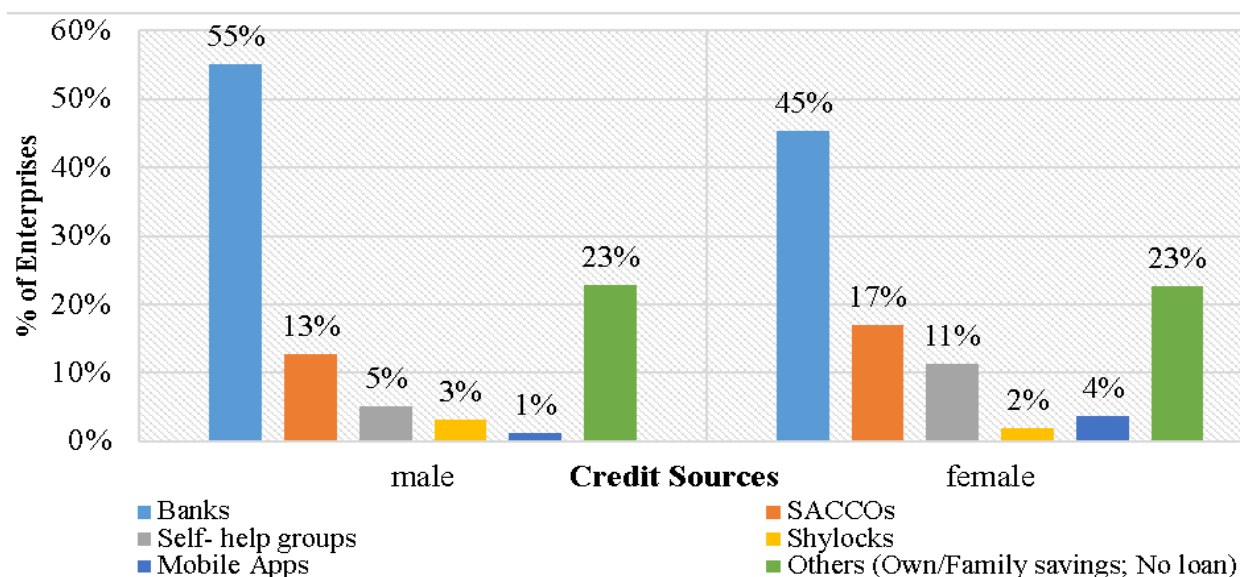


Figure 4. 10: Gender Disparity in Loan Access Tourism Enterprises

Figure 4.10 shows a gender disparity in loan access among male and female-owned enterprises. In male-owned enterprises, 55% of them (87 enterprises) accessed loans from banks, while 13% (20 enterprises) utilized loans from SACCOS. Additionally, 5% (8 enterprises) accessed loans from self-help groups, 3% (5 enterprises) from shylocks, and 1% (2 enterprises) from mobile apps. Furthermore, 23% (36 enterprises) relied on other sources like own/family savings or did not seek loans.

For female-owned enterprises, 45% (24) accessed loans from banks, while 17% (9) obtained loans from SACCOS. Moreover, 11% (6 enterprises) accessed loans from self-help groups, 2% (1 enterprise) from shylocks, and 4% (2 enterprises) from mobile apps. Similarly, 23% (12 enterprises) relied on other sources like own/family savings or did not seek loans.

The data provides insight into the loan access patterns of male and female-owned enterprises in Kenya, highlighting the varying utilization of different loan sources by each gender. These findings underscore the importance of addressing gender-specific challenges in accessing financial services to support and promote equitable growth opportunities for both male and female entrepreneurs in the business sector.

4.5.4: Loan Portfolio from Different Sources by Gender by the Tourism Enterprises, 2019-2021

Bank loan was one of the major sources of funds reported by both male and female-owned tourism enterprises. The study investigated the trends and the interest rates charged over the loans obtained from various providers over the study period. The summary survey results are shown in Table 4.9

Table 4. 9: Loan portfolio from different sources by gender by the tourism enterprises, 2019-2021 (Figures are in millions Kes)

YEAR	AMOUNT AND INTEREST RATE	SOURCE OF BUSINESS LOAN			
		BANK LOANS	SACCO	SELF-HELP GROUPS	SHYLOCKS
2019	Average Amount	10	9.6	0.21	0.22
	Maximum	350	349	0.6	0.6
	Minimum	0.01	0.015	0.075	0.01
	Average interest (%)	12.57	12	8.75	25
2020	Average Amount	2.34	2.376	0.215	0.45
	Maximum	30	30.9	0.5	0.6
	Minimum	0.009	0.0096	0.085	0.3
	Average interest rate (%)	11.95	11.8	11.8	29
2021	Average Amount	2.6	0.62	1.685	0.7
	Maximum	50	50	10	1.1
	Minimum	0.008	0.008	0.05	0.3
	Average Interest rate (%)	12.37	12.36	11.71	29

Source of data: Survey data

Commercial banks were the major source of business finance over the study period. In 2019 and 2020, they recorded the lowest amount borrowed (Kes 30 million) due to the pandemic. There was an improvement in 2021, with the amount borrowed from banks increasing to Kes 50 million compared to the previous period.

On the mean loan borrowed from commercial banks, Table 4.9 reveals that enterprises decreased borrowing from 9.6 Kes million in 2019 to 2.34 Kes million in 2020 but slightly increased to 2.6 Kes million in 2021. The decline in the year 2020 was due to the Covid-19 pandemic. The bank

interest rates remained relatively stable, slightly decreasing from 12.57 in 2019 to 11.95 in 2020 and slightly increasing to 12.37 in 2021. This shows that the cost of commercial bank loans remained relatively stable over the study period.

In 2019, enterprises secured an average loan of Kes 9.6 million from SACCOs. However, this figure declined in the subsequent years, dropping to Kes 2.376 million in 2020 and further decreasing to Kes 0.62 million by 2021 (Table 4.9). Despite these changes in loan amounts, the interest rates charged by SACCOs remained relatively consistent. In 2019, the interest rate was recorded at 12%, showing a slight decrease to 11.8% in 2020, followed by a modest increase to 12.36% in 2021 (Table 4.9). This stability in interest rates suggests that, despite the fluctuations in loan amounts, the cost of borrowing from SACCOs remained relatively steady throughout the study period.

The Self-help groups and Shylocks were the least financial providers to the enterprises, as shown in Table 4.9. The average loans from these sources in 2019 were 0.21 and 0.22 Kes million, respectively. A slight improvement occurred during COVID-19 to 0.215 and 0.45 Kes million, respectively. The year 2021 showed the greatest improvement from the self-help groups and Shylocks. The average amount of loans obtained by the tourism enterprises from these two sources increased to 1.685 and 0.7 Kes million, respectively. The Shylocks recorded the highest cost of financing over the study period ranging from 25% to 29%. The interest rate charged by the Shylocks ranged from 8.75% to 11.8% over the study period.

Further investigation on enterprise commercial bank loans over the survey period showed that over the entire period of study male –owned enterprises received more loans compared to female-owned enterprises, as shown in Figure 4.11

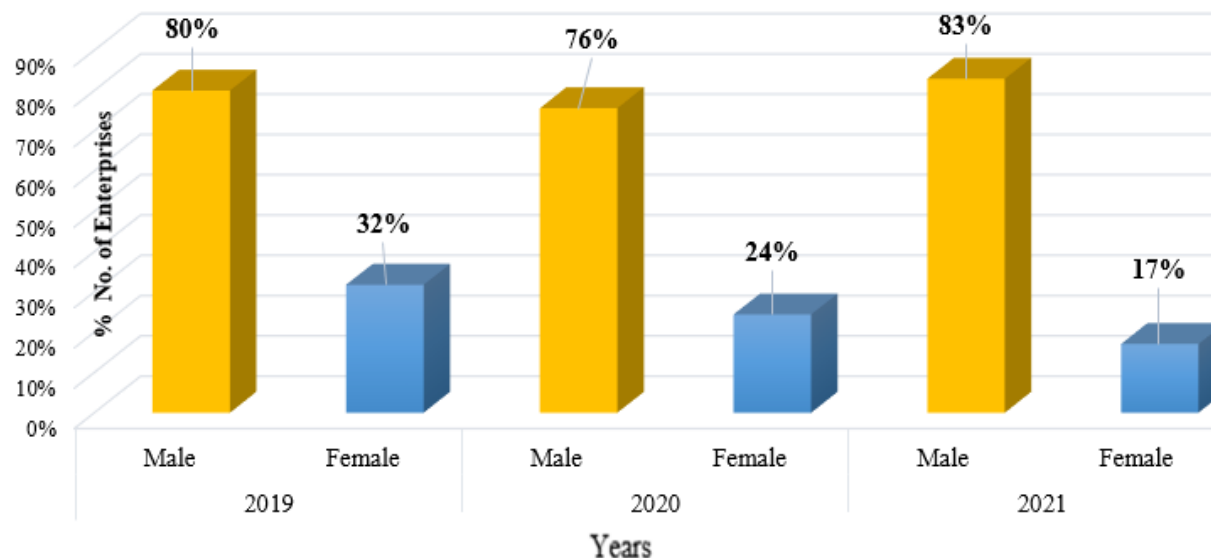


Figure 4. 11: The Gendered Disparity of the Enterprises in Accessing the Bank Loan

Figure 4.11 indicates that from 2019 to 2021 a gendered disparity existed in accessing bank loans for enterprises. Male-owned businesses were more likely to take loans than their female counterparts were, with 80% of male-owned enterprises taking loans in 2019 compared to 32% of female-owned businesses. This trend continued in 2020 and 2021, with 76% and 83% of male-owned enterprises taking commercial bank loans, while only 24% and 17% of female-owned businesses accessed loans in the same periods. This disparity highlights the need for targeted efforts to address gender-based barriers to financing women-owned tourism businesses.

Among the male-owned enterprises, 52% were satisfied with the interest rate charged on bank loans, while the rest, 48%, were dissatisfied. On the other hand, among female-owned enterprises, 48% were satisfied with the rate of interest charged on bank loans, while the remaining 52% were dissatisfied.

These findings suggest that male and female-owned enterprises had divergent perspectives on bank loan interests, indicating the need for gender-sensitive policies and practices in the financial sector to promote equal access to financing and support women's entrepreneurship.

4.5.5: The Gendered Disparity in Accessing SACCO Loans

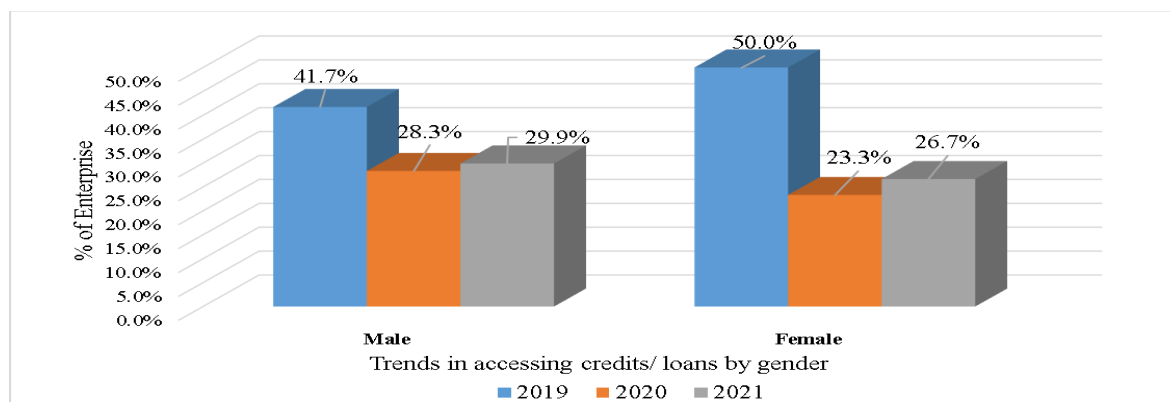


Figure 4. 12: The Disparity in Accessing SACCO Loans by Gender of Tourism enterprises Ownership from 2019 to 2021

Figure 4.12 shows gender disparity in accessing SACCO loans by Kenyan tourism enterprises from 2019 to 2021. Specifically, the data indicates that:

- In 2019, 41.7 % of male-owned and 50% of female-owned enterprises accessed SACCO loans.
- In 2020, there was a decrease in the percentage of SACCO loans accessed by both male and female-owned enterprises, with male-owned enterprises accessing only 28.3% of all SACCO loans and female-owned enterprises accessing 23.3%.
- In 2021, there was a slight increase in the percentage of SACCO loans accessed by both male and female-owned enterprises, with male-owned enterprises accessing 29.9% of all SACCO loans and female-owned enterprises accessing 26.7%.

Overall, the data suggest relatively little gender disparity in the percentage of SACCO loans accessed by male and female-owned tourism enterprises in Kenya, with both accessing SACCO loans at similar rates. However, there was a decrease in the percentage of SACCO loans accessed by both male and female-owned enterprises in 2020, which may have resulted from the COVID-19 pandemic and its impact on enterprises in the tourism industry in Kenya. The slight increase in 2021 is a positive development, but further efforts may be needed to ensure that both male and female-owned tourism enterprises have equal access to SACCO loans in the future.

4.5.6: The Gendered Disparity in Accessing Self-Help Groups Loans

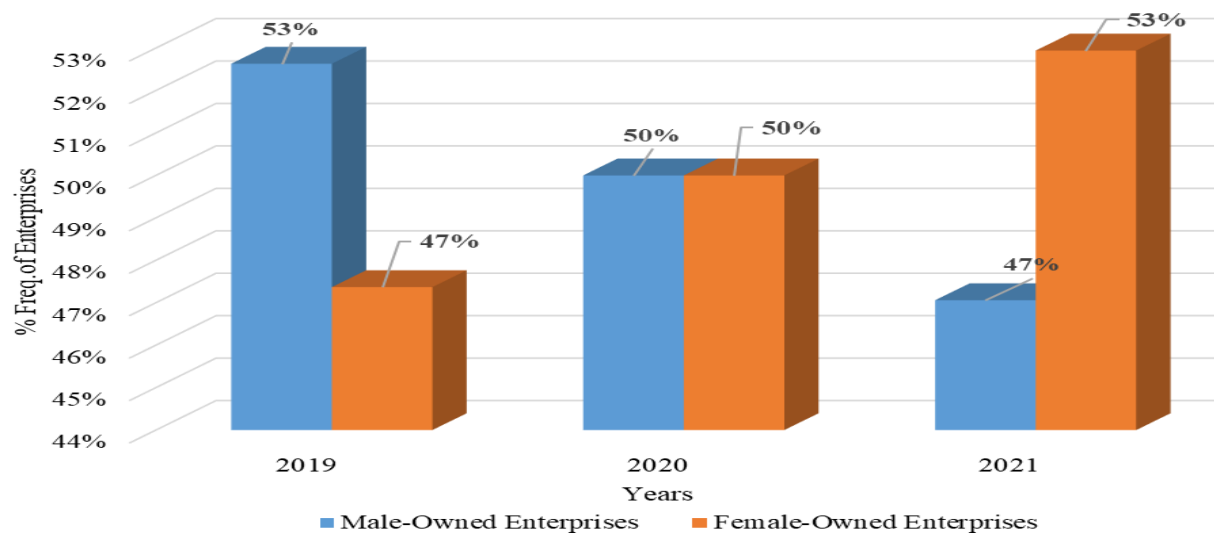


Figure 4.13: The Gendered Disparity in Accessing Self-Help Groups Loans

Figure 4.13 shows that in 2019, male-owned enterprises accessing self-help group loans accounted for 53% of all tourism enterprises, while women-owned enterprises accessing self-help group loans accounted for 47%. In 2020, the percentage of enterprises owned by men accessing self-help group loans decreased to 50%, while the rate of enterprises owned by women accessing self-help group loans increased to 50%. In 2021, the percentage of women-owned enterprises accessing self-help group loans grew, accounting for 53% of all enterprises, while the rate of male-owned enterprises accessing self-help group loans decreased to 47% (Figure 4.13).

4.5.7 Qualitative Data on Access to Loans and Finances

The quantitative data has shown beyond doubt the gendered access to loans and finances. This is in line with what the qualitative data found out. One of the chief executive officers of an organization summed it all up as she asserted:

“With reduced revenue, it became difficult for our members to access credit and financing, which would have helped them to keep their businesses afloat during the pandemic. Additionally, lenders became more cautious and conservative due to the uncertain business environment, making it harder for our members, particularly women, to secure financing” (interview conducted on 6/5/2023).

An enterprise owner also quipped informed. *“It became difficult to access funding due to reduced*

income from funders as they were also experiencing economic challenges” (interview conducted 23/3/2023).

4.6 Results on Gendered Interventions in Enterprises during Disasters and Crises

Objective four solicited gendered interventions that would assist enterprises in remaining afloat during future disasters and crises. Several interventions were suggested for women-owned, men-owned, and jointly-owned tourism enterprises.

4.6.1 Interventions for Women-Owned Enterprises

The study suggested targeted assistance to women-owned enterprises during times of crises. A range of measures that would play a pivotal role in fostering sustainability, resilience, and growth were collected from men, women, and jointly-owned enterprises. This is shown in Figure 4.14.

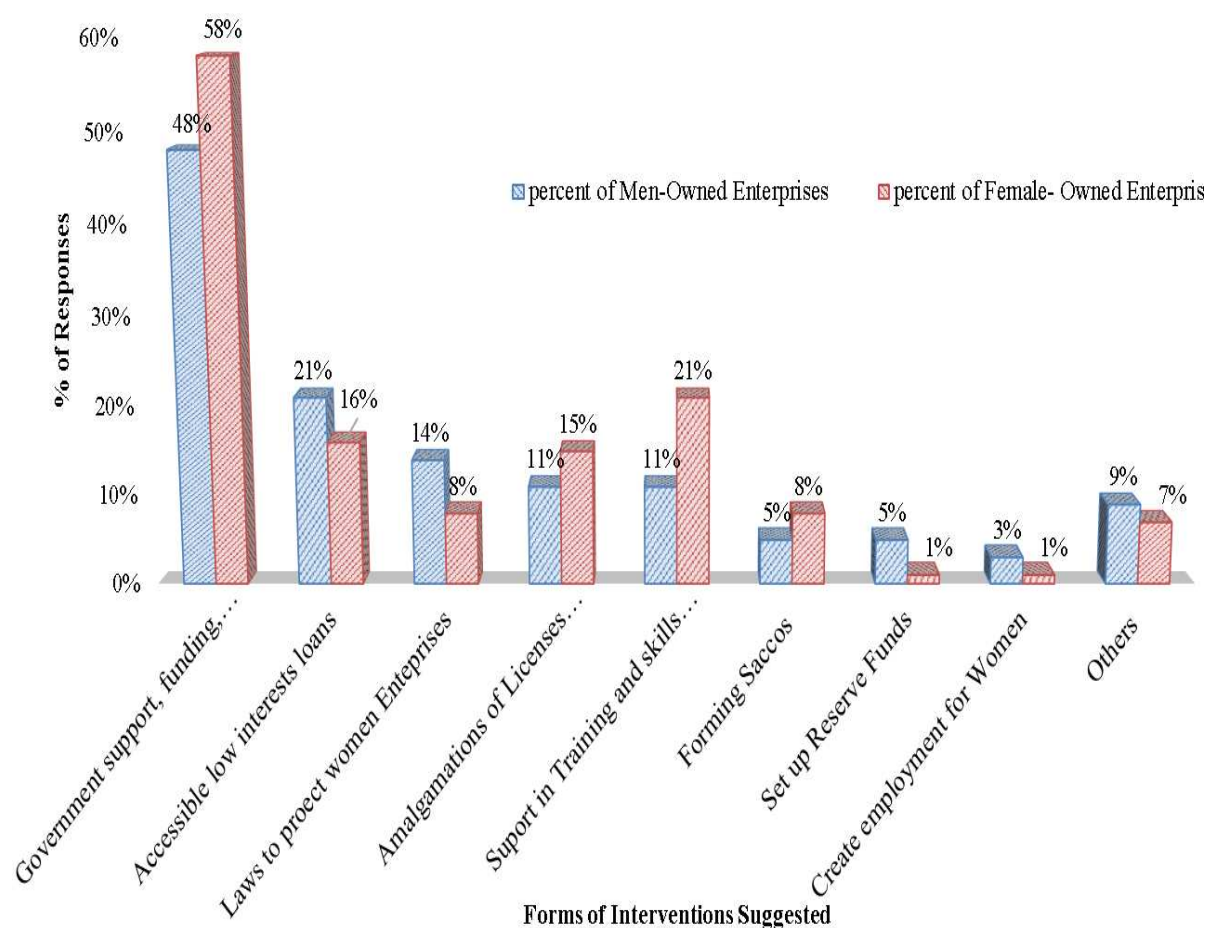


Figure 4. 14: Interventions for Women-Owned Enterprises

Figure 4.14 indicates that women-owned enterprises could benefit from interventions such as governmental support and grants, including establishing a women's fund at the county level, supported by 48 % (84) of men-owned and 58 % (61) of women-owned enterprises. Additionally, facilitating accessible finances with lower interest rates and extended repayment periods was identified. This would be strengthened by introducing a tourist finance institution backed by 21 % (36) of men-owned and 16% (17) of women-owned enterprises.

Further, the study indicated that during crises, women-owned enterprises would benefit from initiatives such as the amalgamation of licenses and reduced license fees, including tax waivers. These measures were supported by 11% (19) of men-owned and 15% (22) of women-owned enterprises.

The study also highlighted the importance of affirmative action, specialized funding, and protective legal frameworks, supported by 14% of men-owned and 8% of women-owned enterprises.

Other strategies, including creating government-sector employment opportunities for women, assisting laid-off employees, and supporting affected families, reflect the unique challenges faced by women in maintaining work-life harmony during crises. These measures were supported by 9% of men-owned and 7% of women-owned enterprises.

4.6.2 Interventions for Male-Owned Enterprises

Male, female, and co-owned enterprises proposed several interventions to support men-owned businesses during crises, as shown in Figure 4.15.

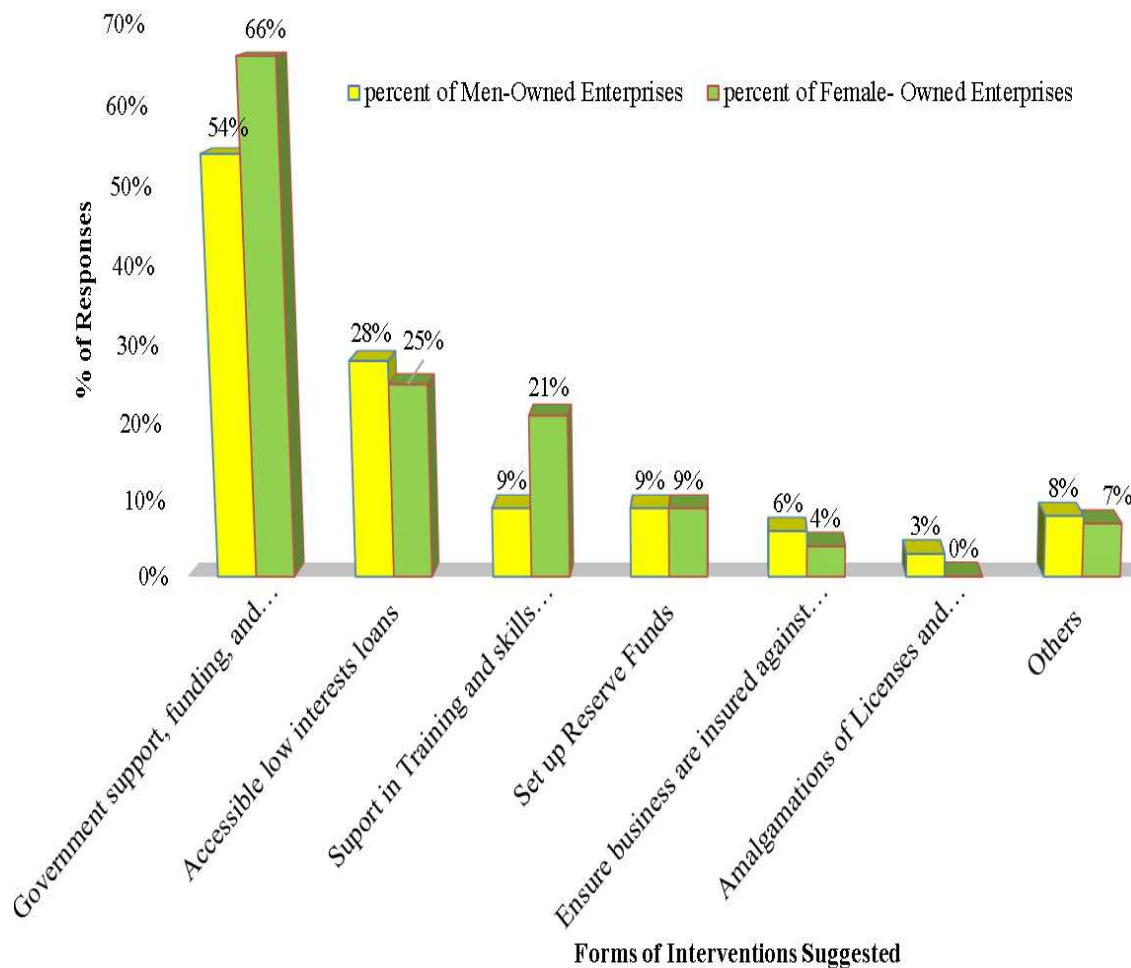


Figure 4. 15: Interventions for Male-Owned Enterprises

Figure 4.15 shows that government bailout for defaulting loans, financial support, grants, introducing a men's enterprise fund, and setting up men's kitty gained significantly, with 54% of men-owned and 66% of women-owned enterprises endorsing these measures. Again, accessible finances with low interest rates, extended repayment periods, removal of collateral requirements, and the injection of venture capital garnered substantial support from 28% of men-owned and 25% of women-owned enterprises. Further, a proposal to establish a reserve fund to cushion enterprises during crises, alongside a framework for emergency response, was supported by 9% of men-owned and 21% of women-owned enterprises.

The study also indicated that men-owned enterprises could benefit from interventions such as the amalgamation of licenses and reduced license fees and tax waivers during crises. These measures were supported by 3% of men-owned. Other suggestions included sponsorships, avoiding lockdowns, facilitating stakeholder engagement before crises, ensuring market access, and

safeguarding against larger companies. These proposals were suggested by 8% of men-owned and 7% of women-owned enterprises.

4.6.3 Interventions for Co-Owned Enterprises

Male, female, and co-owned enterprises suggested several interventions that would assist co-owned enterprises during crises, as shown in Figure 4.16.

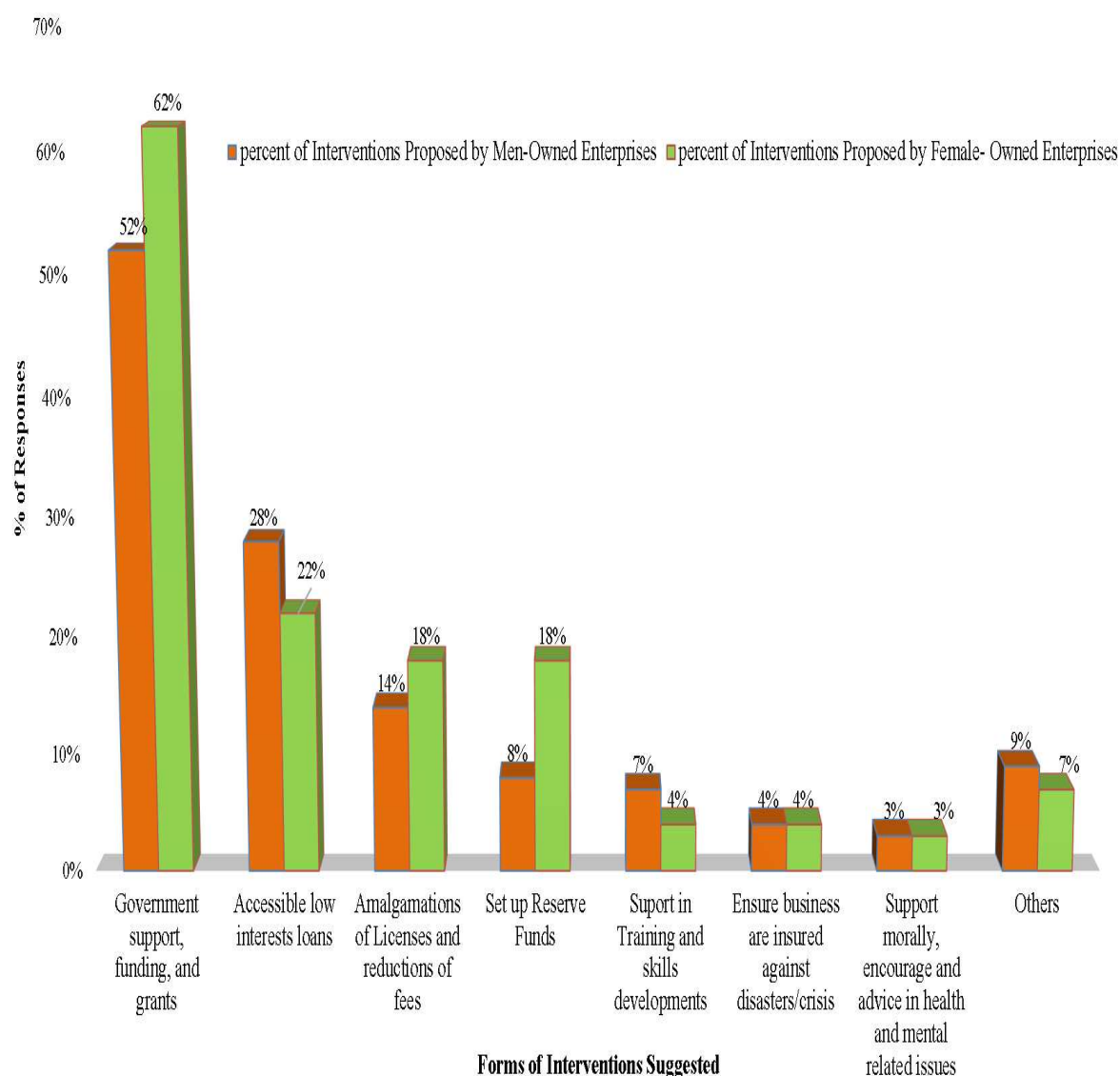


Figure 4. 16: Interventions for Co-owned enterprises

Figure 4.16 reveals that 52% of men and 62% of women-owned enterprises supported government bailouts for enterprises facing loan defaults. These included financial support, grants, and stimulus funds, underlining the significance of governmental aid for crises resilience. Another suggestion, supported by 28% of men and 22% of women-owned tourism enterprises, was the enhancement of financial access. These measures encompassed lower interest rates, extended repayment periods, injecting venture capital, and establishing a dedicated tourist financial institution to bolster financial stability.

With respect to the amalgamation of licenses and reduction of fees, 14% of men and 18% of women-owned enterprises support it. This intervention focused on providing equal financial opportunities to enterprises operating under similar conditions. Further, the enhancement of financial awareness and skills was suggested and supported by 7% and 4% of male and female enterprises, respectively. This strategy emphasized training to enhance financial literacy and skill development, recognizing the role of knowledge in navigating economic challenges.

For jointly owned enterprises, setting up contributory trust funds and establishing reserve funds for crisis cushioning, alongside emergency response frameworks, was supported by 8% of men and 18 % of women-owned enterprises. Creating awareness about potential disasters and ensuring insurance coverage during crises, with a training component, was supported equally by 4% of both male and female-owned enterprises. This underscored the shared focus on proactive measures for risk mitigation.

Additionally, support for mental and emotional well-being received 3% of support from both men and women co-owners, reflecting a shared recognition of the importance of holistic support. Lastly, a comprehensive strategy encompassing product diversification, employment creation, gender-balanced sensitization, local tourism promotion, and SME protection was supported by 9% of men's and 7% of women-owned enterprises. This approach underscored the shared interest in a multifaceted response for business sustainability.

4.6.4 Qualitative Data on Gendered Interventions in Enterprises in the Face of Disasters and Crises

The policymakers, enterprise owners, and key informants provided valuable suggestions on interventions that, if taken on board, would result in resilience and growth for both male and female-owned enterprises. It was difficult to present this data in any other way but in bullet form.

This captures the qualitative data picked to demonstrate how rich the suggestions were, and therefore, this section will present the interventions in bullet form to capture the value of the data on the interventions suggested.

On Financial interventions, the following suggested qualitative data was recorded:

- Providing financial support and incentives targeted at women-owned businesses and entrepreneurs. Providing support and resources to help women entrepreneurs transition to the digital economy and adapt to new market demands.
- Collaboration with financial partners to offer financial assistance and support to women-owned businesses affected by the pandemic.
- I suggest the following interventions: having some sort of revolving fund; different governments can provide different packages worldwide; conducting studies - maybe case studies because I think the response was a knee-jerk reaction.
- Deliberate resource mobilization to be able to support those businesses in times of disasters and crises.

Other suggestions for interventions were training and capacity building. These included:

- Developing programs that provide women with access to credit, training, and technical assistance to help them grow and sustain their businesses.
- Exchange programs and benchmarking for women-led enterprises to learn to grow their enterprises
- Providing training and mentoring programs specifically targeted at women-owned and women-led travel agencies.
- Understanding crisis management is key across the board to enable safety on a rainy day. The same way we do at the individual level. One will always have some money savings just in case there's someone who gets sick.
- Train enterprises to understand crisis management. How can they put in place a crisis plan so that if this happens, this is red, yellow, and this is great. training
- So it shouldn't be that techie sending stuff home is the first port of call when a crisis happens. So, number one is having a crisis Plan. Number two is training the industry on

crisis-on-crisis management. Number three is having a toolkit, what happens and this happens, take a toolkit that can be distributed across all MSMEs in the industry so that sometimes they may find it expensive to actually invest in this but I think it turned out to be more expensive when you have to close down and start to look at other opportunities. So having a crisis toolkit that is easy to go to that you know we are red.

- We have never had a crisis like COVID 19. It is a warning that we need to develop the sector in terms of prioritizing capacity building for their sector. Tourism is a people industry. Without people we have no industry completely. How do we invest in the tour guides, the professionals in the hospitality industry, the rangers all these are the people that actually make the experience work. You can plan many things training
- As regards what other people did to survive, and what can be done the experts out there have different perspectives. And if you look at crisis management as part of sustainability, because sustainability is beyond environment, which many people have thought about. If you focus on people and focus on businesses as part of sustainability, then it's automatic, you should have a contingency plan in place so that when something happens, we know what to do so that you don't fall flat. You may fall but not flat on your face and be able to look up and move quickly realign and see how else you can move forward. And I think that is where the beauty is.
- Crisis management training for women.

Suggestions on interventions on policy and advocacy

- Encouraging gender equity in the workplace and promoting policies that address gender-based barriers to economic participation.
- Advocating for policies and programs that promote women's economic empowerment.
- Include women in decision-making concerning management of disasters and crises
- Inform policies as well as influencing policy makers to empower women
- Need for guidelines and policies to handle the recovery process following a disaster
- COVID 19 has pushed everybody to the digital space and there is no policy to regulate this. While TRA demands that any business should have a physical space, how are they going to deal with those who have decided to work in the digital space.

Yet they cannot be registered according to the law unless they have a physical address. TRA needs to review its laws on this aspect.

Suggestions on diversification/flexibility/ versatility

- Diversifying of revenue streams to reduce reliance on a single source of income.
- Suggestion of adapting a hybrid model where a business owner decides to start a business. That they can choose to have no physical space and be registered.
- There is need to have new ways of looking at space/digital space. Calls for versatility. Versatility/flexibility/diversification.
- Creation of sustainable employment opportunities for women. Employment.
- But on the ground is the tour guide, the person at the front office who makes the destination look good and invest in. When such a guide is not used, they may not be innovative. Investing in building capacity to handle future crises is important for preparedness and creativity. The biggest learning is that if we look at many destinations right now, they're returning to the market. There is a need to empower guides to venture into many destinations.
- It is better to be trained during the crises than waiting for the crisis to end then appear the same material but the consumer has changed. The trends have changed completely people are looking for diverse experiences. And if during the crisis, you could not promote cannot do much. What could you still do within the crisis that adds value to the destination There is a critical need for diversification.
- What are they exactly experiencing at this moment in time and also given that tourism is a very fragmented sector and it is an opportunity maybe to regroup, re-strategize. And I know what to do. We did that event with the Minister of Tourism and he came up with this four-stage process strategy of coming of reintroducing Kenya to the world it is about pausing. What can we do now? Number two, is opening up to this working with a trade because they are home, they're not going anywhere. Train the trader and that's why we launched the elearning programme because everybody was home and had access to internet but they were not doing a lot of business.

Suggestion of a case study

- Maybe it would be a good time to do a case study – articulating, this is what happened, this was the impact it had and prepare for future crises. This was done in Canada, Australia. The same should be done in the African context. While it was good and it helped a bit. But did it work? Can it work better? Do we continue with it or do we take a different route? I think that will be our first point of call today is explore what has been done and how effective it was.

On Partnerships, the suggestion was:

- Partnerships and collaborations with other women affiliated companies in times of disasters. This will assist in building resilience.

4.7 Discussions, Conclusion, and Recommendations

This study sought to evaluate the gendered impact of Government travel restriction's policy of COVID-19 pandemic on the tourism industry in Kenya. It endeavoured to respond to the research question: to what extent did travel restrictions impact on employment in men and women-owned enterprises Kenya's tourism industry from a gender perspective? In what ways did travel restrictions affect level of income or revenue of men and women-owned enterprises in the tourism industry? To what extent did travel restrictions affect women's and men's ability to obtain credit or business financing in the tourism industry? Based on the research findings, what gender responsive interventions can be suggested to advance women's economic empowerment and mitigate disasters and crises?

On the question as to who owned more enterprises men or women, the study results revealed that male-owned businesses were more prevalent than female-owned businesses. Further, there were more accommodations and restaurant facilities owned by men compared to women, while women owned a higher proportion of tour operator businesses than men. Additionally, the study found a significant disparity in the women's representations in nature parks. These results are consistent with a that of a study carried out in Sri Lanka by Handaragama and Kusakabe's (2021), which found that women-owned enterprises formed only 27% of all enterprises" (p.8). The study results indicated an apparent disparity in business ownership between men and women in the Kenyan tourism sector, with male-owned businesses dominating all categories except small and micro enterprises.

The gender gap is particularly pronounced in medium and large-sized firms, where men predominantly own more enterprises than women. These findings are consistent with the conclusions drawn by Handaragama and Kusakabe (2021) in Sri Lanka and Claudio-Quiroga et al. (2022) in Spain, who also found a significant gender gap in business ownership across various sectors of over 40% on average. This calls for targeted policies and initiatives to support and promote women's entrepreneurship, particularly in larger businesses, to address the gender gap in ownership and promote gender equality in the tourism industry and beyond.

4.7.1 Discussions on Results on Employment

The study results revealed a persistent gender gap in employment in enterprises in the tourism sector from 2019 to 2021 due to the COVID-19 government travel restriction policy. There were more men in higher positions than women in most employment categories, except for interns/graduates. In the casual, seasonal, contract, and permanent employment categories, there was a higher percentage of male workers than female workers in 2019, 2020, and 2021.

The study findings further indicated that the impact of the COVID-19 pandemic resulted in loss of jobs by both women and men. In 2020 female employees were more negatively affected than male employees. In 2021, there was a slight increase in the number of employees compared to 2020, but the gender disparity still existed. The results are in line with those of Vasilić, Popović-Pantić, and Semenčenko (2020), who found that women-owned enterprises were negatively affected by the COVID-19 pandemic and that women who lost employment replaced it with work at home and care of family members. Reichelt, Makovi, and Sargsya (2020) also reported women's employment was negatively affected by COVID-19 in European societies. These findings also agree with Kabeer et al. (2021), who found that women's employment received the highest decline during COVID-19. The study results are also in line with those of Casale and Posel (2020), who found that, as of February 2020, 30% of women who had jobs were no longer in employment by April 2020, while only 20% of men had lost jobs.

With regard to earnings, the study revealed there was higher percentage of male workers earning more than female workers particularly in higher salary brackets. Further, Women were more affected than men by salary cuts and job loss. These results are consistent with what Meegaswatta's (2021) study found in Sri Lanka. Their study found that female employees "endured pay cuts

ranging from 10–30% of their salaries” compared to male employees who reported meagre pay cuts (p.165).

The findings from regression analysis revealed a significant negative impact of travel restrictions on the female employees. The results are consistent with the findings reported by Maheshwari and Maheshwari (2021), McKinsey and Company (2020), and Meegaswatta’s and Kusakabe (2021), who found that travel restrictions disproportionately affected women employment compared to men. The findings further resonate with the conclusions drawn by Mohapatra (2020) and Ozbay et al. (2021), who also found that women bore a greater burden in terms of employment during the pandemic. The impact of travel restrictions on female employees can be attributed to several underlying factors, such as the concentration of women in lower cadre and service-oriented roles in the tourism industry, which were particularly affected by travel restrictions.

The disparities observed in the effects of travel restrictions on male and female employees are in line with the wider body of research on the gendered impacts of the COVID-19 pandemic in various contexts (Cook & Grimshaw, 2021; Lopes et al., 2021). The pandemic has amplified pre-existing gender inequalities in the workforce, with women facing greater challenges in maintaining their employment due to their overrepresentation in sectors severely impacted by restrictions and lockdown measures. These findings highlight the need to address gender inequality in the workplace and promote gender equity and equality in all employment categories, especially during times of disasters and crises.

These results highlight the urgent need for targeted policy interventions and support measures to address women’s specific vulnerabilities in the tourism industry. Initiatives such as flexible work arrangements, skills training, and financial assistance can play a crucial role in mitigating the adverse effects of the pandemic on female employees and contribute to the industry’s recovery.

Further, the findings underscore the importance of considering a gender responsive approach in formulating recovery strategies for the tourism sector. Understanding the differential impacts on male and female employees can inform policymakers and industry stakeholders in devising measures that promote inclusivity and equitable opportunities for all workers in the post-pandemic era.

4.7.2 Discussions on Results on Income and Revenue

The study results showed reduced and declining revenues for female-owned enterprises than their male counterparts. These results are consistent with Bain and Company's (2020) study in India which concluded that more than 70% of female-owned enterprises in India reported decreased incomes and revenues due to the COVID-19 pandemic. Similarly, Popović-Pantić, Semenčenko, and Vasilčić (2020) in their study in Serbia that drew conclusions that less than 16% of female entrepreneurs managed to make online sales of their services and products as compared to over 70% of male entrepreneurs. Further, as reported by Zarrilli and Aydiner-Avsar (2020), women entrepreneurs working in the tourism sector were at a higher risk of facing business closures and bankruptcy as compared to male entrepreneurs. These results indicate that gender disparity exists with female-owned enterprises facing more significant challenges in generating revenue than male-owned enterprises. These findings highlight the urgent need for policy interventions addressing women entrepreneurs' gender-specific challenges to ensure their sustainability and growth in the industry.

In the regression analysis examining the gendered impact of travel restrictions on the annual revenue of enterprises in tourism industry in Kenya, two distinct models were used. One for male-owned enterprises and the other for female-owned enterprises. The coefficient of determination for male-owned enterprises was approximately 86%, indicating that the variables in the model explained about 86% of the changes in annual revenue. These findings are consistent with previous research by Cook and Grimshaw (2021), and Lopes et al. (2021), whose results revealed disproportionate gendered impacts of the COVID-19 pandemic and the importance of addressing gender-specific vulnerabilities during disasters and crises.

The study results shed light on the differential and disproportionate impact of travel restrictions on the annual revenues of tourism enterprises based on gender and ownership, emphasizing the need to address gender-specific vulnerabilities during crises like the COVID-19 pandemic. This is particularly crucial in the tourism industry where women are disproportionately affected. Policymakers and stakeholders should consider targeted support measures to mitigate the adverse consequences faced by female-owned enterprises and promote gender equity and equality in post-pandemic recovery efforts.

4.7.3 Discussions on results on access to credit/finances

The COVID-19 pandemic had significantly impacted businesses worldwide, particularly in tourism, where travel restrictions witnessed reduced revenue due to the volatile nature of the industry. This compelled enterprises to seek loans or financial assistance to remain afloat. However, for those enterprises that sought loans, male-owned businesses were more successful in obtaining credit from banks and shylocks. In contrast, female-owned enterprises relied more on own/family savings and residual profits. These findings resonate with that of Mbogori (2020) on developing nations and gender disparity, where women-owned enterprises faced “limited access to credit or finance due to gender discrimination. This meant that female entrepreneurs were sometimes faced with no other option but to close businesses due to lack of finance” (p.2). These findings are also in line with what Radović-Marković and Živanović (2019) found in their study on the access of women entrepreneurs to finance in Serbia, which indicated that women faced significant obstacles in accessing credit, including discriminatory practices and lack of information. Again, the results are consistent with what Kaberia and Muathe’s (2020) established in a study in Kenya that over 80% of women entrepreneurs relied on “Chamas”, which ordinarily provided solid peer social support. They continued to hold that business financing had suspended or ceased operations as most members lost their incomes” (p.16). The gender disparity in access to credit negatively affected the growth and sustainability of women-owned tourism businesses in Kenya.

The gender gap in access to loans and financing for women-owned enterprises in the tourism sector during the COVID-19 pandemic exposes the need for targeted support during the disasters and crises, where policymakers and stakeholders deliberately ensure all businesses, regardless of gender, have equitable access to loans and financing opportunities.

4.7.4 Discussions on results on gender responsive interventions during crises

The responses were given in form of male and female-owned enterprises as analysed in the forgoing section.

4.7.4.1 Interventions for Female-owned enterprises

The findings of the study indicated key gender specific interventions for both men-owned and women-owned enterprises. Compelling interventions that repeatedly came up were establishing

women's fund, amalgamation of licenses, reduced license fees, tax waivers during crisis periods promoting equitable financial access - such as facilitating accessible finances through lower interest rates and extended repayment periods; and; establishing a tourist finance institution. These strategies recognized the significance of alleviate financial burdens and empowering women entrepreneurs financially in readiness to navigate disasters and crises more effectively. These findings are consistent with Majumdar (2021) findings that hotels in India have effectively implemented strategies to manage cash inflows, reduce operational expenses, and navigate crises.

The study results also emphasize affirmative action, specialized funding, and protective legal frameworks as essential strategies. These interventions address gender disparities by ensuring equal access to opportunities, resources, and protection against adverse impacts. These findings align with Lai and Wong's (2020) study on hospitality SMEs in Pakistan, which stressed the importance of implementing similar strategies across various aspects of epidemic prevention, pricing, maintenance, and governmental support. The study results give insight into interventions for women-owned enterprises and underscore the significance of policy interventions, financial empowerment and gender-responsive interventions. These would create supportive policy environment for women's entrepreneurship, especially during disasters and crises.

4.7.2 Interventions for male-owned and jointly-owned enterprises

The results on interventions for male-owned and jointly-owned enterprises provided valuable insights on what could be put in place for effective crises management. These interventions included government support through bailout programmes, financial assistance, grants, and the establishment of reserve funds, indicating the importance of external support mechanisms. This resonates with the findings of Majumdar (2021) and Lai and Wong (2020), emphasizing the crucial role of governmental and financial interventions in building business resilience. Also, a proposal for accessible finances featuring lower interest rates, extended repayment periods, and venture capital injection garnered substantial support, aligning with the recommendations of crisis management practices outlined by Lai and Wong (2020).

Another noteworthy intervention involves establishing reserve funds to cushion enterprises during crises and developing emergency response frameworks. This strategy underscores the importance of preparedness and responsiveness, factors consistent with effective crisis management practices highlighted by the study by Lai and Wong (2020).

Further, the results of the study pointed to the potential benefits of interventions like the amalgamation of licenses, reduced license fees, and tax waivers during crisis periods. While supported by a smaller percentage of men-owned enterprises, these measures align with strategies to alleviate financial burdens and promote resilience, reflecting similar findings in the hospitality industry by Majumdar (2021).

Lastly, the comprehensive approach involving sponsorships, stakeholder engagement, market access facilitation, and safeguards against dominant companies resonates with both men-owned and women-owned enterprises. These interventions underline the significance of collaboration, resilience-building, and holistic responses, echoing the findings of Lai and Wong (2020) on industry-wide interventions for navigating crises. Similarly, Government bailouts, enhanced financial accessibility, and addressing financial equity were other interventions endorsed by both men and women co-owners, emphasizing the importance of inclusive and supportive measures.

The shared recognition of raising financial awareness, establishing funds for crisis cushioning, and promoting mental and emotional well-being highlighted the collective importance of preparedness, knowledge dissemination, and holistic support of male, female and jointly-owned enterprises. It signifies a call for gender-responsive policies that acknowledge the vulnerability position of women entrepreneurs compared to men. The interventions provided recognized the significance of equitable financial access for both men and women entrepreneurs, potentially empowering them to sustain their businesses amidst disasters and crises.

4.8 Conclusion

The COVID-19 pandemic disrupted the global economy in a way that had not been witnessed before. Worldwide, the tourism industry was the worst hit. In Kenya, the government responded by pronouncing travel restrictions to cushion Kenyans and limit the spread of the virus. Although these restrictions were significant from a public health perspective, they negatively impacted on enterprises in the tourism industry, including employment, income, and access to credit for both men and women entrepreneurs. This study evaluated the gendered impact of travel restrictions on employment, income/revenue and access to credit/finances on men and women-owned enterprises in the tourism sector in Kenya. It identified gender responsive interventions that, if put in place would promote positive and equitable resilience and growth for men and women-owned

enterprises during disasters and crises. The study generated evidence that women-owned enterprises were more likely to experience a drop in revenue than their male counterparts.

In addition, the study found that access to credit and finance was a significant challenge for women entrepreneurs in the tourism sector. This was explained by several factors including low collateral, lack of financial literacy, and discriminatory lending practices. Gender-sensitive interventions such as targeted financial and business support, skills training, and targeted policy advocacy to address gender inequality were critical to promoting women's economic empowerment.

Gendered interventions and policies were found to be a prerequisite in promoting women's economic empowerment and reducing the adverse effects of future disasters and crises in the tourism sector. Such interventions may include targeted financial and business support, skills training, policy advocacy to address discriminatory practices, and other gender-sensitive measures. In prioritizing gender redistributive policies and interventions, policymakers and stakeholders would promote gender equity and equality doing business in the tourism sector and ensure that women are not left behind in recovering from the economic impact of the pandemic.

4.9 Recommendations

Based on the research findings, the following recommendations address the gender gap in Kenya's tourism sector.

General Recommendations to Address Gender Gap in Kenya's Tourism Sector

1. **Promote Women's Involvement:** Develop policies and initiatives that target women's participation in the tourism sector, particularly in larger businesses.
2. **Enhance Skills:** Provide training and education to empower women entrepreneurs with business management skills.
3. **Financial Access:** Collaborate with financial institutions to increase funding options for women-owned tourism businesses.
4. **Mentoring and Networking:** Establish programs connecting women entrepreneurs with experienced industry leaders for guidance.
5. **Sector-wide Collaboration:** Foster partnerships between tourism and gender equality organizations to drive gender balance.

6. **Diverse Leadership:** Encourage tourism businesses to ensure gender diversity in management teams and corporate boards.
7. **Bias Awareness:** Organize workshops to raise awareness about gender biases and promote respectful workplaces.
8. **Incentivize Equality:** Offer incentives, such as tax benefits, for businesses practicing gender equality in employment.
9. **Flexibility and Balance:** Support work-life balance with flexible arrangements to retain women in the industry.
10. **Evidence-based Approach:** Conduct research to uncover root causes and design effective gender equality policies.

Additional Recommendations to Address Gender Imbalance in Kenya's Tourism Sector Post-COVID-19:

1. **Gender Equality Policies:** The Tourism Ministry should create and enforce policies ensuring equal opportunities for women.
2. **Financial Empowerment:** Collaborate with financial institutions for low-interest loans and mentorship for women-led enterprises.
3. **Inclusivity Standards:** Develop policies against discrimination, set equal pay regulations, and support family-friendly practices.
4. **Collaborative Platforms:** Establish forums and associations for women entrepreneurs to network and collaborate.
5. **Business Development Support:** Provide training and mentorship programs to enhance skills and business growth.
6. **Data-informed Strategies:** Utilize research findings to identify and address gender-related challenges effectively.

Policy Recommendations to Address Taxes and Levies Burden in the Tourism Industry:

1. **Streamline Taxation:** Merge similar levies and taxes to eliminate duplication and simplify payment.

2. **Unified Licensing:** Consolidate related licenses to streamline administrative procedures and reduce complexity.
3. **Effective Tax Management:** Invest in technology, training, and public awareness to optimize tax collection.
4. **Risk-focused Compliance:** Employ data analysis to target high-risk taxpayers and improve overall tax compliance.
5. **Combatting Evasion:** Strengthen penalties, conduct robust audits, and enhance international cooperation against tax evasion.
6. **Transparency Measures:** Enhance transparency by providing clear information on tax revenue utilization.
7. **Review Incentives:** Evaluate existing tax breaks to ensure they align with industry growth goals.
8. **Expanding Taxpayer Base:** Encourage informal businesses to formalize operations and contribute to the tax base.
9. **Anti-Corruption Measures:** Implement technology-driven measures to reduce corruption opportunities in the tax system.
10. **Centralized Support:** Establish a unified office to simplify obtaining permits and licenses.

Implementing these recommendations will require close collaboration among various stakeholders, including government bodies, financial institutions, industry associations, and gender equality organizations. Regular monitoring and adaptability will be essential for ensuring sustained progress.

5.0 REFERENCES

- Alonso, A. D., Kok, S. K., Bressan, A., O'Shea, M., Sakellarios, N., Koresis, A., & Santoni, L. J. (2020). COVID-19, aftermath, impacts, and hospitality firms: An international perspective. *International journal of hospitality management*, 91, 102654.
- Bain and Co. (2019). *E-commerce in MENA: Opportunity Beyond the Hype*. <https://www.bain.com/insights/ecommerce-in-MENA-opportunity-beyond-the-hype/>
- Baratti, A. (2020, May 21). *AHLA believes the hotel industry is on the 'Brink of collapse*. Retrieved August 31, 2021, from <https://www.travelpulse.com/news/hotels-and-resorts/ahla-believes-hotel-industry-is-on-brink-of-collapse.html>
- Baum, T., Mooney, S. K., Robinson, R. N., & Solnet, D. (2020). COVID-19's impact on the hospitality workforce—new crisis or amplification of the norm? *International Journal of Contemporary Hospitality Management*.
- Blustein, D. L., Duffy, R., Ferreira, J. A., Cohen-Scali, V., Cinamon, R. G., & Allan, B. A. (2020). Unemployment in the time of COVID-19: *A research agenda*.
- Buheji, M., da Costa Cunha, K., Beka, G., Mavrić, B., Leandro do Carmo de Souza, Y., & Souza da Costa Silva, S. et al. (2020). The Extent of COVID-19 Pandemic Socio-Economic Impact on Global Poverty. A Global Integrative Multidisciplinary Review. *American Journal Of Economics*, 10(4), 213-224. <https://doi.org/10.5923/j.economics.20201004.02>
- Casale, D., & Shepherd, D. (2022). The gendered effects of the COVID-19 crisis in South Africa: Evidence from Nids-Cram Waves 1–5. *Development Southern Africa*, 39(5), 644–663. <https://doi.org/10.1080/0376835x.2022.2036105>
- Chinazzi, M., Davis, J., Ajelli, M., Gioannini, C., Litvinova, M., & Merler, S. et al. (2020). The effect of travel restrictions on spreading the 2019 novel coronavirus (COVID-19) outbreak. *Science*, 368(6489), 395-400. <https://doi.org/10.1126/science.aba9757>
- Claudio-Quiroga, G., Gil-Alana, L. A., Gil-López, Á., & Babinger, F. (2022). A gender approach to the impact of COVID-19 on tourism employment. *Journal of Sustainable Tourism*, 1–13. <https://doi.org/10.1080/09669582.2022.2068021>
- Clevenger, L., & Singh, N. (2013). Exploring Barriers That Lead to the Glass Ceiling Effect for Women in the U.S. Hospitality Industry. *Journal Of Human Resources In Hospitality & Tourism*, 12(4), 376-399. <https://doi.org/10.1080/15332845.2013.790258>
- Cook, R., & Grimshaw, D. (2021). A gendered lens on COVID-19 employment and social policies in Europe. *European Societies*, 23(sup1), S215-S227.
- Cuesta, J., & Pico, J. (2020). The gendered poverty effects of the COVID-19 pandemic in Colombia. *The European journal of development research*, 1-34.
- Dang, H. A. H., & Nguyen, C. V. (2020). Gender Inequality during the COVID-19 Pandemic: Income, Expenditure, Savings, and Job Loss. *World Development*, 105296.
- Djankov, S., Zhang, E. Y., Goldberg, P. K., & Hyland, M. (2021). The evolving gender gap in labor force participation during COVID-19 (No. PB21-8).

- Flaming, D., & Burns, P. (2020). In Harm's Way: California Workers at High Risk of Unemployment in the COVID-19 Pandemic. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3765098>
- Foucault, M., & Galasso, V. (2020). Working After COVID-19: Cross-Country Evidence from Real-Time Survey Data1 (No. 9). *Sciences Po*.
- Global System for Mobile Communications - GSMA. 2020. *The Mobile Gender Gap*. Retrieved from <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/05/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf>
- Gössling, S., Scott, D., & Hall, C. M. (2020). Pandemics, tourism and global change: a rapid assessment of COVID-19. *Journal of Sustainable Tourism*, 29(1), 1–20. <https://doi.org/10.1080/09669582.2020.1758708>.
- Government of Kenya (2007). Kenya Vision 2030. Available at: <http://vision2030.go.ke/wp> Government Printer
- GSMA. 2020. *The Mobile Gender Gap*. Retrieved from <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/05/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf>
- Handaragama, S., & Kusakabe, K. (2021). Participation of women in Business Associations: A case of small-scale tourism enterprises in Sri Lanka. *Heliyon*, 7(11). <https://doi.org/10.1016/j.heliyon.2021.e08303>
- Hanvey, C. (2018). Correction to: Wage and Hour Law: Guide to Methods and Analysis. *Wage And Hour Law*, E1-E1. https://doi.org/10.1007/978-3-319-74612-8_10
- Inter-Agency Standing Committee (2020). Interim guidance on public health and social measures
- International Finance Corporation (2020). *COVID-19 and the gender equality: Six actions for the private sector*. Retrieved from https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/covid+and+gender+actions+for+the+private+sector
- International Labour Organization (2013), *International perspectives on women and work in hotels, catering, and tourism*. Retrieved https://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_209867.pdf
- International Labour Organization (2020). *COVID-19 and employment in the tourism sector: Impact and response in Asia and the Pacific*. International Labour Organization (I.L.O.), 1–19. https://www.ilo.org/wcmsp5/groups/public/---asia/--robangkok/documents/briefingnote/wcms_742664.pdf
- International Labour Organization (2017). *Guidelines on decent work and social*. https://www.ilo.org/sector/activities/sectoral-meetings/WCMS_546337/lang--en/index.htm
- International Monetary Fund, (2020), Regional Economic Outlook: Sub-Saharan Africa, COVID-19: An Unprecedented Threat to Development, World Economic and Financial Surveys.
- Ioannides, D., & Gyimóthy, S. (2020). The COVID-19 crisis is an opportunity for escaping the unsustainable global tourism path. *Tourism Geographies*, 22(3), 624–632. <https://doi.org/10.1080/14616688.2020.1763445>
- Irando, M. E. (2020). *Impact of COVID-19 on Travel and Tourism Industry in Kenya*. Retrieved from <https://uonresearch.org/blog/impact-of-covid-19-on-travel-and-tourism-industry-in-kenya/>

- Kaberia, S. K., & M. A. Muathe, S. (2020). Effect of covid-19 pandemic on performance of women owned micro, small and medium enterprises in Kenya. *International Journal of Social Science Studies*, 9(1), 7. <https://doi.org/10.11114/ijsss.v9i1.5089>
- Karsavuran, Z. (2021). Surviving a major crisis: The case of dismissed tourism and hospitality employees. *Journal of Policy Research in Tourism, Leisure and Events*, 13(2), 243-265.
- Kithiia, J., Wanyonyi, I., Maina, J., Jefwa, T., & Gamoyo, M. (2020). The socio-economic impacts of Covid-19 restrictions: Data from the coastal city of Mombasa, Kenya. *Data In Brief*, 33, 106317. <https://doi.org/10.1016/j.dib.2020.106317>
- Koome, G., Kiprutto, N., Kibe, J., & Kiama, F. (2013). Gender Representation in Kenya's Hospitality Industry: A Connection to Tourism Entrepreneurial Aptitude. *Iiste.org*. <https://www.iiste.org/Journals/index.php/JTHS/article/download/9308/9519>.
- Lai, I. K., & Wong, J. W. (2020). Comparing crisis management practices in the hotel industry between the initial and pandemic stages of COVID-19. *International Journal of Contemporary Hospitality Management*, 32(10), 3135–3156. <https://doi.org/10.1108/ijchm-04-2020-0325>
- Loh, T. H. (2020, March 24). *COVID-19 will upend retail, but there are steps we can take to save it*. Retrieved 12 15, 2020, from <https://www.brookings.edu/blog/the-avenue/2020/03/24/covid-19-will-upend-retail-but-there-are-steps-we-can-take-to-save-it/>
- Lopes, A., Sargento, A., &Carreira, P. (2021). Vulnerability to COVID-19 unemployment in the Portuguese tourism and hospitality industry. *International Journal Of Contemporary Hospitality Management*, 33(5), 1850-1869. <https://doi.org/10.1108/ijchm-11-2020-1345>
- Maheshwari, G., & Maheshwari, A. (2021). Growing inequalities in the COVID-19 pandemic and their effect on women entrepreneurship: A case of Vietnam. *International Entrepreneurship Review*, 7(4), 65–73. <https://doi.org/10.15678/ier.2021.0704.05>
- Majumdar, R. (2021). Surviving and growing in the post-covid world: The case of Indian hotels. *Worldwide Hospitality and Tourism Themes*, 13(5), 584–598. <https://doi.org/10.1108/whatt-05-2021-0064>
- McKinsey & Company. 2020. *COVID-19 and gender equality: Countering the regressive effects*. <https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects>
- McKinsey. (2020). COVID-19 and Gender Equality: A Call to Action for the Private Sector. April. <https://www.empowerwomen.org/en/resources/documents/2020/04/covid-19-and-gender-equality-a-call-to-action-for-the-private-sector?lang=en>.
- Meegaswatta, T. N. (2021). The balancing act: Employed women navigating the COVID-19 lockdown in Sri Lanka. *South Asian Survey*, 28(1), 157–171. <https://doi.org/10.1177/0971523121993342>
- Mohapatra, S. (2020). Gender differentiated economic responses to crises in developing countries: insights for COVID-19 recovery policies. *Review Of Economics Of The Household*, 19(2), 291-306. <https://doi.org/10.1007/s11150-020-09512-z>

- Mollona, E., Aivazidou, E., Barberio, V., Cunico, G., & Pareschi, L. (2020). Articulating the Pathways of the Socio-Economic Impact of the Coronavirus Pandemic on the Kenyan Economy. April, 14.
- Nouri, P. (2022). Women entrepreneurs' persistence at the time of the COVID-19 pandemic: A decision-making perspective. *Journal of Entrepreneurship in Emerging Economies*. <https://doi.org/10.1108/jeee-03-2022-0090>
- Organisation for Economic Co-operation and Development - OECD, Facebook, Worldbank (2020). *The Future of Business Survey*. Retrieved from <https://www.oecd.org/sdd/business-stats/the-future-of-business-survey.htm>
- Organisation for Economic Co-operation and Development - OECD. (2020). The impact of the COVID-19 pandemic on jobs and incomes in G20 economies. 46.
- Organisation for Economic Co-operation and Development - OECD. (2020). Tourism Policy Responses to the Coronavirus (COVID-19). Oecd, June, 1–50. [https://read.oecd-ilibrary.org/view/?ref=124_124984-7uf8nm95se&Title=Covid-19: Tourism Policy Responses](https://read.oecd-ilibrary.org/view/?ref=124_124984-7uf8nm95se&Title=Covid-19:TourismPolicyResponses).
- Ozbay, G., Sariisik, M., Ceylan, V., & Çakmak, M. (2021). A comparative evaluation between the impact of previous outbreaks and COVID-19 on the tourism industry. *International Hospitality Review*.
- Ozdemir, O. (2021). *TMT Gender Diversity in the Hospitality Industry: Insights Regarding Performance Implications*. Bu.edu. Retrieved August 17, 2021, from <https://www.bu.edu/bhr/2021/05/31/tmt-gender-diversity-in-the-hospitality-industry-insights-regarding-performance-implications/>.
- Ozili, Peterson K. (2020). COVID-19 in Africa: Socio-economic Impact, Policy Response, and Opportunities. *International Journal of Sociology and Social Policy*, May 2020, Available at <http://dx.doi.org/10.2139/ssrn.3574767>
- People1st. (2017). *Insight report Women were working in the hospitality & tourism sector*. People1st.co.uk. Retrieved August 17, 2021, from <https://people1st.co.uk/getattachment/Insight-opinion/Latest-insights/Female-talent/Women-working-in-the-hospitality-sector-report-Oct-2017.pdf/?lang=en-GB#:~:text=Currently%2C%2065%25%20of%20all%20part,cause%20of%20high%20labour%20turnover>.
- Popović-Pantić, S., Semenčenko, D., & Vasilić, N. (2020). Women Entrepreneurship in the Time of COVID-19 Pandemic: *The case of Serbia*. *Journal of Women's Entrepreneurship & Education*. Retried on 22 March, 2023 from <https://library.ien.bg.ac.rs/index.php/jwee/article/view/1309/1114>
- Portuguez Castro, M., & Gómez Zermeño, M. G. (2020). Being an entrepreneur post-COVID-19 – resilience in times of crisis: a systematic literature review. *Journal of Entrepreneurship in Emerging Economies*, 1–24. <https://doi.org/10.1108/JEEE-07-2020-0246>
- Republic of Kenya (2019), Tourism Sector Performance Report. <http://ktb.go.ke/wp-content/uploads/2019/01/Tourism-Performance-2018>

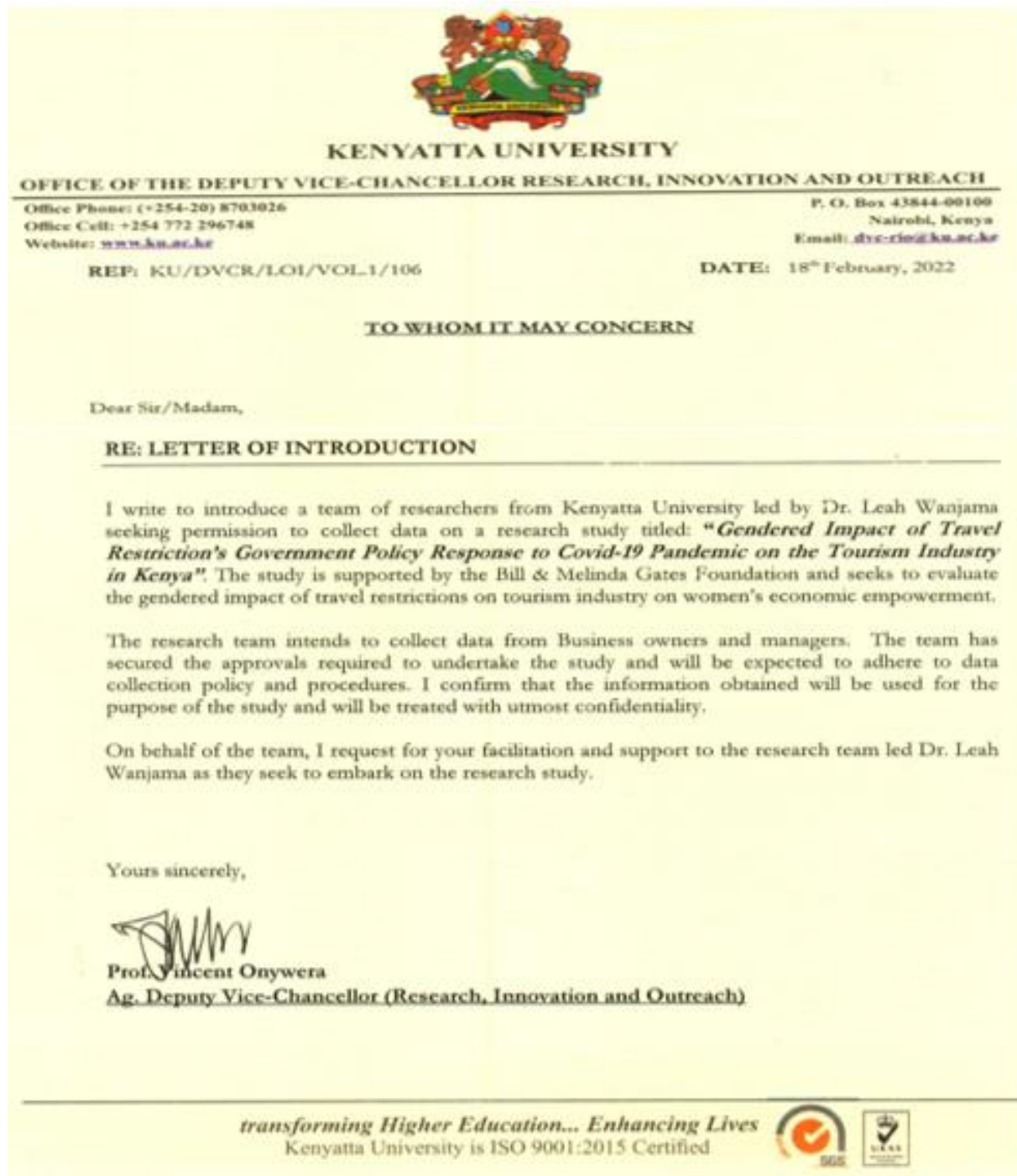
- Republic of Kenya (2020). Impact of COVID-19 on tourism in Kenya, the measures taken, and the recovery pathways. Retrieved from <https://www.tourism.go.ke/wp-content/uploads/2020/07/COVID-19-and-Travel-and-Tourism-Final-1.pdf>
- Republic of Kenya (2020). Presidential guidelines to manage the spread of COVID-19. Ministry of Health.
- Republic of Kenya (2020a). Impact of COVID-19 on Tourism in Kenya, the Measures Taken and the Recovery Pathways (Issue June). <https://koe.org/greenkey/wp-content/uploads/2020/07/Tourism-Research-Report-2020-JUNE-22.pdf>.
- Republic of Kenya (2020b). National Council for Law Reporting. Act No. 6 Of, 47, 1.
- Republic of Kenya (2020c). National Council for Law Reporting. Act No. 6 of 46, 1.
- Republic of Kenya (2020d). Republic of Kenya Kenya Gazette Supplement; Senate Bills, 2020. 173(72).
- Republic of Kenya (2020e). The first case of coronavirus disease was confirmed in Kenya. Press Release, 1–3.
- Rödl & Partner. (2020). *United Kingdom: The Coronavirus job retention scheme (CJRS)* is now live. Retrieved August 31, 2021, from <https://www.roedl.com/insights/covid-19/cjrs-coronavirus-job-retention-scheme-uk-live>
- Salih, D. (2020). The Impact of COVID-19 on the Poor and Vulnerable in Kenya | CSEA AFRICA - CENTRE FOR THE STUDY OF THE ECONOMIES OF AFRICA. [cseaafrica.org](http://cseaafrica.org/the-impact-of-covid-19-on-the-poor-and-vulnerable-in-kenya/). Retrieved September 15, 2021, from <http://cseaafrica.org/the-impact-of-covid-19-on-the-poor-and-vulnerable-in-kenya/>.
- Tourism Research Institute (2022). Annual Tourism Sector Performance Report 2021. Government of Kenya, Nairobi.
- Tu, Y., Li, D., & Wang, H. (2021). COVID-19-induced layoff, survivors' COVID-19-related stress, and performance in the hospitality industry: The moderating role of social support. *International Journal Of Hospitality Management*, 95, 1-8. <https://doi.org/10.1016/j.ijhm.2021.102912>
- U.N. Women. (2021). *Impact of COVID-19 on Gender Equality and Women's Empowerment in East and Southern Africa*. Reliefweb.int. Retrieved September 11, 2021, from <https://reliefweb.int/sites/reliefweb.int/files/resources/Impact%20of%20COVID-19%20on%20Gender%20Equality%20and%20Women%E2%80%99s%20Empowerment%20in%20East%20and%20Southern%20Africa.pdf>.
- UNCTAD (2020). COVID-19 and tourism: assessing the economic consequences. Retrieved from <https://unctad.org/webflyer/covid-19-and-tourism-assessing-economic-consequences>
- UNCTAD. (2020). COVID-19 AND TOURISM. July 1–27.industry at risk. Retrieved from <https://unctad.org/news/covid-19-puts-women-working-sids-tourism-industry-risk>
- United Nations. (2020a). Policy Brief: COVID-19 and Transforming Tourism. August 1–27.

- United Nations. (2020b). The Impact of COVID-19 on Women. United Nations, April 21. [file:///C:/Users/camiv/Downloads/Policy-brief-the-impact-of-covid-19-on-women-en \(1\).pdf](file:///C:/Users/camiv/Downloads/Policy-brief-the-impact-of-covid-19-on-women-en (1).pdf)
- UNWTO. (2019). Global Report on Women in Tourism – Second Edition, Key Findings. Global Report on Women in Tourism – Second Edition, Key Findings. <https://doi.org/10.18111/9789284420407>
- UNWTO. (2020). Policy Brief: COVID-19 and Transforming Tourism. August, 1–272. <https://doi.org/10.18111/wtobarometereng>.
- Van de Walle, D., & Nead, K. (Eds.). (1995). Public spending and the poor: Theory and evidence. World Bank Publications.
- Vogel, Isabel (2012), Review of the Use of ‘Theory of Change’ in International Development. Review report. .K.U.K. Department of International Development.
- Wenham, C., Smith, J., & Morgan, R. (2020). COVID-19: The gendered impacts of the outbreak. *The Lancet*, 395(10227), 846-848. Published Online March 6; [https://doi.org/10.1016/S0140-6736\(20\)30526-2](https://doi.org/10.1016/S0140-6736(20)30526-2).
- WHO (2014), Infection prevention and control of epidemic- and pandemic-prone acute respiratory infections in health care. WHO Guidelines, World Health Organization 2014, ISBN 978 92 4 150713 4.
- WHO, W. H. O. (2020a). Co V I D - 19 Strategy Up to Date. COVID-19 Strategy Update, 3(April), 18. https://www.who.int/docs/default-source/coronaviruse/covid-strategy-update-14april2020.pdf?sfvrsn=29da3ba0_19
- WHO, W. H. O. (2020b). Coronavirus Disease 2019 Situation Report 51 11th March 2020. World Health Organization, 2019(March), 2633. <https://doi.org/10.1001/jama.2020.2633>
- WHO, W. H. O. (2020c). Proceedings of COVID-19 Public Health Emergency of International Concern Forum. World Health Organization, 7.
- WHO, W. H. O. (2020d). WHO COVID-19 preparedness and response progress report. June 30, 2020, 26. <https://www.who.int/publications/m/item/who-covid-19-preparedness-and-response-progress-report---1-february-to-30-june-2020>
- Wodon, Q. T., & De La Briere, B. (2018). Unrealized potential: The high cost of gender inequality in earnings. World Bank. <https://doi.org/10.1596/29865>.
- Women’s Enterprise Policy Group. (2021). *Women’s s Enterprise Policy Group: Framework of Policy Actions To Build Back Better For Women’s Enterprise*. Thewomensorganisation.org.uk. Retrieved August 31, 2021, from <https://www.thewomensorganisation.org.uk/wp-content/uploads/2020/09/WEPG-Framework-of-Policy-Actions.pdf>.
- World Bank (2020). *Kenya Economic Update- Navigating the Pandemic. November 2020, Edition No. 22*. Wahington, DC: World Bank Group. Retrieved 12 15, 2020, from <https://reliefweb.int/sites/reliefweb.int/files/resources/Kenya-Economic-Update-Navigating-the-Pandemic.pdf>.

- World Bank Group (2017). Women and tourism: Designing for inclusion. 33–45. <http://documents.worldbank.org/curated/en/401321508245393514/pdf/120477-WP-PUBLIC-Weds-oct-18-9am-ADD-SERIES-36p-IFCWomenandTourismfinal.pdf>.
- World Bank Group. (2020). Summary of Key Messages. In Policy Note (Vol. 18, Issue April). <http://pubdocs.worldbank.org/en/232551485539744935/WDR17-BP-Gender-based-violence-and-the-law.pdf%0Awww.adelaide.edu.au/writingcentre/%0Awww.iucn.org>
- World Bank. (2020). Kenya Economic Update: Policy Options during the COVID-19 Pandemic. 21.
- World Health Organization. (2020). COVID-19 Public Health Emergency of International Concern (PHEIC). Global research and innovation forum: Towards a research roadmap. World Health Organization Geneva. Available from: https://www.who.int/blueprint/priority-diseases/key-action/Global_Research_Forum_FINAL_VERSION_for_web_14_feb_2020.pdf?ua=1.
- WTTC. (2019). Travel & Tourism: global economic impact. *World Travel & Tourism Council*, 10–11. <https://www.statista.com/statistics/233223/travel-and-tourism--total-economic-contribution-worldwide/>.
- WTTC. (2020). Global economic impact & trends 2020. *World Travel & Tourism Council*, June, 27. <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwiwqLNgEconomicImpact%2FmoduleId%2F1445%2FitemId%2F91%2Fcontroller%2FDownloadRequest%2Faction%2FQuickDownl>
- Zarrilli, S., & Aydiner-Avsar, N. (2020). COVID-19 puts women working in the SIDS tourism industry at risk. *UNCTAD [online]* <https://unctad.org/en/pages/newsdetails.aspx>.
- Zippia. (2021). *Travel Agent Demographics and Statistics [2021]: Number Of Travel Agents In The US*. Zippia.com. Retrieved August 31, 2021, from <https://www.zippia.com/travel-agent-jobs/demographics/>

6.0 Appendices

Appendix 1: Study Introduction Letter



Appendix 2: Questionnaire

Information on the Tourism Enterprises

The Women Economic Empowerment Hub at Kenyatta University is carrying a study on the *gendered impact of travel restrictions government policy response to COVID-19 pandemic on the tourism industry in Kenya*. Your response is highly appreciated and will be treated with absolute confidentiality

SECTION A: BACKGROUND INFORMATION

Tick as appropriate

1. Region of the business:

01- Nairobi

02- Central and Mt. Kenya

03- Western

04- Malindi

05- South Rift

2. Location of the business: County

3. Location of the business: Sub-County

4. Name of Enterprise (Optional)_____

5. Type of Ownership

01- Sole-proprietorship

02- Partnership

03- Private limited company

04- Public limited company

6. Gender of owner/majority shareholder

01- Male

02- Female

7. Gender of interviewee
- 01-Male
- 02- Female
8. Are you the owner of this enterprise
- 01- Yes
- 02- No
9. Position in the enterprise
- 01- Top Management level
- 02- Middle level
- 03- Junior staff
10. Age of the enterprise _____years
11. Nature of the enterprise
- 01-** Accommodation facilities,
- 02-** Restaurants and other food and beverage services
- 03-** Tour operators, travel agencies, balloon operators, local air charters, tourism service vehicle hire, water sports, and boat excursions,
- 04-** Game fishing outfitters, enterprises offering camps and camping equipment for hire
- 05-** Nature parks, national reserves, nature trails, game ranches, amusement parks, non-citizen tour leaders /guides
- 06-** local traditional boat operators, professional safari photographers, curio vendors, private zoos, citizen tour leaders/guides, general vendors and beach operators
12. How many employees do you have in your enterprise? (Tick as appropriate)
- 01- Less than 10 employees (Micro scale enterprise) ☐

- 02- 10 to 49 employees (Small scale enterprise) ☐
- 03- 50 to 249 employees (Medium scale enterprise) ☐
- 04- 250 or more employees (large scale enterprise) ☐
13. What is the average annual revenue of your enterprise in millions (Kes.)
- 01- Under 1 Million
- 02- 1 to under 5 million
- 03- 5 to under 20 million
- 04- 20 to under 50 million
- 05- 50 to under 100 million
- 06- 100 million and above
14. What is the average annual expenditure of your enterprise? (Kes.) _____
- 01- Under 1 Million
- 02- 1 to under 5 million
- 03- 5 to under 20 million
- 04- 20 to under 50 million
- 05- 50 to under 100 million
- 06- 100 million and above

SECTION B: TRAVEL RESTRICTIONS AND EMPLOYMENT

15. Kindly indicate the number of personnel working in your enterprise under each of the categories given according to gender from year 2019 up to 2021

Categories	2019		2020		2021	
	Male	Female	Male	Female	Male	Female
01- Interns/interns						
02- Casuals						
03- Seasonal						
04- Contract						
05- Permanent						

16. How many employees fall under the following Monthly Gross wage rate in each of the years 2019-2021?

		2019		2020		2021	
		Male	Female	Male	Female	Male	Female
01	Less than 25,000						
02	25,000 – 49,999						
03	50,000 - 99,999						
04	100,000 -199,999						
05	200,000 -299,999						
06	300,000 and above						

17. How did COVID-19 travel restrictions affect employment in your enterprise? (Kindly tick all that apply).

1. No effect
2. Compulsory Leave
3. Laid off
4. Reduced Salaries
5. Unspecified Period

6. All sent home

7. Other (they worked in shifts,)

- a) Did not affect our employment levels ☐
- b) Some employees were laid off ☐
- c) Gave compulsory leave to some of the employees for a specified period ☐
- d) Some Employees were sent on unspecified unpaid leave ☐
- e) Employee salaries were reduced ☐
- f) Other (Please specify)

18. Please indicate the number of employees in your enterprise that were affected by COVID-19 travel restrictions in the year 2020

	Effect	Male	Female
01	No change in salary/employment status		
02	Reduced salaries		
03	Shortened work time		
04	Placed on paid leave		
05	Placed on unpaid leave		
06	Laid off		
07	Other (specify)		
			

19. What kind of assistance did the enterprise provide to their employees during the travel restrictions due to Covid-19? (tick all that apply)

1. Connecting with them regularly through telephone/ virtually ☐
2. Webinar training sessions on skill building ☐
3. Assisting with food ☐
4. Virtual sessions on mental health ☐
5. Hiring the laid off staff on part-time basis whenever necessary ☐
6. Connecting those laid off to potential employers ☐
7. Other (Specify)-----

Virtual connection

Part time basis

Referred them to Potential employers

Food assistance

Mental health

Webinar training

Received all the help needed

Other

20. In your view, what was the most serious impact of COVID -19 travel restrictions on your enterprise's employment?
-

SECTION C: TRAVEL RESTRICTIONS AND INCOME

21. Please indicate your total revenue from your business in the years 2019, 2020 and 2021 in Kes.
- 2019 _____ millions
- 2020 _____ millions
- 2021 _____ Millions

	Annual sales Turnover in Kess	2019	2020	2021
01	Under 1 million			
02	1 to under 5 million			
03	5 to under 20 million			
04	20 to under 50 million			
05	50 to under 100 million			
06	100 million and above			

22. Did your business close down or reduce operations due to COVID-19-induced travel restrictions?
- 01- Yes ☐
- 02- No ☐
23. If yes, what are the reasons for closing or reducing operations?
Tick whichever is applicable

- a) Government directive for businesses to close ☐
- b) Very few or no customers due to covid-19 pandemic ☐
- c) Due to COVID-19 safety concerns ☐
- d) Shortage of supplies due to the covid-19 pandemic ☐
- e) Other (Please specify)

.....

24. How many tourists' arrivals did your enterprise receive in the following years?

	Category	2019	2020	2021
01	Local			
02	International			

25. Did the travel restrictions affect the prices you charge for your products?

01- Yes ☐

02- No ☐

26. If yes, please indicate the prices of those products in 2019, 2020 and 2021

		2019		2020		2021	
Category		Product/ Service	Price	Product/ Service	Price	Product/ Service	Price
A	01						
	02						
B	03						
	04						
C	05						
	06						
D	07						
	08						
E	09						
	10						
F	11						
	12						

27. How did the change in prices affect your revenues?

01- Did not affect our annual revenues

02- Increased our annual revenues

03- Reduced our annual revenues

SECTION D: TRAVEL RESTRICTIONS AND CREDIT/BUSINESS FINANCE ACCESS

In this section, we would like to understand more on how you finance your business and other financial assistance received during COVID-19 crisis

28. What is the main source of funds used to finance your enterprise?

01- Own/family savings

02- Friends/relatives

03- Retained profits

04- Loan

05- Government support

06- Venture capital

07- Other (specify)-----

29. If loans are used to finance business, please indicate the source. (Tick all that apply)

01- Banks

02- SACCOs

03- Self- help groups

04- Shylocks

05- Mobile Apps

06- Other (please specify)

30. If you have accessed a bank loan, state the amount accessed and the rate of interest charged in the following years

Source (Bank)	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01						
02						
03						

31. Were you satisfied with the terms under which you got the credit from the bank?

01- Yes

02- No

If No, please explain the reason for the dissatisfaction

01- Interest was too high

02- Lack of collateral requested

03- Lengthy time for loan approvals

04- Amount of loan approved is inadequate

05- Requirements of guarantors

06- Others (please specify)

32. If you have accessed a loan from a SACCO, state the amount accessed and the rate of interest charged in the following years

Source (SACCO)	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01						
02						
03						

33. Were you satisfied with the terms under which you got the credit from the SACCO?

01- Yes

02- No

34. If No, please explain the reason for the dissatisfaction 01- Interest was too high

02- Lack of collateral requested

03- Lengthy time for loan approvals

04- Amount of loan approved is inadequate

07- Others (please specify)

35. If you have accessed a loan from a Self-help group, state the amount accessed and the rate of interest charged in the following years

Source (Self- help group)	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01						
02						
03						

36. Were you satisfied with the terms under which you got the credit from the SACCO?

03- Yes

04- No

37. If No, please explain the reason for the dissatisfaction

01- Interest was too high

- 02- Lack of collateral requested
 03- Lengthy time for loan approvals
 04- Amount of loan approved is inadequate
 09- Others (please specify)
38. If you have accessed a loan from a Shylocks, state the amount accessed and the rate of interest charged in the following years

Source (SACCO)	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01						
02						
03						

39. Were you satisfied with the terms under which you got the credit from the SACCO?
 05- Yes
 06- No
40. If No, please explain the reason for the dissatisfaction
 01- Interest was too high
 02- Lack of collateral requested
 03- Lengthy time for loan approvals
 04- Amount of loan approved is inadequate
 09- Others (please specify)
41. If you have accessed a loan from a mobile Apps state the amount accessed and the rate of interest charged in the following years

Source (mobile Apps)	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01						
02						
03						

42. Were you satisfied with the terms under which you got the credit from the SACCO?
 07- Yes
 08- No
43. If No, please explain the reason for the dissatisfaction

- 01- Interest was too high
 02- Lack of collateral requested
 03- Lengthy time for loan approvals
 04- Amount of loan approved is inadequate
 09- Others (please specify)
44. Have you ever received any financial support from the Government?
 01- Yes
 02- No
45. If yes, was it a loan or grant (free support)
 01- Loan
 02- Grant
46. If a loan from government was accessed, what kind of fund did you access the loan from?
 01- Women Enterprise Fund
 02- Constituency Women Enterprise Scheme (Tuinuke loan)
 03- Youth enterprise Development Fund
 04- Constituency based loans
 05- Business expansion loans
 06- Others (please specify)
- 47.
48. Please state the amount received from each source from year 2019 upto 2021.

Source (Government	2019		2020		2021	
	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)	Amount	Interest charged per annum (%)
01 Women enterprise fund						
02-constituency women enterprise scheme						
03-youth enterprise development fund						
04-Constituency based loans						
05-Business Expansion loan						
06-Other (Specify)						

49. Were you satisfied with the terms of credit used when accessing the government finance?

- 01- Yes
02- No
50. If no, please state the reason for your dissatisfaction
01- Interest too high
02- Loan too small
03- Time to approve the loan was too long
04- Conditions of being in a group
05- Other(Specify)
51. If you have never accessed government support, please indicate the probable reasons
01- Not aware about the funds
02- Never requested
03- Requested but was not given
04- Support given is too small
05- The process of requesting for the support is too long
06- Did not have the necessary requirements requested in order to access the loans
07- Others (specify)
52. What is your recommendation on credit or business finance access to the tourism Industry?-----

SECTION F: TRAVEL RESTRICTIONS AND INTERVENTIONS

53. What measures did your enterprise adopt to help mitigate impacts of travel restrictions?
(Please tick all that apply)
- | | |
|--|--------------------------|
| a) Temporary closure | ☐ |
| b) Significant downscaling | ☐ |
| c) Introduction of alternative products | ☐ |
| d) Loan from banks/ financial institutions | ☐ |
| e) Shift to other businesses | ☐ |
| f) Relocated business | ☐ |
| g) Other (specify) | |
54. Did you receive any support during the COVID-19 travel restrictions period?
01-Yes
02-No
55. If yes to Question 53, please indicate the source.
01- Government

- 02- Private sector
- 02- International bodies
- 03- NGOs
- 04- Other (specify)

56. If financial support was received from the Government, please indicate the amount

	National Government		County Government	
Type of support	2020	2021	2020	2021
01- Cash Transfers				
02- Deferral of Payment of Taxes and other bills				
03- Tourism Stimulus package				
04- Other (please specify)				

57. Please indicate any other forms of support given by the government.

01- Training and development

02- Other (Please specify)

58. If support was received from any other source apart from government, please indicate the amount received from each.

	Amount		Amount	
Source	2020	2021	2020	2021
01- Private sector				
02- International bodies				

03- NGOs				
04- Other (Please Specify)				

59. Please indicate any other forms of support received from:
- i) Private sector
 - 01-Training and development
 - ii) International Bodies
 - 01-Training and development
 - iii) NGOs
 - 01-Training and development
 - iv) Other (Specify)
60. What response strategies and actions has your enterprise put towards recovery from COVID-19 pandemic? (expand this based on the pilot)
- 01- Increased advertising
 - 02- Diversification of business
 - 03- Moved to a different type of business
 - 04- Change in terms of employment for staff
 - 05- Relocation to cheaper locations/premises
 - 06- Working from home
 - 07- Other (Specify)-----
61. During times of disasters and crisis such as the coronavirus pandemic, what do you suggest could be done to support:
- i) Women owned enterprises
 - ii) Men owned Enterprises
 - iii) Jointly owned enterprises

THANKS FOR YOUR COOPERATION

Appendix 3: Study Interview Guide

SECTION A: BACKGROUND INFORMATION

1. What region is your business located in? (Please specify)
2. In which county is your business located?
3. What is the name of your enterprise? (Optional)
4. How would you describe the ownership type of your enterprise?
5. Can you tell us about the gender of the owner or majority shareholder?
6. Could you please share the gender of the interviewee?
7. Are you the owner of this enterprise, or do you hold another position?
8. What is the age of your enterprise in years?
9. Please provide information on the nature of your enterprise's activities.
10. How many employees do you have in your enterprise? (By scale)
11. What is the average annual revenue of your enterprise in millions (KES)?
12. Can you share the average annual expenditure of your enterprise in millions (KES)?

SECTION B: TRAVEL RESTRICTIONS AND EMPLOYMENT

13. How has the number of personnel in your enterprise changed from 2019 to 2021, categorized by gender and employment type?
14. Can you describe the monthly gross wage rates of your employees for each year (2019-2021), categorized by gender?
15. How did COVID-19 travel restrictions affect employment in your enterprise? (Please provide details)
16. How many employees were affected by COVID-19 travel restrictions in your enterprise in 2020? (Please specify the impact)
17. What kind of assistance did your enterprise provide to employees during the travel restrictions due to COVID-19? (Please explain)

SECTION C: TRAVEL RESTRICTIONS AND INCOME 18. Can you share your enterprise's total revenue from 2019 to 2021 in KES?

19. How did the COVID-19 pandemic, and related travel restrictions, impact your business operations (e.g., closure or reduction)?
20. Please provide the number of tourist arrivals in your enterprise in 2019, 2020, and 2021.
21. Did the travel restrictions affect the prices you charge for your products or services?

22. If yes, please indicate the prices of those products in 2019, 2020, and 2021 for each category.

SECTION D: TRAVEL RESTRICTIONS AND CREDIT/BUSINESS FINANCE ACCESS

23. What is the main source of funds used to finance your enterprise? (Please specify)
24. Have you accessed loans to finance your business? If yes, please indicate the sources. (Tick all that apply)
25. If you accessed bank loans, can you share the amount and interest rates charged from 2019 to 2021?
26. Were you satisfied with the terms under which you got the credit from the bank? If no, please explain the reasons.
27. Please share the amount and interest rates for loans accessed from SACCOs, Self-help groups, Shylocks, and mobile apps in 2019, 2020, and 2021 (if applicable).
28. Were you satisfied with the terms under which you got the credit from the respective sources? If no, please explain the reasons.
29. Have you received any financial support from the Government? If yes, was it a loan or grant?
30. If a loan from the government was accessed, what kind of fund did you access the loan from?
31. Please indicate the amount received from each source (Government and other sources) for the years 2019 to 2021.
32. Were you satisfied with the terms of credit used when accessing government finance? If no, please state the reason for your dissatisfaction.
33. If you have never accessed government support, what are the probable reasons for not doing so?

SECTION E: TRAVEL RESTRICTIONS AND INTERVENTIONS

34. What measures did your enterprise adopt to help mitigate the impacts of travel restrictions? (Please explain)
35. Did your enterprise receive any support during the COVID-19 travel restrictions period? If yes, please indicate the source.
36. Can you share any other forms of support given by the government, private sector, international bodies, or NGOs during the pandemic?

SECTION F: RECOVERY STRATEGIES

37. What response strategies and actions has your enterprise put towards recovery from the COVID-19 pandemic? (Please elaborate)

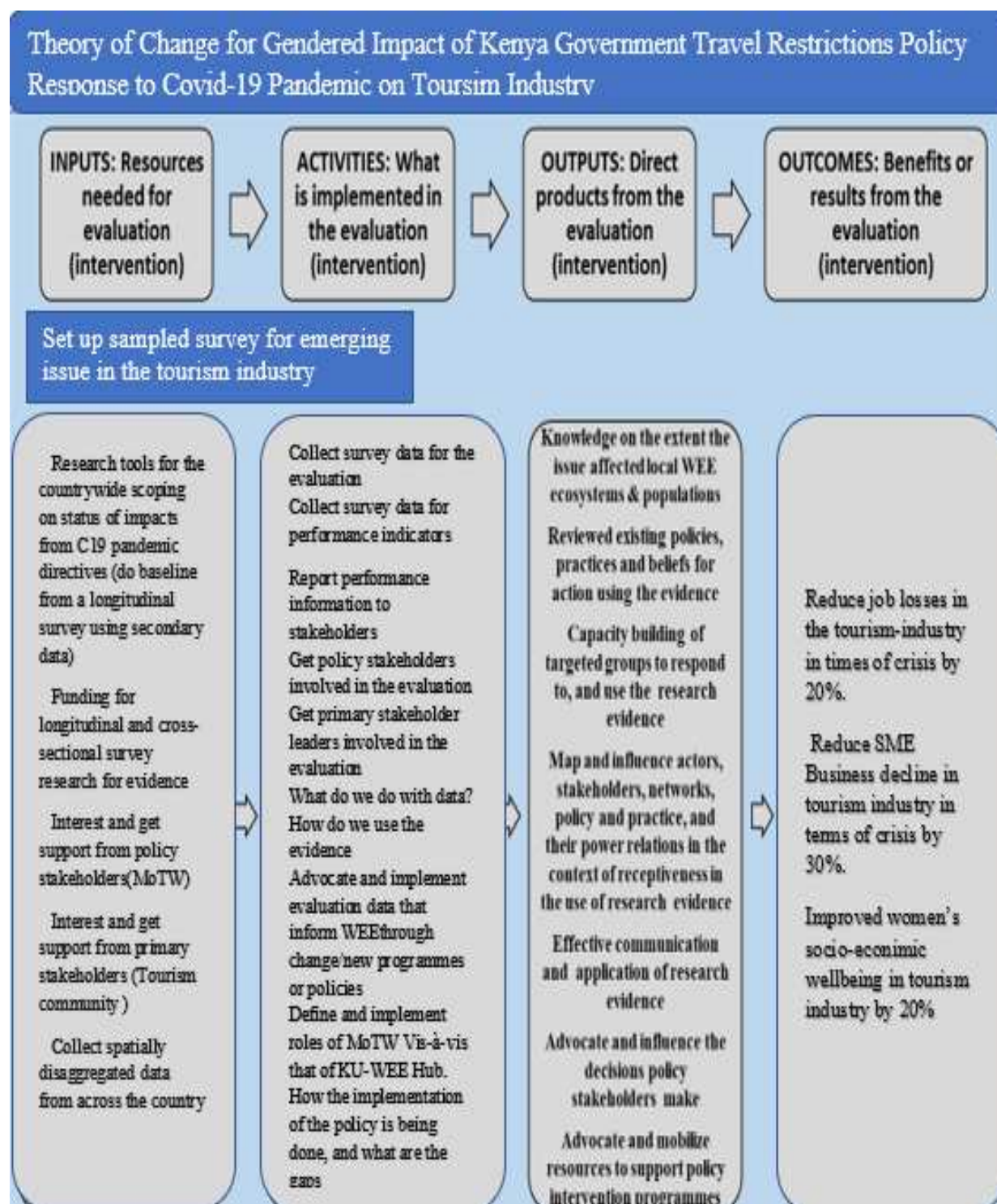
38. How do you suggest supporting women-owned enterprises during times of disasters and crises?

39. How can the government assist men-owned enterprises during crises?

40. In what ways can jointly owned enterprises be supported during challenging times?

Thank you for your cooperation. Your responses will help us better understand the impact of travel restrictions on tourism enterprises in Kenya.

Appendix 4: Theory of Change



Appendix 5: Collaborating partners and their roles

Partner	Role
Ministry of Tourism and Wildlife (MoTW)	Partnered in defining the research gap, undertaking the evaluative study, and developing the solutions together
Council of Governors – The Tourism Section	Partnered in defining the research gap, undertaking the evaluative study, and developing the solutions together
Kenya Association of Women in Tourism and other related organizations in the tourism Industry	Partnered in piloting the tools and identifying the gaps, introducing researchers to the businesses targeted for the study, collecting data on the businesses, providing key informant data, and validating the research report
Global Tourism Resilience and Crisis Management Centre – Eastern Africa (GTRCMC-EA)	GTRCMC-EA supported the project in co-designing samples and sample frames, developing data collection tools for both primary and secondary data sets
Environmental Systems Research Institute (Esri/Esria)	Esri/Esria supported the project by providing the ArcGIS Survey 123 software and processing the data.

(Reference this to the change theory explanation and push it to the appendix section.)