



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**

PILOT REPORT

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JUNE, 2022

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Abstract

The Coronavirus global crisis has affected every aspect of people's livelihoods, jobs, incomes, and social life. To contain the spread and mitigate the devastating impact of COVID-19, the Government of Kenya put a raft of measures/policies in place. These measures included travel restrictions, which were aimed at containing the spread of the disease. However, the measures inevitably resulted in disastrous short-term and long-term impacts on the tourism industry. This study aims to evaluate the gendered impact of the travel restriction's government policy response to COVID-19 on the tourism industry. The specific objectives are to evaluate the gendered impact of travel restrictions on employment in Kenya's tourism industry, on incomes/revenue in the tourism industry and on credit/finances in the tourism industry. Further the study seeks to identify gendered interventions to promote women's economic empowerment in times of disasters and crises. This study presents the pilot study results that was carried out in the months of March and April 2022. The study adopted a descriptive research design where a cross-section of enterprises within the tourism industry in Nairobi County was randomly selected. The population was all the tourism enterprises registered by the Tourism Regulatory Authority (TRA), which was a total of 2242, divided into five categories. Stratified Random sampling resulted in 40 enterprises. Of the 18 firms with complete interviews, 61% were companies while the rest were sole proprietorships. A bigger proportion (72.2%) of those who responded were tour operators and travel agencies. The majority of the respondents were microenterprises representing 64.7 %. Most of the enterprises had an annual turnover and expenditure of less than Ksh.4 million representing 56.25 % and 62.5% of the firms respectively. The majority of the firms responded to travel restrictions by reducing the number of employees in their firm closely followed by laying them down. Most firms mentioned the closure of business and loss of jobs as the most serious effect of COVID-19 travel restrictions followed by reduced business revenues. Most of the enterprises especially those owned by women had limited access to credit. Some of the suggestions proposed to improve on this included reduction of interest rates, easy access to loans and reduction of taxes. The pilot results further suggested that to improve women's economic empowerment in times of disasters and crises, the government should provide financial support, relief funds, training, and subsidies among others.

1.0 Introduction

1.1 Background

The novel Coronavirus disease (COVID-19) first appeared in Wuhan, China, in November 2019. It was reported by Wuhan Municipal Health Commission to the World Health Organization (WHO) as a cluster of cases of pneumonia ([WHO, 2020a](#)). It was subsequently declared by the WHO as a public health emergency on January 30th, 2020 (WHO, 2020c) and a global pandemic on March 11th, 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).

Amongst the COVID-19 pandemic containment measures by countries, a key directive that resulted in a major impact were travel restrictions (Mollona *et al.*, 2020). These included border closure and cession of movement within the country. Further, any movements within and out of the country required a series of protocols such as a negative Polymerase Chain Reaction (PCR) test or vaccination. As a result, many women's economic, social wellbeing and livelihoods were adversely affected as their incomes were eroded, leading to uncertainty, insecurity, deprivation, anxiety, and depression. Although COVID-19 affected women differently because of their gender roles and responsibilities, men were equally negatively affected. Furthermore, some lost their employment and incomes, reducing their ability to provide for their families.

The ban on international travel, airlines' grounding drastically reduced the number of international and domestic tourists visiting hotels, restaurants, and tourist destinations. The tourism industry is a significant pillar of economic growth in Kenya. The sector drives regional development and supports many businesses and millions of jobs globally (Organisation for Economic Co-operation and Development, 2020). The tourism industry has been dramatically affected in several ways. According to global hospitality data, there was a 96% drop in occupancy rates in the entire global hospitality industry due to the ongoing COVID-19 pandemic (Irandu, 2020). This led to employment, income, and revenue losses in the tourist sector. The economic impact of COVID-19 is having long-term labour market implications on individuals and households and, more disproportionately, on women and girls relative to men and boys (Mohapatra, 2021). The anecdotal evidence points to the pandemic having profound differences in its gendered impact on employment from other previous crises. This is because women are over-represented in the tourism industry and face higher job loss risks both in the earlier lockdown and as the economic crisis continues to deepen (Cook & Grimshaw 2021). According to Djankov *et al.* (2021), the COVID-19 pandemic and the global economic downturn widens the labor force gap in some economies, which will have potentially damaging repercussions for women's pay and career prospects. This resulted in hotel closures, massive staff layoffs, and scaling down of operations in the tourism industry to stay afloat. A study conducted on the impact of COVID-19 on tourism in Kenya revealed that 32% of travel and tourism companies had instituted pay cuts to 70% of their workforce. In comparison, 70% of employees in 57% of the organizations represented in the survey had been sent on unpaid leave (RoK, 2020). The tourist industry offers an economic lifeline to women, comprising mainly low-skilled workers in the sector (Zarrilli & Aydiner-Avsar, 2020).

In many developing and least-developed countries, tourism provides an opportunity for women, youth, migrant workers, and the rural population to enter the job market, though often under unfavourable working conditions (I.L.O., 2013). Women and youth providing unskilled labour, are disproportionately affected by layoffs in the tourism sector resulting from the COVID-19 crisis due to their low skills, casual and temporary nature of their jobs (UNCTAD, 2020). According to McKinsey (2020), female job-loss rates due to COVID-19 are about 1.8 times higher than male job-loss rates globally. This translates into a higher unemployment rate for women at 5.7% compared to 3.1% for men (McKinsey, 2020). The resulting fall in incomes due to job losses and business closures in the tourist industry indicates a higher incidence of poverty, especially for women (IFC, 2020).

The tourism industry is a labour-intensive sector that has been thwarted by international travel and trade restrictions imposed by countries to contain the pandemic, thereby threatening to roll back the progress made on the sustainable development goal five on *gender equality and women and girls empowerment*, (UNWTO, 2020). Many women's economic, social wellbeing, and livelihoods have been adversely affected as their incomes have been eroded (International Labour Organization, 2020). In the tourism industry, women make up 54% of the total global workforce and are more susceptible to informal working arrangements partly due to its seasonality, combined with weak enforcement, regulations, and labour organization, and are among the most vulnerable to the impacts of COVID-19 (UNWTO, 2019; I.L.O., 2017).

Women in developed economies like the U.S.A. and U.K are more empowered as the countries are more aware of women's gender issues. They have formulated policies that promote egalitarianism, notably in the tourism and hospitality sectors, (Hanvey, 2018). The laws have empowered more than 69% of women compared to men taking up more senior positions in the tourism industry in the U.S.A. and other developed states (Lopes, Sargento, & Carreira (2021); Clevenger & Singh, 2013). However, in developing countries, women are vulnerable as they are underrepresented. According to Koome, Kiprutto, Kibe, and Kiama's study, (2013), women are not equally represented in Kenya's tourism and hospitality workforce. Further, women are only 36% compared to 64% of men's dominance in the sector in 2013. 'People1st', 2017 study emphasized thus "currently, 1.05m women are working in the hospitality industry, of which 49% work in operational roles (540,737 employees) and 11% in managerial roles (121,265 employees)" (p.2).

The COVID-19 pandemic has 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 in the tourism industry but also they are the majority of the informal, casual, low-skilled, and seasonal workers in the industry, making them vulnerable to shocks (UNCTAD, 2020). COVID-19 has changed women's lives considerably. However, according to UNWTO (2020), the pandemic presented the tourism industry with a golden opportunity to redefine its gender balance while building on the enormous strides made towards women's empowerment by elevating female employees' recovery efforts, increasing protections, and reducing barriers to participate actively in the industry.

1.2 Statement of the Problem

COVID-19 pandemic brought about unprecedented and unforeseen circumstances in Kenya, adversely affecting people's livelihoods, incomes, and social life (World Bank, 2020). The need for most countries worldwide to stop the virus contagion through social distancing, border closures, and travel restrictions measures has resulted in business failures and the consequent loss of jobs that mainly affect "entrepreneurs' households and Small and Medium Enterprises (Portuguez Castro & Gómez Zermeño, 2020). While numerous communities have been facing lockdowns of varying lengths, the economic consequences of the virus have been devastating in thousands of localities, businesses of all sizes, which depend either directly or indirectly on the visitor economy. These have suspended operations, and indications are that many will likely never reopen (Loannides&Gyimothy, 2020). The travel restrictions instituted by governments worldwide to contain the virus have brought the tourism industry to a standstill (Organisation for Economic Co-operation and Development - OECD, 2020).

Despite the rich literature - on the devastating effects of COVID-19 on women's economic and social wellbeing, the magnitude of gendered impact of travel restrictions on the tourism industry is yet to be evaluated. Also, there is a paucity of information on how these adverse effects can be mitigated or avoided in future pandemics or other disasters. 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. There is a need to generate robust scientific evidence on the effects of the COVID-19 pandemic on gendered impacts of travel restrictions within the tourism industry. This will influence the formulation of policies and programmes targeted to the tourism industry and enhance women's economic empowerment. Therefore this pilot study has evaluated the impact of travel restrictions on the tourism industry in relation to loss of employment, income, and revenue (World Bank, 2020).

1.3 Objectives of the Study

The study's overall objective is to evaluate gendered impact of travel restriction's government policy response to 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 women's economic empowerment in times of disasters and crises.

1.4 Research Questions

What is the gendered impact of travel restriction's government policy response to 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?
2. How did the travel restrictions impact on income/revenue in the tourism industry?
3. To what extent was access to credit/business financing in the tourism industry affected by travel restrictions?
4. Which gendered interventions can be designed and implemented using the evidence from the research to promote women's economic empowerment in times of disasters and crises?

2.0 The Policy Context

This project evaluated the Kenya Presidential directive of 15th March 2020 and subsequent directives restricting movements and the threat posed to derail the gains achieved in the tourism industry. The evaluation determined the magnitude of the gendered impacts on employment, income/revenue and credit /business financing in the tourism industry. This mainly focused on women, who comprise 54% of the industry's global labour force (UNWTO, 2019).

Kenya's Vision 2030, in its social pillar, envisages a nation where women and men equitably enjoy the high quality of life. It aims at mainstreaming gender, which includes ensuring there are available opportunities for women to improve livelihoods, consequently reducing dependency. Within the Framework of Vision 2030, which serves as the country's development blueprint, the principles of equity and equality are spelled out. The Constitution of Kenya 2010 reiterates these principles affirming that girls and boys, women and men have the right to fair treatment, including equal opportunities in political, economic, cultural, and social spheres. Other frameworks such as the Sustainable Development Goals (2015) in its goal # 5 *on gender equality and women and girls empowerment* reiterates the central role that women's economic empowerment plays in the families' livelihoods. Again, the gains attained in wellbeing and livelihoods have been pushed back by the COVID-19. The East African Community Gender Policy (2018) emphasizes the E.A.C. member country's commitment to eliminating all forms of discrimination in every area of growth and development.

Travel restrictions negatively impacted on tourism industry in relation to loss of employment income and revenue. The Kenya Vision 2030 prioritizes tourism as one of the top eight sectors with double-digit economic growth and development (G.O.K. Vision 2030). Unfortunately, COVID-19 brought to a halt almost all the gains that the industry had realized with untold suffering, particularly for families whose livelihoods depended on the sector. The National

Tourism Blueprint 2030 (NTB2030), a transformational framework for the tourism industry, ensures that the industry continues to thrive within the requisite enabling environment. It seeks to ensure that efforts by all tourism players in Kenya are well coordinated so that the necessary synergies are developed and enhanced at all levels, both within the private and public sectors. The Framework sets the pace towards making tourism a key catalyst of the country's economy. These are noble aspirations if only they embrace gender equity and equality. The project assessed the extent to which the transformational Framework embraces and can be held accountable to gender equity and equality and women's economic empowerment.

The Kenya Tourism policy (2021), whose resolve is to have a tourism industry that is both resilient and sustainable to such shocks as pandemics and acts of terrorism, is a critical policy for this research. The project seeks to work with the team in the tourism industry, particularly the Kenya Association of Women in Tourism, to develop an implementation plan that is gender-responsive and embraces women's empowerment. As the policy seeks to clarify and consolidate the roles of various actors and strengthen the efficacy of the private sector, the project provided the needed evidence and robust data. This will help to identify the right gender-responsive players in the tourism and empower them to play their rightful roles in engendering the policy.

3.0 Literature Review

COVID-19 has worsened the challenges of unpaid work for women in the tourism industry. Many organizations in the industry in Kenya have asked the few employees they have retained to work remotely, something that many women find difficult due to their increasingly disproportionate amount of unpaid care responsibilities. In the Middle East and North Africa (MENA), and South Asia, women's share of outstanding care work is 80 to 90% (IFC, 2020). This share has likely increased since the study was conducted. Female employees and entrepreneurs struggle to balance their work obligations and increasing family demands due to the interruption of childcare, eldercare, and healthcare options during the pandemic. Inadequate solutions for addressing care responsibilities have led to women's absenteeism and forced them to resign from work (IFC, 2020).

Unequal access to, and use of, digital technology by women further compounds the directive for women to work remotely by their organizations. According to Global System for Mobile Communications - GSMA (2020), the gender gap in mobile internet use is 37% in Sub-Saharan Africa, 20% in the Middle East and North Africa, and 51% in South Asia. Women are less likely than men to access and use the internet, reducing their ability to utilize virtual communication technologies to facilitate remote work. Women's lack of digital literacy and skills and their lack of access to information technology (I.T.) infrastructure limit women-owned businesses in the tourism industry to leverage technology during and after the COVID-19 pandemic (IFC, 2020). The digital divide also makes women less likely to work in the tourism industry that uses the internet. It reduces their ability to re-train or enhance their skills through online training. For example, the demand for online orders and food delivery from restaurants has increased due to the pandemic. Women entrepreneurs in the tourism industry without access to digital tools and

services knowledge in e-commerce will be left behind. This will exacerbate existing gender inequalities in accessing labour markets and opportunities for learning (IFC, 2020).

COVID-19 has widened the gap in women's access to business credit which is fundamental for the survival of their businesses in times of crisis. Worldwide, female-owned companies are 5.9% more likely to close than male-owned businesses (IFC, 2020). This could be because female-owned enterprises are mainly based in the consumer-facing sectors such as hospitality and retail trade, where demand for hospitality services has been high. In Sub-Saharan Africa, 43% of women-owned and led S.M.E.s have closed temporarily compared to 34 percent of male-owned S.M.E.s (OECD, Facebook, World Bank, 2020). In India, about 70% of women entrepreneurs report that they have suffered declining revenues due to COVID-19 (Bain & Company, 2020). In Nigeria, businesses owned by women were 11% more likely to close than businesses owned by men (OECD, Facebook, World Bank, 2020). This implies that, in the absence of targeted policies, women entrepreneurs in the tourism industry face a higher risk of business closures and bankruptcy than their male counterparts (Zarrilli & Aydiner-Avsar, 2020).

The pandemic has affected the tourism industry more due to the Government's travel restrictions, causing reductions in domestic and international travel (Ozbayet al., 2021). Government measures such as border closures, travel bans, events cancellations, fear of spread, and quarantine requirements have had extreme challenges on the tourism and hospitality sectors (Gössling et al., 2020). In many countries, the tourism industry was the first to experience a slump in demand, first shed their workforce in response to government measures, and maybe among sectors that will be slow in recruiting its workforce back into employment (Flaming & Burns, 2020).

In an assessment of the impact of COVID-19 on the tourism industry workforce, Baum et al. (2020) noted that the aftermath witnessed were amplification of existing known challenges experienced by this group in terms of their low levels of remuneration, precarious existence in the workforce, and poor working conditions. Ozili (2020) examines the socio-economic impact of COVID-19 and the policy response in African countries. The period of analysis was at the time many African countries were imposing strict lockdown rules due to the rapidly spreading coronavirus globally. The author observes that the exact socio-economic impact of COVID-19 is still unknown. Further, Rafaeli & Hutchinson (2020) found limited data regarding the evolving impact of the COVID-19 pandemic on the lives of women and girls in Sub-Saharan Africa. They attributed this to the inadequate systematic focus of humanitarian response programmes on adolescent girls and women and the lack of gender-disaggregated data. Nevertheless, the reviews highlight that despite the limited data, based on emerging evidence and lessons from past health crises, there is strong corroboration to suggest that women and girls in S.S.A. will suffer from the severe and multifaceted negative secondary impact of the COVID-19 problem. The issues such as loss of income, diminutive financial empowerment, and increased household work foil their quality of life in society. They continue to note that COVID-19 related data is still emerging. However, lack of age- and sex-disaggregated data was evident, and this could be due to: lack of well-tailored, sex and age-specific programmes that systematically target adolescent girls and women; a pandemic response that does not sufficiently address women's and girls' needs; and, limited recording of girl and women related outcomes during emergencies.

The tourist industry, which heavily relies on human contact, has been 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 faces an extraordinarily difficult situation that has triggered a socio-economic crisis. Businesses/firms have been forced to downsize operations, resulting in millions of employees losing their jobs. A whopping estimated 50 million jobs in the tourist industry worldwide are expected to be lost, leading to COVID-19-induced layoffs. The study report also revealed that the closure of many businesses would create a severe socio-economic problem and negatively affect organization survival and employee wellbeing (WTTC, 2020).

Raj et al. (2020) conducted a cross-sectional study through an online survey of sampled residents of the State of California, U.S.A., on how they observed social distancing protocol. It revealed that 'a stay at home' within two weeks led to sexual violence, depression, and anxiety exposure. The study revealed that about 5% reported moderate to severe anxiety symptoms while 2-3% reported moderate to severe depressive symptoms over a longer period of 30 days. The study enhances understanding of increased mental health cases during lockdowns which would have a ripple effect on the tourism industry. Tu, Li, and Wang (2021) studied how the COVID-19 induced layoffs influence employees' extra-role and in-role performance in the tourism industry. The authors found that the COVID-19-induced layoff increased survivors' COVID-19-related stress leading to a decrease in extra-role and in-role performance.

Karsavuran (2021) investigated the unemployment experiences and coping efforts of tourism workers who involuntarily lost their jobs in the Turkish tourism industry during the 2016 crisis. The findings revealed that those employees who were 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 differently affected.

A study in Colombia, Cuesta, and Pico (2020) explored the extent to which COVID-19 exacerbated gendered employment disparities, income generation gaps, and, ultimately, poverty gaps using a simple microsimulation methodology. The authors used microdata from a random-sample income survey to identify which workers would be economically affected by the lockdown per economic sector, by gender, and then considered all government measures to mitigate the lockdown's economic and social impact. The study focused on one such vulnerable population, women, and one of the pandemic's most robust socio-economic transmission channels, employment. The article addresses two questions: What are the expected impacts of the COVID-19 lockdown and mitigation policies on poverty in Colombia? And to What extent has COVID-19 increased existing gendered poverty gaps in 2020? In reviewing the literature, they found out that women were disproportionately employed in the hardest hit sectors by the pandemic, including tourism, entertainment, smallholder farming, retail, the informal economy, and migrant workers. The study pondered that Women entrepreneurs faced more detrimental and difficulties in rebuilding their livelihoods due to challenging conditions like reduced access to financial services.

Cook & Grimshaw (2020) conducted a gendered analysis focusing on how the policies acknowledge 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, 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?

The critical role women and men play in the tourist industry calls for gendered interventions to promote men and women's economic empowerment in times of disasters and crises. According to Clevenger and Singh (2013), the developed nations have mainstreamed gender issues, making the tourism industry's economic situation vibrant, particularly in the wake of the coronavirus. The study asserts that the U.S.A. government enacted Civil Rights Act in 1965, banning gender stereotyping and discrimination in the labor market and giving both women and men equal opportunities to ascend the high managerial position in the tourism industry. The law has empowered women to own over 72% of the travel agencies that are currently threatened to be severely affected by COVID-19 pandemic (Zippia, 2021). However, through the coronavirus relief fund, the U.S.A. government set aside funds that have unprecedentedly helped the women enterprises revamp back in equal measure with men's businesses.

The development of social care protection such as the "Coronavirus Aid, Relief, and Economic Security (CARES) Act" has offered the employees' wage retention programs known as Employee Retention Credit (ERC) (Baratti, 2020). The program encourages S.M.E.s employers whose businesses have been adversely affected to increase cash flows and retain their employees on the payroll. The federal Government instituted the policy by offering small businesses up to 70% of tax credits on their wage bills and other expenses. Kaufman, Goldberg & Avery (2020) and Yin (2021) surveys on the federal and state governments, the American Hotel and Lodging Association, U.S. Travel Association, and International Franchise Association have revealed that the Government has offered tourism industry's small enterprise comprising of travel agents among others a Paycheck Protection Program (P.P.P.) loan facility. The loan facility has low-interest rates and high chances of being fully forgiven. The P.P.P. program applies on condition that the business maintains its employee count throughout the coronavirus pandemic's economic shocks. Therefore, since the social protection fund applies to all organizations on egalitarian grounds, they give equal funding and credit opportunities to men and women.

In the U.K., coronavirus intervention programs such as Coronavirus Job Retention Scheme (C.J.R.S), "Coronavirus Business Interruption Loan Scheme (CBLIS), and the Bounce Back Loan Schemes (B.B.L.S)" have been crafted to help revamp the moribund economy, notably the tourism industry (Rödl & Partner, 2020). The sector largely depends on the travel population. According to Rödl and Partner (2020), these programs have helped entrepreneurs develop economic resiliency

against coronavirus tornadoes by accessing the social protection fund programs and paying their expenses with ease, including employee payrolls and retaining them. The programs have helped protect women entrepreneurs in S.M.E.s and effectively provided job security amongst the women population (Women's Enterprise Policy Group, 2021). The efficacy of women's role in the tourism industry is highly conceived in the U.K.'s sector because the stakeholders have been actively involved in the programs.

According to a study by U.N. Women (2021), in Africa, South Africa has actively empowered women's economic business revamping strategies with various intervention programs, such as providing women's S.M.E.s with four times deferment of company taxation and tax holiday granted on a more flexible term. Besides, the study reveals that the South African Government has compelled banks to offer loan renegotiations terms that are friendly to vulnerable society members where women are the most target populace. In addition, the study revealed that South Africa provided a USD 37,879 million stimulus package that has since helped the various sectors of the heavily hit economies, notably the tourism industry, where women have highly been considered in the stimulus package (U.N. Women, 2021).

In Kenya, the Government had implemented tax reduction and tax holidays particularly for tourism S.M.E.s such as travel agencies (U.N. Women, 2021). The same study identifies Kenya as one of the countries in Africa that set aside ten billion K.E.S. shillings as a social stimulus package to help the vulnerable groups such as women and the old aged populace (Salih, 2020). However, information is not available on how the project helped empower women economically.

From the literature, it is clear that U.S., U.K., and South Africa have made available easily accessible and gender responsive social protection against the covid-19 economic turmoil salvaging women's financial status. However, there is no information available that shows how women in Kenya have been assisted to revamp their enterprises in the tourism industry. Besides, most developed counties have empowered women to transact business across the various digital platforms. In Africa, women lag behind in digital skills with only 37% using or having access to doing their business on e-commerce platforms compared to men (GSMA, 2020). This is rather worrying and unfortunate as most business activities are carried out through online platforms. Most women will therefore miss the opportunity available to take advantage of the digital platform which offers great promise.

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 the COVID-19 pandemic on the tourism industry.

4.0 Methodology

4.1 Research design

The study employed a longitudinal and descriptive research design. The descriptive design was used to establish the outcomes of travel restrictions implemented within the tourism industry. A cross section of enterprises within the tourism industry in Nairobi County were randomly selected. The unit of analysis were the large, medium and small-scale enterprises within the tourism industry. The WEE variables of interest were employment, incomes/revenues and credit / business finance.

4.2 Conceptual Framework

To achieve the objectives, a Conceptual Framework connecting the variables for the study was constructed (Figure 4.1). Both qualitative and quantitative approaches formed the analysis components.

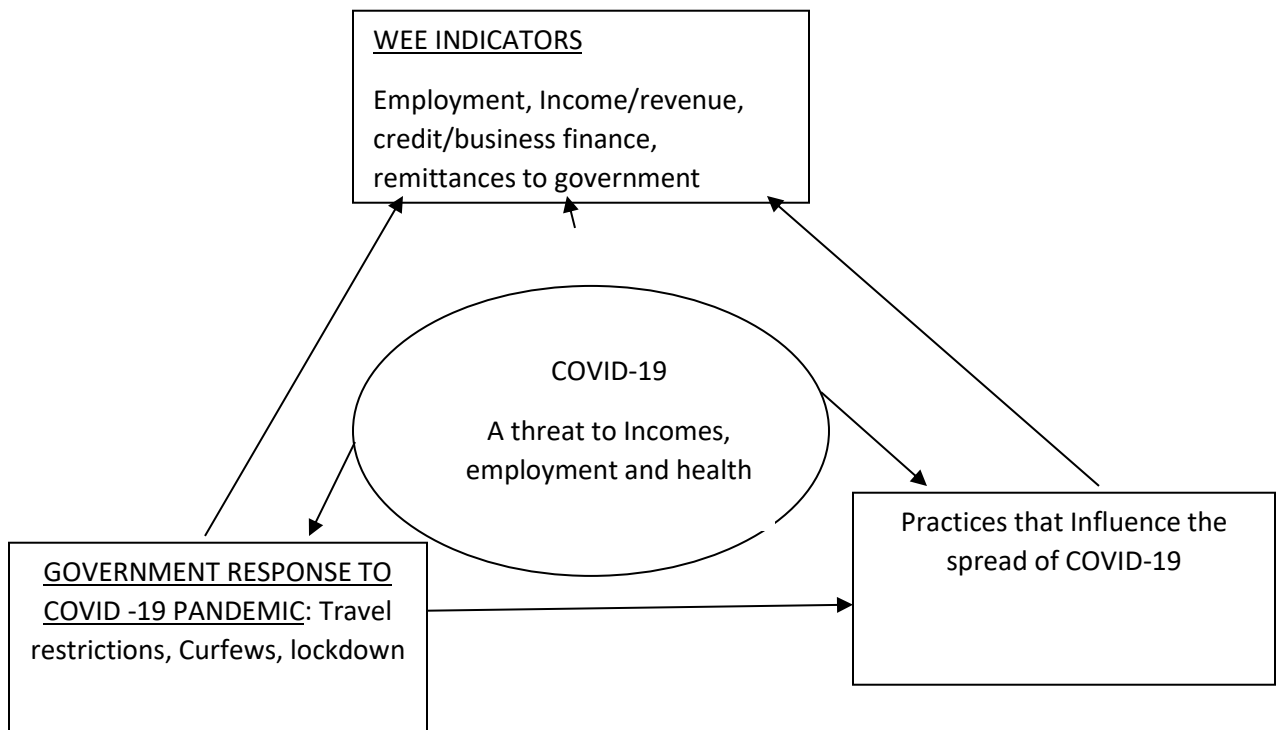


Figure 4.1: Conceptual framework for evaluation of gendered impact of travel restriction's government policy response to COVID-19 pandemic on the tourism industry in Kenya, adopted from Tyrrell, 1967

In Figure 4.1, the impact attribution is explained thus:

4.2.1 WEE Indicators versus Practice - When COVID-19 infection was first reported in Kenya on 12th March 2020, the Government realized that travelling from some countries to Kenya, moving from high infection rates counties to others whose infection rates were low and also operating during night hours was increasing the transmission of the virus. These practices were, however, creating employment, were a source of income to entrepreneurs, were enabling entrepreneurs to repay loans and access business revenue and in effect raising revenues in the form of taxes, fees levies and others to fund government activities

4.2.2 Practices versus Response – The Government enforced adjustment of the practices to contain transmission by issuing various directives (policy responses), including travel restrictions. These included curfews, lockdowns, and suspension of air-flights to and from Kenya. These restrictions were in tandem with WHO-recommended procedures.

4.2.3 Response versus WEE Indicators–With the issuance of the directives to contain the transmission, tourism-related enterprises started operating on low capacity while others totally closed. This led to unintended impacts on WEE indicators in the tourism industry in the form of lost employment or lower wages, reduced business incomes, lower repayment of loans earlier acquired, lower access to business finance, and lower remittances to various government agencies.

4.3 Study population

The pilot study covered Nairobi County which had a population of 2,242 enterprises registered with the Tourism Regulatory Authority (Tourism Regulatory Authority, 2021). The study population contained large, medium and small-scale tourism enterprises in Kenya. 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 were 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 policy formulation to fill any gaps identified from the study.

4.4 Sample and sampling procedures

Stratified and simple random sampling was used to identify subjects of the study based on the different categories of enterprises within the tourism industry. To simplify the selection process, all the tourism enterprises have been classified into five categories A, B, C, D, and E as shown in table 4.2.

Table 4.1 : Target Population and sample size of tourism enterprises

REGION – Nairobi County	Total Number of enterprises	Enterprises Owned by Women	Total Sample enterprises owned by men	Total Sample enterprises owned by women
A=Accommodation facilities	168	--	5	--
B=Restaurants, and other food and beverage services	11	2	5	1
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	910	41	8	19
D=Game fishing outfitters, enterprises offering camps and camping equipment for hire Nairobi	6	--	2	--
Total	1095	43	20	20

Source: Tourism Regulatory Authority, 2021

4.5 Data types

A triangulation of methods was used to collect data for this study. Both qualitative and quantitative data for this study were derived from several secondary and primary sources. The secondary data was derived from desk review both domestically and internationally. Survey reports and evidence generated and published before, during and after COVID-19 was used. Longitudinal data was collected for the period before and during COVID-19 period. Secondary data that was collected

covered the period before travel restrictions were implemented for two years (2018 – 2019); and during the COVID-19 pandemic period when travel restrictions were implemented (2020-2021). Annual data was collected from the tourism enterprises for selected key WEE variables. In addition, secondary data from the Ministry of Tourism and Wildlife was gathered in respect to enterprises employment levels, business revenues/income, credit /business finance access and repayments and remittances to the Government and other regulatory bodies before and after the travel restrictions. This is documented by the various associations that represent different enterprises in the tourism industry.

The data from 2018-2019 provided information on the sampled enterprises in the tourism industry in the absence of travel restrictions while information from 2020 - 2021 provided experiences during the period when the directives were issued and after they were lifted.

4.6 Data Sources, Instruments, and Collection Tools

Sources of secondary data included the Ministry of Tourism and Wildlife, databases of associations that represent the tourism enterprises and other published sources. The existing information on the areas of interest were reviewed and examined.

Structured and unstructured questionnaires were used to collect primary data from owners and managers of the selected enterprises. In-depth face to face interviews were used to get more detailed information from key policy makers.

4.7 Data Collection Procedure

The research team participated in a training aimed at inducting the KU-WEE researchers and project partners on IWWEE goal objectives and data collection tools. The workshop further inducted the research team into the objectives of study and methods utilized. They were further inducted on the qualitative and quantitative data collection processes and use of tablets in data collection. This was followed by a one-month piloting of tools at Nairobi County and three meetings of debriefing and revision of data collection tools.

The forty (40) tourism enterprises comprising of the sample size were contacted via email, requesting for an appointment with the Manager of the enterprise or an appropriate representative of the manager. Since a lot of historical data was being collected, the questionnaires were shared during this initial communication to allow for the potential respondents to prepare adequately. A week later, telephone calls were made using the phone numbers shared by the Tourism Regulatory Authority. Then the appointments were either confirmed or adjusted depending on the potential respondents' availability.

4.8 Data Analysis

The data generated from this study was analysed using qualitative and quantitative (equity-focused evaluation methods) methods. Impact analysis formed part of the quantitative aspect of this study. Both intended and unintended results of the travel restrictions were examined. This analysis looked at trends and changes in key WEE indicators in the tourism enterprises in order to assess the gendered impact of the travel restrictions on those enterprises. The key indicators in tourism industry included employment levels, income (revenues) of enterprise and credit/business finance access.

4.9 Collaborating Partners and their roles

The stakeholders were involved at different levels of the study as indicated in the table below.

Table 4.2 Collaborating partners and their roles

Partner	Role
Ministry of Tourism and Wildlife (MoTW)	Partnered in defining the research gap, undertake the evaluative study and develop the solutions together
Council of Governors – The Tourism Section	Partnered in defining the research gap, undertake the evaluative study and develop the solutions together
Kenya Association of Women in Tourism and other related organizations in tourism Industry	Partnered in piloting the tools and identifying the gaps, introducing researchers the businesses targeted for the study, collecting data on the businesses, providing key informant data and validating the research report
Kenya National Bureau of Statistics (KNBS)	KNBS supported the project in co-designing samples and sample frame, developing data collection tools for both primary and secondary data sets

4.10 Dissemination

The evidence from the evaluation of policies will be used to advocate for a better policy environment and will be anchored on the BMGF advocacy strategy. Dissemination will be done through stakeholder seminar and a policy brief.

4.11 Ethical considerations

Ethical considerations as outlined by the Kenyatta University ethics guidelines were upheld at all stages of this research. Before data collection, research authorization was sought from KU Ethics Directorate and a research permit from NACOSTI. The respondents were informed of their right to voluntary participation, confidentiality and anonymity. Their right to refuse to answer all or some of the questions was respected.

5.0 Pilot Study Results

The sample size consisted on forty (40) tourism enterprises registered by the Tourism Regulatory Authority. These consisted of an equal number of those owned by women as those owned by men. A total of 21 questionnaires were successfully filled. However, three questionnaires were excluded for further analysis due to incompleteness. In addition, two in-depth interviews were carried out with a representative of the government and the private sector, to triangulate the questionnaire findings.

Table 1: Types of Respondents

REGION – Nairobi County	Total Number of enterprises	Enterprises Owned by Women	Total Sample enterprises owned by men	Successful respondent owned by men	Total Sample enterprises owned by women	Successful respondent owned by women
A=Accommodation facilities,	168	--	5	2	--	--
B=Restaurants, and other food and beverage services	11	2	5	2	1	1
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	910	41	8	3	19	10
D=Game fishing outfitters, enterprises offering camps and camping equipment for hire Nairobi	6	--	2	--	--	--
Total	1095	43	20	7	20	11

Source of data: Pilot Survey

The response rate was 52%. The low response rate resulted from the nature of the respondents required, who needed to be the top management, due to the sensitive nature of the information that was collected, particularly in relation to the financial performance of the enterprises.

This section presents the results of the pilot survey that was done in the months of April-May 2022 in Nairobi City, Kenya. The sample size was 40 tourism enterprises that were in operational in the period 2016-2021. Out of these, 18 were successful in providing full information.

Table 2: Type of the enterprise by Ownership status

Type of enterprise	Ownership status of the enterprise		Total	Percent
	Sole proprietor	Company		
Accommodation facilities	1	1	2	11.1
Restaurants, and other food and beverage	0	3	3	16.7
Tour operators, travel agencies, balloon	6	7	13	72.2
TOTAL	7(39%)	11(61%)	18	100

Source of data: Pilot Survey

Of the 18 firms with complete interviews, 61% were companies while the rest were sole proprietorships. A bigger proportion (72.2%) of those who responded were tour operators and travel agencies.

Table 3: Size of enterprise

Type of enterprise	Freq.	Percent
Micro enterprises (fewer than 10 person)	11	64.71
Small enterprises (10 to 49 persons employees)	4	23.53
Medium-sized enterprises: 50 to 249 per	1	5.88
Large enterprises employ 250 or more pe	1	5.88
Total	17	100.00

Majority of the ones who responded were microenterprises representing 64.7 %

Table 4: Annual turnover of the firms in Millions Kshs.

Annual turnover in Millions	Frequency	Percentage
0-4	9	56.25
5-10	3	18.75
11-50	1	6.25
51-100	1	6.25
101 and above	2	12.5
Total	16	100

Source: Pilot Survey

Majority of the enterprises (56.25%) had a turnover of less than 5 Million Kenya shillings per annum. Very few (12,5%) were doing well with annual turnover of above Ksh101.

Table 5: Annual expenditure in Millions Kshs.

Annual Expenditure in Millions	Frequency	Percentage
0-4	10	62.5
5-10	2	12.5
11-50	2	12.5
51-100	0	0
101 and above	2	12.5
Total	16	100

From table 3 and table 4, most of the enterprises had an annual turnover and expenditure of less than 4 million representing 56.25 % and 62.5% of the firms.

Table 6: Gender and Number of Employees 2016-2021

	2016		2017		2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Volunteers	10	17	8	8	9	16	7	14	5	8	7	9
Casuals	77	55	84	56	35	6	93	56	70	60	81	59
Seasonal	35	6	40	6	35	6	40	6	7	2	23	3
Contract	14	15	18	16	19	15	30	23	15	20	17	18
Permanent	26	25	25	22	29	23	29	25	72	38	94	53
Total	162	118	175	108	127	66	199	124	169	128	222	142

Source: pilot Survey Data

Majority of the employees, in all the categories were male over the study period. However, most of the volunteers in all the 6 years were females. Before COVID 19, the employment levels were increasing, reduced slightly in the years 2018, and 2020 and again increased in 2021. Total female employees dropped from 42% in the year 2016 to 39% in the year 2021 while for male employees it increased from 58% in the year 2016 to 61% in the year 2021. The survey results suggest that women were more affected by Covid-19 as compared to male. However, the figures for the first four years have to be interpreted with caution given that some of the firms were not in existence then, yet the figures given are for the total number of enterprises.

Table 7: Number of Employees by Gross Monthly wage

Wage in Kshs.	Male		Female	
	Number	Percent	Number	%
Less than 25,000	287	64.8	150	69.4
25,000-49,999	112	25.3	35	16.2
50,000-99,999	37	8.4	25	11.6
100,000-199,999	7	1.6	6	2.8
TOTAL	443		216	

Source of data: Pilot survey data

Majority of the employees in the firms included in the pilot had gross monthly wage of less than Kshs.25,000. On the higher pay bracket (Ksh 100,000-199,999) there were 2.8% female employees as compared to male employees (1.6%).

Table 8: Effects of COVID-19 on employment in tourism enterprises

Effect on Employment	Number of enterprises affected	Percentage
Reduced number of employees	11	61.1
Some employees have been laid off	10	55.6
Gave compulsory leave to some of the employees	9	50
Employee salaries have been reduced	9	50
Did not affect our employment levels	4	22.2
Some Employees have been sent on unspecified unpaid leave	4	22.2
Some employees have been sent home for unpaid leave for some months	7	38.9
All employees laid off	1	5.6
Employees laid off but would be called back when there was work	2	11.1
Discontinued service charge paid to staff	1	5.6
Due to reduced revenue, employees had hard economic times	1	5.6

Source: Pilot survey data

Majority (61%) of the firms responded by reducing the number of employees in their firm, sent some for unpaid leave (50%), laid off workers (50%) while salaries for some employees were reduced (50%).

'I think the industry took the hardest hit from the pandemic, because what we saw is that flights and transport was grounded, hotels were shut or attractions were closed down and people were locked down in their houses. Basically, there was no trouble. So I can say at that point, we had 100% loss of employment, as people were not even able to get out of their houses'. Private Sector Representative.

Table 9: Number of Employees affected by COVID-19 by Gender in 2020

Effect	Male		Female		Total
	number	Percent	number	percent	
No change	282	65.28	150	34.72	432
Reduced salaries	339	64.2	189	35.8	528
Shortened work time	84	66.1	43	33.9	127
Placed on paid leave	29	78.4	8	21.6	37
Placed on unpaid leave	321	64.3	178	35.7	499
Laid off	33	49.3	34	50.7	67
Worked from home(online)	26	78.8	7	21.2	33
Other reasons	2	66.7	1	33.3	3

Source of Data: pilot survey

From table 9, Salaries of most employees were reduced while others were placed on unpaid leave among other effects. The percentage (33.3%) of female employees affected by COVID-19 seems to be less than of male workers (66.6%). This is because, for all the tourism enterprises surveyed women workers were fewer as compared to male employees. This was confirmed by the representatives of the government and private sector that almost 100% of employees in the tourism industry lost their jobs in 2020.

Table 10: Type of Assistance given by the enterprises to Employees during Covid-19

Type of assistance	Number of firms	Percent of firms
Salary was guaranteed	6	33.3
Partial salary	4	22.2
Connecting with them regularly through telephone/ virtually	10	55.6
Webinar training sessions on skill building	3	16.7

Assisting with food	5	27.8
Virtual sessions on mental health	3	16.7
Other (Paid for their transport, connected employees to temporary jobs, offered accommodation during curfew)	3	16.7

Source of data: pilot survey

Majority of the employees (55.6%) were assisted through connecting with them regularly virtually followed by guaranteeing their salaries. They were also assisted with food, were given partial salaries among other forms of assistance.

Table 11: Most serious impact of COVID -19 travel restrictions on enterprise’s employment

Most serious effect	Number of Firms	Percentage
Anxiety and Economic difficulty	1	5.6
Increased Business costs due to COVID-19 related regulations	1	5.6
Businesses closing down/loss of jobs leading to unemployment	5	28.0
Reduced business incomes due to low business and reduced clients	4	22.4
Financial difficulty hence unable to pay employees	1	5.6
Inability to guarantee employment and survival of employees	2	11.2
Due to Curfews and lockdowns in Some employees could not travel back to places of work	1	5.6
Reduced working hours	1	5.6

From table 10, most firms mentioned the closure of business and loss of jobs as the most serious effect of COVID-19 travel restrictions (28%) followed by reduced business revenues (22.4%). Closing businesses and the end results of losing jobs, affected women most. This leads to other multiple effects in the households and the economy such as, poverty, reduction in investment, education and poor health among others.

Table 12: Enterprise total investment 2016-2021 in Kshs

Level of investment in millions	Total number of Firms					
	2016	2017	2018	2019	2020	2021
Below 1 million	1	2	1	1	3	4
1-1.9	2	1	3	3	0	1
2-2.9	1	0	1	1	0	0
3-4.9	1	1	1	0	2	1
5 million and above	2	2	3	2	2	5
Total	7	6	9	7	7	11

Source of Data: pilot survey

Level of investments for majority of the firms in all of the 6 years was below 1 million.

Table 13: Sources of Income to enterprises

sale of air tickets	1
African safaris and excursions	1
Car hire services.	3
Food and beverages	3
Home stay	1
Profits re-invested	1
Room sales	1
Tour business/domestic day trips	6
selling travel insurance	1
Beach holidays and swimming services	2
Hotel and accommodation bookings	5
Outdoor catering	1
Visa Processing	1
Laundry services	1

Collaborations with other partners	1
Hiring of event spaces	1
Outsourcing to other agents	

Source: Pilot survey

Given that majority of the enterprises were in the tour and travel business, most of them derived their income from tour business, hotel and accommodation bookings and arranging day trips.

According to the Government representative, before COVID-19, revenue from the tourism sector was almost 200 billion but with the onset of covid-19, the revenue went down to almost 80-90 billion.

'I know of people who had to sell off their vehicles, because maybe they could not service their loans. The income was not as it was projected'. Private Sector Representative.

Table 14: Type of the enterprise by Closure of Business

Type of enterprise	Number of enterprises that closed business	Number of enterprises that did not close business
Accommodation facilities	0	2
Restaurants, and other food and beverage	1	2
Tour operators, travel agencies, balloon	4	9
Total	5	13

Source: Pilot survey

Table 15: Reasons for closing or reducing operations

Reason for closure/reduced operations	Number of enterprises	Percent of Firms
Government directive for businesses to close	8	21
Very few or no customers due to covid-19 pandemic	12	31
Due to covid-19 safety concerns	10	26
Shortage of supplies due to the covid-19 pandemic	7	17
Other	2	5
Total	39	100

Source: Pilot survey

From table 13 and 14, a total of 13 enterprises closed down after the outbreak of COVID-19 travel restrictions representing 76.47% of the total enterprises who responded to the question. Most of the enterprises closed down because there were no or few customers, safety concerns, the government directive to close among other concerns. Due to the travel restrictions, international tourist arrivals and domestic tourists all reduced. The firms responded to the travel restrictions by reducing prices to attract customers while some of the enterprises totally closed down during the pandemic.

Table 16: Number of Local and International Tourists Arrivals (2016-2021)

Type of tourists	2016	2017	2018	2019	2020	2021
Local	259	193	11,878	23,956	23,002	29,107
International	1,676	1,695	14,201	24,094	10,719	7,788

Source: Pilot Survey

Of the enterprises surveyed, total number of tourists increased steadily up-to year 2019, then there was a sharp drop in the number of international tourists in year 2020 associated with the COVID pandemic. Up-to 2021, the number of international tourists was still declining. However, the number of domestic tourists increased in year 2021.

Table 17: Effect of Travel restrictions on prices charged

Type of enterprise	Number of enterprises whose prices were affected	Percentage	Number of enterprises whose prices were not affected	Percentage
Accommodation facilities	1	5.88	1	5.88
Restaurants, and other food and beverages	2	11.76	1	5.88
Tour operators, travel agencies, balloon	9	52.94	3	17.65
Total	12	70.59	5	29.41

Source: Pilot Survey

Of the 17 enterprises who responded to this question, 70.59 percent said that their prices were affected by the travel restrictions. Majority of the enterprises whose prices were affected were from the tour and travel agencies representing 52.94 percent of the total. Only 29.41% of the firms surveyed indicated that their prices were not affected by Covid-19 travel restrictions.

Credit and Business Finance to Enterprises.

Of the enterprises who responded to this question, 5 had accessed credit while 10 of them had not accessed credit.

Table 18: Number of enterprises receiving credit by source and year

Type of credit	2016	2017	2018	2019	2020
Banks	1	3	3	2	3
Saccos	0	1	0	0	1
Total	1	4	3	2	4

Source: Pilot Survey

Majority of those who had accessed credit had accessed it from the banks.

‘So, getting credit became a challenge and a very huge challenge because there was no way you're going to convince a financier that you're able to service a facility and yet you do not have the business and the cash inflow that is coming in’. Private Sector Representative.

Financial support from the Government

All the enterprises interviewed had not received any government support in the 6 years from 2016 up to 2021.

Table 19: Reasons for not receiving financial support from the Government

Reason for not receiving Government support	Number of enterprises	Percentage
Never requested	9	52.94
Funds were inadequate	2	11.76
Not eligible	1	5.88
Had no access to the funds and information about it	1	5.88
Not aware of the fund	1	5.88
Not contacted	1	5.88
Requested but did not get any response	1	5.88
Did not have a levy license	1	5.88

Source: Pilot Survey

Majority of the enterprises representing 52.94% said that they did not request for government support and that’s why they did not access it. Of those successful interviews, about 11.76% indicated that the funds given by the government were inadequate for their businesses. This suggests that the government needs to look at the financial needs of the tourism enterprises.

Table 20: Measures taken to mitigate impacts of travel restrictions

Measure	Frequency	Percent
Getting travel advisory from the Ministry	1	16.67
Rotational leaves for employees.	1	16.67
Selling of Cosmetics and Selling milk.	1	16.67
advertisement on Social Media	1	16.67
Getting permits from the government to travel outside restricted regions/hours	1	16.67
Rent payments reductions, halted insurance payments	1	16.67
Total	6	100.00

For measures used to mitigate impacts of travel restrictions, six firms responded and each gave a unique answer as noted in table 19. According to the Government representative, the COVID – 19 pandemic was not prepared for. Therefore, there is need to create resilience in the tourism industry by ensuring the industry is well prepared for any crisis. The other thing is that we need to budget, the government needs to set aside some funds to be able to overcome such calamities when they come. This budget must be properly planned. Further, there is need to come up with the contingencies fund for the tourism industry. The budget should be free from political manipulation.

'If somebody was earning Ksh.10,000 for instance and has been laid off because of such a problem, how much can we compensate such a person? Some establishments may collapse, this person will go home and there is no other place for this person to get employment, how can we keep this person surviving?' Government representative. The Government Representative further added that there should be an established body which is supposed to deal with such emergencies in the tourism sector. According to the Private Sector Representative, the Government funded some hotels to refurbish their facilities, which upgraded their quality.

Table 21: Response strategies for business recovery from COVID 19 pandemic

Response strategies for business recovery from COVID 19	Frequency	Percent
Intensive advertisement and marketing	15	88.2
Sought venture capitalist	1	5.88
Putting more money/capital	1	5.88
Rates for Food and beverages remained constant	1	5.88
Vaccination efforts	1	5.88
creating unique packages	1	5.88
minimizing expenses	2	11.76
relying with Business partners	1	5.88
Discounts and offers	1	5.88
Promoting domestic and local tourism	1	5.88
Diversification of products offered	2	11.76
Use of celebrities for marketing	1	5.88
Increased prices	1	5.88
Offering quality products	1	5.88
Reduction of Prices	1	5.88
Downscaling operations	1	5.88
Others	1	5.88

Majority of the enterprises have used intensive marketing, advertising through social media and other forums to recover after travel restrictions were removed.

Table 22: Recommended support for women owned enterprises during pandemic

Support for Women owned enterprises	Freq.	Percent
Easy access to credit through lower interest rates	5	31.25
Equal and fair distribution of tenders	1	6.25
Financial support to pay employees.	3	18.75
Fund boost from the ministry of tourism	2	12.50
Government to put funds for contingencies and grants.	3	18.75
Offer subsidies	1	6.25
Have special engagement with the stakeholders.	1	6.25
Reduce taxes, suspend VAT and have tax rebates	5	31.25

Empower them to do business	1	6.25
Encourage them to save in a kitty and invest	1	6.25
Protect from harassment from financial institutions	1	6.25
Training, seminars, mentoring and awareness	3	18.75
Promote work life balance	1	6.25
Support access of funds	1	6.25
Support and recognize them	1	6.25
Support SMEs in financing global tourism	1	6.25
Support cottage industries	1	6.25

Source: Pilot Survey

Table 23: Support for Men owned enterprises during pandemic

Support	Frequency	Percent
Loan/Financial Support and facilitation	7	53.8
Fund boost from the ministry of tourism	1	7.69
Reducing interest rates	2	15.38
Giving grants and relief funds	2	15.38
Help and support for the staff.	1	7.69
Awareness, trainings and mentoring	2	15.38
Reduced taxes/suspend VAT/Tax rebates	6	46.15
Reduce harassment by authorities	1	7.69
Provide a grace period of 6 months	1	7.69
subsidize expenses	1	7.69
Support cottage industries	1	7.69
provide mental support	1	7.69

Source: Pilot Survey

Table 24: Support for Jointly owned enterprises during pandemic

Support to jointly owned enterprises_1 Freq.	Percent	Cum.
Create an avenue in the ministry	1	9.09
Financial Support via loans, low interests	7	63.63
Trainings and mentorship	3	27.27
Giving grants, empowering the enterprise, relief funds	2	18.18
Reduce taxes	3	27.27
Support from the government	1	9.09
Trainings and education	3	27.07
Good transport for employees	1	9.09
The Ministry should engage the enterprises.	1	9.09
provision of enabling environment for business	1	9.09
Increase grace period to repay loans	1	9.09
Eliminate corruption and bureaucracy	1	9.09
Facilitation of building a network	1	9.09
Provide incentives to empower people	1	9.09
Provide incentives to empower people	1	9.09

Source: Pilot Survey

Irrespective of the gender of the owner or whether enterprise was single or jointly owned, all the respondents were in one voice that during pandemics, enterprises should be given financial support in the form of soft and low interest loans. In addition, they should be given tax reliefs and reductions. According to the Government Representative, there is need for capacity building for women to promote their economic empowerment. The Government Representative further adds that there is need to set up a credit institution which would lend money to enterprises in the industry, particularly women. Further, there is need to reduce the requirements in issuing loans since women may not have security such as title deeds.

‘We need to come up with a revolving fund, such as the one we have for the youth and women, but we have one specific revolving fund for women in the tourism sector and it is going to be a stimulus for the people and it is going to encourage more people to join the tourism investment’.
Government Representative.

According to the Private Sector Representative, the industry needs to create a financial reserve that could be used during times of crises, as well as carry out capacity building to ensure that the enterprises are resilient.

6.0 Discussions Conclusion and Recommendations

Most of the tourism enterprises in Nairobi City were male owned. The same applies to employees in this sector. However, most of the volunteers in all the 6 years under study were females. This means that any disaster which affects the sector women will be hit most. The Corona virus a disaster which affected the whole world led to many negative effects in all economies. One of the major effects is loss of employment especially in the tourism sector (Alonso, et al 2020). With Covid-19 travel restrictions the survey results showed that total female employees dropped from 42% in the year 2016 to 39% in the year 2021 while for male employees it increased from 58% in the year 2016 to 61% in the year 2021. The survey results suggest that women were most affected by COVID-19 as compared to male workers.

The pilot survey results suggested that a higher percentage (69.4%) of women employees, in the tourism sector earn less than Ksh.25,000 per month as compared to 64% male workers in the same category. During COVID-19, due to travel restrictions among other measures implemented by the government, the survey results indicated that 31% of the total female employees in the surveyed enterprises salaries were reduced as compared to 30% of male employees. With COVID-19 also 29% of the female total employees were put on unpaid leave as compared to 28% of the total male workers. With 28% of the enterprises having closed down because of travel restrictions, women were impacted most. The survey findings suggest that whenever there is a disaster woman suffer most due to loss of employment which is one of the major sources of income. Bian & Company (2020) found that women experience declining revenues due to COVID-19. This can lead to several other socioeconomic problems such as being pushed deeper into poverty, domestic violence, poor education, reduction in quality of life and health.

Tourism enterprises just like any other business, source their credit from mostly banks. The survey results indicate the opposite, out the total successful interviews less than five of them accessed credit from banks or Saccos. This number is so small (22%) suggesting that there are underlying issues touching on credit access. Women entrepreneurs are hit most considering that majority earn less than Ksh 25,000 per month.

The entrepreneurs suggested that irrespective of the gender of the owner or whether enterprise was single or jointly owned, all the respondents were in one voice that during pandemics, enterprises should be given financial support in the form of soft and low interest loans. In addition, they should be given tax reliefs and reductions.

7.0 Recommendations for the Main Study

7.1 Overview

Most of the respondents were willing and ready to share the information requested by the interviewees. Most interviews took 1 hour to 1 and a half hours. A number of respondents provided all the information requested. The main challenge during the interview process was that a few respondents were reluctant in sharing financial information relating to revenue, expenditure, credit and business finance. Others could not recall the statistics. Additionally, some were not willing to give information on employee salary. Most of the other questions, pertaining to the effects of COVID-19 on their enterprises were answered extensively and adequately by both entities. Some establishments were still closed due to the impact of Covid-19. In some, the owners were operating from their homes. Overall, the interviews resonated with the participants' ideologies. Towards the end of the interview, most respondents expressed appreciation for the initiative since most of the questions were addressing their concerns. Most pointed out that the results would help bring women on board and empower them to make policies to support the sector.

7.2 Communication before the visit

Several respondents did not receive the email communication before the visit. This meant that they had not reviewed the questionnaires and therefore were not able to provide information particularly on financial performance. Moving forward, it was decided that a follow-up phone communication will be made one week after the emails are dispatched to confirm the delivery of the information.

7.3 Options on data collection methods

The questionnaires will be filled using a digital gadget by the researchers. However, in order to reduce the non-response rate, respondents who are not able to meet the researchers will be allowed to submit the filled questionnaires virtually. The responsible researchers will be available for any necessary guidance.

7.4 Preparation Time

There is need for the team to give ample preparation time between sending the questionnaires to potential respondents to the meeting date. This will ensure that the respondents are able to gather all the necessary information. The time allocated was not sufficient for many respondents.

7.5 Structure of the questionnaire

It was decided that several questions would be deleted such as those evaluating the spending on renewable energy. This will ensure that the questionnaire is shorter and manageable within 45 minutes.

7.6 Inclusion of businesses that closed due to COVID-19

The team agreed to carry out a study on the businesses that had closed due to COVID-19 pandemic, within the various regions of interest.

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