

Exploring the Effects of Travel Restrictions due to Covid-19 On Closure on Women Owned Businesses in Nairobi County: A Qualitative Study

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Abstract

The outbreak of COVID-19 pandemic in 2020 and its swift spread worldwide had devastating effects on all aspects of people's lives and livelihoods. This paper is a qualitative enquiry designed to explore the effects of travel restrictions due to COVID 19 key among them being closure of businesses. The objectives of the study are to: (i) find out the number of women owned businesses that closed down from the perceptions of business owners: (ii) assess the effects of the closure of businesses on THE owners: (iii) document the coping strategies the owners adopted to mitigate the negative effects: (iv) establish the support that was extended to the businesses: (v) identify strategies to mitigate future crises and disasters. The Feminist standpoint theory was used to guide the study. Non-probability sampling through snowballing was used to obtain participants for the study. Data was collected using an interview schedule targeting owners of businesses that closed. These provided vivid descriptions of lived experiences and perspectives of the devastating effects of COVID 19 and suggested strategies to prepare for future crises and disasters. The key findings were that about 30-50% of businesses closed down resulting in huge economic losses in employment and income; financial burdens such as hefty loans and overdrafts; psychological trauma including mental anguish and destabilization. The coping measures adopted included diversification of businesses, relocation to cheaper residential areas and downgrading lifestyles. Identified strategies to mitigate future crises included broadening to include various income streams, compulsory self-contributory insurance, development of local tourism packages that are pocket friendly and a disaster preparedness policy by government.

Key words: COVID-19 pandemic, business closures, economic losses, mental anguish, coping measures.

Introduction

Coronavirus disease (COVID-19) is a highly infectious respiratory infection that is caused by the SARS-CoV-2 virus. From its first appearance in the Wuhan Province, China, in November 2019, the disease quickly spread to other parts of China and the world, stretching hospitals to breaking points and leading to massive numbers of deaths (Wu, et al., 2020). Its effects were so damaging that it was declared a pandemic by the World Health Organization (WHO) on 11th February 2020 (Wu, et al., 2020). According to Moore (2020), the virus easily spreads from an

infected person's mouth or nose in small fluid particles when the person coughs, sneezes, speaks, sings or breathes. The particles range from bigger respiratory droplets to tiny aerosols. For infected persons, the practice of respiratory etiquette is essential in the prevention of spreading the disease, for instance, by coughing into a flexed elbow, staying away from contact with other people or self-isolating, until one recovers fully.

Many people infected with the virus, according to dos Santos (2020), experience mild to moderate respiratory difficulties and can recover without requiring special treatment. However, some become seriously ill and require medical attention, including hospitalization. Older people and those with underlying medical conditions like heart disease, diabetes, chronic respiratory disease, or cancer, are more likely to become seriously ill or even die. Dos Santos (2020) also indicates that due to its virulent nature, the deadly disease spreads very rapidly. It was for that reason that governments all over the world felt the need to protect their citizens by closing their borders to prevent virus carriers from entering their territories. Within countries, various forms of containment measures (lockdowns, cessations of movement, closures of work, learning and social places, including shops and markets, night time curfews etc.) were undertaken to reduce the spread of the virus.

In line with the WHO guidelines, the Government of Kenya acted swiftly and took all the necessary measures to fortify its response mechanisms to prevent, respond to and contain the spread of the virus (Republic of Kenya, 2020a; the Republic of Kenya, 2020b). These measures disrupted all aspects of lives to a magnitude that had never been witnessed before.

Amongst the containment measures by countries, a key directive that resulted in a major negative impact was travel restrictions (Mollona *et al.*, 2020). In Kenya, the new directives included the closure of borders and cessation of movements within the country. The ban on international travel and the subsequent airlines' grounding, massive cancellation of existing bookings held in airlines, tours and hotels, drastically reduced the number of international and domestic tourists. It also wrecked the hospitality industry in a huge way. It led to hotel closures, massive staff layoffs and scaling down of operations for 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 businesses had instituted pay cuts up to 70% for their workforce. In comparison, 70% of employees in 57% of the organizations represented in the survey had been sent on unpaid leave (Republic of Kenya, 2020).

Tourism throughout the world plays a critical role as a strategic pillar of economic activities, but it has been rendered the most vulnerable industry locally and globally (Ma *et al.*, 2020). In Kenya, it produces about 11% of GDP, 12% of wage employment, 18% of foreign exchange and 11% of government revenue (MTW, 2020). Before COVID-19, the tourism industry had grown steadily: in 2019, for instance, the country had received just over 2 million overseas tourists and earned 163.6 billion shillings (KNBS, 2020). However, the rapid spread of the

coronavirus, especially in the country's top source markets of the United States of America, the United Kingdom, India, China, Germany, France and Italy and the subsequent lockdowns, led to massive cancellations of flights, tours and tourism events, hotel bookings, and other related services (MTW, 2020). This caused a sharp drop in the number of tourist arrivals, bringing the tourist and hospitality industries to their knees. In January 2020, for instance, the country recorded 136,389 and in February, 163,000 arrivals, but the number decreased to 47,296 in March and continued to fall (Trading Economics, 2021). Research has indicated that the global leisure and tourism have experienced a steep decline, equaling to more than 50% revenue (Abbas, et al., 2019).

According to Gutu (2020), Ethiopian service sector that comprises of hotels and tourism, airline services, sports, festivals, events, transportation, education, health, film and entertainments, and all the other bunches of services, was the first frontline sector to be shattered across the world. The economic, social and psychological loss of the service sector is unfathomable and will take many countries across the globe more than three years to recover from the COVID-19 induced crises (Gutu, 2020). This resonates with the Kenya Bureau of Statistics analysis of the sector that indicated that across the sectors, the services sector was the worst affected by the pandemic, with near collapse of the tourism industry (Republic of Kenya, 2020). The analysis went further to report that in the second, third and fourth quarters of 2020, the services sector contracted by 13.9 per cent, 11.7 per cent and 7.3 per cent, respectively. This pushed down real GDP growth down by 3.4 percentage points and 3.6 percentage points in the three quarters of 2020, respectively. The poor performance of the services sector was all due to movement restrictions implemented by the Government, including at the international level, to contain the spread of COVID-19 (Republic of Kenya, 2020).

The Kenya Bureau of Statistics report continues to reveal that travel restrictions saw inbound tourist arrivals, revenue and employment decline by an estimated 71.6 per cent, 73.6 per cent and 72.0 per cent, respectively, over the previous year. The pandemic directly impacted negatively on performance of all tourism products and services, retracting recent growth momentum witnessed by year 2019 to performance levels recorded in 1987 (Republic of Kenya 2020). In the tourist service industry, the abrupt disruption led to closures of many businesses, the magnitude of which is yet to be clearly enumerated. The closures resulted to business owners and staff being reduced to destitution. In response to the crisis, some of those affected moved to less attractive residential areas where rent was relatively lower, while others were forced to relocate to their rural homes where the cost of living is manageable.

This paper is a qualitative enquiry aimed at exploring the effects of travel restrictions due to COVID-19 on the closure of businesses. The objectives of the study are to: (i) find out the number of women owned businesses that closed down from the perceptions of business owners: (ii) assess the effects of the closure of businesses on the owners: (iii) document the coping

strategies the owners adopted to mitigate the negative effects: (iv) find out the support that was extended to the businesses: (v) identify strategies to mitigate future crises and disasters. The paper is part of a larger Bill and Melinda Gates Foundation funded Project on *Gendered Impact of Travel Restriction's Government Policy Response to Covid-19 Pandemic on The Tourism Industry in Kenya*. The purpose was to add knowledge and value from business owners' perspective to the larger study.

An investigation on the effects of coronavirus-related closures on women-owned businesses is justifiable on account of the significant role such enterprises play in the country's economy. According to the *Global Report on Women in Tourism* (2010), women business owners were considered entrepreneurs in the strictest sense of the word. The report indicated that women were setting up, managing and developing businesses to make them profitable. "Entrepreneurship is crucial to the economy of any country as it creates jobs, stimulates economic growth, and can reduce poverty." (2010, p. 18) Women's business initiatives are thus critical to the tourist industry in any country, Kenya included. Considering that tourism is the third largest foreign exchange earner in the country, its hospitality-based businesses need to be given the importance they deserve, hence this study.

Theoretical orientation

This study is guided by Feminist Stand Point Theory. According to Hartsock, "...women's lives make available a particular and privileged advantage point of knowledge;" that women create own realities through their different activities and lived experiences (Hartsock, 1983 b). Feminist Standpoint Theory "...expresses female experience at a particular time and place, located within particular set of social situations" (Hartsock, 1983 b). Her thesis is that Feminist Standpoint Theory allows researchers to go beneath the surface appearance to reveal the real but concealed social realities. The theory posits that real/truer knowledge is generated from lived experiences of women. Furthermore, the theory considers the situation of women or where women stand in life as privileged sites of knowledge production. It focuses on intersection of everyday practices of exercising power and production of knowledge. The theory is based on three principles: (i) knowledge is socially situated; (ii) women or marginalized groups are socially situated in ways that make it possible for them to be aware of things happening around them; and (iii) research, particularly that which focuses on power relations, should begin with the lives of marginalized groups, such as women.

This study is guided by the first and second principles, that women's lived experiences, particularly their experiences on COVID-19 and its effects on their businesses, can be viewed as the beginning of scientific enquiry central to Feminist Standpoint Theory. The study will focus

on accounts of women's lived experiences of the impact of the unprecedented COVID-19 pandemic as perceived and narrated by them. Their accounts will provide deeper understanding of the devastating effects and the coping strategies women adopted to mitigate the effects of the pandemic.

Methodology

This paper is a qualitative enquiry that used phenomenology research design. Phenomenology is the study of the world as it appears to individuals (business owners in this case) as they narrated how COVID-19 impacted on their real-life situations, without factoring in the researchers' biases (Lester, 1999). Through inductive, qualitative methods like interviews, discussions and participant observation, the approach seeks to gather "deep" knowledge and understanding, giving people an opportunity to be "heard" (Lester, 1999). Phenomenology emphasises the value of personal knowledge, perspectives and interpretation. The method is thus powerful for unravelling subjective experiences, gaining insights into people's drives and behaviours and sieving through the clutter of assumptions and conversations. It seeks to describe more than to explain and starts from a position free from preconceived assumptions.

In this study, the researchers interacted with the participants (women owners of businesses in the tourist service sector that closed down) in their natural settings to learn about the effects of COVID-19, from the participants' perspectives and experiences. The purpose was to portray lived experiences and viewpoints of these business owners through listening to their narratives, taking notes and recording verbatim quotes. Phenomenology shares the goal of other qualitative research traditions to understand how individuals construct reality. It helps to record and analyse what participants have in common as they experience a situation, in this case, loss of business due to COVID-19.

The study used an unstructured interview schedule. This data collection tool had predetermined key areas or themes around which the questions were asked. The study had planned to interview 12 participants who were arrived at through snowballing method. Unfortunately, some of them declined to be interviewed as they were still to come to terms with the reality of losing the businesses that they had heavily invested in. However, from the seven interviewed, the researchers felt that they had reached saturation as the same points kept on being repeated.

Data collected was transcribed and analysis was done inductively, building from broad themes to subthemes. The results of the findings were compiled, guided by the study objectives.

Information gathered generated a rich understanding of the participants’ lived experiences and perspectives.

Results of the study

The first objective aimed at collecting background information on the businesses that were reached. The participants were asked to give information on the nature of business; size in the form of monthly turn-over; how long the business was in existence; number of male and female employees; and their perception/opinion on the number of businesses that closed down.

Table 1 captures the information.

Table 1: A table showing the background information

Nature of business	Monthly turn-over	Duration	Number of employees	Views on number of businesses that closed down
restaurant, event’s organizers and management (2), Conferences and event management, travel and tours, Recruitment, catering, tents provisions and decorations	Less than 1 million (1) 2-3 million (2) 4-5 million (1) 6-10 million (1) Over 10 million (1)	Less than 10years (1) 10 – 15 years (4) Over 16 year (1)	Total number of employees that lost jobs due to the closure Male =49 Female =52	1 in 20 = (1) 3 out of 10 = (2) 4 out of 10 = (1) 6 out of 10 = (1) 1 in 20 closed down; 5 in 20 hibernated and 10 in 20 found alternative business streams

Table 1 shows the background information of the businesses reached. The information reveals that the respondents run different types of businesses in the tourist service industry, including restaurants; events organization and management; provision of tents, catering and decorations; conferences; and travel and tours. All these businesses either closed down or diverted to alternative income streams due to coronavirus disease. The monthly turn-over of the businesses

ranged from less than one million Kenya Shillings to 30 million. This indicates that the sizes of the businesses that closed down were diverse from small to medium size.

On duration, all the businesses had operated for over 8 years. This indicated that the businesses were not new start-ups but had operated for long enough to become stable. In total, the businesses had been in existence between 8-17 years.

Regarding employees that lost jobs, the participants informed that due to the nature of the businesses, there were huge numbers of casuals that were hired during peak times and these were not accounted for though they were the majority of the workers. Concerning the permanent staff, the total number of employees that lost jobs were 52 females and 49 males.

About the number of businesses that closed down, three respondents indicated between 1-4 out of 10, translating to between 10-40%. Another one stated 6 in 10 businesses closed down, while yet another respondent remarked: "1 in 20 closed down, 5 in 20 hibernated and 10 in 20 found alternative business streams."

Effects of the closures on the owners

The second objective was to find out the effects of travel restrictions on the business owners. The study found out that the outbreak of COVID-19 and the subsequent movement restrictions, has had mammoth adverse effects on the owners of hospitality-based businesses in the service sector of the tourism industry, which may be irreversible in some cases. The study indicated that the closures of these business deeply impacted the owners economically, socially and psychologically as will be discussed henceforth.

Economic Effects

COVID-19 has impacted world economies so devastatingly that they are likely to experience future recession. Unemployment, loss of income and poverty are at an all-time high. All the economic gains that the service sector had made prior to the outbreak of the corona virus disease were wiped out and it will take a lot effort and time to revive the sector. This resonates

with Goslings, Scott and Michael's study (2020) that indicate that the effects of COVID-19 have been the worst since the Second World War.

Loss of business, income and employment

When the government pronounced travel restrictions and suspension of flight operations, the enterprises and supply chains stopped operating, resulting in job losses for thousands of women and men. The financial loss resulting from these closures adversely affected the owners as well as their staff, comprising of management, accountants, booking/ticketing clerks, drivers, cooks, waiters, security personnel and casual who suddenly found themselves without work to do and a source of income. A respondents put it this way:

The family was hit very hard. The business used to bring in more income than what my husband used to earn in the Civil Service and without income from business, we could not meet our basic family expenses.

Another respondent said: "It was huge, huge...imagine from a monthly turn-over of 30 million shillings, suddenly finding yourself without any income! It was devastating." Yet a third one stated: "Enterprises closed down. We were thrown out of business, reduced to zero." Another distraught participant confirmed: "COVID-19 was a crisis like no other. It was pathetic to see how people in business suffered."

The burden of debts, bank loans and overdrafts

The owners had to bear the burden of debts, loans and bank overdrafts; rentals on the buildings they were operating from and other overheads. In addition, there were the severance benefits of the employees they were sending home. Having to disengage from their staff without the finances to adequately compensate them was a particularly difficult burden to bear for business owners. Some of the entrepreneurs went to a lot of trouble to keep employees surviving financially. Attempts were made to find alternative employment for them, but the majority have remained without a job. One respondent stated:

I carried the burden of my employees on my shoulders. I gave the little I could to sustain them and even looked for jobs for some in the businesses that remained open. I went to the extent of providing weekly food packages for many of them.

Another one concurred: "I had to let go all the workers but felt compelled to support them with food and other necessities to help them survive the drastic changes coming with COVID-19."

There were some business owners who were unable to manage financially and became bankrupt: "...weighed down with debts, while suppliers were on our necks."

The financial burden has been very difficult to grapple with and the entrepreneurs have continued struggling to repay their debts. In addition, many had rent to pay on the premises where they were storing some of the materials like tents, tables and chairs. Rather than continue shouldering this burden when the businesses were not functioning, they chose to offload their equipment at throw-away prices, a hidden loss. A respondent lamented: "I had to sell the business items at throw-away prices, for example, the lorry I had been using. I had to sell it cheaply after 1 year." Another one, affirming the devastating experiences of her peers, stated:

Some became bankrupt, weighed down with debts; suppliers were on our necks; some just sat back not knowing what steps to take...weighed down by the realization that expenses had to be paid, with or without income.

One interviewee talked of having asked her daughter to leave whatever she was engaged in and join her in her restaurant business. She took a loan of 1.2 million Kenya shillings to invest in the enterprise. Suddenly, with the mandatory closure due to lack of clients, she had no job and had a young family to cater for. In addition, she was left with the loan to repay. The mother took the burden of repaying the loan to free the daughter.

Loss of family saving and assets

The suddenness with which travel restrictions were imposed and the subsequent closure of business left business owners without income as one of the respondents lamented: "Imagine from over thirty million shillings monthly turn-over to nothing, except debts and liabilities. We were very badly hit. It was a total disaster." To meet their financial obligations, some families sold off family assets, others used family savings, while others were forced to rely on the extended family for survival.

Social effects

The loss of employment, business and income has had far reaching social effects. Families were forced to spend a lot of time together which many of them were not used to. The situation was made worse by the need to meet the day-to day expenses in the face of the major financial losses enumerated earlier on. Inevitably tension, frustrations and quarrels occurred. This led to family wrangles and while some were able to adjust quickly and move on, others succumbed to the new pressure and broke up. One respondent regretted: "Families experienced immense

psychological effects including family wrangles, break-ups as people were thrown out of rental business premises and the residential houses.”

To cope with their new fiscal realities, many of the affected families had to adapt new, less expensive lifestyles. Some of those who lived in rented premises moved from high-end residential areas to locations where rent was substantially cheaper. Others found it necessary to move their children from private international schools to either public ones or to lower-cost private schools. That switch was particularly painful as the children could not understand the rationale behind it, while the parents had to endure perceived loss of status among their peers. Indeed, some of the families chose to send the children to public schools out of town to avoid the embarrassment associated with the move.

Psychological destabilization

Considering the vital role that work plays in giving people a sense of purpose and direction, the sudden and unexpected closure of businesses left many owners floating adrift. The meaning and drive they had obtained from their work were abruptly interrupted. The closure meant that overnight, they had no work to go to daily as they had done, some for close to 20 years. That was “...scaring, frustrating and depressing,” according to one respondent. I became functionally sick due to the heavy bills, including hospital bills for relatives and employees.” Another one stated: “Stress, mental anguish, depression, set in. A friend threatened to commit suicide but was talked out of it.” A third respondent added:

Some people lost hope and became depressed and you know when that happens, one cannot even think of alternatives. It is the tough ones who have survived,” she concluded.

Another one agreed that it was not easy. “There was a lot of frustration which was not good for mental health...a state of confusion and uncertainty regarding the period that corona virus would be around set in.” The experience has been particularly difficult for staff members who had no alternative occupation.

On the whole, most of the respondents experienced loss of the prestige their businesses had conferred on them and they felt psychologically destabilized. It appears that some of the business owners have not yet processed their loss, hence their unwillingness to participate in this study.

Government subsidy/support and coping strategies

The third objective of the study was to establish the assistance that businesses receive from government or other sources. The study found that while the respondents would have greatly appreciated it, none had received any assistance from the government and neither did they know anyone who had received anything. Some reported of having heard of a stimulus fund by the government to cushion entrepreneurs like them, but none of them received any assistance from it. One concluded: "I never got anything – nobody that I know got anything." Another mentioned a lobby group that they formed to appeal for government assistance, but nothing came of it. All the respondents agreed that the government should help out in a future crisis and communicate clearly how the assistance should be accessed.

The only assistance received and appreciated was the government directive to the banks to restructure the loans and overdrafts, to give a one-year moratorium. The purpose was to cushion businesses and give them time to adjust. However, one respondent informed:

It is true that the government instructed the banks to re-schedule loan and overdraft repayments by giving their debtors a one-year period of grace, but eventually, the debtors had to meet their obligation. Indeed, some complained, after the 1-year moratorium, the rates of repayments were raised to keep to the initial time schedule, thus making a bad situation worse.

Under those circumstances, the entrepreneurs resorted to all manner of strategies to clear the loans, debts and overdrafts. Some sold family property while others used their savings to meet their financial obligations. In some cases, the extended families not only helped with loan clearing but also subsidized the daily expenses of the affected members, such as providing food and school fees.

Coping measures/strategies

The fourth objective examined the measures business owners took to cope with the coronavirus disaster. The study found that in the face of the shattering consequences that COVID-19 wreaked on business, some of the owners found innovative ways of getting through the crisis. Some addressed the problem by quickly moving into other commercial lines to keep afloat. One of the respondents informed that she reorganized her business premises and used it to run a garbage collection and office cleaning enterprise. This line, she informed, is neither capital nor labour intensive, hence the ease with which she was able to switch over. With a skeleton staff, she was able to nurture the new line of business quite successfully.

Other business owners were able to look beyond their tragedy and use their business vehicles as roadside business stands. This led to many small enterprises springing up everywhere in Nairobi streets, thus bringing commodities closer to the people. More importantly, many

industrialists learnt to diversify their enterprises instead of relying entirely on one stream. One respondent, for example, informed: "The food industry did very well, while every other business went under." In addition, the business owners who were dealing with travel and tours realized the need to tap to the local market by designing affordable packages that targeted Kenyan clients. One respondent stated: "This will attract locals and make money circulate in the country."

What could be done to cushion businesses against future crises and disasters?

The last objective investigated strategies that could be put in place to mitigate the effects of future crises and disasters. According to the respondents, a number of measures could be taken by both government and entrepreneurs to mitigate the negative effects of a similar situation in the future. These may include:

- Ensuring that all entrepreneurs subscribe to compulsory self-contributory insurance plan to cushion business owners.
- Setting up a fund to cover the welfare of workers, including medical cover.
- Establishing a government-funded furlough system that helps to keep paying a certain percentage of staff salaries even when the enterprises are not functioning.
- Ensuring that there is an open channel of communication with the government for free flow of information, especially during disasters.
- Entrepreneurs need to be trained about saving for the rainy day.
- In addition, business people should be encouraged to invest in more than one line to ensure they can remain afloat even if one line is affected.
- One entrepreneur who had been functioning in collaboration with a foreign training institution, has continued operating that line of business (and even expanded it) during the COVID-19 period. She has shifted her business model from one that is over-heads based to providing consultancy. According to her, there is need to be encouraged to be innovative so that can try to open another door when the familiar one closes. Similarly, two other respondents who had additional portfolios did not feel the pinch that affected all the others.

Discussion

The statement that COVID-19 destroyed the service sector of the tourism industry in Kenya is an understatement. As indicated earlier on, tourism plays a critical role as a strategic pillar of the economic activities, but it has been rendered the most vulnerable industry locally and globally (Ma et al.,2020). The abrupt disruption of the service sector resulted in major negative effects on all aspects of the related businesses and their owners.

Entrepreneurs were forced to close down, negatively impacting hundreds of livelihoods, directly and indirectly. The affected families were reduced to destitution, lives were ruined, as jobs and incomes were lost (ILO, 2020). An atmosphere of helplessness set in. Enterprises that had given business owners and their staff reason and drive to get up and go to work daily, hope, a sense of purpose and motivation were suddenly at a standstill. The tragedy of this eventuality was the uncertainty it ushered in and the realization that people's investments and their futures were no longer entirely in their hands. The sense of helplessness and hopelessness became palpable.

To cope with the scourge, major decisions have had to be made, many of which have had drastic effects on the concerned individuals and their families on many fronts. A coping strategy is an activity, a sequence of acts or a mental process that is used to deal with a stressful or unpleasant circumstances. According to Abbas, et al., (2020), a coping mechanism entails a deliberate and direct approach to difficulties that occur in life. Such strategies are important for individuals to be able to deal with change in order to survive. This is true for the owners of business who went through extremely difficult situations and may not know how to deal with change.

The impact on the mental health of all the affected will continue to be felt for a long time unless intervention measures are put in place to mitigate the effects. The stress, anxiety and trauma resulted in deep mental torture which many have not begun to process (WHO, 2013). This was discerned from the many who declined to be interviewed for this study. The mental destabilization affected whole families on account of the many adjustments they had to make, for example, relocating to lower-end residential areas, children being moved to cheaper and lower quality schools or being sent to live in rural areas where they had never lived before. Although at present it is difficult to predict how these effects will turn out, one can reasonably hypothesize negative manifestations by the children as the full impact becomes clearer. This is affirmed by a report by UNICEF (2020) which examined managing the long-term effects of the pandemic on children's mental health.

The impact of family destabilization and eventual break ups in some cases, will continue to manifest itself for years to come. However, on the flip side, COVID-19, like many other disasters, has had its positive side. Some business owners who previously specialized in one stream of income such as travel and tours, quickly learnt the need to diversify to avoid a future repeat. Further, businesses that had embraced continuous capacity building programmes for their staff found it easy to place many of their workers outside the industry. The hard-learnt lessons can be embraced by others in the future.

Conclusion

There is no doubt that the corona virus disease and the subsequent lockdowns have practically ground the tourism service sector to a halt. This study concludes that the affected stakeholders in the industry have suffered and will continue to be adversely impacted by the travel restrictions. The subsequent business closures have shattered lives and families economically, socially and psychologically, to a magnitude yet to be fully documented and comprehended. On the positive side, COVID-19 and the eventual closures of businesses have created a golden opportunity for the tourism service industry to repackage itself through innovation. The entrepreneurs in the industry are challenged to look inward and outward going forward.

Recommendations

The major recommendations from the study are:

- The government body that oversees the tourist service industry needs to establish a compulsory contributory insurance scheme to cushion business owners and staff in similar circumstances in the future.
- The Government of Kenya needs to put into place a disaster response strategy that will cover both owners of business and staff and ensure all stakeholders are well informed about the same.
- Entrepreneurs to ensure continuous capacity building for themselves and their staff to increase flexibility and build resilience in the face of the unknown.
- Embracing diversification by entrepreneurs to ensure that if one business line sinks, there is an alternative to keep them afloat, is highly recommended.
- Conscientizing people on the need to embrace and access mental health services is essential in the face of corona virus disease and any future disasters.
- Stakeholders in the tourism industry should invest in and popularize local tourism to reduce dependence on international visitors.

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