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Kiwara, G.

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Kiwara, G.

University of Nairobi [UoN], Kenya

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ABSTRACT

Pandemics have been a major catastrophe to humankind since a long time ago. Recently, COVID 19 pandemic has brought the world to a stop still with its outbreak. The negative impacts of the COVID 19 disease and the restrictions enacted to control the spread of the disease have been felt by service sectors all over the world that require face to face contact. The protocols set by the government on social distancing and travel restrictions have affected the demand and also the supply chain for not only the small and medium enterprises but also the large companies. This study, therefore, investigated the impact of the COVID19 pandemic on the performance of micro, small and medium enterprises in the service sector in Nairobi County. The study adopted a systemic review approach to identify and select data from studies in a clear and comprehensive way. The findings of the study indicate that the impact of the COVID 19 outbreak on MSMEs have brought about job layoffs, reduced profit margins, reduced business activities, increased costs of operations in maintaining health safety measures, decline in productivity, constraints in obtaining credit and settling debts and finally closure of the business. The impacts and potential threats from COVID 19 are still undefined, it is therefore paramount for small businesses to reinvent themselves by adopting technological strategies that will enable them to still conduct their businesses with their customers contactless during this period of COVID and yonder.

Key Words: *Covid 19, Micro, Small and Medium Enterprises, Performance*

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INTRODUCTION

Pandemics have been happening to humanity since ages. These pandemics over the years have impacted our history in a vast way. A global scale pandemic such as Covid-19 is inevitable to people. Reports indicate that since the Spanish influenza of 1918, the Covid 19 is the second most severe pandemic. The outbreak of Covid 19 clear shows that even though pandemics are rare, they did happen before, are still happening and they are expected to happen in the future. According to Roser, Ritchie, Ortiz-Ospina and Hasell, (2020) the first pneumonia case was discovered on December 8, 2019, in a wet market in Wuhan, the capital city of Hubei Province of China. Afterward, throughout the month of December 2019, other groups of patients with such pneumonia cases were reported.

The largest global recession in the modern-day has been caused by the Covid-19 pandemic. Efforts to contain the pandemic from spreading had a third of the world population put under lockdown. In Africa, the number of covid-19 cases was relatively low until mid-April (Kaseje & Neema, 2021). Reports from Sub-Sahara Africa indicate that the rates of infections were low between the months of January to February during the first stages of coronavirus spread. However, the rates of infections have steadily increased since then. By April 2020, community transmission of the COVID 19 was detected by the World Health Organization in some African countries. In Sub Saharan, projections from global health experts and African governments indicate that if the governments do not take action right now, more than two million COVID deaths are likely to occur. Further, the impact of the outbreak is expected to intensify due to fragile health systems which will hinder sufficient surveillance and control of the disease.

In the pursuit of bringing the virus under control, several concerns have been tabled. Concerns on unsupported treatments or promotion of protective behaviors which are ineffective have been common. This has created confusion among people who are in dire need of treatment and those who are looking to get out of the pandemic. The spread of misinformation can be tragic during this pandemic and claim more lives instead of providing the needed healing. Other concerns raised globally, is the estimated one billion people who live in the slums. Due to their dwellings, the people are more susceptible to transmission of COVID 19 with the least capabilities in handling an outbreak. Further, challenges in maintaining social distance, and handwashing which are a prerequisite in curbing the spread of the virus may not be possible in a slum dwelling.

East Africa reported its first case on the 13th of March 2020, in Kenya, and the disease has since continued to spread with new cases reported each day. The East African governments adopted various preventive measures to contain the spread of the virus in accordance to the WHO guidelines. These measures included: social distancing, lockdowns, border closures, movement restrictions, and quarantine. The measures, however, have had a detrimental economic and social effects on millions of people. Most African countries do not have experience dealing with pandemics so this has become a great challenge to them.

The pandemic has negatively influenced the economic activities of nations. For instance, in Kenya, her economy grew steadily during the 2019-2020 financial year. During the same year, projections from World Bank indicate that Kenya's GDP will grow at a rate of +6. The economy includes sectors such as hospitality, agriculture, forestry, mining, manufacturing, and tourism. Despite the fact the Kenyan government has created a friendly environment for investors to invest in Kenya, her economy still is faced with a myriad of challenges ranging from corruption and debts. The president stated during this outbreak times, every day the Kenyan government loses two billion to corruption. Kenya being a consumer nation, measures such as working from home have adversely affected a lot of people who have experienced layoffs from the very measures of curbing the outbreak.

The exchange rate of the currency on the other side was affected by Covid-19. It was trading at 103.38 Kenyan shillings against the dollar which role past 110 shillings. The pandemic has also affected economic activities such as the demand and supply of goods and services for both imports and exports due to disruptions in global supply chains. Kenya has been affected by this pandemic since it depends on imports predominantly, making Kenya susceptible with reduced imports. For instance, the trading between Kenya and China fell by 22%. There was also a major crisis in the financial markets with the selling of shares in the stock market by the foreign investors who invested. This led to a decline in the stock market, for example, Safaricom and Kenya Commercial Bank fell by 5. 4% and 7.0% respectively in one day. The measures enacted by the government in curbing the coronavirus have affected all the sectors thus affecting the revenue generation, especially from the service sector. The government is implementing social security regulations and protocols, such as the closure of educational facilities, suspension of domestic and international flights and transportation, 14-day quarantine of passengers within the country, and reduction in the number of general gatherings including the churches, hotels, bars, restaurants, twilight to down curfew and distribution restrictions. Despite the expected benefits, these measures have serious implications for businesses. The purpose of this study was to investigate the impact of COVID-19 on the performance of micro, small and medium-sized businesses (MSMEs) in Nairobi County in the service sector in reference to the hotel industry.

LITERATURE REVIEW

Effect of Covid- 19 on the financial performance of MSMEs

Bartik, Bertrand, Cullen, Glaeser, Luca, and Stanton (2020) conducted a survey in more than 5,800 small businesses in the USA, in exploring the impact of coronavirus disease 2019 (COVID-19). The survey which was carried out between March 28th and April 4th 2020 established that mass layoffs and closures had already occurred just a few weeks into the crisis. Further, the study established that the business risked closure of their business if the crisis persisted. Moreover, businesses had different views and beliefs about the duration they would experience the COVID 19 disruptions. Lastly, the study established that most of the business finances had decreased and were seeking funding through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. From the findings, 43% of businesses had closed temporarily. Virtually, all the closures were as a result of the COVID-19 pandemic. The findings indicate that the respondents predominantly closed their businesses due to reduced demand and the concerns of employee's health. The findings further established that the disruptions of the supply chain were considered a less factor for closure. The businesses indicated a reduction in active employment by 39% since January. In the Mid-Atlantic region (which includes New York City), the decline was sharp. 54% of firms were closed and employment was down by 47%. The impact of COVID 19 differed across industries. Some industries such as retail, arts and entertainment, personal services, food services, and hospitality businesses reported employment declines that exceeded 50%. However, some businesses experienced fewer disruptions especially businesses involved in finance, real estate and professional services less disruption, since they could move to remote production.

According to a survey report by Kenya Private Sector Alliance (KEPSA) (2020) MSMEs have faced unprecedented revenue losses and uncertainties about tomorrow due to the disruptions of business since the COVID-19 outbreak. Most MSMEs are limited financially and do not have a financial reservoir that can cater for expenses in case of an emergency. The reports show that only 39% of Kenyans have financial reserves set aside, to attend to emergencies in case of a loss of the business income. MSMEs require support in accessing and adopting digital technologies so that they are well able and equipped to respond to the COVID 19 pandemic situation and also for better transformative operations.

Hafsa (2020) conducted a study on the impacts of the COVID-19 pandemic on the tourism and hospitality sector in Bangladesh. This study is conducted on the basis of secondary data sources, various publications, newspapers, organizational and government publications, website materials and other sources are used to uncover and complete the analysis. Bangladesh's economy is in decline and, with the tourism industry facing dreadful predicaments in history. Due to the pandemic, people are restricted to staying in one place. With the increase of positive COVID-19 cases increases each day, the government is forced to make this difficult decision of canceling all international flights; The hospitality businesses (hotels/motels/resort owners) have already begun to suffer untold losses. Small hotels/motels/restaurants/travel agencies have closed their businesses; and thousands of people working in the tourism sector becoming jobless.

The African Trade Policy Centre (ATPC) of the United Nations Economic Commission for Africa (UNECA) and International Economics Consulting Ltd jointly developed and surveyed the coronavirus disease (COVID-19) pandemic and its economic impacts across Africa which lasted for one week, from 14 to 20 April 2020. The study targeted enterprise that operates in 1 and/or all 54 African countries and disaggregated as 76 micro-enterprises, 59 small-sized enterprises, 42 medium sized-enterprises and 33 large enterprises. From the findings, small-sized enterprises utilize capacity at a range of 30-40% while large-sized enterprises at a range of 50-60%. The findings further established that the rate of capacity utilization varied in the sector in which the business operates. The reports posit that rates of capacity utilization on average were around 30-40% for goods and 40-50% for service (ECA, 2020).

Effect of Covid-19 on the demand of products and services

Polemis (2020) conducted a study on the impact of COVID-19 on hotel performance. The study adopted a difference-in-difference (DID) methodology in comparing the performance of the hotel sector in Italy and Turkey during the post-treatment period. From the findings, the adoption of a national curfew by the Italian government to reduce the spread of COVID 19 reduced the hotel performance by 68%. Preliminary results from a longitudinal study by the Journal of Hospitality Marketing & Management editorial team suggest that the customers will not be back immediately even though the restaurants are reopened and there is ease on travel restrictions (Gursoy, Chi & Chi, 2020). Most people (over 50%) are not immediately ready to dine in a restaurant. The same goes for hotel stays. Most customers (over 50%) are unwilling to travel to a destination and stay in a hotel anytime soon. Only about a quarter of customers have already dined at a restaurant and only a third are willing to travel to a destination and stay in a hotel in the coming months (Gursoy et al., 2020). These findings posit that the customers broadly are still uncomfortable dining in a restaurant, traveling to a destination, and staying in a hotel. As the break-even point in the hotel industry is relatively high due to high operating costs, the survival of many hotel companies is heavily dependent on the growing demand for their services and products.

In November 2020, The Central Bank of Kenya (CBK) carried out a survey with the aim of assessing the extent of recovery in the hotels, particularly with the reopening of the economy and continued implementation of Government measures to mitigate the measures of COVID-19. This was a follow-up on the findings of the previous one with an expansion to the hotels in Naivasha. The reports established that among the hotels sampled in the country 96 percent of the hotels were operational as compared to 89 percent of the hotels in September's survey and 35 percent in May. This is attributed to the ease on COVID 19 restrictions

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enacted and also the hotels being compliant with health safety measures. The reports further established that the sector has since started recovery on employment with an average of 53 percent in November as compared to 45 percent in September and 37 percent in May. The average bed occupancy has recovered gradually, with an average of 23 percent in November and October as compared to 24 and 10 percent respectively for the month of September and May. Further, there has been an improvement on the utilization of results and conference services. The survey indicated that in November, there was a negative impact of a resurgence in COVID-19 infections relative to October. The hotels are supported by the local guests accounting over 80 percent of the total clients in accommodation and restaurant services during this period. The levels of operations are expected to go back to normal operations before COVID by 58 percent of the hotels between late 2020 and 2021. The sector is hopeful despite the recent resurgence in COVID-19 infections that once the pandemic is contained, the sector will strongly recover (CBK, 2020).

The central bank further conducted another study in January 2021 to assess the extent of recovery of hotels, particularly with the reopening of the economy and continued implementation of the Government measures to mitigate the impact of COVID-19. This was a follow-up survey on the one carried out in November 2020 with an expansion to the scope to cover more hotels. The reports established among the hotels sampled, 97% of them were operation as compared to 96 and 35 percent in September and may respectively. This can be attributed to the hotels maintain health safety measures and the ease of COVID 19 restrictions. Employment recovery in the sector towards the pre-COVID levels, is at 57 percent in January 2021 compared with 53 and 37 percent in November and May 2020 respectively, all relative to the pre-COVID-19 levels. The bed occupancy has improved gradually to an average of 26 percent in December 2020, compared to 23 and 10 percent in November and in May respectively. Notably, there have been gradual improvements on the utilization of restaurants and conference services since May. The local guests are predominantly the support of activity to the sector during this period in the accommodation and restaurant services with over 84 % and 79 percent respectively. The sector is optimistic of a strong recovery once the pandemic is over regardless of the recent resurgence in COVID-19 infections and the recent findings of new variants of the virus (CBK, 20201).

Effect of Covid-19 and on Human resource and customer relationship management

Hao, Xiao, and Chon (2020) assessed COVID-19 and the Chinese hotel industry on impacts, a disaster management framework, and a post-pandemic agenda. The exploratory study looked at the overall impacts of the 2019 coronavirus pandemic (COVID-19) on the Chinese hotel industry. Due to the pandemic, individual hotels have suffered to a great extent as compared to other actors since they are easily predisposed to disaster (Zhou, 2020). The individual hotels experience challenges in disorganized function in management; unsteady quality of service; poor hygienic conditions; high turnover rate; poor customer loyalty; unprofessional cost control; and even unskilled fires, sanitation and public safety (China Hospitality Association, 2020). However, during the pandemic, branded hotel chains have been more competitive during the pandemic due their competitive edge in terms of business model, improved business operation procedures, disaster management mechanism and unique operations.

Lakuma and Nathan (2020) assessed the impact of COVID-19 on micro, small, and medium businesses in Uganda. The survey results r indicate that in Uganda, workforce among service business is undergoing restructuring. The findings reveal that 80% of the businesses have reduced their workforce by more than a quarter which is attributed to the decline in demand. Results indicate that there was a decline in demand of the 71 percent of surveyed businesses reported as compared to 47 percent in manufacturing. Resultantly, a significantly high number of businesses had laid-off employees. Results show that 41 percent of the business reduced their employees by more than one-half. Further, if the risks associated with COVID 19 pandemic persists and the containment measures are contained or amplified, the rate of unemployment is likely to exacerbate. The findings indicate that if the continued threat of COVID 19 and the containment measures enacted go up to six months, then businesses are likely to lay off a total of 1,662 workers temporarily and 406 permanently. Remarkably, over 75 percent of employees from the service sector are projected to lose their jobs permanently considering the fact that most services involve human-to-human contact which is contrary to the requirements of maintaining social distance.

Effect of Covid-19 on Supply Chain

Masago, Okombo, Alice, Reuben, Chaka, Godrick and Joshua, (2020) assessed the effects of COVID-19 Pandemic on Small & Middle-Income Economies (SMEs) in Kenya, a case study of Narok Town. The study deployed a case study research design. The findings of the study indicated that the entrepreneur were youthful. The findings indicate that most of the SMEs begun between 2016 and 2018 in that region and the political environment of the area greatly determine if the businesses will start. From the findings, the employees have been affected with a business reduced to an average of 2. The daily wages have also reduced from ksh. 800 to 200. The supply of SME stock from other places to Narok has reduced due to the pandemic. The reports indicate that 82.6% of SMEs business had no option but to obtain stock within the county itself. The supply of stocks to SMEs reduced by 77.14% while the demand by buyers reduced by 91.43%. Resultantly, the SMEs experienced reduction in the net profits margin from an excess of 20,000 in a month to 5,000 monthly. This led to other auxiliary services being affected such as lenders and insurance. From the study, 54.5% of the SMEs were likely to be disbanded by the owners if the outbreak situation persisted. Moreover, a total of 69 percent of the SMEs indicated a decline in access to credit with 34% reporting an experience of severe decline. In Kenya, the COVID 19 saw many MSMEs incomes vanish overnight. According to a survey carried out by the central bank in 2020, most of the MSMEs had a limited reservoir and close to 75 percent of the businesses were in the verge of collapsing.

A case study by Chowdhury, Sarkar, Paul and Moktadir (2020) focused on strategies for coping with the impacts of the COVID-19 pandemic on the food and beverage industry in Bangladesh. The study examined the short- and medium- to long-term impacts of the pandemic and outlined approaches to reduce the budding impacts of the outbreak. A qualitative methodology of multiple case studies was used. Data was collected from eight sampled companies with fourteen respondents in the food and beverage sector in Bangladesh. The findings of the study indicate that the short-term impacts of the outbreak are severe and are characterized by the expiration of products, shortage of available working capital and limitations in operations of the dealers. The findings indicate that the long-term impacts were perceived to be multifaceted and are undefined. In the long run, various performance metrics are expected to decline, such as the company's return on investment, the companies' contribution to gross domestic product (GDP), and employee size.

METHODOLOGY

This study adopted a systemic review approach to identify and select data. A systematic review is a review of the evidence on a formulated question that uses systematic and explicit methods to identify, select and critically appraise relevant primary research, and to extract and analyze data from the studies that are included in the review (Aromataris & Pearson, 2014). According to Jefferson, Alderson, Wager, and Davidoff, (2002) systematic reviews offer a number of benefits. A systematic review ensures that evidence on a given topic is tabled in a clearer and comprehensive way.

FINDINGS

The recent surveys conducted revealed that the dangers presented by the COVID-19 and consequent measures to contain it had led to the layoffs of employees in most businesses. From the results, business activities had reduced by more than half due to the lockdown measures enacted. The findings showed that the service sector experienced constraints due to control measures such as transport restrictions, quarantine, social distancing, and bans on weekly markets (Lakuma & Nathan, 2020).

From the findings, companies further experienced increased costs in ensuring safety measures were adhered to despite the low demand in workflow and consumption. Other challenges established included the decline in productivity and constraints in obtaining credit and liquidity. Resultantly, the micro, small and medium-sized enterprises pre-existing credit and financial liquidity worsened and decreased due to the outbreak of Covid 19 as compared to that of large companies. This trend was due to the fact that lenders already considered them to be high risk, and if the COVID 19 continued and the restrictions enacted were maintained they were likely to go bankrupt. Reports indicated that High percentages of utility companies had decreased ability in paying unsettled debts due to the COVID-19 outbreak.

The research findings also indicated that most customers felt comfortable frequenting a restaurant only when their countries ability to test, monitor, and isolate cases of COVID-19 improved significantly. Most customers were at ease traveling to a certain destination and staying in a hotel only if the place had few cases of COVID 19 and could test, monitor and the covid 19 cases be isolated. Additionally, another group of customers indicated that they could only be at ease frequenting a restaurant and traveling to a destination, and staying in a hotel if the vaccine for covid 19 was available (Gursoy et al., 2020). The findings indicated that the customers expected hotels and restaurants to deploy safety precautions such as Observable disinfection efforts such as placing hand sanitizers on doors, staff wearing masks and gloves, implementing social distancing, limiting the number of customers served, more rigorous and frequent cleaning of high-contact surfaces in common areas, and employee training (Gursoy et al. 2020).

According to the African Union Commission (2021), the need to use various technologies by hotels and restaurants in order to minimize human-to-human contact in COVID 19 environment was necessary. The technology application included the use of contactless payment such as Apply pay or contactless bank cards, digital menus that can be viewed on personal mobile devices via QR codes, contactless digital payments, keyless entry, touchless elevators, etc.). From the findings, in the near future, the adoption of technology and its integration to hospitality operations would be fundamental.

In the long run, the lasting impacts of the Covid 19 pandemics were as yet to be established. However, it led to disruptions of supply chains, reduction of international travels, and crashing most of the service sector enterprises. Two-thirds of micro and small businesses had been affected strongly by the pandemic as compared to the larger companies with most of the SMMES fearing shutting down permanently especially if the Covid 19 persisted. These enterprises were experiencing challenges such as reduced sales and difficulties in accessing inputs. Food and accommodation company services, predominantly operated by women and youth, had been hit hard both in retail and in wholesale.

CONCLUSIONS AND RECOMMENDATIONS

The impacts of COVID-19 on the performance of the service sector had been devastating. The decline in business had led to huge losses and a record of layoffs and/or unauthorized leave for hotel employees as owners struggle to pay fixed costs and mortgages on their properties. Most hotel chains had canceled payments and postponed capital expenditures to prevent the industry from going bankrupt and collapsing. Due to the COVID-19 pandemic, leisure and conference tourism, both abroad and domestically, suffered a possible collapse due to travel restrictions that had completely blocked the arrivals of international tourists, while the expulsion measures had affected tourism and national conferences. The travel ban prevented the consumption of various goods and services and the income of service sector workers. The outbreak of coronavirus created the need for the MSMEs to reassess how to leverage contact centers, how employees could deliver relevant customer experiences, where to work, and how to use digital channels in supporting business continuity when there is a crisis and yonder.

The service industry had been changed forever by the global COVID-19 pandemic and with these new emerging behaviors, MSMEs could use this opportunity to fast-track the shift to digital commerce by increasing available offerings to create new service lines, such as retailers who were mobilizing to ensure contactless ground delivery and collection services for consumers. This speed-up adoption would force service sector organizations to reinvent their digital strategies to capture fresh market opportunities and digital customer segments.

Most of the MSMEs experienced financial constraints and as such financial institutions should proactively consider granting emergency loans to SMEs with flexibility in repayments. There was need for the government to recapitalize the commercial banks and microfinance institutions by providing cash loans or easing liquidity buffer requirements to provide financial institutions with the additional liquidity needed to make flexible emergency loans. This could also be supplemented by the private banks in extending and diversifying of partial credit guarantee schemes in their loans granted. On the other hand, the government could offer loans that are subsidized. During the crisis, the use of technology to access credit was also expected to increase. For instance, mobile money and other electronic platforms could streamline the application processes of the loans and decrease the loan delivery period to MSMEs.

Sustaining local industries in the service industry (micro, small and medium businesses) should be prioritized both in the short and medium-term since they provide jobs to the people living in poverty. This could be done by making loans accessible to them, ensure a waiver of licensing fee and a waiver in taxes.

Hotel firms ought to seize this opportunity in ensuring a market share increase, on the other hand, individual hotels could dynamically liaise with key companies in achieving change and up-gradation.

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