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Abstract

Women experience various challenges as they undertake entrepreneurship in both developed and developing worlds. Similar experiences have been reported in Kenya in this study where the objective was to understand the challenges in the provision of informal hospitality services to socio-economic well-being of women entrepreneurs in Kenya. The study used a qualitative approach with women from Muranga, Kakamega, Nakuru, and Kisumu Counties who work in informal hospitality and are registered with the Social Services Offices. Purposive sampling method was used to pick the 8 women entrepreneurs from the target population for key informant interviews, and 1 Focus Group Discussion was carried out with 8 participants. The study revealed that women in informal hospitality services in the 4 Counties faced many challenges in the provision of these services: records keeping, customers' management, government registrations, drawing action plans, completion, getting loans and business locations. Women entrepreneurs have developed coping mechanisms to deal with these challenges with the help of the government.

Keywords: *Socio-Economic Well-Being, Women Entrepreneurs, Informal Hospitality Services, Challenges*

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1.1 Introduction

Women find it difficult to enter informal hospitality enterprises to improve their socio-economic status, as reinforced by the findings of Dzisi and Obeng (2013). They discovered that after taking out loans, women's businesses expanded, resulting in a significant improvement in their socio-economic standing. Women in these categories are more likely to be empowered and knowledgeable about entrepreneurship.

On the contrary, several women who have worked in this industry have seen no improvement in their socio-economic status. Mathivannan and Selvakumar (2008) expressed the same sentiment, claiming that women in this category's overall growth remained stunted, likely due to the numerous hurdles they confront, including retrogressive cultural traditions that inhibit the women's advancement, among other things. Women were denied access to school as a result of these practices. As a result, they could not develop their innate capabilities and entrepreneurial abilities further. It is one of the reasons why some women have been unable to improve their ability to provide good informal hospitality services and improve their socio-economic status.

Masadeh (2013) asserts that although researchers have called for equal opportunities between men and women, in developed countries, women in the hotel industry constitute an under-utilized and under-valued resource. They are not fully involved in the hospitality industry as compared to men due to social, cultural and traditional reasons which do not favor them. Some of these include concentrating on household activities and reproductive roles. The author further notes that the 'old boy' network still dominates in the vast majority of organizations in Europe, and there is a clear distinction between women and men in terms of occupation in high masculinity cultures such as Japan, Germany, and the USA. It is likely to create a significant challenge to women and might make them shy off or not to actively participate in any kind of enterprise, making them have low socio-economic well-being.

According to Ewere, Adu, and Ibrahim (2015), a study carried out in Nkonkobe Municipality, Eastern Cape South Africa, revealed that the strategies adopted by women entrepreneurs have a positive effect on the success of small businesses. The complexity of women's lives and domestic responsibilities makes them not very productive in formal employment because of the strict duration, which often conflicts with their many roles. However, they are more productive if their work has some level of flexibility. According to research findings by Isidro (2010), many women were found to be venturing into self-employment and getting inclined to start their enterprises. This practice was viewed to pave the way to face new challenges, be one's boss, and have a better-organized working life. This way of life lets one plan her activities in totality, considering business-oriented activities and other obligations such as domestic and reproductive roles. In this way, women can manage their responsibilities comprehensively and appreciate their roles in society. Spring (2009) states that while most African women entrepreneurs are lower on the scale, a growing cadre of women at the top provides role models of achievement within their countries.

Flexibility in terms of time is another factor that encourages women to get into entrepreneurship. It enables them to allocate time appropriately for their various activities. In addition to this, working for other people or organizations more often than not frustrates them because women are taken advantage of on several occasions. This is so, especially in circumstances where they seek promotion or increase in wages, which is their right. However, they are occasionally denied or subjected to specific demands. In this scenario,

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their performance is compromised. Consequently, they opt for entrepreneurship despite its challenges, but they can unconditionally manage their destiny (Isidro, 2010).

Being self-employed can control one's income, which most women prefer. In this way, they can allocate their income to take care of their diverse obligations, which empowers them to invest more and meet their demands in life independently. It further relieves them from dependency syndrome, which otherwise makes them lesser people in society. Further to this, entrepreneurship also offers challenges at personal and professional levels. It is also subjected to stiff competition, enabling women to maximize their talents and perform better than informal employment. Entrepreneurship rather than formal employment in large companies offer women improved chances of advancing in their careers (Griffey-Brown and Oakland, 2007). On the other hand, studies in the US have revealed that women have been starting businesses at twice the rate of men over the past several years (Myers and Pringle, 2005).

According to Makena, Kubaison, Charles, and Njati (2014), Small and Medium Enterprises (SMEs) vary between countries and their levels of economic development. The definition is also based on considerations such as the number of employees and revenue levels. The author further states that in the United States and European Union (EU) countries, SMEs are enterprises with employees under 500, while in developing countries, any enterprise employing below 100 employees would constitute an SME. In Kenya, small enterprises employ between 1-50 employees, while medium enterprises have 51-99 employees (GoK, 1999). In this case, the medium enterprises will be those with high revenue levels, better equipment, more skilled members, and better services than those small leveled enterprises.

In Africa as a whole, and just like in the developed world, women face many barriers and challenges in their career development, which has been affirmed by the findings by Steinmetz (2018), who observes that many internal and external factors could impact women's career paths, such as their motivation, skills, educational level, lack of support, or equal opportunities. Balancing work and family is potentially a challenge primarily due to the perpetuation of traditional gender roles. Also, different cultural norms, values, and stereotypes often act as constant barriers. These kinds of cultural norms are likely to make women be treated like inferior or lesser people within the African societies leading to economic deprivation hence continued poverty among women.

A study carried out by Avornyo (2013) in Ghana reveals that women entrepreneurs have been able to nurture and socialize their children, pay school fees to their children, feed family members, and even build their houses. The list could belong in cases where there is no husband, the husband is not working, or is just irresponsible, which means that these women are empowered with the right skills and resources and can perform well in their businesses, leading to high socio-economic status.

In Tanzania, hospitality is an essential source of livelihoods and employment for women, yet they face an array of gender-specific constraints ranging from occupational segregation to salary gaps and harassment in the workplace. In 2011, the Association of Women in Tourism in Tanzania was formed to help get women more involved in the tourism industry (Wayne, 2017). The author further reports that women have been invisible and unheard of for too long, yet they are the country's backbone, strength, and wisdom. On the other hand, women play significant roles in any economy, even though society never recognizes their work.

1.2 Statement of the Problem

In Kenya, women face a myriad of challenges trying to provide informal hospitality services. Kinyua (2017) notes that gender disparity in corporate Kenya is a significant challenge, and it continues to prevail despite efforts to implement the one-third gender rule representation. The

author further argues that women's foremost challenges include lack of funding, regulatory restrictions and institutional inefficiencies, lack of self-belief and entrepreneurial drive, fear of failure, and socio-cultural restrictions. Due to some of these challenges, women have not performed as well as expected. Therefore, this brings us to the aim of this research, that if women can be effectively empowered, their performance in hospitality services is likely to be better hence higher socio-economic status.

Women within the hospitality industry experience various challenges. Baum (2013) noted that gender stereotyping limits women's skills, restricting their promotions to senior management roles. The study identified the challenges women in the formal hospitality industry face, hindering their full potentiality towards achieving their socio-economic well-being and which may push them to the informal sector. Other similar studies on the challenges faced by women entrepreneurs were conducted by Mwobobia (2012), Strobl and Kronenberg (2016), and Kinyua (2017) identified other challenges such as inadequate resources; transportation; the perishability of some goods; competitive demand for household chores; difficulties in licensing procedures; seeking workers with the right qualifications and willingness to work for a small company. A study by Orido (2017) established pronounced negative attitudes held by male chefs towards female chefs in the hotels in Kenya. Female chefs also faced vertical segregation towards their male superiors, doing their work a significant challenge.

1.3 Purpose of the Study

The challenges encountered in previous studies were those in the formal sector, the current study focused on the challenges women face in the informal sector in providing hospitality services and, in particular, capital, credit, and marketing strategies.

2.0 Literature

The following were listed as the primary challenges affecting diverse women in the supply of informal hospitality services: access to financing, beginning resources, lack of empowerment, and lack of training. An outline of how hospitality services affect entrepreneurship is provided below. According to Teoh and Chong (2014), women entrepreneurs earn less money and have fewer opportunities and challenges than their male counterparts. Limited access to skills training; limited time and mobility; limited access to knowledge, markets, and funding; and attitudinal and cultural impediments such as awareness of the role of women and entrepreneurship are just a few examples. Despite Kenya's status as a lower middle-income nation (LMIC), obtaining financing to start a business remains challenging.

2.1 Credit

In general, credit is described as an agreement between a lender and a borrower to repay the lender at a later period, usually with interest (Greenow, 2019). Credit cards, overdrafts, increased purchase agreements, and personal loans are all examples of credit. Micro-finance, including micro-credits, are frequently viewed as measures that promote entrepreneurship, according to a study conducted by GenderNet (2011). While it can increase income, expand opportunities, and provide start-up funding, it can also lead to indebtedness and degrade socio-economic status, particularly for women, who have fewer options to deal with such situations. It was emphasized by Hulme, Hanlon, and Barrientos (2012), who stated that women must be made aware of the repercussions of credit facilities if they do not use them

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effectively, which may fail the firm loss of property due to failure to pay the credit. Women entrepreneurs have become heavily indebted as a result of this circumstance. Women who are well informed, on the other hand, will be able to take command of their enterprises and make the best judgments. These will help them grow their enterprises and improve their overall well-being.

GenderNet (2011) report on women's economic empowerment; Network on Gender Equality supports the claim by stating that providing extra services, such as working in groups rather than individually, or combining other investments, has increased women's direct control over resources. Ngelechei (2014) investigated the impact of the Women Enterprise Fund (WEF) on rural women's socio-economic empowerment in Moiben Sub-County, Uasin Gishu County, Kenya. The author discovered that the socio-economic well-being of women who benefited from the Woman Enterprise Fund (WEF) was influenced by various factors. Low credit availability from WEF; saving services supplied by WEF increased rural women's socio-economic standing by generating revenue from savings, enhancing employee quality of life, expanding business, and maintaining business operations are among these factors. The new study examined the problems faced by women in providing informal hospitality services in Kenya, filling a gap in the previous study's material. As previously stated, the potential of credit facilities as a means of boosting entrepreneurship in the hospitality industry was investigated.

2.2 Capital

According to Mckague, Wheeler, Cash, Comeault, Ray, and Tambunan (2011), one of the most significant impediments in funding small and medium-sized businesses is women entrepreneurs' access to capital. According to the authors, enterprises are financed through bank loans and overdrafts, leases and lease-purchase agreements, equity/corporate bond issues, venture capital, and asset-based financing. At the same time, the current study looked at the challenges women face when providing hospitality services in Kenya. Access to finance is a limitation for poor and rural households in Kenya, according to Mwangi and Ouma (2012). Increased access to capital for developing youth and women entrepreneurs and businesses at the electoral level for economic growth is one of the Uwezo Fund's primary goals. Kenya's growth was defined by high volatility, according to the International Labour Organization (2007), mainly due to a slight growth base and low investment patterns. Despite significant government attempts to boost the labor market, this has harmed formal job creation and hampered the improvement of living standards, particularly among Kenyan young and women. Poverty reduction, according to Ongera, Nyakundi, and Nyangau (2016), is one of the most challenging tasks facing the Kenyan government today. According to Masingu (2013), despite all of the government's Economic Recovery Strategies (ERS) to raise living standards, poverty rates remain high, and living standards remain poor. One of the objectives of this study was to look into the challenges that women face when it comes to providing hospitality services in Kenya.

2.3 Marketing Techniques

Marketing strategies are defined as a procedure that allows a company to concentrate its resources on establishing revenue opportunities for its products to gain a long-term competitive edge (International Conferences, 2019). Women entrepreneurs have become more customer-friendly and have a great understanding of marketing methods, according to Singh and Singh (2012). As a result, they have successfully implemented focused marketing in their businesses. They have become successful women entrepreneurs due to their strategic marketing practices. By studying marketing techniques as a barrier women face in the supply of informal hospitality services in Kenya, the current study addressed a gap in the literature.

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On the contrary, Arunkumar and Gnanaprakasam (2016) found that in a study of rural women in India, women entrepreneurs frequently suffer difficulties marketing their products—capturing the market and ensuring that their excellent services are not always easy tasks for women. The writers say that many female entrepreneurs do not have much money to spend on marketing and advertising. Because they lack the necessary marketing methods, they face unfair competition from men. Women in rural areas are typically poor, with little or no education and no ability to advertise their enterprises, resulting in low performance. Women entrepreneurs will always be frustrated if they are not shielded from such obstacles due to poor performance and intense competition from men.

According to Omar (2015), women entrepreneurs' use of social media has been bolstered by their proficiency with the Internet, which has allowed them to more aggressively access, search for materials, and connect online. The utilization of Social Networking Networks and their effect on the resolution of worldwide financial opportunities for women entrepreneurs through technology was proven by Ukpere, Slabbert, and Ukpere (2014). The authors claim this has shifted their mindset from a work-seeking culture to a work-formation culture. Unlike prior research, this one looked at social networking networks as a marketing strategy for women in Kenya who provide informal hospitality services.

Women can help the industry through their creativity and inventiveness, according to Vidya's (2017) study on identifying gender issues in the tourism and hospitality sector Challenges of Women Empowerment. However, women should be made aware of the multi-dimensional opportunities available in the industry by legislating enabling policies. Women confront various obstacles that prevent them from reaching their full potential and accomplishing their socio-economic goals. Baum (2013) identified several challenges that women encounter in the hospitality business, where hotel and restaurant employees make up the bulk of the workforce. Baum dictates gender norms in traditional homes and workplaces, limiting women's opportunities to advance their careers to higher levels. Role stereotyping restricts women's abilities, preventing them from advancing to top management positions almost from their careers and generating segregated role models for future career-minded women in the sector (Baum, 2013). The hurdles to women's engagement in the formal hospitality sector were found in this study, which may motivate them to seek work in the more flexible informal sector, which is the research gap that the current study. The study sought to fill the gap by determining the extent to which informal hospitality services contribute to the socio-economic well-being of female hospitality entrepreneurs, with a focus on those who provide such services outside their facilities as needed.

2.4 Training and Provision of Hospitality Services

Hospitality services provision is equated to seeking employment opportunities in a company and will demand that certain specifications and requirements are met by providers (Kaur, 2015). These specifications and requirements can only be met through training and development to meet the market demand and need. For women entrepreneurs to compete favorably with other service providers in the ever-changing industry, Thangaraju (2011) illustrated décor with changing trends over the past decade. The high competition and the scramble to get as many customers as possible necessitated hiring adept and highly qualified managers to counter the swift shift in trends. Women will need to enroll in training and refresher courses to remain relevant and competitive in the hospitality service industry. Most business ventures have failed to survive beyond the first year due to poor financial planning and management by entrepreneurs.

Entrepreneur Training and development is resource-consuming and expensive for most entrepreneurs (Mandel and Noyes, 2016). Thus, entrepreneurs opt to forego formal training to cut costs hence compromising the creativity of the individuals. Training remains an attractive option, though long and straining for the women. It is important to remember that most women entrepreneurs may lack experience working in areas of interest rather than technical qualifications. Several issues associated with unprofessional service delivery will emerge in such situations, resulting in negative impacts on clients and ultimate benefits. There are higher chances of failure in a business where creativity and personnel touches are vital for success.

Cookey and Janyam (2017) established that casual jobs and low-skilled workers are widely viewed as affecting production, wages, and well-being, which may be one of the reasons why some women entrepreneurs have not performed any better or have not improved their well-being as they strive to work in informal hospitality services. If all women could have at least some basic knowledge, then their services are likely to improve and compete in the market. They will get more jobs, earn more money, and improve their socio-economic well-being. Therefore, training is pertinent in business enterprise, and it, therefore, formed part of the investigation in this study.

3.0 Methodology

3.1 Study Location

This study was conducted in 4 selected counties, namely; Nakuru, Muranga, Kisumu, and Kakamega, from eight regions in Kenya. For the case of Nakuru County, Rongai Sub-County was picked to represent rural setup, whereas Nakuru West and Nakuru East Sub-Counties represent urban setup. In Nakuru County, the land is the primary source of livelihood for many people. All socio-economic activities, including informal hospitality services, largely depend on the land, which is the source of raw materials for producing these services. The settlement pattern of Nakuru County is based on urban and rural setups. The urban population shows a significant growth in population in towns, attributed to growing social-economic activities. The County has the primary market where farm produce trading takes place, which has helped the women entrepreneurs because they can buy the items they need at wholesale prices. The growth of enterprises has been realized due to enabling environment and support created by the County Government (Nakuru County Integrated Development Plan 2018-2022, 2018). Therefore, Nakuru County was chosen because it is the fastest-growing town in East and Central Africa and can act as a catchment for informal hospitality services for the women entrepreneurs providing outside catering, events management, and housekeeping hospitality services (Un-Habitat, 2010).

Kisumu County is in old Nyanza Province or region, where Kisumu East, Kisumu central Sub-Counties were picked to represent urban setup and Nyakach representing rural. The County comprises urban and rural setups and the rich ethnic, racial, and cultural diversity, with the Luo tribe dominant. Interms of hospitality business, the county has an average 1200 classified bed rooms available for guests and continues to increase progressively (Murimi, 2020). The County is served with reliable infrastructure, which is an enabler in lowering the cost of doing business by the women entrepreneurs. It is also served by reliable road networks that have made transport efficient for women in the informal hospitality business.

Kano Plains has soil suitable for rice, horticulture, and sugarcane production. Kisumu West Sub-County and upper Nyakach have red-loamy soils suitable for agricultural production. The lake shores are generally swampy and offer fertile ground for horticulture and fish

breeding. The justification for the choice of Kisumu County is that rice and other food are grown to provide raw materials used in the informal hospitality industry at affordable prices (Kisumu Integrated Development Plan, 2018). Kisumu County is the home of the majority Luo tribe of Kenya, where funeral ceremonies attract large crowds and a cultural practice where people feast in funeral services, which provide business opportunities for women in the informal hospitality services.

In Kakamega County, located in the Western region, Lurambi and Mumias East Sub-Counties represented the urban setup, whereas Mumias West represented the rural setup. The climate is conducive to many activities, including crop and animal production. These have been used as basic raw materials by women in their businesses in informal hospitality at lower prices because they are found locally. The status of roads, access to clean and safe water, access to quality healthcare, energy access, education, and food production have contributed positively to women's involvement in providing informal hospitality services within the County of Kakamega (Fay, 2018). Kakamega County is the home of many festivals, including bullfighting and traditional circumcision festival. Kakamega County is the home of the largest sub-tribes with diverse cultural festivals. These festivals attract huge crowds, and, in most cases, food is part of the rituals in the festivals. These festivals provide opportunities for women in the informal hospitality sector, which was the target population of this study.

In Muranga County, Gatanga and Kandara Sub-Counties represented urban setup whereas Kigumo Sub-County represented rural setup. Murang'a County is where Gikuyu and Mumbi, the ancestors of the Kikuyu tribe of Kenya, started the Agikuyu community. It is a cosmopolitan County located in the former Central Province. The upper part of the County mainly depends on agriculture due to the fertile soils, while the lower part depends on various informal businesses. Other economic activities in the County include small-scale fishing, banking, hotel and tourism, and nut processing. There is also an active interchange of goods and services about labor, education, business, tourism, and infrastructure, among other sectors that have motivated the women to participate in entrepreneurship in the informal hospitality services. Muranga County has a strong development of self-help groups for women empowerment (Mburu, 2017). Muranga County was chosen for the study because of a strong-based self-help group that enables women to mobilize their resources to provide hospitality services. Muranga County is inhabited mainly by the Kikuyu tribe; there are festivals like dowry payment and weddings, which also provide opportunities for hospitality services by the women entrepreneurs. The hospitality-related institutions within these Counties also provide entrepreneurship opportunities for women with the necessary skills to provide these services (CIDP, 2018)

3.2 Sampling Technique and Sample Size

In the case of key informant interviews, the purposive sampling method was used to pick the eight women entrepreneurs from the universal target population of the study. Two women from each of the 4 Counties were picked based on purposive sampling by including women actively involved in the various hospitality services (one group from urban and the other one from rural setup). The researcher purposively picked those women who were not meant to participate in the quantitative cross-sectional survey study.

A Focus Group Discussion was used to generate information on collective views on informal hospitality services and the challenges women entrepreneurs face in providing the services. The researcher also used FGD to synthesize different meanings behind the views necessary to generate a rich understanding of participants' experiences and beliefs on these two themes. A Focused Group Discussion was done in Nakuru County with the participants drawn from 3

Sub-Counties (Rongai Sub-County representing rural whereas Nakuru West and Nakuru East Sub-Counties representing urban) due to convenience and easiness of data collection for the researcher. The researcher carried out one (1) FGD with a total of 8 participants, 6 participants purposively identified from urban-based Sub-Counties and two (2) participants from the rural-based Sub-Counties. The justification for taking 6 participants of the FGD from urban Sub-Counties in Nakuru County is that the two Sub-Counties being urban are cosmopolitan, likely to have more demand for hospitality services, which is likely to generate various supplies for such services compared to rural-based Sub-Counties.

4.0 Data Analysis

4.1 Qualitative Data Analysis

The researcher used a qualitative data analysis technique called framework analysis. The data collected from interviews and FGD were organized into themes based on the study objectives in the framework analysis technique. Themes were then analyzed for similarities and differences, which helped put them together in broader thematic areas. Five steps of review of data in the system method adapted from Pope, Ziebland, and Mays (2000) was used for this study. The first step of familiarization is the researcher's accustomed to the raw data through the recorded audios, reading the notes documented in the interviews. The second step presented a thematic framework where the researcher stated all topics of interest, principles, and themes from which the researcher could analyze the data. Indexing is the third step, and the researcher methodically used a thematic framework or index to clump data into an index code cluster, which naturally goes hand in hand with index names or headings to avoid data loss. The 4th step is where the researcher systematized the data as per the thematic framework that led to ordering development. The fifth step is mapping and interpreting, where the researcher presents the data collected.

Mapping was achieved by analyzing the critical characteristics as laid out in the charts, searching for patterns, typologies, associations, concepts, and explanations in the data. In order to achieve the desired mapping, the researcher drew the meaning of words, the context of the comments, internal consistency, frequency of comments, specificity of comments, the intensity of comments, and lastly, achieved the big ideas being presented in the analyzed themes. The researcher was able to identify relationships between the quotes and links between the cases. After refining and reducing the thematic framework, the results were exported to Microsoft Word processor for further discussions. The researcher selected critical quotes from the respondents to support the descriptions and interpretations.

5.0 Results

5.1 Informal Hospitality Services Challenges

The theme of the study was challenging in the provision of informal hospitality services, which was meant to answer the second research question stated as; what are the challenges of the provision of informal hospitality services to the socio-economic well-being of women entrepreneurs in Kenya? The main sub-themes of the challenges included; records keeping, customers management services, government business registrations and requirements, plans of action for the business, challenges to competition, challenges related to getting loans to finance business, challenges related to storage of consumables and equipment, and those related to the business location. The challenges in informal hospitality services are presented in Table 1, followed by discussions and a conclusion.

Table 1: Challenges Facing Informal Hospitality Services Matrix

Section B: Challenges	M RP 1	M RP 2	K R P1	E R P1	E R P2	N R P1	K R P2	N R P2	NF GD 1	NF GD 2	NF GD 3	NF GD 4	NF GD 5	NF GD 6	NF GD 7	NF GD 8
Challenges																
Record keeping																
Customers management																
Govt registration																
Drawing plans																
Competition																
Getting loans																
Storage																
Business location																
Tackle the challenges																
Govt. helped in the challenges																
Other challenges																

Based on the informal hospitality services sub-theme results, the most prevalent challenges included customer service management challenges related to competition that cut across rural and urban setups. All the women observed that these challenges were prevalent in their respective locations.

5.1.1 Challenges Related to Customers' Management

Few women did not face customer management-related challenges because they were well trained and had practical customer care management skills.

"Our group members underwent professional training for three years on how to handle customers..." (NRPI).

The majority of the women in the study experienced customer-related management; one of the members who participated in the interview from Kigumo Sub-County revealed that,

"We have also experienced many challenges related to customers. For instance, customers sometimes complain of poor services, spices in foods, or lateness. Also, other customers fail to pay while others pay less than the agreed amount. Challenges related to competition have arisen from other individual companies who are more established and offer better services than us, and also some competitors charge less with poor quality services but still get the job" (MRP2).

Training, therefore, played a leading role in imparting the required skills required in customer management. Therefore, the finding on customers' management is supported by Nsengimana (2017), who established that lack of education and training on customer management, lack of support network, and lack of business experience are some of the critical challenges facing women entrepreneurs in informal businesses.

5.1.2 Challenges Related to Plans of Action

As per the findings from interviews, drawing plans of action was the second prevalent challenge facing women in informal hospitality services. The majority of the women confirmed it interviewed who observed they faced severe challenges in drawing their business plan of action. Only a few women who had gone through training in the development of businesses action plans did not face this challenge. Business action plans are significant in the expansion and continuity of business related to informal hospitality services and, therefore, are vital in the provision of informal hospitality services. This finding is supported by Ngelechei (2014), who established that women's socio-economic well-being was affected by such factors as expanding business and continuing business operations.

5.1.3 Challenges Related to Competition

Competition is another challenge that faced many women in providing informal hospitality services in the 4 Counties under the study, as per the results presented in Table 1. The competition was majorly from more established firms offering informal hospitality services with capital and advanced equipment, and therefore, customers preferred such firms making the women lose opportunities, as was observed by one of the women interviewed.

"Challenges related to competition are a lot. However, we always charge low prices for our services to attract clients. However, there was a time we charged low and made many losses. We were forced to increase our prices a little bit...." (ERP2).

The women found it a challenge meeting some of the specific customers' needs leading to

losses in their respective informal hospitality businesses.

"Some clients do not inform us that they will have VIP guests at their function so that we can prepare accordingly. We were ambushed with that information at the event venue, which greatly inconvenienced us. Sometimes the number of guests is not what was agreed on, the guests may be more than what the client had anticipated, or the client will lie to us to give them a quotation for lesser people who will be cheaper. We have not been lucky to get institution networks that can increase our customer base, and this is why we must deal with local customers. We have encountered some clients who micromanage us and make our work a bit hard as we are used to doing things in a certain way." (NFGD3).

5.1.4 Challenges Related to Government Registration

Results on challenges related to government registration revealed that the majority of women in informal hospitality services did not face much challenge as far as government registration is concerned. It was because of the easy registration processes as far as registering their groups were concerned and the devolution of social services where registration offices were found in most urban centers in the counties, as observed by one of the respondents.

"To counter the long procedure challenge we experienced during registration, we followed the procedures to the end and eventually we were successful in the registration..." (KRP2).

Storage of equipment is also one of the challenges that affect women in providing informal hospitality services in Nakuru County. Most groups did not have centrally dedicated storage facilities for such equipment leading to breakages and losses. One of the FGD participants is presented below.

"We do not have proper storage facilities for our equipment. We store them in our member's houses. The problems arise when a child breaks any equipment, and members cannot pay back as they do us a favor. We store consumables in our member's fridges, and if anything is missing, the payback. We are located in a remote area, and some of the events are far" (NFGD4).

Although the government helped the women as far as credit was concerned, they found loan application procedures long, complex, and tedious.

"It was a long and tedious process to apply and get the WEF loans. Getting the NGAAF grant was also a challenge because it cost about Kshs. 4,000 to develop the proposal, and we spent much time following up on the application process. We have not encountered any challenge in financial record keeping as we try our best to do a good job because our treasurer is a trained accountant. Our business registration was cumbersome; it took as long as a week, and it was costly since we were using our resources." (NFGD1).

During interviews, a few participants from urban setup also reported that the government had helped them handle their challenges, while the rest hinted that the government had not helped them. The reason for this is that Muranga is one of the Counties which has grown a lot and has a strong development of self-help groups for women empowerment. The support they have received from the government has made them ahead compared to other women in this study.

"The government has helped us tackle many challenges by giving us loans that have helped us further our business. We have also been trained on yoghurt production, loans, and how to start small businesses as a group." (MRP1).

The COVID-19 pandemic cannot be left behind when discussing enterprises in this century. All members of the groups who participated in the interviews in the study observed that

COVID-19 affected their business significantly. The pandemic affected most businesses worldwide to provide informal hospitality services in Nakuru County.

"Our business has faced challenges related to Corona which has made the demand for functions to be limited" (MRP2)

It was also confirmed by one participant from the FGD who made the following observations.

"COVID-19 pandemic has affected us greatly. There are few events, and the COVID restrictions make it difficult for any gatherings to occur. We are putting in money, but we are not getting much back from the business." (NFGD4).

5.2 Tackling Informal Hospitality Services Challenges

The study also intended to establish whether the 4 Counties' informal hospitality services could tackle the challenges. The results revealed that all the women interviewed were able to tackle the challenges alongside the assistance they received from the government. Through various stimulus funds, the government provided credit to the women through the Uwezo Fund and Women Enterprise Fund, which were in the form of loans that the majority of women were able to pay back. The women in informal hospitality services in these 4 Counties have managed to tackle these challenges by themselves with very minimal government assistance as was per data from the interviews and from both the interviews and FGDs, all the participants noted that they have been able to tackle their challenges to provide better services to clients.

"The government has also helped us to tackle some of the challenges by giving us funds. From WEF, we received Kshs. 100,000 the first time, Kshs. Three hundred thousand the second time and Kshs. 500,000 the third time. We also received Kshs. 200,000 from the National Government Affirmative Action Fund (NGAAF) by the County Women Representative. We used the NGAAF grant to buy tents and seats for 50 people. The Ministry of Agriculture through the NGO trained members on leadership, financial management, and record-keeping and also gave us chicken which has boosted our catering services." (NRP2).

Many women interviewed had innovated ways of handling the challenges by coming up with their unique strategies for tackling the challenges facing the provision of informal hospitality services by the women in the 4 Counties, as was observed by the woman interviewed from Kisumu Central Sub-County representing the urban setup.

"We have tried to tackle these challenges through lowering our quotations a bit. We carry out proper costing then include profits. We also ask clients for specifications to reduce instances of preparing food with too many spices. We also ask clients to make a down payment of 75% so we can reduce instances of non-payment for services offered." (KRPI).

The researcher was also interested in establishing how women in the rural setup tackle these challenges. The results established that the women in informal hospitality services in the rural areas tackled these challenges slightly differently. For example, the women in Mumias West Sub-County had a unique way of tackling these challenges.

"We have tried to tackle these challenges through various strategies. For instance, the issue of insufficient utensils, we ask members to bring utensils from their homes whenever we experience a shortage. As for the issue of low prices and competition, we had a meeting where we calculated the right prices to charge to ensure members get a good profit. So far, we have not received any help from the government. There was a time we wrote a proposal to the county government to help with funds but did not get any reply." (ERP2).

Women in Muranga County, located in the Central province, representing rural setup, tackled

these challenges differently.

"We tackle these challenges by going out to look for clients. I am a trained caterer, and I use my skills to assist other members to learn to provide quality services. We try to make better products than our competitors to get more clients. We have not received any help from the government in tackling these challenges. We are also not aware of any stimulus funds from the government. We have also experienced harassment from County askaris when we are not able to pay taxes for our other small side businesses." (MRP2).

Another woman reckoned that they also developed other innovative strategies to tackle the challenges, including training, being patient, and having good financial discipline.

"We have employed various strategies in trying to counter the challenges we have experienced in our business. For example, we have received WEF three times and Uwezo funds three times which have helped us expand our business. It has helped us deal with the issue of not having enough money. Also, we went for a training workshop once to get knowledge and skills on how to handle money and do business to improve our knowledge." (KRP2).

Conversely, few of the women from urban setup interviewed confirmed that they innovatively had a long-term plan in managing the challenges, and therefore, the challenges were not a problem to them at all in the provision of informal hospitality services.

"We have not faced any challenges related to storage of consumables and equipment because we hire everything from other women's groups. Since we all underwent rigorous training in finances, we have not experienced any challenges in financial record keeping. Our current location does not pose any challenges in transportation since we always have transportation to wherever we want to go, even outside town. The government has helped us tackle some of the challenges we have experienced so far. For instance, the government provided the Uwezo fund, which has helped. We were also trained on tenders and how to apply, registration, and bookkeeping." (NRPI).

The findings on challenges related to record-keeping are contrary to the findings by Hannah (2017), who found out that the MSEs faced various challenges, common ones being lack of record-keeping knowledge, time constraints, and lack of knowledge on the importance of keeping the records by some of the entrepreneurs.

The FGD interviews revealed that women faced challenges and have tried to develop strategies to solve these challenges, as was reported by a participant.

"We try as much as possible to counter the challenges we face using various strategies. For instance, when clients break things like seats and utensils, we ask for a replacement, and when this does not work, we replace them ourselves. Sometimes we usually quote a higher amount to cover what is likely to be lost when clients refuse to honor their payment agreements and ask for 60% of the money as a deposit. When the client's guests are more than the expected numbers, we reduce the portions to make sure food is enough for all the guests. The government has also helped us tackle some of our challenges by giving us WEF loans three times and the NGAAF grant once." (NFGD1).

6.0 Conclusion

Based on the results from informal hospitality services challenges and answering the research question, what are the challenges of providing informal hospitality services to the socio-economic well-being of women entrepreneurs in Kenya? The study established that women in informal hospitality services in the 4 Counties faced many challenges in providing these services; records keeping, customer management, government registrations, drawing action

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plans, completion, getting loans, and business locations. In contenting with these challenges, the study established that the women and government assistance had tackled these challenges hence making the informal hospitality service profitable.

7.0 Recommendation

The women entrepreneurs in the informal hospitality services in the 4 Counties experience various challenges which are mostly capacity and financial related limitations. They should be capacity built so as to expand their scope of knowledge in managing their clients, designing plans of actions, and financial record keeping. They should also get more financial assistance and other support from both the County and National Governments. These will enable them to expand and diversify their businesses.

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