

Chapter 4

The Impact of COVID-19 on the Tourism Sector in Harare and Victoria Falls, Zimbabwe



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Abstract The Coronavirus (COVID-19) pandemic has caused countrywide lockdowns across the globe, triggering a global economic crisis. It has particularly posed a significant negative impact on the global travel and tourism sector, with the substantial decline in international and local travel, resulting in shutdowns of airlines, hotels and travel agencies. Zimbabwe is one of the affected countries, with several tourism destinations where the local economies rely on income from tourism impacted. This chapter explores the extent of the impact that COVID-19 has had on the domestic tourism sector in Zimbabwe in Victoria Falls and Harare. An online questionnaire survey was administered to key travel, tourism, and hospitality industry players in Harare and Victoria Falls to explore the pandemic's impacts and the emerging strategies to sustain business and revive it beyond the COVID-19 pandemic. The findings revealed that the COVID-19 pandemic has severely impacted the travel and tourism industry. However, the travel and tourism sector has come up with several strategies to mitigate the adverse effects of the COVID-19 pandemic, which include minimising labour costs, promoting domestic travel and tourism and improving health and safety practices, among others.

Keywords COVID-19 pandemic · Lockdown restrictions · Socio-economic impacts · Travel and tourism industry · Zimbabwe

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4.1 Introduction

The outbreak of novel Coronavirus (COVID-19) in Wuhan, China, in December 2019 rapidly spread into a global pandemic, marked by its declaration as such by the World Health Organization on 11 March 2020. The pandemic devastated health and the global economy (African Union, 2020; Nhamo et al., 2020). Stemming the pandemic spread necessitated governments to impose national lockdowns, prohibiting local, regional and international travel. This had crippling effects on the travel and tourism industry, negatively impacting business viability, incomes, jobs, families and health. The impacts of the COVID-19 pandemic seem to be receding, with the easing of lockdown restrictions, resulting in the resumption of international travel. However, the possibility of a similar pandemic in the future still looms, especially against the increasing global climate change effects, which has led to a rise in the spread of disease epidemics.

One question that remains to be asked against the background of growing phobia to travel among the global populace in the wake of the COVID-19 pandemic is: “Has the travel and tourism sector been permanently transformed by the COVID-19 pandemic?” In other words, “will things go back to business as usual or are strategies being put in place to mitigate similar global pandemic episodes in future as the ‘new normal’?”

This chapter first provides an overview of the global impacts of the COVID-19 pandemic and emerging responses by the tourism industry. It then explores the effects of and responses to COVID-19 by the travelling tourism sector in Harare and Victoria Falls in Zimbabwe. The chapter also looked into proposed strategies that players in the travel and tourism sector had developed during the COVID-19 pandemic or intended to implement to enable sustainability should a similar global pandemic emerge.

The Zimbabwean travel and tourism sector relies heavily on international travel. This is particularly so for the business sector in tourism destination cities such as Victoria Falls, where tourism jobs account for 85% of the employment in the town (Bhebhe, 2021). International and local travel restrictions have heavily hit the sector. This chapter explores the implications of the COVID-19 pandemic on the travel and tourism sector in Victoria Falls and Harare, Zimbabwe. The impacts of COVID-19 affect the viability of the tourism industry in the long term.

4.2 Literature Review

The review below provides an overview of the socio-economic impacts of the COVID-19 pandemic from a global and local perspective, as well as the emerging strategies to cope with pandemics.

4.2.1 Global and Local Overview of the Impact of COVID-19 on the Tourism Industry

Travel and tourism significantly contribute to the global economy, accounting for more than 10% of the global GDP (World Bank, 2017). Globally, the travel and tourism industry employs one in every 11 people (United Nations World Tourism Organization (UNWTO), 2018). It is, therefore, a significant contributor to providing employment and reducing poverty in line with the global Sustainable Development Goals 8 (Decent Work and Economic Growth) and 1 (No Poverty), respectively (United Nations, 2015). The emergence of the COVID-19 pandemic as a global health crisis has resulted in a global economic meltdown, impacting the business viability of the travel and tourism industry worldwide. The fear of the risk of increased infections due to global travel arising from the coronavirus's highly infectious and lethal nature has influenced tourist behaviour and resulted in the implementation of an international travel ban (UNWTO, 2020a; Abbas et al., 2021). Among global businesses, the travel and tourism industry has been one that has been hardest hit (Li et al., 2022). Being labour-intensive, the travel and tourism sector is a key source of employment and an important economic sector globally (Kumudumali, 2020). The global lockdown restrictions placed at least 121 million jobs in the travel and tourism sector at risk (World Travel and Tourism Council (WTTC), 2020). The United Nations 2020 Sustainable Development Goals 2020 report stated that an estimated 71 million people would be living in extreme poverty due to COVID-19 by 2020, resulting in the first significant rise in global poverty recorded since 1998 (United Nations, 2020). Besides the adverse economic effects, global health has also been severely impacted by the COVID-19 pandemic. This has dire implications for global efforts towards the attainment of the Sustainable Development Goals by 2030.

Of note is the decline in disposable income among potential tourists due to the economic downturn resulting from the global lockdown restrictions (see Shellar, 2021). This, in turn, will impact the revival rate of domestic and international tourism activities.

4.2.2 Emerging Strategies in the Global Tourism Industry to Cope with the COVID-19 Pandemic

The travel and tourism industry underwent a global recession during the peak of the COVID-19 pandemic (WTTC, 2020). The COVID-19 pandemic presents a new emerging socio-economic and ecological complexity to which the travel and tourism industry needs to adapt and respond to. Several strategies are emerging for coping with global pandemics in the travel and tourism sector.

Against a receding COVID-19 pandemic and the recent emergence of monkeypox, several strategies have emerged towards the sustenance of the travel and

tourism industry post the pandemic period. These include direct and indirect measures to stem the effects of the pandemic.

4.2.2.1 Virtual Tourism

Virtual tourism or augmented reality has been touted as a strategy to revive the tourism sector post-COVID-19 (see Mohanty et al., 2020). Virtual tourism provides an interactive virtual reality that can contribute towards reviving safe and sustainable post-pandemic tourism. It presents an innovative approach for exploring unfamiliar tourist attractions, boosting tourist inflows and marketing tourism destinations. Virtual tourism can also substitute tour guides by providing interpretation to tourists unfamiliar with the tourism destination's local languages (Mohanty et al., 2020). However, it is important to note that it cannot surpass the authentic experience of visiting the tourist site in person.

4.2.2.2 Government Support

In the global scenario, to mitigate the impacts of the economic shutdown, many big travel and tourism companies have received economic stimulus packages from their governments to buoy them through the COVID-19 travel restrictions and prevent them from bankruptcy (Nhamo et al., 2020; Allaberganov et al., 2021). Still, most have laid off their staff due to a lack of business. In addition, certain countries such as the United States have also provided income loss support to cushion those that have lost employment and had their livelihoods disrupted. However, this bailout of business entities and the members of the population that have lost employment has not been feasible in most countries in the Global South (the so-called developing or third world countries), including Zimbabwe. This lack of government financial support has increased the vulnerability of the travel and tourism industry in countries like Zimbabwe (Bhebhe, 2021). This vulnerability has been heightened by the indefinite nature of the COVID-19 pandemic, which has had dire implications for the sustainability of the travel and tourism industry.

4.2.2.3 Support from the Financial Sector

The provision of interest-free or low-interest loans can provide the necessary incentive to rebuild the travel and tourism sector (Assaf & Scuderi, 2020). This is critical post the COVID-19 pandemic, during which businesses lost revenue and needed financial support to revive their business activities.

4.2.2.4 Safety and Security

With the advent of the COVID-19 pandemic, health and safety will be critical for the travel and tourism industry (UNTWO, 2020b). The travel and tourism sector needs to restore tourists' confidence by providing adequate health and safety measures that guarantee the safety of all. It will be necessary to develop and implement standardized (harmonized) health and safety protocols that are adhered to by all tourist destination countries.

4.3 Theoretical Framework

Margaret Archer's morphogenetic theory was chosen as the theory informing this study, drawing from a broader Critical Realist metatheory. Archer (1988) alludes to the enabling and constraining nature of social contexts to individuals in stating that "... it is part and parcel of daily experience to feel both free and enchained, capable of shaping our future and yet confronted by towering, seemingly impersonal, constraints" (p. x). Individuals and the pre-existing social context (culture and structure) are interdependent. Archer argues that individuals are born into a pre-existing social context that constrains and enables their actions. Also, through their actions (as causal agents), individuals create the social context (i.e. without individuals, there is no social reality). However, the resultant social structure (an emergent property), which is more than the individuals, has some autonomy in its own right. Such structures may exert a causal influence over individuals. However, the social structures only condition but do not necessarily determine individuals' activity (agency). In interactions between individual agents (e.g. travel and tourism personnel) and existing structures (e.g. tourism business), emergent outcomes are contingent on the actions of individuals who can either conform to expectations or resist them. The morphogenetic cycle analytically breaks down the structure and agency interactions into three temporal phases: structural conditioning (i.e. the context in which individuals find themselves), sociocultural interaction (i.e. what individuals do), and the resulting structural elaboration (morphogenesis or change) or structural reproduction (morphostasis or continuity). This is summarized below:

Structural/Cultural Conditioning \rightleftarrows Sociocultural Interaction \rightleftarrows Cultural or Structural Reproduction/Elaboration

The structures in this study were the travel and tourism business in the two selected study sites. The agency was the personnel (and tourists) in the tourism business. The sociocultural interaction involved the responses of the personnel to the prevailing COVID-19 pandemic environment's effect on the tourism business. At the same time, the resultant morphostasis or morphogenesis (in this case, the latter) was the emergent impact that the sociocultural interaction had on the existing structures (businesses). In this study, the impact of COVID-19 as a prevailing condition in the travel and tourism business is explored in terms of how the agents in the travel

and tourism sector are affected (conditioned) and respond to it (reflected in this case through emergent changes made in the travel and tourism sector in response to the COVID-19 pandemic conditions).

4.4 Research Methodology

The study sites were Harare and Victoria Falls. Victoria Falls town was chosen because it is an international tourist destination hosting one of the seven wonders of the world, the Victoria Falls located on the Zambezi River, making it the country's tourist capital. Harare was selected based on being the capital city and the primary arrival destination for international travellers through its Robert Mugabe International Airport.

4.4.1 Data Collection Methods

A survey questionnaire was distributed online (Regmi et al., 2016; Singh & Sagar, 2021) to key hospitality, travel and tourism businesses in Harare and Victoria Falls for gathering qualitative data to gauge the impact of the COVID-19 pandemic in the industry and also solicit their sustainability strategies in the case of future pandemic episodes. This method was considered convenient given the lockdown restrictions and lack of access to participants for face to face or telephonic and video interviews. The questionnaire was qualitative, focusing on the effects of lockdown restrictions on travel and tourism business, adjustments made by the business during the lockdown restrictions, support provided to the sector, and emerging strategies to sustain the business during and after the pandemic era.

Purposive sampling (Burger, 2006; Sharmar, 2017) was used, targeting the management personnel of key players in the travel and tourism industry. Participants identified other possible respondents based on their knowledge of people from different companies in the sector they knew or worked with. The respondents were mainly from the travel sector (4) and the hotel hospitality and catering industry (3).

4.5 Data Analysis

Qualitative thematic analysis was employed in analysing the survey data (Fereday & Muir-Cochrane, 2006; Clarke & Braun, 2017; Belotto, 2018). This involved identifying emerging themes through careful reading and re-reading the data from the survey questionnaire. Emphasis was on the emerging impacts of the COVID-19 pandemic on the travel and tourism industry in the two selected sites and strategies implemented by these businesses to ensure sustainability during and post the COVID-19 pandemic era.

4.6 Findings and Discussion

The information from the participants revealed mainly the negative impacts of the COVID-19 pandemic on the travel and tourism sector, which resulted in the sector's transformation during the pandemic period. Overall, the COVID-19 pandemic has interrupted the travel and tourism industry, devastated the economy, affected the health of tourists, staff and their families and resulted in increased unemployment. It has exposed the high sensitivity of the industry to external shocks, such as the effects of global lockdown and its indefinite nature. The major issues emerging from the study are discussed below. Some strategies to mitigate the impacts of the coronavirus pandemic were also suggested.

4.6.1 *Impacts of COVID-19 Lockdown Restriction on the Zimbabwean Travel and Tourism Industry*

Most of the impacts of the COVID-19 lockdown restrictions on Zimbabwe's travel and tourism sector were negative. However, some positive spin-offs also emerged during this period. The impacts are discussed below.

4.6.1.1 **Business Shutdown (Travel Restrictions and Shutdown of Places of Tourism)**

Participants stated the effects of the “red-flagging” of southern Africa due to the discovery of new variants of the coronavirus by South Africa that resulted in travel bans to and from the region, severely impacting the travel and tourism industry. This was particularly the case after South African scientists discovered the COVID-19 Omicron variant (Musavengane, 2022). Western countries, especially Europe, Canada, the United Kingdom and the United States, imposed a regional ban for travellers to and from southern Africa. This was done against scientific facts to the contrary, ushered by the World Health Organization. Consequently, there have been no international tourists travelling to Zimbabwean tourist destinations. One participant stated:

Some countries imposed travel bans on red-flagged countries such as southern Africa after discovering the Omicron variant in South Africa, thereby restricting travel to and from the region.

The ban on international travel to the region also meant no international flights into Zimbabwe, severely affecting domestic and international airlines. International and domestic flights to and from Zimbabwe were cancelled from 20 March 2020 until the first half of 2022. Warnings were made of the risks of travelling to southern Africa in Europe, America, Australia and other countries, meaning international

tourists could not travel to the country as freely as they did in the past due to rising anti-African sentiments. Regionally, border closures between neighbouring countries on 26 March 2020 also stemmed the flow of tourists into Zimbabwe (Rogan & Skinner, 2020). In addition, local travel restrictions within and between cities due to a national lockdown announced on 30 March 2020 (Nyoka, 2020) also resulted in no local travel to tourist sites for both international and local tourists, as access to these sites was not excluded in the blanket travel ban. Local hotels and restaurants were also shut down due to travel restrictions. No due consideration was made to excluding tourist resorts in remote rural locations in the lockdown restrictions, such as parks, game reserves and lodges that would typically have low human interactions compared to urban contexts and would thus have lesser chances of the rapid spread of the virus even with tourist occupation. The number of tourists declined significantly to the lowest levels nationally, with zero turnout and occupancy levels at tourism facilities being the norm due to curbed mobility. As a result, the travel and tourism sector suffered low business volumes, and revenue dropped to the lowest levels.

4.6.1.2 Job Losses

National and international COVID-19 lockdown restrictions resulted in the indefinite closure of tourist destinations, putting businesses and jobs at risk. Due to low business and revenue, most businesses in the travel and tourism industry had to implement several cost-reduction measures to avoid bankruptcy, including temporarily shutting down and retrenching staff, with those retained being paid based on the availability of business. However, participants further indicated that most of those who retained their jobs either got salary cuts or had to go on forced unpaid leave during the COVID-19 lockdown.

One participant stated:

Most people were forced to work from home, and pay cuts were implemented due to low tourist turnout. Workers were reduced to a minimum number.

Loss of income significantly impacted the livelihood sustenance of the affected employees and their families, some of whom were then forced to seek alternative sources of income against the uncertainty of the duration of the COVID-19 pandemic. There was also growing fear of losing some highly qualified staff who were finding alternative employment in other sectors to survive, thereby increasing the vulnerability of the travel and tourism sector. The loss of employment in the travel and tourism industry due to the COVID-19 pandemic was a global phenomenon (Bulin & Tenie, 2020; Nhamo et al., 2020; Škare et al., 2021) which can have dire implications on the recovery of the industry. The looming threat of loss of employment erodes employee confidence and impacts the long-term sustainability of the local travel and tourism industry. There is, therefore, a need to rebuild trust between employers and employees.

4.6.1.3 Government Support to the Travel and Tourism Sector During Lockdown Restrictions

Despite the evidence of tourism, no direct economic stimulus packages were offered to the travel and tourism industry by the government of Zimbabwe during the COVID-19 lockdown period. However, some participants indicated that the government implemented some tax waivers for the travel and tourism sector during this period. This development brought some relief to the cash-strapped sector, as stated by one participant:

There were some tax waivers by the government on the tourism industry.

Other possibilities of financial relief for the travel and tourism industry could have been in the form of low-interest loans (Kumudumali, 2020). There was also a lack of government support in helping travel and tourism businesses to meet the costs of implementing COVID-19 health and safety regulations, such as through the provision or subsidisation of face masks, sanitisers, and temperature scanners, among others. The only assistance obtained in this area was in the form of government-sponsored COVID-19 vaccination programmes for the general public.

4.6.1.4 Health Implications

The COVID-19 pandemic severely impacted the health of both tourists and staff. Most participants indicated staff reduction due to COVID-19 infections among staff and personnel losses due to COVID-19-related deaths. Illnesses were also recorded among some tourists. The COVID-19 health concerns also meant unplanned expenditure on health and safety measures to provide the necessary protective equipment such as temperature scanners and the provision of face masks, sanitisers, and regular sanitisation of the tourist facilities. Travel and tourism businesses also had to facilitate access to vaccines for employees and provide PCR tests and quarantine facilities to staff and tourists (see Bhebhe, 2021).

4.6.2 Emerging Sustainability Strategies During and Beyond the COVID-19 Pandemic

The research participants indicated several sustainability strategies. These are discussed below.

4.6.2.1 Diversifying Travel and Tourism Activities

Emerging strategies to enhance the sustainability of the travel and tourism industry included the suggestion of an inward focus on domestic tourism opportunities targeting the local population as a recovery strategy while waiting for international

tourism to normalize. The feasibility of such an alternative has been explored by Woyo (2021) and Matura (2021), which given the current economic crisis in Zimbabwe, might not be a viable alternative in the short term. Domestic and regional travel and tourism may be prevalent in the short term and can be enhanced through prioritising visiting family and friends (VFR) after a long period of social distancing and isolation due to lockdown restrictions (Rogerson & Rogerson, 2020). This will later expand into domestic leisure travel and tourism. For domestic tourism to be viable, it is necessary to implement differential (cheaper) pricing for local tourists compared to international tourists to make travel and tourism facilities affordable to locals. However, domestic tourism can only offset a small fraction of the loss in international tourism. On the other hand, international tourism will only pick up in direct relation to the rate of global economic recovery.

Players in the travel and tourism sector have also diversified their business activities to generate more revenue. One participant made the following statement:

Diversification, opening more than one line of business to complement the loss of tourists during the pandemic.

For example, one tourism travel company started providing shuttle services for the government and other companies. Another company rented out its office space left empty during the pandemic due to most staff working from home. However, it is uncertain whether such economic gap-filling measures will remain in effect after the COVID-19 pandemic.

Other alternative strategies to sustain the travel and tourism industry in Zimbabwe at the onset of a similar pandemic can include the possibility of virtual tourism or e-tourism. However, how this will sell against the alternative of authentic physical experience is highly questionable. In certain parts of the globe, there has been the implementation of “buy now, stay later” marketing schemes by hotels where tourists can buy hotel accommodations at lower rates in advance of their stay to boost occupancy levels (WTTC, 2020). Such alternative marketing strategies can be explored by the Zimbabwean travel and tourism industry.

Some participants indicated that one strategy emerging among travel and tourism business entities was streamlining business activities to offer some of their services predominantly online. This also served as a cost-cutting measure as staff employed could work predominantly from home.

4.6.2.2 Cost-Cutting Measures

Business sustainability strategies during and post the lockdown period included combining tourism groups into larger groups to reduce transportation costs (such as bus hire). Most staff in the sector were forced to work from home wherever possible to minimize office costs (rental, water and electricity costs). One participant stated that:

Most people were forced to work from home to cut down on office expenses, with shifts *and pay cuts also being implemented.*

Another participant stated the following:

Less travelling, decreased salaries.

Working from home has been implemented across all sectors globally during the worldwide lockdown restrictions (see Cheung et al., 2021). It might be necessary to consider continuing working from home arrangements for staff that do not need to be physically there all the time to minimize costs. In this case, it is important to create appropriate digital or virtual working environments for employees by supporting them with the necessary technological infrastructure, such as Wi-Fi access, for online interactions. Other cost-cutting measures mentioned by participants included minimizing staff numbers.

One cost-cutting possibility to explore is establishing strong links with local communities through buying and encouraging local production of food products to supply the travel and tourism industry. This community-centred tourism approach is against the background of disrupted supply chains due to the COVID-19 lockdown restrictions. Such local supply chain initiatives that involve local communities can have a positive ecological (carbon) footprint by reducing food miles, cutting supply costs and promoting local organic agricultural production, thereby contributing towards sustainable development through sustainable tourism (see Shamar et al., 2021). Prioritising local food sources is a sustainable transformation in the travel and tourism industry that could also serve as a food security measure against the background of emerging global food insecurity, such as the current one related to the ongoing Russia-Ukraine war. This would boost the local economy, enabling economic recovery post the COVID-19 pandemic and enhancing local community social well-being. Furthermore, engaging local communities in the travel and tourism sector establishes a reciprocal and sustainable business community of practice with a shared sense of belonging rather than alienation.

4.6.2.3 Increased Healthy and Safety Measures

Participants indicated that creating a healthy and conducive environment for the operation of the travel and tourism business has become a vital necessity that assures both clients and staff. An emphasis on enhanced health and safety measures in the travel and tourism industry has emerged to contain and prevent the spread of COVID-19 infections. This includes the provision of hand sanitisers, social behaviour changes involving the mandatory wearing of face masks and observance of social distancing at tourism sites and during travel.

One participant stated the following with regard to health and safety measures:

Mandatory wearing of face masks, use of sanitisers in the office and tourism transport.

Also emerging as the new normal is the mandatory requirement for COVID-19 testing and proof of full vaccination for international tourism and personal or business travel. The need to assure tourists and boost tourism confidence requires implementing effective health measures to minimise the risk of highly contagious and

high-mortality viral infections such as COVID-19 (Rahman et al., 2021). Evidence of containment of the spread of COVID-19 in a country, including vaccination rates and vaccine availability, investing in health and safety equipment and putting in place necessary measures to minimise health risks and protect tourists, will boost tourism confidence and increase tourism demand, thereby attracting more international tourists. It is also important to emphasise the need to ease tourist travel requirements without compromising health and safety standards. Fears of being stuck in a foreign country due to coronavirus outbreaks and potential time-consuming quarantine requirements still abound. Tourism-responsive border policies, such as lifting or easing visa regulations, can enhance travel and tourism. Technological innovations that would enable pre-testing, rapid on-site testing, global recognition of vaccination certificates for COVID-19 and self-isolation options will also contribute towards making international travel less cumbersome. The installation of hands-free (touch-free) technologies and digital biosecurity protocols would also contribute towards ensuring the health and safety of tourists. Equally important is the commitment of travel and tourism businesses to ensure the health of the travel and tourism industry personnel as they interact with local and international tourists during and after the pandemic. This is against a background where incoming tourists have been considered as conveyors of COVID-19 and the primary source of new variants (see Carr, 2020). Overall, there is a dire need to revive tourism demand by implementing safe tourism across all travel and tourism industry players.

4.6.2.4 Capacity Building

Some travel and tourism business entities utilised the low business turnout period to focus on training and retraining their employees in preparation for normalising business and easing lockdown restrictions globally. Participants indicated that some companies supported staff (directly and indirectly) to obtain relevant qualifications in the travel and tourism sector.

One participant stated:

Training and further education aligned with the industry was promoted for staff.

Preparedness of the travel and tourism sector for the post-COVID-19 pandemic era will ensure its future sustainability. Having relevant and qualified personnel is a key factor in post-pandemic preparedness. It also enhances employee confidence and assures continued employment in the travel and tourism sector.

4.7 Conclusion

The COVID-19 pandemic has devastated the global travel and tourism industry, including in Zimbabwe. The impacts included a reduction in tourist numbers, travel restrictions, health concerns and economic and job losses. Coping with these

impacts during and after the pandemic are important factors in ensuring the sustainability of Zimbabwe's travel and tourism industry. Strategies implemented by travel and tourism businesses included minimising labour costs, streamlining business activities by utilising automation and digitisation technologies, promoting domestic tourism, implementing measures to enhance health and safety provision, and engaging in alternative sources of income generation.

The recovery of the travel and tourism sector in Zimbabwe requires a multi-pronged transformative approach that adequately addresses the diverse socio-economic and political challenges that emerged during the COVID-19 pandemic. This includes developing short- and long-term strategies to survive current and future global pandemics. Such strategies can include diversifying the travel and tourism business activities and creating a safe and enabling environment for continued travel and tourism activities in the likelihood of similar pandemic incidences in the future. It is also necessary for the government and financial institutions to provide relevant support in order to revive the travel and tourism sector going forward in the post-COVID-19 pandemic era. This can be done through the government providing bailouts and tax incentives and the financial institutions providing low-interest loan facilities to the travel and tourism business entities.

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