

## Travel Stokvels, Leisure on Lay-by, and Pay at Your Pace Options: The Post COVID-19 Domestic Tourism Landscape in South Africa

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### Abstract

As the world came to a relative standstill during the initial stages of the outbreak of the COVID-19 pandemic, with nearly all countries having enforced some kind of COVID-19 regulations, the global tourism economy was one of the hardest hit. Travel bans and border closures resulted in many tourism businesses having to enter business rescue or shut down indefinitely. This new economic climate forced the tourism economy to imagine a new reality and to consider a negotiation of its revival in a post-pandemic world. Coupled with the impact on tourism itself, the pandemic resulted in a subsequent economic crisis, which unarguably, impacted upon travel, particularly leisure tourism. The South African tourism sector is no exception and will need to explore several avenues in addressing this new status quo. With domestic tourism being a weighty component of many countries' tourism economies, it serves as an important building block for the resurgence of the industry. This is especially the case in a time when uncertainties are particularly prevalent for the re-emergence of international travel. Therefore, domestic tourism in South Africa has been a key starting point as travel restrictions have slowly started to lift, a context, which has been highlighted in current debates amongst South African tourism stakeholders. This paper explores the potential opportunities for opening up tourism to cash-strapped South Africans by specifically addressing their savings and travel cultures and prospects for future travel. The paper presents a desktop review of the recent introduction of savings and payment schemes available to travellers in South Africa, with particular focus on travel stokvels, leisure on lay-by and pay at your pace options.

**Keywords:** COVID-19, domestic tourism, savings culture, leisure on lay-by, travel stokvels

### Introduction

Internationally, tourism has been branded as a powerful economic force, responsible for 10.3% (US\$8.9 trillion) of the global GDP, and 1 in 10 jobs globally (WTTC, 2020a). In addition, the tourism sector experienced a 3.5% growth in 2019, which outpaced the global economic growth

of 2.5%, for the ninth consecutive year (WTTC, 2020a). However, in early 2020, in an unprecedented divergence from the normal growth path, the sector was severely hit by the COVID-19 pandemic. Initially thought to be somewhat contained within China (Peterson & Thankom, 2020: 5), it soon became clear that the 2019 novel coronavirus (COVID-19), spread through travel, and quickly engendered a chain of events that lead to stark socio-economic impacts globally. The disease thrust the global tourism industry into darkness and forced it to face a new reality. This spillover not only affected the travel sector but also its related sectors such as hospitality, sports, events and entertainment (Peterson & Thankom, 2020).

In early 2020, in a distressed attempt to curb the infections brought about by COVID-19, several countries began tightening travel through a variety of restrictions, including the partial and full closure of international borders (Brumfiel & Wilburn, 2020). By early April, the UNWTO (2020a) reported that 96% of countries had introduced some form of travel restrictions, with 90 countries completely closing their borders and a further 44 countries allowing some tourists in, depending on their country of origin. The end of April 2020 saw tourism at a complete standstill as 100% of the 217 global destinations had imposed travel restrictions and 72% had completely shut down any kind of tourism (UNWTO, 2020b). Although by mid-2020 some countries had begun to reopen borders, many, including South Africa only began to do so late into 2020. Furthermore, with a resurgence of the virus in late 2020 and early 2021, including a number of new variants emerging, travel restrictions, through 2021, are in constant fluctuation. Thus, the tourism industry has had to look inwards and re-orient much of its focus on the domestic market.

Domestic tourism becomes an important starting point for recovery in the context of the current COVID-19 pandemic both as a result of travel restrictions, but also due to fears over the implications of travel, particularly long-distance travel. In the South African context, there have been several efforts in the past couple of decades to improve domestic tourism in South Africa as it battles to grow alongside a more prominent international tourism market. This is partially due to the inequalities in capital for tourism amongst South Africans versus international visitors. In recent years, domestic tourism has, in particular, been used to encourage tourism flows to less developed areas of the country, thus contributing to the geographic spread of the socio-economic benefits of tourism (Rogerson, 2015a). Despite domestic tourism representing a significant component of the country's tourism economy, limited attention has been paid to it in tourism scholarship and marketing (Rogerson, 2015b). This, however, is rapidly changing as tourism enterprises attempt to adapt to the COVID-19 environment. Therefore, this paper explores the possibilities surrounding the revival and survival of the South African tourism sector via domestic tourism, in an effort to make travel and tourism more accessible to cash-strapped South Africans with an already-existing lack of leisure travel culture. Through extensive desktop research, it begins by providing a brief overview of early evidence of the impact of COVID-19 on travel and tourism. It then continues by discussing the context of the country's domestic tourism market and the general savings culture of its citizens, followed by an account of the available options surrounding collective or group travel savings schemes. Key recommendations are made for the future of the domestic tourism sector in South Africa.

## **Research design**

Although the concept of stokvels as a savings tool is not new within the South African context, the concept of travel stokvels as a strategy to boost domestic tourism in South Africa is a relatively novel one. This, coupled with still developing COVID-19 induced impacts on the domestic tourism sector in the country, has resulted in a lack of research on these specific issues. Hence, the need to undertake an exploratory study, using secondary data, was identified

and undertaken by the authors, as a first step towards establishing a narrative around travel stokvels and their role in domestic tourism in South Africa. An extensive search of online platforms and databases, including, but not limited to Google Scholar, the National Department of Tourism, and social media platforms including Twitter, Instagram and Facebook was undertaken to identify relevant sources related to the topic at hand. These topics included academic narratives around the past and current domestic tourism in South Africa, as well as information pertaining to travel stokvels. Information around these stokvels and their use by travel operators and travellers was found through interrogating the websites and social media pages, as well as local news sites and articles.

### **COVID-19 and tourism**

There is no question that the global COVID-19 pandemic has had a devastating impact on tourism and its adjacent industries such as travel and hospitality (UNCTAD, 2020). Due to early travel restrictions, the aviation industry has been one of most affected, initially, as international travel was heavily restricted between and from countries showing high infection rates, those flagged as high risk areas. The International Civil Aviation Organisation (ICAO) has projected both optimistic and pessimistic scenarios for the aviation industry and is continuing to update these projections as the pandemic unfolds. As of 26 May 2020, the ICAO (2020) estimated that an overall reduction of 33% (optimistic) to 60% (pessimistic) reduction in seats offered by commercial airlines, between 1878 and 3227 million fewer passengers, and a potential loss in gross operating revenues of airlines of between US\$244 and US\$420 billion. The severity of this ongoing impact has been revealed through the requirement of major financial interventions by some of the world's biggest and most successful airlines (Slotnick, 2020).

In addition, due to the confined nature of air travel and the fact that the virus spreads more effectively in confined spaces, in many cases travellers are rethinking air travel altogether and either seeking alternatives, in the case of much domestic travel, or cancelling/minimizing long-haul travel in the future, forcing the airline industry to put serious measures in place to reassure passengers (Global Web Index, 2020; Nunes, 2020). These changes in travel behaviour speak to the switch in consumer confidence around international travel and the shifts or repositioning of domestic tourism in the choices consumers are making and will be making for the foreseeable future (Global Web Index, 2020). Thus the full impact on the aviation industry will only be truly realized in the months to come.

Beyond the aviation industry, the WTTC (2020b) estimated that the global impact of the COVID-19 pandemic on travel and tourism will result in a 31% decline in jobs (100.8 million job losses), and a 30% decrease in the global travel and tourism GDP, or a loss of US\$2.7 trillion. When comparing the current pandemic with previous major events that have affected the global tourism economy, the pandemic is estimated to have five times the impact of the 2008 global financial crisis (WTTC, 2020b). In addition, most other recent pandemics have only really impacted travel to and from specific destinations/regions (e.g. Ebola, SARS, MERS). However, COVID-19 has been felt in every part of the world, not only limiting travel to isolated areas, but influencing all travel, worldwide and has so far had a much greater impact than any former outbreak or crisis (Gossling, Scott & Hall, 2020). The impact, therefore, on people's perceptions of travel, both leisure and business tourism, and the subsequent ramifications of these perceptions, will likely only become evident once restrictions have been fully lifted. As such, a very real threat exists for the economies of several countries and the livelihoods of innumerable communities and vulnerable groups relying on tourism (UNWTO, 2020c), both immediately and in the long-term. This will become even more apparent as these

upsets filter through the intricate tourism supply chain, where its multiplier effect will likely now have a negative influence.

To address the new needs of the industry, the UNWTO has emphasized that the containment of the pandemic is of the utmost priority and sustainable tourism remains a key objective of the sector (UNWTO, 2020d). The organization presents three key areas when making recommendations for recovery, namely: managing the crisis and mitigating the impact through incentivizing job retention, reviewing taxes and skills development; providing financial stimulus and accelerating recovery through key investment stimulation, and travel facilitation; and preparing for tomorrow through diversification of markets, products and services, and building resilience (UNWTO, 2020d). Despite international tourism being a high value export, domestic tourism is identified as the backbone of many tourism economies (UNWTO, 2020d), and can be an important starting point for recovery.

In South Africa, the end of March saw a complete nationwide lockdown and tourism came to a full standstill as COVID-19 began to emerge within the country (Naidoo, 2020). President Ramaphosa announced a risk adjusted, 5-level lockdown strategy, under a national state of disaster, where international tourism was initially earmarked to re-open only on level 1 (Matthews, 2020). Level 5 was considered a hard lockdown, allowing only essential workers to operate and essential goods to be sold, as well as allowing citizens to leave their homes to seek medical care (Kiewit, Harper, Macupe, Saba & Smit, 2020). This proved to be one of the most hard-hitting lockdown scenarios, compared to those globally, where major restrictions were put on the sale and transportation of any goods deemed non-essential. This included a restriction on the sale of any alcohol or cigarettes and, in contrast to many other countries, did not allow for the sale of prepared food of any kind (i.e. no hot food sold, no delivery or take-away) (Mogotsi, 2020).

As the infection rates decreased, the country moved through the lockdown levels and certain restrictions were lifted at each level. The tourism industry only began to see some restrictions lifted in level 3, which began on 1 June 2020, where accommodation establishments are permitted to operate and domestic air transport is liberated, though only for essential business travel, as leisure travel was still not permitted (NDT, 2020). The hospitality industry also saw relaxations where restaurants are permitted to operate for delivery and collection only and alcohol is permitted to be sold (NDT, 2020).

On 17 June 2020, President Ramaphosa eased restrictions slightly, allowing for sit-down restaurant service, the opening of accommodation establishments for business travel with the exception of home sharing accommodation (i.e. Airbnb), conferences and meetings for business purposes in line with restrictions on public gatherings, the opening of some leisure activities (cinemas, theatres and casinos) and some leisure tourism, though it was restricted to intra-provincial travel (Ramaphosa, 2020). However, interpretations of the allowance of intra-provincial travel and the opening of accommodation establishments, which was assumed would allow for overnight leisure stays, caused an outrage when the government retracted the new gazetted regulations (Qukula, 2020), officially restricting overnight leisure stays and air travel for leisure purposes (Republic of South Africa, 2020a: 8). It was only on the 1<sup>st</sup> of October 2020 that South Africa re-opened its borders for international tourists (ATTA, 2020) after persistent lobbying from the tourism sector for borders to be re-opened in September (Matthews, 2020).

To assist the tourism sector in remaining afloat, the National Department of Tourism launched a R200 million Tourism Relief Fund for SMMEs, capped at R50 000 per entity (Republic of South Africa, 2020b). An additional R30 million was then made available to specifically assist registered tour guides (Masihleho, 2020). The available funds were repeatedly disputed as insufficient and that the tourism sector required more financial

assistance to survive (Parliamentary Monitoring Group, 2020). With such limited financial assistance available, the tourism sector in South Africa needs to carefully consider its road to recovery, with particular focus on starting with the domestic tourism sector, as international travel remains restricted and even despite a relaxation in legal restrictions, continues to be minimal given the persistence of the virus.

### **Domestic tourism in South Africa**

Domestic tourism has long been perceived as ‘the poor cousin’ of tourism in contrast to the more appealing international market (Scheyvens, 2007: 307). However, the value of domestic tourism should not be underestimated, as it makes up a considerable portion of tourism flows and has been increasing steadily, particularly in developing countries as many experience a rise in the number of middle-income earners (Scheyvens, 2007). Such is the case in South Africa with a growing middle-class, particularly among groups who were previously disadvantaged under the apartheid regime (Mattes, 2015). The nature of domestic tourism in South Africa has been shaped by the country’s political history (Grundlingh, 2006, Mkhize, 1994). During South Africa’s apartheid era, one of the major infractions levelled against citizens were the laws restricting the mobilities and movement of people belonging to the Black, Coloured and Indian designated race groups (Rogerson & Rogerson, 2020). In doing so, domestic tourism in the country was stymied for the majority of the population (Ray & Wakelin-Theron, 2018), with subsequent development of an uneven tourism landscape in the country. Until the 1960s and 1970s, domestic tourism was dominated by White South Africans, with the use of tourism infrastructure by people of colour prohibited (Visser & Rogerson, 2004). However, post 1970, there was a slight advancement in tourism activities geared towards people of colour, although mostly limited to Coloured and Indian people. Development was characterized by the creation of tourism-related infrastructure, especially accommodation facilities, mostly in the regions of Cape Town, Durban and Pietermaritzburg, and subsequently in designated areas in Johannesburg (Rogerson, 2015b). Some of the well-known facilities included the Taj Mahal hotel in Pietermaritzburg, the New Moon Hotel in Durban, the Planet Hotel in Johannesburg and the Sonesta Resort in Hermanus (Rogerson & Rogerson, 2020).

Restrictions on the movements of Black people during the apartheid era, as well as the political and economic system dictating their physical locations and socio-economic status, meant that leisure tourism was not a focus, or even feasible, for the majority Black population, with tourism often being perceived as ‘a white man’s domain’ (Mkhize, 1994: 249). Moreover, marketing related to tourism during this time was largely directed at White tourists. In a move towards the further segregation of Black people, Black entrepreneurs were also not permitted to partake in the development of tourism-related infrastructure (Sixaba & Rogerson, 2019).

The imposition of sanctions against South Africa from the mid-1980s until the early 1990s, due to the unjust apartheid-era regulations further impeded the growth of the sector (Seyfi & Hall, 2019; Adu-Ampong, 2018). Hence, there was a limited amount of both international and domestic tourists frequenting attractions in the country. Upon the disintegration of the apartheid State and the advent of democracy in South Africa, the tourism sector was earmarked as one to promote economic growth in the country, especially in areas that were worst affected under the previous regime. As discussed above, South Africa’s domestic tourism industry was largely limited to the minority White population (Rogerson, 2015). Post-apartheid, in addition to all citizens having the right to unrestricted travel within the country, other civil liberties such as increased access to basic and higher education, resulted in a growing Black middle-class which has opened up opportunities (and an inclination) for previously disadvantaged Black South Africans to engage in leisure tourism (Mattes, 2015; Akoojee & Nkomo, 2007).

At the outset of the new democratic era, domestic tourism in South Africa was categorized into five main reasons for travel, including, visiting friends and relatives (VFR), leisure travel, business travel, religious travel and medical travel (Rogerson, 2015b). VFR has emerged as one of the primary reasons that people engage in domestic tourism in the country. This is underscored by the continual domestic tourism marketing campaigns (for example, the Sho't Left campaign) which aims to instil a travel culture amongst citizens (South African Tourism, 2019). In particular, Black youth have been designated as a focus in the Domestic Tourism Strategy of the country (NDT, 2012).

During the 2018/2019 period, there were a total of 29 million overnight trips in South Africa, of which 18.6 million were domestic tourism trips. Additionally, out of tourism's R116.9 billion contribution to the economy, domestic tourism accounted for R29.5 billion, signalling an increase of 35.7% from the previous year. Hence, due to its large contributions to direct jobs and to the national economy, this type of tourism is often referred to as the backbone of a country's tourism industry (SAT, 2019). The high productivity potential of the sector coupled with the strategy to focus on youth tourists as an integral sector of the domestic tourism market is not without its challenges.

In the South African context, as unemployment rates are relatively high, the ability of people to engage in domestic travel becomes constrained, and ultimately, a barrier to participation (Butler & Richardson, 2013; Dzikiti & Leonard, 2016; Ray & Wakelin-Theron, 2018). Dlomo and Ezeuduji (2020) highlight through their study that South Africans do have a positive outlook on the country as a leisure destination but also emphasise the need for affordability in domestic travel, as well as the need for carefully thoughtout and directed marketing and awareness programmes, particularly for the youth. All of these challenges, however, have meant that South Africans have generally experienced a general lack of travel culture, which has been emphasised both in the National Tourism Sector Strategy and the Domestic Tourism Growth Strategy. Therefore, the use of travel stokvels and other payment options, as a tool to enable and encourage a (travel) savings culture amongst South Africans, could become instrumental in the removal of barriers to participation, and consequently, to the growth of domestic tourism in South Africa.

### **South African savings culture and the affordability of tourism**

Since the dawn of democracy, South Africa has been fighting an ongoing economic battle where unemployment is rife, particularly among the youth. Many young South Africans are still socially and economically marginalised and financial literacy is a major concern, linked to low income levels and poor access to education (Nanziri & Olckers, 2019). Literature on the savings habits of South Africans highlights the difficulty in developing a savings culture due to previous economic circumstances and increasing household debt, particularly among the middle and poorer classes (du Plessis, 2008; Kotze & Smit, 2008; Simliet, Keeton & Botha, 2011; Meniago, Mukkuddem-Petersen, Petersen & Mongale, 2013; Ting & Kollamparambil, 2015). This is a notable concern in terms of consumer spending and job creation, particularly that linked to entrepreneurship. When it comes to entrepreneurship, for example, a poor savings culture leads to a lack of capital for entrepreneurial opportunities (Kotze & Smit, 2008). When the majority of the country is concerned with how they will survive economically, commercial consumption tends towards basic needs such as food and shelter. Thus, engagement in leisure tourism activities would inevitably be considered somewhat of a luxury (Theuns, 2014) and the thought of working towards it, through savings, would likely not be a priority for many.

The affordability of tourism in South Africa has been a long-time concern, more specifically the perception of affordability around domestic tourism (NDT, 2012), and the lack of pricing structures that are more inclusive (NDT, 2015). With unemployment numbers being

one of the highest in the world (Burger & Fourie, 2019), particularly among the youth in South Africa, household income has come under pressure, making it more difficult for such income to be redirected to tourism activity. As such, domestic tourism has not grown as easily as international tourism in the country. The need to make domestic tourism more affordable particularly to the youth and the majority Black population has been emphasised in government growth strategies (NDT, 2012) and the need to open up opportunities for inclusion as tourists to the poorest citizens has also been highlighted through a long history of social tourism (Adinolfi & Ivanovic, 2015).

Despite several marketing efforts by South African Tourism and the National Department of Tourism, the growth of domestic tourism remains a concern in the country. Ray and Wakelin-Theron (2018) assert that the marketing efforts surrounding domestic tourism have fallen short with regards to the youth. Marketing endeavours will inevitably be unsuccessful, if tourism is not accessible or affordable to the average South African. Thus, the availability of alternative savings and payment options such as stokvels and lay-bys may open up avenues for domestic tourism development alongside national marketing efforts.

### **Stokvels and lay-bys**

The word “stokvel” is said to originate from the ‘stock fairs’ or auctions of cattle in the early 19<sup>th</sup> century by English settlers in the Eastern Cape, where Black farmers and labourers gathered to exchange goods and news (Schulze, 1997: 20). As these gatherings became more frequent, they began to take place independently from the cattle auctions and were no longer exclusively associated with stock fairs (Verhoef, 2002). These were largely social organisations but later developed an economic component and became commonplace in urban areas as Black labour increased in the mining and industrial sectors (Verhoef, 2002). Stokvels refer to a collective, community-based, savings scheme among people wanting to achieve a common goal where official financial channels are inaccessible or non-existent (Van Wyk, 2017). They can be defined more specifically as “a type of informal credit-rotating association in which a group of people enter into an agreement to contribute a fixed amount of money to a common pool on a weekly or monthly basis or as frequently as the members may agree upon” (Schulze, 1997: 21). In the South African context, these informal financial structures developed out of the inaccessibility to formal structures for Black South Africans who had been economically excluded from many structures as a result of the country’s political history (Schulze, 1997).

The accessibility of formal financial services in the Global South has improved over the years (Kostov, Arun & Annim, 2014). However, despite efforts for economic transformation, ongoing poverty, unemployment and inequality have forced the poor to engage in self-help, financial initiatives such as stokvels in order to address these persistent socio-economic ills (Bophela & Khumalo, 2019: 35). In addition, the inclination to use stokvels rather than the traditional formal banking system is rooted in the unfamiliarity of western banking systems, the inability to own property outside of townships during the apartheid era - thus limiting the security necessary for formal lending, and the distrust of banks in lending to the Black population with an assumption that they would be too high a risk (Verhoef, 2002).

In today’s terms, stokvels are big business. According to the National Stokvel Association of South Africa (NASASA) website, there are over 800 000 registered stokvels, which include over 11 million individuals and collectively contribute over R50 billion to the country’s economy annually (NASASA, 2020). Their website also states that the association is mandated to protect the interests of the stokvel sector as per Government Gazette 37903 and the Banks Act of 1990 (Act No. 94 of 1990). Thus, legally, a stokvel group is required to either be a member of NASASA or a similar self-regulatory body, which is approved by the Registrar of Banks in writing (Republic of South Africa, 2012).

Although the stokvel system was initially an alternative to the formal banking system, it is interesting to note that by 2009 all major South African banks were offering stokvel or savings club banking products as a means to collect and manage money contributed by members (Calvin & Coetzee, 2010: 2). Unlike using a traditional individual savings bank account, a collective account as part of a stokvel gives members access to emergency funds that may be larger than if collected individually. It provides an incentive to save as rules and guidelines provide for regular contributions and places restrictions on the withdrawal of funds, which could curb unnecessary spending.

In academic literature, stokvels have featured largely in the business management, and some humanities domains, where investigations into their economic and social impact has been the focus (Bophela & Khumalo, 2019; Schulze, 1997; Van Wyk, 2017; Verhoef, 2002). There is an important gap in the literature related to the use of stokvels in the tourism sector. More specifically, there is a need to demonstrate how they have been used to make tourism more affordable and accessible to South Africa's middle-to-lower income brackets who have previously shown a lack of leisure travel culture and a lack of interest in domestic travel (NDT, 2012; 2015). The same gap applies to the application of lay-by payment schemes to the tourism sector.

Lay-bys, or layaways, refer to a payment system whereby the consumer pays for goods in agreed-upon instalments with the seller, who retains the goods for a short period of time, after which the goods may be collected by the consumer upon completion of payment (Otto, 2010). This is in contrast to the traditional hire purchase plans where consumers pay for goods in instalments with interest while in possession of the goods and are officially owners of the goods once the instalments have been completed (James, 2014). In South Africa, lay-bys have been a form of financing that has particularly served the poorer end of the credit market, thus providing financing options for those who would not qualify for traditional financing avenues (Otto, 2010). The availability of these alternative avenues of financing could very successfully be applied in the context of tourism and open up opportunities to increase the domestic tourism market, while simultaneously encouraging a travel culture that is affordable to a larger portion of the population.

### **Travel Stokvels, leisure on lay-by and pay at your pace**

Despite the wide use of stokvels and lay-by payment systems in a variety of economic fields, their use in tourism has been rather recent and has flown under the research radar. Although the barriers to travel in South Africa have been noted several times in research, only one tourism related article by Ray and Wakelin-Theron (2018) briefly mentioned a savings culture and the use of lay-bys among their respondents. A research report by African Response (2012: 15) also points out that stokvels can be applied to a number of industries, including tourism, whereby tour operators with group travel products could promote their offerings during stokvel meetings. Travel stokvels are a relatively new phenomenon on the commercial market. Likely the earliest record of a stokvel-like initiative being mentioned in tourism in South Africa, is the Asambe Travel Club, launched in 2001 by Asambe Investment Holdings where members pay a monthly contribution and earn "points" towards a holiday of their choice (Travel News Weekly, 2001). The structure of the club, however, resembles a multi-level marketing or referral marketing setup rather than a traditional stokvel.

In 2004, South African (SA) Tourism launched a domestic tourism marketing campaign called Sho't Left (Brand South Africa, 2004). It was intended to open up tourism to all South Africans and encourage them to travel more within their own country while expanding the limited geographical spread of existing tourism patterns and routes. Ten years later, a township trade magazine, Spotong (2014), reported that SA Tourism had entered into a partnership with

a company called A-Z Projects targeting the country's millions of stokvel members under its existing Sho't Left campaign, at the annual National Stokvels and Societies Day expo. The event exposed them to 25 000 people and more importantly, the presidents of stokvel associations, thus opening up a window of opportunity in enticing stokvel members and associations to consider using their savings and investment methods for domestic tourism purposes. One year prior, in 2013, the Free State provincial government released a media statement (Republic of South Africa, 2013) on their intention to promote what they termed as *stokvel tourism*. The aim was to encourage people to save towards holidays and to make use of state-owned resorts and reserves within the province. The target market included stokvels, social clubs, savings groups, schools, churches and other groups (Republic of South Africa, 2013). In 2016, SA Tourism further extended their interactions with stokvels by partnering with NASASA, in order to reach a wider audience of stokvel members and encourage the use of stokvels in tourism (Phakati, 2016).

In recent years, large travel operators and agencies have started to offer consumers opportunities to collectively save for a common travel goal, be it domestic or international. An important component of the stokvel savings system is trust (Matuku & Kaseke, 2014). Interestingly, a re-emergence of WhatsApp stokvels have left many people deluded into what appears to be illegal pyramid schemes (Mavundza, 2020). Thus, a reputable brand behind travel stokvels, which could potentially involve substantial funds due to the cost of travel, could be a key factor in ensuring consumer confidence and encourage people to save towards their travel goals. One such example is that of the Flight Centre Travel Group's (FCTG) Travel Stokvel product.

FCTG launched their travel stokvel in 2018 (Mavundza, 2018). According to their website (FCTG, *n.d.*), the product is available as either a sole initiative of only one member or a group initiative of between 3 and 30 members, and remains active as long as the account exceeds the R500 that is required as a starting deposit. They also market the product as having no credit checks required, offering expert travel advice, as well as travel discounts catered specifically to each stokvel group. In a January 2020 promotional video (FCTG, 2020), they target families, friends, couples, solo travellers, sports teams and church groups. The specific focus on sports teams and church groups for example, speaks to the growing importance of sports tourism (including non-mega events) for destination branding (Hemmonsbeey & Tichaawa, 2019) and religious tourism in South Africa (Nyikana, 2017). In June 2018, there were 80 stokvels signed up, 73% of which were female (Mavundza, 2018). This majority female component is not surprising given the role of women in stokvels in South Africa (Ngcobo & Chisasa, 2018; Van Wyk, 2017; Verhoef, 2002).

In 2019, Tourvest Travel Services introduced a product called Leisure on Layby (LOL), which offers customers a 'book now, pay later' option whereby they can pay off their trip between 3 and 9 months, interest free, and payment is completed 30 days before departure. The aim of this option is to avoid the defaulting of payments for experiences sold on behalf of the company, but also allowing "...those who have always felt they could not afford their dream holiday" (Bower, 2019) to fulfil their travel desires. Similarly, STA Travel, which was placed under liquidation on 30 September 2020 (Stent, 2020), was aimed at young students, and also offered a travel on lay-by flexible payment option, with a particular emphasis on securing packages at the current rate of exchange when the package was booked, implying a focus on international travel rather than domestic (STA Travel, *n.d.*).

A *pay-at-your-pace* programme has recently been introduced by the Mdluli Safari Lodge in the Kruger National Park. The lodge had only been open for 6 weeks prior to the national COVID-19-induced lockdown. In an effort to keep their lodge open, which directly impacts the surrounding communities economically, they offer customers a flexible payment

option, which allows them to break down, not only family holidays, but other products and services on offer, such as weddings, honeymoons, and conference travel costs at zero interest (Mdluli Safari Lodge, 2020). The payment system requires a 20% non-refundable deposit and the customer decides on the instalment amount, while the lodge requires full payment 45 days out from the arrival date. In addition, the local communities, which rely on the lodge, can also still continue to benefit from its operation in the midst of the pandemic (UNWTO, 2020c). Another example of a similar payment option called *pay your way* by Club Travel (acquired by Travelstart in 2019), a company that has existed since 1987 but only recently introduced the payment option, also allows for customers to choose their payment terms, while completing payments 30 working days before departure (Club Travel, 2020).

In early 2020, stokvels seemed to have reached other areas of tourism. MSC Cruises hosted a *Stokvel Lifestyle Cruise* from the 31<sup>st</sup> of January to the 3<sup>rd</sup> of February 2020 from Durban to the Portuguese Islands in Mozambique, and back. Although the cruise website does not have detailed information, the social media pages on Facebook (@StokvelLifestyleCruise), Twitter (@stokvel\_cruise) and Instagram (@StokvelLifeStyle) promote an opportunity for stokvel members to network and engage with other members while indulging in a relaxing and entertaining trip on a luxurious cruise line at an affordable price. Interestingly, their first social media posts across all three platforms were dated in March 2019 and potential customers were given the opportunity to secure their spot with a R3 000 deposit and the remainder being settled 75 days before departure. This would have allowed stokvels time to save for the balance of the trip. The tag lines for the cruise included “when luxury meets affordability” and “creating lasting memories,” possibly in an attempt to show how travel can be affordable and memorable, even on a luxury cruise liner, thus making it more accessible to a wider market.

These examples demonstrate some of the mechanisms which have been implemented by tourism businesses in order to deal with the issues surrounding individual savings culture, particularly in the South African context. The use of innovative tools such as layby travel and, in particular, adapting the uniquely South African concept of stokvels into mainstream tourism businesses is a useful way to promote domestic tourism in any circumstance. However, in the time of COVID-19 these mechanisms become even more significant. They not only work as a way to allow individuals who are financially strapped to still travel, but also work to promote domestic tourism, thus boosting the local tourism economy.

### **Conclusions and recommendations**

The world has been hit with an unprecedented pandemic that has shaken the core of many economies and has forced the tourism sector into a completely new reality. The total effects of the COVID-19 pandemic are still unknown but have already changed the face of tourism in the immediate future. As countries start to relax regulations imposed as a result of the rapid infection and death rates, many sectors will have to think carefully about their routes to recovery. The tourism sector is no exception and will need to be very strategic in how it recovers in order to recuperate the tremendous income and subsequent job losses. However, the clearest path to some form of recovery is the promotion of domestic tourism. Due not only to the short-term impacts caused by travel restrictions imposed by governments, but also the likely increase in the costs of long-haul travel and individual concerns over the safety of long-haul and international travel (Global Web Index, 2020; Nunes, 2020).

In the case of South Africa, there are two primary barriers to increasing domestic leisure travel. First, is the disconnect between leisure travel offerings and leisure travel culture among the vast majority (i.e. Black) populations of the country. Tourism operators will likely have to adjust their products and marketing to appeal more directly to the domestic market. However, more significant are issues concerning the affordability and payment options associated with

leisure travel. This second issue is also exacerbated by the major blow to the economy, more broadly, and the decrease in earnings among a significant portion of the population caused by the COVID-19 pandemic and subsequent lockdown. In this regard, the promotion of travel stokvels and similar savings and payment options could become significant in attempting to, at the very least, keep the South African tourism industry afloat. It also works to demonstrate to locals the vast tourism assets the country has to offer which could potentially promote future engagement with domestic tourism. In addition, continued research into the application of stokvels in the tourism sector is necessary to further understand this dynamic market, in order to ultimately address the gaps in growing domestic tourism in South Africa.

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