The Frontlines Report

Kenya's first national study into the financial lives and career aspirations of service workers in the travel and hospitality industry

71%

71 of 100 target responses

100

Full report published June 2026

6+

Partner properties across Kenya

KEY INSIGHT

Kenya generated **KSh 452.2 billion (approx. USD 3.5 billion)** in tourism revenue in 2025. The workers behind that number earn a fraction of it. This study documents that gap and makes the case for closing it.

01

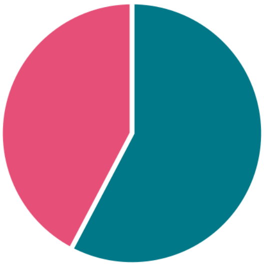
Who Responded

76%
aged 25 to 34

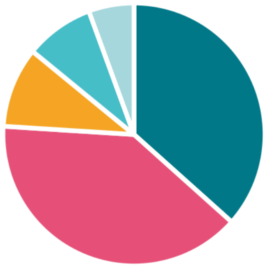
37%
6 or more years of industry experience

58%
entered by choice or formal training

Gender Split and Age Range of Respondents

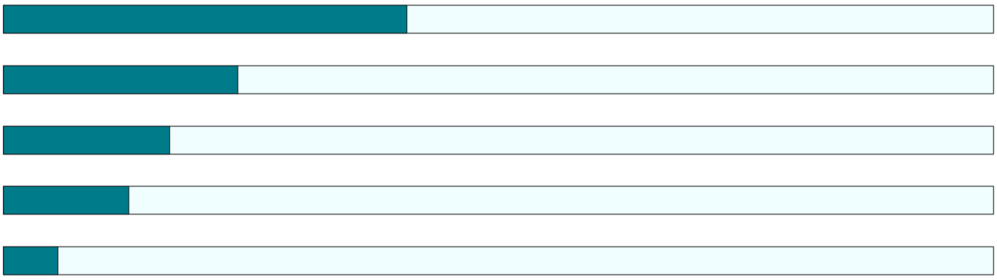


- Male **(57.7%)**
- Female **(42.3%)**



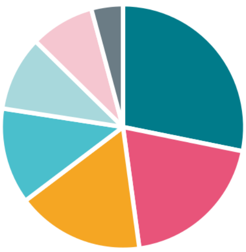
- 25 to 29 **(36.6%)**
- 30 to 34 **(39.4%)**
- 35 to 39 **(9.9%)**
- 40 to 49 **(8.5%)**
- 20 to 24 **(5.6%)**

Years in Hospitality



3 to 5 years	**40.8%**
6 to 10 years	**23.9%**
1 to 2 years	**16.9%**
10 or more years	**12.7%**
Under 1 year	**5.6%**

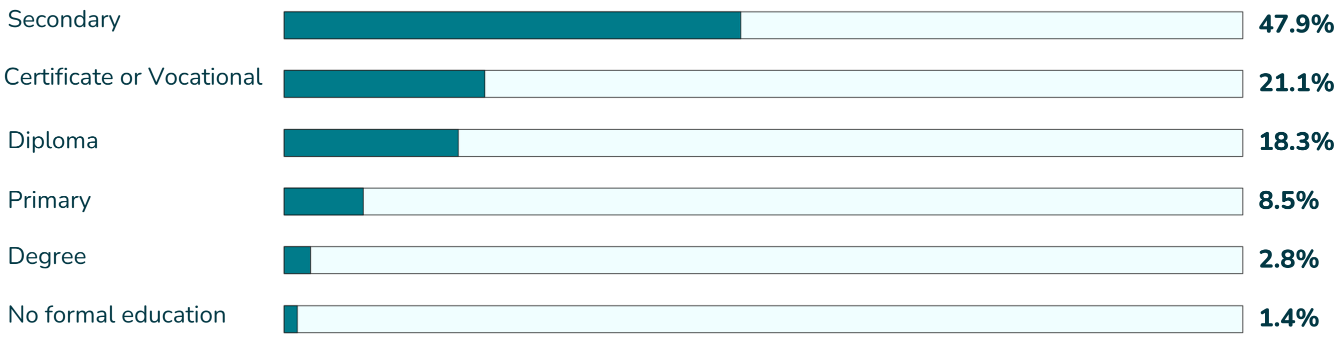
Current Role and How They Entered Hospitality



- Other **(28.2%)**
- Cleaner **(19.7%)**
- Chef / Kitchen **(16.9%)**
- Tour Guide **(12.7%)**
- Waiter **(9.9%)**
- Security **(8.5%)**
- Spa **(4.2%)**

- Formal training **(31.0%)**
- Own choice **(26.8%)**
- Applied directly **(19.7%)**
- Family or friend **(14.1%)**
- No other options **(8.5%)**

Highest Education Level



KEY INSIGHT

76% of respondents are aged 25 to 34. 37% have 6 or more years of experience. 58% chose the industry deliberately or entered through formal training. This is not a transient workforce. It is experienced and committed, though income instability is putting that commitment under serious pressure.

02

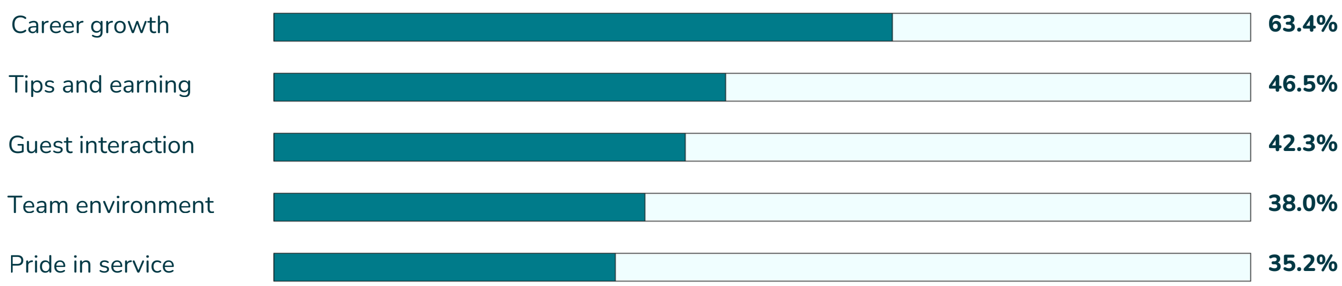
How Workers Feel About Their Work

59%
cite low or inconsistent pay as their biggest challenge

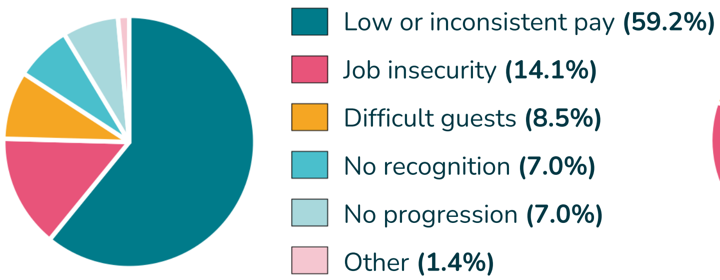
52%
feel genuinely valued by guests and management

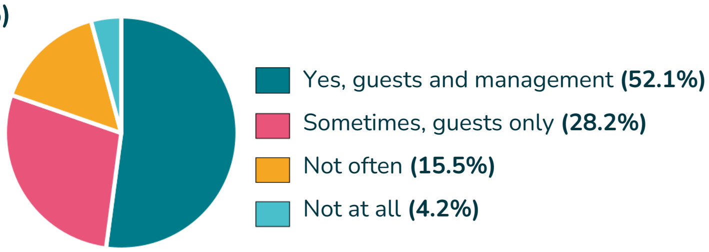
63%
say career grow is what they value the most

What Respondents Enjoy Most (up to 2 options)



Biggest Professional Challenge and Feeling Valued at Work





KEY INSIGHT

59% cite low and inconsistent income as their biggest challenge. Yet 63% say career growth is what they value most about their work. 52% feel genuinely valued. But the financial reality is putting long-term commitment under serious pressure.

03

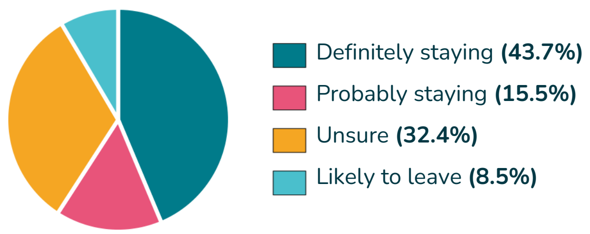
Aspirations: Goals, Savings and Career

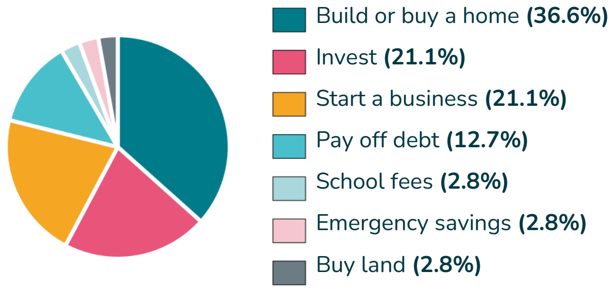
44%
committed to staying in hospitality long term

41%
unsure or likely to leave

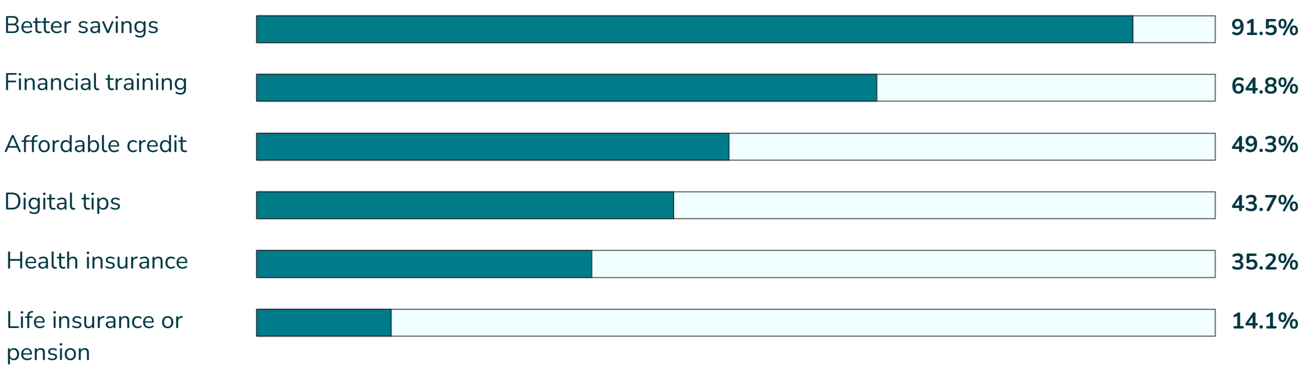
91%
identify better savings as the number one tool needed

Likelihood of Staying Long Term and Top Financial Goal





Financial Tools That Would Most Improve Workers' Lives (select all that apply)



45% of workers say their income varies significantly or is completely unpredictable month to month.

KEY INSIGHT

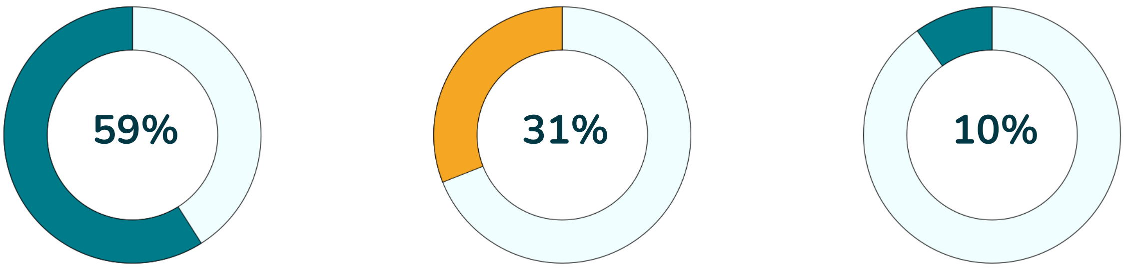
37% want to build or buy a home. 21% each want to invest or start a business. Yet over 90% identify better savings as the tool that would most improve their lives, and 65% identify financial training. The ambition exists. The infrastructure to support it does not.

04

How Workers Earn — Income, Tips and Financial Volatility

90% depend heavily on tips as primary or significant income	**87%** have seen tip income increase since joining Shukran	**61%** saw tip income increase by more than 50%

Tips as a Share of Total Income

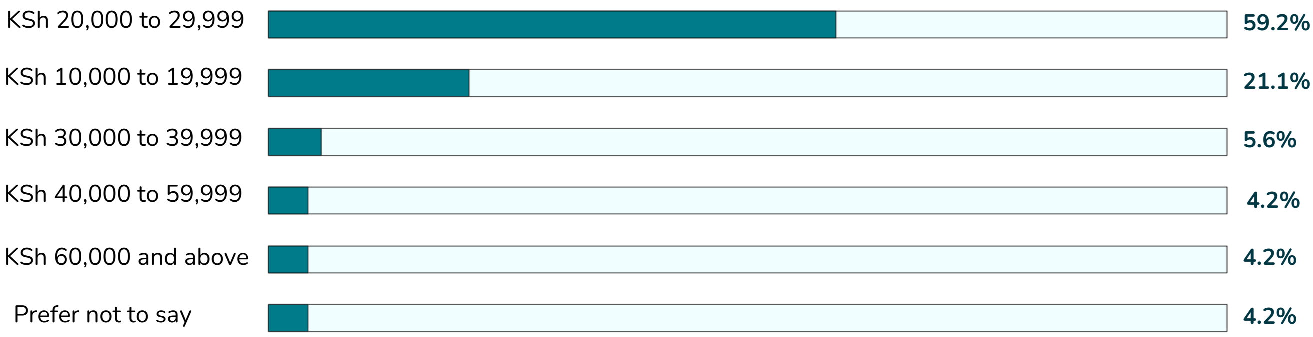


Tips are primary income source

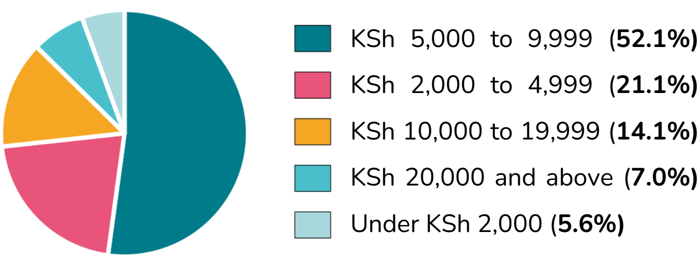
Tips significantly top up pay

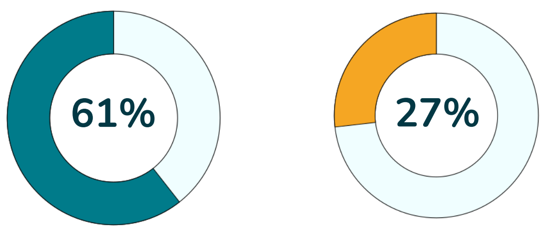
Tips somewhat important

Monthly Base Salary (Excluding Tips)



Monthly Tip Income Through Shukran and Change Since Joining

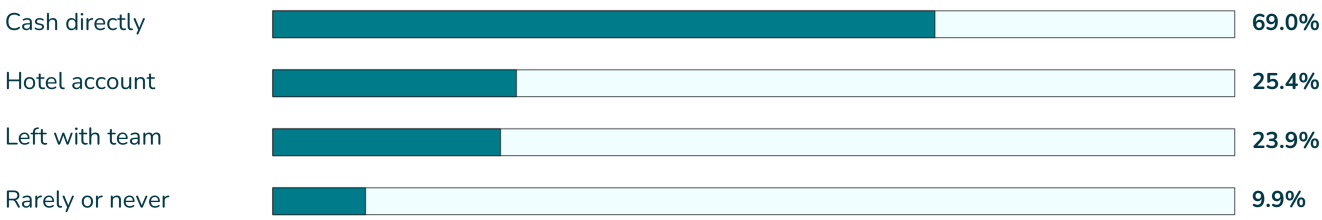




Increased over 50%

Increased 25 to 50%

How Guests Tipped Before Shukran (up to 2 options)



KEY INSIGHT

The median worker earns KSh 20,000 to 29,999 in base salary. Tips through Shukran add KSh 2,000 to 19,999 on top. Before Shukran, 69% received tips only as cash. 90% now depend heavily on tips. 87% have seen tip income increase since joining Shukran, 61% by more than 50%. These findings reflect responses from active Shukran users.

05

How Workers Spend and Save

63%

support 4 or more dependants on a single variable income

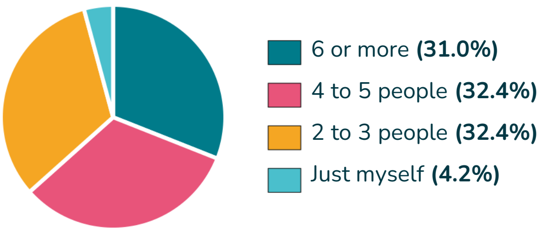
87%

have minimal or no emergency savings

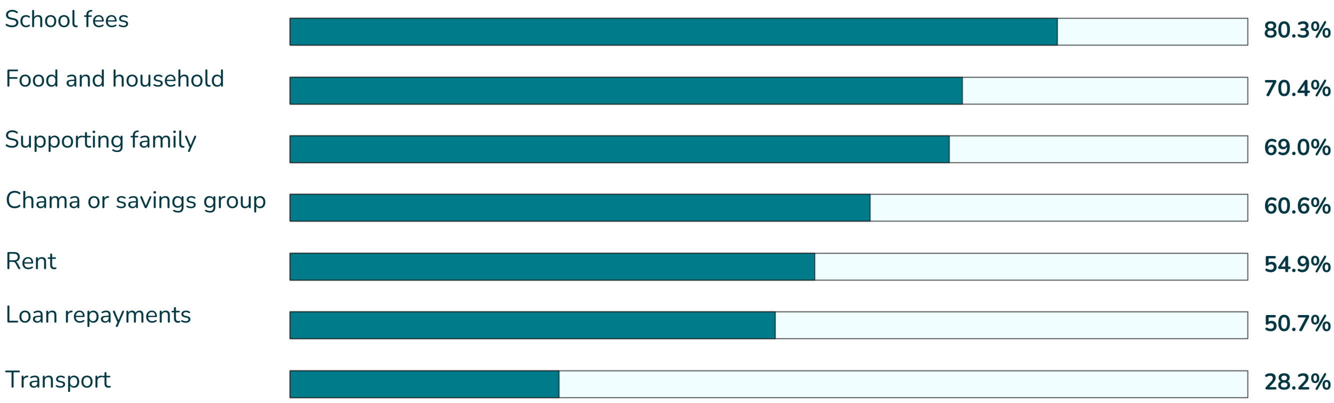
82%

accessed credit in the past year

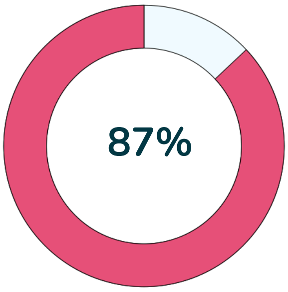
Number of Dependants and Financial Situation End of Month



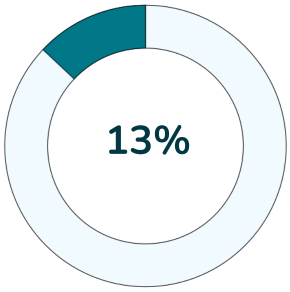
Regular Financial Contributions (select all that apply)



Emergency Savings

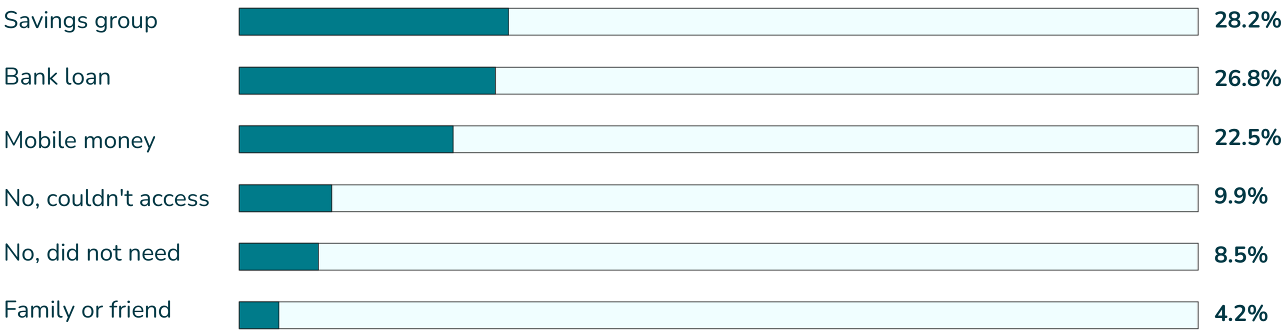


Minimal or no
emergency savings



Have some
emergency savings

Credit and Loan Usage in the Past 12 Months



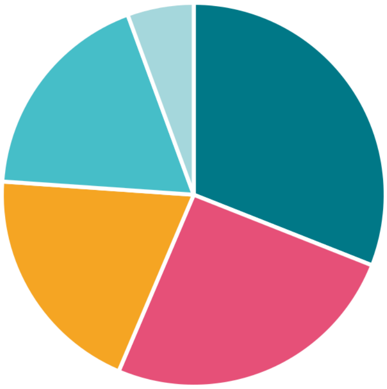
KEY INSIGHT

63% support 4 or more dependants. 87% have minimal or no emergency savings. 38% regularly fall short of money at month end. 82% accessed credit in the past year. These numbers describe structural financial pressure, not poor financial behaviour.

06

Financial Fears

Biggest Financial Fear



- Cannot support family **(31.0%)**
- Job loss **(25.4%)**
- Growing old without savings **(19.7%)**
- Cannot pay school fees **(18.3%)**
- Trapped in debt **(5.6%)**

31%
fear they cannot support their family

25%
fear losing their job

20%
fear growing old without savings

KEY INSIGHT

31% fear most that they cannot support their family. 25% fear losing their job. 20% fear growing old without savings. The dominant fears are relational. Workers are carrying household responsibility that their income was never structured to support.

Conclusions *— Summary of Key Findings Across All Sections*

01 | Who Responded

76% of respondents are aged **25–34**. 37**%** have **6 or more years** of industry experience. **58%** entered through deliberate choice or formal training. The data represents a mature, experienced segment of the workforce rather than entry-level workers.

02 | How Workers Feel About Their Work

59% identify low and inconsistent income as their primary professional challenge. While **55%** feel valued at work, the concentration of concerns around income instability suggests a significant retention risk for the sector.

03 | Aspirations

Workers hold clear financial ambitions — **37%** prioritise homeownership and **21%** each investment and business within the next 12 months. However **over 90%** identify better savings and **65%** identify financial training as the tools most likely to improve their lives, indicating a gap between financial goals and the means to achieve them.

04 | How Workers Earn

Base salary sits predominantly in the **KSh 20,000–29,999** range. Tips received through Shukran range from **KSh 2,000 to over KSh 19,999** monthly, with the majority earning **KSh 5,000–9,999**. Before Shukran, 69% received tips only as cash. **90%** now depend heavily on tips. **87%** have seen tip income increase since joining Shukran — **61%** by more than **50%**.

05 | How Workers Spend and Save

63% of respondents support **4 or more dependants**. **87%** have minimal or no emergency savings, and **82%** accessed credit in the past year. **38%** report regularly falling short of money at month end. These figures indicate that household financial obligations substantially exceed the capacity of current income levels to absorb unexpected costs.

06 | Financial Fears

31% of respondents identified inability to support family as their greatest financial fear, followed by job loss (**25%**) and retirement without savings (**20%**). The concentration of fears around household obligations reflects the extent to which workers carry primary financial responsibility for others.

Generosity Infrastructure for Travel & Hospitality

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