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## Chapter 11

### **Awareness and Usage of Government Policies by Women Tourism Entrepreneurs in Cameroon**

Sam Z. Njinyah and Mirabell Pendati

**Abstract** The tourism and hospitality sector in Cameroon suffers from a lack of specific government policies for the development of the sector. However, different ministries are developing policies, which have implications for the performance of businesses in the hospitality sector. Nevertheless, little is known about the awareness and usage of policies by women owner-managers of small and medium-sized enterprises (SMEs) within the hospitality sector and how usage leads to benefits or challenges for their businesses. This chapter examines this knowledge gap. Through a content analysis of data on fifteen case studies of women-owned SMEs in Cameroon, from the UK Data Archive. The findings suggest that even though some women entrepreneurs were aware of existing directives, not all are using them and for those using them, the benefits have been disproportionate. The reason for the lack of awareness and usage of policies are discussed. This research contributes to the institutional perspective by explaining how institutions could create an enabling environment and a framework that could influence the outcome for businesses in the hospitality sector. Implications to policy and practice and limitations are also discussed.

**Key Words:** Government policy, Women entrepreneurs, Policy awareness, Policy usage, Hospitality sector, Cameroon

#### **1 Introduction**

External shocks creates business uncertainties. This uncertainty has become even worst with the outbreak of Covid-19. Such uncertainties do affect the tourism sector because it negatively affects international tourist arrivals, reduces employment, wages, and working hours in the sector (UNWTO, 2020). With the outbreak of Covid-19, many people will have to rethink about international travel and this will have a massive impact on the tourism and hospitality sector especially in Africa because with the uncertainty created by pandemics some businesses may want to lay-off staff, cut wages and avoid their responsibilities in their efforts survive (ILO, 2010). The effects of such action will be devastating for the tourism sector globally but especially in emerging destinations in Africa where tourism and hospitality have been identified as the catalyst for economic development, poverty reduction and a sector that has the potentials of moving African economies towards emergence (Ankomah and Crompton, 1990; Kimbu, 2010; Kimbu, 2012; Harilal et al., 2019; UNWTO, 2017). How firms adjust to these uncertainties will be based on the response from the governments through policy developments and their implementation.

Small and Medium-size Enterprises (SMEs) play an important role in the development of every economy ranging from job creation to poverty alleviation among others (Olawale and Garwe, 2010; Dosumu et al., 2017; Jahanshahi, et al., 2011). The tourism sector in Cameroon has been enjoying some growth and has been identified as a sector that can propel the country into an emerging economy (Tichaawa and Kimbu, 2019). This is because these firms do not

just create employment but their spillover effect is a catalyst for economic growth (Jahanshahi, et al., 2011). The contribution of SMEs cannot be sustained due to their resource limitation and other constraints that hinder their growth and performance. Major constraints especially in Africa and Cameroon in particular are mainly related to a lack of access to finance and high tax rates that constrain the growth of SMEs (Njinyah, 2018; Olawale and Garwe, 2010; Quartey et al., 2017). Other challenges that are specific to SMEs in the hospitality sector in Cameroon range from poor image of the country in potential source markets, lack of tourist support services, lack of human and financial capital, inefficient institutions, low skill workforce, and conflicting stakeholders interest (Ankomah and Crompton, 1990; Kimbu and Ngoasong, 2013; Tichaawa and Kimbu, 2019; Signe and Johnson, 2018).

Given the potentials and benefits that the sector can bring to the economy (Ngoasong and Kimbu, 2019), creating an enabling business environment through policy development and implementation is therefore important in mitigating these challenges and therefore improving the performance of SMEs especially those in the hospitality sector (Kimbu and Ngoasong, 2015; Dosumu et al., 2017; Olawale and Garwe, 2010). Government policy is important for firms' performance in two ways. First, policies as a resource for SMEs (e.g., subsidies, loans, regulations, taxes breaks, etc) and second, policies as facilitating networking between SMEs and different stakeholders (e.g., networking events).

Surprisingly, studies (e.g. Kimbu, 2010; Harilal et al., 2019; Tichaawa et al., 2019) suggest Cameroon does not have a clearly defined government/tourism policy for the development and management of the tourism sector. Nevertheless, the exist directives from different government ministries to guide the development of the sector (Kimbu, 2011). These directives constitute what this chapter contextualises as government policies and include among others, tariffs, financial and non-financial support among others that affect firm performance as observed in Njinyah (2018). This definition is also in line with the OECD Policy Brief from 2000 which considers government policies as government mounting specialised services and action plans to help small businesses. These actions range from providing management and skills training, improving information dissemination, creation of agencies to provide financial and non-financial support such as tax credit and loans.

Research on the tourism and hospitality sector in Suh Saharan Africa and Cameroon in particular, is still very limited but gradually growing (Harilal et al., 2019). Many of these studies have focused more about the challenges faced by firms in this sector (Kimbu, 2011), exploring the potentials of the sector (Ankomah and Crompton, 1990; Signe and Johnson, 2018), and how tourism is important for Africa's development (Dieke, 2003; Harilal et al., 2019). In Cameroon, using a qualitative methodology, Kimbu and Ngoasong (2016) developed a framework exploring how women entrepreneurs in the tourism sector are considered as social entrepreneurs and how they overcome barriers to their development. Ngoasong and Kimbu (2019) further examine path creation for women entrepreneurs in achieving growth as they become locked into existing systems that constrain their growth.

Surprisingly, given the importance of policy in the performance of firms, there is no empirical evidence based on the author's search that explores awareness, usage, and benefit of policies by SMEs in the hospitality sector in Cameroon. The aim of this research therefore is to draw from the institutional theory to examine whether SMEs in the hospitality sector in Cameroon are ware and are using existing policies and whether such usage may lead to or constrain growth. As a resource constrained context and the need to change the narrative of women entrepreneurship as survivalist, exploring this gap is important because policies should be developed towards helping businesses that are already creating jobs and making an impact rather than trying to help start-ups, many of which fail to achieve their goals (Mason and Brown, 2013). Policy awareness has been defined as having knowledge about the existence of

policies and what they can provide to businesses while policy usage relates to the SMEs usages of the policies (Obeng and Blundel, 2015).

This chapter, therefore, proceeds with discussing the theoretical perspective of government policy and its importance to SMEs within the context of tourism and hospitality in Cameroon. The next section discusses the methodology followed by findings, discussion of results, and conclusion.

## **2 Literature Review**

### ***2.1 Understanding the Awareness and Usage of Policies by Entrepreneurs***

Institutional theory enables an understanding of how government policy affects SMEs in the tourism and hospitality sector. This is because institutions determine the behaviour of an entrepreneur (Avnimelech et al. 2014) and the extent of entrepreneurial activities (Smallbone and Welter, 2001; Zhang et al., 2017). North (1990) defines institutions as humanly devised constraints that structure human interaction and are either formal or informal. An effective institution will guarantee the rule of law, fairer tax system, access to finance, ease of obtaining business and licensing permits (Pergelova and Angulo-Ruiz, 2014). The quality of the institutional environment is critical because they encourage risk-taking and innovative activities, improves business efficiencies, and reduces transaction cost, which is associated with better firm performance (Krammer 2014). When the formal institutions are weak and inefficient, informal institutions such as corruption are devised to fill the void. With very limited resources, many SMEs will struggle to operate and the fact that many will have to bribe to get things done only helps their businesses to struggle the more as resources that could have been used to drive their businesses are being used to bribe. Olawale and Garwe (2010), identified two major obstacles to SME growth in South Africa - access to finance and tax rates.

The term government policy has been defined in previous research using different conceptualisations based on the aim of the research (Njinyah, 2018). It can be seen as institutional support (Zhang et al., 2017), specialised services to help small businesses such as management and skills training (OECD, 2000), improving information dissemination and providing financial and non-financial support to businesses (Obeng and Blundel, 2015; Zhang et al., 2017), and providing access to finance (Quartey et al., 2017) being provided to firms to help improve their performance.

Access to finance, have been a major problem for SMEs, which limits their business activities (Njinyah, 2018; Olawale and Garwe, 2010; Quartey et al., 2017). Enabling SMEs to gain access to finance through granting of loans by the government or making it easier for them to obtain credit from financial institutions is a major policy initiative to help keep many SMEs in business (Jahanshahi, et al., 2011; Mason and Brown, 2013). Such financial support is necessary for helping them to expand their businesses and improve existing processes. Granting loans to firms helps provide further creditability when they want to seek credit from financial institutions (Pergelova and Angulo-Ruiz, 2014). What is very important about financial support from the government is that it comes at very little cost to the firms and can help them remain competitive. In Cameroon we have the National SME Bank and the SME Promotion Agency created to provide SMEs with financial support (St-Pierre et al., 2015). The SME Promotion Agency provide funds to small business through competition but also assist losers in the competitive process to encourage entrepreneurship and as a goodwill gesture from the government. This Promotion Agency represents an incubator because it mentor small businesses and partner them with large enterprises for funding. The National SME Bank was created to overcome the challenges of small business not being able to obtain loans from financial institutions by providing them with short, medium and long-term loans to help finance

their business activities. Tax management centres have been created by the Ministry of Finance to provide tax advice to SMEs to enable them to be complaint and improve their growth.

Moreover, many entrepreneurs do not have the management skills and capabilities to successfully drive their businesses especially in uncertain times and the provision of training by the government to SMEs is seen as a drive to help mitigate this weakness (Zhang et al., 2017). Through such training, firms can learn skills and knowledge about identifying and capitalising on opportunities and how to better manage their employee's and customers' expectations. Networking is an important source for gaining new market information and learning new skills that are important for businesses (Olawale and Garwe, 2010). Through networking, firms can identify and exploit growth opportunities. In Cameroon, the Ministry of Small and Medium Size Enterprise and Ministry of Vocational Training have been organising capacity building workshops for SMEs and young entrepreneurs. These workshops focuses on a range of areas such as the use of information technology (Facebook, twitter, web blogs and websites) to improve information dissemination and the growth of their businesses, book keeping to make sure they understand the financial health of their businesses. They are also trained on their role within the economy as vectors of social enterprises.

The existence of government policy does not necessarily mean SMEs are aware of them and those who are aware are using the policies. In addition, usage does not necessarily mean it is beneficial to entrepreneurs in terms of improving the performance of their businesses. The effect of government policies on SME performance especially in developing countries have been mixed (Obeng and Blundel, 2015; Pergelova and Angulo-Ruiz, 2014; Zhang et al., 2017). Such differences could be explained by the lack of involvement of SMEs in the design and implementation of policies that are specific to respective sectors (Njinyah, 2018). Therefore, the government may be designing and implementing policies that are not needed in some specific firms and sectors. Studies by Olawale and Garwe (2010) suggested that entrepreneurs want to be involved in policy formulation and implementation and want policies to be developed in such a way for people to understand how they can obtain or use it, and what the potential benefit to their business as a result of using the policy is.

Even though firm characteristics such as firm size and age have been shown to explain why SMEs face difficulties accessing finance (Quartey et al., 2017), there are other factors not firm related. Njinyah (2018) in Cameroon and Obeng and Blundel (2015) in Ghana suggested many reasons for lack of awareness and usage of government policies and include among others the following; 1) political loyalty/inclination 2) lack of trust and fear of government intrusion and into their business 3) the cost incurred to benefits from such policies 4) lack of sensitisation about the existence of these policies and the benefits to be achieved from using these policies. The lack of consistency in the effect of government policies on firm performance underscores the need to explore the mechanism through which entrepreneurs become aware So that we can identify the challenges within such mechanisms and provide solutions to improve their awareness. To increase the contribution made by SMEs, they must be able to benefiting from using the policies that are vital to their growth (Quartey et al., 2017).

This chapter argues from an institutional perspective that the government can develop and implement policies to help firms mitigate some of the barriers they face in carrying out their business activities. Firms in the tourism and hospitality sector can benefit from government policies only when they are aware of the existence of such policies and understand how benefiting from such policies will affect their business activities.

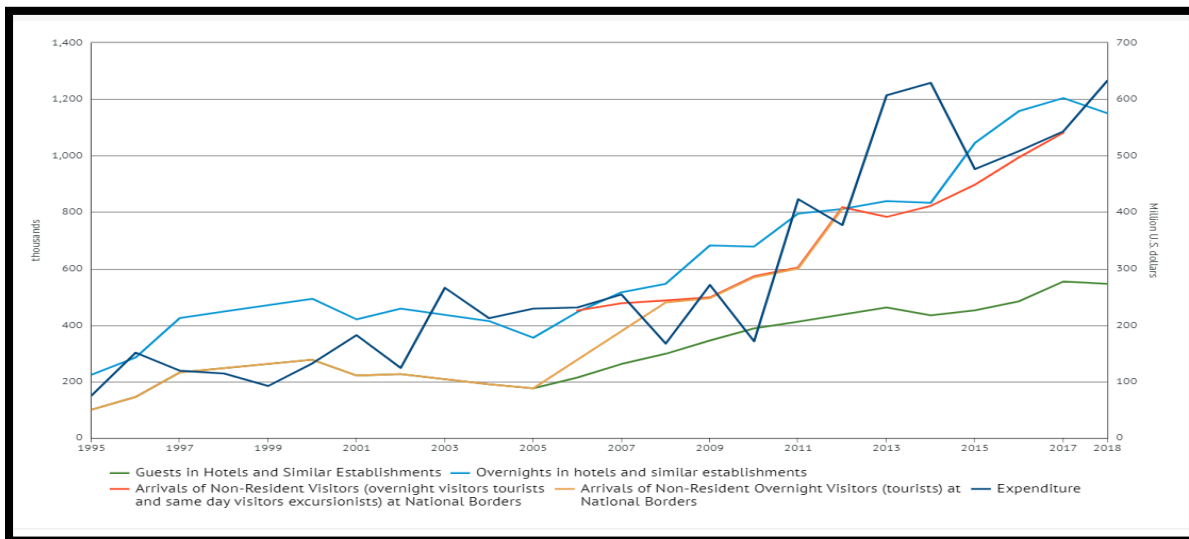
## **2.2 The Context of Hospitality SMEs in Cameroon**

The formal legislative development in hospitality and tourism in Cameroon started with the presidential decree No 89/676 on the 13th April 1989 upgraded the Delegation of Tourism to a full-fledged Ministry of Tourism (MINITOUR) to cater for the affairs of and to promote the development of the tourism industry in Cameroon (Harilal et al., 2019). The Prime Ministerial decree No 99/443/PM of 25th March 1999 fixed modalities for the exploitation and establishment of tourism agencies and related businesses. To coordinate tourism development and management activities in the different agencies responsible for managing tourism, a National Tourism Council (NTC) was created by Presidential Decree No. 99/112 of 27th May 1999. While policy formulation is design at the national level, the is the need for the identification and involvement of different stakeholders in the implementation process if such policy is to be successful (Kimbu and Ngoasong, 2013). This stakeholders approach therefore creates awareness and increase usage of such policies based on the input from the representative of SMEs who will provide the best possible strategies on how their members may become aware of such policies.

Cameroon has a natural and cultural heritage potentials which have made it to be described as “Africa in miniature (Kimbu, 2011). Cameroon had been enjoying steady tourism growth until very recently (Tichaawa and Kimbu, 2019) and the sector could contribute in propelling the country into an emerging economy if not for structural policy constrains (Ngoasong and Kimbu, 2019). The Cameroon Tourism Statistics 2020 shows that tourism’s contribution as a percentage of exports has been growing from 5.11 percent in 2012, 7.31 percent in 2014, 8.13 percent in 2016 and 8.67 percent in 2018. The potentials of the hospitality sector in contributing to economic development and growth is because the sector indirectly influences employment (Cameroon Tourism Statistics 2020 reports a 1.89 percent contribution to GDP) for both men and women through its linkages with local suppliers and therefore stimulates the business environment in local communities (Tichaawa and Kimbu, 2019). However, the Global Gender Gap Report 2020 suggest improvement in the gender gap especially when compared to Sub Saharan Africa with many women entrepreneurs operating within the hospitality or service sector. Cameroon has an overall index of 0.686 compared to SSA with an overall index of 0.680. With respect to economic participation and opportunity, Cameroon has 0.689 compared to SSA with 0.666.

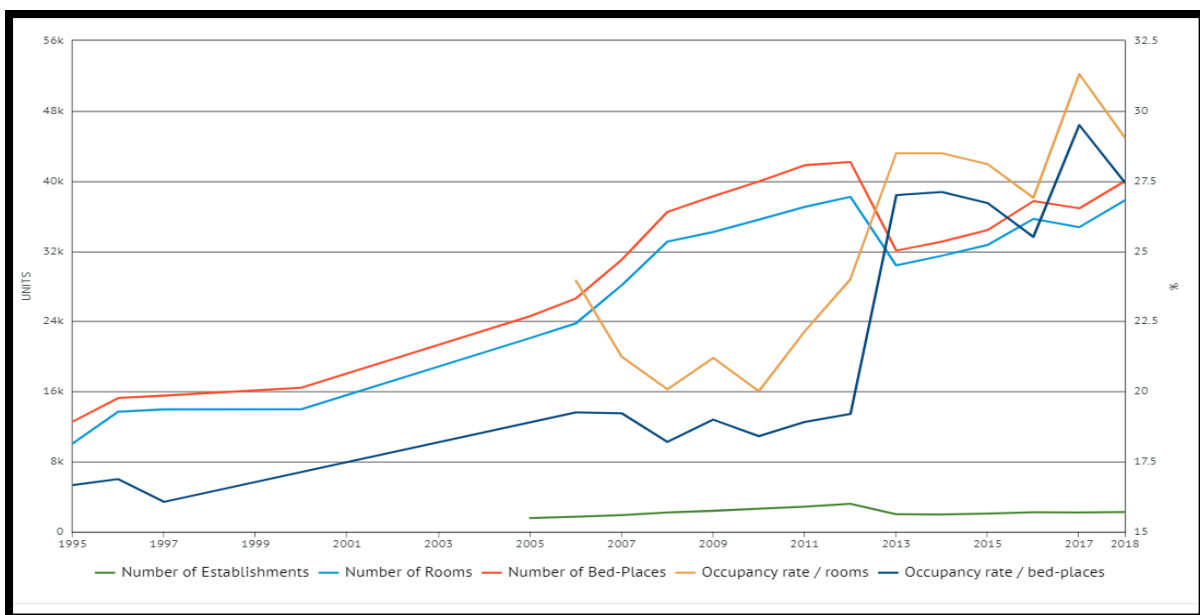
Cameroon is also experiencing growth in the hospitality and tourism. Figure 1 and 2 below represents some sector statistics that represent potential market opportunities for entrepreneurs within the sector to capitalise on and justifies why the government needs to support them to seize these opportunities to improve their performance and the development of the economy. Figure 1 shows how expenditure from inbound tourism has been increasing at a fluctuating rate from US\$75 million in 1995 to US\$633 million in 2018. Overnight stay in hotels and similar accommodations have also increased from 224 thousand in 1995 to over 1.1 million in 2018 while guests in all accommodations have also been on an increase. Figure 2 shows some accommodation statistics which shows very slow growth in the number of establishments from 1,591 units in 2005 to a pick of 3,210 unit in 2012 and then a decline and now at 2,275 unit in 2018. The number of rooms has been increasing at a fluctuating rate from 10, 070 units in 1995 to 37,807 units. The number of bed places and occupancy rates have also been increasing.

**Figure 1** Inbound Tourism Statistics (1995 – 2018).



Source: Authors presentation from using data from World Tourism Statistics (1995 -2018). <https://knoema.com/WTO2017/world-tourism-statistics-key-indicators-1995-2018?location=1000360-cameroon>

**Figure 2** Accommodation for visitors in hotels and similar establishments (1995 – 2018).



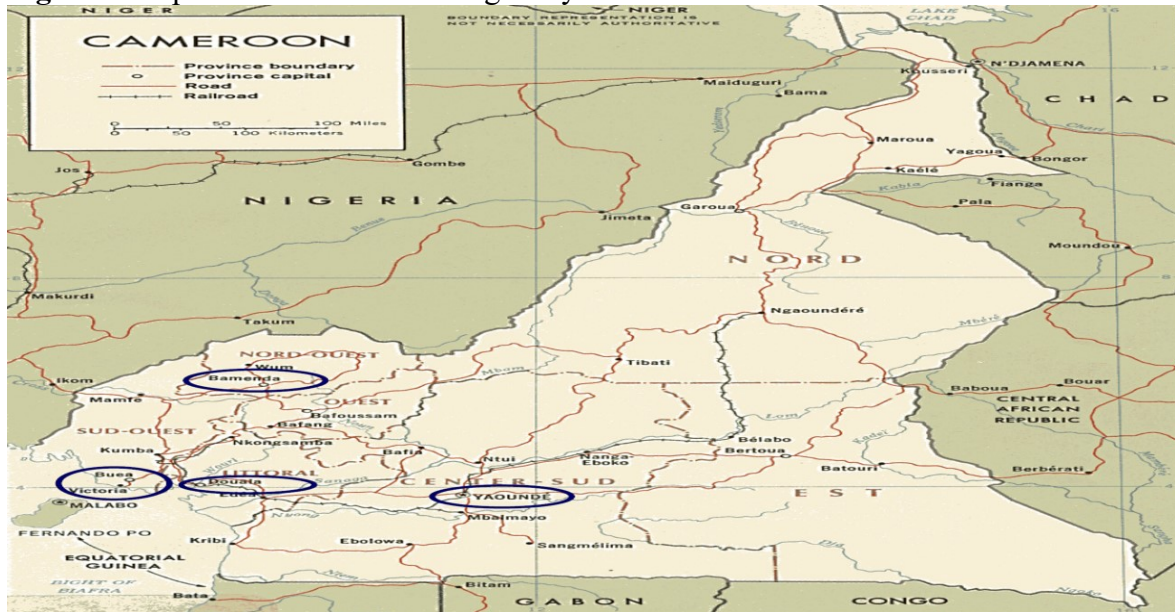
Source: Authors presentation from using data from World Tourism Statistics (1995 -2018). <https://knoema.com/WTO2017/world-tourism-statistics-key-indicators-1995-2018?location=1000360-cameroon>

### 3 Research Methods

Data for this study is obtained from the UK Data archive on a funded project by the British Academy/Leverhulme Small Research Grant (2014 -2015) on Women as Vectors of Social Entrepreneurship in Hospitality & Tourism in Cameroon. This data has already been used to produce two research articles namely Kimbu and Ngoasong (2016); Ngoasong and Kimbu (2019). Even though archival data is a quick way to collect data, it also has its

disadvantages one of which is the fact that the purpose for which the data was collected may not be ideal for the specific study. Maula and Stam (2019) suggested that authors using archival data need to provide a detailed account of how the data was produced. This recommendation is therefore to observe in explaining the data used in this chapter. This data was collected from four main towns (see fig. 3) in Cameroon for various reasons. Buea and its neighbouring town of Limbe for its colonial architecture, the Mount Cameroon expedition, the botanical garden, ecotourism infrastructure among others. Bamenda for its culture and heritage tourism. Douala and Yaoundé as economic and political capital are at the center of events, exhibitions and conventions and the main gateways into the country.

**Figure 3** Map of Cameroon indicating study sites.



Source: Kimbu and Ngoasong (2016).

Purposive sampling was used to select research participants to ensure the transferability of their approach and this was informed by three factors (Kimbu and Ngoasong, 2016). First, geographical sampling to select a range of firms across the sector. Second, making sure different typologies of enterprises were represented. A total of 72 questionnaires were administered with the help of two female university graduates trained to collect the data. 55 completed surveys were returned. 16 semi-structured interviews were then conducted thereafter based on the review of the literature and information obtained from the questionnaire.

**Table 1** Profile of interview participants.

Cas e	Age Grou p	Education	Type of Policy	Type policy of	Business Type	Full - time Staff	Years in Operatio n	Measure of Performance
1	30–39	Bachelor’s Degree	Widowe d with child	Taxes	Event managemen t & travel agency	4	5-10	Impact of my business to community



2	40–49	Baccalaureate	Married with children	Taxes	Restaurant & catering	4	>10	Recognition from the young girls that I trained
3	20–29	Bachelor's Degree	Married with children	Poor infrastructure	Organizes events	1	<5	Positive feedback from customers
4	20–29	GCE Advanced Level	Single no children, lives with parents	Taxes, exhibitions	Weaves and sells textiles & handicrafts	1	<5	Job satisfaction from what I do
5	30–39	Bachelor's Degree	Single no children	Training provisions	Restaurant & bakery	9	>10	Being able to help family members and not take loans
6	50–59	Higher National Diploma	Married with children	Seminars and loans	Organizes events & décor	3	5–10	Delegate
7	40–49	GCE Advanced Level	Married with children	Training provisions	Restaurant & catering	11	>10	Business expansion
8	40–49	GCE Ordinary Level	Single no children	Taxes and Loans	Catering & events management	3	>10	Number of customers
10	30–39	Secondary School	Single no children	Financial assistance, taxes	Car wash (social enterprise)	8	5–10	Community engagement, job creation and customer satisfaction
11	50–59	Secondary School	Married with no children	Taxes, skill development	Restaurant & catering	15	>10	Impacting peoples life's
12	40–49	GCE Advanced Level	Widowed with grown children	Taxes, price and quality control	Women's credit union	10	>10	Educating and providing better healthcare for my family based on proceeds from my business
13	40–49	Primary School Certificate	Married with children	Taxes	Organizes events	4	5–10	Empowering people and good referrals for the service I provide
14	40–49	Secondary school	Married with children	Taxes	Weaves textiles & sells handicrafts	3	5–10	The number of people I can employ
15	40–49	Higher National Diploma	Married with children	Taxes	Restaurant & catering	25	>20	The quality of the

								service that I provide
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Context analysis was used to analyse the data. Context analysis is recommended in entrepreneurship research through stories to transmit contextually dependent knowledge that is sensitive to local complexities (Steyaert, 1997). By applying this method, the authors move away from the modernist generalisation that reduces local complexities to addressing what matters most in entrepreneurship research enabling a better understanding of how the context of an entrepreneur affects the entrepreneurial processes and behaviours (Hindle, 2010). Contextualising entrepreneurship enables us to create an understanding of who the entrepreneur is not progress with the over-generalisation.

The three questions guiding the analysis of the data were; 1) whether entrepreneurs are aware of and are benefiting from government policies and if not why? 2) If they do use government policies, how beneficial are they? The starting point was to examine the macro context based on information within the data to understand the role that government policy can play. In the next step, the challenges faced by the entrepreneurs, their need for support, and whether or not they are getting this support are also examined. Finally, the benefit of policy usage is identified. All interview transcripts were anonymised for confidentiality purposes. Direct quotes from the female entrepreneurs will be used to support the discussions. These quotes may not be grammatically correct as the author does not want to alter the words of the respondents to present the real picture of the context. The findings from the analysis are presented in the next section.

## 4 Findings

The data analysis provided results to help examine the level of awareness and usage of government policies among women entrepreneurs (owner-managers) of SMEs in the hospitality and tourism sector in Cameroon. It also captures why some of the entrepreneurs were not benefitting and for those benefitting, it examines the impact on their business. The authors examines the macro (policy context) in the data to understand entrepreneurs awareness of the context and usage of policies. The findings are presented below with respect to awareness and usage of government policies respectively.

### 4.1 Awareness of Government Policies by Women Entrepreneurs?

The starting point of policy usage by entrepreneurs is to be aware of the existence of such policies. This awareness helps provide understanding of the content of such policies and how it could affect small businesses. Our literature suggest disproportionate level of awareness of policies in Cameroon. The findings below present interesting scenarios through which female entrepreneurs become aware of government policies.

*I was able to clarify my tax because I had to go to the tax office to make inquiries. However, not everyone has the chance or knowledge to go there and by the way, I am not sure they have a phone number. But they should be sensitising us through radio and TV programs about these policies [entrepreneur 5].*

*I talked with one present Regional Delegate for Taxation about the arbitrary nature of taxes in the country and he said there was nothing he could do and that, that is how the system was designed and that they have been made to understand that taxpayer/contributors are liars so they don't listen to them [entrepreneur 15].*

While the above illustrates how entrepreneurs become aware of government policies, many do not know for example the type of taxes and the amount required to pay. The narrative from the Regional Delegate for Taxation may suggest taxes are arbitrary because they do not believe the truthfulness of the information being provided by entrepreneurs about their business operations. This arbitrary nature of policies does not create an enabling business environment for entrepreneurs who are already resource-constrained. In reviewing the above evidence in relation to existing literature (e.g., Njinyah, 2018), there are plenty of commonalities about the macro context (government policy) in Cameroon and are therefore evidence that the government has failed to provide an enabling business environment (Ngoasong and Kimbu, 2019). Apart from taxes, licencing permit is another important point of reference as discussed below;

*... if you listen well to the government (see entrepreneur 15 below), they will tell you that there is one stop shop and in 72 hours you can start a new business in Cameroon. That is a fat lie because for 2 years now that we are operating our documents have been deposited and we are waiting for the government to give us the authorisation to begin operation as a registered business and government is not giving it. ... so you imagine that somebody says you are not authorised to work and yet you pay taxes and they accept the taxes [entrepreneur 3]. When it comes to government here I cannot take that as a challenge to me because the government is in support of what I am doing. First my structure are authorised be the Ministry of Public Health, authorised by the Minster of Territorial Administration and since I am also working with young women and girls I am authorised by the Minister of Youth Affairs and back at the district level we also have support of the District Hospitals who are also supporting us very strongly. [entrepreneur 17].*

The above quotation suggests that entrepreneurs can become aware of government policy by listening to what government officials say about specific policies such as those related to taxes. For other entrepreneurs, they have to go to the relevant government agency to inquire about government policies. An example of a government policy that was uncovered in the data in this respect is tax offices. Each region in Cameroon is made up of several subdivisions and firms pay their taxes at their sub divisional delegations. There is the general acceptance that one of the major policies that the entrepreneur's in the hospitality sector are aware of is tax. Such an increase in awareness could be because taxes are an important source of raising funds for the government as explained by entrepreneur 15. The bureaucracy involved in tax administration has made it very unpopular. It seems entrepreneurs are aware of non-financial support as those with registered businesses as evidence in entrepreneur 17.

#### **4.2 Usage of Government Policies by Women Entrepreneurs**

The next part of the analysis was to examine the usage of government policies among women entrepreneurs. The data captured different scenarios suggesting entrepreneurs are aware of some government policies. This is specifically in reference from the Regional Delegate for Women Empowerment (*Delegate 1*) in the following quote:

*The Ministry [of Women Empowerment has 89 women empowerment centers in the whole of Cameroon. These centers give training to women. We have training in computers, training in project management, sewing, hairdressing some centers even have daycares for those who cannot go to school because of a child. We have 10 of these centers in the SW here, doing short*

*and long-term training, we have permanent trainees, those who are registered in the centers and those who are just coming to learn a little thing [specific skills] and go away [Delegate 1].*

Evidence from entrepreneur 7 supports the above statement from the Delegate of Women Empowerment as follows;

*... instead, they will say they want to send some people to come and train us, we the hoteliers and the restaurants, that is what they use to do at times, but supporting people like myself who used to employ workers and train, they don't do that. But once in a while, they do send some people to come and train us [entrepreneur 7].*

However, there is increasing evidence from the data that usage of policy is disproportionate as some entrepreneurs are suggesting a contrary view to the above intimated in the following quotes;

*... the government is not helping us do business the way we are supposed to do. You can see the Bamenda Airport since it was created in 1985 it was created only for the landing of Paul Biya [Cameroon's president] and it is only rehabilitated when he has to land in Bamenda. These are infrastructures in which with the right investments, our businesses will flourish [entrepreneur 3].*

*If I have the support [financial assistance from the government] knowing that we are trying to like help society to help create employment in a way, yes, why not expend and create a bigger place, we don't only employ, we employ and we train. So if the government had a way of supporting us it could have been doing better, yes, but they are not doing that [entrepreneur 1].*

The above are some snippets suggesting that not all entrepreneurs who are aware of government policies are benefiting using those policies. Several reasons could be advanced for this lack of usage. As entrepreneur 15 puts it, there is too much bureaucracy involved in getting financial assistance with government officials sometimes even requesting sexual favours in exchange for the finance. Women with dignity and good ethics will walk away and therefore not benefit. Moreover, entrepreneur 3 suggests some infrastructures are poorly developed and not fit for purpose. Existing literature focusing on Cameroon (e.g., Njinyah, 2018) suggests other factors such as nepotism with government officials assisting their relatives, support being given to entrepreneurs loyal to the government/party politics, many firms not being registered and fear of government intrusion in their businesses should they seek for support. The explanation from entrepreneur 8 suggests that the associated cost of benefiting outweighs the potential benefit and therefore there seems to be a reluctance to use such policies. In addition to these factors, Obeng and Blundel (2015) added a lack of sensitisation about the potential benefits of policies to firms.

We uncover from the data whether or not the usage of government policy is beneficial for women entrepreneurs and how. We consider the case of Entrepreneur 8, the owner-manager of an established Women's Cooperative Credit Union in the city of Bamenda but with branches in Yaoundé (Cameroon's political capital). The entrepreneur explained how a partnership with the Ministry provided access to interest-free loans for women and women group entrepreneurs to emancipate them from their kitchens. This was captured in the following quotation:

*We are in partnership with the Ministries of the economy and rural development, so they are giving free interest loans to women groups... but the ministry of finance taxes us, we pay patent [business tax], then forestry and industry department always passes and harasses us that they are verifying fire extinguishers, prices of things [are increasing], etc and the loan just disappears in the form of taxes [entrepreneur 8].*

The case of Entrepreneur 8 above is not isolated. The data reveals at least two other examples of how usage affects the benefit derived as illustrated in the quotations below;

*... before you get there [ministry] they will tell you that you should do this and you pass through like fifteen people before you finally get to the money and then this one says to sleep with me, that one says you have to do this with me, no that one says give me something before I give you. How can you be borrowing money and you are paying to get the money you want to borrow. So there is a lot of politics and mafia in the whole thing of obtaining government finance [entrepreneur 15].*

*... but they proposed to me once that I should work with government so that the government can be giving me employees, pay some small sum of money just to support me so that I can train more youths, then they can reduce my taxes, not my rents. The amount they were giving me was too small, so I decided to breach the contract [entrepreneur 2].*

*Our government is very poor because they don't help us with anything. For example, if you have a problem with a business partner, like last year I was having a problem that I decorated a blind for a government office. It was a contractor that took that contract, they advanced some money, so in the end, they did not finish the money. So I went and contact the police, he bribed and came out. So, in the end, I decided to call him and we negotiate the two of us. So that is the kind of thing that I cannot have any problem and I count on my government, they are very corrupt [entrepreneur 2].*

The above suggests the perceived benefit of the usage of policies may not be realised for several reasons; i) any form of support provided such as loans, are being used to pay for the arbitrary taxes; ii) due to poor institutional policies (see entrepreneur 15), entrepreneurs have to bribe to obtain support (loans) and the requested amount diminishes as it moves through the various departments before reaching the entrepreneur; iii) the amount of money given at times is too minimal to have significant impact for the SMEs. These points make it difficult to realise the benefit of policy usage as funds that could have been used for investment in the business are being used to bribe. Lack of investment is also associated with limited finance and this constraint the ability of the entrepreneurs to effectively and efficiently manage their business operations.

The analysis of the data shows how women-owned SMEs in the hospitality sector have a different perception about how they measure the performance of their businesses which is on complete contrast to performance measures in other SMEs as shown below;

*There are so many but I could when it comes to succeeding so many things that I look at. I look at the quality of customers that I have, I look at the impact my business has created in society. Those are the two main things. It is not all about money [entrepreneur 1].*

*What is success to me? Success to me is my people and what I do, the young girls I have trained and they are madams. When I pass they show me to their generation [entrepreneur 2].*

*Success to me is about how many people I can employ, how many lives I can change with my vision, and not how much money I make from the business [entrepreneur 16].*

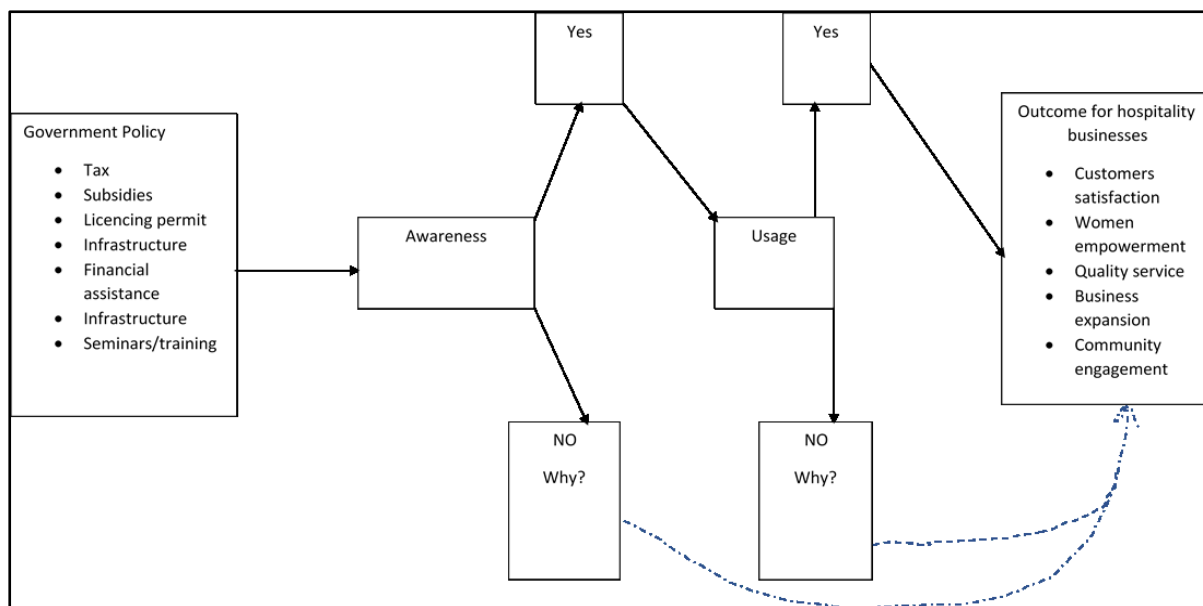
The above quotes show these women are not interested in the use of profit as a measure of performance. They believe when their customers are satisfied, they will spread the good news and this will result in repeated sales. They believe they are successful only when they can employ more people especially girls who share their vision as change agents. Such quotations reflect why this sector has the potentials to alleviate perversity and bring about development because female entrepreneurs as vectors of social enterprise (Kimbu and Ngoasong, 2016).

## **5 Discussion**

This chapter makes the following contribution to our understanding about awareness and usage and government policies within the hospitality sector in Cameroon, which has had scant attention until date. First, the chapter draws from the institutional perspective (e.g., Krammer, 2014) to uncover how awareness and usage of policies could influence the outcome of women-owned hospitality businesses in Cameroon. The analysis reveals context-specific issues about a disproportionate level of awareness and usage of policies. The evidence provided also suggests that to a large extent, policies represent a constrain for entrepreneurs because it is costly to access finance and there is a bureaucracy with the tax administration. The government has therefore failed to create an enabling environment for women entrepreneurs (Ngoasong and Kimbu, 2019). Government institutions are supposed to create an enabling environment and not to constrain one.

Second, the chapter contributes by developing a framework on how government policies affect the performance of hospitality businesses (figure 4). It shows how the effect of policies on the performance of hospitality businesses is depends on whether they are aware of these policies. Policy awareness is important for many reasons. For example, it enables entrepreneurs to know where to get help and how to get such help (the requirements). Moreover, it provides them with information about the content of the policy in terms of how it could be beneficial to their businesses. It helps the entrepreneurs to better plan their strategies. It is only by being aware of these policies that firms are therefore able to use them for example providing staff training and financial support to help improve their customer service among others. However, not being aware and not using or benefiting from policies may have a positive effect on the firms as entrepreneurs may develop cost-effective and innovative measures to better utilise their scarce resources which will have a positive effect on their businesses (see broken lines on fig. 4).

**Fig. 4** Conceptual framework



The findings of this research have implications for policy and practice. From a policy perspective and concerning awareness, entrepreneurs listen to government officials such as sub-divisional delegates for commerce, taxations, tourism and SMEs and visit their offices to inquire about existing policies. However, it is costly to make such visits especially for entrepreneurs operating in towns and cities out of where government delegations are situated. The implication is therefore for government authorities to run campaigns (e.g., radio, TV, brochures/leaflets, and recently social media, etc) to sensitise entrepreneurs especially those turning to listen as this will increase their awareness of existing policies. This research also suggests tax collectors should move about with policy leaflets, which they distribute to businesses and provide some explanation of the content before collecting taxes (Njinyah, 2018). This is important because a lack of awareness and usage may be due to a lack of understanding about the positive impact policies may have on their businesses. While there was evidence of policy awareness, awareness did not suggest usage and in many situations, usage did not provide considerable benefits to the entrepreneur's businesses. The policy implication emanating from this is the call to improve the institutional quality and therefore provide an enabling business environment where entrepreneurs can gain fair access to resources from the government. The government should move to stamp out anti-corruption practices as a result.

It is clear from the above evidence that the institutions have not always provided an enabling environment for businesses in the hospitality sector. Rather than developing a policy of “one size-fits-all”, this research still makes a strong call for specific tourism-related policies due to the uniqueness of the businesses in this sector as vectors of social entrepreneurship (Kimbu and Ngoasong, 2016). In overcoming the issues of lack of awareness and usage of policies, this research suggests entrepreneurs within the sector should be involved in the development and implementation of the policies. Such a consultation process will avoid policy mismatch and ineffectiveness.

From a managerial perspective, women entrepreneurs should listen to government officials and should go to local government offices and ask for information and clarification when needed. This is the best way of being aware and knowing how to benefit from government policies. Many women entrepreneurs belong to local community groups and associations where they share business experiences. Women that do not belong to such groups such as their local women empowerment centres need to register and be part. This is because it is through such centres that the government normally provides support for small businesses and through such centres, they can learn from other women who have benefitted from government policies and

the processes through which they went through. Moreover, within such centres, women can have a powerful voice by evaluating existing policies and making recommendations to the government for future policy development. While policy could have a significant impact on the businesses, entrepreneurs need to provide their employees with basic training and skills such that if they are given financial assistance, tax breaks, or invited to a trade show, they can maximise the associated benefits that could be generated.

## **6 Conclusions**

This chapter analysed awareness and usage of government policies for women-owned SMEs within the hospitality sector in Cameroon. The findings suggest that although through some entrepreneurs are aware of some extant policies, many do not use these policies and for those who use them, their benefits have not been up to expectation. The main reasons advanced for a lack of awareness are lack of knowledge from entrepreneurs about how to access these policies and lack of sensitisation from government; while for usage the reasons relate to lack of training by the government, bureaucracy involved in accessing them and fear of government intrusion via taxes.

This research has some limitations which should be considered as areas for further studies. First, the research is focused on the women entrepreneurs within the hospitality sector and therefore does not represent women entrepreneurs in different sectors. Research examining awareness and usage of policies in other sectors could improve the generalisability of this research. Second, this chapter provides a foundation for a more quantitative study. Policy awareness, usage, and benefits are latent variables that could be captured through a series of observed variables as shown from our data. What we have presented in this chapter is a framework examining whether entrepreneurs are aware and are using government policies and whether or not usage could lead to identified benefits. This quantitative study may utilise structural equation modeling (SEM) technique to develop a test a framework examining the effect of awareness on usage and whether usage significantly influences performance outcomes.

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