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Tourism Planning &
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**Collaborative Networks for Sustainable Human Capital
Management in Women's Tourism Entrepreneurship: The
role of tourism policy**

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Collaborative Networks for Sustainable Human Capital Management in Women's Tourism Entrepreneurship: The role of tourism policy

Abstract

Government policies to support women's empowerment in tourism through sustainable human capital management (HCM) is an emerging research theme. Tourism policies can contribute significantly to African women's empowerment by breaking existing stereotypical barriers that impede women's HCM. Based on a narrative analysis of published academic and policy literature, we uncover how policy support for collaborative networks can enhance women entrepreneur's HCM and thereby increase their resiliency and that of their tourism businesses. Collaborative networks are regional and country-specific forums, programs and/or initiatives for networking, skills development and access to resources and agency for women tourism entrepreneurs. Drawing on findings from analyzing collaborative networks involving women entrepreneurs in Ghana, Nigeria and Cameroon, the paper develops a conceptual framework that depicts four determinants of collaborative networks that influence the HCM of women entrepreneurs in tourism, namely type of network, resources, social capital dimensions and human capital management. Finally, the paper explicates how these determinants can inform national tourism policy to support women entrepreneurs.

Keywords: Tourism policy, collaborative networks, human capital management, women entrepreneurship

1. Introduction

A growing body of literature has popularized the status of women as tourism workers (Duffy, Kline, Mowatt, & Chancellor, 2015; Gentry, 2007; Moswete & Lacey, 2015) and owner-managers of small tourism firms (Kimbu & Ngoasong, 2016; Acharya & Halpenny, 2014). Although women make up more than 60 percent of the tourism workforce, they hold less than 40% of all managerial and supervisory positions and less than 20% of general management roles in public-quoted hospitality businesses (Baum & Cheung, 2015; WTTC, 2017). The declaration of the need to ‘achieve gender equality and empower all women and girls’ (Sustainable Development Goal No. 5) is therefore no surprise for the tourism industry. Gender, tourism and development are recognized as interlinked with tourism seen as having a large gender wage gap (Bakas, Costa, Breda, & Durão, 2018). This interlinkage provides two rationales for this research.

First, the recognized importance of women’s empowerment, defined as the ability to make choices by acting on available resources to realize economic and social outcomes for women workers and managers (Datta & Gailey, 2012; Perrons & Lacey, 2015), and to contribute to the development of the tourism industry (Kimbu & Ngoasong, 2016). Empowering women requires dismantling social and policy barriers to women’s participation in the tourism sector, whether as workers or owner-managers of tourism businesses (Baum, 2018). Apart from benefiting from access to resources and agency, women’s empowerment can also be realized through the co-existence and interaction of women with a collection of other actors as part of a system, institution or network (Yousafzai, Saeed, & Muffatyo, 2015). Being embedded within networks triggers networking opportunities that can enable women entrepreneurs to access resources for subsequent skills development and business management (Datta & Gailey, 2012). Thus, the current literature has documented the activities of networks or associations that involve women as facilitating

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3 women empowerment (e.g. access to resources and agency) (Bliss & Garratt, 2001; Ellis &
4 Rydzik, 2015; Datta & Gailey, 2012). However, the structure and operations of networks, the
5 collaborative nature of their activities and the extent of their engagement with women members
6 within the tourism sector remains undertheorized in the tourism development literature.
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13 Second, and as Baum (2018) points out, targeted policy initiatives that address training and
14 skills development are crucial to achieving empowerment especially for disadvantaged groups and
15 communities. In the tourism literature this is related to sustainable human capital management
16 (HCM), defined as “the adoption of HRM strategies and practices that enable the achievement of
17 financial, social and ecological goals, with an impact inside and outside of the organization and
18 over a long-term time horizon while controlling for unintended side effects and negative feedback”
19 (Ehnert et al., 2016, p. 90). This includes “skills development, training and continuing professional
20 education perceived as critical factors that increase a destination’s competitiveness and
21 ...improvements to quality of tourist experiences” (Foster, McCabe, and Dewhurst, 2010, p. 429).
22
23 Belonging to and being embedded within networks can be particularly relevant to women
24 entrepreneurs and their enterprises to help overcome existing resource-constraints. For instance,
25 despite progress in education and legislating gender equality, many women who aspire to
26 become entrepreneurs lack access to resources and the ability to make independent decisions. This
27 is mainly due to the political economy and ethnic traditions that are largely male-dominated
28 (Amine & Staub, 2009; Kimbu & Ngoasong, 2016; Datta & Gailey, 2012) and gendered
29 perceptions that may influence women’s choice of paid employment versus entrepreneurship
30 (Costa et al., 2017). We contribute to this debate by theorizing how policy initiatives
31 that promote women’s participation in networks can enhance the HCM of women entrepreneurs.
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3 We address a key research question: What factors influence the capacity of collaborative networks
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5 to facilitate women entrepreneurs' human capital management in tourism destinations in Africa?
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8 To answer our research question, we conceptualize collaborative learning networks as the
9
10 interplay of shared rules, resources and relationships among societal actors with groups, networks
11
12 or associations for individual or group benefits. This conceptualization draws on the academic
13
14 literature on collaborative learning through networks (Bliss & Garratt, 2001; Ihm & Castillo,
15
16 2017). Networks can be categorized as helping networks and friendship networks which support
17
18 women entrepreneurs (Konrad, Radcliffe, & Shin, 2016), socially supportive networks (Ellis &
19
20 Rydzik, 2015; Ihm & Castillo, 2017), formal and informal sector networks including kin and
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22 extended family relationships (Yousafzai, Saeed, & Muffatyo, 2015), or learning networks (Bliss
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24 & Garratt, 2001; Ihm & Castillo, 2017). The rules within each network and the relationships
25
26 established by women entrepreneurs with other actors either enables empowerment through access
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28 to resources that enhances their agency and facilitates business development, or limits women's
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30 abilities to act and benefit from resources making them feel disempowered with consequent
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32 negative effects on entrepreneurial outcomes.
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38 In particular, we make use of narrative analysis (Hjalager, 2009; Zilber, 2007) to present
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40 findings from analysis of government policies and initiatives in support of collaborative networks
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42 involving women entrepreneurs across Ghana, Nigeria and Cameroon with evidence drawn from
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44 secondary (academic and non-academic) sources. Based on our findings, we develop a conceptual
45
46 framework depicting four determinants of collaborative networks that influence the HCM of
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48 women entrepreneurs, namely networks, resources, social capital and HCM. The framework is
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50 elaborated through an examination of existing networks within the three countries and thereby
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52 uncovering how networks serve as forums for knowledge exchange, professional development and
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3 mentoring opportunities, access to resources and agencies that can support women entrepreneurs'
4 participation in tourism in Africa. Finally, we discuss the implications for applying a gender
5 perspective in entrepreneurship and in tourism entrepreneurship to addressing the HCM needs of
6 women entrepreneurs in developing countries in Africa.
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16 **2. Literature Review**

17 18 19 20 *2.1 Women entrepreneurship and tourism policy*

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23 Research on women entrepreneurship in tourism reveals the economic opportunities (Kwaramba,
24 Lovetta, Louwb, & Chipumuroc, 2012) and the personal and social transformation that women's
25 entrepreneurship creates through serving defined community needs in tourism destinations
26 (Kimbu & Ngoasong, 2016; Gentry, 2007; Moswete & Lacey, 2015). However, a gender
27 perspective on tourism entrepreneurship challenges the use of evidence of the societal impacts of
28 women entrepreneurs to advocate for women's entrepreneurship, if women's choices are co-
29 opted (Ferguson, 2011). This debate about whether or not policy-makers should encourage
30 women's entrepreneurship is beyond the scope of this article. Our focus is the relevance of
31 policy initiatives targeting women entrepreneurship for addressing the human capital needs of
32 women entrepreneurs in destinations in the developing world, where women constitute an
33 integral part of the tourism industry workforce (Duffy, Kline, Mowatt, & Chancellor, 2015;
34 Gentry, 2007), and as owner-managers of small tourism firms (Acharya & Halpenny, 2014;
35 Kimbu & Ngoasong, 2016).
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52 In particular, the article examines how networks can support women entrepreneurs' human
53 capital management (HCM) through government policy interventions. This is in line with calls for
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3 more research to understand how policy initiatives can develop and empower women
4 entrepreneurs' leadership skills (Moswete & Lacey, 2015). Existing research has identified how
5 socio-cultural norms and unfavorable legislations constrain access to finance and non-financial
6 capital for many women entrepreneurs, with most women relying on their own networks to access
7 capital (Nikina, Shelton, & LeLoarne, 2015). Furthermore, encouraging more women
8 entrepreneurs is both socially and economically desirable and promotes development through
9 increased employment and economic activity (Amine and Staub, 2009). However, obstacles such
10 as capability and skills development of women and girls, country legislation and implementation
11 on gender equality, local socio-cultural norms and traditions need to be overcome for positive
12 changes to be felt, and to improve performance in women owned businesses (Welsh, Kaciak,
13 Memili, & Minialai, 2018).
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30 To examine how collaborative networks involving women tourism entrepreneurs
31 influence the HCM of women entrepreneur members, three studies underpin our
32 conceptualization of collaborative networks. First, Bliss & Garratt's (2001) study of the Polish
33 National Association of Women Entrepreneurs. This is a formal network of women
34 entrepreneurs with a defined membership, governance and operational activities endorsed by the
35 government to support women entrepreneurs. Second, socially supportive networks such as
36 project Venus, a closed but informal network designed and operated by women members of the
37 micro-brewery industry in Europe and North America, to support each other and thereby creating
38 a shared vision, unified external voice and visibility for women Brewsters even at policy levels
39 (Ellis & Rydzik, 2015). Third, informal sector organizations, such as Hometown Associations
40 (HTAs), Rotating and Accumulating Savings and Credit Associations (ROSCAs/ASCAs), which
41 are popular in African countries (Ngoasong & Kimbu, 2016). The collective action and
42 networking found in these
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3 informal (unregulated) associations provide finance and development opportunities for
4 entrepreneur members. The next section elaborates the relevance of collaborative networks and
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6 of government support for women entrepreneurs' HCM.
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10 11 12 ***2.2 Women's human capital management: the role of collaborative networks*** 13

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15 The talent imbalance prevalent in the tourism sector (WTTC, 2017) has made it imperative for
16 government policies to maximize the contribution of women by empowering them not only
17 economically but also educationally and politically (Baum & Cheung, 2015; OECD, 2012).
18 Policies and legislation which support the rights of women to equal treatment in law and in practice
19 are especially needed in African countries where societal norms and traditions are still heavily
20 skewed towards favoring men over women (Amine and Staub, 2009; Kimbu & Ngoasong, 2016).
21 Consequently, for the majority of women, significant gains in education have not translated into
22 better labour market outcomes (UN Women, 2017). According to the International Labour
23 Organisation, women (unskilled or semi-skilled) tend to work in the most vulnerable jobs, where
24 poor working conditions, unequal treatment and opportunities, violence, exploitation, stress and
25 sexual harassment are the norm (Baum & Cheung, 2015).
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41 These challenges notwithstanding, there are societal benefits for facilitating women
42 entrepreneurs' HCM through collaborative networks. At the national level, having well-trained
43 and qualified women in senior management and as owner-managers of SMEs leads to increased
44 economic performance of a country (Welsh, Kaciak, Memili, & Minialai, 2018; WEF, 2017). In
45 the tourism sector, women can become even more effective as managers in contexts where their
46 roles represent extensions of their family responsibilities (Nikina, Shelton, & LeLoarne, 2015).
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55 However, policy-making also needs to recognize that encouraging women to
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3 concentrate on roles aligned with their responsibilities at home can limit the realization of their
4 full potential, especially for those women who display aspirations for high growth
5 entrepreneurship (Ngoasong & Kimbu, 2018). In contexts that promote increased gender
6 diversity women can display a wider range of skills, innovation and improved decision making
7 traits that underpin sustainable HCM (Baum, 2018). This enables them to act as role models and
8 mentors to other women entrepreneurs, managing expectations and rewards, and encouraging
9 participative decision-making as collaborative network members (Ellis & Rydzik, 2015). This is
10 where collaborative networks can play a crucial role in enabling women members' HCM through
11 the incentives and benefits of membership.
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24 Collaborative networks can directly influence women entrepreneurs' HCM where
25 collective action is encouraged among members and where members are able to access and act on
26 learning resources, credit and group practices mobilized by the networks (Anderson, Locker, &
27 Nugent, 2002; Woolcock, 2010). This collective action generates social capital which constitutes
28 the shared trust, reciprocal exchanges, rules (Ngoasong & Kimbu, 2016), and community
29 development through the fostering of entrepreneurship (Bakas, 2017). For collaborative networks,
30 the availability of capital (e.g. social, financial, human, natural, physical and technological)
31 (Emery & Flora, 2006), and authority (rules, regulation, decision-making processes) are major
32 enablers not only of the resilience of the networks (Ngoasong & Kimbu, 2016) but also their
33 capacity to support women entrepreneurship (Bakas, 2017). Thus, social capital is "the sum of the
34 actual and potential resources embedded within, available through, and derived from the network
35 of relationships possessed by an individual or social unit" (Nahapiet and Ghoshal, 1998, p. 243).
36 The authority of the network is the "management and decision-making processes exercised by the
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3 leaders of the network” (Ngoasong & Kimbu, 2016, p. 432) in realizing a shared vision for the
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5 good of their members (Bliss & Garratt, 2001).
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8 In summary, to uncover the determinants of collaborative networks that can facilitate
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10 women entrepreneurs’ HCM, our conceptual framework reveals two interlinked foci for empirical
11
12 analysis. First, an examination of the characteristics of existing networks (e.g. types of resources
13
14 and social capital), the nature of collaboration (member relationships and networking) and the role
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16 of government support for collaborative networks that involve women entrepreneurs. Second, the
17
18 HCM needs of women entrepreneurs and the extent to which membership in a collaborative
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20 network enables women entrepreneurs to access and act on resources to develop resilience in
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22 themselves and their small tourism firms, as well as to effectively respond to changing
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24 opportunities and challenges locally.
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31 **3. Method**

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34 We use narrative analysis to investigate how national tourism policies and plans can promote
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36 collaborative networks seeking to support women entrepreneurs’ HCM. Narrative analysis entails
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38 content and context analysis of secondary data (Hjalager, 2009; Ngoasong, 2014) to identify the
39
40 forms and functions of narratives and (re)constructing connections between events, and between
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42 events and their contexts (Zilber, 2007). Narratives are ‘stories, excuses, myths, reasons for doing
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44 and not doing’ (Bruner, 1991, p. 5). We adopt a qualitative approach. This approach has been
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46 chosen because it has the capacity to explain the practices of organisations responding to context-
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48 specific policy changes (Zilber, 2007; Ngoasong, 2014). Patton (2002) suggests that qualitative
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50 cases selected through purposeful as against random sampling provide information-rich cases for
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3 the researcher to learn a great deal about the purpose and the phenomena being investigated. We
4
5 focus on three countries, each of which represents a case study.
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8 Our research setting is Ghana, Nigeria and Cameroon, all emerging tourism destinations
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10 considered to be male-dominated by global standards with high WEF Gender Gap Indices (GGI)
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12 0.695, 0.641 and 0.689 respectively (WEF, 2017). Our sampling is purposive because at least one
13
14 of the co-authors is specialized in one of the three countries. Consequently, the author whose
15
16 research is focused on a particular case country conducted the search reviewed and initial
17
18 analysis of the relevant documents from that country. A fourth author, who is an expert on narrative
19
20 analysis validated each country analysis and carried out the integration with input from all the
21
22 other authors. This process enabled access to information-rich secondary data for narrative
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24 analysis. These countries' tourist products include photographic wildlife and nature safaris,
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26 cultural/heritage tourism, business, conferences and events (MICE) tourism, sand/sun/sea, visiting
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28 friends and relatives (VFR) and diaspora tourism, and have during the last decade witnessed
29
30 increasing international visitor arrivals. However, the gender gap
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32 index in all three countries has further widened due to vertical and horizontal gender segregation
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34 (WTTC, 2017; WEF, 2017; Baum & Cheung, 2015).
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45 Many scholars have drawn solely upon secondary data sources (web documents, blogs,
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47 online agenda and empirical accounts) published in public and private websites and databases to
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49 undertake qualitative analyses of innovations in medical tourism (Hjalager, 2009) and how
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51 the policies of businesses or governments shape local practices (Ngoasong,
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53 2014; Zilber 2008). Rather than adopt a systematic approach to data collection, we adopted a
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3 thematic approach based on a search of keywords that emerged from our review of the extant
4 literature. These keywords were human capital/resource management, collaborative networks,
5
6 women entrepreneurs, gender, empowerment, tourism/hospitality/service businesses, and
7
8 Cameroon/Ghana/Nigeria, agreed upon by the four co-authors. We searched and examined
9
10 secondary data sources which enabled us to identify networks involving women entrepreneurs.
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14 Documents include tourism planning and development policy documents, technical reports and
15
16 country studies commissioned by national government ministerial departments (e.g. those
17
18 responsible for the economy, planning, regional and small business development, employment, as
19
20 well as for gender, women, and social affairs), international agencies (e.g. the African
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22 Development Bank, the World Bank, UNWomen, WEF), local and international non-
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24 governmental organisations, independent consultancy organisations (e.g. McKinsey & Company,
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26 and Mastercard), news/magazine articles and videos related to these keywords. From
27
28 these sources, links to third party websites and informal phone calls to our contacts and informants
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30 within some of these organisations/departments enabled us to double-check and better clarify the
31
32 reliability and consistency of the data. Consequently, thirty-one documents were identified as
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34 relevant for our analysis with regards to Cameroon, whilst twenty-three and fourteen documents
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36 from Ghana and Nigeria respectively were deemed relevant for further analysis.
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42 Due to the large number of websites and volume of information, it was important to select
43
44 and organise the relevant data that better captures the narratives. One central unit of analyses that
45
46 can form the basis of narrative analysis is the theme, defined here as belief or factual statement
47
48 about a policy-related subject (Ngoasong, 2014). As defined in the introduction, we used ‘human
49
50 capital/resource management’, ‘women entrepreneurs’ and tourism/hospitality/service
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52 businesses as the three main themes that we looked for when searching, reading and analysing how
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4 government policies alluded to support for women's entrepreneurship in published documents. An
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6 objective and systematic reading of the contents of the documents was carried out to identify how
7
8 collaborative networks describe specific events, activities or practices (e.g. in terms of human
9
10 resources activities) and how these relate (or otherwise) to the provisions of tourism policy and
11
12 development. Events and activities generated specific narratives and storylines (Zilber, 2007;
13
14 Ngoasong, 2014), which we examined to uncover how policy initiatives support women
15
16 entrepreneurs' HCM through collaborative networks. We present our results below.
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22 **4. Results**

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27 A narrative analysis of policy initiatives to support women's entrepreneurship reveals three
28
29 emergent narratives for understanding how government support for collaborative networks
30
31 enhances their capacity to facilitate women entrepreneurs' HCM. First, the unique challenges
32
33 facing women entrepreneurs and the extent to which that needs to be considered separately from
34
35 gender-neutral policy initiatives. Second, how existing collaborative networks are addressing
36
37 these challenges directly (e.g. access to finance and business management training) and
38
39 indirectly (e.g. through networking events for women to use own initiatives to access resources).
40
41 Third, how supporting women's entrepreneurship in tourism can be effective if undertaken through
42
43 collaborative networks that encourage networking between women entrepreneurs and other
44
45 stakeholders (e.g. mentors, other business owners and partners).
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51 The above narratives are underpinned by the types of collaborative network (e.g. formal
52
53 vs. informal, national vs. regional, general vs. industry-specific), the key characteristics (e.g.
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55 membership, funding, activities, networking), the nature of
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3 government support and the nature of support to women entrepreneurs that can be related to HCM.
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5 Stevenson & St Onge (2011, p. 13) rightly note that in many African countries, women's economic
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7 development and empowerment is often promoted under "the Ministry responsible for women's
8
9 affairs, however, these women's ministries are generally under-resourced and lack capacity to
10
11 implement their mandate related to women's entrepreneurship and in mainstreaming gender
12
13 equality across other economic ministries". Consequently, collaborative networks, both formally-
14
15 regulated and informal self-help networks have been created for the purpose of supporting
16
17 women's entrepreneurship. We analyse the narratives found in both the national policies and
18
19 existing collaborative networks in Ghana, Nigeria and Cameroon to uncover how collaborative
20
21 networks can impact on women entrepreneur's HCM, including the role of government support.
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29 ***4.1 Ghana***

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31 Our narrative analysis on Ghana revealed that the country does not have a clearly documented
32
33 national entrepreneurship policy targeted at women, much less women entrepreneurs in the tourism
34
35 sector. However, successive governments have made statements and commitments to supporting
36
37 women entrepreneurs through its gender, business/trade related ministries and agencies. The
38
39 country has a National Entrepreneurship and Innovation Plan which focuses on youth-owned
40
41 businesses but encourages women to apply for support under the plan. The Ministry of Business
42
43 Development, created in 2017 under the Presidency of Nana Addo Dankwa Akuffo Addo,
44
45 organized the first women entrepreneurship conference under the theme "Unleashing women
46
47 entrepreneurship for inclusive growth" in February 2018. Its main aim was to expose women to
48
49 existing government initiatives on entrepreneurship and how they could be accessed. The Minister
50
51 of Business Development, during the conference, announced the provision of ten million Ghana
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3 cedis (est. US\$ 230,000) to young women entrepreneurs in an attempt to address the challenges of
4 credit for women entrepreneurs (Ministry of Business Development, 2018), but without specifying
5 when this will become available.
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9
10 In Ghana, women entrepreneurs are deemed to positively contribute to innovation, growth
11 and development and subsequently poverty reduction (Bamfo & Asiedu-Appiah, 2012). According
12 to the 2018 Mastercard index of Women's Entrepreneurship report, about 46.4% of businesses in
13 Ghana are owned by women (Mastercard, 2018). This may largely be due to the fact that culturally
14 and socially, Ghanaian women play a major role in providing for their families. Hence it is a
15 common phenomenon to see women engaged in different kinds of economic activities in the
16 country (Mwakikagile, 2017). Women entrepreneurs in Ghana are mostly involved in small and
17 micro enterprises in the domains of agriculture, retailing and service provision. Although Ghana
18 has a considerably high number of women entrepreneurs, access to credit, high interest rates,
19 access to land, new technologies, information, and education remain key challenges militating
20 against the growth and survival of their businesses. Table 1 provides illustrative examples of
21 collaborative networks attempting to address some of these challenges involving the government
22 and private sector to create an enabling environment to support women entrepreneurship.
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47 ***4.2 Nigeria*** 48

49 According to a report by the No Ceilings Initiative of the Bill, Hillary and Chelsea Clinton
50 Foundation (2015), over 40% of Nigerian women engage in entrepreneurship, ranging from micro,
51 small, medium and large enterprises, making Nigeria the country with the highest number of
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3 female entrepreneurs in the world (<http://www.noceilings.org/entrepreneurs/>). Existing research
4
5 documenting the major challenges facing Nigerian women include the lack of adequate business
6
7 knowledge, family pressure, socio-cultural constraints, inability to prepare business plans, weak
8
9 financial base and government policies supporting women (Moses et al., 2015). The need for
10
11 supportive practices and programs that would also monitor and evaluate these challenges have
12
13 been documented (Moses et al., 2015). The National Policy on Women, approved in July 2000 by
14
15 then President Olusegun Obasanjo aimed to protect the rights of Nigerian women, as well as their
16
17 total incorporation into mainstream government activities and policy-making at all three levels of
18
19 government (federal, state, and local) as well as national development (Sokefun, 2010).
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24 Prior to this, the National Commission for Women (NCW), established in 1990 focused on
25
26 women's entrepreneurship and attempted to address challenges that dissuaded their participation
27
28 in national development (Moses et al., 2015). NCW emerged from the enactment of the NCW Act
29
30 in 1989. One of its main objectives was "to promote the full utilization of women in the
31
32 development of human resources and bringing about their acceptance as full participants in every
33
34 phase of national development, with equal rights and corresponding obligations." The Federal
35
36 Ministry of Women Affairs and Social Development was created in 1995 by the NCW Act "to
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38 serve as the national vehicle to bring about speedy and healthy development of Nigerian women,
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40 children, the socially disadvantaged and physically challenged, and the mainstreaming of their
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42 rights and privileges in national development process" (ebonyistate.gov.ng, n.d.). In addition, one
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44 of the key operational departments of this Ministry is the Women Affairs Department, which has
45
46 three (3) sub-divisions including: i) economic services and women co-operatives; ii) human
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48 resources and capacity building; iii) women organisations division (Moses et al., 2015). Table 2
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50 provides examples of collaborative networks supporting women entrepreneurs in Nigeria.
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5 [Table 2 near here]
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10 **4.3 Cameroon**

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12 Cameroon's policies on business registration, financing, labor, and property rights assumes equal
13 provisions for men and women, and the number of women-owned small businesses is increasing
14 (Stevenson & St-Onge, 2011). However, the challenges facing women compared to men have been
15 drawn upon to evidence how women-focused policies can encourage women entrepreneurship
16 through collaborative networks. This includes facilitating access to finance from regulated banks
17 and network initiatives that address existing societal obligations that significantly affect women's
18 capacity to focus on entrepreneurial activities (Epo 2012; Førde, 2013; World Bank 2016).
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29 With respect to government initiatives to support women entrepreneurship, the Ministry of
30 Women's Empowerment and the Family (MINPROFF) has a special department (Directorate for
31 the Economic Promotion of Women) responsible for promoting women entrepreneurship, decent
32 work for women, and the socio-professional integration of women into gainful employment
33 (Minproff.cm, 2018). It regularly works together with other organisations such as the Cameroon
34 Employers Association (GICAM) to organize workshops and seminars on various aspects of skills
35 and capacity development for women business owners and workers in the private sector. GICAM
36 also acts as a bridge between local women organisations and international NGOs. Additionally,
37 gender focal points have been integrated in all ministries and government institutions (Stevenson
38 & St-Onge, 2011), and in 2010, the State (through Decree No. 26/0241/PM OF 6 FEB 2010)
39 transferred powers to local councils relating to the creation, maintenance and management of
40 Women and Family Empowerment Centres (MINPROFF, 2018). Finally, gender (equality) is also
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3 presently integrated in Cameroon's poverty reduction, employment and growth strategies found
4 the Vision 2035 plan for an emerging Cameroon (MINEPAT, 2009). However, chronic delays
5 have been observed in the implementation of the national policy for integration of women in
6 development adopted as far back as in 1999 and updated in 2010. Many women consequently rely
7 on self-organizing networks/cooperatives/associations and family networks to secure resources
8 and legitimacy, thereby operating smaller and sometimes informal (unregistered) businesses (Epo,
9 2012; Stevenson & St-Onge, 2011; MINADER, 2007). An important observation is that many of
10 these associations and networks are able to lobby for support from government agencies to
11 facilitate women entrepreneurs' HCM (Table 3).
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31 **5. Discussion**

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33 In this section, we synthesize the results across the three countries and the literature on
34 collaborative networks to generate a theoretical framework for understanding the determinants of
35 collaborative networks through which policymakers can support women entrepreneurs' HCM in
36 African countries. Compared to established tourism destinations with gender-specific tourism
37 initiatives targeting women entrepreneurs (e.g. Kwaramba *et al.*, 2012) our analysis reveals a
38 lack of such initiatives in Nigeria, Ghana and Cameroon. Women entrepreneurs in the tourism
39 sector of the three countries therefore vie for support in the same way as women entrepreneurs in
40 all other sectors of the economy. Based on our results, Figure 1 summarizes the four
41 determinants of collaborative networks for women entrepreneurs' HCM, namely the type of
42 network, resources, social capital dimensions and human capital management. The interlinked
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3 determinants allows for collective action and the sustaining of a close-knit community that allows
4 individual members to benefit from knowledge and material exchange, access to finance and the
5 development of resilience (Ellis & Rydzik, 2015; Datta & Gailey, 2012; Ngoasong & Kimbu,
6 2016). The network type affects the nature of the membership structure and therefore which
7 women entrepreneurs can become members. Government support for collaborative networks
8 sometimes takes the form of direct funding targeting those network activities that provide
9 entrepreneurial finance and capacity building activities for women entrepreneurs and encouraging
10 partnership between government agencies, private commercial businesses and self-help women
11 groups. This contributes to strengthening the capacity of the networks to sustain the provision of
12 and access to finance, serving as an arena for networking, capacity and skills development,
13 mentorship and trust-building leading to the increased legitimization of women's entrepreneurial
14 initiatives.

15 [Figure 1 near here]

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36 The relationship between collaborative networks and women entrepreneurs' HCM is
37 depicted by the bold dashed lines to the HCM determinant on the right, identifying the features of
38 HCM that collaborative networks can display to empower women entrepreneur members. This
39 reflects our definition of sustainable HCM as including practices that impact inside and outside an
40 organization and over a long-term time horizon, allowing for feedback (Ehnert et al., 2016). For
41 example, women entrepreneurs who own tourism businesses can seek membership in collaborative
42 networks in order to access financial capital (Klerk & Verreynne, 2017) and training opportunities
43 to develop competence (e.g. self-confidence from networking) and obtain social support (Bliss &
44 Garratt, 2001; Ihm & Castillo, 2017) in relating and coping with their day-to-day entrepreneurial
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3 tasks (Ngoasong & Kimbu, 2016). Collaborative networks also play a legitimizing role as evident
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5 in the activities undertaken by networks to break negative stereotypes about women in business
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7 and lobbying for gender-sensitive support from both the corporate sector (financial assistance and
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9 sponsorship) and government (policies) to promote more women entrepreneurs.
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14 The emergent collaborative networks (Figure 1) has practical implications for women
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16 entrepreneurs seeking sustainable HCM. The existing networks in the three study countries can
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18 improve access to membership and participation by providing opportunities for face-to-face
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20 meetings where internet access restricts online participation, and better channel financial and non-
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22 financial benefits of memberships (e.g. business creation/management information, training in
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24 areas such as marketing, human resource and financial management). For those networks where
25
26 women in rural areas struggle to participate due to high travel costs, time in addition to membership
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28 fees, opportunities for virtual participation can be explored such as through online forums (Ihm &
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30 Castillo, 2017). Membership in networks is particularly important in the specific case of tourism,
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32 where women make up the majority of the tourism workforce and small tourism business
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34 ownership, and the extent of exploitation of women is arguably most evident (Cole & Morgan,
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36 2010; Baum & Cheung, 2015).
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42 The policy implications relate to the role of governments in encouraging more women to
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44 become members of collaborative networks thereby maximizing their impacts on tourism
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46 development. Many governments are prioritizing MICE tourism (meetings, incentives,
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48 conferences and exhibitions) in their tourism development policies because it constitutes multiple
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50 hospitality and tourism services providers (Astroff & Abbey, 2006; Fenich, 2008). Those
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52 international networks with country-specific chapters in African countries, typify opportunities
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3 that can be targeted by Ministries of Tourism seeking to help women-owned businesses, through
4 hosting network meetings, events and projects and thereby providing networking opportunities for
5 growing their businesses. By virtue of the types of meetings and events they host and the lobbying
6 positions held by African women members, these networks can play important roles in promoting
7 the growth of MICE tourism. To gain traction and visibility, the network coordinators, can work
8 together with government agencies such as destination management organisations to facilitate the
9 hosting of network activities while promoting the destination (Naipaul, Wang, & Okumus, 2009;
10 Connell, Page, & Meyer, 2015).

24 **6. Conclusion and future research**

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27 As evidenced in our results, narrative analysis enabled us to uncover the stories, events and
28 episodes relating to tourism policies and other policy initiatives aimed at supporting women's
29 entrepreneurship through collaborative networks. To achieve this, the paper examined the
30 determinants of collaborative networks and the role of government support in enhancing the
31 capacity of existing collaborative networks (e.g. Ellis & Ryzdik, 2015; Ihm & Castillo, 2017) to
32 sustain women entrepreneurs' HCM. We contribute to existing tourism research by applying a
33 narrative approach (Hjalager, 2009) to developing a theoretical framework for analyzing for how
34 collaborative networks can be created and operated to encourage women's entrepreneurship
35 (Figure 1). Narrative analysis can be limiting because it does not require authors to evaluate the
36 effectiveness or otherwise of policies and initiatives (Ngoasong, 2014). This is where our proposed
37 framework becomes useful. Future quantitative and qualitative research can apply the framework
38 not only to uncover how the interplay of the four determinants improve our understanding of
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3 collaborative networks for supporting women entrepreneurs in tourism, but also their effectiveness
4 and policy relevance.
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8 In addition, we have focused only on those policy initiatives that explicitly target women
9 entrepreneurs. To uncover existing policies and initiatives, we opted for a thematic rather than
10 systematic search, review and narrative analysis of secondary documents (Ngoasong, 2014;
11 Hjalager, 2009; Zilber, 2007). We have therefore provided an important starting point on which
12 future research can build upon to provide a more systematic analysis, covering a higher number of
13 collaborative networks. Many researchers have argued that where policies are gender neutral (Cole
14 & Morgan, 2010), more emphasis must be placed on supporting women entrepreneurs to be able
15 to access the resources and support needed to be successful (social) entrepreneurs (Kimbu &
16 Ngoasong, 2016). Future research can examine the extent to which women entrepreneurs are
17 better-off focusing on one or a combination of national vs. regional, general vs. industry-specific,
18 gender-neutral vs. women-only collaborative networks as sources of HCM.
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List of Tables

Table 1. Ghana government support to networks involving women entrepreneurs

Collaborative networks	Governmental agencies involved	Objectives and activities relating to women's entrepreneurship in the tourism sector
Ghana Rural Enterprises Project (Phase II) ¹	Government of Ghana, IFAD and African Development Bank	Implemented from 2002, the project has set up 53 business advisory centres and 12 rural technology facilities to support small and micro enterprises, mostly women-owned. The project has provided training, facilitated access to finance and markets. More than 80, 452 entrepreneurs have been trained.
Ghana Women Entrepreneurship Summit ²	Ghana National Board of Small Scale Industries	The 2018 submit focus on Ghanaian women entrepreneurs: From voices to action. It provides a networking platform for women entrepreneurs towards job creation, industrialisation and socio-economic growth
Ghana Association of Women Entrepreneurs established in 1993 as a chapter of the African Federation of Women Entrepreneurs ³	Fisheries Commission (Ministry of Food and Agriculture), African Growth and Opportunity Act (AGOA) advisory committee (Ministry of Trade and Industry), & Ministry of Manpower and Development.	Builds the entrepreneurial capacities of women entrepreneurs through mobilising resources for training, market information dissemination, economic networking, credit, technology transfer, and promotion of non-traditional exports, advocacy and lobby for policies. Current membership exceeds 2,550 plus outreach cooperative groups that have 20,000 members overall.
Skills Development Fund ⁴	Council for Technical and Vocational Education and Training, NIRAS Denmark, World University Service of Canada and Cornerstone Capital of Ghana.	Seeks to create a “skilled workforce and raise the income-earning capacities of people, especially women and low-income groups through the provision of quality-oriented, industry-focused, and competency-based training programmes and complementary services”. An estimated 43,000 firms and institutions have so far benefited from the fund.
Ghana Women Fund ⁵	Government of Ghana, women groups, rural and community banks	Seeks to “economically empower Ghanaian women ... by actively promoting and enhancing women’s access to credit and other financial services”. More than 619 women groups have benefited from the fund.

Note: 1. IFAD (2011). Evaluation - Ghana Rural Enterprise Project, Phase II: A path out of poverty. <<https://www.ifad.org/documents/38714182/39717313/rep.pdf/774d9213-d839-4b25-96cc-aa07cc66cf7d>> Accessed 12/05/2018; 2. modernghana.com; 3. Ghana Association of Women Entrepreneurs (2018) <www.ghanawomenentrepreneurs.org> Accessed (9/05/2018); 4. Skills Development Fund (SDF) (2018) <<http://www.sdfghana.org/index.php>> Accessed May 11, 2018.

Table 2. Nigeria government support to networks involving women entrepreneurs

Collaborative networks	Governmental agencies	Objectives and activities relating to women's entrepreneurship in the tourism sector
Federation of Business Women Entrepreneurs ¹	Uplift Development Foundation (Ogun State governor's office)	Promote and enable trade on a joint platform for various groups and individual women entrepreneurs across the West African sub-region.
Women in Entrepreneurship Development Programme	The Small and Medium Enterprises Development Agency of Nigeria ²	Trains women entrepreneurs with the aim of enabling them to become successful entrepreneurs.
Rural Women Enterprise Development		Rural women's economic empowerment through targeted entrepreneurial capacity building; has trained groups of rural women in twelve pilot states of the federation.
'SheTrades' Initiative ^{3a}	Nigerian Export Promotion Council	Launched in Nigeria in July 2016 with the aim of connecting 200,000 female entrepreneurs to the global market by 2020, in partnership with The International Trade Centre
MallForAfrica Women Empowerment for Global Market Access Programme ^{3b}		A social impact venture helping women-owned SMEs to sell their products in local and international markets. The target is empowering 200,000 women-led businesses across Africa by 2020
Women in Hospitality Nigeria (WIHN)	Ministry of Culture and Tourism	Aims to inspire and empower women while promoting gender diversity and leadership for women who own or work in hotels, restaurants, bars, online travel agencies, and travel and tourism agencies in Nigeria. (wihninitiative.org)

Note: 1. <<http://upliftdevelopment.org/index.php/other-activities/2016-05-16-13-47-02/federation-of-business-women-entrepreneurs>> accessed: 9/5/2018; 2. SMEDAN (2018). Who we are. <<http://smedan.gov.ng/index.php/who-we-are/16-departments/enterprise-development-and-promotion/edp-programmes/edp-sub-programmes/38-edp-capital-project.html>?> Accessed: 5/5/2018.; 3a. This Day Live (April 10, 2018). Connecting Women Entrepreneurs to the Global Market. <www.thisdaylive.com/index.php/2018/04/10/connecting-women-entrepreneurs-to-the-global-market/> accessed 2/5/2018; 3b); Okojie, J. (2018). MallforAfrica partners NEPC to assist women entrepreneurs' access global market. Available at <http://www.businessdayonline.com/mallforafrica-partners-nepc-assist-women-entrepreneurs-access-global-market/> accessed: 30/04/2018.

Table 3. Cameroon government support to networks involving women entrepreneurs

Network	Governmental agencies/partners	Women's entrepreneurship
Cameroon Employers Association ¹	Ministry of Women's Empowerment and International Labour Office in Cameroon	Two phases of nine months skills and capacity (in project writing and management) training program in 2017 for women entrepreneurs, including mutual exchange/sharing of ideas, mentorship and boosting their confidence
	Growth-Oriented Women's Enterprise Project funded by the Africa Development Bank ²	The program supports active women-owned through two inter-dependent initiatives: i) a partial guarantee to commercial banks amounting to 10 million euros; and ii) technical assistance to key beneficiaries.
Association of Cameroon Business Women (GFAC), serves as Chapter of World Association of Women Business Leaders	African Development Bank, government ministries and commercial banks	In 2005 GFAC partnered with the African Development Bank to provide women entrepreneurs up to 60% percent financial grant as part of poverty alleviation for women.
	Ministry of the Economy, Planning and Regional Development	In 2012, the ministry allocated funds for technical studies, enterprise creation pilot outlets, and low-interest loan scheme for the setting up and functioning of the 800 women-owned enterprises across the country.
Les Femmes Entrepreneurs ³	Ministry of Women's Empowerment and the Family	Created to "better the socioeconomic conditions for the members by promoting income-generating activities" through providing women-owned businesses with access to finance, market research, and commercialization opportunities
Cameroon Women Entrepreneurs Network (CWEN) ⁴	Ministry of Women's Empowerment and the Family; Ministry of Small and Medium Sized Enterprises, Social Economy and Handicrafts	Educates and sensitises women entrepreneurs on business and management, access to networks (e.g. mentoring and coaching among members) and lobbying for support for women
Rainbow Unlimited GmbH ⁵ .	Ministry of Tourism & Leisure; Swiss Embassy	Ad-hoc training programs and workshops on hospitality management for selected youths in collaboration with international companies/organisations.

Notes: 1. <http://www.cameroon-info.net/article/cameroun-entrepreneuriat-feminin-le-gicam-et-le-bit-forment-les-femmes-au-montage-des-305379.html>; 2. <https://www.afdb.org/en/documents/document/project-brief-growth-oriented-women-enterprises-development-programme-gowe-56162/>; 3. Førde (2013); 4. <http://www.cwen.cm/accueil>; http://www.cwen.cm/assets/images/mag_cwen.pdf; 5. <http://www.mintour.gov.cm/wp-content/uploads/2017/10/Suisse-Rainbov.jpg>

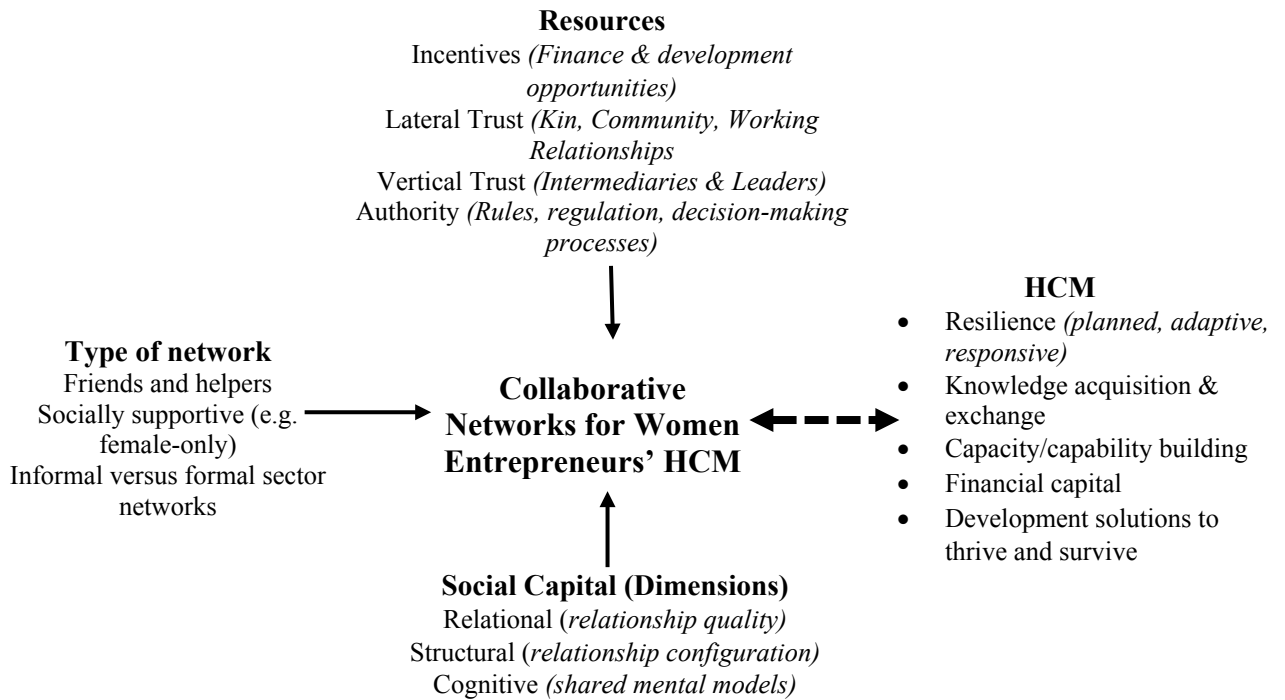


Figure 1. Understanding how collaborative networks influence the HCM of women entrepreneurs

Supplemental File – List of relevant documents consulted in the three study countries

Appendix 1: Archival data – Cameroon	
Category	Details
Cameroon government ministries documents	<p>MINADER (2007) Collection of Texts Related to Cooperative Societies and Common Initiative Groups. Yaoundé: Ministry of Agriculture and Rural Development. Retrieved from: http://www.ccima.cm/phocadownload/DECRET/texte_gic_cooperation.pdf (Accessed: 21/05/2018).</p> <p>MINEPAT (2009). Cameroon Vision 2035, Working Document, Yaoundé: Ministry of Economy Planning and Regional Development. Retrieved from: http://extwprlegs1.fao.org/docs/pdf/cmr145894.pdf (Accessed: 21/05/2018).</p> <p>MINPROFF (2010). Decree No. 26/0241/PM OF 6 Feb 2010 to lay down conditions for the exercise of some powers transferred by the State to councils relating to the maintenance and management of Centres for Women's Empowerment and the Family. Ministry of Women's Empowerment and the Family, Cameroon. Retrieved from http://www.cvuc-uccc.com/minat/textes/179.pdf (Accessed: 30/04/2018)</p> <p>Ministry of Tourism (1999). Decree No. 99/112 of 27 May 1999 Concerning the organization and functioning of the National Tourism Council (Decret du N° 99 / 112 du 27 Mai 1999 Portant organization et fonctionnement du Conseil National du Tourisme). Yaoundé: MINTOUR. http://www.mintour.gov.cm/en/ (Accessed: 10/03/2018)</p>
Non-governmental organisation websites	<p>Association for Support to Women Entrepreneurs in Cameroon (ASAFE) website (2018) Retrieved: http://www.asafe.org/#!/about-us (Accessed: 13/04/2018)</p> <p>Cameroon Women Entrepreneur's Network website (2017) Retrieved: http://www.cwen.cm/presentation (Accessed: 01/05/2018)</p> <p>Association of Cameroonian Business Women (GFAC - Groupement des Femmes d'Affaires du Cameroun) website. http://www.gfac-cm.org/ (Accessed: 18/05/2018)</p> <p>Cameroon Employers Association (GICAM - Groupement Inter-patronal du Cameroon) website (2017). Accompagnement: GICAM et BIT aux côtés des femmes entrepreneurs. Retrieved: http://www.legicam.cm/index.php/p/gicam-et-bit-aux-cotes-des-femmes-entrepreneures (Accessed: 12/05/2018)</p> <p>Lifetime Projects. https://lifetime-projects.com/projet-autonomie-professionnelle-de-femmes-cameroun-bolivie/</p>

<p>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47</p>	<p>Reports</p> <p>African Development Bank Group (2006). “Project Brief – Cameroon: Growth-Oriented Women Enterprises Development Programme (GOWE).” Retrieved from: https://www.afdb.org/en/documents/document/project-brief-growth-oriented-women-enterprises-development-programme-gowe-56162/ (Accessed: 13/04/2018)</p> <p>Epo, B. N. (2012). “Implications of access to microcredit and social capital for female entrepreneurship in Cameroon.” ICBE-RF Research Report No. 39/12.</p> <p>Global Entrepreneurship Monitor (GEM) (2014). “Entrepreneurship in Cameroon.” Retrieved from: http://www.gemconsortium.org/report/49557 (Accessed: 06/05/2018)</p> <p>Kimbu, A. N. & Ngoasong, M. Z. (2016). “Women as vectors of social entrepreneurship in hospitality and tourism.” Final Report of BA/Leverhulme Small Research Grants - SRG 2013-14 Round.</p> <p>Mastercard (2018). “Mastercard Index of Women entrepreneurs (MIWE) 2018.” Retrieved from: https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE_2018_Final_Report.pdf (Accessed: 11/05/2018).</p> <p>McKinsey & Company (2012). “Women matter: Making the breakthrough.” Retrieved from: https://www.mckinsey.com/~media/McKinsey/Business%20Functions/Organization/Our%20Insights/Women%20matter/Women_matter_mar2012_english%20(1).ashx (Accessed: 10/05/2018)</p> <p>OECD (2012). “Gender equality in education, employment and entrepreneurship: Final report to the MCM 2012.” Retrieved from: http://www.oecd.org/employment/50423364.pdf Accessed: 10/05/2018</p> <p>Stevenson, L. and A. St-Onge (2011). “Assessment of the Environment for the Development of Women’s Entrepreneurship in Cameroon, Mali, Nigeria, Rwanda and Senegal.” Employment Report No. 15. Geneva: International Labor Organization. Retrieved from: http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_170545.pdf</p> <p>UN Women (2017). “Progress of the World’s Women 2015-2016.” Chapter 2. Retrieved from: http://progress.unwomen.org/en/2015/chapter2/ Accessed: 11/05/2018</p>
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	<p>World Bank. (2008). "Doing business: Women in Africa." Washington, D. C: World Bank (Report Number 43563). Retrieved from: http://www.doingbusiness.org/~media/WBG/DoingBusiness/Documents/Special-Reports/Women-in-Africa.pdf (Accessed: 16/05/2018)</p> <p>World Bank. (2016). "Women, business and the law 2016." Washington DC: International Bank for Reconstruction and Development. The World Bank.</p> <p>WEF (2017). "The global gender gap index report 2017." World Economic Forum. Retrieved from: http://reports.weforum.org (Accessed: 09/04/2018)</p> <p>WTTC (2017). "The Travel & Tourism Competitiveness Report 2017: Paving the way for a more sustainable and inclusive future." World Travel and Tourism Council. Retrieved from: http://www3.weforum.org/docs/WEF_TTCR_2017_web_0401.pdf (Accessed: 15/05/2018).</p>
News/Magazine articles	<p>forumducommerce.org (2003) Cameroun: une association commerciale de femmes encourage les exportatrices. Centre du commerce international, Forum du commerce international - No. 4/2003. Retrieved 12 May 2018 from http://www.forumducommerce.org/Cameroun-une-association-commerciale-de-femmes-encourage-les-exportatrices/</p> <p>Camer.be (6 Mar 2017) Cameroun: Les femmes chefs d'entreprises s'organisent pour defendre leurs interest. Retrieved 11 May 2018 from http://www.camer.be/58561/11:1/cameroun-les-femmes-chefs-d39entreprises-s39organisent-pour-defendre-leurs-interets-cameroon.html</p> <p>ilo.org (23 June 2017) Conférences thématiques de l'entrepreneuriat féminin GICAM (Douala), du 14 au 15 juin 2017. Retrieved 20 May 2018 from http://www.ilo.org/addisababa/countries-covered/cameroon/facet/WCMS_559860/lang--fr/index.htm</p> <p>Cameroon-info.net (20 Oct 2017). Cameroun - Entrepreneuriat féminin: Le GICAM et le BIT forment les femmes au montage des projets. Retrieved 02 Feb 2018 from http://www.cameroon-info.net/article/cameroun-entrepreneuriat-feminin-le-gicam-et-le-bit-forment-les-femmes-au-montage-des-305379.html</p>

	<p>Mariellemw.com (15 Oct 2017) Cameroon Women Entrepreneurs Network: Pour le développement des competence de la femme entreprenante. Retrieved 09 May 2018 from https://mariellemw.com/2017/10/15/cameroon-women-entrepreneurs-network-pour-le-developpement-des-capacites-de-la-femme-entreprenante/</p> <p>Africa24monde.com (2017) Marie Ngo Bikes: La femme camerounaise est une entrepreneure, je l'ai toujours affirmé. Retrieved 15 May 2018 from https://africa24monde.com/economie/view/marie-ngo-bikes-la-femme-camerounaise-est-une-entrepreneure-je-l-ai-toujours-affirme.html</p>
Videos	<p>Africa 24 (14 Jun 2017) “Cameroun, Promouvoir l'entrepreneuriat féminin.” https://www.youtube.com/watch?v=RC1PF5XuRU8</p> <p>Binam Forum International (11 Jun 2013) “Message de Mme Françoise FONING, Chef d'Entreprise.” https://www.youtube.com/watch?v=DuMEBIDGPhI</p> <p>Afrikanews (17 Jun 2011) “Interview with Foning Francoise, femmes chefs entreprises mondiales.” https://www.youtube.com/watch?v=Lo7FZ8Nzet4</p>

Appendix 2: Archival data – Ghana

Category	Details
Ghana Government ministries documents	<p>National Development Planning Commission-Government of Ghana (2014). <i>Medium-term national development policy framework. Ghana shared growth and development agenda (GSGDA) II, 2014-2017</i>. Accra, Ghana: Author.</p> <p>Ministry of Tourism (2013). <i>National tourism development plan (2013-2027)</i>. Retrieved from http://www.ghana.travel/wpcontent/uploads/2016/11/Ghana-Tourism-Development-Plan.pdf. (Accessed on 3/8/2015).</p>

Entrepreneurial Funding websites	<p>Skills Development Fund (SDF) (2018). <i>About us</i>. Retrieved from http://www.sdfghana.org/index.php. (Accessed May 11, 2018).</p> <p>Ghana Women Fund (GWF). <i>About us</i>. Retrieved from http://ghwomenfund.com/. (Accessed: 12/09/2018).</p> <p>Business Sector Advocacy Challenge (BUSAC) Fund. <i>About us</i>. Retrieved from www.busag.org. (Accessed: 14/09/2018).</p>
Non-Governmental organisation websites	<p>Ghana Association of Women Entrepreneurs (2018). <i>About us</i>. Retrieved from www.ghanawomenentrepreneurs.org. (Accessed: 09/05/2018).</p> <p>Women in Tech Africa (2018). <i>About us</i>. Retrieved from http://www.womenintechafrika.com/#section-women-in-tech-week-twosixth-three-zeroth-sept-twozeroonesix. (Accessed: 11/05/2018).</p>
Reports	<p>IFAD (2011). <i>Evaluation - Ghana Rural Enterprise Project, Phase II: A path out of poverty</i>. Retrieved from https://www.ifad.org/documents/38714182/39717313/rep.pdf/774d9213-d839-4b25-96cc-aa07cc66cf7d. (Accessed: 12/05/2018).</p> <p>Mastercard (March 6, 2018). Mastercard Index of Women entrepreneurs (MIWE) 2018. Retrieved from https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE_2018_Final_Report.pdf. (Accessed: 11/05/2018).</p> <p>IFC (April, 2007). <i>Voices of women entrepreneurs in Ghana</i>. https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/sustainabilityatifc/publications/publications_report_voiceswomen-ghana_wci_1319579080327. (Accessed: 14/09/2018).</p> <p>The Institute of Economic Affairs (2016). <i>Women as economic actors: Experiences from northern Ghana</i>. Retrieved from https://ieagh.org/wp-content/uploads/2017/05/Women-As-Economic-Actors-Report.pdf. (Accessed 14/09/2018).</p> <p>World Bank. (1999). <i>Ghana - Financial services for women entrepreneurs in the informal sector (English)</i>. Africa Region findings; no. 136. Washington, DC: World Bank. Retrieved from http://documents.worldbank.org/curated/en/628531468253459984/Ghana-Financial-services-for-women-entrepreneurs-in-the-informal-sector. (Accessed; 14/09/2018).</p>

	<p>International Finance Corporation (IFC) & Ministry for Women and Children Affairs, Ghana (2007). Gender and economic growth assessment for Ghana 2007. Retrieved from https://www.ifc.org/wps/wcm/connect/debed98048855534b5fcf76a6515bb18/Ghana%2BGender%2BAssessment.pdf?MOD=AJPERES&CACHEID=debed98048855534b5fcf76a6515bb18. (Accessed: 14/09/2018).</p>
<p>News/Magazine articles</p>	<p>Ministry of Business Development (February 22, 2018). Women entrepreneurship conference held. Retrieved from http://mobd.gov.gh/women-entrepreneurship-conference-held/. (Accessed: 10/05/2018).</p> <p>Ghana Business News (June 20, 2018). Ghana Tourism Authority set for first women in tourism summit. Retrieved from https://www.ghanabusinessnews.com/2018/06/20/ghana-tourism-authority-set-for-first-women-in-tourism-summit/ (Accessed: 20/07/2018).</p> <p>Modern Ghana (March 2, 2018). <i>Ghana women entrepreneurship summit launched</i>. Retrieved from https://www.modernghana.com/news/838734/ghana-women-entrepreneurship-summit-launched.html.</p> <p>NBSSI Ghana (June 17, 2018). 50% of MASLOC loans for women – President. Retrieved from http://www.nbssi.gov.gh/2018/06/17/50-of-masloc-loans-for-women-president/</p> <p>Kwofi, M. (August 31, 2017). Stanbic Business Incubator to support 1,500 SMEs. Retrieved from https://www.graphic.com.gh/business/business-news/stanbic-business-incubator-to-support-1-500-smes.html</p> <p>Owusu, G., Quartey, P., & Bawakyillenuo, S. (2014, August, 19). <i>Are Ghana's women more entrepreneurial than its men?</i> Retrieved from https://www.brookings.edu/blog/africa-in-focus/2014/08/19/are-ghanas-women-more-entrepreneurial-than-its-men/. (Accessed: 10/05/2018).</p> <p>British Council Ghana (2015). Social enterprise landscape in Ghana. Retrieved from https://www.britishcouncil.org/sites/default/files/social_enterprise_landscape_in_ghana_report_final.pdf. (Accessed: 14/09/ 2018).</p>
<p>Books</p>	<p>Amu, N. J. (2004). <i>The role of women in Ghana's economy</i>. Accra: Federich Ebert Foundation.</p>

	Bortei-Doku, A. (2000). The participation of women in the Ghanaian economy. In Aryeetey, E., et la., (eds). Economic reforms in Ghana: The miracle and the mirage, James Curry, Oxford.
video	Ghana News (June 6, 2018). ITC launches ‘She Trades Commonwealth Ghana’ to train 3,000 women entrepreneurs. Retrieved from https://www.ghanaweb.com/GhanaHomePage/NewsArchive//ITC-launches-She-Trades-Commonwealth-Ghana-to-train-3-000-women-entrepreneurs-657898?video=1

Appendix 3: Archival data – Nigeria

Categories	Details
Government ministries and departments websites	<p>Federal Ministry of Information and Culture, Nigeria. Retrieved from https://fmic.gov.ng/ (Accessed: 20/05/2018).</p> <p>Ministry of Women Affairs and Social Development. Retrieved from: http://www.ebonyistate.gov.ng/Ministry/Women/Mandate.aspx (Accessed: 28/05/2018).</p> <p>The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) (2018). Who we are. Retrieved from http://smedan.gov.ng/index.php/who-we-are/16-departments/enterprise-development-and-promotion/edp-programmes/edp-sub-programmes/38-edp-capital-project.html (Accessed: 5/5/2018).</p> <p>SMEDAN. Retrieved from http://smedan.gov.ng/ (Accessed: 5/5/2018)</p> <p>Nigerian Export Promotion Council. Retrieved from http://nepc.gov.ng/</p> <p>Uplift Development Foundation. Retrieved from http://upliftdevelopment.org/index.php/other-activities/2016-05-16-13-47-02/federation-of-business-women-entrepreneurs (Accessed: 9/5/2018)</p>

	National Commission for Women Act. Retrieved from http://lawnigeria.com/LawsoftheFederation/NATIONAL-COMMISSION-FOR-WOMEN-ACT.html (Accessed: 15/05/2018).
News, Magazines, Articles	<p>This Day Live (April 10, 2018). Connecting Women Entrepreneurs to the Global Market. Retrieved from www.thisdaylive.com/index.php/2018/04/10/connecting-women-entrepreneurs-to-the-global-market/ (Accessed 2/5/2018)</p> <p>Moses, C. L., Iyiola, O. O., Akinbode, M. O., Obigbemi, I. F., and Eke, O. P. (2015). Women Entrepreneurship in Nigeria: Policy Framework, Challenges and Remedies. Kasmera. Retrieved from http://eprints.covenantuniversity.edu.ng/9196/1/article8.pdf (Accessed: 28/04/2018).</p> <p>Okojie, J. (2018). MallforAfrica partners NEPC to assist women entrepreneurs' access global market. Retrieved from http://www.businessdayonline.com/mallforafrica-partners-nepc-assist-women-entrepreneurs-access-global-market/ (Accessed: 30/04/2018).</p> <p>Sokefun, O. A. (2010). Women development and national policy on women in Nigeria. Multidisciplinary Journal of Research Development, 15(1), 1-11. Retrieved from http://www.globalacademicgroup.com/journals/multidisciplinary%20journal%20of%20research%20development/WOMEN%20DEVELOPMENT%20AND%20NATIONAL%20POLICY%20ON%20WOMEN%20IN%20NIGERIA.pdf (Accessed: 01/05/2018)</p>
Non-governmental Organisations	<p>Women in Hospitality Nigeria (WIHN). Retrieved from http://wihninitiative.org/ (10/05/2018).</p> <p>SheTrades Initiative. Retrieved from https://www.shetrades.com/en/about (Accessed: 09/05/2018)</p>
Reports	Bill, Hillary and Chelsea Clinton Foundation (2015). Percentage of Women Entrepreneurs. Retrieved from http://www.noceilings.org/entrepreneurs/ (Accessed: 12/05/2018).