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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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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% 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;

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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 women empowerment (e.g. access to resources and agency) (Bliss & Garratt, 2001; Ellis & Rydzik, 2015; Datta & Gailey, 2012). However, the structure and operations of networks, the collaborative nature of their activities and the extent of their engagement with women members within the tourism sector remains undertheorized in the tourism development literature.

Second, and as Baum (2018) points out, targeted policy initiatives that address training and skills development are crucial to achieving empowerment especially for disadvantaged groups and communities. In the tourism literature this is related to sustainable human capital management (HCM), defined as

the adoption of HRM strategies and practices that enable the achievement of financial, social and ecological goals, with an impact inside and outside of the organization and over a long-term time horizon while controlling for unintended side effects and negative feedback. (Ehnert et al., 2016, p. 90)

This includes "skills development, training and continuing professional education perceived as critical factors that increase a destination's competitiveness and ... improvements to quality of tourist experiences" (Foster, McCabe, and Dewhurst, 2010, p. 429). Belonging to and being embedded within networks can be particularly relevant to women entrepreneurs and their enterprises to help overcome existing resource-constraints. For instance, despite progress in education and legislating gender equality, many women who aspire to become entrepreneurs lack access to resources and the ability to make independent decisions. This is mainly due to the political economy and ethnic traditions that are largely male-dominated (Amine & Staub, 2009; Kimbu & Ngoasong, 2013, 2016; Datta & Gailey, 2012) and gendered perceptions that may influence women's choice of paid employment versus entrepreneurship (Costa et al., 2017). We contribute to this debate by theorizing how policy initiatives that promote women's participation in networks can enhance the HCM of women entrepreneurs. We address a key

research question: What factors influence the capacity of collaborative networks to facilitate women entrepreneurs' human capital management in tourism destinations in Africa?

To answer our research question, we conceptualize collaborative learning networks as the interplay of shared rules, resources and relationships among societal actors with groups, networks or associations for individual or group benefits. This conceptualization draws on the academic literature on collaborative learning through networks (Bliss & Garratt, 2001; Ihm & Castillo, 2017). Networks can be categorized as helping networks and friendship networks which support women entrepreneurs (Konrad, Radcliffe, & Shin, 2016), socially supportive networks (Ellis & Rydzik, 2015; Ihm & Castillo, 2017), formal and informal sector networks including kin and extended family relationships (Yousafzai, Saeed, & Muffatyo, 2015), or learning networks (Bliss & Garratt, 2001; Ihm & Castillo, 2017). The rules within each network and the relationships established by women entrepreneurs with other actors either enables empowerment through access to resources that enhances their agency and facilitates business development, or limits women's abilities to act and benefit from resources making them feel disempowered with consequent negative effects on entrepreneurial outcomes.

In particular, we make use of narrative analysis (Hjalager, 2009; Zilber, 2007) to present findings from analysis of government policies and initiatives in support of collaborative networks involving women entrepreneurs across Ghana, Nigeria and Cameroon with evidence drawn from secondary (academic and non-academic) sources. Based on our findings, we develop a conceptual framework depicting four determinants of collaborative networks that influence the HCM of women entrepreneurs, namely networks, resources, social capital and HCM. The framework is elaborated through an examination of existing networks within the three countries and thereby uncovering how networks serve as forums for knowledge exchange, professional development and mentoring opportunities, access to resources and agencies that can support women entrepreneurs' participation in tourism in Africa. Finally, we discuss the implications for applying a gender perspective in entrepreneurship and in tourism entrepreneurship to addressing the HCM needs of women entrepreneurs in developing countries in Africa.

2. Literature review

2.1. Women entrepreneurship and tourism policy

Research on women entrepreneurship in tourism reveals the economic opportunities (Kwaramba, Lovetta, Louwb, & Chipumuroc, 2012) and the personal and social transformation that women's entrepreneurship creates through serving defined community needs in tourism destinations (Kimbu & Ngoasong, 2016; Gentry, 2007; Moswete & Lacey, 2015). However, a gender perspective on tourism entrepreneurship challenges the use of evidence of the societal impacts of women entrepreneurs to advocate for women's entrepreneurship, if women's choices are co-opted (Ferguson, 2011). This debate about whether or not policy-makers should encourage women's entrepreneurship is beyond the scope of this article. Our focus is the relevance of policy initiatives targeting women entrepreneurship for addressing the human capital needs of women entrepreneurs in destinations in the developing world, where women constitute an integral part of the tourism industry workforce (Duffy, Kline, Mowatt, & Chancellor, 2015;

Gentry, 2007), and as owner-managers of small tourism firms (Acharya & Halpenny, 2014; Kimbu & Ngoasong, 2016).

In particular, the article examines how networks can support women entrepreneurs' human capital management (HCM) through government policy interventions. This is in line with calls for more research to understand how policy initiatives can develop and empower women entrepreneurs' leadership skills (Moswete & Lacey, 2015). Existing research has identified how socio-cultural norms and unfavorable legislations constrain access to finance and non-financial capital for many women entrepreneurs, with most women relying on their own networks to access capital (Nikina, Shelton, & LeLoarne, 2015). Furthermore, encouraging more women entrepreneurs is both socially and economically desirable and promotes development through increased employment and economic activity (Amine & Staub, 2009). However, obstacles such as capability and skills development of women and girls, country legislation and implementation on gender equality, local socio-cultural norms and traditions need to be overcome for positive changes to be felt, and to improve performance in women owned businesses (Welsh, Kaciak, Memili, & Minialai, 2018).

To examine how collaborative networks involving women tourism entrepreneurs influence the HCM of women entrepreneur members three studies underpin our conceptualization of collaborative networks. First, Bliss and Garratt's (2001) study of the Polish National Association of Women Entrepreneurs. This is a formal network of women entrepreneurs with a defined membership, governance and operational activities endorsed by the government to support women entrepreneurs. Second, socially supportive networks such as project Venus, a closed but informal network designed and operated by women members of the micro-brewery industry in Europe and North America, to support each other and thereby creating a shared vision, unified external voice and visibility for women Brewsters even at policy levels (Ellis & Rydzik, 2015). Third, informal sector organizations, such as Hometown Associations (HTAs), Rotating and Accumulating Savings and Credit Associations (ROSCAs/ASCAs), which are popular in African countries (Ngoasong & Kimbu, 2016). The collective action and networking found in informal (unregulated) associations provide finance and development opportunities for entrepreneur members. The next section elaborates the relevance of collaborative networks and of government support for women entrepreneurs' HCM.

2.2. Women's human capital management: the role of collaborative networks

The talent imbalance prevalent in the tourism sector (WTTC, 2017) has made it imperative for government policies to maximize the contribution of women by empowering them not only economically but also educationally and politically (Baum & Cheung, 2015; OECD, 2012). Policies and legislation which support the rights of women to equal treatment in law and in practice are especially needed in African countries where societal norms and traditions are still heavily skewed towards favoring men over women (Amine and Staub, 2009; Kimbu & Ngoasong, 2016). Consequently, for the majority of women, significant gains in education have not translated into better labor market outcomes (UN Women, 2017). According to the International Labour Organisation, women (unskilled or semi-skilled) tend to work in the most vulnerable jobs, where poor working conditions,

unequal treatment and opportunities, violence, exploitation, stress and sexual harassment are the norm (Baum & Cheung, 2015).

These challenges notwithstanding, there are societal benefits for facilitating women entrepreneurs' HCM through collaborative networks. At the national level, having well-trained and qualified women in senior management and as owner-managers of SMEs leads to increased economic performance of a country (Welsh et al., 2018; WEF, 2017). In the tourism sector, women can become even more effective as managers in contexts where their roles represent extensions of their family responsibilities (Nikina, Shelton, & LeLoarne, 2015). However, policy-making also needs to recognize that encouraging women to concentrate on roles aligned with their responsibilities at home can limit the realization of their full potential, especially for those women who display aspirations for high growth entrepreneurship (Ngoasong & Kimbu, 2018). In contexts that promote increased gender diversity women can display a wider range of skills, innovation and improved decision making traits that underpin sustainable HCM (Baum, 2018). This enables them to act as role models and mentors to other women entrepreneurs, managing expectations and rewards, and encouraging participative decision-making as collaborative network members (Ellis & Ryzdik, 2015). This is where collaborative networks can play a crucial role in enabling women members' HCM through the incentives and benefits of membership.

Collaborative networks can directly influence women entrepreneurs' HCM where collective action is encouraged among members and where members are able to access and act on learning resources, credit and group practices mobilized by the networks (Anderson, Locker, & Nugent, 2002; Woolcock, 2010). This collective action generates social capital which constitutes the shared trust, reciprocal exchanges, rules (Ngoasong & Kimbu, 2016), and community development through the fostering of entrepreneurship (Bakas, 2017). For collaborative networks, the availability of capital (e.g. social, financial, human, natural, physical and technological) (Emery & Flora, 2006), and authority (rules, regulation, decision-making processes) are major enablers not only of the resilience of the networks (Ngoasong & Kimbu, 2016) but also their capacity to support women entrepreneurship (Bakas, 2017). Thus, social capital is "the sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit" (Nahapiet and Ghoshal, 1998, p. 243). The authority of the network is the "management and decision-making processes exercised by the leaders of the network" (Ngoasong & Kimbu, 2016, p. 432) in realizing a shared vision for the good of their members (Bliss & Garratt, 2001).

In summary, to uncover the determinants of collaborative networks that can facilitate women entrepreneurs' HCM, our conceptual framework reveals two interlinked foci for empirical analysis. First, an examination of the characteristics of existing networks (e.g. types of resources and social capital), the nature of collaboration (member relationships and networking) and the role of government support for collaborative networks that involve women entrepreneurs. Second, the HCM needs of women entrepreneurs and the extent to which membership in a collaborative network enables women entrepreneurs to access and act on resources to develop resilience in themselves and their small tourism firms, as well as to effectively respond to changing opportunities and challenges locally.

3. Method

We use narrative analysis to investigate how national tourism policies and plans can promote collaborative networks seeking to support women entrepreneurs' HCM. Narrative analysis entails content and context analysis of secondary data (Hjalager, 2009; Ngoasong, 2014) to identify the forms and functions of narratives and (re)constructing connections between events, and between events and their contexts (Zilber, 2007). Narratives are "stories, excuses, myths, reasons for doing and not doing" (Bruner, 1991, p. 5). We adopt a qualitative approach. This approach has been chosen because it has the capacity to explain the practices of organizations responding to context-specific policy changes (Zilber, 2007; Ngoasong, 2014). Patton (2002) suggests that qualitative cases selected through purposeful as against random sampling provide information-rich cases for the researcher to learn a great deal about the purpose and the phenomena being investigated. We focus on three countries, each of which represents a case study.

Our research setting is Ghana, Nigeria and Cameroon, all emerging tourism destinations considered to be male-dominated by global standards with high WEF Gender Gap Indices (GGI) 0.695, 0.641 and 0.689 respectively (WEF, 2017). Our sampling is purposive because at least one of the co-authors is specialized in one of the three countries. Consequently, the author whose research is focused on a particular case country conducted the search, review and initial analysis of the relevant documents from that country. A fourth author, who is an expert on narrative analysis validated each country analysis and carried out the integration with input from all the other authors. This process enabled access to information-rich secondary data for narrative analysis. These countries' tourist products include photographic wildlife and nature safaris, cultural/heritage tourism, business, conferences and events (MICE) tourism, sand/sun/sea, visiting friends and relatives (VFR) and diaspora tourism, and have during the last decade witnessed increasing international visitor arrivals. However, the gender gap index in all three countries has further widened due to vertical and horizontal gender segregation (WTTC, 2017; WEF, 2017; Baum & Cheung, 2015).

Many scholars have drawn solely upon secondary data sources (web documents, blogs, online agenda and empirical accounts) published in public and private websites and databases to undertake qualitative analyses of innovations in medical tourism (Hjalager, 2009) and how the policies of businesses or governments shape local practices (Ngoasong, 2014; Zilber, 2007). Rather than adopt a systematic approach to data collection, we adopted a thematic approach based on a search of keywords that emerged from our review of the extant literature. These keywords were human capital/resource management, collaborative networks, women entrepreneurs, gender, empowerment, tourism/hospitality/service businesses, and Cameroon/Ghana/Nigeria, agreed upon by the four co-authors. We searched and examined secondary data sources which enabled us to identify networks involving women entrepreneurs. Documents include tourism planning and development policy documents, technical reports and country studies commissioned by national government ministerial departments (e.g. those responsible for the economy, planning, regional and small business development, employment, as well as for gender, women, and social affairs), international agencies (e.g. the African Development Bank, the World Bank, UNWomen, WEF), local and international non-governmental organizations, independent consultancy organizations (e.g. McKinsey & Company 2012, and Mastercard, 2018),

news/magazine articles and videos related to these keywords. From these sources, links to third party websites and informal phone calls to our contacts and informants within some of these organizations/departments enabled us to double-check and better clarify the reliability and consistency of the data. Consequently, thirty-one documents were identified as relevant for our analysis with regards to Cameroon, whilst twenty-three and fourteen documents from Ghana and Nigeria respectively were deemed relevant for further analysis.

Due to the large number of websites and volume of information, it was important to select and organize the relevant data that better captures the narratives. One central unit of analyses that can form the basis of narrative analysis is the theme, defined here as belief or factual statement about a policy-related subject (Ngoasong, 2014). As defined in the introduction, we used “human capital/resource management”, “women entrepreneurs” and tourism/hospitality/service businesses as the three main themes that we looked for when searching, reading and analysing how government policies alluded to support for women’s entrepreneurship in published documents. An objective and systematic reading of the contents of the documents was carried out to identify how collaborative networks describe specific events, activities or practices (e.g. in terms of human resources activities) and how these relate (or otherwise) to the provisions of tourism policy and development. Events and activities generated specific narratives and storylines (Zilber, 2007; Ngoasong, 2014), which we examined to uncover how policy initiatives support women entrepreneurs’ HCM through collaborative networks. We present our results below.

4. Results

A narrative analysis of policy initiatives to support women’s entrepreneurship reveals three emergent narratives for understanding how government support for collaborative networks enhances their capacity to facilitate women entrepreneurs’ HCM. First, the unique challenges facing women entrepreneurs and the extent to which that needs to be considered separately from gender-neutral policy initiatives. Second, how existing collaborative networks are addressing these challenges directly (e.g. access to finance and business management training) and indirectly (e.g. through networking events for women to use own initiatives to access resources). Third, how supporting women’s entrepreneurship in tourism can be effective if undertaken through collaborative networks that encourage networking between women entrepreneurs and other stakeholders (e.g. mentors, other business owners and partners).

The above narratives are underpinned by the types of collaborative network (e.g. formal vs. informal, national vs. regional, general vs. industry-specific), the key characteristics (e.g. membership, funding, activities, networking), the nature of government support and the nature of support to women entrepreneurs that can be related to HCM. Stevenson & St Onge (2011, p. 13) rightly note that in many African countries, women’s economic development and empowerment is often promoted under “the Ministry responsible for women’s affairs, however, these women’s ministries are generally under-resourced and lack capacity to implement their mandate related to women’s entrepreneurship and in mainstreaming gender equality across other economic ministries”. Consequently, collaborative networks, both formally-regulated and informal self-help networks have been

created for the purpose of supporting women's entrepreneurship. We analyse the narratives found in both the national policies and existing collaborative networks in Ghana, Nigeria and Cameroon to uncover how collaborative networks can impact on women entrepreneur's HCM, including the role of government support.

4.1. Ghana

Our narrative analysis on Ghana revealed that the country does not have a clearly documented national entrepreneurship policy targeted at women, much less women entrepreneurs in the tourism sector. However, successive governments have made statements and commitments to supporting women entrepreneurs through its gender, business/trade related ministries and agencies. The country has a National Entrepreneurship and Innovation Plan which focuses on youth-owned businesses but encourages women to apply for support under the plan. The Ministry of Business Development, created in 2017 under the Presidency of Nana Addo Dankwa Akufo Addo, organized the first women entrepreneurship conference under the theme "Unleashing women entrepreneurship for inclusive growth" in February 2018. Its main aim was to expose women to existing government initiatives on entrepreneurship and how they could be accessed. The Minister of Business Development, during the conference, announced the provision of ten million Ghana cedis (est. US\$ 230,000) to young women entrepreneurs in an attempt to address the challenges of credit for women entrepreneurs (Ministry of Business Development, 2018), but without specifying when this will become available.

In Ghana, women entrepreneurs are deemed to positively contribute to innovation, growth and development and subsequently poverty reduction (Bamfo & Asiedu-Appiah, 2012). According to the 2018 Mastercard index of Women's Entrepreneurship report, about 46.4% of businesses in Ghana are owned by women (Mastercard, 2018). This may largely be due to the fact that culturally and socially, Ghanaian women play a major role in providing for their families. Hence it is a common phenomenon to see women engaged in different kinds of economic activities in the country (Mwakikagile, 2017). Women entrepreneurs in Ghana are mostly involved in small and micro enterprises in the domains of agriculture, retailing and service provision. Although Ghana has a considerably high number of women entrepreneurs, access to credit, high interest rates, access to land, new technologies, information, and education remain key challenges militating against the growth and survival of their businesses. Table 1 provides illustrative examples of collaborative networks attempting to address some of these challenges involving the government and private sector to create an enabling environment to support women entrepreneurship.

4.2. Nigeria

According to a report by the No Ceilings Initiative of the Bill, Hillary and Chelsea Clinton Foundation (2015), over 40% of Nigerian women engage in entrepreneurship, ranging from micro, small, medium and large enterprises, making Nigeria the country with the highest number of female entrepreneurs in the world (<http://www.noceilings.org/entrepreneurs/>). Existing research documenting the major challenges facing Nigerian women include the lack of adequate business knowledge, family pressure, socio-cultural

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) ^a	Government of Ghana, IFAD and African Development Bank	Implemented from 2002, the project has set up 53 business advisory centers 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 ^b	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, industrialization and socio-economic growth
Ghana Association of Women Entrepreneurs established in 1993 as a chapter of the African Federation of Women Entrepreneurs ^c	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 mobilizing 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 ^d	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 ^e	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.

^aIFAD (2011).^bmodernghana.com^cGhana Association of Women Entrepreneurs (2018).^dSkills Development Fund (SDF) (2018).

constraints, inability to prepare business plans, weak financial base and government policies supporting women (Moses et al., 2015). The need for supportive practices and programs that would also monitor and evaluate these challenges have been documented (Moses et al., 2015). The National Policy on Women, approved in July 2000 by then President Olusegun Obasanjo aimed to protect the rights of Nigerian women, as well as their total incorporation into mainstream government activities and policy-making at all three levels of government (federal, state, and local) as well as national development.

Prior to this, the National Commission for Women (NCW), established in 1990 focused on women's entrepreneurship and attempted to address challenges that

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 ^a	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 ^b	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 ^c	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 ^d		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)

^a<http://upliftdevelopment.org/index.php/other-activities/2016-05-16-13-47-02/federation-of-business-women-entrepreneurs> accessed: 9/5/2018.

^bSMEDAN (2018).

^cThis Day Live (April 10, 2018).

^dOkojie (2018).

dissuaded their participation in national development (Moses et al., 2015). NCW emerged from the enactment of the NCW Act in 1989. One of its main objectives was "to promote the full utilization of women in the development of human resources and bringing about their acceptance as full participants in every phase of national development, with equal rights and corresponding obligations." The Federal Ministry of Women Affairs and Social Development was created in 1995 by the NCW Act "to serve as the national vehicle to bring about speedy and healthy development of Nigerian women, children, the socially disadvantaged and physically challenged, and the mainstreaming of their rights and privileges in national development process" (ebonyistate.gov.ng, n.d.). In addition, one of the key operational departments of this Ministry is the Women Affairs Department, which has three (3) sub-divisions including: (i) economic services and women co-operatives; (ii) human resources and capacity building; (iii) women organizations division (Moses et al., 2015). Table 2 provides examples of collaborative networks supporting women entrepreneurs in Nigeria.

4.3. Cameroon

Cameroon's policies on business registration, financing, labor, and property rights assumes equal provisions for men and women, and the number of women-owned small businesses is increasing (Stevenson & St-Onge, 2011). However, the challenges facing women

compared to men have been drawn upon to evidence how women-focused policies can encourage women entrepreneurship through collaborative networks. This includes facilitating access to finance from regulated banks and network initiatives that address existing societal obligations that significantly affect women's capacity to focus on entrepreneurial activities (Epo 2012; Førde, 2013; World Bank 2016).

With respect to government initiatives to support women entrepreneurship, the Ministry of Women's Empowerment and the Family (MINPROFF) has a special department (Directorate for the Economic Promotion of Women) responsible for promoting women entrepreneurship, decent work for women, and the socio-professional integration of women into gainful employment (MINPROFF, 2018). It regularly works together with other organizations such as the Cameroon Employers Association (GICAM) to organize workshops and seminars on various aspects of skills and capacity development for women business owners and workers in the private sector. GICAM also acts as a bridge between local women organizations and international NGOs. Additionally, gender focal points have been integrated in all ministries and government institutions (Stevenson & St-Onge, 2011), and in 2010, the State (through Decree No. 26/0241/PM OF 6 FEB 2010) transferred powers to local councils relating to the creation, maintenance and management of Women and Family Empowerment Centres (MINPROFF, 2018). Finally, gender (equality) is also presently integrated in Cameroon's poverty reduction, employment and growth strategies found the Vision 2035 plan for an emerging Cameroon (MINEPAT, 2009). However, chronic delays have been observed in the implementation of the national policy for integration of women in development adopted as far back as in 1999 and updated in 2010. Many women consequently rely on self-organizing networks/cooperatives/associations and family networks to secure resources and legitimacy, thereby operating smaller and sometimes informal (unregistered) businesses (Epo, 2012; Stevenson & St-Onge, 2011; MINADER, 2007). An important observation is that many of these associations and networks are able to lobby for support from government agencies to facilitate women entrepreneurs' HCM (Table 3).

5. Discussion

In this section, we synthesize the results across the three countries and the literature on collaborative networks to generate a theoretical framework for understanding the determinants of collaborative networks through which policymakers can support women entrepreneurs' HCM in African countries. Compared to established tourism destinations with gender-specific tourism initiatives targeting women entrepreneurs (e.g. Kwaramba et al., 2012) our analysis reveals a lack of such initiatives in Nigeria, Ghana and Cameroon. Women entrepreneurs in the tourism sector of the three countries therefore vie for support in the same way as women entrepreneurs in all other sectors of the economy. Based on our results, Figure 1 summarizes the four determinants of collaborative networks for women entrepreneurs' HCM, namely the type of network, resources, social capital dimensions and human capital management. The interlinked nature of the four determinants allows for collective action and the sustaining of a close-knit community that allows individual members to benefit from knowledge and material exchange, access to finance and the development of resilience (Ellis & Rydzik, 2015; Datta & Gailey, 2012; Ngoasong & Kimbu, 2016). The network type affects the nature of the membership structure and

Table 3. Cameroon government support to networks involving women entrepreneurs

Network	Governmental agencies/partners	Women's entrepreneurship
Cameroon Employers Association ^a	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 ^b	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% 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 ^c	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) ^d	Ministry of Women's Empowerment and the Family; Ministry of Small and Medium Sized Enterprises, Social Economy and Handicrafts	Educates and sensitizes 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 ^e	Ministry of Tourism & Leisure; Swiss Embassy	Ad-hoc training programs and workshops on hospitality management for selected youths in collaboration with international companies/organizations.

^a<http://www.cameroon-info.net/article/cameroun-entrepreneuriat-feminin-le-gicam-et-le-bit-forment-les-femmes-au-montage-des-305379.html>.

^b<https://www.afdb.org/en/documents/document/project-brief-growth-oriented-women-enterprises-development-programme-gowe-56162/>.

^cFørde (2013).

^d<http://www.cwen.cm/accueil>; http://www.cwen.cm/assets/images/mag_cwen.pdf.

^e<http://www.mintour.gov.cm/wp-content/uploads/2017/10/Suisse-Rainbov.jpg>.

therefore which women entrepreneurs can become members. Government support for collaborative networks sometimes takes the form of direct funding targeting those network activities that provide entrepreneurial finance and capacity building activities for women entrepreneurs and encouraging partnership between government agencies, private commercial businesses and self-help women groups. This contributes to strengthening the capacity of the networks to sustain the provision of and access to finance, serving as an arena for networking, capacity and skills development, mentorship and trust-building leading to the increased legitimization of women's entrepreneurial initiatives.

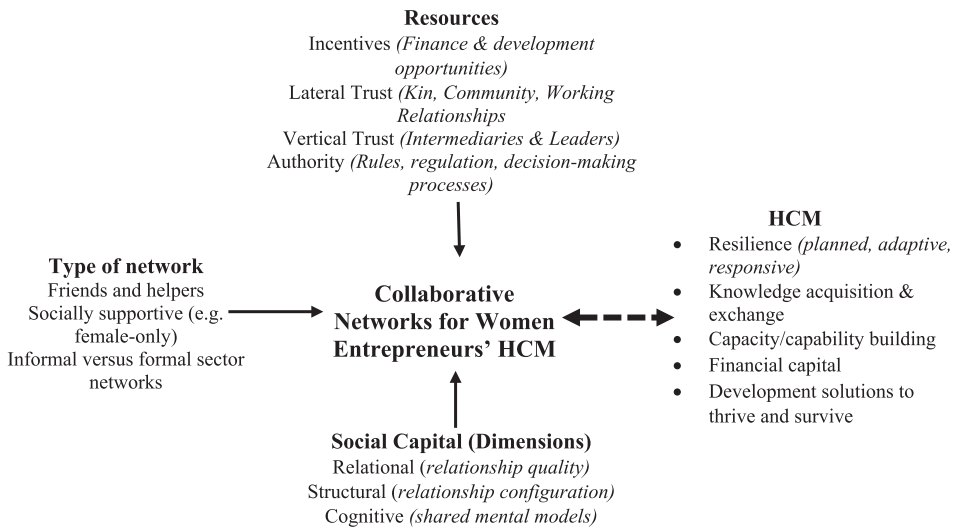


Figure 1. Understanding how collaborative networks influence the HCM of women entrepreneurs.

The relationship between collaborative networks and women entrepreneurs' HCM is depicted by the bold dashed lines to the HCM determinant on the right, identifying the features of HCM that collaborative networks can display to empower women entrepreneur members. This reflects our definition of sustainable HCM as including practices that impact inside and outside an organization and over a long-term time horizon, allowing for feedback (Ehnert et al., 2016). For example, women entrepreneurs who own tourism businesses can seek membership in collaborative networks in order to access financial capital (Klerk & Verreyne, 2017) and training opportunities to develop competence (e.g. self-confidence from networking) and obtain social support (Bliss & Garratt, 2001; Ihm & Castillo, 2017) in relating and coping with their day-to-day entrepreneurial tasks (Ngoasong & Kimbu, 2016). Collaborative networks also play a legitimizing role as evident in the activities undertaken by networks to break negative stereotypes about women in business and lobbying for gender-sensitive support from both the corporate sector (financial assistance and sponsorship) and government (policies) to promote more women entrepreneurs.

The emergent collaborative networks (Figure 1) has practical implications for women entrepreneurs seeking sustainable HCM. The existing networks in the three study countries can improve access to membership and participation by providing opportunities for face-to-face meetings where internet access restricts online participation, and better channel financial and non-financial benefits of memberships (e.g. business creation/management information, training in areas such as marketing, human resource and financial management). For those networks where women in rural areas struggle to participate due to high travel costs, time in addition to membership fees, opportunities for virtual participation can be explored such as through online forums (Ihm & Castillo, 2017). Membership in networks is particularly important in the specific case of tourism, where women make up the majority of the tourism workforce and small tourism business ownership, and the extent of exploitation of women is arguably most evident (Cole & Morgan, 2010; Baum & Cheung, 2015).

The policy implications relate to the role of governments in encouraging more women to become members of collaborative networks thereby maximizing their impacts on tourism development. Many governments are prioritizing MICE tourism (meetings, incentives, conferences and exhibitions) in their tourism development policies because it constitutes multiple hospitality and tourism services providers (Astroff & Abbey, 2006; Fenich, 2008). Those international networks with country-specific chapters in African countries, typify opportunities that can be targeted by Ministries of Tourism seeking to help women-owned businesses, through hosting network meetings, events and projects and thereby providing networking opportunities for growing their businesses. By virtue of the types of meetings and events they host and the lobbying positions held by African women members, these networks can play important roles in promoting the growth of MICE tourism. To gain traction and visibility, the network coordinators, can work together with government agencies such as destination management organizations to facilitate the hosting of network activities while promoting the destination (Naipaul, Wang, & Okumus, 2009; Connell, Page, & Meyer, 2015).

6. Conclusion and future research

As evidenced in our results, narrative analysis enabled us to uncover the stories, events and episodes relating to tourism policies and other policy initiatives aimed at supporting women's entrepreneurship through collaborative networks. To achieve this, the paper examined the determinants of collaborative networks and the role of government support in enhancing the capacity of existing collaborative networks (e.g. Ellis & Rydzik, 2015; Ihm & Castillo, 2017) to sustain women entrepreneurs' HCM. We contribute to existing tourism research by applying a narrative approach (Hjalager, 2009) to developing a theoretical framework for analyzing for how collaborative networks can be created and operated to encourage women's entrepreneurship (Figure 1). Narrative analysis can be limiting because it does not require authors to evaluate the effectiveness or otherwise of policies and initiatives (Ngoasong, 2014). This is where our proposed framework becomes useful. Future quantitative and qualitative research can apply the framework not only to uncover how the interplay of the four determinants improve our understanding of collaborative networks for supporting women entrepreneurs in tourism, but also their effectiveness and policy relevance.

In addition, we have focused only on those policy initiatives that explicitly target women entrepreneurs. To uncover existing policies and initiatives, we opted for a thematic rather than systematic search, review and narrative analysis of secondary documents (Ngoasong, 2014; Hjalager, 2009; Zilber, 2007). We have therefore provided an important starting point on which future research can build upon to provide a more systematic analysis, covering a higher number of collaborative networks. Many researchers have argued that where policies are gender neutral (Cole & Morgan, 2010), more emphasis must be placed on supporting women entrepreneurs to be able to access the resources and support needed to be successful (social) entrepreneurs (Kimbu & Ngoasong, 2016). Future research can examine the extent to which women entrepreneurs are better-off focusing on one or a combination of national vs. regional, general vs. industry-specific, gender-neutral vs. women-only collaborative networks as sources of HCM.

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