Developing Tourism Products and new Partnerships through Participative Action Research in Rural Cameroon

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Abstract

At present, several obstacles to tourism development have been identified in developing countries. These include: poor infrastructure; shortage of facilities; a weak tourist image; a lack of know-how with regard to how to welcome visitors and the marketing of tourism services; and the scarcity of available capital. In the research reported on in this paper, we explore the involvement of microcredit institutions to alleviate these issues. Because tourism is not yet developed in our study area of West Cameroon, action research was considered the only way to validate (by action) the recommendations of both the actors and the researchers. Action research permits the researchers to become embedded in the complex issues of tourist destinations, including, for example, governance problems. It allows for networking and for contributing to changing the ways in which actions are carried out. The paper explores possible synergies between microfinance institutions (MFIs) and small and medium tourism businesses in an African rural community. First, we emphasize the obstacles to the formation of partnerships between MFIs and tourism businesses and we suggest ways to minimize them. Secondly, we describe how we facilitated networking between tourism actors and MFIs, which enabled the development of tourism products through new partnerships. As a result, four businesses are currently operating. From a research perspective, we point out the strengths and weaknesses of different types of associations and list the challenges. The results indicate that asymmetry of information and a lack of entrepreneurial spirit emerge as key concerns.

Keywords: Tourism, networks, Central Africa, action research, rural development, microcredit, West Cameroon Chiefdoms

1-Introduction

Tourism is a growing economic activity around the World. However, some areas with potential because of their cultural and natural heritage have yet to experience such development. This is the case in the West Cameroon Chiefdoms. Tourism in developing countries faces several obstacles if it is to reach the minimum standard expectations of tourists, largely due to a local lack of both know-how and financial capital (Schmitz 2013, Seetanah & Sannassee 2015). When a destination is accessible for international tourists, there is good security and the destination is appealing, foreign capital may be used to develop tourism. But when these foreign investors take risks, they expect a good return on their investment (Sindiga 1999, Ashley et al. 2000, Moscardo 2011). Foreign investors will normally shape local tourism services to meet what they see as the preferences of

international consumers (Nuryanti 1996). They are less concerned with developing the local economy or respecting natural and cultural heritage (Hall 1994, Burns 1999, Briassoulis 2002, Wearing & McDonald 2002, Sheng 2011). The host communities' participation is an asset for sustainable destination development (Timothy 1999, Tosum 2000, Saufi et al. 2014). Our action research in the West Cameroon started with the question of how improvements in tourism development could contribute to local development and empowerment of the local community and at the same time show respect for local values (Dieke 2000, Kusluvan & Karamustafa 2001, Scheyvens 2002, Miller & Twining-Ward 2005, Kimbu & Ngoasong 2013).

We decided to explore possible synergies between microfinance institutions and small and medium tourism businesses because microfinance is well developed in West Cameroon, already playing an important role in agriculture, handicraft and other small businesses (Lekane Tsobgou 2011). By encouraging small-scale entrepreneurship, we wanted to generate income and develop the multiplier effect (Hampton 2005, Kokkranikal & Morrison 2011). The West Cameroon Chiefdoms (920,000 inhabitants) are located in the western highlands area of Cameroon. Due to the fertile soils and the pleasant climate, the area is highly populated (125 hab/km^2). Agriculture is the main activity; and all available land is cultivated. Because of overcrowding, outmigration has become important and there is a need to diversify the economy. The Bamileke population is dominant. They are described as both enterprising and attached to the vivid culture of their tribes (Dogmo 1981, Maguerat 1983).

Microfinance is an instrument to overcome "the financial and correlative restrictions of the poor, so that their capacities can be developed" (Psico & Dias 2008, p.2). It provides account and transaction services adapted to these populations and grants small start-up loans to small businesses (Henry et al. 2003). Although microfinance institutions in Cameroon know the local communities and the local culture particularly well, they currently have very weak links to tourism activity. For instance, MC2, a village community bank founded and managed by the local population, has only three percent of its portfolio in tourism (Lekane Tsobgou 2011). Together with local stakeholders, we wanted to explore the reasons for the small level of support given to tourism, to find ways to increase it and to bring about collaboration between microfinance institutions and tourism service providers by creating new products.

Action research was an obvious choice to achieve this. First, given the need for economic development in this area and the difficulties of disseminating research findings on it, it seemed ethically questionable to suggest solutions without taking part in their implementation together with the stakeholders and taking account of the experience of success and possible failure with the stakeholders (Goodstein & Wicks 2007). Secondly, only action research could confront the complexity produced by the multiplicity of actors and factors, their interrelations and their so-called "non-rational" behaviours (Reason & Bradbury 2007, Miedes 2009).

Cameroon as a destination is marketed as "all Africa in one Country" because of its huge geographical, biological and cultural diversity (Kimbu 2011). Tourism is mainly focused on nature tourism trips, safaris and game hunting (EMG 2008). Nevertheless, tourism remains

underdeveloped compared to some other African destinations. The full potential, including cultural tourism, has yet to be harnessed together with improvement of the service infrastructure (Blanke & Chiesa 2008, Kimbu 2011).

Thanks to their Bamileke rituals and traditions (especially coronations and funerals), the West Cameroon Chiefdoms have a substantial potential to attract national and international tourists. A Chiefdom is a form of socio-political organization in which a traditional ruler exercises economic and political power within a community. The Bamileke is a highly hierarchical society. Each village is divided into quarters and governed by a king, who is assisted by nine notables citizens. When a king dies or abdicates, which happens a few times every year given the number of small kingdoms, relatives and neighbours, including members of the diasporas, come together to honour the past king and to witness the designation of the new king. The various ceremonies (e.g., coronations of king, ennoblements, funerals, circumcisions and twin ceremonies) include exhibitions of tam-tams and traditional dances (Haman & Bisseck, 2010). In each family, a hut or a room is used as a ritual chamber for the cult of skulls. To maintain the link with the dead members of the family and celebrate the immortality of the spirit, the head of the family exhumes the skulls of the recent dead members of the family and puts them in a hut. The exhumation is accompanied by a colourful ceremony. The members of the family take care of their skulls that represent the soul of their ancestors and the roots of their family. They often speak to them, give them food and presents. On some occasions, a sacrificer invokes the spirit of the dead and sheds the blood of goats on the skull.

Tourism has the potential to generate additional income for these rural chiefdoms, and could provide an opportunity for the employment of young people. While local people can overcome some barriers to the development of tourism, other issues like poor infrastructure, shortage of facilities and a weak tourist image require national intervention (Kester 2003, Koutra 2007). Poor accessibility is a complex issue. While it is a barrier to the attraction of tourists, it is simultaneously an asset which helps to maintain the area's vivid culture and traditions. Indeed, there is a high risk that tourism could transform local culture or increase westernization (MacCannel 1976, Cohen 1988, Besculides et al. 2002, Van Beck 2003, Sinclair-Maragh & Gursoy 2015). The actors (tour operators, service providers, local authorities and tourists) must pay attention to minimize these consequences of such development (Cousin 2008, Lekane Tsobgou & Schmitz 2012)

This paper describes how we sought to create new partnerships in order to increase the attractiveness of the destination, to raise the level of satisfaction of tourists and to ensure that increased tourism has a positive impact on local communities. The aim of the research design was to mobilize individual actors and communities to develop tourism products through new partnerships. By bringing together the expertise and capital of several actors we sought to enhance the tourism product (Jamal & Getz 1995, Bramwell & Lane 2000). Several research studies have indicated that network building can be effective in generating a competitive advantage for a destination (Braun 2002, Hsin-Yu 2006, Tinsley & Lynch 2007, Fabry 2009). Due to the complexity of the tourism issue, each stakeholder has resources but is generally

unable on his own to develop a successful tourist product (Bramwell & Lane 2000, Gunn & Var 2002). To build such effective and sustainable partnerships between actors, we encouraged joint ventures (Ashley & Jones 2001) and alliances and linkages between stakeholders (Michael 2003, Novelli et al. 2006). Finally, we aimed to empower the local communities by demonstrating to them that collaboration is possible and that this is beneficial for tourist actors, microfinance institutions and the local community.

In this intervention, the researchers initiated this process without external financing or existing funds as is the case with much action research. The research focused on the structure and implementation of endogenous financing and subcontracting partnerships with regional and national tour operators. This is an important concern of much action research because the action researchers' goal is not to create dependency but to empower local actors.

2- The action research

Action Research involves collaboration and participative knowledge generation (Reason & Bradbury 2007). It focuses ultimately on changes of habitus. Action research questions the routine and suggests new ways of behaviour. Formal action research should pursue both action objectives and research aims; researchers and practitioners will ideally take part in both action and reflection (Miedes 2009). The most important feature of action research is that it shifts exclusive action and control from professional or academic researchers to participatory and collaborative learning and knowledge, by integrating local actors and communities into the process (Bartunek & Louis 1996, Miller 2009, Schmitz et al. 2009). "The research process offers an educational experience that helps to identify community needs and motivate community members to become committed to the solution of their own problems" (Anyanwu 1988, p. 11).

Although the suggestion that tourism service providers and microfinance institutions should network came from the researchers and the stakeholders did not take part in the reflective work and the reporting of the research, we argue that our methodological approach was that of action research. The project possessed both research and action objectives and the participants were fully aware of the research purposes. From an action perspective, we wanted to develop new tourism products with (thus a participatory approach was essential) and for local actors. From a research point of view, we wanted to demonstrate that a win-win approach between tourist service providers and micro finance institutions was possible in this local context. We considered that, because of the pre-existing local embeddedness of microfinance institutions, this partnership could have the potential to support the development of community-based tourism (Harrison 2008, Schmitz 2013).

In February 2013, among the twenty-nine West Cameroon chiefdoms, we identified eleven Chiefdoms that met three criteria in order to implement this action research project; they had: 1) to be a part of the chiefdom routes program, which had been launched in 2007 (http://www.routedeschefferies.com), 2) to have natural or cultural tourism products available, and 3) to possess or be able to develop an endogenous financing system. The research started

with interviews with tourist service providers, representatives of the banks and microfinance institutions and local traditional rulers. We conducted 51 interviews in the eleven Chiefdoms (Table 1). We included local rulers in our purposive sample because they knew the villagers, and understood the cultural and socio-economic characteristics of their villages. Moreover, these traditional rulers exert a great influence over their communities The researchers submitted the main barriers to local tourism development identified in the literature (Probst & Borzillo 2008, Beaumont & Dredge 2010, Salazar 2012) in order to assess their local relevance. These interviews presented the project to our respondents and invited their collaboration in the action research. The interviews were conducted in French or in the local dialects and lasted between twenty-five minutes and one hour. The interviews were tape-recorded and then fully transcribed. Both researchers carefully read the materials and selected information before comparing their results. Most of the information synthesised by the researchers was similar, nevertheless, the African researcher had to clarify several issues linked to the political and cultural context. In March 2013, the researchers organized two workshops, with eight stakeholders, focusing on possible collaborations between microfinance institutions and tourist service providers. Following these workshops, the group undertook collaborations to resolve some small issues. For instance, MC2 helped in the financing of the purchase of local handicrafts for a shop of an ethnic museum. This constituted the first step toward more ambitious collaborations.

Table 1: List of the 51 interviewees and 8 participants of multi-actors workshops who collaborated in the action research

Respondents in the 11 West Cameroon Chiefdoms	Total number of actors interviewed	Numbers of actors who attended the multi-actors workshop
Tour-operators	3	1
Accommodation providers	7	1
Large producer	1	1
Bus company	3	1
Commercial banks	2	0
Microfinance institutions	7	3
State tourism agency	1	0
Public authorities	5	0
Local rulers surveyed in 11 chiefdoms	22	1

The successful partnerships developed in this initial phase encouraged participation in our second intervention ten months later. All 51 respondents agreed to take part in the continuation of the action research. In January 2014, nineteen tourism entrepreneurs, including the eight stakeholders from 2013 (representing travel agencies, tourism offices, guide offices, hotels, guesthouses, restaurants and museums), one coffee producer, four people linked to microfinance and three local rulers were selected as the target population. The selection of the participants was based on their availability and motivation. The participant had to sign a participation charter, and their business had to be widely known across the chiefdoms. We split the group in three to discuss three different issues, and ensure that the collaborative activities presented would represent the interests of all the stakeholders. One group focused on collaboration between craft workers, microfinance institutions and souvenir shops, the second group brainstormed on new tourist activities and experiences, and the third group elaborated new circuits. The researchers moderated the groups and a spokesman was chosen to list and synthesize the proposals. Two full day meetings were organized.

The groups identified the potential and the challenges for microfinance institutions and commercial banks in financing tourism activities in the eleven West Cameroon chiefdoms. They also identified potential new tourism sites and activities for visitors. Finally, they agreed to develop new tourism products through partnerships between the participants in the workshop.

The first meeting led to the drafting of a partnership charter and the selection of two tourism routes, which involved all the partners. The first draft of the charter included a code of conduct and defined the exclusive rights of the partners of the project. Twenty-seven actors then amended and signed the text during the first workshop. The meeting also allowed for the sharing of information on opportunities, demand and strategic orientation.

The second meeting developed tourism packages including recreational (e.g. hunting, fishing, production of raffia wine, wood carving and weaving) and cultural activities (e.g. funeral dances, ceremonies of coronation, storytelling about secret societies) in four of the chiefdoms. The participants paid attention to the following criteria: transportation accessibility; connections with other villages; and untapped natural and cultural places of interest. The workshop emphasized strategies, partnerships and operationalization. Within one month, the tourism packages had to be operational in order to coincide with three coronations and other similar events in the West Cameroon Chiefdoms. The participants identified and designed various collaborations and possible partnerships between the various local actors involved in tourism. It was a challenge to develop effective partnerships within the period of one month. We, as a group, had to address ideological barriers, logistic difficulties, coordination issues and compliance with action research design.

3. Action Output

The action output of the action research falls into three categories. First, it has increased the awareness of possible collaborations between microfinance institutions and tourist actors in the West Cameroon Chiefdoms. The reciprocal knowledge of both sectors was improved through this activity. Secondly, actors were empowered and a network of stakeholders was established. Third, the participants developed new tourism services through the collaborations between several actors.

a) Identifying deficiencies and barriers to networking

Data from the workshops and interviews identified specific obstacles to partnerships between tourism service providers and microfinance institutions (Table 2) and suggested ways to minimize these negative impacts. The participants also identified the strengths and weaknesses of two types of association (financing partnerships and subcontracting).

Table 2: Obstacles to partnerships between MFIs and tourism businesses

Obstacles	Minimisation of their negative impact
- Lack of professionalism - High risks and high transaction costs - Lack of tourism portfolios - Inappropriate warranty - High interest rate and very short-term financing - Lack of information, asymmetric information - Lack of skills to start-up business - Lack of governance guidelines	- Integrate the tourism activity into strategies for local development - Manage risk for uncertainties and high transaction costs - Joint loans or subcontracting partnerships - Accept warranty which integrates cultural value (e.g. masks, beaded calabash and other ceremonial items) - Reduce credit interest rates (30% to 15%) - Create and diffuse database - Formal and informal training (workshops, seminars) - Collective acceptance of a governance charter

Because of the lack of tourism skills and the asymmetry of the availability of information, some of the microfinance managers do not consider tourism to be an economic activity that creates wealth and employment. Tourism is still seen as an abstraction or an activity reserved for white people. The researchers had to make stakeholders aware that the participation of the African Diaspora in traditional events is already a tourism activity and that foreigners are looking for ethnic authenticity (Lekane Tsobgou & Schmitz 2012). This was the first issue to

tackle. The organization of workshops, the involvement of the traditional chiefs and of a European University and the implementation of the first partnerships opened the minds of many of the participants to the relevance of tourism development. The challenges or sticking points, such as a preoccupation with governance and the asymmetric availability of information have the potential to create conflicts between the local actors involved in tourism. The limited operational capacity of some small partners (e.g. restaurants, guesthouses) could also create bottlenecks. Some operators were in danger of running into difficulties as a result of their failure to respect deadlines and other contractual requirements. The implementation of the charter of good behaviour is part of the solution to this problem. The setting up of a committee to settle disputes between partners is also desirable. Despite these issues, the building of capacity through these seminars and workshops has contributed to the solving of some of these problems. High interest rates, high risks and high transaction costs were identified as other obstacles to the entrepreneurial spirit. However, the participants suggested and identified possible solutions to these problems through workshop interactions (Table 2).

b) The implementation of networking

In order to promote collaboration among stakeholders acting in tourism, it is desirable to encourage alliances and linkages as well as making them aware of the benefits of working together. Together with the participants, we identified possible synergies between microfinance institutions and small and medium tourism businesses around financing and subcontracting partnerships:

- Financing partnerships: microfinance institutions lent around XAF 450,000 ($A 1,000), a total of XAF 1,800,000, to three restaurants and one guesthouse to improve their equipment, to buy dining utensils, or to increase the amount of food that they purchased. This improved both the quality of service and the capacity of these businesses to welcome visitors during the busy periods around the time of the coronations. These small actions demonstrated to both the microfinance institutions and the tourism actors that small investments to increase the quality of services provide a good financial return.

- Subcontracting partnerships: Sofitoul, a major Cameroonian tour operator, led the main subcontracting partnership arising from this project. The company signed partnership agreements with a bus company, hotels and guesthouses, restaurants and guide offices in order to transport and accommodate 210 tourists during the coronation season. Most of them were Bamileke living in Yaounde, in Douala and abroad. The two night package cost XAF100,000 ($A225). The package was successful; 42% of the Soufitoul customers expressed satisfaction with their journey and claimed that they would recommend the tour to others. This is a high level of satisfaction considering the Cameroon context (Kimbu 2011). The causes of dissatisfaction were the poor condition of the road and the bus and too much dust at the ceremonial sites. At the local level, the number of visitors has doubled (to 570) since 2012. Tourism service providers observed an increase in revenue of at least XAF 60,000 ($A135, around a third of the annual revenue) for small operators and up to XAF 1,000,000

($A2260) for the large operators. This experience was successful even though some small tourism services providers were unable to do this fully within the terms of their contracts.

c) Developing tourism products through partnerships

The participants identified two new tourism circuits as well as numerous activities for visitors in seven Chiefdoms in West Cameroon.

Circuit 1 is tailored around the production of raffia wine, wood carving and weaving. It includes Bamendjida, Fonakeukeu, and Bandjoun.

Circuit 2 includes four chiefdoms and concentrates on the Baham-Bafoussam and Bamendjou and Foto axes. Tourists visit museums and discover traditional huts and ceremonial places. Circuit 2 includes a picnic with local people in sacred forests. They may try chafer larvae from a barbecue accompanied by white palm wine or raffia wine.

Although it is too early to assess their full potential, these circuits offer promise. Indeed, the stakeholders from the action research group are confident. They have decided to develop a third circuit around the village of Fonakeukeu since our involvement.

4. Reflections on the research and researcher status

Our involvement in the West Cameroon chiefdoms clearly shows that the partnerships between microfinance institutions and tourism promoters have enhanced the local tourism activities in terms of both quantity and quality. The various outcomes provide evidence that microfinance institutions can increase both tourism activities and their own portfolios by providing small amounts of finance to the tourism sector. Their number of clients has increased as have their financial and non-financial activities. The local funding and local partnerships may avoid rent capture by big businesses especially foreign tour operators. The creation of these networks and the success of the initiatives taken by the partners should continue to have a positive impact in the coming years.

We chose an action research approach because it allowed the researchers to identify barriers to tourism entrepreneurship, to find solutions with the local actors, and to implement change in local practices. The involvement of local stakeholders throughout the research process was crucial. They informed the research, suggested solutions, showed by their actions that these solutions were acceptable and finally give validity to the results. The initiation of this project came from the researchers, but its findings and recommendations emanate from the collaboration between the stakeholders and the researchers.

To conduct this action research, it was essential that a representative sample of the diverse stakeholders who were highly motivated by the project was obtained. It was therefore desirable to arrange for an informal discussion between the researchers and stakeholders well before the first workshop in order to assess the representativeness and the motivation of the actors. We are led to reflect on whether the participation of traditional rulers exerted pressure on the participants and regret that less prominent actors and poorer people were not included

in the action research. The workshops provided formal and informal training to reinforce the microfinance institution managers' and tourism promoters' skills in tourism and business activities. The researchers presented existing experience in other countries or in other fields of activities and asked the participant to react and think if it could be possible to apply this in the West Cameroon Chiefdoms. The researchers guided also the elaboration of the charter, the construction of a partnership agreement and the creation of new circuits. Asymmetric information levels are often a problem when seeking to develop networking. The researchers have to take time to analyse divergences in information levels and to suggest how these could be resolved. The workshops, the initial actions and finally the construction of tourism packages all led to increases in mutual understanding. The undertaking of joint loans and subcontracting partnerships enabled researchers and the participants to build solid partnerships, or linkages, between small tourism activities and big businesses. Finally, all those involved had to assess the outcomes of the project at every stage.

The first task of the researchers was to suggest that such networks can be successful. As a result of their experience in both tourism product development and microfinance, they were able to connect two fields of activity that had not hitherto worked together in Cameroon. A further role of the researchers was to facilitate networking between stakeholders and actors who had not until then worked together. While many persons, academic and non-academic, may lead meetings and help stakeholders to define and achieve objectives, in this action research project, we consider that collaboration between the various economic actors was assisted by the scholarly status and social scientific awareness of the facilitators. The researchers were able to understand the stakeholders' logic and fears, and to provide a more objective view of the various situations. They were also able to incorporate their experiences drawn from the literature and of various analytical tools. Moreover, as geographers, they had an awareness of interactions between numerous factors and actors at different spatial and temporal scales. They were also aware of the potential impacts of tourism development on local communities, not only from economic or environmental perspectives but also from social and cultural viewpoints. Finally, the researchers guided the stakeholders toward a reflexive process in which to further the durability of the intervention effects, they had to work as an enzyme (De Graef et al. 2009) accelerating a reaction but not interfering too much in its results. We think that the absence of external funding to reach the operational goals contributed largely to the success of the action research. We avoided disputes concerning the sharing of the funding. This was possible because the action research included local financial partners.

The group that has the power makes the decisions about tourism development (Moscardo 2011). In this action research, we tried to split the power between the traditional rulers, the biggest companies and the microfinance institutions. The empowerment of smaller service providers was less evident. We had to acknowledge the power of the scholars and the possible misuse of this power.

However, it is necessary to critique the role of scholars who go into the field and address practical issues with local stakeholders. This important task brings both real questions and data into the universities. This contributes to research and teaching. Scholars may thus combine theory and practice and disseminate their knowledge and experiences on the ground. Indeed, it can be argued that the ultimate goal of action research - if not all social research - is not to conduct a study, which results in the publishing of papers, but to help local participants to achieve real advances in community development

Conclusion

Numerous researchers have cited the potential of tourism to bring about regional development almost everywhere (e.g. Tosun & Jenkins 1996, Zeng & Ryan, 2012, Hall & Page 2014). Whether or not this is the case, in this project we wanted to consider the challenge of developing new tourism products in an underdeveloped destination. We did so through the medium of action research because this embeds the research both in the present and in the complexity of the destination. The researchers and stakeholders exchange knowledge, and create and implement solutions. The networking of people increases the mutual understanding of the territory by its stakeholders, and the sharing of information and techniques led, in this case, to concrete results and to learning experiences for both the researchers and the local stakeholders. The project connected microfinance institutions and tourism service providers in order to improve tourism provision in a way that facilitated local development, the empowerment of the local community and respect for local values. Even if it is difficult to stand back to assess if we achieved the multiple objectives of the action research, we should stress several points. Networking is a real asset for local development and the intervention of an outsider, as a researcher, may help to accelerate this process. The development of tourism in remote and underdeveloped destinations requires that some people, insiders or outsiders, see tourism as a professional activity that may generate community development. Tourism development also requires infrastructure improvement in order to lead tourists to the destination. However, acting locally, as we did, is strongly dependent on international and national actors who may contribute to improve access to the destination. The intervention of traditional rulers seems inevitable and could handicap some initiatives. Nevertheless, if the tourist product is based on cultural traditions traditional rulers are probably the wiser persons to discuss what is acceptable or not for the economic development of the local communities in respect of cultural identities. In the West Cameroon Chiefdoms, the action research has left the way open for future collaboration while the intervention of the researchers is decreasing.

Acknowledgements

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