

Case study

Understanding the characteristics of family owned tourism micro businesses in mountain destinations in developing countries: evidence from Nigeria



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ABSTRACT

The objective of this study is to contribute to the understanding of family-owned tourism micro businesses in Obudu Mountain, a resort destination in Nigeria. The genesis of such businesses is explained with reference to the destination development model of Miossec (1977) which emphasizes the key role of a pioneer resort that then acts as an incubator for subsequent ventures catering to an ever-broadening circle of demand as visitation to the destination increases. Paying specific attention to traditional family structure and the demographic composition of family-owned businesses, start-up issues, motivation, training, and succession planning, a qualitative semi-structured interview was conducted with 38 members engaged in existing family-owned tourism micro businesses. Family-owned provision shops, alcohol shops, restaurants and hotels constitute these businesses, predominantly run by males utilizing extended family members in contrast to the norm in western societies of the nuclear family unit. Start-up funds were sourced from personal savings, contributions from family members, and a novel form of loans from 'local banks' that are an indigenous source of community funds embedded in local village society. Their motivation is for economic survival while a lack succession planning affects the long term sustainability of the businesses.

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1. Introduction

International programmes and national policies around the world have identified that in some circumstances tourism is an appropriate mechanism for sustainable development and poverty alleviation (Spenceley & Goodwin, 2007). Developments in the tourism and hospitality sector in recent times have showcased tourism as an innovative tool for the revitalisation of rural areas in developing countries. This is evident from the pro-poor tourism initiative, the United Nations World Tourism Organization (UNWTO ST-EP (Sustainable Tourism for Eliminating Poverty) programme, the SNV (Dutch Aid Organization) programme on tourism value chain analysis for community based tourism, the UK Overseas Development Institute's programme of Pro Poor Tourism (PPT), the UN International Trade Centre's Tourism-led Poverty Alleviation Programme, the Asian Development Bank's Greater Mekong Subregion Tourism Programme and other regional and national initiatives aimed at alleviating poverty (Rossetto, Li & Sofield, 2007).

This tourism-based approach to poverty alleviation has sparked serious interest among governments and development organisations, and it has begun to exert substantial influences on their development policies and priorities (Scheyvens, 2007). As a result of these concerted efforts,

indigenous small enterprise development is commonly promoted as a gateway to economic independence, community empowerment, and capacity-building (Zhao, 2009). According to the UNWTO (2002), the ST-EP programme recognised and prioritised the establishment and running of small and micro enterprises as one of the most important avenues through which the poor can participate in and shares the benefits of tourism development. Among the seven recommendations for the implementation of ST-EP, four are relevant to local enterprises (UNWTO, 2004, 2006). They include: employment of the poor in tourism enterprises, supply of goods and services to tourism enterprises by the poor or by enterprises employing the poor, establishment and running of small, micro or community-based tourism enterprises or joint ventures by the poor (formal economy), Investment in infrastructure stimulated by tourism also benefiting the poor in the locality, directly or through support to other sectors (UNWTO, 2004).

Today, small and micro business enterprises are predominant in emerging sectors in developing countries such as nature-based tourism in rural settings and most of them are initiated and managed by entrepreneurs who are owner-operators and families who play significant roles in modifying the supply of leisure and recreational opportunities (Chang, 2011). Getz, Carlsen, and Morrison (2004) defined a family business as "any business venture owned and/or operated by an individual, couple(s) or family". The prevalence of small and micro family businesses in rural and peripheral areas is attributed to the traditional

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pattern of land ownership, which militates against large commercial operations (Wilson, 2007). The importance of such enterprises is evident from the major contribution that they make to the visitor destination experience. Family businesses that operate within the tourism and hospitality industry have been indispensable in regional development (Getz & Carlsen, 2000). As noted by Kokkranikal (1993), successful family businesses provide a better quality of life for the residents by enhancing community development and creating a variety of new jobs.

In the last decades, reasonable efforts have been made to research small and micro tourism enterprises and fair achievements have been recorded. However, until relatively recently, the nature of small and micro family businesses has infrequently been evaluated as a distinct field, and it has been treated only incidentally within tourism (Getz & Calsen, 2005). Despite the seeming growth in the field of small and micro tourism businesses, a recent review by Thomas, Shaw, and Page (2011) argued that they remain “under-theorised and under-researched”. Moreover, Chang (2011) was of the opinion that research on tourism entrepreneurship remains scanty and suggested that a great deal of study could be conducted topically, spatially, and methodologically. Roberts and Hall (2001) and Li (2008) also noted that the number of studies on the behaviour of micro and small tourism and hospitality firms is relatively small when compared with studies on large firms.

While many studies of community based tourism that invariably involve family owned businesses have been conducted in developing countries, most studies on small and micro family businesses *per se* in tourism have been located in developed Western countries, thereby leaving some gaps that need to be filled. Despite the vast potential and development of tourism in recent times and the emergence of small and micro family-owned tourism businesses in some of the developed destinations in developing countries there seems to be little in international academic literature about the existence of Obudu mountain resort in Nigeria. This mountain resort is located in Cross River State of Nigeria at an altitude of 1,575.76 m above sea level (Esu & Arrey, 2011). Six communities are located at the top of the mountain where a major tourist resort (Obudu Mountain Resort) is situated: Anape, Okpazawge, Kigol, Keji-Ukwu, Okwamu, and Apah-Ajilli. The seventh community, called Ikwette, is located at the bottom of the mountain close to the entrance to the mountain top.

Among all the developed tourist centres in Nigeria, such as Kainji Lake National Park, Yankari Game Reserve, Bargu Park, Old Oyo Park, and Gashaka Park, among others, Obudu mountain resort is distinguished as being a relatively well-managed tourism destination for both local and international tourists attracting 65,341 Nigerian tourists and 18,161 foreign tourists in 2008 (Ushie, 2009). While the initial development of the mountain as a tourist destination was driven by the transformation of the former Obudu cattle ranch into the Obudu Mountain Resort, the resulting tourist flow and the promotion of the mountain in the marketplace by the Resort have been responsible for the emergence of numerous micro businesses in the adjacent communities owned solely by families in those communities – a modified form of ‘mainstreaming’ whereby the original flow of tourists to the upmarket resort has expanded to include other segments such as domestic budget travellers that have been ‘picked up’ by the family micro businesses.

As a way of contributing to our understanding of family-run micro businesses in tourism in mountain destinations in developing countries, the purpose of this study is to provide information about the demographic features and other characteristics of such businesses in Obudu mountain resort. Details include the type of family micro businesses, the start-up process of the businesses in terms of how funds were sourced and the difficulties encountered; the motives for starting family-owned tourism micro businesses, and long term sustainability, which includes the issue of planning for succession. The use of the term ‘micro businesses’ to describe family owned ventures in Obudu in contradiction to ‘small businesses’ is our preferred terminology because the largest has only five family members working for it, and

internationally accepted definitions suggest that small businesses employ anywhere from 10 to 50 people (European Commission, 2011; Thomas, Friel, Jameson, & Parsons, 1997).

2.0. Literature review

2.1. The genesis of family owned tourism businesses

There is a significant literature outlining many reasons that are attributed to the establishment of a family owned business (leadership, entrepreneurial spirit, opportunity are but some), but in every instance any business requires a demand for its goods and services if it is to be set up in the first place – i.e. meeting the basics of demand and supply (Adams, Taschian, & Shore, 1996; Hollander & Elman, 1988). This study with its focus on tourism-related family businesses examines the question of the genesis of such businesses with reference to two overlapping tourism constructs that focus on the broader question of the evolution of a destination, but within their frameworks the presence of family owned businesses can be deduced.

According to Liu & Wall (2006) tourism development in rural peripheral communities often starts with the recognition of its potential as an attractive environment. This potential attracts investment (sometimes government through its regional planning processes, and/or the private sector). An area that may have been inaccessible and underdeveloped previously could begin to capture the attention of tourism development authorities and this leads to the construction of facilities and support services for tourism. Such development, often by large investors and government in providing basic infrastructure (roads, airports, water, power, etc) fosters the emergence of micro and small family tourism businesses, which often predominate in rural areas (Getz & Carlsen, 2000). Their individuality may contribute to the individuality of experience and unique sense of place for tourists (Zhao, 2009).

Miossec (1977) formulated a conceptual model to explain this scenario. The concept has five (5) stages of tourism development starting from stage 0 (zero) to stage 4 that are examined in terms of the variables of increase in visitor numbers over time (see Fig. 1). Each of the stages is subjected to four additional variables to predict how development proceeds: (i) resorts and supporting facilities, (ii) transport links, (iii) tourist behaviour and external profile of the destination, and (iv) the attitude of decision makers and population in adjoining regions. Miossec’s Zero stage is typified by the lack of any tourism facilities, with visitation only by a very small number of ‘explorers’ or ‘adventure tourists’ (Cohen, 1974) who find their way there despite the lack of formal tours, accommodation, transport links, etc. Local understanding of tourism is very limited, piqued by curiosity about the odd strangers who arrive in their midst, but with no broader comprehension of tourism *per se*. There is no outside knowledge of the region as a destination either domestically or internationally, and adjoining regions also have no experience of tourists and tourism.

At Stage One, in response to growing demand a pioneer resort is established and a regular transport link is opened up (at first limited capacity, restricted frequency of perhaps only 2–3 times per week, aircraft or ship, or unsealed road) and this begins to attract tourists’ attention. The local population of the area begins to develop an understanding of tourism, and through the promotion of the pioneer resort the region starts to get the first national/international awareness of the destination’s existence. Adjoining regions still exhibit little or no interest. At Stage Two of the model, the resorts multiply in number over time as demand increases, the transport networks improves, greater promotion starts to put the destination on the world travel map, more travellers arrive and there is the beginnings of a spill-over into adjoining regions.

At Stage Three demand has increased significantly, mass tourism is appearing, the multiplicity of different resorts and accommodation types organise their space based on their target visitor segments, and spatial competition and segregation set in. The transport system is

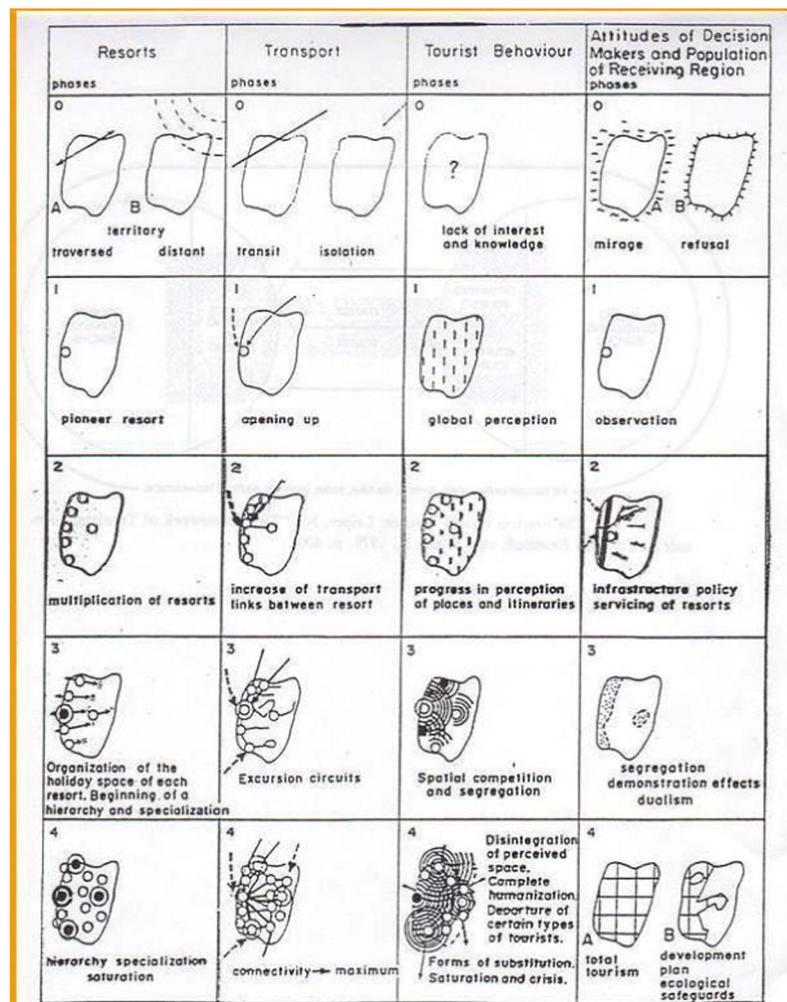


Fig. 1. Miossec's (1977) model of tourism development, sourced from Pearce, 1989. Reproduced with the permission of *Tourism Management Perspectives*.

now sophisticated and may cover all major modes (air, road, sea and rail). Activities and successive tourism facilities and developments, including specialized tours within the region, begin to increase. Promotion has created strong international awareness of the destination. Initial tourism developments are beginning to spring up in adjoining regions. At Stage Four, the destination has matured, but shows signs of stress because of the unplanned nature of its evolution, and tourist developments may compete with each other and with residents for space. Real estate values have increased and residents may be priced out of the market. The transport network may experience some congestion during the high season. There are multiple activities and attractions throughout the region, catering to many different market segments, and the destination is globally well known. Adjoining regions, seeking to learn from the adverse impacts of the unplanned growth of tourism in the first region, institute more rigorous plans and planning to manage tourism.

While Miossec's model does not specifically mention small and micro family businesses, they are an inevitable outcome of the development of the destination after the establishment of the pioneer resort and the increase in variety of demand for different experiences, accommodation standards, and so forth from Stage Two onwards. Nor does Miossec use the term 'incubator' to describe the process by which additional tourism businesses begin to multiply, but this is precisely the situation that it generates. This model pre-dates the formulation of the more famous destination life cycle concept of Butler (1980) in which he proposed six stages characterised by two inter-linked variables – (i) the growth of visitor numbers, (ii) over time. His stages are: 1) the

exploration stage; 2) the involvement stage; 3) development stage; 4) consolidation stage (maturity); 5) stagnation; and that leads to 6) decline or rejuvenation. His second stage, Involvement, is where his model would bring in the first appearance of family-owned businesses. But again, as with Miossec, he is concerned with the big picture and SMEs are not mentioned. We have a preference for Miossec's model over Butler's because the six variables provide a more nuanced understanding of the complexities of a destination's development. However, both concepts provide a clear pathway to explaining the genesis of family-run businesses within the broad context of the tourism development of a destination.

2.2. Start-up issues of small and micro businesses

In the last two decades, substantial attention has been paid to the problem of poverty reduction in less developed economies (World Bank, 1989). It is generally agreed that the development of small and micro business enterprises can be a key ingredient of poverty reduction (Sen, 1980). However, they generally suffer from a range of problems in their establishment and development. Among these problems, financial issues are often the most central (Green, Kimuyu, Manos, & Murinde, 2002). A crucial link between financial development and poverty reduction is through the growth of small and micro enterprises. Inadequate access to credit and other financial services from formal financial institutions has long been recognised as a constraint on the expansion of the small and micro enterprise sector. Thus, improving the supply of financial services to the poor can directly contribute to poverty reduction

(Green, Kirkpatrick, & Murinde, 2006). Moreover, it is argued that improving the access of the poor to financial services enables small and micro business entrepreneurs to build up productive assets and enhance their productivity and potential to earn sustainable livelihoods (World Bank, 2001).

The start-up of all forms of small and micro businesses in terms of sourcing capital is often critical in the life of entrepreneurs, especially in rural areas. A survey of funding sources for businesses, conducted by the Investment Climate Surveys in 2002–2003 in 40 developing countries, found that larger firms generally have more access to bank credit than small and micro firms, with the latter relying heavily on internal funds and retained earnings (Cull, Davis, Lamoreaux, & Rosenthal, 2004). The difficulty of raising funds to kick-start small and micro businesses is often worse in less developed economies as the majority of the countries in this category are faced with a high poverty rate. This is in addition to the inefficient microeconomic policies to support rural dwellers to afford them access to funds and the inability to rely on sophisticated regulatory systems or systems that provide financial support and venture capital (Astrachan, 2010). As a consequence, many potential entrepreneurs have to resort to raising funds from their personal savings, which are in most cases inadequate, and to rely on contributions from family members (Astrachan, Zahra, & Sharma, 2003).

For family-run non-tourism small and micro businesses, access to capital is a critical factor in stimulating business formation and growth. If a business cannot secure the necessary capital, it is likely to remain small or micro, thus limiting its ability to create additional goods, services, innovations in the marketplace, and jobs (Coleman & Carsky, 1999). Not all family run businesses want to expand because they may prefer to serve a niche market, or maintain control over all aspects of their business, a task that is often more difficult when expansion requires employment of non-family members for example, or additional capital and thus outside-of-family business partners.

In developing countries, economically active women make up a significant share of the micro-enterprise population compared with men and are considered critically important to poverty-reduction strategies in rural areas. They also account for the majority of micro and small business entrepreneurs in the manufacturing and service sectors in rural areas (Wasihun & Paul, 2011). A study of female entrepreneurs in the Indian manufacturing sector revealed that the majority sourced funds from their personal savings and contributions from family members, with inadequate working capital and cash-flow problems the most commonly stated issue (Das, 2000). According to Parker and Torres (1994) and Kimuyu and Omiti (2000), female-owned small and micro business enterprises are more likely to be informal, usually start smaller, use less start-up capital, grow slower if at all, have more limited access to credit, and more often operate from less permanent premises and homes.

In rural areas of Ghana, access to start-up capital for the majority of small and micro enterprise owners is mainly through personal savings or family support (Tetteh & Frempong, 2006). In a study conducted in Limpopo Province, South Africa, the majority of small and micro business owners surveyed stressed that finance is the biggest problem facing them and that the commercial banking sector is not willing to provide financial support; therefore, many small and micro business owners started their businesses without any external funding (Ladzani & Netswera, 2009). Moreover, Dube (2001) argued that about 80% of micro-enterprises and 60% of small businesses would cease to operate within 5 years of operation in South Africa as a result of undercapitalisation and difficulty in accessing working capital. Reinforcing this prediction, an ODI review of 218 pro-poor community based tourism projects in Africa (2008–2009) concluded that the great majority (190) had failed within three years. While there was a number of contributing factors, lack of access to working capital once aid donor funds and expertise stopped, was a key reason (Mitchell & Ashley, 2009).

In the context of tourism in rural areas, small and micro businesses exist in the form of family businesses and community-based tourism enterprises. All these may have significant benefits in empowering rural dwellers in developing countries. Other studies (Chen & Elston, 2013; Jaafar, Abdul-Aziz, Maideen, & Mohd, 2011) reinforce the finding that the primary source of funding for small and micro tourism enterprises is usually the owners' personal funds rather than formal funding sources such as bank loans. Community-based tourism enterprises are today used as an agent to fight poverty in less developed economies through the pro-poor tourism approach, having enjoyed considerable financial support from donor agencies (Meyer, 2007). For instance, the concept of donor-assisted community-based tourism (DACBT) has promoted aid through international cooperation and allows many local communities characterised by subsistence economies to obtain the initial funding in cash to start creating their own micro-enterprises (López-Guzmán, Borges, & Hernandez-Merino, 2013). In addition, the drive for the establishment of community-based tourism enterprises in Kenya mainly results from external intervention. Kenya Wildlife Services (KWS) has been instrumental in the development and growth of community-based enterprises. The main role of KWS has been to identify an idea for an initiative and an appropriate support organisation. Private investors also introduce ideas for community-based tourism enterprises through local elites and approach support organisations, such as the AWF and African Conservation Centre (ACC), for financial support (Manyara & Jones, 2007).

Furthermore, the Khama Rhino Sanctuary Trust (KRST), a community-based tourism enterprise founded in 1992, also appears to be financially dependent on external donors, including the African Development Foundation, Environmental Heritage Foundation of Botswana, European Development Fund, EU, and Global Environmental Facility (implemented by the United Nations Development Programme). These organisations have enabled capital-intensive projects to be realised and jobs to be created. However, the reliance on external donors makes the economic viability of projects questionable and reduces the financial independency of the local communities (Stone & Stone, 2011). The study by Mitchell and Ashley (2009) referenced above points to the dangers and difficulties of sustaining such donor assistance-led interventions.

2.3. Motivation for starting up small and micro businesses

The literature on consumer behaviour argues that motivation represents individual internal forces that lead to action (Sciffman & Kanuk, 1978). With respect to entrepreneurial motivation in developing countries, different studies have attributed a range of motivations as the drivers for starting up a business, but a generalization is that the poorer the individuals/families the most likely motivator is simply survival: for example, Uganda's small and micro business entrepreneurs indicated that survival by making money is the most important motivator for venturing into different kinds of businesses (Bewayo, 1995). Benzing and Chu (2009) examined the reasons why small and micro business owners in Kenya, Ghana, and Nigeria started their businesses and determined that entrepreneurs in developing countries are motivated by the desire to increase their income and improve their standard of living. Another study of entrepreneurs in Kenya and Ghana (Chu, Benzing, & McGee, 2007) found that the strongest two motivators were to increase their income and to provide self-employment.

Moreover, Roy and Wheeler (2006) also found out that micro-enterprise owners in West Africa are motivated by a desire to satisfy their basic psychological needs – food and shelter (as related to psychological theories which argue that psychological stability is attained by satisfying an ascending series of physical and emotional and intellectual needs, e.g. Maslow's (1943) hierarchy of needs theory). In other developing countries outside Africa, Swierczek and Ha (2003) examined the motives of Vietnamese small and micro business entrepreneurs and noted that challenge and achievement are the main motivating factors for being in business. According to Benzing, Chu, and Szabo (2005),

income needs are significantly stronger motivators than self-satisfaction and personal needs in Romania. In contrast, small and micro business entrepreneurs in a more developed region of India are mostly strongly motivated by the desire for self-control of their own life and to increase their income (Benzing & Chu, 2009).

Taking tourism businesses into consideration in developing countries such as China, Zhao and Getz (2008) provided a profile of the characteristics and goals of small rural family-owned business operators in the Guangxi region. They noted the importance of non-financial motivations and highlighted the importance of family in the running of small firms. The study by Chen and Elston (2013) in Malaysia also established that a large number of small and micro tourism business entrepreneurs run their businesses for non-financial gains. The development in the Asian countries regarding motivation appears to be similar to what is happening in the developed Western countries.

For community-based tourism enterprises (CBE), the primary motive for development in Kenya is associated with, and has evolved from, the conservation agenda to avert human-wildlife conflict (ESOK, 2003). Hence, the development of CBEs in Kenya is fundamentally based on their potential to enhance local community support for the conservation agenda, rather than as a stand-alone development strategy for local communities (Cater, 2006). In addition, it was aimed to bring the local communities into the mainstream tourism activities as a way of increasing indigenous ownership of tourism resources, which would alleviate their poverty condition and consequently the sustainability of the industry (Kenya Government, 2004; Manyara, Jones, & Botterill, 2006). A typical example of such an initiative in Kenya is Il Ngwesi, a community-based tourism enterprise located in the Laikipia region of the northern part of Kenya, that focuses on exploring the wildlife conservation area that adjoins the adjacent Lewa, Borana and the Mukogodo Forest Reserves, visits to the Ma'asai cultural boma, excursions along the Ngare Ndare River with local guides, and wild game safaris. Another example is Koiyaki Lemek is a community-based conservation project that neighbours the Maasai Mara Game Reserve in the Maasai region of Kenya and was established in 2001 (Manyara & Jones, 2005).

2.4. Succession in small and micro family businesses

In developing economies, few studies have been carried out on small and micro business succession issues that often result in their failure. One of the key considerations related to succession is that of sustainability: if younger family members cannot be trained or persuaded to take over the business from aging parents, for example, then it has no long term future (Sharma, 2004). The few studies conducted have focused on African and Asian countries and they are not specific to tourism businesses. Sam and Kilby (1998) explored succession-related issues in small and micro non-tourism family businesses in Nigeria using longitudinal data from 1991 to 1997 and noted that the high mortality rate reported as typical of the them may coexist with extraordinary survival capability and more than half of the closures of these enterprises are attributable to management issues and the inability to establish succession. The study by Ifekwem, Oghojofor, and Kuye (2011) also highlighted the low rate of succession planning among Nigerian small and micro family business entrepreneurs. They noted that the entrepreneurs of the south-east of Nigeria tend to perform well in identifying business opportunities and commercialising the ventures, but due to the lack of a succession plan, their businesses are rarely institutionalised. Currently, the small and micro family-owned enterprises in Kenya contribute over 70% of the country's GDP. Despite the importance of these enterprises to the economy, they have a high collapse rate as three out every five collapse within 3–5 years due to several factors, one of which is the inability to pass on the baton successfully, thereby leading to a loss of jobs (Mba, Gakure, & Ngugi, 2012).

Moreover, while some researchers believe that achieving successful succession relies on sound well-articulated succession planning (Cater & Justis, 2009), a review of the succession experiences of eight family

businesses in the Southeast Asian country of the Philippines seems to indicate that the key to smooth succession for group-oriented families is not entirely dependent on succession planning. Rather, a family business's smooth succession depends on the succession process being consistent with the family values. In fact, valuing the preservation of the family unit helps to avoid the ill effects that normally accompany the absence of succession planning (Santiago, 2000). Equally important in succession is the owner-manager's willingness to hand over the family business and the successor's readiness to take over the business (Neubauer, 2003; Sharma, 2004; Sharma, Chrisman, & Chua, 1997). In the context of tourism and hospitality, the academic efforts to research succession planning issues have been concentrated on the developed world, with no effort, however little, devoted to succession in the sub-Saharan countries.

3.0. Research methodology

3.1. Data collection

3.1.1. Qualitative inquiry and case study as a research strategy for this study

Qualitative approaches to tourism research often provide a form of local emergent knowledge that assists in understanding tourists' "inner worlds" (Jamal & Hollinshead, 2001). Thus, in order to obtain in-depth information concerning some characteristics of family owned tourism micro businesses in the study area, we follow a qualitative research methodology using a case study research strategy. The reason behind this choice lies in the assumption that qualitative research designs are more appropriate than quantitative approaches for examining the complexity of the tourism experience (Jennings, 2010). Many authors, such as Riley and Love (2000), Pernecky and Jamal (2010), and Ryan (2010), have also encouraged tourism researchers to employ qualitative methodologies as they can help researchers to gain a deeper understanding of specific issues by listening and becoming sensitised to what the study participants reveal (Henderson & Bialeschki, 2002). Moreover, qualitative data provide a means of understanding phenomena within their context (Henderson & Bialeschki, 2002; Yin, 2009).

The need for case studies arises from the desire to understand a complex social phenomenon (Yin, 2003). Therefore, the decision to use a case study for this study is borne out of the desire to understand the complex phenomenon of family-owned tourism businesses within a geographical location, in other words a tourism destination in local communities in Nigeria. One of the distinctive characteristics of a case study research strategy that distinguishes it from all other research strategies (and which the nature of this study allows) is that the boundaries between phenomenon and context are not clearly evident (Yin, 2009). Therefore, the phenomenon of a family-owned tourism business and the tourism destination in which it exists is typical of a phenomenon and the context within which it occurs in that the boundaries are not vividly evident because a family-owned tourism business is a subset of a tourism destination as the growth and the development of a tourism destination breed the businesses that drive it and sustain it. Miossec's concept of the development of a destination clearly illustrates the broad context in which family businesses are able to emerge.

3.1.2. Sample selection

Choosing an appropriate sampling technique is an important aspect of social research that accounts for the quality of the usage of research procedures (Matthews & Ross, 2010). In this study, qualitative snowball sampling, which, according to Yin (2003, 2009), Matthews and Ross (2010), and Cresswell (2012)), is a form of purposeful sampling that typically proceeds after a study begins and occurs when the researcher asks participants to recommend other individuals to be sampled, was used to locate the existing family-owned tourism business owners in the mountain resort's host communities.

Since we had little knowledge of the number of family-owned tourism businesses in the case study area and there seems to be no information about their nature and location in the literature, we located the proprietor of the first family business established in Apah-Ajilli community, and he was used as the key informant to facilitate the location of other family-owned tourism businesses. As noted by Yin (2009), key informants are often critical about the success of a case study as such people provide the case study investigator with insights into the matter and can also initiate access to corroboratory or contrary sources of evidence. The assistance and utilisation of the knowledge of the key informant led to the location of 13 other family-owned tourism businesses. It is accepted that the snowball technique is not representative or generalizable to the whole population, but it facilitated contact with a group that might otherwise have been difficult to access.

3.1.3. Qualitative interviewing and transcription

To conduct the qualitative interviewing, we used a semi-structured face-to-face in-depth interviewing approach to interact with all the family members participating in the tourism business. This approach enables the collection of a wide variety of information and allows the respondents to answer the questions without any restrictions by using their own words and expressing their personal perspectives (Henderson & Bialeschki, 2002; Patton, 2002). Two days before the interviews, we took time to visit the individual family-owned tourism businesses to educate and inform all the family members about the purpose of our study and about the need for them to participate in it. Interestingly, and to our surprise, we were fondly received and all the family members accepted our request on condition that their names and those of their businesses would not appear in any published report, which we also accepted. It is important to state that, despite the fact that the study setting is a local environment; all the study participants could speak English, perhaps because they are all Christians and English is a regular language of communication in their churches outside their local languages. Eight participants actually responded to our questions in Nigerian Pidgin English. Although the level of fluency varied among them, this made our work much simpler.

The interviews were carried out over two weeks, from 15 to 31 June 2013. They were conducted with individual family members at a time and location convenient to the respondents, mostly at their place of business. In all, 38 interviews were conducted with the identified business owners and family members. During the interviewing, we directed questions to the proprietors relating to how funds were sourced to kick-start the businesses and the difficulties encountered in raising funds. Therefore, their interviews lasted longer, 45 to 55 minutes. The interviews for the remaining family members lasted for 20 to 35 minutes. According to Matthews and Ross (2010), in capturing full interviews, audio recording is acceptable to many people, but their permission to record must be given. Therefore, we sought the permission of the participants to record their interviews with a digital recorder and they all concurred. Transcription was made verbatim at the end of all the interviews with the aid of Dragon 12 voice recognition software. The transcription phase lasted for three weeks.

3.2. Data analysis

We subjected the interview transcripts to thorough analysis using the thematic approach. Braun and Clarke (2006) defined thematic analysis as “a method for identifying, analyzing and reporting patterns (themes) within data”. It is also a process of segmentation, categorisation, and re-thinking of aspects of the qualitative transcript data prior to the final interpretation (Grbich, 2007). According to Matthews and Ross (2010), working with collective data mainly involves interpreting and obtaining a good understanding of the words, stories, accounts, and explanations of the research respondents. In this regard, we started with each respondent's words and put them alongside the words of other respondents

to enable us to describe the data and explore them for meanings. All of the transcripts of the interviews were coded and categorised into emerging themes and sub-themes manually with little assistance of the auto coding function in NVivo 10: computer-assisted qualitative data analysis software (CAQDAS).

4.0. Findings

4.1. Miossec's model applied to Obudu Mountain and mainstreaming

Miossec's (1977) model provides the development context in which family tourism micro businesses began to appear in Obudu Mountain villages. The evolution of the mountain as a tourism destination began in 1946 when the remote mountain top that was sighted through a pair of binoculars in 1946 by a veterinarian named McGraw (an ideal type of Cohen's 'explorer/adventurer') looking across into Nigeria from Cameroun. His 'discovery' led to a cattle ranch being established there in 1951 that operated for the next 50 years. Its potential for tourism was then recognized by a British resident national, W. Crowfield. In 2004, the ranch was transformed into the five star Obudu mountain resort with state of the art facilities. A sealed road was constructed from Ikwette around the mountain up to the resort, and linking roads were improved. New transport initiatives created access where previously it was extremely limited, and the Resort's marketing campaign made the destination well known within Nigeria in a short space of time. As the pioneer resort in this region, Obudu Mountain Resort is a clear example of Miossec's Stage 1.

Over the next few years as tourist numbers increased and the profile of the Resort gained traction, spin-off enterprises began to take shape within the surrounding villages. In 2005, the first family owned hotel was set up in Apah-Ajilli community and a year later the second hotel was set up in Keji-Ukwu community (these are the closest villages to the resort at a distance of about 1 km.). A market square was also built close to the resort by the Government, specifically for local enterprises to take advantage of the tourist market (and not primarily as a facility for the village residents). By 2011 some eleven family-owned tourism businesses were located in the market square (two restaurants, six provision shops and three alcohol shop). There is also a restaurant in Ikwette village at the foot of the mountain. These developments and improved transport links that subsequently included the construction of a cable car to the summit, and the installation of a heli-pad inside the resort for VIP guests, propelled Obudu Mountain Resort into Stage Two of Miossec's model. With the mountain resort been capable of attracting over 50,000 visitors annually, local family owned businesses are able to feed off the flow created by the pioneer resort, a form of mainstreaming where local micro businesses are able to survive and thrive by participating in satisfying tourist demand for additional products and services.

In any expansion of service businesses in tourism, a key factor is the size of the flow of tourists-as-customers (no flow, no customers, and so no new businesses). Tapping into sizeable existing tourism flows has improved the success rate and sustainability of community based enterprises because they do not have to expend scarce funds nor time and effort to make the destination visible in the market place to attract customers: that task has already been accomplished for them by pre-existing operators. Thus the existence of a substantial tourist flow has been a key indicator for determining the location of communities to be targeted for intervention with CBT projects in many countries. This approach has been termed 'mainstreaming' (e.g. LeClercq, 2009). For example the Asian Development Bank has used this approach for CBT projects in e.g. Laos (Harrison & Schipani, 2007), Cambodia and China (Sofield, 2011), amongst other countries; and the UN International Trade Centre under its Tourism-Led Poverty Reduction Programme adopted a similar approach for CBT interventions in Brazil, Cameroun and Ghana (LeClercq, 2009). 'Mainstreaming' – linking impoverished communities into large and/or high yield tourism flows, as is the case

with Mount Obudu – is now an accepted strategy for expanding entrepreneurship among local communities.

Where there is no pre-existing and sizeable tourist flow, CBT enterprises have a much more difficult task in attaining commercial viability. A diverse set of organizations (including multilateral and bilateral aid agencies, non-governmental organizations and research centre's) are re-evaluating their approach to pro poor tourism to link communities into 'mainstream tourism' because it can provide many more opportunities for poor people than small stand-alone CBT projects (Sofield, 2011). For example, an ODI study (2008–2009) of 218 pro-poor community based tourism enterprises in Africa funded by the EC, found that 190 (87%) had failed within three years, and a major cause was the isolation of the ventures, a concomitant lack of access and thus lack of visitors to sustain the ventures (Mitchell & Ashley, 2009). Similarly, common problems identified by Mitchell & Ashley, (2010) in a series of evaluations and lesson-learning exercises based on a comprehensive survey of several hundred CBT enterprises included: (i) Difficulties of access and poor transport links combined with (ii) inadequate market access, advertising and communications, which (iii) rendered them unsustainable as commercial ventures. In this context it is inconceivable that the family owned micro businesses of Mount Obudu wouldn't have come into existence without the advent of the pioneer resort and its current capacity to generate up to 50,000 visitors per year to Mount Obudu.

Knopp (2007), identified a variety of economic and socio-economic outcomes that may be achieved through the business incubation process, and those of relevance to the Mount Obudu situation include: creating jobs and alleviating poverty, fostering a community's entrepreneurial climate, diversifying the local economy, building a local industry cluster, encouraging women entrepreneurship and contributing to community revitalization. These outcomes may also be related to various stages of Miossec's model insofar as the evolution of a destination produces an increasing diversity of services, infrastructure, and changes in attitudes by residents, and greater market segmentation. It can thus be seen that the variables identified by Miossec for the development of a destination can be extended to cover entrepreneurship at the local level that allow us to conclude that the pioneer resort on Mount Obudu has functioned as an informal incubator of/for family-owned micro businesses in the emergence of a diversified, increasingly monetized, local economy. This linkage (incubator type processes for entrepreneurship with Miossec's destination development variables) are presented in the table below.

4.2. Extension of Miossec's model to incorporate local entrepreneurship

If we consider the Obudu Mountain Resort not only as a pioneer tourism development in Miossec's terms but also as an innovation that has revolutionized the local Mount Obudu economy, we can see that it has functioned in effect as an informal incubator for new business ideas and has acted as a catalyst for family owned micro businesses being established in the surrounding villages. A Business Incubator is defined as "an agency designed to accelerate the growth and success of entrepreneurial companies through an array of business support resources and services that could include physical space, capital, coaching, common services, and networking connections" (Day & Jones, 2004; Promitheas Business Innovation Centre, 2005). The Obudu Mountain Resort has no stated objective to act as such an incubator but its development has set in train similar processes to those that are integral to a formal incubator project. In the case of the family owned micro businesses from communities around the Mount Obudu Resort their genesis is due entirely to the development of that resort. The equation is very basic – no resort, no micro businesses (as was the case before the cattle ranch was transformed into a five star resort). We suggest therefore that our application of Miossec's model can be extended beyond a description of the developmental phases of a destination (a geographical, spatial model) to encompass entrepreneurial innovation since it provides

the causative factor for the advent of micro businesses in the local economy.

4.2.1. Innovation and entrepreneurship

The transformation of the cattle ranch into an upmarket resort was the initial innovation as a pioneer tourism business, achieved through major capital investment by outside interests. Then the first village-based homestays (two hotels) were innovators at the local level that owed their genesis to the commercial activities of the Resort. Subsequently, these first micro businesses operated as models for the multiplication of more family-owned micro businesses (restaurants, provision stores and alcohol outlets), which currently total 14 (see Table 4.0). The inter-relationship between the pioneer resort, the first village based entrepreneurs and subsequent expansion with more family owned businesses constitute similar processes to those at work within a formal incubator system. The main differences are three-fold:

- (i) The private sector through the pioneer resort has been the originator of the current business environment involving the local villages, rather than a government agency (or NGO);
- (ii) Start-up capital has come from individual savings and their own form of 'community bank' rather than an outsider agency with formal grants and/or soft loans which are usually accessed through formal submissions/applications; and
- (iii) Local entrepreneurial innovation rather than a formal agency providing professional commercial advice, legal services and so forth has been the key driver behind the establishment of the Mount Obudu micro enterprises.

Similarities with a formal incubator include the provision of basic infrastructure:

- (i) improved road access provided by the Resort that has generated high traffic levels; and
- (ii) The construction of the market square by the Provincial Government as it responded to the perceived need of local village entrepreneurs for central facility accessed by the road and located in the vicinity of the Resort.

4.3. Family structure in Obudu mountain villages

The latest available population census for the Obudu Mountain villages in Cross River State revealed that there were 1,926 permanent residents in the seven villages, representing 225 households (Overseas Development Institute (ODI) (ODI), 2010). Family structure is based around the extended family with three generations (occasionally four generations), inhabiting the same house and strong societal traditional norms value a minimum of five surviving children (Caldwell, Orubuloye, & Caldwell, 1991). These characteristics are reflected in the Obudu Mountain villages where (in 2009) the average size of households varied from 9.9 family members in Ikwette to 5.7 family members per household in Okwamu, with an over-all average of 8.4 family members living in each household (see Table 4.1).

Families are patriarchal with extended family members having more influence than usual in comparison to family setups in the westernized world. Although children are very important to Nigerian families because parents believe that their children will provide support for them in their old age, family relationships are mostly guided by a strict system of seniority and male oriented values where male elders tend to dominate in decision-making. In common with many regions of Nigeria, for example the issue of marriage is not one for the prospective marriage partners themselves to decide, and issues concerning the family system at large (such as establishing a commercial business) are not private: the involvement of the extended family members, guided by elders, is the norm (Caldwell et al., 1991). This was clarified by respondent who stated that, "Currently, the business is been run by me, my junior

Table 4.0
Miossec's tourism development model integrated with entrepreneurship innovation by family owned tourism micro businesses at Obudu mountain.

Stage	Resorts	Transport Access	Tourist Behavior	Attitudes of Receiving Population	Family Owned Micro Businesses
Stage 0	0	very limited unsealed road to ranch	the odd 'explorer' Traveler	indifferent, no knowledge of tourism	Nil
Stage 1	Pioneer Resort	New road to mountain top	First visitors, over 1000 in Year One	Seek employment opportunities in pioneer resort and begin to develop an understanding of tourism	After 3 years, 2 home-stay hotels in two of the mountain- top villages
Stage 2	Expansion of pioneer resort	road sealed, widened; cable car constructed; heli-pad built	More than 50,000 visitors p.a.	Much greater understanding of tourism; entrepreneurial- minded locals able to identify micro business opportunities from visitor flow to the destination and local government responds with construction of market place for tourism businesses.	Original two village-based ventures multiply to 14 family-owned micro businesses. 'Community banks' appear as a source of start-up funds.

Source: Authors Field Work, 2013.

brother, and a cousin (R21).” An owner of an alcohol shop also stated that, “It’s me and some of my relatives that are managing it now (R36).” This indicates that the family-owned tourism businesses in the mountain resort are predominantly run by the extended family.

As patriarchal societies, emphasis has always been placed on male members of the family because of their rights to both family inheritance and extension of family lineage and name (Labeodan, 2001). In short, in the Nigerian context, the family is the most important unit in an individual's life. In addition to the important socialization role the family plays, particularly in the absence of social welfare programs, it also provides a social safety net for members and the concept of the extended family transcends the nuclear family (Ipaye, 1983).

As modernization continues apace, changes are beginning to occur throughout family life in Nigeria, particularly in urban areas; but in isolated villages like those in Obudu Mountain, traditional values are strongly maintained (UNESCO Principal Regional Office for Africa, 2009).

4.4. Socio-economic features of family tourism micro business owners

The socio-economic features of those engaged in the running of the existing family owned tourism micro businesses in Obudu mountain local communities that this study investigated is the sex, age, marital status, educational status, years of business operation, and type of tourism business. The finding revealed that out of the 38 interviewees who are members of 14 families, 13 of them are females while the remaining 25 are males (see Table 4.2). This finding implies that the majority of those participating in the running of family-owned tourism businesses in Obudu mountain resort host communities are males.

Regarding their marital status, the conversations with the participants of this study indicated that all the male and female proprietors of the family businesses are married and the remaining respondents

engaged in the businesses are unmarried. The ages of all the interviewees vary, with the highest age bracket of 45 to 55 years and the lowest between 15 and 25 years. Only 2 persons have finished university and have a degree and they are the proprietor and the first initiator of a family-owned tourism business in the entire mountain resort and the junior brother to the proprietor of a hotel business in Keji-Ukwu community. One respondent, who also occasionally participates in running the hotel in Keji-Ukwu during holidays, is also finishing off a university degree. Our findings also revealed that the majority of the participants in this study are holders of primary and secondary school certificates. While 15 years may be considered young in western terms, in Nigerian families and in Obudu Mountain villages, children of even younger ages are often left in charge of running the family business and they are adept at managing customers.

In the entire host communities of the resort, there are varieties of family owned tourism micro businesses that are categorised into four groups, namely hotels, provision shops, alcohol shops, and restaurants. Our findings revealed that there are only two hotel located in the two communities that are the closest to the mountain resort, which are Apah-Ajilli and Keji-Ukwu, six provision shops, three alcohol shops, and three restaurants. All of the identified provision shops, alcohol shops, and two restaurants are located in a market square very close to the mountain resort. Our finding indicates that provision shops are the most common family-owned tourism micro businesses in the study area.

The reason for the dominance of provision shops was given by one of the respondent: “A lot of us here decided to go into provisions, and have many items in stock, so that at all times of the year, whether it is the dry season (winter period) when activities of tourism boom or rainy season (summer) when tourist patronage is kind of low, we sell goods and make some money, no matter how little, to keep the business and the family going ... that’s just it (R28).” Another reason for the high percentage of provision shops in comparison with other tourism businesses in Obudu mountain resort was given by an interviewee, who commented that, “We operate provision shops mostly to cope with the seasonal nature of tourism here. You can see in the shops that we have a variety of goods for tourists and local people ... we sell to the local people around here things like salt, Maggi, sugar and some others... this keeps the business going during low peaks. We decided to make the shop like this so that we will have something to depend on during low patronage by the tourists (R19).”

With regard to the power of control and hierarchy of family members in tourism businesses, the proprietors have the highest control, followed by the direct blood brothers and sisters and other family members. This indicates that the power to control most of the tourism businesses is determined by the closeness and strength of family members to the proprietors. To this end, a respondent commented, “If I will not be around, I leave the control of my hotel in the hand of my junior brother because he is closer to me than other members. I also trust him more (R5).”

Table 4.1
Population figure of Obudu mountain resort villages, 2009.

Obudu Mountain Villages: Population, 2009				
	Village	Population	Households	Average family size
1	Anape	397	51	7.8
2	Okpazawge	266	30	8.9
3	Kigol	338	35	9.6
4	Keji-Ukwu	261	28	9.3
5	Okwamu	132	23	5.7
6	Apah-Ajilli	195	24	8.1
7	Ikwette	337	34	9.9
	Total	1926	225	Overall average: 8.4

Source: ODI, 2010

Table 4.2
Some socio-economic feature of respondents.

Types of Business	Location	Year Established	No. of Staff	Relationship (R: Respondent)	Sex	Educational Qualification
Hotel	Apah-Ajilli Community	2005	4	R1 (Proprietor) – Senior Brother	Male	University Degree
				R2 – Junior Brother R3 – Cousin Brother	Male	Secondary Certificate
				R4 – Cousin Brother	Male	Secondary Certificate
Hotel	Keji-Ukwu Community	2006	5	R5 (Proprietor) – Senior Brother	Male	Polytechnic Diploma
				R6 – Junior Brother R7 – Junior Brother	Male	University Degree (In View)
				R8 – Cousin Brother R9 – Cousin Brother	Male	NCE
Restaurant	Ikqwette Community	2009	2	R10 (Proprietor) – Mother	Female	Primary Certificate
				R11 – Son	Male	Secondary Certificate
Restaurant	Market Square	2008	3	R12 (Proprietor) – Senior sister	Female	Primary Certificate
Restaurant	Market Square	2007	3	R13 – Junior Sister R14 – Cousin sister	Female	Primary Certificate
				R15 (Proprietor) – Mother R16 – Nephew	Female	Primary Certificate
Provision Shop	Market Square	2008	3	R17 – Daughter	Female	Primary Certificate
				R18 (Proprietor) – Father	Male	Secondary Certificate
Provision Shop	Market Square	2008	2	R19 – Mother R20 – Son	Female	Primary Certificate
				R21 (Proprietor) – Senior Brother	Male	Secondary Certificate
Provision Shop	Market Square	2008	3	R22 – Cousin Brother	Male	Primary Certificate
				R23 (Proprietor) – Senior Brother	Male	Secondary Certificate
Provision Shop	Market Square	2009	2	R24 – Junior Brother R25 – Cousin Sister	Male	Primary Certificate
				R26 (Proprietor) – Father R27 – Mother	Female	Secondary Certificate
Provision Shop	Market Square	2010	2	R28 (Proprietor) – Senior Brother	Male	Primary Certificate
				R29 – Cousin Brother	Male	Secondary Certificate
Provision Shop	Market Square	2008	2	R30 (Proprietor) – Senior brother	Male	NCE
				R31 – Junior Sister	Female	Primary Certificate
Alcohol Shop	Market Square	2007	2	R32 (Proprietor) – Father R33 – Mother	Male	Secondary Certificate
				R34 (Proprietor) – Senior Brother	Female	Secondary Certificate
Alcohol Shop	Market Square	2008	2	R35 – Junior brother	Male	Secondary Certificate
				R36 (Proprietor) – Senior Brother	Male	NCE
				R37 – Junior Sister	Female	Primary Certificate
Alcohol Shop	Market Square	2009	3	R38 – Cousin Brother	Male	Secondary Certificate

4.5. Start-Up issues of family owned tourism micro businesses in Obudu mountain resort

The first aspect of the interview questions on the start-up issues of the existing family-owned tourism businesses concerned how funds were sourced. The questions were directed mainly to the proprietors. The majority of the proprietors revealed to us that they started their businesses through their personal savings and they pass through difficulty in raising start-up fund. To substantiate this claim, a proprietor of a provision shop commented that, “I didn’t find it easy to raise capital for this business. It was very difficult for me. For two years my eating was twice a day...just to save from the little money I was getting from the labourer work I was doing that period (R28).” Only a few obtained some funds from what they termed ‘a local bank’ and through contributions from family members. To be specific, ten proprietors reported that the money they had saved over time was used to kick-start their businesses, two proprietors obtained their funds through these ‘local banks’, and the remaining two proprietors raised funds through contributions from family members.

We also discovered that the way they obtained money, some saving and some investing in the businesses they currently ran, varied among them. The first proprietor of a family-owned tourism business (the hotel in Apah-Ajilli) was our first interviewee and he remarked that, “A white guy built a bungalow here which he was using as his country home and it was quite comfortable inside. When he left he gave it to my dad ... we used it for hosting guests and small money started coming ... when the cable car was about to be built, I gave the bungalow to the construction workers for six months. When I was paid, I started building the structure you are seeing and that’s how the business kicked off (R1).” Another proprietor of the hotel in Keji-Ukwu community also commented that, “When there was construction work here in the resort during the time of Donald Duke, that’s about 7 years ago; I was employed as a supervisor on the construction of wooden houses. So I used the savings from the supervising work to put up 10 rooms and that was how I started (R5).” A male proprietor of an alcohol shop

who is the oldest of all the participants in this study also commented that, “I worked as an Agricultural Development Corporation staff. When I retired, I used my savings to start this family business. I started with just 1 carton of alcohol and later 2 cartons, 3 cartons, 4 cartoons and I can buy up to 100 cartons now (R32).”

Those who sourced funds from what the local people in the host communities of Obudu mountain resort called a “local bank” also told us how they went about it. For instance, one of the interviewees, who is also the proprietor of one of the restaurants, shared her experience: “I started this business with a small loan from our local bank and after some time I paid back all the money I collected ... The local bank is a kind of contribution from community members to trustees constituted of members of the community who normally keep the contributions in trust. So I approached them and they gave me the loan at interest of 30% per annum. This is what I used to get the business started (R12).” Another female proprietor of a restaurant located at the bottom of the mountain in Ikqwette community also raised funds to commence her business through what she called a local bank. However, her explanation of a local bank appears to be different from that of the other respondent. She explained that, “I got some money from the local bank in this community as a loan to start business without any interest. What I mean by local bank is a contribution arrangement of a specific amount of money every month by between 5 to 20 people. The one I did was with 10 people. Then we agreed and negotiated for a position, which is the period that everybody will collect his or her contribution. So as I collected mine, I bought some goods, cooking materials, and some provisions and also drinks. That’s how I started.” This concept of ‘a local bank’ as an indigenous source of community funds embedded in village society for the purpose of providing loans to community members, with possibly two or more variants in its structure, represents a novel way of assisting family-owned micro ventures to get off the ground. It appears to be a departure from all existing literature that we reviewed where we could find no other similar example(s).

In the course of our interaction with the participants, we tried to find out why they choose the sources they claimed to have raised funds from

for starting their businesses. Although we would have expected them to approach micro-finance banks and government agencies for loans, the majority of the respondents actually said that they did not even think of that because they do not have the confidence that the banks could grant them loans given that they have nothing to give as collateral. A few of them said that they had approached the Cross River State Tourism Bureau for some guidance on possible sources of funding and some of them had actually approached micro-finance banks but the conditions attached to granting individuals loans were discouraging. Therefore, in the end, they did not receive any loans. Our finding reveals that only one of the respondents met with the staff of the Cross River State Tourism Bureau for financial assistance to commence business and only two participants approached the staff of micro-finance banks for loans.

One of those who just opted to start his business from personal savings reported that, "From the first day I thought of this business, I started saving from the little money I got from working in a construction site in this resort. That is when wooden house construction was going on. I didn't think of another source because the money I was saving was what I was sure of (R30)." Some respondents were afraid of disappointment from the micro and commercial banks and just felt safer saving gradually to start their business. One of them commented that, "I know about the existence of some banks that give out loans for small business development, but I didn't want to visit them because I don't want any disappointment and embarrassment after collecting loans and I am unable to pay them back (R36)."

The few respondents who approached the Cross River State Tourism Bureau and a micro-finance bank also shared their experience. They lamented that, "No government or private sector has given me any funding. I have reached out to the tourism bureau of the state once and the procedure was a very long one. In the end I got discouraged (R1).", "Apart from personal saving, I haven't received any financial assistance from micro-finance banks or other government agencies. When I tried getting a loan from a micro-finance bank in Obudu main town to support the building of my hotel, they asked for collateral and I didn't have anything to give, so I was unable to meet the conditions attached to granting their loans for small and micro businesses (R5)." In addition, a provision owner narrated his ordeal with a micro-finance bank by remarking, "Initially when I thought of my business and I didn't have capital, I visited a micro-finance bank, FCE micro-finance bank to be specific, and they said they can only give me a loan if I have an account with them that has been running for three months. At that time, I was struggling to survive to provide for my family and I had no money to open any account. So I could not access their micro loans. I think there is a need for a review of this policy. It's not for the poor (R18)."

When the proprietors of the existing tourism businesses were asked to give an account of the difficulties they faced in starting their businesses, virtually all of them had some complaints. This led to the emergence of some themes, which include: the high cost of building up in the mountain resort, inexperience, and an inefficient transportation system.

4.5.1. *The high cost of building up in the mountain resort*

This was one of the challenges of the proprietors of the hotel in Apah-Ajilli and Keji-Ukwu community during start-up. Both of them clearly indicated that due to the nature of the terrain of their environment, building materials were difficult to transport up to the mountain top. The means they used to transport materials to their building site increased the cost of building. To them, it was extremely difficult to cope with the financial implications of the projects as beginners. As a matter of fact, the owner of the hotel in Apah-Ajilli lamented that, "The terrain of Obudu mountain resort is a difficult one. All material comes from the foot of the mountain, making building structures really expensive (R1)." On this issue, the proprietor of the hotel in Keji-Ukwu also reported that, "The problem I had when starting the building of my hotel was that of transporting building materials. Honestly the cost was unbearable as

not all vehicles can move up to the mountain resort. Those that come up here charge too much (R5)."

4.5.2. *Inexperience*

Eight proprietors of tourism businesses mentioned that inexperience, as a beginner who has not engaged in any business before, was an issue that affected them during start-up. All the proprietors of provision shops complained of inexperience in running a business. As one respondent commented, "I have never owned a business of my own or managed any for someone. So I didn't know how to organise my goods and keep my accounts properly" (proprietor of a provision shop). Another provision shop owner stated that, "The difficulty I faced when starting my family business as an inexperienced beginner was how to get the goods up to the mountain resort as I was not conversant with the market for cheap goods (R18)." The owner of the hotel in Keji-Ukwu also told us that, "I have never managed a hotel in my life. So starting a small one in a mountainous area was not easy to manage. I didn't know the best way to arrange the hotel, to attract customers and make them happy (R5)." Our finding points out clearly that the majority of the proprietors of family-owned tourism businesses in the mountain resort host communities started their business without much knowledge of what they were going into.

4.5.3. *The inefficient transportation system*

Four respondents, who were mainly those engaged in the running of provision shops, revealed to us that they did not have personal vehicles for ease of movement during start-up and there are no regular transportation systems running up and down the mountain. This was a serious impediment to the micro tourism business entrepreneurs. In this regard, a member of a provision shop remarked, "The difficulty I faced when starting my business here is that of mobility, because I discovered that after travelling to Obudu town or to Gboko town in Benue state to get goods, by the time these goods have been gathered on the ground to be transported here, many public transporters are not willing to have us as passengers (R21)." Another member of a provision shop expressed his concern about the nature of the transportation system in the mountain resort. He stated that, "Starting a business without a vehicle to move around at my convenience was stressful. Although we have a cable car here that runs from the bottom of the mountain to the top, it does not carry everything and doesn't move all the time (R23)." In short, while there is a sealed road and some commercial transport is available, until there is more development that creates demand for a better transport system (as occurs within Miossec's Stage 3), limitations in this sector place stress on the day-to-day operations of the micro businesses run by families living in the villages of Obudu Mountain.

4.6. *Motives for starting family-owned tourism micro businesses in Obudu mountain resort*

The question on motives was directed at all the family members in the tourism businesses. The proprietors were asked their motives for starting and the members were asked their motives for joining the businesses. The proprietors indicated that they had started a family-owned tourism business to take advantage of the tourism development in the mountain resort so as to have a source of income (to make a profit) that will be used to meet the family's needs (a validation of Miossec's positioning of the role of a pioneer resort in the development of a destination). The members also revealed that they had joined the businesses to support income generation for the family. Two respondents reported starting a business to help alleviate the suffering of their community at the same time as making some income for their family. Overall, our interaction on motivation led to the emergence of two themes: economic survival purposes and reducing the deprivation of community members.

4.6.1. Economic survival

A total of 36 respondents indicated the purpose of venturing into a tourism business is for economic survival. This finding is similar to findings on the motives for venturing into non-tourism businesses in developing countries with a high incidence of poverty and differs completely from several studies in developed countries. For instance, according to one of the respondents, "I started hawking honey when my father died since I had nothing to do and needed to work to help my family ... I started this business to help myself and the family ... The business is solely for profit purposes (R26)." A related view regarding the motive for setting up a family tourism business was also given by an owner of a provision shop as he expressed that, "The reason for setting up this business is to get something to help myself and my family and to further my education also, so that I will not be begging for food to eat, what to wear, pay health bills, and other necessities of life (R21)." A member of a hotel in Keji-Ukwu community reported that, "I joined my senior brother's business to assist him and the family in generating income necessary for the survival of the family (R6)."

Economic survival was the key motive for many micro tourism entrepreneurs in the host communities of Obudu mountain resort as they are experiencing lack of jobs in the rural communities. To this end, a respondent commented that, "When I saw tourism development in Obudu mountain resort, I saw it as an opportunity to get something started that will provide income for me and my family since I don't have anything to do and there are no small-scale companies here to give me employment (R21)." Similarly, another respondent stated that, "Alcohol sells very well in almost all places. So when tourists started coming here and they were demanding alcohol, which is expensive in the main resort, I raised money to start this business as I didn't have a job then. Today I have created jobs for my family and I am getting money for the family (R32)." Again, re Miossec's model, this statement emphasizes the direct causative factor between the opening of a pioneer resort and subsequent specialization by new businesses to provide supply for a variety of new tourist demands. Perceived opportunities have been met through the entrepreneurship exhibited by the formation of family owned businesses.

4.6.2. Reduce the relative deprivation of community members

In all the interviews we held with the participants, one restaurant owner and her son revealed to us that they had started their business to help alleviate the impoverished condition of community members. In addition, she told us that in the process of helping the community, she also generated income for the family. As a matter of fact, one of the female proprietors of a restaurant located at Ikwette community at the bottom of the mountain expressed her views on the main motive for starting her business and commented that, "What actually motivated me to start selling food here is to help my people that do not have money to go out of this place to buy small things like food, Maggi, salt, sugar and others. Like some of my people will have 500 naira (USD\$ 3.13) and will need to buy a thing of 50 naira (USD\$ 0.31) and since it's not available here, it means they have to take a motorcycle to a place close by, which will cost about 200 naira (USD\$ 1.25) (R10)." You can see that it doesn't make any sense. Secondly, this point is the entrance to the mountain resort and there are some tourists, like students and other low-income people, who do need food and other items once they arrive here and before now they used to suffer. So setting up this business is to reduce their suffering even though I gain some money from the business."

4.6.3. Support for family income

A significant number (21) of family members revealed that they had joined the running of the family tourism business to provide support for a source of income for the family. One interviewee stated that: "My brother invited me to join him in running his business and I did to support the activities of the business and boost the income generation

(R24)." The son of the owner of a restaurant at the bottom of the mountain in Ikwette community also decided to join his mother for a similar reason, as he reported that: "When my mother started this restaurant, it was meant to reduce the suffering of community members. But today we enjoy the patronage of tourists and it brings income for our family. So I joined her to give her some support to ensure proper accounting (R11)."

4.7. Succession planning in family-owned tourism micro businesses in Obudu mountain resort

Advocates of sustainable tourism development is for it to be viable in an area for an indefinite period of time", and hence the issue of succession planning needs to be seen in the context of the capability of family businesses to continue operations over the longer term. Therefore, regarding succession planning, the excerpts from our interviews with the proprietors whose children are very young and are not presently involved in the running of their tourism businesses indicate that the majority of them appear to be optimistic that their children will take over their businesses when they grow up. These proprietors are the two initiators of the hotels in Apah-Ajilli and Keji-Ukwu, four initiators of provision shops, and a proprietor of an alcohol shop. Our findings reveal that none of these proprietors have any reasonable comprehensive succession plan for their children. Moreover, our findings concerning the proprietors whose children are engaged in running their businesses also indicate that the majority of them are not particularly concerned about that for now. The expressions of both the proprietors without children involved in their businesses and those with children participating in running their businesses are presented under the following theme:

4.8.1. The lack of a comprehensive succession plan

This is evident among all the proprietors of existing tourism businesses. According to the proprietor of Apah-Ajilli hotel, "I have no plans for my children to succeed me yet. Like I told earlier, my children are still very young. They have not been introduced to my business. But I think they will be interested if I convince them (R1)." The proprietor of the Keji-Ukwu hotel also remarked that, "I have not introduced my children into the activities of this hotel. They are presently in primary school. I will not force them to take over the business. So I don't really have any plan on the ground now for anybody to succeed me. I think it will come naturally (R5)." Here is another response from an interviewee regarding succession planning: "Well, I have not started anything on that but I have confidence that my son, who is in love with the business, will surely take over the business when I am no more alive. But as a family we haven't talk about that (R32)."

As for the interviews with the children of the proprietors of micro tourism businesses, our finding reveals that the majority do not have the ambition to take over their parents' business. Some of the reasons given for this are explained under the following themes:

4.8.2. Tourism business unreliability

Four participants mentioned that they would have loved to follow their parents into their business, apart from the fact that in the rainy season (summer period in the developed countries) sales are low and they face some financial difficulties, making the business unreliable. In view of this, the son of a female proprietor of a restaurant located at the bottom of the mountain commented that, "This business is good. My problem with it is that it is located in a tourism area that is characterised by seasonality. Like during rainy season, we don't get enough patronage; we only enjoy much business during dry season when activity booms in the resort (R11)." It is important to state that the seasonal nature of tourism activities in the mountain resort is a factor influencing tourist flow, on which micro tourism businesses depend for their survival. It is also evident that this is shaping the attitudes of the children's in relation to taking over their parents' business. This

attitude is also reflected in the expression of the daughter of the proprietor of a restaurant at the market square, who commented that, “We thank God for this business because it is helping our family with little income but honestly it’s not a business that we can rely on because it is seasonal, making it difficult for me to think of taking over the business when my mother is old or dead (R17).”

4.8.3. *The desire for white-collar jobs*

The desire for jobs outside the tourism environment, as expressed by three respondents, is an issue affecting possible succession in Obudu mountain resort. To support this position, a respondent reported that, “while I will not want this business to die, I will prefer to do something else in the future ... maybe a white-collar job (R11).” When this particular respondent was further asked “If you don’t want the business to die and you are not ready to take over it, what plans do you have? He stated, “I will ask anybody in the family who is interested in the business to carry on with it. But as for me I prefer to get a professional job in cities like Calabar (capital of Cross River State) or Lagos (largest city and former capital of Nigeria).” It is evident that most of the children participating in their parents’ tourism business have other ambitions outside tourism. Some of them indicated their desire to further their education, graduate as medical doctors and engineers, and work in well-paid jobs outside Obudu mountain resort. For instance, an interviewee remarked, “I am in this business to support my father and mother. I don’t really like it much. My ambition is to grow up to be a medical doctor (R20).”

5. Discussion

It is apparent from our analysis that the establishment of the pioneer resort on Obudu Mountain is the genesis for the increasing incidence of new family-owned tourism micro businesses that have sprung up in the surrounding villages. It thus supports of Miossec’s model of how a place proceeds to be transformed into a destination that has the capacity to satisfy a range of different tourist needs. In our literature review of small and micro family owned businesses we have seen no prior reference to the applicability of Miossec’s model to explain the sort of situation that we have investigated in Obudu Mountain. Thus, our findings extend the model to incorporate entrepreneurial innovation demonstrated by the local people as it is evident that it’s the positive consequence of resort development in local communities.

Anthropological research into the tribal and family structure of the Obudu Mountain communities, while scant, indicates the importance of the paramount role of the extended family in this traditionally oriented society. Embedded into the role of the extended family is the importance attributed to elders in family decision making. When translated into the characteristics of the micro family businesses that we investigated, we find this structure (the extended family and decision-making by elders) is of fundamental importance and a major divergence from studies into family businesses in western countries where the emphasis is very much on the nuclear family unit. The predominance of males in running the businesses in Obudu is also based on traditional strongly-held societal values that diverge from contemporary western practice where women now play a significant role in establishing their own family businesses. The relatively high dominance of males in family-owned tourism micro businesses in our study is also a reflection of traditional gender roles in wider African society, in which financial matters are still deemed primarily the responsibility of an adult male, as noted in studies in South Africa and Kenya for example.

The demographics of respondents from Obudu Mountain villages are similar to those of studies in other developing countries. For instance, our finding reveals that the majority of our study participants are holders of primary and secondary school certificates and are within the age bracket of 15 to 25 years, the actual owners are all married, and they are dominated by males. Previous research on tourism businesses in developing countries, such as those conducted by Zhao and Getz (2008), Jaafar et al. (2011), and Chen and Elston (2013), have shown that developing

countries have similar key demographic values of ages, gender, educational level, and marital status. To be more specific, our study findings are consistent with the results of studies that have established that tourism entrepreneurs lack previous experience in the hospitality industry before venturing into tourism businesses in Malaysia but differ from studies in China (Chen & Elston, 2013). This inconsistency makes it difficult to pass a statement of generalisation on tourism entrepreneurs’ prior knowledge of the workings of the hospitality industries before establishing their business in developing countries.

Our findings with respect to the marital status of the initiators of family-owned tourism micro businesses are also consistent with those of studies of small and micro non-tourism business in developing economies. It has been established that the majority of the owners of small and micro businesses in the manufacturing and retail sector in less developed economies are married males and females (Sherifat, 2013). This dominance is observable in them because of family responsibilities and commitments (Adegbite, Ilori, Irefin, Abereijo, & Aderemi, 2007; Sherifat, 2013). One finding of interest is that higher number of engagement of males in family-owned tourism micro businesses in our study differs from the findings of other studies on non-tourism businesses in rural peripheral areas. Previous studies on manufacturing and other service sectors outside tourism and hospitality have established significant dominance of females in small and micro businesses in rural environments (McPherson, 1999; Wasihun & Paul, 2011). All of these findings suggest that all the aspects of the key demographic features of small and micro business owners in developing economies would not be the same everywhere as the differences in socio-cultural background, the economy, and other factors have a great role to play.

Regarding the start-up of family-owned tourism micro businesses by the participants in this study, our findings reveal that the majority of the respondents’ source funds to set up their business through personal savings and loans from local ‘community banks’ and contributions from family members. The particular phenomenon of ‘local banks’ as indigenous sources of community funds embedded in the milieu of village society – a small group of community members who contribute funds to a central pool from which loans are made to other members of the community – is a concept that appears to be novel in the context of the existing literature analysing family owned tourism micro businesses. We could find no references to similar informal community organizations in our literature review of small and micro businesses run by families. Other studies, such as those of Zhao and Getz (2008), Jaafar et al. (2011), Shaw & Williams (1990) and Page et al. (1999) reported that the primary source of funding for small and micro tourism enterprises is usually the owners’ personal funds rather than sources such as banks but in those instances they were referring to formally registered banks established for the specific purpose of micro-lending.

Interestingly, this study’s finding also differs from studies on community-based tourism enterprises initiated in developing countries as a way of alleviating poverty where community members have enjoyed considerable financial support from governments, development agencies, donors, and NGOs (Nicanor, 2001; Jones & EplerWood, 2008; Mitchell & Muckosy, 2008; Manyara & Jones, 2005). They are seen as a laudable programme with an appreciable achievement recorded in some poor African countries with a high incidence of poverty. Our study reveals that the majority of the proprietors of the Obudu Mountain micro tourism businesses have a negative perception of such formal financial institutions, thereby choosing not to approach them, and this negativity helps to explain the low level of awareness of the activities of micro-finance banks and other financial institutions saddled with the responsibility of supporting the development of small and micro businesses among rural dwellers.

In addition, this study reveals that the few tourism entrepreneurs who have taken the time to seek financial assistance from micro-finance banks could not secure any as a result of the unfavourable conditions attached. This finding agrees with studies by Das (2000), Tetteh

and Frempong (2006), and Ladzani and Netswera (2009), which also reported that small business owners in the manufacturing sector and non-tourism service sector in Africa find it difficult to obtain financial assistance in the form of micro-loans, thereby making them endure difficult times of raising funds from personal savings and occasionally from contributions from family members. This suggests that the financial difficulties faced by small and micro business entrepreneurs in developing countries are peculiar to all the sectors of the economy and not confined to the tourism and hospitality sector. It also echoes the general belief that for small and micro businesses in Nigeria, access to start-up capital is mainly personal savings or family support and this point to the failure of micro-credit schemes in the country (Parker, Riopelle, & Steel, 1995; Grenier, McKay, & Morrissey, 1998).

With respect to the motives of owners of family-owned tourism micro businesses, our findings reveal that the majority are in business in the tourism environment to generate income and to improve family livelihoods. This finding is similar to non-tourism business owners in Kenya, Ghana, and Nigeria as reported by Chu et al. (2007) and Benzing and Chu (2009). In other words, African entrepreneurs in rural areas will be motivated to venture into small and micro businesses to make a profit for their family survival as their rural areas are characterised by limited job opportunities and experience high poverty incidence, the prevalence of which is on the increase. Apart from studies of non-tourism enterprises which our study findings support, it is also consistent with the findings of research on community-based tourism enterprises in developing countries. They have established that local community members form groups to own tourism businesses in order to generate income and make a living out of tourism that is sufficient to lift them out of poverty (Manyara & Jones, 2005; Manyara et al., 2006). Moreover, our study finding differs from those of the general literature in some developing Asian countries and developed countries. A non-profit motivation for engaging in tourism business has been reported for China and Malaysia (Zhao & Getz, 2008; Jaafar et al., 2011), perhaps because these countries have a relatively higher standard of living than countries in sub-Saharan Africa as existing records reveal that in sub-Saharan Africa actually the largest proportion of the population is undernourished, an estimated 30 per cent in 2010, compared with 16 per cent in Asia and the Pacific (Food and Agriculture Organization, 2010).

Regarding succession planning, our findings reveal that the majority of the proprietors believe that their children will take over their business but lack a comprehensive succession plan, a somewhat nonchalant attitude that it is similar to studies on small and micro businesses in the manufacturing and other service sectors in Africa (Ifekwem et al., 2011; Mba et al., 2012). This connotes that small and micro business entrepreneurs' in developing countries appear not to be taking the succession of their business seriously so that when they grow old or die the continuity of their business will be guaranteed. This attitude is not limited to developing countries, as studies on succession in the small and micro non-tourism sector and small and micro tourism businesses in developed countries have revealed that succession planning appears to be left to chance by many family-owned firms (Getz & Peterson, 2005; Leon-Guerrero, McCann, & Haley, 1998; Mandl, 2004).

Children of the proprietors of tourism businesses seem not to be interested in taking over their parents' micro tourism business, as reported in our study. One of the reasons for that apathy in relation to taking over those businesses is the unreliability of the businesses as a source of livelihood occasioned by the seasonal nature of the tourism industry. This suggests that seasonality in tourism in rural areas is seen as a particularly critical issue for family-owned small and micro tourism enterprises when the family is solely dependent on them as it is a key aspect affecting their performance (Getz & Carlsen, 2000; Haber & Reichel, 2005; Koenig-Lewis & Bischoff, 2010). Overall, succession planning among small and micro non-tourism entrepreneurs and small and micro tourism entrepreneurs in developing countries is poorly handled and could be a possible cause of many small and micro businesses not growing beyond the first generation.

6. Conclusion

This paper examines the characteristics of the owners of family-owned tourism micro businesses in Obudu mountain resort in terms of Miossec's model of destination development to explain their genesis, a novel analysis we believe that contributes to a more nuanced understanding of this phenomenon. Evidently, this paper has moved the Miossec's model from its original spatial dimension perspective to indicate that informal local entrepreneurship is the result of resort development in local environments. The anthropological literature to describe family structure highlights the importance of extended families, the dominant role of males and the role of elders that are integral to family decision-making processes. Our analyses cover demographic features, start-up issues, motivation and succession based on data collected from in-depth interviews. Throughout our investigation, it appeared that small and micro family business entrepreneurs in tourism and other sectors in developing countries have similar characteristics. They are faced with similar problems at the beginning and similar issues in trying to sustain their businesses. At the start-up stage of small and micro businesses, there seem to be recurring cases of difficulties in raising funds across all sectors, making small and micro business entrepreneurs undergo hard times of raising funds from personal savings and from members' contributions.

Despite the existence of the novel indigenous 'local banks' uncovered in this survey, in general difficulties in raising funds is not a healthy situation for inhabitants of host communities of tourism destinations as the continuous occurrence of this scenario will defeat the overall goal of the pro-poor approach to poverty alleviation. The situation evident in this study and other studies on tourism and non-tourism businesses in developing countries is worrisome. It has led to many rural dwellers losing confidence in the ability of the financial institutions to support small and micro business development. Thus, there is a need for greater awareness of the activities of micro-finance banks in rural communities in addition to indigenous initiatives such as Obudu's 'local banks'.

The development of rural tourism communities is the responsibility of the government and small and micro tourism enterprises have been identified as a sure method of local community empowerment (Spenceley & Goodwin, 2007). Therefore, the government should also ensure that adequate regular funds for small and micro business development are deposited with micro-finance banks and given to small and micro tourism business entrepreneurs at very low interest rates that are affordable to rural dwellers. The condition that potential entrepreneurs who seek micro-loans must have been running an account for at least three months is not favourable for most rural dwellers in the developing world. In addition, asking for collateral for heavier loans that rural tourism entrepreneurs' may not have is an issue that needs to be reviewed.

The general concern for livelihoods survival and profit-making motivations stand out for owners of family tourism micro businesses in this study. This scenario emphasises the level of struggle for survival in sub-Saharan countries because of the high level of dependency and poverty particularly in rural settings. This predicament arguably will push most rural family owned tourism entrepreneurs to establish tourism businesses for the purpose of economic survival. Unless government effort is focused on purposeful rural development in which agricultural mechanisation that is local community-centred is given the utmost priority, the motives for setting up family-owned tourism micro businesses in rural communities in less developed economies will remain unchanged.

Moreover, the absence of clear-cut succession planning in family owned tourism micro businesses and what this means for sustainability was identified in our study, as was children's unwillingness to take over family-run tourism businesses as a result of the seasonal nature of tourism and business activities in Obudu mountain resort. Addressing seasonality will necessitate making tourism a year-round activity in tourism destinations by initiating shoulder season activities and other attractions/events/activities throughout the low season that would

appeal to potential tourists. Nonetheless, there is a need for the proprietors of family owned tourism micro businesses to encourage their children to appreciate tourism businesses in order to increase their willingness to take control of them in the future.

Efforts to make the tourism activities in the mountain resort all year round may be difficult as the seasonal nature of tourism in the resort is caused by weather conditions: natural factors that cannot be influenced by destination management organisations. Addressing this challenge will require tourism activities in the dry season to be increased through the organisation of series of events and festivals, as suggested by Goulding, Baum, and Morrison (2005) and Hudson and Cross (2005). Some aspects of festivals, such as the Calabar cultural carnivals organised yearly in Cross River state, which are capable of attracting a large number of tourists from all over the world, should be brought to Obudu mountain resort. This will possibly increase the activities of family-run tourism businesses, keep family members busy in dry season, and boost the growth of their tourism business. Perhaps the children of the proprietors of the existing businesses would have a change of mind if sales increased.

Appendix A. Qualitative interview protocol

(A) Socio-demographic features of the respondents

- (1) What is your age, marital and educational status?
- (2) What type of tourism business do you operate?
- (3) What is your relationship with family members in this business?
- (4) What is the hierarchy of control in your business?

(B) Start-up issues of family owned tourism micro businesses

1. How did you source fund to start tourism business?
2. Why did you choose the source you mentioned?
3. What were the difficulties encountered during the start-up of your tourism business?

(C) Motivation for starting and joining family owned tourism micro businesses

- (4) What is the motive for starting tourism business?
- (5) Why did you choose your motive?
- (6) What is the motive for joining in the running of family owned tourism micro business?

(D) Succession planning of family owned tourism micro businesses

- (10) What is your plan on the succession of your tourism business by your children?
- (11) What is your plan on taken over your parent tourism business?

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