

BUSINESS MANAGEMENT STRUCTURES: THE CASE OF SMALL AND MEDIUM-SIZED ENTERPRISES IN CAMEROON TRAINING STRUCTURES FOR ENTREPRISES : THE CASE OF SMALL AND MEDIUM SIZES ENTREPRISES IN CAMEROON

Zacharie ONDOA¹, Frantz Stéphane ENYEGUE ESSO ABOUDI²

¹Senior Lecturer, PhD., University of Bertoua (Cameroon), E-mail: ondoazac@gmail.com

²Assistant Lecturer, PhD., Higher Teacher Training College, University of Bertoua (Cameroon), E-mail: enyeguestephane668@gmail.com

Abstract: *After the independence of African countries, many companies were created under the impetus of the public authorities to initiate the march towards development and industrialization. These countries then exercised a strategy of supervision in the creation various economic and financial crises that occurred from the 1980s, the Member States Africans have generally experienced a failure in this policy of protectionism economic. Most of the large compagnies created are successively liquidated due to bankruptcy, or quite simply privatized for the benefit of foreign investors. In view these challenges, small and medium enterprises (SME) have played a fundamental economic and social role, by allowing covering the lack of large investments in the countries of sub-Saharan Africa by general and Cameroon in particular and have created a primary economic fabric that has favoured the development of these economies.*

Keywords: Cameroon, Company, Development, Economy, SME

In the aftermath of the accession of African countries to international sovereignty, many enterprises were set up by the public authorities to initiate the process of development and industrialization. African countries then applied a strategy of supervision in the creation of companies, favoring a protectionist policy of their economies. With the economic crisis that began in the 1980s and the beginning of 1990, African states generally experienced a failure of this policy (Missoka, 2013 : 2). The effects of this crisis are numerous, both economically and socially. Faced with this context, Small and Medium-sized Enterprises (SMEs) appear to be a major support for economic activity. Indeed, SMEs have demonstrated their ability to withstand economic crises, given the flexibility of their financial strength, and their modest financial investments, favouring their low involvement in the interdependent international financial system. Indeed, in sub-Saharan Africa, these companies represent between 95% and 98% of the total business population and provide between 60% and 70% of jobs. In Cameroon, most companies are SMEs. They intervene in all sectors of the economy. Thus, given their importance in developing economies, their survival is strongly threatened by international competition, favored with the opening of borders and the dismantling of customs duties, with the entry into force of the Economic Partnership Agreements with the European Union. The importance of SMEs is growing and attracting political interest from public authorities. It is therefore a question in this reflection to question the problem of the difficult emergence of the SME sector in Cameroon from 2004 to 2022. In a diachronic approach that relies on the adequate work of researchers historians, political scientists, lawyers, economists. Having already addressed the issue of Cameroonian companies, we will, firstly, trace the birth of SMEs and their supervision by Cameroonian administrative structures and, secondly, decipher the difficulties they encounter in Cameroon.

1. Ethiology of small and medium-sized enterprises in Cameroon

Small and medium-sized enterprises in Africa in general and Cameroon in particular were born in the aftermath of independence. In order to function better, they benefit from the multifaceted framework of administrative structures.

1.1. Genesis of SMEs in Cameroon

After the independence of French Cameroon in January 1960, the country was not yet in a phase of advanced industrialization although there was already a beginning of development, thanks to some commercial and industrial companies specializing in import and export. More than the result of local initiative, it was the legacy of colonization. The type of Cameroonian enterprises commonly encountered were small artisanal production units or retail trade. The Investment Code at that time did not contain any specific measures in favour of SMEs. The various regimes of the Code were reserved only for investors with sufficiently significant financial skills.

En 1962, the main assistance body resulting from Franco-Cameroonian cooperation was the As.F.C.A, which in 1965 created a special AFCA/PME service (Mbenda Georges, 1989 : 17) whose main field of intervention was the training accounting and management of craftsmen. The A.F.C.A followed its former students and gave them advice.; It had helped organize artisans exhibitions and set up several cooperatives (F. Colas, 1981 :). The A.F.C.A followed its former students and assisted with its advice. She had helped organize artisans exhibitions and created several cooperatives.

In 1968, concerned about the promotion of SMEs, the Cameroonian government decided, through the Investment Code, to establish a special tax regime for SMEs consisting of the application of an overall rate reduced to 5% of the duties and taxes levied on the import of materials and materials directly necessary for the exploitation, production and processing of products. When SMEs were approved under the Internal Production Tax (TIP) regime, they were no longer subject to the payment of import duties and taxes on raw materials. Assistance missions were entrusted to two French organizations: the A.F.C.A. and the Technical Aid and Cooperation Company (S.A.T.E.C.), both supported by funding from the Aid and Cooperation Fund (A.C.F.) The S.A.T.E.C. had the following objectives : to interest Cameroonians with some savings to participate actively in the creation of SMEs; study with them all financial, administrative, technical and commercial aspects of projects; participate in the creation of production units by providing full support to promoters; ensure that the enterprises are monitored during the first months after the projects have been carried out (F. Colas, 1981, p. 3).

In order to better establish its action to promote SMEs and to be able to evolve on the basis of more autonomous bases, the Cameroonian government then developed a national support structure for the SME. By Law No. 70/LF7 of 20 May 1970 (Mbenda Georges, 1989: 18). He created the National Centre for Assistance to Small and Medium Enterprises (CAPME) which only became operational in August 1973 with the appointment of its first National Director. In addition, by adopting Decree No. 71/DF/502 of 14 October 1971, the Government established the principle of a Credit Guarantee Fund for Small and Medium-sized Enterprises. Its implementation became effective only with the adoption of Decree No. 75/238 of 2 April 1975 by which the previous one was repealed and created the Fund for Assistance and Guarantee of Loans to Small and Medium Enterprises (FOGAPE) (Mbenda Georges, 1989: 18), under the aegis of the Cameroon Development Bank (BCD), which had already been operating since 1960. It shows that 30% of SMEs were set up between 1960 and 1975, 56% between 1975 and 1980 and 14% between 1980 and 1985. The table below is an illustration of this.

Table 1: Periods of creation of SMEs in Cameroon in relation to the different legal forms, according to a sample of 140 FOGAPE guarantee files

Forms Legal Creation period	E. I	S.N.C	S.A.R.L	S.A	TOTAL
60-65	4	0	3	1	8
65-70	11	0	2	0	13
70-75	15	0	2	4	21
75-80	60	1	13	5	79
80-85	9	0	6	4	19
TOTAL	99	1	26	14	140
Percentage	70,7%	0,7%	18,6%	10%	100%

Source: FOGAPE

1.2. Advantages for the development of SMEs

Cameroonian SMEs have real assets to promote activities thanks in particular to a number of key factors to their development, namely: the flexibility of their activities, the opening of markets, the accessibility of raw materials and the rapid innovation recognized to this type of company. Activities refer to all the processes leading to the creation of products in SMEs. The small size of SMEs appears to be an element favouring the optimization of the resources present in enterprises. Indeed, the extraordinary adaptability of this type of company to the sometimes violent changes that have occurred in the environment are edifying. (Fongang, 1992:31).

Activities within SMEs are grouped and specifically oriented towards the main missions of the company and the achievement of objectives. This is because the small business can do things that the big one cannot. Its simplicity and small size should give it a quick reaction, flexibility, and the ability to concentrate its resources (Peter Drucker, 1975: 687). Thus, the activities of SMEs show a great clarity of the progress of the production and marketing of products. Management is flexible, with low hierarchical levels and close proximity between managers and employees, promoting the consultation of points of view and the dynamisation of activities. Indeed, small firms present a simple organization of the managerial structures of the main theories of enterprises with three main functions, the administrative function, the production function and the marketing function (Peter Drucker, 1975: 386). It is also important for SMEs to know the actual performance of each employee, as well as the effectiveness of each decision for an optimal allocation of resources already insufficient in SMEs.,

Cameroonian SMEs are not exempt from this requirement for flexibility, which can be considered as an element of competitiveness for these companies. Moreover, several SMEs, especially those in the agri-food sector such as SOPROCAM, PRODICAM, or SODIPANCAM have a strong clarity in the execution of their activities, from the supply of raw materials to marketing, including processing. This flexibility in the execution of tasks helps these companies to develop the flexibility to understand their markets, and to adapt their offer. According to the latest General Business Census (RGE) of the National Institute of Statistics (INS), there are 93,969 companies in Cameroon, about 99% of which are SMEs (Prudence Missoka, 2013: 3).

1.3. Market opening

Understanding the markets is crucial in the development of SME activities. Understanding markets concerns all activities revolving around the collection of market information and its dissemination in the company. Cameroonian SMEs have the advantage of offering their products directly to target markets. Indeed, market research with relatively high costs is difficult for small businesses to carry out. (Philip Kotler and Bernard Dubois, 2000 :46). In Cameroon, most SMEs offer their products directly to customers locally close to the production unit. This proximity to markets makes it possible to reduce the sometimes high

costs of distributing products, promoting a certain availability of products on the markets. Similarly, the proximity of SME markets allows them to understand the environment in which they operate, and to quickly adapt their activities to changes that can quickly affect this environment (Guy Samuel Ntoh, 2009). SMEs can thus take into account competition, which represents one of the forces intervening in the business environment. All these factors can have a major impact on the competitiveness of Cameroonian SMEs. In order to understand markets, the proximity of companies appears to be a decisive factor in providing marketing information as reliable as that resulting from market research that is difficult for SMEs to achieve and promoting their integration and development within markets.

2. Accessibility of raw materials

Cameroon has a variety of agricultural, mining and forestry resources that ensure the availability of raw materials for its industry and give it a comparative advantage both locally and internationally. The major advantage possessed by Cameroonian SMEs, especially those operating in the textile, agri-food or industrial sectors, is the wide availability of raw materials necessary for the manufacture of their products. Most SMEs in these sectors process agricultural and livestock products into finished food products. Indeed, the availability of raw materials allows companies to reduce the risks related to stock-outs and coverage of the target market.

The availability of raw materials appears to be an essential element in the competitiveness of SMEs which must be fully taken into account in the company's commercial policy. Indeed, supply management is a fundamental component of marketing management that promotes the optimization of commercial strategies (Philip Kotler and Bernard Dubois, 2000: 42).

In Cameroon, SME supplies focus on the main inputs needed for processing and packaging products. These products are mainly available on the local market, imported products mainly concern chemical preservatives. The objective of these companies is then to ensure and rationalize supplies through better inventory management, and price negotiation with suppliers, in order to reduce the various supply costs.

2.1. Rapid innovation in SMEs

The low hierarchical level within SMEs promotes proximity between managers and employees, reducing decision-making times. This facilitates the convergence of skills leading to rapid innovation in SMEs. Cameroonian SMEs have the opportunity to develop new strategies at the product or marketing level. The proximity of markets makes it possible to detect new consumer expectations whose satisfaction requires the creation of new processes. The flexibility of SMEs' activities thus allows the rapid diffusion of an innovation, in order to adapt to new changes in the business environment.

The diagnosis of the SME environment shows that companies operate in an environment that is not very favourable to the development of their activities. Added to this are internal and external obstacles to the optimal functioning of their productive capacities. In the current context of globalization of economies, the environment for SMEs is increasingly modified and increasingly competitive. Indeed, market opening has several effects on SME markets, as well as on their activities (Guy Samuel Ntoh, 2009).

2.2. Strong framework for Small and Medium-sized Enterprises

Cameroonian SMEs benefit from legal support and the supervision of administrative structures for their operation, such as the Ministry of Small and Medium Enterprises and Handicrafts, private sector organizations (GICAM) and international organizations. Since 2010, Cameroon has adopted a law promoting SMEs, thus materializing the desire to regulate this key sector of our economy. Law No. 2010/001 of 13 April 2010 on the promotion of Small and Medium Enterprises in Cameroon had the merit of laying the foundations for the

development of SMEs (MINMPEESA). It established a definition of VSEs and SMEs built around two elements: turnover and the number of people employed. In addition to the definition, the law set out the support mechanisms for SMEs, in particular, support for their creation, the incubation strategy; their development; support for funding and its consolidation. SMEs are subject to a number of obligations, non-compliance with which is subject to sanctions. In order to take into account developments in the SME sector and align it with local realities, the 2010 law was revised in 2015. Thus, Law No. 2015/010 of 16 July 2015 amended and supplemented some of its provisions. The SME has been redefined as any company, regardless of its sector of activity that employs no more than one hundred (100) people and whose annual turnover excluding taxes does not exceed three (03) billion (MINMPEESA).

As part of the improvement of the business climate and, in order to harmonize procedures in the OHADA area, the Cameroonian legislator has, by Law No. 2016/014 of 14 December 2016, set the minimum share capital and the modalities of use of the services of the Notary in the context of the creation of a SARL (MINMPEESA). Thus, the minimum share capital at the creation of a SARL is set at 100,000 CFA francs, divided into equal shares whose nominal value may not be less than five thousand (5000) CFA francs and the use of the Notary now optional. With regard to the incubation strategy for SMEs, the Prime Minister, Head of Government, in application of the provisions of the 2010 law, signed Decree No. 2020/0301/PM of 22 January 2020 which sets out the procedures for carrying out the missions of small and medium-sized enterprise incubation structures (MINMPEESA). In the same vein, Orders issued pursuant to the Decree have also been signed. They concern, on the one hand, the form, the elements of the content of the act of approval of private incubation structures and the conditions for its renewal, on the other hand the content of the Partnership Agreements between the MINMPEESA and the public incubation structures as well as the related specifications.

2.3. SME management structures and their missions

The supervision of SMEs in Cameroon is provided by a number of institutions, namely: institutional bodies, employers' organizations and SME associations. These are the Ministry of Small and Medium Enterprises, Social Economy and Handicrafts and the Competitiveness Committee. SMEs play a very important role in the economic and social fabric of Cameroon. Taking this importance into account marks the creation of a Ministry in charge of small businesses, and the social economy more visible in the informal sector. Indeed, it is to meet the needs of supervision and information that the Cameroonian Government has set up a Ministry in charge of SMEs. MINMPEESA was established on 8 December 2004 by Presidential Decree No. 2004/320 on the organization of the Government (Guy Samuel Ntoh, 2009). This ministerial department, which enters the institutional scene, has as its main mission the elaboration, implementation and evaluation of the Government's policy on the development of Small and Medium Enterprises, Social Economy and Crafts.

The missions of the Ministry of Small and Medium Enterprises, Social Economy and Handicrafts are mainly: The promotion and supervision of small and medium-sized enterprises and crafts; The establishment, in liaison with professional organizations, of a database and projects for investors in the small and medium-sized enterprises and craft sectors; monitoring the activities of bodies providing assistance to small and medium-sized enterprises and the craft sector; in liaison with the relevant professional organisations; monitoring of professional organisations for small and medium-sized enterprises and crafts; monitoring and studies on developments in the informal sector; the identification and study of the possibilities of migration of actors from the informal sector to crafts and micro-enterprises; the study of all measures to promote information and training for actors in the informal sector.

2.4. The Competitiveness Committee

The competitiveness committee is not specifically concerned with the competitiveness of SMEs, but with the Cameroonian economy in general. The Competitiveness Committee is attached to the Ministry of the Economy. It is "a permanent framework for high-level consultation between the public and private sectors. It serves as an interface between public authorities and actors in the productive economy, with a view to finding solutions to problems of competitiveness of the economy and enterprises. Its mission is to identify obstacles to the competitiveness of the economy; to propose all measures aimed at lowering factor and transaction costs and increasing Cameroon's attractiveness to private investment; to monitor in the interest of the Parties the implementation of the decisions adopted and the reforms implemented. Among these organizations, prominently feature: the Groupement Inter patronal du Cameroun, the Patronale des PME, the Groupement des PME du Cameroun and international organizations.

3. The Cameroon Inter Employers' Group (GICAM)

GICAM was created on June 12, 1957, and was formerly called the Interprofessional Group for the Study and Coordination of Economic Interests. It was in November 1992 that it became GICAM (Guy Marcel Ntoh, 2009). Its main purpose is to serve companies, providing members with training on business issues, defending the interests of companies and the point of view of their leaders on matters that directly or indirectly concern them, so that they benefit from a favorable business environment. It carries out three main missions, including services to its members; the representation of the private sector and the defense of the interests of companies, the promotion of free enterprise and the Cameroonian economic space.

3.1. SME employers

The SME Employer is a body bringing together today 126 SME members active in business consulting, hospitality and tourism, agro-industry, transit, construction, textiles, New Information and Communication Technologies (NICT), industrial maintenance, forestry, microfinance, bakery, energy, cosmetics, etc. The SME Employers' Association facilitates the search for financing for SMEs, as well as the implementation of commercial partnerships between SMEs. The Cameroon SME Group is an association of SME promoters set up in 2005 to create a consultation framework specific to Cameroonian SMEs. GPMECAM collaborates with MINPMEESA in the implementation of the institutional missions of the Ministry and the development of effective strategies to promote SMEs in Cameroon. GPMECAM is led by a permanent secretariat and has branches in all regions of Cameroon, promoting the implementation of its vision of SME development. The supervision of Cameroonian SMEs to ensure their development and competitiveness is also provided by certain international organizations. These include the International Finance Corporation and the Economic Commission for Africa.

3.2. The International Finance Corporation (IFC)

The International Finance Corporation, which is a subsidiary of the World Bank, offers a diversified range of services for Cameroonian companies. Indeed, the IFC conducts studies in the field of private entrepreneurship development in sub-Saharan African countries, and encourages international investors to integrate promising sectors. The IFC also makes financing available to African companies, but whose eligibility conditions are not always within the reach of Cameroonian SMEs. In order to increase investment, the International Finance Corporation provides technical assistance to improve the business climate, mobilize investment and build the capacity of SMEs in Africa to foster their development in the context of globalization.

3.3. Economic Commission for Africa (ECA)

The Economic Commission for Africa regularly conducts studies on Cameroon's economic environment. ECA thus proposes reports on the competitiveness of enterprises and that of SMEs in particular. The 2004 ECA report on enhancing the competitiveness of African SMEs shows that management is a key factor in the competitiveness of SMEs because of the fragility of their activities (ECA, 2004). The competitiveness of SMEs therefore requires the establishment of the technological and commercial means inherent in enterprises. These performance efforts must be framed by a favourable regulatory framework and institutional support for SMEs to assist their activities. Cameroonian SMEs contribute enormously to Cameroon's socio-economic development, but still face many difficulties that hinder their operation. In its Report on the theme: "Promotion and financing of national SMEs", the Economic and Social Council highlights the main roles played by SMEs in Cameroon. These roles are also related to the advantages enjoyed by the flexible and small structures of SMEs. The main advantages are: the existence of simple technology and reduced capital; accessibility to a fairly broad platform of domestic investors; the possibility of establishing itself throughout the national territory, even in the most remote areas; the privileged place that creativity and innovation can take.

With these different advantages, SMEs can play their multiple roles, the first of which is "job creation" at a reasonable cost in relation to the investment made. A survey conducted among the Cameroonian population shows that Cameroonian SMEs employ about 40% of the active workforce. (Cameroon Business Review, 1986: 58). A CAPME activity report (Table II) shows that the cost of job creation is clearly in favour of national or foreign SMEs in Cameroon.

The second role of the SME is the revaluation of local raw materials by processing them on site using simple and adapted technology. The third role of SMEs is to ensure that the vital needs of the populations are met, even in the most remote regions of the country, through the establishment of small industrial units, services and businesses corresponding to the realities of each region. This allows the Cameroonian SME to contribute validly to the emancipation of a large number of nationals both socially and in the acquisition of various entrepreneurial experiences. Finally, SMEs contribute to the establishment of real economic independence, by reducing the many imports of foreign products. Despite multiple efforts made by Cameroonian promoters, with the assistance of government actions, to support SMEs in fulfilling their main roles, they do not seem to evolve with much ease in our economic environment. There are many difficulties that hinder their progress.

4. Obstacles to SME development in Cameroon

Two main causes can explain the difficulties faced by Cameroonian SMEs: endogenous causes and exogenous causes.

4.1. Endogenous causes

The internal causes of the company correspond mainly to difficulties in the supply of raw materials, inappropriate production techniques and technologies, insufficient compliance with quality norms and standards, difficulties in accessing the external market, to name but a few. With the globalization of trade, the probable entry into force of EPAs and especially an export-oriented industrialization strategy, to conquer foreign markets, the adoption of quality approaches and compliance with standards are very decisive for the survival of our SMEs.

However, the concepts of standards and quality are still very little anchored in Cameroonian companies, due in particular to the lack of information on standards and the inadequacy of a quality approach. Indeed, many products do not yet have standards despite the coordination of standardization activity at national level.

4.2. Difficulties in accessing the external market

SMEs face difficulties in accessing external markets due in particular to a lack of business partnerships, insufficient marketing and advertising/communication policies. As a result, their openness to international trade is weaker. Exports of SMEs from 2005 to 2007 are on average 585 million FCFA while imports over the same period are estimated at an annual average of 250 billion FCFA (National Institute of Statistics).

The main difficulties in reaching these foreign markets lie in the lack of strategic vision and interest in exporting, fostered by a lack of training and information for SME managers on the mechanisms of international trade, and on the lack of infrastructure, which are external obstacles to the competitiveness of enterprises (MINPMEESA, October 2008).

4.3. Exogenous causes

External causes for the competitiveness of Cameroonian companies and SMEs in particular include access to finance, the environment in which SMEs operate and the lack of basic infrastructure. The financing of SMEs is the basis for the development of their activities over a wide field of intervention. The financing of SMEs in Cameroon, although a major concern of the Government, does not present a coherent approach allowing SMEs to access the necessary financing, not only for their creation, but also for their development. Following the particular example of the agri-food sector, the Support Programme for the Creation and Development of Processing SMEs set up by MINPMEESA is insufficient and suffers from major administrative burdens.

Indeed, the problem of financing is crucial and decisive in the activities of Cameroonian SMEs. SMEs face enormous difficulties in accessing finance, as credit risks are very high due to their lack of professionalism and limited client portfolio. As a result, the conditions of access to credit are restrictive, particularly in terms of guarantees. This is why, despite their effective excess liquidity, banks lend very little to SMEs (David Fongang, 2001 : 67). The environment in which Cameroonian SMEs operate is marked by an unfavourable institutional framework and a suffocating tax burden. The current institutional framework is not very favourable to the creation and development of SMEs, due in particular to an inadequate legislative and regulatory environment characterized by a tax system that provides little incentive and is not adapted to SMEs. Among the most difficult obstacles to conducting business in Cameroon, uncertainties related to the legal environment are the most decried, both by local products. SMEs must submit their projects to the departmental delegations of MINPMEESA, in order to be forwarded to the regional delegations where a technical committee selects the most relevant ones, which are sent to the Ministry for funding study (Gyu Samuel Ntoh, 2009). With the absence of a consultation framework between MINPMEESA and other administrations for the development of SMEs, and the lack of popularization of the legislative and regulatory texts in force, very few economic operators are aware of the various texts that govern their sector of activity.

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standards and the inadequacy of a quality approach. Indeed, many products do not yet have standards despite the coordination of standardization activity at national level.

Ultimately, the development of SME activities and their supervision have become beyond political attention, a necessity in the functioning of the economy in almost all countries of the world. In Cameroon, this interest has been manifested by the creation of a ministry in charge of SMEs. This is the Ministry of Small and Medium Enterprises, Social Economy and Handicrafts. The Government of Cameroon, in the new global economic context, has decided to make the private sector, particularly SMEs, the main engine of economic growth and poverty reduction. This sector is set to become the appropriate instrument for the creation of wealth and jobs. Only SMEs in the formal and informal sectors face a number of problems and constraints both in terms of the external environment of the enterprise and in terms of internal operational capacities. Nevertheless, it appears that, despite the harmful effects of international competition on their activities, Cameroonian SMEs have the means to survive and grow in their markets. Because of their low financial capacity, due to difficulties in accessing credit and a low self-financing capacity, SMEs experience enormous difficulties in supplying raw materials both nationally and internationally (Jean Pierre Sallenave, 1978 : 15). They are faced with the unavailability of most intermediate goods and raw materials, the main inputs to their production process. Most Cameroonian SMEs, especially those in the agri-food sector specializing in the processing of cereals whose raw materials are available on the national market, face insufficient or poor quality transport infrastructure, high transaction costs; These further increases production costs and affects their competitiveness.

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