

Original Article

# Entrepreneurial Resilience in Conflict and Fragile Settings and Graduate Self-Employment in Small Enterprises: The Case of Selected Higher Institutes of Learning in the Bamenda Municipality, North West Region of Cameroon

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**Abstract** - This paper explores the effect of entrepreneurial resilience in conflict and fragile settings on graduate self-employment in small and micro-size enterprises in the North West Region of Cameroon. The first objective investigates the role of endogenous and exogenous factors in influencing graduate self-employment. Secondly, we assess how conflict-fragile setting factors cause the dilemma of graduate self-unemployment. Thirdly, we examine how entrepreneurial resilient factors affect graduate self-employment. The primary data collection method is implemented by distributing questionnaires to at least 310 of these graduates. Logistic regression analysis is used to assess the three objectives. The results of the first objective indicate that graduates who indulge in studying courses that have no relevance are 8.5% less likely to be self-employed than those who engage in studies that are more useful in the contemporary world. These results are statistically significant at a 5% level. Secondly, we observe that graduate entrepreneurs living in the crisis zone, like the North West Region of Cameroon, have a 21.9% lower probability of establishing self-employment business ventures than graduates of the other zones in Cameroon with no Anglophone crisis. The results are statistically significant at a 1% level. The third objective of the discoveries is that a graduate entrepreneur who is self-efficacious and capable has a 2.4% higher probability of being self-employed than a candidate who lacks this characteristic. The result is statistically significant at a 5% level. We conclude that it is of prime importance to encourage graduates to embrace the spirit of entrepreneurship for self-employment and self-reliance.

**Keywords** - Entrepreneurial Resilience, Endogenous and Exogenous factors, Conflict and fragile settings, Graduate self-employment, Small and Micro-Size Enterprises, North West Region of Cameroon.

## 1. Introduction

The concepts of self-employment and entrepreneurial resilience among university students in developing countries have become so proliferating given the high rates of unemployment, conflict, fragile settings and unstable political atmosphere in which they find themselves. According to Pozzobon (2019), individuals and businesses face challenging experiences in their daily transactions, and the ability to overcome these adversities is vital for entrepreneurs as it influences career development and business performance. In this context, resilience is indispensable in adapting to the business environment. A favourable business setting in each country provides a fertile ground to nurture the entrepreneurial spirit in the citizens. Entrepreneurs face many economic challenges and other risks in ensuring their business's survival,

but their sustenance possibilities are difficult to predict (Fleming, 2012; Betakova, Haviernikova & Dvorsky, 2014). They face hurdles like recession, political instability, global warming, technological change, and modification of regulations and laws (Bullough & Renko, 2013). The business environment in Cameroon is not void of such challenges. To surmount all these challenges, the entrepreneurial resilience is paramount. (Singh and Pavlovich, 2011).

The Cameroon economy has recently experienced the vital role played by Small and Medium-Sized Enterprises (SMEs); thus, it is just appropriate to find many authors manifesting some interest in assessing the challenges and prospects of young student entrepreneurs in this important sector of the economy. According to Josée St-Pierre et al. (2015), the business environment in Cameroon provides a vast



possibility of resources favourable for entrepreneurial settings. It provides cultural support, a developing and regulatory instrument, and financial provisions. Over the years, the Cameroon government has introduced various structures to stimulate and support venture creation. Notwithstanding, the business firms in Cameroon are still faced with numerous challenges to guarantee their growth and survival. Some authors have studied the business setting of Cameroon for some years and tend to confirm that this environment appears to be declining instead of growing. Following the World Bank report titled 'doing business', it is noticed that in 2014, Cameroon occupied the 148<sup>th</sup> position. However, in 2015, its business performance dropped, and it ranked 158<sup>th</sup> in terms of business output. This is partially due to a poor entrepreneurial spirit among the youth of Cameroon. In the entrepreneurial setting, the universities are expected to be catalysts in propagating the culture of entrepreneurship by supplying qualified graduates for new companies. (World Economic Forum, 2013). Experience has proven that many employers greatly appreciate graduates from renowned university institutes in Cameroon. For this reason, some graduates who are lucky to be employed tend to shine in business, and some occupy prominent positions in firms.

From the onset, the educational system of Cameroon has always prepared students who dream only of 'white-collar jobs', intending to be salary owners. Very few of the candidates are oriented towards creating jobs for themselves through small enterprise creation. This lap has retarded the growth of entrepreneurship and business endeavours in the country. Given the limited formal employment opportunities in Cameroon, some university Institutes like those used in this study introduced entrepreneurship training programs in the last decade, thereby adding to the superfluity of private and public initiatives offering entrepreneurship training for Cameroonian youth. This has generated a love for entrepreneurship and resilience in most students, given the fragile economic setting most businesses face. Entrepreneurial resilience is a very vital factor in any economy like that of Cameroon. It brings innovations and boosts the employment level, both formal and informal, especially when many get attracted to entrepreneurial activities from pull factors and not from push factors. (Ibini Emueje et al., 2020). The most challenging situation experienced by most students of the universities in the Bamenda Municipality selected for this study is that most of these graduates are fast becoming entrepreneurially resilient and self-employed due to push factors, and few of them indulge in it from pull factors. The pull factors are internally driven motives (need for achievement, need for financial independence, need for job creation and innovation). Push factors are externally driven motives (e.g. unemployment, poverty, political instability, etc.). The main reason for a rise in the entrepreneurial intention of most of these university students under students is push factors caused by the present political instability in the region.

Following a write-up from the World Bank Group (2020), it is observed that the Bamenda Municipality, found in the Northwest Region of Cameroon, is currently experiencing a socio-political crisis that started in November 2016. The current crisis began with peaceful protests in 2016 and quickly escalated into a full-scale armed conflict with clear secessionist and criminal elements. The crisis has increased poverty levels and damaged livelihoods and human capital conditions in both affected and neighboring regions. Pupil and student enrollment in most educational establishments has dropped. Most companies have fled out of this zone, leading to a drastic drop in investment from companies. This has consequently caused a rise in the level of unemployment among these university graduates. In Cameroon, most graduates still sit idle, waiting for the government to employ them. Statistics from the Cameroon National Institute of Statistics indicate that the unemployment rate in the country increased to 3.9% in 2021 from 3.8% in 2020. Most graduates fold their arms, waiting for employment opportunities from the government or other institutions. (Forh Mbah, 2014)

These graduates face numerous challenges in terms of unemployment. Firstly, the syndrome of nepotism, tribalism and employee referrals creates a very big challenge. This becomes detrimental to productivity, given that people are employed based on connectivity and qualifications. Secondly, the issue of corruption is another prohibiting factor. We find that most in authority place very hard conditions to guarantee employment. For instance, some of these female graduates experience sexual harassment from their male colleagues or bosses even when employed, especially in situations when there is staff promotion. Sometimes, sex becomes a prerequisite to gaining a promotion or an increment in merited salary. In addition, corruption, mismanagement and embezzlement of public funds with impunity, together with an underdeveloped private sector and high taxes (discouraging foreign investors), have been identified as major contributors to the problem of unemployment in the country. The unemployment rate in Cameroon is very high, with youths between the ages of 20 to 29 years old identified as the most affected.

Another contributing factor to graduate unemployment is the parents' and graduates' perception of university studies. Many parents consider schooling as a direct form of investment. Thus, they tend to question the authenticity and usefulness of education since most graduates stay unemployed and continue being burdens to their respective families after completion of university studies. They turn back to their parents to provide for their needs, thus adding to parental financial burdens (Forh Mbah, 2014). In addition, most parents and even the graduates themselves doubt the importance of university education. Many parents question why most Cameroonian graduates are not self-reliant. When most parents send their children to university, it is mostly with

the intention of them being able to have something to do (Forn Mbah, 2014).

In most cases, parents become very disappointed when their children graduate and there is no job, and then the child turns to them for their basic needs. The weight of the financial burden they thought was uplifted falls back on them, and it is worse with poor parents having limited financial resources. With the prevalence of this difficult reality, many university graduates resort to very menial jobs with very minimal earnings. Some of them embark on a callbox business or an off-license business. With the turnover, sometimes, they lament that the callbox business is not profitable because customers make calls and then promise to pay later but fail most of the time. The business entails many risks as men sometimes consider female graduates engaged in this business as prostitutes, and men sometimes sexually harass them, given that they go back home late at night because people usually call more at night. Some become hawkers and drivers, and others are jobs for business owners who pay minimal amounts. This generates, therefore, the need for self-employment to avoid the dilemmas of graduate unemployment.

It is practically fitting to propose strategies for promoting youth employment, particularly in lower-income countries like Cameroon. The graduates of the university represent a very vital yet untapped segment of entrepreneurship. The push among these University graduates for leadership in entrepreneurial activities seems to stand as a sustainable employment solution in a country where the unemployment rate is very alarming. This enhances their ability to start or contribute to the country's Small and Medium sized Enterprises (SMEs) sector. (Nusrat et al., 2020). The Government of Cameroon cherishes and encourages the country's Small and Medium sized Enterprises (SMEs) sector. That is why, in 2004, the Cameroonian Government created the Ministry of Small and Medium-Sized Enterprises (SMEs), Social Economy, and Handicrafts (MINPMEESA) to formulate SME promotion policies and programs. This Ministry promulgates the SMEs to enhance the competitiveness of "domestic industry" and curb poverty and the high unemployment rates in the country. This Ministry has not been able to implement a substantial number of projects as planned due to some resource constraints like manpower, capacity and budget availability (MINPMEESA, 2009)

Cameroonian universities have seen a surge in the number of graduates being released to seek jobs. There has not been a corresponding rise in the rate of graduate employment (Neneh, 2014). This is worrying, given that the current dilemma of graduate unemployment falls within the shadow of the university reforms of 1993, which also had as a goal the professionalization of higher education intending to produce graduates with the capacity needed by the private sector and the public service (Njeuma et al., 1999). Despite several attempts by the State to curb the rise in youth unemployment,

Cameroon universities still faced the challenge of graduate unemployment. The issue of youth unemployment remains a universal, remarkable challenge, but the youths in Cameroon are characterized by a high rate of unemployment and underemployment. (Neneh, 2014). Faced with this fragile and political instability, most students graduating from universities do not find jobs. The majority complete university studies but go gallivanting for a long period before securing jobs for themselves. Universities are trying in their limited ways to revamp the spirit of entrepreneurship in the students to guarantee financial independence and the betterment of society. The irrelevant attitude of constantly waiting for 'white-collar jobs' is gradually fading away, given the current business setting in this municipality.

This study, therefore, centres on the need for these graduates to rethink and find a way out of the problems of unemployment they currently face. In a nutshell, they are obliged to learn some useful skills to become self-reliant, as it is obvious the level of unemployment keeps increasing at an alarming rate in Cameroon. This study, therefore, brings to the fore the need for entrepreneurial resilience as a solution to self-employment for these university graduates. The many entrepreneurial activities carried out by most of these graduates will be worth emulating for most university graduates, especially the unemployed ones. In this domain, the study seeks to answer some important research questions efficiently assessed in the following research objectives.

### **1.1. Research Objectives**

- To assess the effect of the endogenous and exogenous factors on graduate self-employment in Small Enterprises within the Selected Higher Institutes of Learning in the Bamenda Municipality, North West Regions of Cameroon
- To investigate to what extent conflict and fragile settings affect graduate self-employment in the area under study
- To assess the effect of entrepreneurial resilience on Graduate self-employment in small and medium-sized enterprises within the Selected Higher Institutes of Learning in the Bamenda Municipality, North West Regions of Cameroon

### **1.2. Research Hypothesis**

Based on the forgoing research objectives, this thesis verifies the following alternative hypotheses:

- The endogenous and exogenous factors are expected to significantly affect graduate self-employment in Small Enterprises within the Selected Higher Institutes of Learning in the North and South West Regions of Cameroon.
- Conflict and fragile settings are likely to significantly affect graduate self-employment in the area under study
- The entrepreneurial resilient factors are likely to positively and significantly affect graduate self-

employment in small enterprises within the Selected Higher Institutes of Learning in the North and South West Regions of Cameroon.

## 2. Literature Review

### 2.1. The Concept of Entrepreneurial Resilience

Resilience is considered an individual characteristic that grants one the ability to withstand challenges (Duschek, 2018). In other words, it is used to characterize individuals who can overcome setbacks related to their life and career aspirations. When talking about a person, resilience refers to the ability to recover easily and quickly from such setbacks. The concept of resilience has emerged as a factor that protects entrepreneurs against the threats posed by challenges and changes in the business environment (Chen & Yang, 2009; Karra et al., 2008). According to Lee & Wang (2017), the phenomenon can be regarded as a vigorous creative process in a time of recovery, remoulding and growth. They further describe it as a means for an entrepreneur to adapt to difficult situations, bounce back, and still look forward to the future, regardless of the pitfalls of business endeavours. For the entrepreneur, resilience is a key trait (Gaddefors et al., 2017). Entrepreneurial resilience can be augmented by enhancing networking and forming a professional network of coaches and mentors, accepting that change is a part of life, and avoiding seeing crises as insurmountable (Davidson, 2000).

Entrepreneurial Resilience constitutes a series of components. Self-efficacy is one of the outstanding elements of Entrepreneurial Resilience. According to Bandura et al. (2001), self-efficacy constitutes the individuals' beliefs in their capabilities to mobilize the motivation, cognitive resources, and agency to exert control over a given event. Self-efficacy is, therefore, an important trait in developing competence when facing adversity. This is particularly relevant to entrepreneurial development because to negotiate the risks and challenges associated with the set-up of a venture, entrepreneurs' success is partly dependent on the strength of their perceived self-efficacy. Entrepreneurs are typically described as having self-efficacy, leading them to seek out and complete demanding tasks.

Secondly, hardiness highly sustains an entrepreneur. According to Mcinnis-Bowers et al. (2017), hardiness is the ability to have authority over oneself instead of being controlled by others. Entrepreneurs are individuals who do not get frustrated easily in times of adversity but rather motivate themselves, using the attainment of their goals as a fueling mechanism. Thirdly, the Internal Locus of Control also calibrates an entrepreneur towards resilience. According to Lii & Wong (2008), people with an internal locus of control feel that their destiny is determined by their efforts and that they can control their fate. On the contrary, people with an external control position believe that their fate is determined by chance or luck and is beyond their control. In addition, Luthans et al. (2006) indicated that people with an internal

locus of influence are more likely to face difficulties and obstacles positively, finding meaningful solutions to overcome problems. Individuals with an internal locus of control are more motivated to succeed than those with an external locus of control, so when faced with a challenge, they are more motivated to learn and develop their skills and expertise.

A resilient entrepreneur also portrays the need for achievement as a component. The need for achievement theory of McClelland (McClelland, 1986) has been widely used to explain entrepreneurial behaviour. Individuals who have a strong need to achieve want to solve problems, set targets and strive to achieve these targets through their own efforts, demonstrate a higher performance in challenging tasks and are innovative in the sense of looking for new and better ways to improve their performance. Innovation and creativity as a component is defined in the entrepreneurship literature as the drive to create new products, methods of production, markets, supply chains, organizations or business structures (Sorensen & Sorensen, 2003; Yu, 2001). Innovativeness is suggested as behaviour that characterizes entrepreneurship and entrepreneurial orientation in that entrepreneurs are always looking for new opportunities (Kouh, 2023). Another component is flexibility. This attribute is demonstrated when individuals show a high tolerance for ambiguity; they are adaptable to changing circumstances and welcome rather than resist change. A resilient person is flexible, and views change as a manageable process, feels empowered by transitions, embraces change, and looks forward to new and different situations. Flexibility is viewed as an important characteristic of entrepreneurs (Hayward et al., 2009). In addition, personal experience/ knowledge is an essential element for entrepreneurial resilience. In the face of increasingly rapid change in markets, technologies, and competition, individuals and organizations must continually identify new opportunities to maintain their competitiveness. In summary, we must adapt and take advantage of change to be competitive in a rapidly changing world. A successful entrepreneur has the ability to self-renew knowledge and skills to remain competitive.

### 2.2. The Endogenous and Exogenous Factors of Graduate Unemployment Dilemma

When we assess the nature of university education, blame is allocated given the lack of jobs for graduates. According to Mbah (2014), the universities are most of the time accountable for producing graduates without prior preparation for employment or job creation and, consequently contributing to the rising trend of youth unemployment in the community. Some put up excellent performance but remain jobless and still dependent on their parents for survival. The university's objective obliges to "make university programmes more professional and more responsive to market forces". In addition, the rise in graduate unemployment can be considered to have an endogenous root within the university and an exogenous root outside the university. Endogenous factors

responsible for graduate unemployment are factors the university can bring under its control, whereas exogenous factors are factors largely beyond the reach of the university's means and capacity. (Mbuntum et al., 2008),

According to Mbah (2014), one of the endogenous factors responsible for graduate unemployment is the lack of student orientation. This has led many students to embark on the wrong academic programmes at the university, which has resulted in the difficulty of finding a job because there are no jobs in that academic field. It is imperative that having a relevant orientation could lead to a change of mindset, and prospective graduates can acquire skills for job creation or self-employment. Secondly, the absence of course relevance impedes graduate self-employment in Cameroon. Fouda (2012) noted that some students enrol at the university due to the extrinsic benefit of securing employment opportunities from a particular academic degree presents. Unfortunately, most programs lack this relevance. There is an urgent need for universities to run academic programmes that are relevant to the local community and globally significant. The university may, therefore, need to keep pace with changing local and global market demands and trends and train/educate students suited for these changes. Thirdly, there is a lack of practical skills in the university education. Most of the programmes embark on theory and lack practical elements. (Ngu & Kwankam, 1992).

The work of Mbah (2014) also explores some of the exogenous factors responsible for graduate unemployment. Firstly, we have inadequate facilities. They lack adequate facilities to conduct training. Secondly, public corruption, heavy taxes and cumbersome governmental processes are some other exogenous factors. The government of the country is corrupt, which makes it difficult even to start a business. The procedure to start a new business is cumbersome, coupled with heavy taxes. Corruption in Cameroon is a widespread concern, and the country was ranked 144th out of 177 countries in the 2013 Corruption Perceptions Index (CPI, 2013). State and its policies can provide incentives to enable new businesses to emerge and grow to the point whereby they can begin to make realistic tax contributions to the system, which will not be counterproductive to their long-term profitability and survival.

### **2.3. Self-Employment and Entrepreneurship**

The concept of self-employed includes all those who, working on their own account or with one or a few partners or in a co-operative, hold the type of jobs defined as "self-employment jobs", i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced. Self-employed workers include four sub-categories: employers, own-account workers, members of producers' cooperatives, and contributing family workers. (Niall O'Higgins, 2017). The level of self-employment in a country can provide an indication of the overall "health" of the labour market and economy. Rising rates of self-employment

may reflect "hidden" unemployment where it acts as a "temporary option for individuals to work a limited number of hours as an alternative to unemployment but who would prefer jobs in companies" In addition, self-employment tends to be more common in labour markets like in Cameroon where unemployment is high. (Kuma Roy, 2023). To combat this unemployment problem, most youths, like University graduates, engage in small and medium-sized enterprises (SMEs) to enhance self-employment activities. The government of Cameroon in recent years, has greatly encouraged the creation of these SMEs in most of its regions to curb unemployment. (Youth & Peacebuilding, 2013).

### **2.4. Overview of the Ministry of Small and Medium-sized Enterprises, Social Economy and Handicrafts (MINPMEESA) in Cameroon**

MINPMEESA (2009) indicated that for a long time in Cameroon, no formal definition of Small and Medium Size Enterprises (SMEs) had been established. In July 2008, the ministry proposed the following definitions. Large enterprises have 101 or more employees, Medium-sized enterprises have 51-100 employees, Small enterprises have 6 – 50 employees, and Microenterprises have 1-5 employees. In this regard the Blue-collar enterprises created by most graduates fall within the categories of micro-enterprises. To this effect, some detailed explanation is given in this area to highlight the definition of MINPMEESA in this domain.

Enterprises in Cameroon may be categorized into the following in terms of their managerial features and constraints: (1) large-size enterprises of state-established enterprises (enterprises which were formerly state-established but have been privatized, and foreign capital enterprises which are targeting their businesses mostly on export markets) (2) medium-sized enterprises (which are those of: (1) foreign-affiliated or local-capital manufacturers targeting domestic markets in Cameroon and regional markets in the neighboring countries of Cameroon, and distributors, whether financed by foreign or local capital, in the modern distribution sector.) (3) small-sized enterprises, and finally, (4) micro-enterprises and individual proprietorships, some with a few family workers.

Small-size enterprises are the category of enterprises with the largest number of enterprises among other categories. Their management features are quite diversified. In the upper level of this category, there are two types of small-size enterprises: (1) One is the enterprises, which have a certain level of internal management organization and are operating in such sectors as furniture and wood product manufacturing, textile and garment manufacturing, processing of food and agro-based products, and manufacturing of building materials, etc. (2) Another is the local-capital enterprises that have developed and are being operated in the field of supporting industries underpinning large enterprises, although number of this type of enterprise is still small. There are many small-size enterprises that are still in the infant stage as an enterprise, in

the lower level of this category next to the above, being operated in the same manufacturing industries as that of (1) above. They are also targeting customers in the neighboring areas of their operating site, processing the products manually and having very limited facilities.

In the lowest level of the category of small-size enterprises, microenterprises and individuals are undertaking small businesses, including individuals who have skills in a certain job area and are categorized as craftsmen. Many individuals undertaking businesses for their survival are also included under this category. Their areas of activity include various types of service industries operating in the informal sector, such as repairing, passenger and cargo transportation, personal and home services, social services, catering, micro-finance and computer-related activities etc. The number of enterprises or individuals under this category is hard to estimate but has grown steadily. There are many such enterprises involved in the “conventional” distribution sector, which include street marketers, trading with nearby residents at street stands or small shops, small-size retailing at a central market or markets specialized in specific products such as food, daily necessities, sundry goods, soap, and batteries for radios, etc. Following the dimensions given by MINPMEESA, most of the business enterprises run by the graduates under study fall under small enterprises, given that 289 of them, as seen in Figure 4.4 of this work, employ less than five workers. Only 21 of them employ more than five workers.

## 2.5. Empirical Literature

Entrepreneurial concepts and graduate self-employability have emerged as multi-disciplinary areas that have attracted the attention of so many writers. This section reviews the works of authors in developing countries based on entrepreneurial-related areas in connection with employment in Small and Medium-size Enterprises (SMEs), especially in adverse business environments. This will help to assess the lapses and indicate the contribution of this work in filling in the knowledge gaps, especially within the context of developing countries like Cameroon. Neneh (2014) examined the factors determining entrepreneurial intention among university students in Cameroon. The motivations and obstacles to entrepreneurship among these students. For data collection, the author used a primary source, which was six hundred (600) questionnaires distributed to graduates of some universities. Four hundred and thirty-four (434) were completely answered and returned, giving a sample size of 432 respondents. The tool of analysis used for this work is structural equation modelling, which assesses these determinants. The findings showed most of the students have a strong enthusiasm for self-employment through entrepreneurial business activities, but they face a lot of challenges. In this case, the majority of them are into entrepreneurship due to push factors such as push factors such as unemployment, poverty and job security; in addition,

obstacles such as lack of funding, lack of business skills, bribery and corruption, strong competitors, high taxes, and high labour cost were identified as the main obstacles prohibiting university student's form choosing entrepreneurship as a career choice in Cameroon. A significant difference in the level of entrepreneurial intentions based on gender and entrepreneurship education was also observed. This study culminates with recommendations on how to enhance the entrepreneurial culture among youths in Cameroon.

Mbah (2014) concentrated his research on the dilemma of graduate unemployment within a context of poverty, scarcity and fragile economy, with particular attention given to universities in Sub-Saharan Africa. This study adopted a qualitative research design. Data was collected through a semi-structured questionnaire administered to thirty-one participants and shared in two focus groups from the 25<sup>th</sup> of March to the 1<sup>st</sup> of June 2023. The respondents were students from a few universities within the municipality of Buea, Fako Division, in South West Region of Cameroon. The findings of this study reveal some endogenous and exogenous factors for graduate unemployment. The exogenous factors are numerous. One of the reasons is that most universities lack the facilities to train students appropriately to have skills for the job market. Secondly, there is corruption, heavy taxes, and long government procedures for starting businesses. This hinders students even if they have the training from their university studies. Some endogenous factors are a lack of proper orientation during coursework in the university, a lack of course relevance, and the lack of the proper skills needed. In addition, most of the parents and students themselves have a misconception about university studies. Some recommendations were made to improve graduate employability after university studies. Firstly, universities should Customize education and training to serve the needs of the job market. Secondly, they should demonstrate consciousness and provide students with adequate counselling.

Josée St-Pierre et al. (2015) worked on the entrepreneurial ecosystem perspective and the challenges of small and medium-sized enterprise (SMEs) development. The study adopted a qualitative research design. Data collection was through the primary source, where more than 100 managers of small and medium size managers responded to the questionnaire. The findings indicate that these SMEs face numerous challenges. To mention but a few, we find that their business environment offers many resources but is void of proper organization, limited resource access and poor stakeholder behaviour worst of all, the business environment is so toxic and renders them incapacitated to work successfully. As a recommendation, the authors suggest that the government of Cameroon should improve the competitive capacity of Cameroon's SMEs by upgrading the current

business ecosystem and infrastructures and bringing them into line with the world's standards.

Umar Muhammad et al. (2015) researched the perceptions and attitudes towards entrepreneurship education programmes and employment ambitions of final-year undergraduate students in Kano, Northern Nigeria. The research design for this work was the descriptive cross-sectional design. The sampling size was three hundred and forty final-year undergraduates from Bayero University. The primary source of data collection was employed and analysed using the SPSS 16 software package. The results of this study indicate that 84.1% of the respondents had a negative attitude towards entrepreneurship. Fifty-two (52.9%) of them desired to be self-employed and reliant after graduation. The authors recommended that the university entrepreneurial programs could be rebuilt based on specific domains suiting their studies and the job market.

Kabui & Maalu (2012) dwelt on the perception of entrepreneurship as a career by students from selected public secondary schools in Nairobi. The data for this work was collected using a Likert scale questionnaire administered to randomly selected students from selected schools that were representative of public secondary schools in Nairobi. The findings showed that the majority of the students in question have a positive perception of entrepreneurship as a career option, but they have many challenges that hinder them from taking the initiative. Some of these factors are the fear of failure, lack of sufficient knowledge to start and run one's own business and inadequate funds to start the business. In addition, it was discovered that most of these students desire entrepreneurship education to be introduced in secondary schools. Creative thinking and basic accounting were perceived by the students as the most important topics for an entrepreneurship program in secondary school.

Emrizal et al. (2020) carried out a study to assess the effect of entrepreneurial self-efficacy on entrepreneurial resilience in culinary Small and Medium Enterprises (SME) in disaster-prone areas of Indonesia. This study used the quantitative analysis method by applying Structural Equation Modelling with 382 samples of culinary SMEs in disaster-prone areas in West Sumatera, Indonesia. The findings reveal no significant relationship between entrepreneurial self-efficacy and entrepreneurial resilience. On the other hand, the results indicated that entrepreneurial passion and entrepreneurial resilience have a strong, significant association. The discoveries of this work were useful for the local government in formulating policies geared towards supporting small and medium-sized enterprises in disaster-prone areas.

In the same connection, Ali Saleh, A. & Majid Murad (2022) assessed how entrepreneurial resilience modulates the effect of financial literacy and sustainable performance of

small and medium-sized enterprises in Saudi Arabia. This study collected data from 203 different small- and medium-sized enterprise sector enterprises using a convenience sampling technique. The technique of analysis was the structural equation model using Smart-PLS software 3.3.9. The results indicate that financial literacy significantly and positively impacts sustainable performance. In addition, the discoveries prove that entrepreneurial resilience significantly and positively affects sustainable performance. Furthermore, the findings show that entrepreneurial resilience moderates the relationship between financial literacy and sustainable performance in Saudi Arabia.

Olawale Fatoki (2018) looked at the impact of entrepreneurial resilience on the success of small and medium enterprises (SMEs) in South Africa. In his study, he affirms that the SMEs play a major role in the country's sustainable development. These enterprises enhance job creation, poverty reduction, and sustainable economic growth. The aim of his study, therefore, was to assess the association between entrepreneurial resilience and the success of SMEs in South Africa. Success was measured using both organizational and individual criteria. The Connor–Davidson Resilience Scale 10 (CD-RISC 10) was employed to measure entrepreneurial resilience. Data was collected from 170 small business owners through the survey method. The self-administered questionnaire method was used to collect data from the respondents. Convenience and snowball methods were used for sampling. Descriptive statistics, confirmatory factor analysis, correlation, and regression analysis were used for data analysis. Cronbach's alpha was used as a measure of reliability. The results indicated a significant positive relationship between entrepreneurial resilience and individual and organizational success. Recommendations were made to facilitate the resilience of small business owners in order to ensure the sustainability of SMEs.

Tardzeyuf BINLA & Lindgaard (2020) investigated the role of entrepreneurs in developing economies in the case of Cameroon. This work contains a comprehensive view of entrepreneurship, focusing on the entrepreneurial ecosystem, its role, and its impact, especially on the Cameroon economy. Their role is strongly felt, especially in a setting like this one, where the business environment is so unhealthy. The results show that a healthy business climate is a healthy business environment, which is very important in facilitating the function of Cameroonian entrepreneurs as they will assist in stimulating Cameroon's emergency and the quest for double-digit GDP growth by 2035. The study ends by presenting the key challenges of the Cameroon business climate to different stakeholders and entrepreneurs in particular while proposing policy recommendations that, if adopted and efficiently implemented, will be the game changer for entrepreneurs and Cameroon's emergence. According to MINEPAT (2009), Cameroon's objectives by 2035 are to embark on reducing poverty to socially acceptable levels, becoming a middle-

income country, becoming a newly industrialized country, consolidating democracy and enhancing national unity.

Flip Shutte and Mberi (2020) focused on resilience as a survival trait for start-up entrepreneurs in Zimbabwe. Their work concentrates on investigating the factors that influence the resilience of entrepreneurs in the sustainability of their business ventures. The objective is to identify the factors that influence the entrepreneur's resilience and facilitate their adapting to the constantly changing business environment during the entrepreneurial process. An exploratory qualitative research methodology was implemented. A sample size of 16 entrepreneurs was selected. The research resulted in two sets of factors, which act as factors determining entrepreneurial resilience. They are elements like passion, personality traits, support systems, vision, belief systems, and networks, with the second set being employees, financial resources, and venture structure. There is a constant interaction between these two sets of factors: resilience and the survival of an entrepreneurial venture.

Fatoki (2010), in his study, investigates the entrepreneurial intention of South African graduates and the motivators and obstacles to entrepreneurial intention. 701 students in their final year of study participated in the survey, and data was collected through self-administered questionnaires. The principal component analysis, T-test and descriptive statistics were used for data analysis. The results indicate that the entrepreneurial intention of South African students is very weak. In addition, the study identified five motivators of entrepreneurial intention. These are employment, autonomy, creativity, economic and capital. The obstacles to the entrepreneurial intention of South African graduates are capital, skill, support, risk, economy and crime. Recommendations to reduce the obstacles to graduate entrepreneurship are suggested.

Eijdenberg et al. (2013) concentrated their research work on the push and pull factors of entrepreneurial motivation of Medium-sized enterprises in Uganda. The objective of this study was to assess how entrepreneurial motivation mediates the effect of the Entrepreneurial Learning Environment (ELE) intrinsic learners' need (ILN) on Entrepreneurial Learning Outcome (ELO). Following stratified sampling techniques, three universities (Yusuf MaitamaSule University, Kano, Kano University of Science and Technology and Bayero University, Kano) were selected for the study. From a total population of 14,446 students, 345 students were sampled, constituting a sample size of this work. Structural equation modelling was employed as a methodology for analysis. The findings reveal that most entrepreneurs in this study area engage in entrepreneurial business endeavours due to push factors that pull factors. They explained that the pull factors are internally driven motives (such as the need to be their own boss, a need for autonomy a need for achievement a need for power, independence and flexibility, wealth creation,

opportunities in the market, to take advantage of to provide job security; my creative talent; be my own boss; to realize my dream; I enjoy taking the risk; earn a reasonable living enjoying a quality life). The authors state that push factors are externally driven motives (e.g. unemployment, poverty, certainty of a client war, niche market, interest in a subject).

### 3. Materials and Methods

#### 3.1. Area of study (Bamenda Municipality, North West Region of Cameroon)

Bamenda, also known as Abakwa and Mankon Town, is a city in northwestern Cameroon and the capital of the Northwest Region. The city has a population of about six hundred thousand people and is located 366 km (227 mi) north-west of the Cameroonian capital, Yaoundé. Bamenda is known for its cool climate and scenic hilly location. The city has three Municipalities (Bamenda I, II and III Municipalities). The current metro area population of Bamenda in 2024 is 615,000, a 3.54% increase from 2023. The metro area population of Bamenda in 2023 was 594,000, a 3.66% increase from 2022. The metro area population of Bamenda in 2022 was 573,000, a 3.62% increase from 2021. In the context of educational facilities, the city of Bamenda has many primary and secondary schools offering general technical and vocational training. It has a state-owned university, the University of Bamenda, which trains students in all three education cycles, namely, Bachelor's, Master's, and Doctorate (BMD), in different fields. Several University Institutes and professional learning institutions also exist in the city of Bamenda. These institutions are mostly privately owned or owned by religious denominations.

#### 3.2. Sampling Technique and Sample Size

The sampling technique implemented for this work is a combination of convenience sampling and voluntary response sampling techniques, both of which are non-probability sampling techniques. Convenience sampling involves selecting participants based on their accessibility and availability to the researcher, while a voluntary response sample consists of participants who voluntarily choose to participate in the study (Kothari, 2004). This is very characteristic of online surveys and questionnaires sent via mail. Participants in a voluntary response sample often choose to respond to surveys because they have a strong opinion about the subject of the survey. More specifically, the University Institutes selected for this work were based on their accessibility and availability. The sample size for this study is 310. The respondents were given physical questionnaires to fill out. Three hundred and twenty (320) questionnaires were distributed to graduates from the following selected universities who own small enterprises, and 310 were answered and returned, making a sample size of 310 entrepreneurial graduates. The partition of these respondents according to the various university institutes is summarised in Table 1.



**Table 1. Number of selected university institutes in the bamenda municipality, north west region of cameroon**

SN	The University Institute	Number of participants	Percentage
1	Catholic University of Cameroon (CATUC) Bamenda	45	14.51%
2	The University of Bamenda (UBa)-State-owned	50	16.12%
3	Bamenda University of Science and Technology (BUST)	30	9.68%
4	High Impact Professionalism and Technology Higher Institute (HIPTHI)	20	6.45%
5	National Polytechnic University Institute (NPUI)	45	14.51%
6	Continental University Institute of Science and Technology	20	6.45%
7	Thiery Higher Institute of Health Science and Technology	25	8.06%
8	Florence Nightingale University Institute	35	11.29%
9	Experiential Higher Institute of Science and Technology	20	6.45%
10	Ebenezer Higher Institute of Science and Technology	20	6.45%
	<b>Total number of respondents</b>	<b>310</b>	<b>100%</b>

Source: Field Survey by the Researcher (2024)

### 3.3. Model Specification and Estimation Technique by Objectives

#### 3.3.1. Model Specification for Objective One

The first objective is to investigate the influence of endogenous and exogenous factors on graduate self-employment in small and medium-sized enterprises within the Selected Higher Institutes of Learning in the North and South West Regions of Cameroon. A binary logistic regression analysis is performed to estimate the influence of endogenous and exogenous factors on the probability of a graduate self-employment within a year. The following model is proposed to express this relationship.

$$\text{Graduate self-employment} = f(\text{proper orientation, course relevance, practical skills, adequate facilities, no corruption longevity, age, education, source of capital}) \quad (1)$$

The causal link between graduate self-employment and endogenous and exogenous factors can thus be modelled econometrically as follows:

$$\text{graduate self} - \text{employment} = \begin{cases} 0 & \text{if } \text{graduate self} - \text{employment}^* < 0 \text{ meaning graduates not self} - \text{employed} \\ 1 & \text{if } \text{graduate self} - \text{employment}^* \geq 0 \text{ meaning graduates self} - \text{employed} \end{cases} \quad (3)$$

Alternatively, if we let the right-hand variables of equation 3 be equal to Z, then the corresponding logistic regression can be defined as:

$$\Pr(\text{self} - \text{employment} = 1|z) = \frac{1}{1 + e^{-z}} \quad (4)$$

**Table 2. Variables and their meaning in the Graduate Self-employment model**

Variable	Meaning/measurement	Expected sign [Pr(graduate self-employment)=1]
Graduate self-employment	Graduate self-employment is a binary variable, equal to 0 if graduates are not self-employed and 1 otherwise.	
Endogenous factors	These factors comprise proper orientation, course relevance, and practical skills. Using the Multiple Correspondence Analysis (MCA), these factors are made dummy. They are binary variables, equal to 1 if these factors are implemented and 0 otherwise	+ if endogenous factors=1

$$\text{graduate self} - \text{employment}^*$$

$$\begin{aligned} &= \alpha_0 + \alpha_1 \text{orientation} \\ &+ \alpha_2 \text{course relevance} \\ &+ \alpha_3 \text{practical skills} \\ &+ \alpha_4 \text{adequate facilities} \\ &+ \alpha_5 \text{no corruption} + \alpha_6 \text{Longevity} \\ &+ \alpha_7 \text{source of capital} + \alpha_8 \text{Age} \\ &+ \alpha_9 \text{Educ} + \varepsilon \end{aligned} \quad (2)$$

Where *graduate self – employment\** represents all those who, working on their own account or with one or a few partners or in a cooperative, hold the type of jobs defined as “self-employment jobs, which is a latent variable since it is unobserved.

$\alpha_i$  are the parameters to be estimated, and  $\varepsilon$  is the error term. However, we do not observe graduate self-employment. Hence, it is a latent variable defined as follows:

Exogenous factors	These factors constitute adequate facilities, no public corruption, no heavy taxes and no cumbersome governmental processes. With the use of MCA, these factors are made dummy. They are binary variables, equal to 1 if these factors are implemented and 0 otherwise	+ if exogenous factors=1
Entrepreneurial, resilient factors	These factors include self-efficacy, hardiness, internal locus of control, the need for achievement, flexibility, personal experience or knowledge, innovation and creativity. With the use of MCA, these factors are made dummy. They are binary variables, equal to 1 if these factors are implemented and 0 otherwise	+ if entrepreneurial resilient factors =1
Fragile setting factors	These factors comprise the taxation system, Anglophone crisis, tribalism, work/ life balance problems, competition, high prices and few workers and few customers	+ if fragile setting factors =0
Gateway factors to employment	These factors comprise customizing education and training to serve the needs of the job market, demonstrating consciousness and providing students with adequate counselling, and providing entrepreneurial skills for job creation	+ if gateway factors =1
Educational level	First degree, Masters, MBA, Ph.D	+
Sex	Sex of the respondent which is equal to 1 if female and 0 otherwise	+/-
Age	Age of respondent. It is an ordered categorical variable.	+/-
Longevity	Longevity of respondents, measured in years	+
Source of capital	Friends, family, loan, njangi (rotating services), inherited businesses	+

Source: Researcher's fieldwork (2024)

The technique employed in estimating the graduate self-employment model is the maximum likelihood estimation technique (MLE), which is appropriate for such non-linear models.

### 3.3.2. Model Specification for Objective Two

The second objective is to investigate how conflict and fragile settings affect graduate self-employment in the area under study. A binary logistic regression analysis is performed to estimate the influence of conflict and fragile settings factors on the probability of a graduate self-employment within a year. The following model is proposed to express this relationship.

Graduate self-employment = f(taxation system, Anglophone crisis, tribalism, wor/ life balance problems, competition, high prices, few workers few customers, longevity, age, education, source of capital) (5)

The causal link between graduate self-employment and conflict and fragile setting factors can thus be modelled econometrically as:

$$\begin{aligned}
 &\text{graduate self – employment}^* \\
 &= \alpha_0 + \alpha_1 \text{taxation system} + \alpha_2 \text{anglophone crisis} \\
 &+ \alpha_3 \text{tribalism} + \alpha_4 \text{work life balance} + \alpha_5 \text{competition} \\
 &+ \alpha_6 \text{high prices} + \alpha_7 \text{few workers} + \alpha_8 \text{few customers} \\
 &+ \alpha_9 \text{Longevity} + \alpha_{10} \text{source of capital} + \alpha_{11} \text{Age} \\
 &+ \alpha_{13} \text{Educ} \\
 &+ \varepsilon
 \end{aligned}
 \quad (6)$$

Where *graduate self – employment*\* represents all those who, working on their own account or with one or a few partners or in a cooperative, hold the type of jobs defined as “self-employment jobs, which is a latent variable since it is unobserved.  $\alpha_i$  are the parameters to be estimated, and  $\varepsilon$  is the error term.

### 3.3.3. Model specification for Objective Three

The third objective is to assess the effect of entrepreneurial resilient factors on graduate self-employment. A binary logistic regression analysis is performed to estimate the effect of entrepreneurial, resilient factors on the probability of a graduate self-employment within a year. The following model is proposed to express this relationship.

Graduate self-employment = f(self-efficacy, hardiness, internal locus of control, need for achievement, flexibility, risk propensity, personal experience, innovation and creativity, longevity, age, education, source of capital) (7)

The causal link between graduate self-employment and endogenous and exogenous factors can thus be modelled econometrically as follows:

$$\begin{aligned}
 &\text{graduate self – employment}^* \\
 &= \alpha_0 + \alpha_1 \text{self efficacy} + \alpha_2 \text{hardiness} \\
 &+ \alpha_3 \text{internal locus of control} \\
 &+ \alpha_4 \text{need for achievement} + \alpha_5 \text{flexibility} \\
 &+ \alpha_6 \text{risk propensity} + \alpha_7 \text{personal experience} \\
 &+ \alpha_8 \text{innovation} + \alpha_9 \text{Longevity} + \alpha_{10} \text{source of capital} \\
 &+ \alpha_{11} \text{Age} + \alpha_{13} \text{Educ} \\
 &+ \varepsilon
 \end{aligned}
 \quad (8)$$

Where *graduate self – employment\** represents all those working on their own account or with one or a few partners or in a co-operative, hold the type of jobs defined as “self-employment jobs,” which is a latent variable since it is unobserved.  $\alpha_i$  are the parameters to be estimated, and  $\varepsilon$  is the error term.

## 4. Results and Discussion

### 4.1. Descriptive Statistics, Empirical Results and Discussion

#### 4.1.1. Demographic Characteristics of Respondents

Table 3 presents summary statistics of the socio-demographic characteristics of participants in the study, including their means, their standard deviations, their

minimum and maximum values, as well as their measures of skewness and kurtosis. The sample comprised 310 graduates from some selected learning institutes in the North West Region of Cameroon.

The sex of the respondents varied from 0 to 1, where 0 meant that the respondent was male and 1 meant the respondent was female. The mean value of 0.639, closer to 1, implies that the sample was dominated by female respondents. This is depicted in Figure 1. The skewness value is  $-0.578$ , and the kurtosis value is  $1.334$ . These values are well below 1 and 3 in absolute value, respectively, implying the absence of outliers and implying that the variable is somewhat normally distributed.

Table 3. Descriptive statistics of socio-demographic variables

Variables	Obs	Mean	Std. Dev.	Min	Max	Skew.	Kurt.
Self-employed (1=self-employed, 0=not self-employed)	310	.852	.356	0	1	-1.978	4.913
sex (male=0, female=1)	310	.639	.481	0	1	-.578	1.334
Marital Status ((single=0, married=1)	310	.129	.336	0	1	2.213	5.898
Age	310	1.532	.652	1	3	0.83	2.602
Education	310	3.316	1.906	1	7	0.214	1.766
Longevity in business	310	1.952	.725	1	4	0.993	4.701
Number of workers of entrepreneur	310	1.068	.252	1	2	3.44	12.835
Startup capital	310	1.994	.628	1	3	0.005	2.541
Source of income	310	2.345	1.241	1	5	0.321	1.941

Source: Researcher's fieldwork (2024)

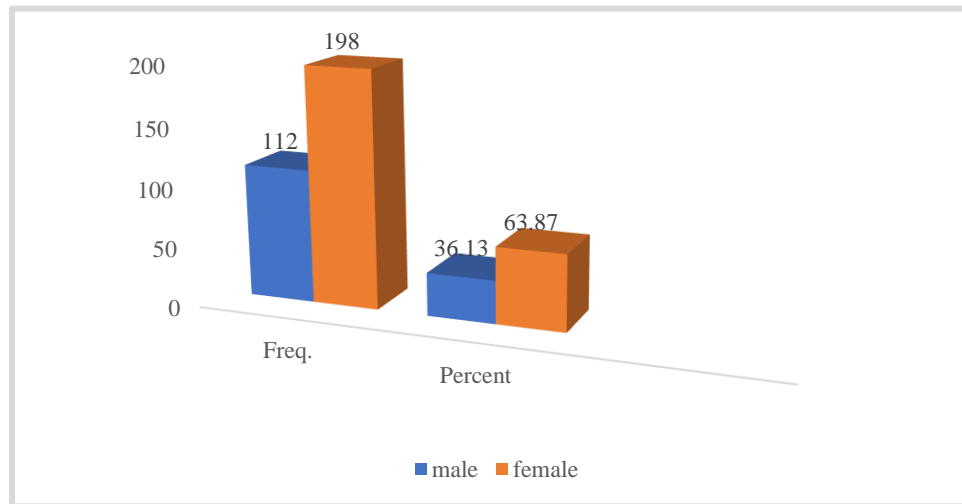


Fig. 1 Sex distribution of respondents

Source: Researcher's fieldwork (2024)

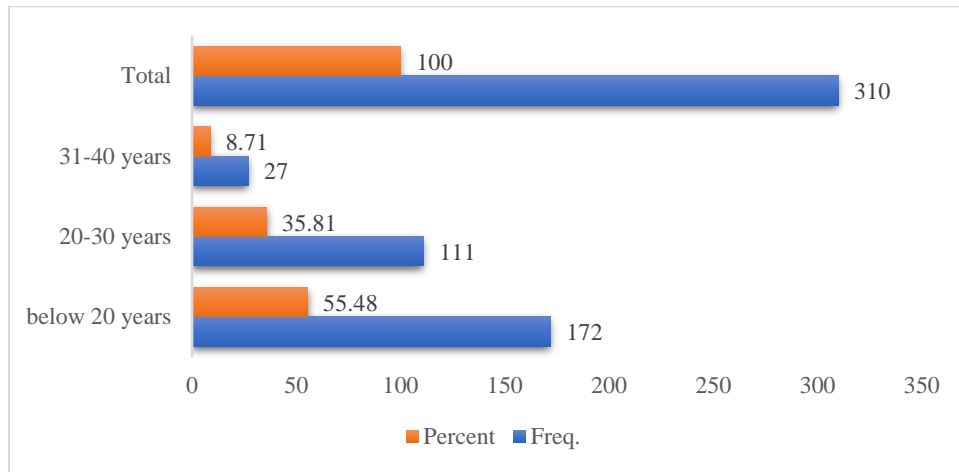
The sex distribution of the respondents is reported in Figure 4.1. Of the 310 respondents, 112 (representing 36.13% of the respondents) were male, while only 198 (representing 63.87% of the respondents) were female. This could mean that there is still a weak male representation in the field of

entrepreneurship and self-employment for graduates under study.

Age is an ordered categorical variable with four categories (Figure 2). The skewness and kurtosis values are

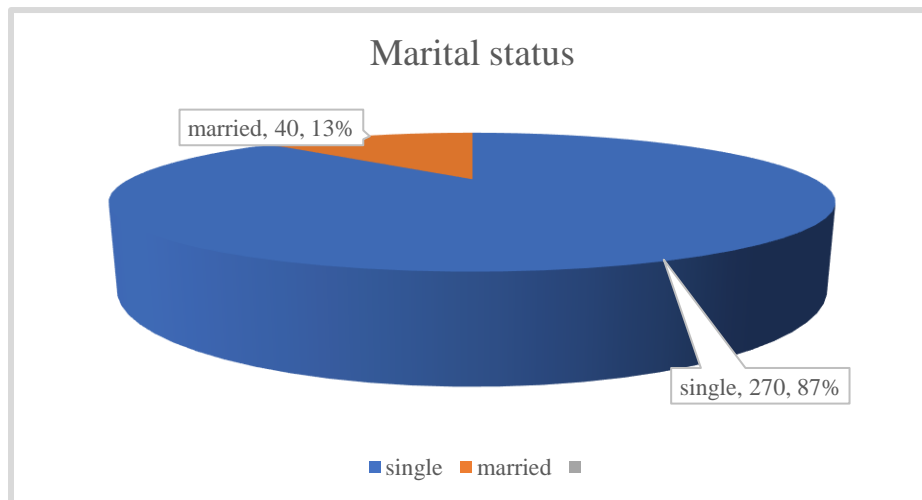
below 1 and 3 in absolute value, respectively, indicating that the variable is approximately normally distributed. Most graduate students sampled in this study were between the ages of below 20 years (that is, 55.48 % of the respondents),

followed by those between 20-30 years (35.81 % of the respondents). Only 8.71 % of the workers were between 31 and 40. No worker was found between the ages of 41-50 years or between 51 and above years.



**Fig. 2 Age distribution of respondents**

Source: Researcher's fieldwork (2024)



**Fig. 3 Marital Status of respondents**

Source: Researcher's fieldwork (2024)

Marital status is a nominal variable with two categories (Figure 3). Most participants in the study were single, that is, 270 graduates, representing 87% of the respondents were single. Only 13% of the graduates were married.

Again, the skewness values are above 1 and 3 in absolute value, meaning the variable is not normally distributed.

The education level of the workers is an ordinal variable with six categories (Table 4). Most respondents had a Bachelor's Degree (116 respondents, representing 37.42% of the sample). Following this category were those who are

current MBA students (43 students, representing 13.87% of the sample), then those who are current Masters students (42 students, representing 13.55% of the sample). Only 8.39% of the students have an MBA, only 4.84% have a PhD.

Longevity was captured as an ordinal variable and represented the number of years the student had work experience during this study. Students with work experience between 1 to 3 years were 201 (64.84%), those with less than one year of work experience were 71 (22.9%), those with 4-5 years of experience were 20 (6.45%), and those with 6 and above years of experience were 18 (5.81%).

**Table 4. The Educational Level of the Respondents**

<b>Academic Qualification</b>	<b>Freq.</b>	<b>Percent</b>
current MBA student	43	13.87
current masters student	42	13.55
first degree	116	37.42
masters degree	68	21.94
MBA	26	8.39
PhD	15	4.84
Total	310	100.00

Source: Researcher's fieldwork (2024)

**Table 5. Longevity (Years of Work Experience of the Respondents)**

<b>How long have you been in business?</b>	<b>Freq.</b>	<b>Percent</b>
less than one year	71	22.90
1-3years	201	64.84
4-5 years	20	6.45
6 years and above	18	5.81
Total	310	100.00

Source: Researcher's fieldwork (2024)

The various Business lines of the respondents are indicated in Table 6 of this study. The responses show that 9.68% of them are fashion designers, 16.77% are tailors or seamstresses, 8.39% engage in traditional regalia, 19.68% are involved in animal husbandry-poultry-piggery, 5.48%

engaged in farming, 5.16% carry out decoration services during celebrations like weddings, 21.61% do baking or pastries services, 3.23% involved in NGOs, 5.81% are website designers and 4.19% do other entrepreneurial works.

**Table 6. Business Lines of the Participants**

<b>Business Lines of the Graduates</b>	<b>Freq.</b>	<b>Percent</b>
Fashion designer	30	9.68
Tailor-seamstress	52	16.77
Traditional regalia	26	8.39
Animal husbandry-poultry-piggery	61	19.68
Farming	17	5.48
Decoration services	16	5.16
Baking-pastries	67	21.61
NGOs	10	3.23
Website designer	18	5.81
Others	13	4.19
Total	310	100.00

Source: Researcher's fieldwork (2024)

Table 7 provides information about the source of start-up capital for the participants. We notice that 38.39% of them obtain their capital from personal savings, 11.29% borrow

from friends and family members, 32.26% from Njangi (rotating services), 13.55% from bank loans, and 4.52% inherited the business.

**Table 7. Source of Start-up Capital**

<b>What was the source of your start-up capital</b>	<b>Freq.</b>	<b>Percent</b>
personal savings	119	38.39
borrowed from friends and family	35	11.29
Njangi (rotating services)	100	32.26
bank loan	42	13.55
inherited the business	14	4.52
Total	310	100.00

Source: Researcher's fieldwork (2024)



Fig. 4 Number of workers

Source: Researcher's fieldwork (2024)

Figure 4 indicates that many of the small enterprises have some workers. We notice that 289 of them have less than five workers, giving a percentage of 93.23%, while 21 of them have 5 to 10 workers, giving a percentage of 6.77%. Following the description from the Ministry of Small and Medium Size Enterprises, we conclude that the entrepreneurial businesses owned by most of the graduates fall under small enterprises.

#### 4.1.2. Description of Entrepreneurial Resilient Factors

The variables that describe entrepreneurial resilience are summarized in Table 8. The questions asked or opinions raised were Likert-scale in nature, and respondents could either strongly disagree, disagree, agree, strongly agree or be neutral regarding the question or opinion. The frequencies and percentages of the responses to each opinion regarding entrepreneurial resilience are presented in Table 8

The first indicator of entrepreneurial resilience is self-efficacy. According to Bandura (2001), self-efficacy refers to individuals' beliefs in their capabilities to mobilize motivation, cognitive resources, and agency to exert control over a given event. Self-efficacy is, therefore, an important trait in developing competence when facing adversity. The results show that 190 of the 301 respondents (representing 61.29% of the participants) agreed, and 120 of them strongly agreed (38.71%) that many of their customers were happy and satisfied with the services from their businesses. That is why the business is growing even in times of crisis. This indicates that most of the students in question manifest some entrepreneurial resilience through self-efficacy.

The second indicator of this entrepreneurial resilience is hardiness. Mcinnis-Bowers et al. (2017) define hardiness as the ability to have authority over oneself instead of being controlled by others. Entrepreneurs are individuals who do

not get frustrated easily in times of adversity but rather motivate themselves, using the attainment of their goals as a fueling mechanism. Following the various responses to this factor, 106 of them agreed, and 204 out of 310 of them strongly agreed that they remain steadfast when faced with challenges because they are stimulated by their aspirations and quest for success despite the obstacles in their business endeavours.

Internal locus of control is the third entrepreneurial resilient factor. Following the results in Table 4.6, 106 of them agreed, and 204 out of 310 of them strongly agreed the future of their businesses depends on their efforts and hard work. They have been working so hard to enable their businesses to grow. The third indicator is the need for achievement. We observe from the responses that 7.74% of them strongly disagreed, 6.45% disagreed, 4.84% were neutral, 39.35% agreed, and 41.61% strongly agreed that achievement is their goal and that is why they struggle to succeed in their various businesses. Fourthly, 41.61% of them agreed, and 58.39% strongly agreed that innovation and creativity are inevitable factors for the success of their businesses.

Flexibility is another component of entrepreneurial resilience. The results indicate that 6.77% of the participants strongly disagreed, 5.81% disagreed, 4.52% were neutral, 40.65% agreed, and 42.26% strongly agreed that their businesses are growing and will continue to grow because they embrace change and look forward to new and different situations. Personal experience is also very important for a resilient entrepreneur. The responses in Table 4.6 show that 4.52% of the participants strongly disagreed, 0.65% disagreed, 10.32% were neutral, 45.48% agreed, and 30.03% strongly agreed that in the face of increasingly rapid changes in markets, technologies, and competition, they use their

personal experience to identify new opportunities to maintain competitiveness in their businesses.

The propensity to take risks is another inevitable indicator of the success of a resilient entrepreneur. From the observations in Table 4.6, 0.65% of the respondents strongly disagreed, 1.94% of them were neutral, 41.61% agreed, and 56.45% strongly agreed that in order to expand their business,

there is a need to take risks. Lastly, tolerance in the face of ambiguity is necessary for entrepreneurial resilience. The results indicate that 66.77% of the respondents agreed and 33.23% strongly agreed that tolerance is inevitable in some situations where business lines and suppliers are so complicated. A good entrepreneur will need tolerance and patience to identify the most appropriate solutions.

**Table 8. Entrepreneurial resilient factors/variables**

Question		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Many of my customers are happy and satisfied with the services of my business. That is why my business is growing even in times of crisis (self-efficacy)	Freq.	0	0	0	190	120
	%	0	0	0	61.29	38.71
I remain steadfast when faced with challenges because I am stimulated by my aspirations and quest for success despite the obstacles in their business endeavours. (Hardiness)	Freq.	0	0	0	106	204
	%	0	0	0	34.19	65.81
The future of my business depends on my efforts and hard work. I have been working so hard to enable my business to grow (internal locus of control)	Freq.	0	0	0	106	204
	%	0	0	0	34.19	65.81
Achievement is my goal, and that is why I struggle to succeed in my business (need to achievement)	Freq.	24	20	15	122	129
	%	7.74	6.45	4.84	39.35	41.61
My business is growing because I am innovative and creative (Innovation and creativity)	Freq.	0	0	0	121	181
	%	0	0	0	41.61	58.39
My business is growing and will continue to grow because I embrace change and look forward to new and different situations (flexibility)	Freq.	21	18	14	126	131
	%	6.77	5.81	4.52	40.65	42.26
In the face of increasingly rapid changes in markets, technologies, and competition, I continually identify new opportunities to maintain competitiveness in my business (personal experience/ knowledge)	Freq.	14	02	32	141	121
	%	4.52	0.65	10.32	45.48	39.03
I take a lot of risks in order to expand my business and let it grow (propensity to take risks)	Freq.	02	0	04	129	175
	%	0.65	0	1.29	41.61	56.45
Sometimes, the business lines and suppliers are so complicated, but I always find a solution in such situations (tolerance for ambiguity)	Freq.	0	0	0	207	103
	%	0	0	0	66.77	33.23

Source: Researcher's fieldwork (2024)

#### 4.1.3. Description of Endogenous and Exogenous Factors of Graduate Employment

When we assess the nature of university education, fingers are pointed to the lack of jobs for graduates. Some put up excellent performance but remain jobless and still dependent on their parents for survival. The rise in graduate unemployment can be considered to have an endogenous root within the university and an exogenous root outside the university. Endogenous factors responsible for graduate unemployment are factors the university can bring under its

control, whereas exogenous factors are factors largely beyond the reach of the university's means and capacity. (Mbuntum et al., 2008). The results in Table 9 indicate the various responses regarding these factors.

Lack of proper orientation is one of the endogenous factors. Results in Table 9 show that 32.58% of them agreed and 67.42% strongly agreed that lack of proper orientation had led many students to embark on the wrong academic programmes at the university, which resulted in difficulty

finding a job, basically because there are no jobs in that academic field. The second factor is the absence of course relevance. To this effect, 62.90% agreed, and 37.10% strongly agreed that some students enrolled at the university in programs they do not like just because the program offers some employment opportunities. The third factor is a lack of practical skills, thus graduate unemployment. From the observations in Table 9, 29.68% agreed, and 70.32% strongly agreed that most graduates study but lack practical skills to apply the knowledge from the classroom to real-life situations and thus have limited chances of employment.

Lack of adequate facilities is one of the exogenous indicators of graduate unemployment. According to the

results, 3.55% strongly disagreed, 5.48% disagreed, 10.65% were neutral, 36.45% agreed, and 43.87% strongly agreed that most of the universities in Cameroon lack adequate resources to enhance the training of young Cameroonians with transferable skills needed for gainful employment after their studies.

The last endogenous factor indicates that Public corruption, heavy taxes and cumbersome governmental processes block the growth of businesses and thus hinder graduate employment. The responses show that 5.16 % strongly disagreed, 3.87 % of them disagreed, 10.00% remained neutral, 32.90% agreed and 48.06% strongly agreed that corruption is detrimental to graduate self-employment.

**Table 9. Endogenous and Exogenous Factors of Graduate Employment**

Question		Strongly disagree	disagree	neutral	Agree	strongly agree
Lack of proper orientation has led many students to embark on the wrong academic programmes at the university, which has resulted in the difficulty of finding a job because there are no jobs in that academic field. (lack of orientation)	Freq.	0	0	0	101	209
	%	0	0	0	32.58	67.42
Some students enrolled at the university in programs they don't like just because the program offers some employment opportunities (absence of course relevance)	Freq.	0	0	0	195	115
	%	0	0	0	62.90	37.10
Most graduates study but lack the practical skills to apply the knowledge from the classroom to real-life situations (lack practical skills)	Freq.	0	0	0	92	218
	%	0	0	0	29.68	70.32
Most of the universities in Cameroon lack adequate resources to enhance the training of young Cameroonians with transferable skills needed for gainful employment after their studies (inadequate facilities)	Freq.	11	17	33	113	136
	%	3.55	5.48	10.65	36.45	43.87
Public corruption, heavy taxes and cumbersome governmental processes block the growth of businesses and thus hinder graduate employment.	Freq.	16	12	31	102	149
	%	5.16	3.87	10.00	32.90	48.06

Source: Researcher's fieldwork (2024)

#### 4.1.4. Description of Conflict and Fragile Settings Indicators Blocking Graduate self-Employment

Table 10 presents the indicators for Conflict and Fragile settings blocking graduate self-employment. Following the results, 3.23% strongly disagreed, 7.42% disagreed, 4.19% remained neutral, 38.39% agreed, and 46.77% strongly agreed that the taxation system in the country blocks them from starting up self-employment projects. That is why many of the graduates remain unemployed after completion of studies.

The second element is the crisis situation faced. From observations, 22.90% agreed, and 77.10% strongly agreed that crisis situations like the Anglophone crisis block investment into business projects given the insecurity. This impedes the availability of jobs and, thus, graduate employment. Thirdly, the political instability is another factor. The discoveries show

that 44.52% agreed and 54.48% strongly agreed that the political instability in the country aggravates the unemployment rate due to limited job opportunities.

The fourth crisis situation is the increase in the number of internally displaced people in different towns. The results in Table 4.8 indicate that 7.74% strongly disagreed, 7.42% disagreed, 15.81% were neutral, 23.23% agreed, and 45.81% of the participants strongly agreed that there are many internally displaced people living in towns like Bamenda due to the crisis that has caused them to migrate from their villages.

This causes overcrowding and fewer job opportunities, especially for student graduates.



The fifth element is corruption and tribalism. The findings show that 47.10% of the graduates agreed and 52.90% strongly agreed that there is a lot of corruption, nepotism and tribalism in terms of the creation of job opportunities in the various business institutions, thus causing mass unemployment even for qualified persons. The work/life balance is another indicator of the crisis situation. We notice that 7.10% strongly disagreed, 6.13% disagreed, 6.45% remained neutral, 32.90% agreed, and 47.42% strongly agreed that many find it difficult to balance work and family responsibilities. This limits their chances of self-employment.

Unhealthy competition also stands as an indicator of the crisis situations that block self-employment. It is observed from the results that 6.13% strongly disagreed, 6.13% disagreed, 3.23% neutral, 27.42% agreed, and 57.10% strongly agreed that there are many unhealthy competitions among businesses and student entrepreneurs that impede self-employment opportunities among graduates. The last factor is that the prices of goods are very high. This causes inflation that slows down business activities. We notice that 21.94% agreed and 78.06% strongly agreed to this reality.

**Table 10. Conflict and Fragile Settings Indicators Blocking Graduate Self-employment**

Question		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The taxation system in the country blocks me from starting up self-employment projects.	Freq.	10	23	13	119	145
	%	3.23	7.42	4.19	38.39	46.77
Crisis situations like the Anglophone crisis block investment in business projects, given the insecurity	Freq.	0	0	0	71	239
	%	0	0	0	22.90	77.10
The political instability in the country aggravates the unemployment rate due to limited job opportunities.	Freq.	0	0	0	138	172
	%	0	0	0	44.52	55.48
There are many internally displaced people living in towns like Bamenda due to the crisis that has caused them to migrate from their villages. This causes overcrowding and fewer job opportunities, especially for student graduates.	Freq.	24	23	49	72	142
	%	7.74	7.42	15.81	23.23	45.81
There is a lot of corruption, nepotism, and tribalism in terms of the creation of job opportunities in various business institutions. Thus, there is mass unemployment, even among qualified persons.	Freq.	0	0	0	146	164
	%	0	0	0	47.10	52.90
Many find it difficult to balance work and family responsibilities.	Freq.	22	19	20	102	147
	%	7.10	6.13	6.45	32.90	47.42
There is a lot of unhealthy competition among businesses and student entrepreneurs.	Freq.	19	19	10	85	177
	%	6.13	6.13	3.23	27.42	57.10
The prices of goods are very high. This causes inflation that slows down business activities.	Freq.	0	0	0	68	242
	%	0	0	0	21.94	78.06

Source: Researcher's fieldwork (2024)

#### 4.1.5. Gateway Factors of Graduate Self-Employment

One of the gateway factors to graduate employment is customizing education and training to serve the needs of the job market. The results in Table 11 indicate that from a total of 310 participants, 28.71% agreed and 71.29% strongly agreed that there is a need for education and training at the university to be tailored to address the needs of the job market. Secondly, the universities need to provide Students with adequate counselling and mentoring to help them make the right study choices for their career enhancement. To this effect, 62.58% agreed, and 37.42 participants strongly agreed. Regarding the third gateway factor, 30.65% agreed, and

69.35% strongly agreed that in universities, students should be given entrepreneurial skills to not only look for jobs after completion of studies but also to create one and be self-employed. In addition, 32.90% agreed, and 67.10% strongly agreed that employers should not only base employability on certificates but also on skills acquired. The last gateway factor proposed in this study is that graduates should change their mentality, either craving white-collar jobs or struggling to go abroad and concentrate on creating jobs for themselves and others. In this light, 4.52% of the respondents strongly disagreed, 3.55% disagreed, 2.58% remained neutral, 34.84% agreed, and 54.52% strongly agreed with this factor.

**Table 11. Gateway factors of graduate employment**

Question		Strongly disagree	disagree	neutral	Agree	strongly agree
To ensure graduate employment, there's a need for education and training at the university to be tailored to address the needs of the job market.	Freq.	0	0	0	89	221
	%	0	0	0	28.71	71.29
The universities need to provide Students with adequate counselling and mentoring to help them make the right study choices for their career enhancement.	Freq.	0	0	0	194	116
	%	0	0	0	62.58	37.42
In universities, students should be given entrepreneurial skills to not only look for jobs after completion of studies but also to create one and be self-employed.	Freq.	0	0	0	95	215
	%	0	0	0	30.65	69.35
Employers should not only base employability on certificates but also on skills acquired.	Freq.	0	0	0	102	208
	%	0	0	0	32.90	67.10
Graduates should change their mentality from only craving white-collar jobs and struggling to go abroad to concentrating on creating jobs for themselves and others.	Freq.	14	11	08	108	169
	%	4.52	3.55	2.58	34.84	54.52

Source: Researcher's fieldwork (2024)

**Table 12. Logistic regression results of the effect of the endogenous and exogenous factors on graduate self-employment**

VARIABLES	Logit coefficients				Marginal effects			
	coef	aster	se	pval	coef	aster	se	pval
Lack of orientation	-0.190	**	0.085	0.026	-.023	**	0.010	0.020
No course relevance	-1.021	*	0.539	0.058	-0.085	**	0.043	0.048
Lack of practical skills	-0.248	***	0.081	0.002	-0.027	***	0.008	0.001
Inadequate facilities	-1.647	***	0.529	0.002	-0.137	***	0.046	0.003
Corruption and tribalism	-0.529		0.367	0.149	-0.058		0.040	0.146
female	1.047	**	0.522	0.045	0.087	**	0.040	0.028
age: base below 20 years								
20-30 years	1.675	***	0.353	0.000	0.186	***	0.042	0.000
31-40 years	14.900	***	1.153	0.000	0.120	***	0.026	0.000
Educational level: base first degree								
current masters	0.484		0.772	0.530	0.051		0.080	0.527
current MBA	1.316		1.144	0.250	0.111		0.091	0.220
master's degree	0.759		0.846	0.369	0.069		0.078	0.372
MBA	3.616	***	1.065	0.001	0.205	***	0.074	0.005
PhD	6.238	***	2.228	0.005	0.233	***	0.074	0.002
Longevity: base below 1year								
1-3 years	0.117		0.634	0.853	0.010		0.053	0.854
4-5 years	4.644	***	1.136	0.000	0.540	***	0.128	0.000
above 6 years	15.327	***	1.137	0.000	0.133	***	0.042	0.002
capital: base less than 10,000FCFA								
10,000-100,000	0.531		0.576	0.356	0.042		0.047	0.366
above 100,000	-0.793		0.894	0.376	-0.078		0.090	0.381
source of capital: base personal savings								
borrowed (friends/family)	2.206	***	0.801	0.006	0.165	***	0.044	0.000
Njangi (rotating services)	2.685	***	1.018	0.008	0.183	***	0.047	0.000
Bank loan	0.561		1.007	0.577	0.057		0.096	0.551
Inherited business	14.275	***	1.175	0.000	0.234	***	0.037	0.000
Constant	8.427	**	3.504	0.016				
Observations	310				310			

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

Source: Author's Survey (2024)

## 4.2. Presentation of Empirical Results and Discussion

### 4.2.1. Results for Objective One: The effect of the Endogenous and Exogenous Factors on Graduate Self-Employment

The first objective of this study was to examine the effect of the endogenous and exogenous factors on graduate self-employment. The number of observations or graduate respondents was 310. A binary logistic regression analysis was performed to estimate this causal effect. The results are reported in Table 4. Both the logit coefficients and the marginal effects are reported. However, for ease of interpretation, only the marginal effects will be interpreted.

The results in Table 12 show the effect of the endogenous and exogenous factors on graduate self-employment. For instance, following the marginal effects of the discoveries on orientation, we notice that those who lack orientation in the university have a 2.3% lower possibility of being self-employed than those who have orientation. This is statistically significant at the 5% level. These findings corroborate with that of Mbah (2014). According to him, the lack of proper orientation has led many students to embark on the wrong academic programmes at the university which resulted in the difficulty of finding a job, basically because there are no jobs in that academic field. Accordingly, having a relevant orientation could lead to a change of mindset, and prospective graduates can acquire skills for job creation or self-employment.

Secondly, graduates who indulge in studying courses or programmes that have no relevance are 8.5% less likely to be self-employed than those who engage in studies that are more useful in the contemporary world. These results are statistically significant at a 5% level. The findings are in line with those of Neneh (2014). He suggested the need for the university to run academic programmes that are relevant to the local community but also globally significant. The university may, therefore, need to keep pace with changing local and global market demands and trends and train/educate students suited for these changes. Thirdly, the results also indicate that graduates who lack practical skills have a 2.7% possibility of being self-employed, lower than those who have practical skills; this is statistically significant at a 1% level. Engaging students in practical activities tends to give them the opportunity to apply classroom knowledge in a real-world or practical situation, and this has the potential to prepare them for life after their studies. Fourthly, another factor is the lack of adequate facilities. We observe that the universities under study do not have the necessary facilities to foster our learning so that students can develop skills to serve society. The findings show that graduates from universities that lack these facilities have a 1.64% possibility of self-employment, lower than candidates graduating from universities with these provisions. This is statistically significant at the 1% level.

Lastly, corruption and tribalism have an insignificant effect on the possibility of self-employment. We notice from the results that candidates from corrupt university

environments have a 52% chance of self-employment, lower than those from political settings void of corruption and tribalism. This is statistically insignificant, but at the same time, it indicates that this factor needs to be eradicated to facilitate the self-employability of graduates. Therefore, the state should create policies that can provide incentives to enable new businesses to emerge and grow to the point where they can begin to make realistic tax contributions to the system that will not be counterproductive to their long-term profitability and survival.

The other control variables also have an effect on graduate self-employment. For instance, regarding their educational level, we observe from the results that graduates having a Masters in Business Administration (MBA) are likely to be 20.5% self-employed than graduates having just a first degree. These results are statistically significant at 1% level. Secondly, graduates having a Ph.D have a 23.5% possibility of self-employment higher than those with a first degree. These results are statistically significant at 1% level. Candidates currently studying in Masters and MBA levels have a 5.1% and 11.1% respective chances of being self-employed higher than those who have obtained a first degree, though the results are statistically insignificant.

Following the results of longevity in business, we notice that graduates who have been in business for 4 to 5 years have a 54% possibility of remaining self-employed than those below one year in business. Secondly, candidates who have had 6 or more years in business have a 13.3% likelihood of staying self-employed than those who have below one year of business experience. These results are both statistically significant at 1% level. Those who have 1 to 3 years of business experience have a 1% higher chance of being self-employed than the ones with less than one year of experience in business, though this result is statistically insignificant.

Regarding the source of capital for their businesses, we observe from the findings of this study that graduates who either borrowed from families or friends, Njangi groups (rotating services) or inherited their business to have startup capital have a 16.5%, 18.3%, 23.4% respective higher possibilities of self-employment than those who had personal savings as startup capital.

Lastly, when we follow the gender aspect with regard to self-employment, we notice that female graduates under study have an 8.7% likelihood of being self-employed compared to male graduates. This is confirmed by the various business lines of these candidates. Most of them are fashion designers, tailors, traditional regalia, animal husbandry, farming, decoration services, baking, NGOs, and website designers. In addition, figure 4.1 of this study shows that 63.87% of the graduates under study are female, and 36.13% are male, showing a weak male representation. This may probably imply that the female graduates are more hardworking than the male.

#### 4.2.2. Results of Objective Two: The Effect of Conflict and Fragile Settings Factors on Graduate Self-Employment.

The second objective of this study was to examine the effect of conflict and fragile settings factors on graduate self-employment. A binary logistic regression analysis was

performed to estimate this causal effect. The results are reported in Table 13. Both the logit coefficients and the marginal effects are reported. However, for ease of interpretation, only the marginal effects will be interpreted.

**Table 13. Logistic regression results of the effect of the conflict and fragile settings factors on graduate self-employment**

VARIABLES	Logit coefficients				Marginal effects			
	coef	aster	se	pval	coef	aster	se	pval
Poor tax systems	-1.965	***	0.420	0.000	-0.181	***	0.034	0.000
Anglophone crisis	2.371	***	0.665	0.000	-0.219	***	0.064	0.001
Political instability	-1.729	***	0.589	0.003	-0.160	***	0.059	0.007
Internally displaced persons	-0.109	**	0.497	0.027	-0.010	**	0.046	0.026
Corruption, nepotism	-0.295	*	0.410	0.072	-0.027	*	0.038	0.076
Work/life balance conflict	-1.370	*	0.777	0.078	-0.126	**	0.064	0.047
Unhealthy business competitions	-1.361	***	0.480	0.005	-0.126	***	0.041	0.002
High prices	-0.461		0.564	0.413	-0.043		0.052	0.410
Few workers	-0.221		0.399	0.580	-0.020		0.038	0.588
few customers	-1.363	**	0.536	0.011	-0.126	***	0.046	0.006
Gender	0.617	*	0.374	0.099	-0.057	*	0.034	0.093
2.age	-0.435		0.399	0.275	-0.047		0.043	0.273
3.age	16.666	***	0.695	0.000	0.146	***	0.027	0.000
2.educ	-1.082		0.814	0.184	-0.075		0.059	0.203
3.educ	-1.961	**	0.801	0.014	-0.173	***	0.066	0.009
4.educ	-2.338	***	0.766	0.002	-0.225	***	0.067	0.001
5.educ	-1.295	*	0.724	0.074	-0.096	**	0.048	0.047
6.educ	-0.453		0.718	0.528	-0.026		0.041	0.526
7.educ	-2.729	**	1.102	0.013	-0.284	**	0.144	0.048
Constant	-0.097		1.169	0.934				
Observations	310				310			

\*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$

Source: Author's Survey (2024)

Table 13 presents the results of the effect of conflict and fragile settings factors on graduate self-employment. Firstly, we observe that the poor taxation system in the country blocks many graduate entrepreneurs from starting up self-employment projects. The findings reveal that candidates in this fragile setting will likely have an 18.1% lower possibility of setting up self-employment projects than graduates in countries with good taxation structures. This is statistically significant at the 1% level. Secondly, crisis situations like the Anglophone crisis block investment in business projects, given the insecurity in the North West Region of Cameroon. We notice from the results that the graduate entrepreneurs living in this zone have a 21.9% lower probability of establishing self-employment business ventures than graduates of the other zones in Cameroon having no Anglophone crisis. We are 99% certain of this fact, given that the results are statistically significant at 1% level. The Anglophone crisis is a concrete example of political instability in the North West Region of Cameroon. This is confirmed in the results. We find that the graduate entrepreneurs in this zone have a 16.0% lower chance of being self-employed than those who find themselves in areas where there is maximum

political stability. This is statistically significant at the 1% level. The internally displaced graduates living in towns like Bamenda, due to the crisis that has caused them to migrate from their villages, cause overcrowding and fewer job opportunities, especially for student graduates and entrepreneurs. From the results, we notice that internally displaced graduates have a 1% possibility lower than those not internally displaced, though this is not statistically significant.

#### 4.2.3. Results for objective Three: The effect of the Entrepreneurial Resilient Factors on Graduate Self-Employment

Table 14 results of this study show that the entrepreneurial, resilient factors help entrepreneurs withstand the threats faced within the Anglophone conflict and fragile setting of the North West Region of Cameroon from 2016 till date. A binary logistic regression analysis was performed to estimate this causal effect. The results are reported in Table 14. Both the logit coefficients and the marginal effects are reported. However, only the marginal effects will be interpreted for ease of interpretation.

**Table 14. Logistic regression results of the effect of the entrepreneurial resilient factors on graduate self-employment**

VARIABLES	Logit coefficients				Marginal effects			
	coef	aster	se	pval	coef	aster	se	pval
Self-efficacy	0.231	**	0.082	0.032	0.024	**	0.048	0.025
Hardiness	2.450	***	0.728	0.001	0.251	***	0.063	0.000
Internal control	0.498	**	0.53	0.046	0.051	**	0.065	0.032
Need of achievement	1.140	**	0.460	0.013	0.117	**	0.050	0.019
Innovation	0.255	*	0.358	0.077	0.026	*	0.037	0.079
Flexibility	1.472	***	0.559	0.008	0.151	***	0.056	0.007
Risk propensity	15.047	***	0.923	0.000	1.541	***	0.221	0.000
Personal experience	1.160	***	0.446	0.009	0.119	***	0.045	0.009
gender	1.337	***	0.395	0.001	0.137	***	0.043	0.001
age: base below 20 years								
20-30 years	0.081		0.409	0.843	0.009		0.048	0.844
31-40 years	16.246	***	0.693	0.000	0.173	***	0.037	0.000
educational level: base first degree								
current masters	2.777	***	0.973	0.004	0.232	***	0.071	0.001
current MBA	2.334	***	0.826	0.005	0.174	***	0.053	0.001
master's degree	3.603	***	0.967	0.000	0.355	***	0.078	0.000
MBA	2.347	***	0.775	0.002	0.176	***	0.055	0.001
PhD	0.239	*	0.82	0.760	0.009	*	0.029	0.061
Constant	18.015	***	1.404	0.000				
Observations	310				310			

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

Source: Author's Survey (2024)

Table 14 shows the effects of entrepreneurial resilience factors on the possibilities of graduate self-employment under study. Firstly, we notice that a graduate entrepreneur who is self-efficacious, meaning he/she believes in their capacity to mobilize resources, has a 2.4% higher probability of being self-employed than the candidate who lacks this characteristic. The result is statistically significant at 5% level. This means that this aspect will greatly assist him or her to withstand the fragile settings of his business endeavours. This discovery aligns with that of Bandura (2001), who asserts that perceived self-efficacy likely affects individuals' ability to adapt and deal flexibly with difficult situations and also affects individuals' aspirations, analytical thinking, and perseverance in the face of adversities.

Secondly, hardiness highly sustains an entrepreneur. The results indicate that graduate entrepreneurs who possess the quality of hardiness are likely to have 25.1% higher chances of being self-employed than those who lack this entrepreneurial attribute. This is statistically significant at the 1% level. This finding is coherent and in line with the concept of Mcinnis-Bowers et al. (2017). According to them, hardiness is the ability to have authority over oneself instead of being controlled by others. Entrepreneurs are individuals who do not get frustrated easily in times of adversity but rather motivate themselves, using the attainment of their goals as a fueling mechanism. They fortify their capacity to remain steadfast when faced with challenges because they are

stimulated by their aspirations and quest for success despite the obstacles in their business endeavours.

The third characteristic of entrepreneurial resilience is the internal locus of control. In other words, they feel that their destiny is determined by their efforts and that they can control their fate. The results indicate that the graduate respondents who have an internal locus of control have a 5.1% chance of self-employment higher than those who lack this attribute. This is significant at the 5% level. The findings are in line with that of Luthans et al. (2006), who indicated that people with an internal locus of influence are more likely to face difficulties and obstacles positively, finding meaningful solutions to overcome problems.

Resilient graduate entrepreneurs under study portray the need for achievement as a component. We observe from Table 14 that graduate respondents who feel the need for achievement are likely to have 11.7% possibilities of self-employment higher than those void of this need. This discovery is statistically significant at a 5% level. The results align with the need theory of Sagie & Elizur (1999). According to its traditional definition, the need for achievement is the impetus that forces the person to struggle for success and perfection (Sagie & Elizur, 1999). Individuals who have a strong need to achieve want to solve problems, set targets and strive to achieve these targets through their own efforts, demonstrate a higher performance in challenging tasks

and are innovative in the sense of looking for new and better ways to improve their performance.

The graduate entrepreneurs under study are innovative. The findings indicate that the candidates who have the desire for innovation have a likelihood of self-employment 2.6% possibilities higher than those who are not innovative. This is significant at the 10% level. In the same light, those graduates who have a high-risk propensity and personal experience are likely to benefit a 1.54% and 11.9% respective chances of self-employment higher than those without these qualities. These are all statistically significant at 1% level. Innovativeness is suggested as behaviour that characterises entrepreneurship and entrepreneurial orientation in that entrepreneurs always seek new opportunities.

Flexibility is viewed as an important characteristic of entrepreneurs. The results indicate that graduate entrepreneurs with a high level of flexibility to change have a 15.1% higher likelihood of being self-employed than those who are inflexible. The findings are statistically significant at 1% level. Flexibility is demonstrated when individuals show a high tolerance for ambiguity, are adaptable to changing circumstances, and welcome change rather than resist it. (Hayward et al., 2009). Therefore, resilience is considered an individual characteristic that grants an entrepreneur the ability to withstand challenges (Duschek, 2018).

#### 4.2.4. Discussion of Results by Objectives

The first objective of this study was to examine the effect of the endogenous and exogenous factors on graduate self-employment. The number of observations or graduate respondents was 310. A binary logistic regression analysis was performed to estimate this causal effect. The findings show graduates with a lack of orientation, no course relevance, lack of practical skills, and inadequate facilities, who face corruption and tribalism, have fewer possibilities of being self-employed than those with orientation, practical skills and relevance of their course work to the job market. These findings corroborate with that of Mbah (2014). According to him, the lack of proper orientation has led many students to embark on the wrong academic programmes at the university which resulted in the difficulty of finding a job, basically because there are no jobs in that academic field. Accordingly, having a relevant orientation could lead to a change of mindset, and prospective graduates can acquire skills for job creation or self-employment. This work contributes more to knowledge because the sample size here is 310 graduates selected from 10 universities of the Bamenda Municipality but Mbah (2014) used only 31 graduates as sample size from a few universities of the Buea Municipality. This study employs a logistic regression analysis, while Mbah (2014) conducts a qualitative study. The discoveries of this research work could then be used to generalize the situation of graduate unemployment for the whole of Cameroon compared to that of Mbah (2024).

The second objective of this work The second objective of this study was to examine the effect of conflict and fragile settings factors on graduate self-employment. A binary logistic regression analysis was performed to estimate this causal effect. The results show that fragile settings like the poor tax system of the country, the anglophone crisis in the Bamenda Municipality, political instability, corruption and nepotism all harm the zeal of graduate students to engage in self-employment entrepreneurial ventures. Many facing these situations have lower chances of being self-employed than those with favourable business environments. This discovery aligns with Josée St-Pierre et al. (2015), who worked on the entrepreneurial ecosystem perspective and the challenges of small and medium-sized enterprises (SMEs) development in Cameroon. The findings indicate that these SMEs face numerous challenges. To mention but a few, we find that their business environment offers many resources but is void of proper organization, limited resource access and poor stakeholder behaviour worst of all, the business environment is so toxic and renders them incapacitated to work successfully. Also, Kabui and Maalu (2012) demonstrated that the majority of graduates have a positive perception of entrepreneurship as a career option, but they have many challenges hindering them from taking the initiative. Some of these factors are the fear of failure, lack of sufficient knowledge to start and run one's own business and inadequate funds to start a business. Similar studies are made by Neneh (2014), who discovered that the majority of them are into entrepreneurship due to push factors such as unemployment, poverty and job security in addition to obstacles such as lack of funding, lack of business skills, bribery and corruption, strong competitors, high taxes, and high labour cost. The study by Eijdenberg et al. (2013) also confirms the push factors determining graduate engagement in entrepreneurial activities for self-employment.

The third objective indicates the effect of the entrepreneurial resilient factors on graduate self-employment. The results of the logistic regression show that candidates who possess entrepreneurial, resilient factors like self-efficacy, hardiness, internal control, need for achievement, innovation, flexibility, risk propensity, and personal positive experience are likely to engage in self-employment ventures in Small and Medium-size Enterprises (SMEs) than those who are void of these factors. We notice that the 310 graduates under study are engaged in many of these ventures to surmount the fragile settings and develop survival strategies. These findings are in connection with the results of Flip Shutte and Mberi (2020), who focused on resilience as a survival trait for start-up entrepreneurs in Zimbabwe. Their work concentrates on investigating the factors that influence the resilience of entrepreneurs in the sustainability of their business ventures. The research resulted in two sets of factors, which act as factors determining entrepreneurial resilience. They are elements like passion, personality traits, support systems, vision, belief systems, and networks, with the second set being

employees, financial resources, and venture structure. There is a constant interaction between these two sets of factors: resilience and the survival of an entrepreneurial venture.

#### 4.2.5. Contribution to Knowledge

This study fills a very big research gap following the various lapses of the other authors reviewed in this study. This work expounds on entrepreneurial resilience in conflict and fragile settings and graduate self-employment in small enterprises: the case of selected higher learning institutes in the Bamenda Municipality, North West Region of Cameroon. The novelty here is that it is the first of its kind to be carried out in the Bamenda Municipality. The idea of entrepreneurial resilience for graduates in this area emerged due to push factors like crisis and fragile settings faced by these students. The descriptive statistics of this work indicate peculiar challenges like the Anglophone crisis, which have, in turn, caused many people in remote areas to be internally displaced persons as a consequence of the ravages of war in this zone. From observations, 22.90% agreed, and 77.10% strongly agreed that crisis situations like the Anglophone crisis block investment into business projects given the insecurity. This impedes the availability of jobs and, thus, graduate employment. In addition, the political instability is another factor. The discoveries show that 44.52% agreed and 54.48% strongly agreed that the political instability in the country aggravates the unemployment rate due to limited job opportunities. The next crisis situation is the increase in the number of internally displaced people in different towns. The results in Table 4.8 indicate that 7.74% strongly disagreed, 7.42% disagreed, 15.81% were neutral, 23.23% agreed, and 45.81% of the participants strongly agreed that there are many internally displaced people living in towns like Bamenda due to the crisis that has caused them to migrate from their villages. This causes overcrowding and fewer job opportunities, especially for student graduates.

This work, therefore, examines the situation of graduate unemployment and the fragile settings causing this situation and shows how graduates become entrepreneurial and resilient to create self-employment opportunities for themselves. It is thus a very comprehensive work. On the contrary, the other researchers reviewed in this work only concentrate on limited areas. For instance, Mbah (2014) uses only 31 participants to examine the endogeneous and exogeneous factors to graduate unemployment only in Buea Municipality. Secondly, Neneh (2014; and Eijdenberg et al. 2013) base their attention only on push factors for entrepreneurship motivation. In addition, writers like (Josée St-Pierre et al. 2015; Kabui & Maalu, 2012; Kabui & Maalu 2012) base their attention on the challenges faced by entrepreneurs in start-ups of small and medium-sized enterprises. More importantly, this study also examines the effect of entrepreneurial resilient factors on the startup of graduate self-employment ventures in the Bamenda Municipality. The analysis methodology (logistic regression) applied in this work makes the results or findings more

credible. Most reviewed works in this study employ structural equation modelling and qualitative research design. Logistic regression is an inferential statistical tool that gives the credibility this work deserves. Given that the sample size is 310 graduates selected from 10 university institutes in the area of study, the questionnaire is well-built, and one can generalize the discoveries to all graduates of all the regions of Cameroon.

#### 4.2.6. Recommendations/ Policy Implication

Following the results of the various objectives, we notice that the endogenous, exogenous and conflict-fragile settings factors do not foster possibilities for graduate self-employment. On the other hand, entrepreneurial, resilient factors promulgate the chances of many university graduates securing self-employment projects and businesses. To this effect, this study attempts to make some policy recommendations to reposition the university as a gateway to graduate self-employment. These are geared towards helping students to be employed upon finishing their studies.

The first recommendation is to customize education and training to serve the needs of the job market. A significant number of participants emphasized the need for education and training at the university to be tailored to address the needs of the job market. To this effect, the universities can connect with the civil society, the industrial world or other services in the wider community so that academic programmes can be customized to address their concerns. Furthermore, the university could also work with community partners to negotiate academic pathways, modules and endorsements consistent with areas of community/market needs. However, these measures should also take into account the need for quality and standards in conformity with regulations for institutional conferment of awards.

Secondly, the Universities could demonstrate consciousness and provide students with adequate counselling. The desire of the universities to contribute to societal transformation can be fostered through a strong counselling unit at the university to assist students with their career choices. Therefore, there is a need for the university to recognize the role of these counsellors and let the students maximize their services for proper orientation and guidance towards profitable careers.

Thirdly, the universities could provide entrepreneurial skills for job creation. In this light, students should be given entrepreneurial skills so they will not only look for jobs after completing their studies but also create one and be self-employed. All university programs could be tailored towards vocational training. In addition, the purpose of university education should not be limited to employment. There is, therefore, a need to strike a balance between a university education for personal or intellectual development or some other reason and a university education for local/global market consumption. A university education, therefore, should

guarantee a foothold in the job market for graduates. Moreover, the subject of graduate employability should not be limited to graduates finding jobs in the local community but should also incorporate the global community. The limited size of a local job market means it can easily become saturated with too many applicants competing for few job vacancies, hence the need for the university to train students who can also use their skills and knowledge abroad or be competitive in the global market.

## 5. Conclusion

The findings of this study generate some conclusive facts relevant to the University graduates. We conclude that Entrepreneurship education and Entrepreneurial resilience are vital factors necessary for self-employment for Cameroonian graduates- thus arresting the current trend of graduate unemployment in Cameroon. It is of prime importance to

genuinely encourage graduates to embrace the spirit of entrepreneurship for self-employment and self-reliance. To achieve this goal, they could be exposed to seminars, workshops and orientations about the importance of entrepreneurship over white-collar jobs. To encourage our graduates to own skills for self-employment, entrepreneurial opportunities should be made available for Cameroonian graduates to engage themselves to ensure self-reliance. Much can be done towards curbing and minimizing Cameroonian graduates' dependence on white-collar jobs. Usman, (2022).

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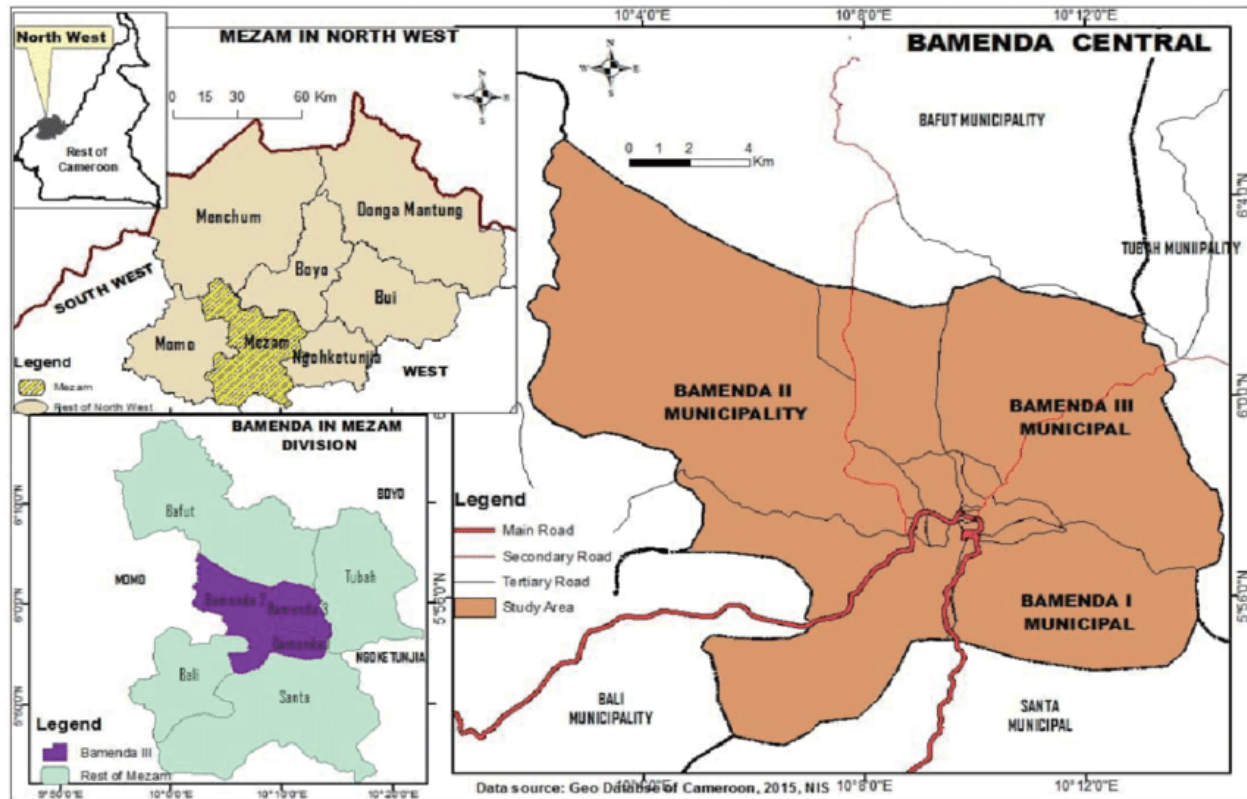
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## Appendices

### Appendix 1: Location of the Bamenda municipalities in Mezam division of the northwest region of Cameroon Source: Geo-database of Cameroon 2016. NIS Yaoundé



## Appendix 2: Research Questionnaire

### CATHOLIC UNIVERSITY OF CAMEROON DEPARTMENT OF ECONOMICS RESEARCH QUESTIONNAIRE

Dear Respondent,

I am Sr. Dr. Elizabeth Ankiambom Chiatii, (a Lecturer in the Department of Economics, Faculty of Business and Management Sciences, Catholic University of Cameroon (CATUC) Bamenda). I will be grateful if you could provide sincere answers to the following questions. This questionnaire is designed in order to facilitate the collection of data for my Research Work, which centres on: 'Entrepreneurial Resilience in conflict fragile settings and Graduate Self-Employment in Small and Microenterprises: The Case of Selected Higher Institutes of Learning in the North West Region of Cameroon.'

N/B: The information you provide will be kept strictly confidential.

#### Section A: Demographic Characteristics of the Respondents

- 1) Gender Male ☐ Female ☐
- 2) Please indicate your Marital Status: (a) Single ☐ (b) Married ☐ (c) Divorced ☐ (d) Widowed ☐
- 3) Please indicate your Age range:
  - a) Below 20 ☐
  - b) 20 -30 ☐
  - c) 31-30 ☐
  - d) 41-40 ☐
  - e) 41-45 ☐

g) 51 and above [ ]

4) Academic Qualification

a) Current Undergraduate Student [ ]

b) Current MBA Student [ ]

c) Current Masters Student [ ]

d) First Degree [ ]

e) Masters Degree [ ]

f) MBA [ ]

g) PhD [ ]

5) Employment a) I am self-employed [ ] b) I am a worker in to work for in an Institution/company [ ] c) I am not yet employed or I do not yet have a job [ ]

6) Name of Company your personal company or business (If you are self-employed)

7) Indicate your business line a) fashion designer [ ] b) tailoring/seamstress [ ] c) traditional regalia [ ] d) animal husbandry (poultry, piggery,etc) [ ] e) farming activities [ ] f) décor/ decoration [ ] g) Baking/ pastries [ ] h) NGOs [ ] I) website designer [ ] j) Others [ ]

**8) How long have you been in business?**

Less than one year [ ]

1-3 years [ ]

4- 5 years [ ] d) 6 years and above [ ]

**9) How many workers have you employed?**

Less than 5 workers [ ]

5-10 workers [ ]

11 workers and above [ ]

**10) How much did it cost you to start up your business?**

Less than 10,000FCFA [ ]

Between 10,000FCFA to 100,000FCFA [ ]

100,000FCFA and above [ ]

**11) What was the source of your capital to start up this Business?**

Personal savings [ ]

Borrowed from friends and family [ ]

Njangi [ ]

Bank loan [ ]

I inherited the business from a loved one [ ]

## Section B: Entrepreneurial Resilience/ Intention

**Resilience is considered as an individual characteristic that grants one the ability to withstand challenges.** They further describe it as a means for an entrepreneur to adapt to difficult situations, bounce back and still look forward to the future, regardless of the pitfalls along the business endeavours.

D= disagree SD= strongly disagree N=Neutral A= agree SA=strongly agree

Situation	D	SD	N	A	SA
<b>Entrepreneurial Resilience factors</b>					
The Anglophone crisis and many other difficult situations have negatively affected businesses in the North West and southwest regions of Cameroon.					
Many of my customers are happy and satisfied with the services of my business. That is why my business is growing even in times of crisis (self-efficacy)					

	I remain steadfast when faced with challenges because I am stimulated by my aspirations and quest for success despite the obstacles in their business endeavours. (Hardiness)					
	The future of my business depends on my efforts and hard work. I have been working so hard to enable my business to grow (internal locus of control)					
	Achievement is my goal, and that is why I struggle to succeed in my business (need to achievement)					
	My business is growing because I am innovative and creative (Innovation and creativity)					
	My business is growing and will continue to grow because I embrace change and look forward to new and different situations (flexibility)					
	In the face of increasingly rapid changes in markets, technologies, and competition, I continually identify new opportunities to maintain competitiveness in my business (personal experience/ knowledge)					
	I take a lot of risks in order to expand my business and let it grow (propensity to take risks)					
	Sometimes, the business lines and suppliers are so complicated, but I always find a solution in such situations (tolerance for ambiguity)					

### Section C: Motivational Factors for Entrepreneurial Resilience

#### Why did you start your business?

	<b>Situation</b>	<b>D</b>	<b>SD</b>	<b>N</b>	<b>A</b>	<b>SA</b>
	Social factors:					
	To practice what I learnt from my university studies					
	I have been unable to find employment anywhere.					
	I am from an entrepreneurial (business) family.					
	For a means of survival during the Anglophone crisis					
	For family welfare					
	To achieve status in society					
	Desire for a good life					
	To fulfill my desire to gain more flexibility in my work arrangements					
	Financial Factors:					
	To gain financial independence					
	To create employment opportunities for others					
	For profitability in business					
	To acquire financial help from the Government					
	Motivated due to schemes for assistance					
	Need for greater income					
	Entrepreneurial Orientations/ intentions (why I desire to be an entrepreneur):					
	My goal is to become an entrepreneur					
	I prefer being an entrepreneur rather than being an employee in a company.					
	To gain independence in decision-making					
	To put effort into starting and running my own business					
	I want to be my own boss.					
	For Job and career satisfaction					
	To feel confident about my skills and knowledge					
	To be self-employed					
	For survival purposes					
	To be role models to others					

**Section D: Fragile settings/ environments for Graduate Employment**

Fragile environments are generally characterized by absent or extremely weak institutions and by the poor and weak delivery of state functions (security, welfare, justice, representation, and difficult business situations) that block entrepreneurial self-employment initiatives

Situation	D	SD	N	A	SA
The taxation system in the country blocks me from starting up self-employment projects.					
Crisis situations like the Anglophone crisis block investment into business projects, given the insecurity.					
The political instability in the country aggravates the unemployment rate due to limited job opportunities.					
There are many internally displaced people living in towns like Bamenda due to the crisis that has caused them to migrate from their villages. This causes overcrowding and fewer job opportunities, especially for student graduates.					
There is a lot of corruption, nepotism and tribalism in terms of the creation of job opportunities in the various business institutions, thus mass unemployment even for qualified persons.					
Many find it difficult to balance work and family responsibilities.					
There is a lot of unhealthy competition among businesses and student entrepreneurs.					
The prices of goods are very high. This causes inflation that slows down business activities.					
Lack of creative and reliable workers					
Many competitors					
Few customers					
Profits are sometimes low					

**Section E: Endogenous and Exogenous Factors of Graduate Employment**

Situation	D	SD	N	A	SA
Lack of proper orientation has led many students to embark on the wrong academic programmes at the university, which resulted in the difficulty of finding a job, basically because there are no jobs in that academic field. (lack of orientation)					
Some students enrolled at the university in programs they don't like just because the program offers some employment opportunities (absence of course relevance)					
Most graduates study but lack the practical skills to apply the knowledge from the classroom to real-life situations (lack practical skills)					
Most of the universities in Cameroon lack adequate resources to enhance the training of young Cameroonians with transferable skills needed for gainful employment after their studies (inadequate facilities)					
Public corruption, heavy taxes and cumbersome governmental processes block the growth of businesses and thus hinder graduate employment.					

**Section F: Gateway Factors of Graduate Employment**

Situation	D	SD	N	A	SA
To ensure graduate employment, there's a need for education and training at the university to be tailored to address the needs of the job market.					

	The universities need to provide Students with adequate counselling and mentoring to help them make the right study choices for their career enhancement.					
	In universities, students should be given entrepreneurial skills to not only look for jobs after completion of studies but also to create one and be self-employed.					
	The employers should not only base employability is based on certificates but also on skills acquired.					
	Graduates should change their mentality of only craving for white-collar jobs and struggle to go abroad and concentrate on creating jobs for themselves and others.					