

Resilience of Entrepreneurs in Crisis Context: A study applied in the Anglophone crisis in the North West Region of Cameroon

Résilience des entrepreneurs en contexte de crise : étude appliquée à la crise anglophone dans la région du Nord-Ouest du Cameroun

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Abstract:

Entrepreneurs in Cameroon represent an enormous economic weight known as the backbone of the economy, but forced to adapt to the situation to remain in the market as they are faced with the armed conflicts commonly known as Anglophone crisis. This research aims at identifying the different ways in which entrepreneurs in crisis context can become resilient. We opted for a qualitative research approach with an inductive reasoning. The population of study is made up of entrepreneurs within this area of crisis and the sampled population is the entrepreneurs who have been resilient in the crisis context for the past five years. Our participants were five entrepreneurs due to saturation, addressed with an interview guide for data collection; face-to-face assisted by an audio recorder. Data was analyzed manually as we settled for the thematic analysis. The results revealed that; online sales (100%), rescaling of business (100%), capacity to anticipate (80%), educative seminar (80%) and adaptation capacity (80%) are the key strategies used by entrepreneurs in this crisis area to remain in business. This paper is limited only to the entrepreneurs who have succeeded to remain in business despite the constant unstable environment. To this effect, the entrepreneurs should rescale their businesses and marketing strategies in order not to attract those fighting them and special considerations should be given to the existing entrepreneurs in crisis context with free interest loans for them to remain in business.

Keywords: resilience, entrepreneur, crises.

JEL Classification : H12, L81

Paper type: Empirical research

Résumé :

Les entrepreneurs au Cameroun représentent un poids économique énorme, considéré comme l'épine dorsale de l'économie, mais contraint de s'adapter à la situation pour rester sur le marché alors qu'ils sont confrontés aux conflits armés communément appelés crise anglophone. Cette recherche vise à identifier les différentes manières dont les entrepreneurs en contexte de crise peuvent devenir résilients. Nous avons opté pour une approche de recherche qualitative avec un raisonnement inductif. La population étudiée est composée d'entrepreneurs au sein de cette zone de crise et la population échantillonnée est constituée des entrepreneurs qui ont fait preuve de résilience dans le contexte de crise au cours des cinq dernières années. Nos participants étaient cinq entrepreneurs en raison de la saturation, abordés avec un guide d'entretien pour la collecte de données, en face à face assistée par un enregistreur audio. Les données ont été analysées manuellement au fur et à mesure que nous nous contentions de l'analyse thématique. Les résultats ont révélé que : la vente en ligne (100%), le redimensionnement de l'activité (100%), la capacité d'anticipation (80%), le séminaire éducatif (80%) et la capacité d'adaptation (80%) sont les stratégies clés utilisées par les entrepreneurs dans cette zone de crise afin de rester en activité. Cet article se limite uniquement aux entrepreneurs qui ont réussi à rester en affaires malgré un environnement constamment instable. À cet effet, les entrepreneurs devraient redimensionner leurs activités et leurs stratégies de marketing afin de ne pas attirer ceux qui les combattent et des considérations spéciales devraient être accordées aux entrepreneurs existants dans un contexte de crise avec des prêts à taux d'intérêt gratuits pour qu'ils puissent rester en activité.

Mots clés : résilience, entrepreneur, crises.

Classification JEL : H12, L81

Type du papier : Recherche empirique

1. Introduction

Entrepreneurial activities occupy a very important place in the economies of African countries in general, and Cameroon in particular. Knowing that you have to try many times before reaching a positive result is reassuring (Claudine Auger, 2019). So, some failures and successes build resilience. Resilience has been defined as “an ability to go on with life or to continue living a purposeful life, after hardship or adversity (Tedeschi & Calhoun, 2004)”. Individuals build resilient abilities through everyday development that are the product of remarkable or unforeseen life happenings (Sutcliff & Vogus, 2003). Without resilience, individuals would be less capable of engaging in the necessary entrepreneurial behaviors required to start businesses or pursue new ventures. This in turn helps to develop the ability to grow from adversity and thrive, rather than recoil. It is positive emotions that protect resilient people from negative reactions, so they can flourish instead of falter (Fredrickson et al., 2003; Benight & Bandura, 2004; Biloa Fouda, C. N., 2014).

Entrepreneur has been defined as the emblematic figure of the modern economy, who is capable of remedying economic problems, creates wealth, innovates and surprises, through the organization he created (Schumpeter, 1934; Biloa Fouda, C. N., 2014). The entrepreneur must act more dynamically and innovatively in crises (Santos S. C. et al., 2013; Ratten, 2020). There are numbers of obstacles to the success of Cameroonian businesses, namely: a deficient environment and access to resources, as well as the behavior of economic actors (Biloa Fouda, C. N., 2014). Entrepreneurs in Cameroon represent an enormous economic weight. But unfortunately, statistics tend to show that about 80% of businesses created in the North West region of Cameroon before 2016 and after in particular in a greater part are no longer in existence (Regional Office for SMEs North West Region, 2021). Entrepreneurs in the crisis context are abandoning their business activities as they are faced with seemingly insurmountable challenges in their businesses, ranging from destruction of capital, unprepared sales of properties leading to frustration, businesses burnt, violence such as rape on women, torture, threats, seizure of properties, irregular cash flows, and limited financial reserves due to the situation of the crisis which makes it extremely difficult for them to continue with their activities, as seen through the problem of the drastic failure rate of entrepreneurial activities in the North West Region of Cameroon, known as the lever of the economy in terms of employment and wealth, an important source of tax revenue for the state, thus contributing to the development of the country.

It should be noted, authors have shown that going through a difficult ordeal makes it possible to build resilience, which is characterized by four factors that lead to success: the ability to reduce the impact of a traumatic event, the acquisition of psychological resources, the emergence of a feeling of being different from others and the strengthening of character (Altintas, 2018). However, the author did not consider resilient of entrepreneurs in crisis contexts. It is in this logic that we formulate the following research question: how can entrepreneurs in crisis context be resilient to achieve their objectives? The above research question permits us to achieve the following objective: Identify the different ways in which entrepreneurs in crisis context can become resilient. The originality of this work is to integrate the models of entrepreneur resilience by being interested in the dimensions of educative seminars, online sales, and door-door sales to see how they can encourage resilience of entrepreneurs in crises context. To realize this, we partitioned our work as in section one, a literature review on the characterizations of entrepreneurs resilience in crisis context and in the second section, we presented our analysis model and in the last section, we interpreted the results and conclusion.

2. Literature review

In entrepreneurial literature, the concept of resilience has been mobilized to study several phenomena. (Bullough & al, 2013, Norris, F. & al. 2008) in entrepreneurial resilience in challenging times show that leaders and aspiring entrepreneurs bounce back from uncertainty and start business under challenging times where they were able to show that specific personal factors matter greatly for the pursuit of entrepreneurship especially during period of adversity but this was carried out in the USA. However, in the Cameroonian context, our study was carried out in the North West Region. The study on resilience as a dynamic process while questioning its role in triggering the entrepreneurial decision. This work has helped to understand resilience as a principle of decoding the reaction of individuals to significant and symbolic events in their lives may be a key to understanding their decision to undertake, (Castro & Gomez, 2020; Chioma & al., 2020).

Collective intelligence and entrepreneurial resilience in the context of covid-19 for instance, shows that even economic stimulus packages developed by government ignores collective intelligence which is seen as an appropriate posture and path that can lead to the resilience of entrepreneurs in unpredictable situations (WHO. In his work, we developed and tested a conceptual model through the approach of deconstructing collective intelligence into the sharing of capacities, mutual aid, collective competence and dynamic capacity. His result revealed mutual support and the ability to share are indirectly the best of economic and strategic entrepreneurial resilience. This is because they participate effectively in building a collective competence of entrepreneurs in the context of crisis, (Mignenan, 2021). In another study of startups in times of crisis were he suggested that while startups are successfully leveraging their available resources as a first response to the crisis, their growth and innovation potential are at risk as studied in Germany and on health crisis whereas in Cameroon we shall be studying the North West socio political crisis (Kuckertz, 2020, MN EL MOUSSALI, 2022).

2.1. Presentation of Resilience

In general terms, resilience is often said to reflect any system's response to change or forces outside itself, the evolution of the term across different disciplines and fields of application leads to a diverse and sometimes confusing definitional lexicon. An extensive review of the literature reveals that the word resilience has been used to indicate a metaphor, capacity of a system and a strategy to cope with uncertainty (Norris 2008). This concept has different significance in different fields such as:

2.1.1. Resilience in Social Science

In social research, resilience has been referred to as the positive ability of a system or company to adapt itself to the consequences of a catastrophic failure caused by power-outage, a fire, a bomb, or a similar event (Masten, 2009). Initially, it is assumed to be a trait of the individual, an idea more typically referred to as 'resiliency' (Masten, 1994). Most research, however, now shows that resilience is mainly the result of individuals interacting with their environments and the processes that either promote well-being or protect them against the overwhelming influence of risk factors (Zautra et al., 2010).

2.1.2. Resilience in Entrepreneurship

Resilience, seen as an ability to go on with life, or to continue living a purposeful life, after hardship or adversity has recently earned its place in entrepreneurship research from the point of

view of entrepreneurs beginning again after previously failed attempts, (Tedeschi & Calhoun, 2004; Cope, 2011; Hayward & al., 2010).

Ingenuity implies that entrepreneurs have confidence in their ability to control events and influence the outcome. Entrepreneurs should not be easily upset, and they should be bold and fight to achieve their goals. It is about the ability of entrepreneurs to learn from their mistakes and see them as an opportunity and not a failure (Altintas Gulsun, 2018). All in all, we can say that resilience in entrepreneurship is the capability to maintain entrepreneurial activities even in difficult times. It should be noted here that, this is the aspect of resilience that interest us most in our study.

2.1.3. Resilience in Entrepreneurial Intention

Entrepreneurial intentions refer to “the target behavior of starting a business” either alone or as part of a team. Intentions have been long established to be reliable predictors of behavior, and the intent to start a firm is the beginning of the new business creation process (Krueger; Thompson, 2009; Krueger, 1993; Ajzen & Fishbein, 1980) cited by Biloa Fouda, C. N. (2014). Krueger also argues that self-efficacy has a direct impact on the feasibility of entrepreneurship and that a personal propensity to act on opportunities may facilitate the realization of intentions. (Douglas & Shepherd, 2002; Gupta T. W. & al., 2009; Liñán & Chen, 2009; Manolova E. & al., 2008) have set the stage for a more in-depth examination of the entrepreneurial intentions of people in conflict contexts. The notion of resilience is increasingly used in entrepreneurship research. In this field of research, resilience is used to study its effect on entrepreneurial intention (Bullough & al, 2014).

2.1.4. Resilience in Psychology

The concept of resilience was “invested” by the field of psychology in the 1950s with the first study by Emmy Werner and her publication in 1971. They defined resilience as the ability to adapt to a stressful or potentially traumatic life event or negative emotional experiences and to bounce back from these events and experiences (Fredrickson & Tugade, 2004; Seery & Silver, 2010; Tugade & Fredrickson, 2004, FRIMOUSSE S. AND PERETTI J. M., 2021).

Studies have shown that resilient individuals exhibit faster physiological and emotional recovery from stress as well as lower post-stress depressive symptoms. With this in mind, studies distinguished between resilience and recovery (Bonanno & al., 2010). Indeed, the term recovery refers to a trajectory in which normal functioning gives way to psychopathology (e.g. symptoms of depression or post-traumatic stress disorder), usually for at least several months, and then returns gradually to the pre-event level. The authors point out that highly resilient people cultivate positive emotionality by eliciting positive emotions through the use of humor, relaxation techniques, and optimistic thinking (Fredrickson & Tugade, 2004). Research shows that positive emotion has the effect of reducing stress. Consequently, resilient people achieve better results in their personal lives.

Resilience may be better understood as both the capacity of individuals to navigate their way to the psychological, social, cultural, and physical resources that sustain their well-being and their capacity, individually and collectively to negotiate for these resources to be provided and experienced in culturally meaningful ways (Masten, 2001; Ungar, 2008; Werner, 1995).

2.2. Types of Resilience

There are several types of resilience, namely individual or personal resilience, organizational resilience, community resilience and social resilience.

2.2.1. Individual/Organisational resilience in Entrepreneurship

Individual resilience and organizational resilience are the first of which, borrowed from psychology, have mainly been studied in entrepreneurship to analyze the resilience of entrepreneurs. We equally looked at organizational resilience to understand how organizations can manage or avoid disruptive events.

2.2.1.1. Individual resilience as an ability for entrepreneur

The resilience of the individual is linked to the environmental context that he will encounter to help him or, on the contrary, to permanently sink him in the face of the traumas experienced. Individual resilience also develops entrepreneurial intentions, even under crisis conditions (Poirot, 2007; Cyrulnik and Elkaïm, 2009; Bullough et al., 2014). The intrinsic capacities of the individual acquired during his life, are not enough to trigger resilience every time. The environment must also lend itself to it at the appropriate times, before, during and after the trauma. This explains why the same person may or may not show resilience depending on the situations and periods of his life when the trauma occurs (Szerman, 2006). Sources of resilience are improvisation, virtual role systems, wisdom, and respectful interaction. We believe that individual resilience, as a resource, will contribute to the business' resilience capacity taking into consideration their longevity and experience in executing the activity as summarized in the table below:

Table 1: Recapitulative table of entrepreneurs interviewed

Interviewer code	Quality	Years of experience	Duration of interview
RO	Owner	9 years	15mins
PF	Manager	18 years	23mins
WD	manager	21 years	24mins
DLRD	Owner	14 years	26mins
AB	Owner	11 years	17mins

Source: fieldwork

2.2.1.2. Organisational Resilience

We consider organizational resilience as a capacity based on resources, that is to say, the ability of a company to take advantage of its resources to survive and develop (Chandler & Hanks, 1994; Grant, 1991). When organizational resilience is seen as a return to baseline, the focus is on coping strategies and the ability to quickly restore expected levels of performance (Lengnick-Hall et al., 2011). This vision leads to considering resilience not only as the ability to regain its initial state but also as an important factor allowing an organization to take advantage of its resources and capacities not only to solve difficulties but also to exploit opportunities and create a prosperous future. In this perspective, resilience is linked to the ability of an organization to absorb complexity and emerge stronger from the difficult situation(s) by having a greater repertoire of actions than those it had before the disruptive event (Lengnick-Hall et al., 2011). This notion of resilience has been called strategic resilience and indeed, strategic resilience refers to a capacity for continuous reconstruction.

2.2.2 Community and Social Resilience

After looking at individual and organizational resilience, it is a question of community and social resilience.

2.2.2.1 Community resilience

A community is a human grouping and responds mainly to a network or an area. Community or collective resilience is the ability of a community to continue to live, function, develop and adapt after trauma or disaster. A resilient community is a group of people organized to adapt quickly to change, overcoming trauma, while maintaining cohesion and open relationships with the rest of the world (Mohammed M. 2020). In these cases of suffering, it strives to improve its daily life by once again weaving social ties and focusing more on solidarity (Mohammed M. 2020).

2.2.2.2 Social resilience

Social or national resilience is the ability of a society or nation to continue to live, function, develop and adapt after trauma or disaster affecting part or all of that society or nation (Mohammed, 2020). Trauma or disaster affects components of society such as individuals (people, interpersonal, families, friends, social networks); organizations (schools, enterprises, institutions); the Communities (relationships between and within the community); Society (politics, culture, standards). The solidarity of a society or nation plays a key role in building a socio-ecological model of resilience (Mohammed M. 2020).

2.3. Characteristics of resilience

The effectiveness of entrepreneurial characteristics practice in doing business depends on the situations and conditions experienced by entrepreneurs in their business operations. The characteristics of resilience include coping with adversity, bouncing back after traumatic events, and successfully managing challenges to realize positive outcomes. Resilience supposes the combination of both a defensive approach and another offensive approach called proactive. Entrepreneurs must beyond this, develop a sense of self-reflection and the power to learn from the turbulence experienced to be ready and better equipped to face the future. They must also take advantage of the discontinuity that characterizes the environment to identify their weaknesses and correct them (Christianson et al., 2009). Resilience presupposes three dimensions that are strongly intertwined:

2.3.1. Absorptive and Renewal Capacities

Absorptive capacity for an organization is to cope with shocks and measure their magnitude while avoiding collapse; which presupposes means resources and a will to survive. To withstand shocks and survive the resulting consequences, the company must be able to mobilize resources available or mobilized from external sources (Cyert and March, 1963) or potentially mobilized from external resources such as support, loans, assistance and alliance. The presence of an organizational surplus makes it possible to protect the firm from environmental turbulence but also to promote innovation by giving the ability to redeploy resources according to needs (De Carolis et al., 2009).

The capacity for renewal is a capacity to reinvent, to see the essential, and to imagine new solutions to the crisis which has not yet drawn all its contours (Lengnick-Hall and Beck, 2005). This capacity is in line with work on the entrepreneurial orientation of the firm and on the processes of strategic regeneration (Miller, 1983; Stevenson and Jarillo, 1990). It assumes that the company is capable of developing new activities and/or rethinking existing ones by examining new methods of doing things (Lengnick-Hall and Beck, 2005 and 2009). The company must be able to act and imagine new solutions in the face of unusual situations (Hamel and Välikangas, 2003). Emphasis was placed on a few key factors, namely proactivity in the

search for opportunities, aspirations that go beyond their current capacities and the mobilization of the management team. These elements are accompanied by strong attention to the best use of available resources and the limitation of risk-taking, given the context in which the entrepreneur finds himself.

2.3.2. Appropriation capacity

The capacity for appropriation is the capacity to become aware of the crisis, to be able to draw lessons from the shocks that the company has had to face and to learn from them (Christianson et al., 2009). Building on one's failures means acknowledging their contribution to learning rather than ignoring or denying those failures (Thorne, 2000). It is possible to carry out post-crisis learning that will make it possible to better prepare for the future (Altintas and Royer, 2009). We can say that appropriation capacity helps entrepreneurs to set apart the adverse conditions faced and move forward.

2.4. Influence of resilience on entrepreneurs in crisis context.

How entrepreneurs behave during crises has made a difference in how events have been handled in recessions. The creative and innovative behaviors of entrepreneurs and companies lead to the development of products and services based on customer needs; this is supported by technology parks, incubators, and collaborative groups of innovative companies and policies that promote innovation. Hence, education seminars must be geared toward developing these skills in people. In this regard, the European Commission states that it is necessary to develop entrepreneurship competencies that prepare citizens to develop qualities such as resilience so that businesses have the workforce with the necessary skills to adapt to the new working environment (European Commission, 2020; Cucculelli and Bettinelli, 2015; Dana, 2001; Dana and Dana, 2005).

Resilience is important to understand because it serves as a protective measure in the face of extreme stress, trauma and adversity (Green et al., 2014) and informs programs designed to prevent or maladaptive outcomes of stress, trauma and adversity (Ballenger-Browning and Johnson, 2010).

2.4.1. Cognitive dimension and entrepreneurial resilience

The cognitive level is a state that leads a person to act by mental representations he has. The cognitive perspective considers that everything we think, say or do is influenced by our mental processes, by the mechanisms through which we acquire, transform and use information Helene (2013). Thus, the cognitive dimension allows the creator to have a mastery of the organization that he initiates and more concretely the means of control at his disposal to ensure that what he masters is effectively mastered. A more detailed analysis of the cognitive dimension enabled Verstraete (2003), to break it down into three complementary sub-dimensions, in particular strategic vision, reflexivity and learning.

The entrepreneurial vision is a cognitive product (Cossette, 1996). She continues in these terms: the vision highlights a scheme (the overall structure of a process composed of explanations (causes and means) and consequences (effects and ends) which guides the entrepreneur in the interpretation of events and actions to be undertaken). Thus, the action of the entrepreneur and that of others nourishes practical knowledge which is translated into subsequent actions thanks to his skills. Consequently, we note that a cognitive level allows the entrepreneur to make important decisions for the creation and good management of his business in the long term.

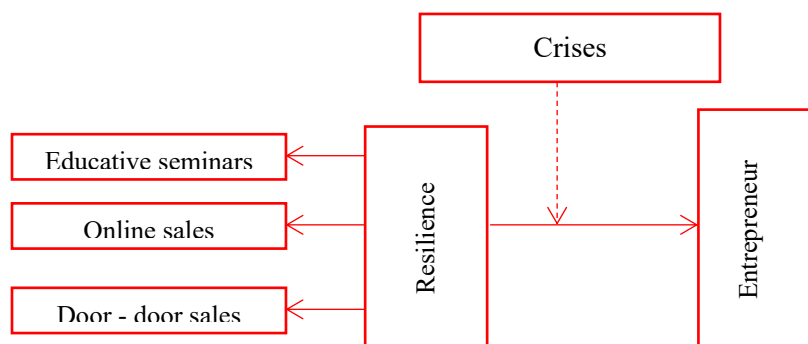
2.4.2. Structural dimension and entrepreneurial resilience

The structural dimension refers to the context or environment. The business environment is divided into three dimensions which are: the micro-environment, the macro-environment and the meso-environment. The business environment can appear tidy or messy to the entrepreneur. Thus, he observes a field of social structure and projects an order (certainly disorder for others) into it by organizing both natural and artificial elements (Verstraete, 2003). The entrepreneur will rely on theories of convention and social representations to build his vision. This cognitive core which orients its first actions is renewed and consolidated thanks to the process of learning (educative seminars). It constitutes one of the essential bases of the managerial difference (Dokou, 2001). It was suggested that this so-called structural dimension is composed of two types of structures: these include objective structure and subjective structure Bousseta (2013). In this perspective, the entrepreneur is aware of the contingency of the environment, and mobilizes the social actors who seem to him favorable to his vision.

2.4.3. Praxeological dimension and resilience

From the cognitive level, passing through the structural level, the entrepreneurs arrive at what is very dear to them, the creation of an organization or the impulse to borrow Verstraete's term. The entrepreneur and the organization, the enterprises position themselves vis-à-vis multiple stakeholders including customers, suppliers, employees, etc. (Verstraete, 2003). It insists on the efficient use of resources in order to enhance them for all stakeholders. Thus, for the smooth running of the business and its survival, the entrepreneur must take into consideration the structural dimension and the cognitive dimension of his environment which can constitute strength of resilience of the business. Consequently, understanding resilience becomes a priority if scholars are to assist those who undertake entrepreneurship in benefit of the wider community. Resilience enhances good entrepreneurial outcomes, resilience is considered to be of great importance, a lack of it or not enough of it is considered to be unhelpful at best, and detrimental at worst to entrepreneurial endeavors. It should be noted that most entrepreneurs who build resiliency maybe those with the above strategies. The above theories can only be proven through an empirical study in relation to our objective of study which is to identify the different ways in which entrepreneurs in crisis contexts can become resilient. To do this, we have forwarded our research proposal as educative seminars, online sales, and door-door sales may encourage resilience of entrepreneurs in crises context. On the other hand, as our rival research proposal, educative seminars, online sales, and door-door sales may not be the only ways entrepreneurs in crisis context could be resilient (Teece & al., 1997, Bernard & Barbosa, 2016). Below is a schematical representation of our research proposal:

Figure 1: Schematical representation of research proposal



Source: Field work

3. Research methodology adopted

It is a “study of methods of building knowledge” (Gavard Perret et al., 2012). It indicates and justifies the data collection and investigation methods chosen (Bilola FC, 2021). We opted for a qualitative research approach with inductive reasoning to understand the phenomena of our study and achieve our research objective.

3.1. Methods of data collection and treatment

In every research work, the data collection phase is fundamental because it constitutes the pillar of the work for the researchers and the basis on which they will have to rely to justify the orientation of their work. As part of our work, we have chosen an interview guide. Our participants were five entrepreneurs due to saturation reached at after using the abductive method of data collection. In addition to that, an interview guide was used as a data collection tool which was administered face-face with the aid of an audio recorder. As for the data analysis technique, the researcher closely examined the data to identify common themes – topics, ideas and patterns of meaning that came up repeatedly (Braun and Clarke, 2019) so, we settled for the thematic analysis. We opted for manual analysis of data which was detailed in the treatment of the transcriptions made during the period of the interviews (from November 13th 2022 to January 04th 2023), and we did the transcription simultaneously.

3.2. Presentation and justification of the population of study and the sample

As concerns the population of our study, it is made up of entrepreneurs in the North West region specifically entrepreneurs of SMEs, in different domains of commercial activities such as restaurants, wig sellers, poultry farm, and readymade dress sellers. Again, this sampled population under study is made up of entrepreneurs who have been resilient in the North West crisis context. The choice of these entrepreneurs is the current Anglophone crisis rocking the region, causing failure in entrepreneurial activities.

The researcher was satisfied with a representative subset of the population to which the generalizations called a sample was made. As specified by (Kinyamba, 2008) the sample was generated from a practical impossibility of individually questioning an entire population in which one is interested and from a statistical possibility of describing the whole by the part. We interviewed 5 because at this point we had attended the level of saturation. Haven determined our study population and target population; we chose our sampling technique which was multiple holistic cases. This enabled us to understand the reality of the context of our study (Bilola F., 2018). It consists of identifying common features and idiosyncratic in order to arrive at a theory offering a real potential for analytical generalization (Cusin, 2009).

The choice of our sampling is motivated by several reasons one of which is our topic of research. Secondly, today, we are witnessing entrepreneurs who are exercising their entrepreneurial activities even in times of adversity. It seemed interesting for us to understand how these entrepreneurs manage to do this in order to help the others who are failing. However, It is necessary to choose a favorable sampling technique.

4. Presentation of research results

In respect to our different variables, sufficient data were collected from our different interviewees, as it helped us to be able to understand through our different analysis, how resilient are the different entrepreneurs in their respective areas of activities in context of crisis. Here below is a brief presentation of our results in respect to the different rubrics under study:

–**Online sales (OLS): (RO)** <<...yes madam I make chin chin, fish pie, cake and other things, snap them, and advertise them online that is what is giving me small money even. I also advertise my food and people come to me when they have their occasions and I cook for them>>, **(PF)** <<... it is one of the main means of marketing our goods because we are in a crisis zone where by we have limited access to the market>>, **(WD)** <<... I see it to be one of the most suitable methods of sales in this crisis era it helps us because it reduces the amount of movement>>, **(DLRD)** <<... I want to believe that social media is the best means of business now because with the rate of insecurity, we have discovered that we even sell more on social media... I am well wide, I sell everywhere that I like so social media is the best medium now to sell and we are comfortable dealing with it... online selling is very comfortable because you're the one with the product and you are the one proposing the quality... you don't pay transport... you avoid the risk of movement.... You safe time because you don't need to travel>>, **(AB)** <<... We are very involved in it because we buy and sell good on social media... It's still very good because we advertise our products, customers far away are able to know that we are still in production....it helps them to be in business despite difficulties to meet face to face.... and it helps them to be in business despite difficulties to meet face to face. It is the only means through which we keep on communicating with our customers>>.

–**Rescaling of business: (RO)** <<...I just try to cook the small quantity that people will buy so that I should not lose my customers you see before I was cooking one big bag of water fufu a day but you see I'm cooking just this small flask you're seeing and that is how I do for all the dishes>>, **(PF)** <<I also make sure I don't keep many fowls during this period because you don't know what might happen>>, **(WD)** <<... We have also reduced the size of our business so that in case something happens the impact will not be too much felt >>, **(DLRD)** <<...like I told you the business is not the same we have reduced the size to reduce the risk since we are even living on loans>>, **(AB)** <<...the measures that we have taken is just reducing the risk by reducing the scale of our business... because we don't want the business to collapse so we are just struggling to break even...so we do everything in order to reduce the capital, reduce the stock and so in order to move on >>.

–**Anticipation capacity: (RO)** <<... so I always just prepare my things and keep in the freezer so that when I get up and see that people are going to work I also start cooking>>, **(PF)** <<...I make sure the least opportunity I have, I stock as much feed as possible so that when there is gun shot or gun exchange I don't go out to buy feed. >>, **(WD)** <<... we just learn to obey the conditions on the ground... Whenever they say don't open you do not open that is how we have been doing>>.

–**Educative seminar: (PF)** <<...I rarely buy feed and also medicine to treat the fowls. This is because I treat the fowls with natural herbs around and I'm able to mix my own feed during ghost town days to feed my fowls>>, **(WD)** <<...I've attended three seminars on how to cope in crisis period to help people cope with business during this period...>>, **(DLRD)** <<... so far I have attended one seminar... to know how to cope with business during this challenging period...we can only hope and pray because we don't even know when and how the crisis is going to end but as a business person I am hopeful knowing fully well that when things will go normal, business will equally go normal... the seminar has helped because before we were just confused and did not know what to do but after the seminar we acquired skills that are really helping us... Thanks to the seminar I now know how to behave whenever I hear gun shots>>, **(AB)** <<...well the seminar impacted our daily activities in the source of security...we must not abandon so, the only method is to develop skills to see how to minimize the risk>>.

–**Adaptation capacity: (WD)** <<... we just learn to obey the conditions on the ground... Whenever they say don't open you do not open that is how we have been doing>>, **(DLRD)** <<...It's simple there is a saying that when you go to Rome, you follow what the Romans do >>, **(AB)** <<...You cannot forecast what can happen the next minute....it is a very difficult situation to manage... the only thing I do is to adapt to the situation >>.

–**Door to door sales: (PF)** <<...door to door sales is one of the methods I use in this period of crisis to sell my fowls since it is something that we consume at home... I have been doing door-door sales as I started my business within the crisis... it is a good sales method and we have been using it even though it is very risky since everybody is now a suspect but any way we try not to go beyond our limits>>, **(DLRD)** <<....It eliminates the cost of renting, transportation to the market, and also council tax in the market>>.

Information gathering: (DLRD) <<... so the only thing is that we have to check before going out and check before even entering the market because you cannot just be moving like a mad man you must find out... so you must check for your security because you need to stay alive to do the business so that's just all>>, **(PF)** <<...you first of all call those living in the areas where you are going to pass in order to know whether you are safe to go out... within this period, I make sure at times, I go to technicians to give me information and also seek advice from those who have gone through such crises>>.

–**Quality product: (WD)** <<... it's not really easy but I think entrepreneurs in this crisis context just need to put the best in the market>>, **(DLRD)** <<... so far is that anything that you sell if you want to sell buy quality things because if you buy quality things you will always sell them... quality is the key to every business>>.

–**Loan: (DLRD)** <<...like I said the only thing we rely on now is loan because you rub Peter to pay Paul you cannot kill yourself>>.

–**Price moderation: (WD)** <<... We equally moderate our prices of goods... so they just also need to bring down the cost of their goods in order to obtain a better sale>>.

Table 2: Recapitulative table of strategies used by entrepreneurs in crises context

Category	Rubric	Relative values (%)
RESILIENCE OF ENTREPRENEURS IN CRISIS CONTEXT	Online sales (OLS)	100
	Rescaling of business	100
	Anticipation capacity	80
	Educative seminar	80
	Adaptation capacity	80
	Door- door sales	80
	Information gathering	40
	Quality product	40
	Loan	20
	Price moderation	20

Source: Extracted from our interview

Our summary table of collected data in relative values gives us the different scores of strategies used by entrepreneurs in the crisis context in order to be resilient. Our results, our empirical study, it was revealed that entrepreneurs in crises context use a variety of means to survive in their business activities. Looking at the data table above, we have four categories of respondents with their relative scores based on their frequency of ideas; we discovered that in the first category, 100% of our respondents participate in online sales and rescaling of business. This is because it is one of the best ways to easily reach known customers with fewer risks in respect to

the troubling environment. In the second, 80% of our respondents participate in anticipation capacity, educative seminar and adaptation capacity. This second group of strategies happened to be another means used by entrepreneurs to remain in business with another level of reduced risk, and mostly take place only within opportune periods. In the third and fourth categories with 40% and 20% respectively, these are strategies that do not yield much benefits to the entrepreneurs for these means rather expose them to more risks.

Going by the analysis, in the diversity of activities by the entrepreneurs, they have acquired more capacities such as composing feed for birds and animals based on the local and available resources which helped them to reduce the risk of movement. We can also deduce from the results how important educative seminar should help the entrepreneurs acquire psychological knowledge needed to exist in times of crisis. Also, on how to acquire certain defensive skills and learn **other** modern techniques to make turnovers even in crises. Educative seminars have really helped entrepreneurs manage their stock during crisis. Also, from the literature, human capital such that education and specific type of training represent a strong aspect of resilience. It has been shown by Bernard & Barbosa, (2016), that human capital is a key factor in the business success. Thus education and training are part of the cognitive level of the entrepreneur; and promote the resilience of entrepreneurs in crises context.

5. Discussions of results

From the literature, it has been shown that human capital is a key factor in business success, Bernard & Barbosa, (2016). Thus education and training are part of the cognitive level of the entrepreneur that promotes the resilience of entrepreneurs in crisis context. Our result has also shown that in addition to our principal proposals, entrepreneurs in crisis context have also deployed other ways to be resilient such as rescaling of business which from our table of frequency/percentages shows 100% of our respondents have reduced their business sizes and stock to remain in business due to the crisis. It shows how significant this factor is to the entrepreneurs in the crisis context as it equally reduces the impact of the risk of doing business in a crisis context as seen through their declarations such as <<...I just try to cook the small quantity that people will buy so that I should not lose my customers, you see before I was cooking one big bag of water fufu a day but you see I'm cooking just this small flask you're seeing and that is how I do for all the dishes...>>, << I also make sure I don't keep many fowls during this period because you don't know what might happen...>>, <<...so we do everything in order to reduce the capital, reduce the stock and so in order to move on>>.

More so, from our results, 80% of our respondents have developed the capacity to adapt to the current conditions and this helps them to cope in crisis context through obedience of the rules put in place. Moreover, anticipation capacity has proven to be an aspect of resilience of entrepreneurs in crisis context as 40% of entrepreneurs said they prepare beforehand since they do not usually know what awaits them in the days ahead as it enables them not to run out of some basics that helped them to continue doing business in crisis context. Another factor of resilience we discovered is price moderation as 20% of our respondents say during this period of crisis they experienced a drastic drop of sales because people have left the town and the few left behind complain of lack of finances and so they decided to moderate their prices of products to encourage buyers; <<... We equally moderate our prices of goods... so they just also need to bring down the cost of their goods to obtain a better sale...>>. The 40% of respondents who indicated quality and quantity as a strategy of resilience in crises context kept insisting that they

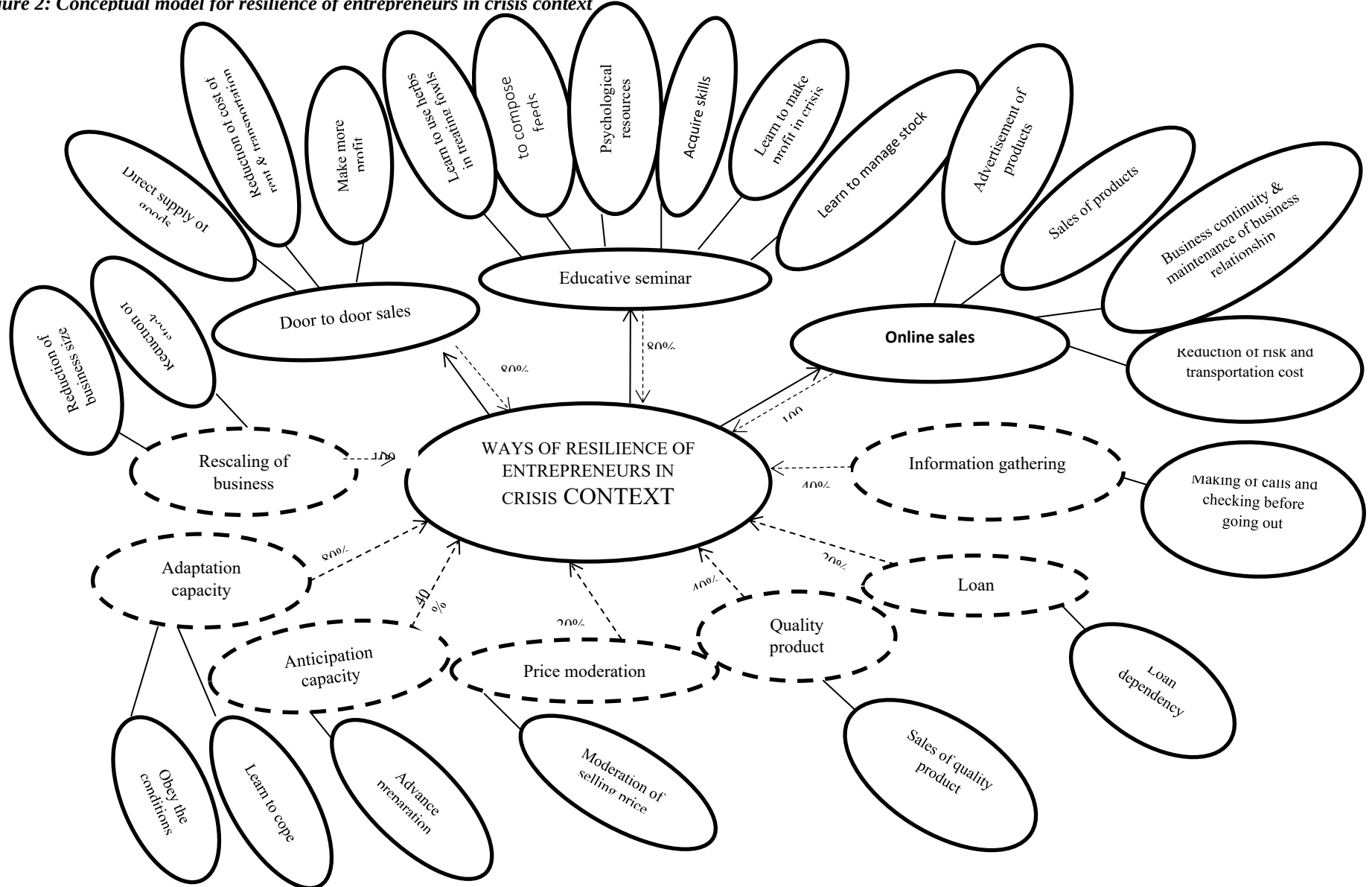
think that if the best is put in the market, buyers will buy no matter the context in which they find themselves; <<... we deal with quality things although there is no business without challenges but you cannot compare their advantages to the disadvantages... like I told you, quality matters...>>. Also, regarding loan dependency, from our result, 20% of our respondents depend on loans for their businesses to survive. Entrepreneurs borrow to continue in business during this period since some of them have lost their properties. Entrepreneurs say no matter the situation, life must go on so they do not need to fold their arms and watch but rather go in for loans that will enable them continue in business even in the crisis; <<...as I said the only thing we rely on now is loans because one cannot kill himself...>>.

Our empirical study also revealed to us that information gathering is a strategy used by entrepreneurs in crisis context as 40% of our respondents say during this period of crisis, they don't just leave their houses or shops like a foolish person but one must call to find out if the area or the moment is safe; <<...you first of all call those living in the areas where you are going to know whether you are safe to go out or not...>>, <<... the only thing is that we have to check before going out and check before even entering the market because you cannot be moving like a mad man you must find out... so you must check for your security because you need to stay alive to do the business, that's just all...>>.

Our principal proposals being educative seminars, online sales, and door-door sales influence the resilience of entrepreneurs in crises contexts as can be seen clearly from our results analyzed. That notwithstanding, apart from our principal proposals entrepreneurs use other strategies such as rescaling of business, adaptation capacity, anticipation capacity, price moderation, loan, and quality products to be resilient. In addition to these, entrepreneurs pleaded that the government should help them because they are suffering and that only the government can solve their problems. Entrepreneurs wish to receive financial and material support from the government. They also express their cry for the government to sit and talk with the separatist fighters so that the crisis can stop and they re-launch their businesses and live a normal life as before; <<...the only thing I can say is that the government should try and give these boys what they want so that we can start doing our business again like before...>>, <<...is just for the government to stop the crisis and let peace come back because if the crisis was not there I would have been selling and going beyond my quarter ... I limit myself where people know me and I know them since everybody is a suspect during this period>>, <<...well entrepreneurs in crisis context should be given special consideration, loans on free interest, possibility to transport their products even in military cars during ghost town. The government should try and support entrepreneurs>>. Entrepreneurs are tired of being kidnap by unknown persons, paying ransom and that their lives and properties are no longer safe in this region.

From the above interpretation, our model is as follows:

Figure 2: Conceptual model for resilience of entrepreneurs in crisis context



Source: field works

Our result has permitted us to come out with the above interpretation and model, it is now for us to proceed with our recommendations. At this point, we urge the entrepreneurs in their respective areas of activities to be more resilient by considering the major strategies (online sales and rescaling of business) according to our study in executing their business in the zone of crisis.

6. Conclusion

In summary, this work took into account certain limitations in respect to the level of insecurity that rains the zone. The sample for this study could have been larger by extending the survey to other regions of Cameroon with similar crises. It would have been possible to take into account the specificities solely of the regions. Only limited factors were retained for the study as seen on Table 1 above as they are the source of useful information both for the entrepreneurs and the researchers. To conclude, if the results from this study are applied, the entrepreneurs in particular and the region, in general, will gain a sustainable competitive advantage through the effectiveness of the business activities during the crises in the said zone. The achievement of our objective went through the variation of our work as follows: The first part focused on the conceptualization of resilience of entrepreneurs and crisis and the second part on the data analysis, interpretation of results and discussions. As the significance of our study, to the entrepreneurs; this work will help them know how to function in crises context and to policymakers, it will help to give them information with respect to the possible strategies to be implemented in the field to facilitate decision making.

The data collection tool used for this study was the interview guide administered only to the resilient entrepreneurs found in the crisis zone which could have some biases due to the unstable nature of the field and data collection could be more mature with the use of some alternative techniques such as the quantitative data technique. Besides, there was no use of a mediating dimension such as geographic elements. The study of moderating variables such as region of origin, ethnicity and personality could be another opportunity for further research.

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