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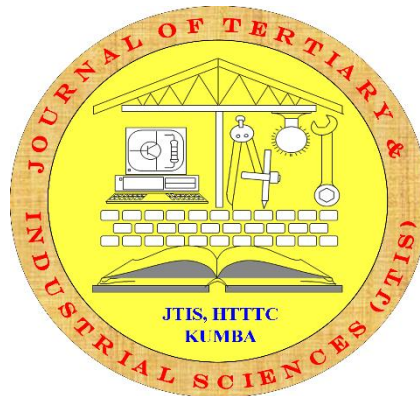
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**HIGHER TECHNICAL TEACHERS' TRAINING COLLEGE (HTTTC)
UNIVERSITY OF BUEA**

P.O Box: 249 Buea Road, Kumba

Tel: (+237) 33354691 - Fax: (+237) 33354692

Email: editor@jtis-htttcubuea.com

Website: <https://www.jtis-htttcubuea.com>

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Counselling Based Entrepreneurial Interventions and Sustainable Small Business Development (SMS) in Kumba Municipality, South West Region, Cameroon

Elime Enongene, Hannah Kolle

Department of Guidance and Counselling, HTTTC Kumba,
University of Buea, Buea, Cameroon

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Abstract

Small and medium-sized enterprises (SMEs) play a vital role in economic growth and employment generation, particularly in developing economies. However, their sustainability remains a major challenge, necessitating innovative support mechanisms such as counselling-based entrepreneurial interventions. This study examines the impact of counselling-based entrepreneurial interventions, decision-making skills training, innovation and creativity training, and resilience building on sustainable small business development (SMEs) in Kumba Municipality, Cameroon. Anchored on the Resource-Based View, Rational Decision-Making Theory, and Resilience Theory, the study adopts a descriptive-correlational design. Data were collected from 100 SME owners using a structured questionnaire and analyzed using descriptive statistics and multiple regression analysis. Findings reveal that although a majority of respondents perceive their businesses as currently unsustainable (55%–61%), over 80% acknowledge that counselling interventions significantly enhance entrepreneurial competencies. Regression results indicate that counselling interventions explain 65.9% of the variation in SME sustainability ($R^2 = 0.659$), with resilience emerging as the strongest predictor. The study concludes that counselling interventions are critical for building internal entrepreneurial capacities necessary for sustainability, though their effects are gradual. It recommends context-specific, institutionalized counselling programs to strengthen SME development in fast-growing municipalities like Kumba.

Keywords: Counselling interventions, SME sustainability, decision-making, resilience, innovation.

1. Introduction

The development and sustainability of start-ups are widely recognized as key drivers of economic growth, employment creation, and innovation across both developed and developing economies. Traditionally, entrepreneurial development was explained mainly through economic and financial perspectives, with emphasis on access to capital, market structures, and infrastructure. However, contemporary scholarship has increasingly acknowledged the psychological and behavioural dimensions of entrepreneurship, leading to the emergence of counselling-based interventions aimed at strengthening entrepreneurial competencies such as decision-making, resilience, and innovation and creativity (Fatoki, 2018; Duchek, 2018).

The evolution of entrepreneurial counselling is rooted in the broader development of guidance and counselling practices that initially focused on educational and vocational guidance in the mid-20th century. Over time, its scope expanded to include career development, psychological support, and life skills training. In modern entrepreneurship education, counselling interventions are now used to equip start-up owners with cognitive,

emotional, and adaptive skills necessary for operating in uncertain and competitive business environments. These interventions go beyond technical knowledge to emphasize behavioural competencies that significantly influence entrepreneurial success (Shepherd et al., 2015).

A central component of entrepreneurial counselling is decision-making skills training, which is critical for start-up sustainability. Entrepreneurs are frequently required to make financial, strategic, and operational decisions that determine resource allocation and business direction. In resource-constrained and uncertain environments, particularly in many African economies, poor decision-making remains a major cause of start-up failure (Kemell et al., 2021). Counselling therefore plays a vital role in enhancing analytical thinking, risk assessment, and problem-solving abilities, enabling entrepreneurs to make informed and adaptive decisions that improve business outcomes.

Resilience building and innovation development also constitute key pillars of entrepreneurial counselling. Resilience refers to the capacity of entrepreneurs to persist in the face of adversity, recover from failure, and maintain commitment to long-term goals (Duchek, 2018; Conduah & Essiaw, 2022). Given that start-ups are inherently risky and often face financial instability, market uncertainty, and institutional constraints, counselling helps entrepreneurs develop coping mechanisms, emotional regulation, and a growth-oriented mind-set. In addition, innovation and creativity training enhances the ability to generate and implement novel ideas, transform opportunities into viable products or services, and respond effectively to market demands. This fosters competitive advantage and long-term sustainability in dynamic business environments (Chen & Yang, 2009; Agyapong et al., 2024).

In the Cameroonian context, start-ups operate within a challenging socio-economic environment characterized by limited access to finance, infrastructural deficits, regulatory bottlenecks, and, in some regions, socio-political instability. Despite these constraints, entrepreneurial activity continues to grow, largely driven by youth unemployment and the pursuit of economic independence (World Bank, 2014). However, many start-ups struggle with sustainability due to weak managerial capacity, inadequate planning, and limited exposure to structured entrepreneurial training (Boubakary et al., 2021). Consequently, counselling-based entrepreneurial interventions are increasingly relevant as they provide a holistic framework that integrates decision-making, resilience, and innovation skills, addressing both the cognitive and emotional dimensions of entrepreneurship. This integrated approach is particularly important in contexts where formal business education and institutional support remain limited, making such interventions essential for improving start-up sustainability and enhancing entrepreneurial success.

In fast-growing municipality such as Kumba in the South-West Region of Cameroon, small and medium-sized enterprises (SMEs) play a central role in economic development by creating employment and supporting household livelihoods. Despite this importance, many start-ups in Kumba continue to experience high failure rates and unstable growth patterns. This situation is largely linked to weak entrepreneurial competencies, particularly in

decision-making, innovation and creativity, and resilience building, which are essential for navigating the competitive and unpredictable business environment in which these enterprises operate.

Ideally, entrepreneurs in Kumba are expected to demonstrate strong decision-making abilities, engage in continuous innovation, and exhibit resilience in overcoming business challenges to ensure sustainability. However, the reality shows a gap, as many small business owners seem to have inadequate access to structured counselling-based entrepreneurial training that could strengthen these skills. Consequently, decision-making is often poor, innovation remains limited, and resilience is weak, resulting in low business survival rates. This gap between expected entrepreneurial competencies and actual practice highlights the need for targeted counselling interventions to promote sustainable small business development in the Kumba Municipality.

The main objective of this study is **to** examine the impact of counselling interventions on sustainable small business development in the Kumba municipality.

2. Literature Review

Decision-Making Skills Training and Sustainable Small Business Development

Decision-making is a core managerial competency that significantly determines the sustainability and performance of small and medium enterprises (SMEs), particularly in developing regions such as West Africa and Cameroon where firms operate under uncertainty, resource constraints, and institutional weaknesses. Financial decision-making is especially critical because it governs cash flow management, investment decisions, and risk control. In Sub-Saharan Africa, SMEs often experience financial fragility due to weak institutional and technological systems, making effective financial decisions essential for survival (Atiase et al., 2022). To address these challenges, financial management training programs have been introduced to strengthen entrepreneurs' skills in budgeting, financial reporting, and capital management, thereby improving profitability and sustainability (IFC, 2025). In addition, financial literacy improves resource allocation and investment decisions, while managerial perceptions of risk and value strongly influence long-term business performance (Bindeeba et al., 2025). Strategic decision-making further enhances sustainability by guiding long-term planning, competitive positioning, and alignment of business goals with environmental opportunities. Evidence shows that effective strategic decisions improve performance, competitiveness, and continuity (van Wyk, 2023), while weak planning contributes significantly to SME failure through inefficiency and poor direction (Foretia Foundation, 2024). Training in this area strengthens goal setting, environmental scanning, and scenario analysis, while also promoting managerial innovation that improves productivity and adaptability in Cameroonian SMEs (Boubakary et al., 2021).

Operational decision-making complements financial and strategic dimensions by focusing on day-to-day business activities such as production, resource allocation, and service

delivery, which are essential for efficiency and sustainability. SMEs frequently face operational challenges including administrative inefficiencies, infrastructural deficits, and limited access to resources, all of which negatively affect performance and survival (Tapang, 2023). Training in operational decision-making helps entrepreneurs improve process efficiency, productivity, and service quality, while systems thinking and integrated decision-making approaches enhance their ability to manage complex and dynamic environments (Abonguie et al., 2025). Collectively, financial, strategic, and operational decision-making are interdependent and jointly strengthen managerial capacity, resource utilization, and business adaptability. Despite their importance, SMEs continue to face sustainability challenges due to weak ecosystems and limited managerial skills (World Bank, 2014; Goudreault & Hébert, 2013). Consequently, decision-making skills training remains essential for improving entrepreneurial effectiveness and ensuring long-term SME survival and growth (Bindeeba et al., 2025).

Innovation and Creativity Training and Sustainable Small Business Development

Innovation and creativity training is a key intervention for enhancing the sustainability of small and medium enterprises (SMEs), especially in developing regions such as West Africa and Cameroon where businesses operate under conditions of uncertainty, limited resources, and intense competition. Creativity serves as the foundation of innovation by enabling entrepreneurs to generate new ideas, identify opportunities, and develop novel products and services. Research confirms that creativity is a major precursor of innovation in SMEs, particularly when supported by structured training and learning processes (Hitt et al., 2000). Empirical evidence further shows that organizational creativity significantly improves product innovation and overall business performance (Agyapong et al., 2024), while SMEs that invest in innovation capabilities such as creative thinking and idea generation tend to achieve stronger sustainability outcomes (Haruna et al., 2019). However, limited access to training and knowledge resources continues to constrain creativity development, highlighting the need for targeted entrepreneurial support.

In addition to fostering creativity, innovation training strengthens problem-solving capacity and competitive advantage, both of which are essential for SME survival and growth. SMEs in West Africa face infrastructural deficits, financial constraints, and regulatory challenges, requiring strong problem-solving skills to operate effectively. Studies show that innovation-oriented training enhances analytical thinking and decision-making abilities, enabling entrepreneurs to address operational challenges and adapt to market changes (Nzuguem et al., 2023). Learning-based approaches further emphasize experiential knowledge acquisition as a means of improving problem-solving capacity (Gwena & Chinyamurindi, 2018), while evidence indicates that SMEs with stronger problem-solving skills are better able to sustain operations despite resource limitations (Foka Tagne et al., 2021). Moreover, innovation and creativity training contributes to competitive advantage by enabling product differentiation, improved efficiency, and responsiveness to customer needs. Research in Sub-Saharan Africa highlights the importance of innovation competencies such as creativity and intellectual capital for long-term sustainability (Gomwe & Boikanyo, 2025), while studies in Cameroon show that innovation enhances competitiveness and market

expansion despite structural constraints (Lyonga et al., 2025). Managerial innovation further strengthens performance through improved organizational practices and efficiency (Boubakary et al., 2021).

Resilience building and Sustainable Small Business Development

Resilience building is increasingly recognized as a key factor for sustainable small business development, particularly in volatile and resource-constrained environments such as West Africa. It refers to the ability of entrepreneurs to withstand shocks, adapt to change, and recover from adversity while maintaining business continuity (Conduah & Essiaw, 2022). A central aspect of resilience is persistence, which enables entrepreneurs to remain committed to their business goals despite setbacks. In sub-Saharan Africa, persistence is strongly associated with the survival of small enterprises, especially in informal sectors with limited access to finance and institutional support. Evidence shows that resilient and persistent entrepreneurs are more likely to expand market share and introduce innovations (Kato, 2024), while persistence also significantly predicts both individual and organizational success in SMEs (Fatoki, 2018). This demonstrates that resilience is not only a survival mechanism but also a driver of growth and innovation in small businesses.

Another important dimension of resilience is the ability to recover from failure, which plays a crucial role in long-term business sustainability. Entrepreneurs often face failures due to financial constraints, poor planning, or external shocks, but the capacity to learn from these experiences and re-strategize determines future success. In Cameroon, studies show that entrepreneurs who effectively recover from business setbacks tend to improve performance and strengthen their enterprises over time (Boubakary, 2022). Alongside recovery, long-term commitment ensures sustained focus on strategic goals despite environmental uncertainties such as political instability and market fluctuations. Research indicates that this commitment enhances planning, resource management, and customer retention, thereby improving sustainability outcomes. Overall, resilience contributes to broader development goals by enabling SMEs to create employment, reduce poverty, and stimulate economic growth, with resilient entrepreneurs better positioned to achieve both economic and social sustainability (Fatoki, 2018). Despite persistent challenges such as limited capital and administrative inefficiencies, resilience-building remains essential, as SMEs that adopt adaptive strategies are more likely to survive and grow in difficult contexts, underscoring the importance of integrating resilience training into entrepreneurship and counselling programs.

Theoretical Review

Resource-Based View (RBV) Theory by Jay Barney (1991)

RBV theory argues that sustainable competitive advantage comes from a firm's internal resources rather than external conditions (Barney, 1991). In SMEs, key internal resources include decision-making skills, innovation, creativity, and resilience. These competencies enhance adaptability and long-term business performance. Counselling interventions help develop these capabilities, strengthening SME sustainability and competitiveness in the Kumba Municipality.

Rational Decision-Making Theory by Herbert A. Simon (1955)

This theory assumes individuals make logical choices by evaluating available alternatives to maximize outcomes (Simon, 1955). It explains how financial, strategic, and operational decisions shape business success in SMEs. Entrepreneurs often face uncertainty and resource limitations in the Kumba Municipality. Counselling improves rational thinking, risk assessment, and problem-solving skills. Therefore, this reduces poor decisions and enhances business performance.

Resilience Theory by Emmy Werner (1982)

Resilience Theory explains the ability to adapt positively despite adversity or failure (Masten, 2014). In SMEs, resilience is shown through persistence, recovery from setbacks, and long-term commitment. These qualities are essential for survival in unstable business environments like Kumba. Resilience-building counselling strengthens emotional stability and adaptability. This enables entrepreneurs to sustain and grow their businesses despite challenges

3. Materials and Methods

This study adopted a descriptive survey research design with a correlational dimension to examine the impact of counselling-based entrepreneurial interventions – decision-making skills training, innovation and creativity training, and resilience building – on sustainable small business development in Kumba, Cameroon. The target population comprised small business owners across sectors such as retail, services, agro-business, and small-scale manufacturing, from which a sample of about 100 respondents was selected using purposive sampling for experienced entrepreneurs and simple random sampling to ensure fairness and reduce bias. Data were collected using a structured four-point Likert scale questionnaire, validated through expert review in guidance and counselling, entrepreneurship, and research methodology, and tested for reliability using Cronbach Alpha (≥ 0.70). Data analysis was conducted using descriptive statistics such as frequencies, percentages, and mean scores, with a decision rule of 2.50 and above indicating agreement, allowing for a systematic assessment of respondents' perceptions on the influence of counselling interventions on SME sustainability.

4. Results and Discussions

Decision-Making Training and Sustainable Small Business Development

Item	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Training improves business decisions	42 (42%)	38 (38%)	12 (12%)	8 (8%)	100 (100%)
Helps in financial decisions	45 (45%)	37 (37%)	10 (10%)	8 (8%)	100 (100%)
Enhances strategic planning	40 (40%)	41 (41%)	11 (11%)	8 (8%)	100 (100%)
Improves problem-solving ability	48 (48%)	36 (36%)	10 (10%)	6 (6%)	100 (100%)
Supports operational decisions	44 (44%)	39 (39%)	9 (9%)	8 (8%)	100 (100%)

The table revealed that a strong majority of respondents (79%–84%) either strongly agreed or agreed that decision-making training improves business performance, with 80% confirming that it enhances overall business decisions and 84% indicating improved problem-solving ability. Only a small minority expressed disagreement, suggesting minimal resistance to the intervention. This high level of agreement reflects a clear recognition among entrepreneurs in the Kumba Municipality that structured decision-making training significantly contributes to business success. These findings are consistent with existing literature, as Simon (1947) emphasizes that rational decision-making improves organizational efficiency, while Neneh (2018) notes that entrepreneurial decision-making competence strongly predicts SME success in African contexts. Similarly, Olawale and Garwe (2010) identify poor decision-making as a major cause of SME failure, reinforcing the conclusion that decision-making training is a vital counselling intervention that enhances entrepreneurial effectiveness, problem-solving capacity, and overall business sustainability.

Innovation and Creativity Training and Sustainable Small Business Development

Item	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Encourages new ideas	46 (46%)	40 (40%)	8 (8%)	6 (6%)	100 (100%)
Improves problem-solving	43 (43%)	39 (39%)	11 (11%)	7 (7%)	100 (100%)
Enhances adaptability	47 (47%)	38 (38%)	9 (9%)	6 (6%)	100 (100%)
Increases competitiveness	50 (50%)	36 (36%)	8 (8%)	6 (6%)	100 (100%)
Promotes innovation in business	44 (44%)	40 (40%)	10 (10%)	6 (6%)	100 (100%)

The results showed that a strong majority of respondents (over 80%) either strongly agreed or agreed that innovation and creativity training improves their businesses, with 86% confirming that it enhances competitiveness and similarly high proportions acknowledging its role in problem-solving and adaptability. Only a small minority (less than 20%) expressed disagreement, indicating widespread acceptance of innovation-focused counselling interventions among entrepreneurs in the Kumba Municipality. This suggests that creativity and innovation training is actively shaping how entrepreneurs respond to challenges and position their businesses in competitive markets. These findings are supported by Agyapong et al. (2024), who argue that organizational creativity enhances product innovation and competitiveness in SMEs, while Maziriri et al. (2025) and Adamu et al. (2024) similarly confirm that creativity and innovation significantly improve SME performance, growth, and overall business outcomes, reinforcing the value of such training as a key counselling intervention.

Resilience Building and Sustainable Small Business Development

Item	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Helps overcome business challenges	52 (52%)	35 (35%)	8 (8%)	5 (5%)	100 (100%)
Encourages persistence	48 (48%)	37 (37%)	9 (9%)	6 (6%)	100 (100%)
Supports recovery from failure	55 (55%)	32 (32%)	8 (8%)	5 (5%)	100 (100%)
Improves emotional stability	45 (45%)	39 (39%)	10 (10%)	6 (6%)	100 (100%)

Item		Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Promotes long-term commitment		50 (50%)	36 (36%)	8 (8%)	6 (6%)	100 (100%)

The findings show that resilience building recorded the highest level of agreement among all variables, with 87% of respondents either strongly agreeing or agreeing that it is crucial for recovering from failure, while over 80% also affirmed that it enhances persistence, emotional stability, and long-term commitment to their businesses. Only a very small minority expressed disagreement, indicating strong consensus among entrepreneurs in the Kumba Municipality on the importance of resilience for navigating business challenges. This suggests that resilience-focused counselling interventions are highly valued and perceived as essential for sustaining entrepreneurial activities in uncertain environments. These findings are supported by Masten (2021), who defines resilience as a dynamic process of positive adaptation in adversity, while Shepherd (2020) emphasizes its role in learning from failure and re-engaging in business activities. Similarly, Ayala & Manzano (2021) confirm that entrepreneurial resilience significantly predicts long-term business survival, reinforcing the conclusion that resilience building enhances psychological strength, adaptability, and sustainable small business development.

Sustainable Small Business Development

Item	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Business growth has improved	18 (18%)	24 (24%)	34 (34%)	24 (24%)	100 (100%)
Income is stable	16 (16%)	23 (23%)	36 (36%)	25 (25%)	100 (100%)
Customer base has increased	20 (20%)	28 (28%)	30 (30%)	22 (22%)	100 (100%)
Business is competitive	17 (17%)	25 (25%)	34 (34%)	24 (24%)	100 (100%)
Business survival is assured	19 (19%)	23 (23%)	33 (33%)	25 (25%)	100 (100%)

The findings indicate that a majority of respondents (55%–61%) disagreed that their businesses are sustainable, suggesting that many SMEs in Kumba Municipality continue to struggle with stable growth, consistent income, competitiveness, and long-term survival in a resource-constrained environment. However, a significant minority (39%–48%) expressed some level of agreement, indicating that a few enterprises are beginning to experience gradual improvements, although these gains remain limited and uneven. When viewed alongside earlier results showing that over 80% of respondents strongly recognize the value of counselling interventions in decision-making, innovation, and resilience, it becomes evident that these interventions are beginning to influence entrepreneurial capacity, even if full sustainability outcomes have not yet been achieved. This pattern reflects an emerging but incomplete impact consistent with Audretsch (2021), who emphasizes that SME sustainability develops progressively through internal capabilities such as knowledge acquisition, decision-making skills, and adaptive learning. Overall, while sustainability

levels remain low, the findings suggest strong potential for improvement through sustained counselling-based entrepreneurial interventions in the Kumba Municipality.

Regression Analysis

Model	R	R ²	Adjusted R ²
1	0.812	0.659	0.648

ANOVA Results

Model	F-value	Sig.
Regression	56.45	0.000

Coefficients of Regression

Variable	β (Beta)	Sig.
Decision-Making	0.298	0.000
Innovation	0.276	0.000
Resilience	0.342	0.000

The regression results indicate that counselling-based entrepreneurial interventions significantly enhance SME sustainability, with the model explaining 65.9% of the variance in outcomes ($R^2 = 0.659$, $p < 0.001$). This confirms that decision-making, innovation, and resilience are strong predictors of business sustainability in Kumba Municipality, with all variables showing statistically significant positive effects. Among them, resilience emerged as the strongest predictor ($\beta = 0.342$), followed by decision-making ($\beta = 0.298$) and innovation ($\beta = 0.276$), highlighting the dominant role of psychological strength in sustaining enterprises in unstable and resource-constrained environments.

Overall, the findings suggest that while counselling interventions substantially improve entrepreneurial competencies, their impact on sustainability remains moderate due to persistent structural and environmental challenges such as limited finance, weak infrastructure, and market instability. This implies that psychological and behavioural capacities—particularly resilience—are more decisive for survival in fragile business contexts than technical skills alone. Consequently, SME sustainability in Kumba is best understood as an interaction between strengthened entrepreneurial competencies and external constraints that limit full business performance.

5. Conclusion

Counselling interventions play a significant and transformative role in enhancing the sustainability of small and medium enterprises (SMEs) by strengthening core entrepreneurial competencies such as decision-making, innovation and creativity, and resilience, all of which are essential for effective business performance in uncertain and resource-constrained environments. Through structured guidance, mentoring, and psychosocial support, counselling helps entrepreneurs develop clearer judgment in

financial, strategic, and operational decisions, improve their ability to generate innovative solutions to business challenges, and build the emotional strength required to persist in the face of setbacks and failures. These competencies collectively improve entrepreneurial effectiveness and gradually translate into better business practices, improved adaptability, and increased chances of long-term survival and growth. However, the influence of counselling interventions is not immediate or automatic; it is a gradual process that depends on consistent exposure, quality of delivery, and the willingness of entrepreneurs to apply acquired skills in real business contexts. Moreover, the impact of these interventions is often moderated by external environmental constraints such as limited access to finance, inadequate infrastructure, weak institutional support, and socio-economic instability, which can slow down or restrict the full realization of counselling benefits. Despite these challenges, evidence suggests that when counselling is sustained and well-integrated into entrepreneurial ecosystems, it becomes a powerful driver of SME resilience and sustainability, particularly in contexts like Kumba where businesses operate under significant structural and environmental pressures.

Implication of the Study

This study has important implications for theory, research, and practice. Theoretically, it extends the Resource-Based View, Rational Decision-Making Theory, and Resilience Theory by demonstrating that intangible factors such as counselling, skills development, and resilience are critical drivers of SME sustainability, with resilience emerging as a key predictor of long-term success. From a research perspective, the findings highlight the need for longitudinal and comparative studies, as well as the inclusion of additional variables like leadership, technology adoption, and access to finance to deepen understanding of SME sustainability. Practically, the study emphasizes the need for governments, institutions, and development agencies to institutionalize counselling-based entrepreneurial programs that focus not only on technical skills but also on innovation, decision-making, and psychological resilience, while encouraging SME owners to actively engage in such capacity-building initiatives to enhance their ability to sustain and grow their businesses.

Recommendations

Based on the findings, it is recommended that Kumba Municipality establishes community-based counselling hubs within key commercial zones such as major market areas to provide structured support in decision-making, business mentoring, emotional resilience, and innovation development for entrepreneurs. In addition, counselling interventions should be integrated into existing informal market structures by working through market associations and cooperatives, using peer-group counselling models and regular micro-training sessions to reach a wider population of small business owners. To overcome infrastructural limitations, mobile and outreach-based counselling systems should be introduced, including mobile training units, the use of community spaces such as churches and youth halls, and integration with local radio programs to extend entrepreneurial education to remote business clusters.

Furthermore, counselling should be linked with microfinance access by encouraging financial institutions to integrate basic counselling certification into SME loan requirements, while also strengthening financial literacy and risk management training. Digital entrepreneurial counselling should also be expanded through WhatsApp groups, SMS advisory services, and short online modules on decision-making and innovation to reflect growing mobile connectivity in Cameroon. Continuous mentorship systems should be institutionalized through long-term entrepreneur pairing, SME alumni networks, and annual business monitoring to ensure sustained impact. At the policy level, the Kumba Municipal Council should formally integrate SME counselling into local development plans, provide incentives such as tax relief for trained entrepreneurs, and collaborate with universities and NGOs to ensure effective implementation and long-term sustainability of entrepreneurial counselling programs.

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