

Equipping Graduates with Multiple Sources of Income Skills: A Situational Analysis in the University of Buea

Meyo, M.E.S.^{1,2,5}, Etomes, S.E.³, Eyong, J.A.¹, Onyie, M.M.¹, Fokoua, G.Y.⁴, Choumbou, R.F.D.¹, Tabetando, R.¹,
Nkendah, R.¹ & Molua, E.L.¹

¹Department of Agricultural Economics and Agribusiness, Faculty of Agriculture and Veterinary Medicine, University of Buea,
South West Region, Cameroon

²URBIOSCOPE, Faculty of Science, University of Corsica Pascal Paoli, 20250 Corte, France

³Department of Educational Foundations and Administration, Faculty of Education, University of Buea, South West
Region, Cameroon

⁴Department of Mathematics, Faculty of Sciences, University of Buea, South West Region, Cameroon

⁵Foundation for Entrepreneurship, Research and Department (FERD), Akonolinga, Centre Region, Cameroon

Corresponding author: mvodo.stephanie@ubuea.cm

Abstract

Work life transitions in Africa are drastically changing. Many people are either moving from formal employment to entrepreneurship or business creation. A situational analysis was conducted to ascertain dispositions of MSc students of the University of Buea about their intake on entrepreneurship and multiple sources of income skills. Data were collected from the Entrepreneurship course, hosted by the Department of Agricultural Economics and Agribusiness, for all MSc students of the University of Buea during a semester of the 2020/2021 academic year, using an online google form questionnaire. Data were analysed using descriptive statistics. Results reveal that the training used case studies from the agricultural sector spinning to the entire economy to showcase how graduates can become entrepreneurs from their fields of studies: Education, Health Sciences, Sciences, Art, Translation and Interpretation; Social and Management Sciences, Law and Political Sciences, Health Sciences, Technology and Engineering. About 40% of trainees worked in informal sector to sustain their studies. Only 4.1% had agricultural academic background. Around 77% got side training capacity to boost their multiple incomes capacity and many wish to have handy skills to exercise other talents and abilities. Almost all participants (97%) wanted to become entrepreneurs even those already engaged professionally; they looked forward to create side businesses to diversify sources of income. More than 47% would like to become entrepreneurs in agri-food business. A good proportion (54.7%) had attended professional training courses enabling them to diversify profiles and easily accommodate the labour market demands. More facilities such as a university entrepreneurial incubator and multidisciplinary brainstorming projects among different programmes should be encouraged. Additionally, more research on impact created by such courses should be conducted and results disseminated.

Keywords: Cameroon, Entrepreneurship, income multiplication, underemployment, Youth unemployment

Résumé

Les transitions entre vie professionnelle et vie privée changent radicalement en Afrique. De nombreuses personnes transitent d'un emploi formel à l'entrepreneuriat ou à la création d'entreprise. Une analyse situationnelle a été menée pour vérifier les dispositions des étudiants en maîtrise de l'Université de Buea concernant leur orientation vers l'entrepreneuriat et les multiples sources de revenus. Les données ont été collectées dans le cadre du cours d'entrepreneuriat, organisé par le Département d'économie agricole et d'agroalimentaire, de tous les étudiants en maîtrise de l'université de Buea au cours d'un semestre de l'année universitaire 2020/2021 ; à l'aide d'un questionnaire en ligne. Les données ont été analysées à l'aide de statistiques descriptives. Les résultats révèlent que la formation a utilisé des études de cas allant du secteur agricole à l'ensemble de l'économie pour montrer comment les diplômés peuvent devenir des entrepreneurs dans leurs domaines d'études : éducation, sciences de la santé, sciences, art, traduction et interprétation; sciences sociales et de gestion, droit et sciences politiques, sciences de la santé, technologie et ingénierie. Environ 40% des stagiaires ont travaillé dans le secteur informel pour poursuivre leurs études. Seulement 4,1% avaient une formation universitaire en agriculture. Environ 77% d'entre eux ont bénéficié d'une formation complémentaire pour augmenter leur capacité de revenus multiples et beaucoup souhaitent acquérir des compétences pratiques pour exercer d'autres talents et capacités. Presque tous les participants (97%) souhaitaient devenir entrepreneurs, même ceux déjà engagés professionnellement ; ils attendaient avec impatience de créer des entreprises parallèles pour diversifier les sources de revenus. Plus de 47% souhaiteraient devenir entrepreneurs dans le secteur agroalimentaire. Une bonne proportion (54,7%) a suivi des formations professionnelles permettant d'avoir des profils diversifiés et de s'adapter facilement au marché du travail. Il faudrait encourager davantage des installations telles qu'un incubateur universitaire d'entrepreneuriat et des projets de brainstorming multidisciplinaires entre différents programmes. En outre, davantage de recherches sur l'impact créé par ces cours devraient être menées et les résultats diffusés.

Mots-clés : Chômage et sous-emploi des jeunes, Entrepreneuriat, multiplication des revenus, Cameroun

Introduction

Work life transitions in Africa are drastically changing. Many people are either moving from formal to self-employment or engaging in entrepreneurship and business creation. The Brookings Institute (2023) recommends to motivate young people, mostly university graduates to engage more in entrepreneurship, and employment creation. Entrepreneurship embeds opportunities for business creation and Multiple Sources of Incomes (MSI) for nearly three-quarters of job seekers in Africa of which university graduates are an enormous majority. For this to happen, fundamentals have to be put in place through effective and appropriate programmes by the higher education sector (RUFORUM Report, 2009; Muiruri, 2018; Mshenga, 2019). The quality of higher and tertiary education in Africa needs to be strengthened to better serve its transformation and prosperity mandates. Every year, in Cameroon, more than 16,000 State university graduates, not counting private universities, vocational and professional institutions, join the job market. The Cameroon Youth Development Index stands at 0.44 and the country is 130th out of 170 (Commonwealth Youth Programmes, 2023), while the literacy rates stands at 83.80%. Cameroon spent 16.9% of its government expenditure in 2018 and 2.8% of its GDP on education provision in 2021 (UNESCO, 2023). Youth unemployment and graduate underemployment in Cameroon are rampant.

The country's general unemployment rate is 4% in 2022; youth are mostly impacted as youth unemployment stands at 30.5% with 74% having been unemployed for six months or more and 54% having been unemployed for more than four years of searching for a job (Chiambi *et al.*, 2018). Out of its 27.2 million inhabitants, the Cameroon labour force only totaled 11,577,796 in 2022 (World Bank, 2023). Young people in Cameroon face difficulties in accessing decent employment. Approximately 11% of youth aged 15 to 29 years are unemployed, particularly in urban areas. Under-employment affects approximately 94 % of young people aged 15 to 19 years and 84 % of those between 20 and 24 years (Cameroon National Institute of Statistics, 2022). It is characterised by the large size of its informal economy, as well as a rapid increase in the labour force mostly graduate joining the labour market; therefore, making it vulnerable. Informal workers represent 90% of all employed, mostly youth and women. Luckily, the country is focusing on extensive diversification with more business and job opportunities. The causes of youth unemployment are: the mismatch of training and employment, the discrimination in the labour market, the weak capacity of startups, the inaccessible and non-affordable key production inputs, particularly, land, credit and information on innovations (Cameroon National Youth Policy (NYP), 2006). At least 57.1% of Cameroonians are estimated to be living below the poverty line. Living conditions continue to harden, depending on a sole source of income in Cameroon does not permit a person, a household or a family to meet basics necessities. Moreover, employers nowadays prefer less educated but skilled workers. This further exacerbates graduate unemployment. Living conditions in Cameroon obliged one to have either multiple jobs or multiple income sources.

Having multiple sources of income depends on a high tendency a society has towards entrepreneurship, entrepreneurial culture and projects. Those affected by low wages and limited living conditions have to make use of creative economy where business opportunities and careers can be developed in green jobs, sports, value addition of natural resources, design, media, agriculture, arts, technology and engineering. There are huge inadequacies between salary rates, family needs and costs of life in Cameroon. If more than 80% of the population wish to work for the government, it remains true that salaries received barely permit to efficiently cater for a family; over the years, housing, utilities, groceries, toiletries, transport, health care, saving/investment, children education, care for extended family members and others have more than doubled the last two decades. Cameroon ranks 107th out of 197 by cost of living and the 173rd best country to live in. While the current minimum monthly wage stands for 40,000XAF (USD67), the average salary after taxes can barely cover 40% of living expenses in a month. This requires both workers and work searchers to multiply their sources of income (Ndedi, 2016; Odongo *et al.*, 2018; Rukarwa *et al.*, 2018, Waswa *et al.*, 2018a).

Multiple Sources of Incomes (MSI) provide financial security and stability, creates new possibilities and foster career growth. Having MSI can help safeguard finances during times when one source may not be as reliable or lucrative as another. It is beneficial for peace of mind, and having options in times of difficulties and emergencies. It enables to quickly attain financial goals. An efficient alternative way to cater for life risk and uncertainty and increase purchasing power. The more MSI one has, the faster the money can grow, exponentially. The boom of remote, freelance work coupled with affordable internet connection have render starting a side business easier even for the working class. This is also a great opportunity to use factors of production leveraging. An increasing number of individuals, in Cameroon, are creating MSI for themselves through side hustles or passive income sources. Nothing prohibits to reinvest parts of savings accounts as MSI can be from residual or active incomes.

For inhabitants of a country to have MSI, the country needs to educate its population in the various stages of entrepreneurship, enterprises creation and development (Ndedi, 2016; Eguru *et al.*, 2018; Waswa *et al.*, 2018b). Entrepreneurship education have to develop personal qualities and attitudes and for formal knowledge and skills to boost the student's consistency and competences. The main objective of this study was to conduct a situational analysis of students attending the entrepreneurship course in University of Buea and obtaining their perspectives concerning elements to boost their entrepreneurship skills.

Materials and Methods

Desk research was conducted on selected work both local and international in the area of entrepreneurial education, African youth unemployment and underemployment, multiple sources Incomes, etc. The second set of data were collected from an all-MSc student's entrepreneurship semester class of the university of Buea during the 2020/2021 academic year. Entrepreneurship course remains a university requirement course, with the objective to conduct a situational analysis of their perceptions about boosting their entrepreneurship intake, desires to become entrepreneurs and their intended move in the socio-professional realms. This work is similar to Ndedi (2016) and Chiambi *et al.* (2018). A google online form questionnaire was used to collect data and they were analysed using descriptive statistics. We collected data from 774 participants representing 125 post graduate programmes of the University of Buea from the 10 faculties and schools on Campus A and B of the City of Buea.

Results and Discussions

The course, hosted by the Department of Agricultural Economics and Agribusiness, is held twice each academic year. The concerned cohort represented all postgraduate programmes of the university with students from the Faculty of Agriculture and Veterinary Medicine, where several case studies from the agricultural sector spinning to the entire economy are used to showcases how graduates can become entrepreneurs from their fields of studies: Education, Health sciences, Sciences, Art, Translation and Interpretation; Social and Management Sciences, Law and Political Sciences, Health Sciences, Technology and Engineering. The youngest student was 19 years old while the oldest was 71, with a mean age of 27. Students are from all regions of the country with the highest portion (49.7%) from the South Region. Regarding marital status, the majority were single (65.4%), this is a great indicator for people who would like to have decent living conditions; training in entrepreneurship will enable those not yet working to create wealth before fully embarking in social life while married and those in a relationship/engaged to multiply sources of income.

Among the 774 respondents 33% were only students, 27% are had formal jobs while the remaining were engaged in the informal sector, enabling them to sustain their studies. Among the students, 4.1% had agricultural background given the fact that the Faculty of Agriculture is among the smallest in terms of students' intake. Around 77% got side training to boost their multiple income capacity. Many wished to have handy skills to exercise other talents and abilities; 47% enrolled in MSc studies directly after their undergrad studies, 26% enrolled for degrees to improve professional profiles while, the remaining came back to study because of not having a job. At the time of the data collection, students had attended 16 lecture hours and 97% wanted to be entrepreneurs even those already engaged professionally; they looked forward to create side businesses to diversify their income sources. More than 47% proposed to become entrepreneurs in agri-food business. For those who wished to hold white-collar jobs, 83% were aiming for

government (public) work. According to them, some reasons for high youth unemployment in Cameroon are lack of practical schools, youth without acumen to search for jobs, jobs given based on connection and corruption, lack of capital for those wishing to do business, weaker industry sector, everyone eyeing on the government for employment, lack of good entrepreneurship knowledge, etc.

Even if a good proportion (54.7%) had attended professional training courses enabling them to diversify their profiles and easily accommodate the labour market, the remaining 45.3% representing those who never improved profiles which is still quite high and contributes in aggravating the unemployment rate. About 66.4% of respondents had held employment, some needed to stop to pursue MSc studies while other were doing both simultaneously. For the 512 respondents who had held a job position, the majority (35.7%), received a salary below the monthly minimum wage of 40,000XAF (USD67), 26.2% received a little higher and only a small portion 2.9% received a salary of 300,000XAF (USD480). This justifies why multiplying sources of income remains crucial.

Which salary did you receive there?

512 responses

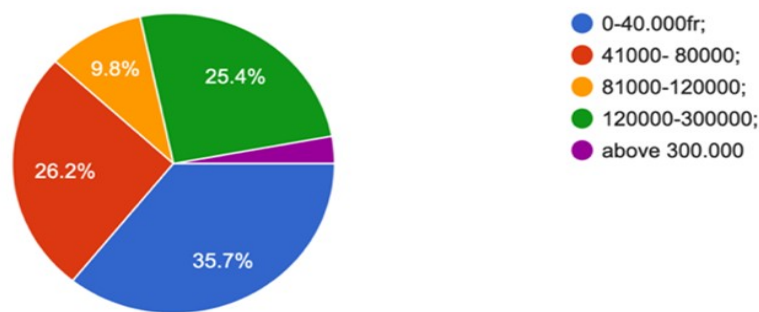


Figure 1. Salaries received by workers

Figure 1 portrays a situation where salaries received are not feasible to adequately meet family's needs. A feasible recommendation remains to diversify the sources of income.

Do you want to work or be an entrepreneur?

774 responses

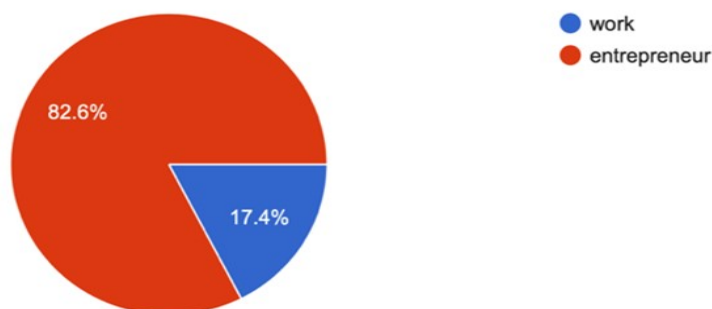


Figure 2. Choosing between being an entrepreneur or a worker

We can see from Figure 2 that after attending the entrepreneurship class for a month, 82.6% of respondents were motivated enough to choose becoming entrepreneurs. About 77.5% had been applying for jobs. But the majority (60.2%) did that just occasionally while only 18.2% apply regularly and only a small portion 3.3% apply consistently. It is obvious, young people do not really dedicate much time in consistently securing a job. About 578 participants conducted their job search on the internet and only 15.2% knew about the National Employment Fund (NEF). For those who wished to become entrepreneurs, 87% proposed to use their personal savings. It shows how committed and optimistic they were. Another group of 27.9% intended to borrow from the family, while only 16.8% would get a loan from the bank. After attending the course, many did not long for government work (47.6%) as compared to the private sector (52.4%). If possibility is given to be employed, among the 574 who answered, 47.6% wished to receive above 300,000XAF (USD480) monthly salary while 34.8% expected between 120,000XAF (USD192) and 300,000XAF (USD480). It is worth mentioning that, though finishing MSc studies, we still have proportions of graduates wishing to start with a small salary of less than 40,000XAF (USD67). About 89% of the 774 participants understood principles of Multiple Sources of Income (MSI), and were eagerly willing to get involved either for active or residual incomes. Concerning institutions working on youth and labour related aspects 79.8% admitted having an idea about the National Employment Funds. In the same vein only 46% respondents knew about the Cameroon Youth Policy, 14.8% did not know about the Cameroon Ministry in Charge of Youth, 35.8% admitted to not having ideas about salary rates in Cameroon, while 82.6% encouraged young Cameroonians to make use of available opportunities in the informal sector.

Conclusion

Unemployment and underemployment are heavily affecting university graduates of many African countries. Introducing entrepreneurship courses in university programmes will enable training potential entrepreneurs, startups and small enterprises, creating numerous jobs and bettering living conditions. Entrepreneurship does not only serve for the creation of business, it also provides skills in diversifying one's profile and increasing worth using multiple sources of income skills. More facilities such as university entrepreneurial incubator and multidisciplinary brainstorming projects among different programmes should be encouraged. Additionally, more research on impact created by such courses should be conducted and results disseminated.

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