

Organizational Resilience: Management Strategies and Employee Performance at Work in Crisis Zones: The Case of Microfinancial Institutions in the North West and South West Regions of Cameroon

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Abstract: The presence of crises has reconfigured the way things are being done in organizations today. It is for such reasons that managers have an obligation to diversify their operational strategies. The aim of this paper is to identify the different resilient strategies through which employees can become more performant. An inductive reasoning in qualitative research was used, targeting branch managers of microfinancial institutions of different categories in the North West and South West regions of Cameroon. Five branch managers from different microfinancial institutions took part in the interviews. The results were obtained through manual analysis, which showed significant effects of the main factors: readjustment of work schedule (100%), new communication system (100%), and social media usage (100%) on employee performance. Besides, subsidiary factors came up that contribute to employee performance such as leadership style (80.51%), employees' personal initiatives (60.03%), support from the environment (59.49%), administration-worker proximity (52.11%), special allowance for workers (43.84%), increase in allowance (24.29) and the introduction of new allowance (19.87). This study is limited to microfinancial institutions of different categories in the crisis zones of the country.

Keywords: Organizational Resilience, Management Strategies, Employee Performance, Cameroon

Introduction

Conflict arises in society as a result of rival opinions, divergent wants, competing needs and opposing interests. Cameroon is one of the crisis prone countries in Africa which has been facing a number of security challenges in recent years with specific instances like Boko Haram incursions in the Far North region, sporadic attacks in the East region by armed bandits from Central African Republic, constant forays into the Adamawa region by gangs of highway robbers and cattle rustlers and of course the arm conflicts that is ravaging the North West and South West regions of the country, which started in 2016 coupled with the outbreak of the COVID-19 Global Health Emergency in March 2020. Today's crisis is a social problem that cuts across regions and nations, and has tremendous effects on the entire population of the country. According to Santoro (2020), enterprises are a system that operates in a dynamic and changing environment and when change becomes the new normal resilience becomes a new skill for corporate survival and sustainable development, helping companies to quickly recover from emergencies. In this light, for organizations to remain successful in the difficult environment, there is a need to improve their resilience strategies so that they can cope with the crisis and make full use of crisis events.

According to Grant & Kinman (2014), "resilience" has emerged globally as a potential means of preventing stress and burnout at work and following a thorough conceptual analysis, they defined resilience as "the process of effectively negotiating, adapting and managing significant sources of stressor, trauma. In respect to the workplace, resilience is defined as the "positive psychological capacity to rebound, to bounce back from adversity, uncertainty, conflict, failure or even positive change, progress and increased responsibility" Luthans

(2002). For the past years, resilience has shown its importance in the workplace for employees' well-being and performance, numerous studies have confirmed a weak to moderate relationship between resilience and job performance (Krush et al., 2013) just like the case of the political instability in the North West and South West have had and continues to have a tremendous effect on the societies and economies. For these reasons, individuals and enterprises in the affected zones and employees had to adapt very quickly to resilience strategies in order to combat the situation at hand.

In line with Fredrickson (2004), the issues of resilience have also been implicated in physical wellbeing, and at the same time, it is found that the psychological mindset involved with resilience is reflected in the body as well. So, normally, if employees have better physical wellbeing, they will actually have a greater capacity to undertake their work and be in a better position to adapt quickly to adversity. Therefore, resilience is important because it is a critical life skill that has roots in the key to humankind's survival. It is believed that if an organization is capable of handling changing circumstances, unfavorable situations, or disruptive situations, the organization is considered to be resilient (Lengnick-Hall et al., 2011). This study explores the positive outcomes of organizational resilience to understand how resilient employees can support an organization by adapting to and initiating changes during the recovery process following a crisis (Kim, 2020; Ntemen & Biloa, 2023). Based on the literature review, the results show that resilience of organizations is strongly and significantly associated with employees' proficiency intentions, adaptability, and activity of organizational members, thus contributing to organizational effectiveness. This is reflected in greater job satisfaction, work happiness, organizational commitment and employee engagement (Ntemen & Biloa, 2023). Moreover, Sommerfield et al. (2020) explain that resilience strategies are used to manage psychological distress among healthcare workers, especially during the COVID-19 pandemic. According to Abun et al. (2021), their study found that self-efficacy is high and positively affects work performance, specifically task and contextual work performance, but shows no correlation with counterproductive behavior. They also found that the work environment affects self-efficacy and work performance across three dimensions: task performance, contextual performance and counterproductive work behavior.

It should be underlined that, businessmen in the crisis-affected zones are at the point of abandoning their business as a result of the hard business situation on the ground. Based on pre-studies in some microfinancial institutions within these regions, we noted constant interruptions of activities resulting from Monday's ghost town, unpredictable shutdowns and sporadic gun shots, making businesses and organizational activities incomplete. More so, some lack interconnectivity between the branches, posing a big problem to communicate transactions of members who wish to carry out their financial transactions in/from different parts of the regions. Moreover, most organizations at the end of the day find themselves with unfinished tasks due to psychological imbalance, some flee from work stations to seek safety and their task are not performed. As such, the effects of all impediments are evident in a drop in employees' performance, as we discovered a drastic drop of employees performance.

Based on the literature review, it is evident that most authors did not consider enterprise resilient strategies in armed conflict-affected zones as in the resilience in the field of health crises, for instance. Following this logic, we put forward our research question: "How can resilient strategies contribute on employee performance at work in crisis zone? Based on this question, we pursued the following objective: "To identify the different resilient strategies through which employees can become more performant." The originality of this work lies in integrating enterprise resilient strategy models by paying attention to the dimensions such as readjustment of work schedules, new communication systems, leadership styles, and social media usage to examine their impact on employee performance. To attain our objectives, the paper is structured as follows: the first section presents a literature review on the

characteristics of resilience strategies in crisis contexts; the second section presents the empirical analysis model, and the last section includes the interpretation of results, followed by the conclusion.

Literature review

Resilient strategy is a necessity for organizations and employees during any crisis, as it assists them in overcoming adversity and meeting emerging opportunities and challenges. However, organizational scholars have largely overlooked this construct. Moreover, even organizations that have disaster readiness plans often find themselves unprepared when facing real crises (Guilhou & Lagadec, 2002). This may, in part, explain why organizations are posed to environmental threats that may jeopardize organizational sustainability and individual welfare (Barnette & Pratt, 2002). According to Seville et al. (2008), studies aimed at developing strategies to improve organizational resilience focus on how individual organizations are positioned to respond to and recover from major crisis events. Their results show that organizations are required to work together towards greater system resilience after sharing the ability to communicate and share information in order to direct resources effectively during crises, and the legal and contractual frameworks within which they need to operate during crisis response and recovery. Still, they pointed out the set pillars for organizational resilience and identified the questions that leaders need to ask themselves about employee readiness. Moreover, in spite of the increasing awareness of the crisis event, most organizations are found not well prepared for its occurrence.

Presentation of resilience strategies

Readjustment of work schedule

It should be noted that this concept can be seen in different ways; however, contextually, when we talk about the readjustment of work schedules, it refers to the ability for employees or organizations to be able to adjust their work program as to cope with the situation at hand. In line with Lambert and Fugiel (2023), a work schedule generally refers to the days per week and the hours per day that an employee is expected to be at their job site. There are several different types of work schedules, which vary based on the organization, position, or time period—for instance, some jobs have schedules that change depending on the season. Contextually, Van Zoonen et al. (2021) emphasize that the extent to which employees adjust to work changes is crucial for the individual and for the organization in general. In crisis zones, such readjustments have been vigorously promoted to meet up with the customer demands. For example, the new working days have been set from Tuesdays to Fridays, with working hours from 8:00 a.m. to 4:20 pm.

Putting in place a new system of communication

To increase workplace productivity, it is essential to begin with communication strategy that improves the employee experience (Sheffield, 2020). For a communication strategy to be successful, it must start with effective onboarding, the alignment of company goals with individual objectives, and continue with engaging and informative practices throughout the employee's career. With the ongoing situation, organizations have to look for means to maintain their activities and customers by creating a situation that has a deep impact on the way employees communicate with one another and with customers, compared to previous norms.

Social Media Usage

This refers to computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social networking is an internet-based platform that allows users to quickly share and communicate content. Information can be transmitted or received using platforms such as WhatsApp Messenger, Facebook, and Twitter

(Kumar et al., 2020). With these communication means, they help to preview and take the necessary phases to manage difficulties so as to minimize the loss of customers and equally catalyze the crisis. Moreover, with the rapid change of activities in caused by the present situation, employees are encouraged to know thoroughly how social media usageworks and the best way to manipulate and communicate with their partners. Again, social media uses mobile and web technologies to create highly interactive platforms through which communities, including individuals, can create, share, and discuss, besides modifying user generated content (Haenlein & Kaplan, 2010). It includes online formation and organizational education to the workers like online meetings that allow two or more participants from different locations to engage in live multi-directional audio-visual communication and collaborations.

Types of resilient strategies

Individual or Employee Resilience

Personal resilience is a person's ability to survive and develop their skills in an adverse situation (Rice & Liu, 2016). At the same time, this is linked to the environment where the individual needs help cope with the trauma experienced. This environment is made up of the family, the school, the circle of friends and also the company (Poirot, 2007). Individual resilience also develops employee's intentions, even under crisis conditions (Bullough et al., 2014) and resilience at the individual level can help to handle uncertainty and has a positive influence on the perceived success of employees knowing that there are three elements of individual resilience that can foster organizational resilience: specific cognitive abilities, behavioral characteristics, and contextual conditions (Lengnick-Hall et al., 2011).

Organizational Resilience

According to Do et al. (2022), organizational resilience is a resource-based capability, that is, the ability of a firm to leverage its resources to survive and grow. This view leads to a shift in thinking about resilience not just as the ability to return to one's original state, but rather as a factor that enables an organization to leverage its resources and capabilities to resolve challenges, exploit opportunities, and create a prosperous future. This organizational resilience is referred to as strategic resilience (Hepfer & Lawrence, 2022). However, organizations that are resilient have the ability to be dynamic and also show stability, allowing them to continue operations after major disruptions.

Community Resilience

Community or collective resilience refers to a community's ability to continue living, functioning, growing, and adapting after experiencing trauma or a disaster. A resilient community consists of individuals organized to quickly adapt to change, overcome trauma, while maintaining cohesion and open relationships with the outside world (Mohammed et al., 2020). A community is a group of people that can take various forms. As social beings, humans are closely linked to their environment and often organize themselves into groups in response to personal traumas, such as the loss of a loved one or an illness, or external events. Therefore, community resilience is the ability to prepare for anticipated hazards, adapt to changing conditions, and withstand and recover from disruptions.

Social or national resilience

In accordance with Mohammed (2020), cited by Ntemen & Biloa (2023), social or national resilience is the capacity of a society to develop, continue to live, function and adapt after a trauma or disaster affects part or all of that society or nation. The components of society, such as individuals (people, interpersonal, families, friends, social networks); organizations (schools,

agencies, institutions); communities (inter and intra-community relations) and society (politics, culture, norms, etc.) are really affected by crisis.

Resilience in Crisis Management

In accordance with Haryono & Wijaya (2023), there is a great need for the implementation of strategies designed to help an organization deal with rapid and significant negative event. As a result of an unpredictable event or an unforeseen consequence of some event that had been considered as a potential risk, a crisis can occur, and at this point, crisis management comes in to minimize the damage. Organizations need to develop resilience to adapt to uncertain events through anticipation, coping, and adaptation (Duchek, 2020).

Characterisations of resilience strategies

Absorptive Capacity

It is the capacity of a firm to effectively absorb, develop situation-specific responses to and ultimately engage in transformative activities to capitalize on disruptive surprises that potentially threaten organizational survival (Lengnick-Hall et al., 2011). In line with other authors, absorptive capacity is about ensuring stability because it aims to prevent or limit the negative impact of shocks on individuals, households, communities, businesses and authorities. Absorptive capacity is the capacity for an organization to cope with shocks and measure its magnitude while avoiding collapse, which presupposes means and 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, alliance, etc. 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).

Adaptive capacities

According to literature review, it refers to the “pro-active” (ex-ante) or “preventive” measures which people employ to be able to learn from the past experiences, foresee future risks and adjust their livelihoods proportionately. Talking of adaptive capacity, it is the ability to make planned adjustments in expectation of change, in ways that create more elasticity in the future. In this context, it is necessary because change is ongoing, uncertain and intentional transformation takes time and continual engagement. A key aspect of adaptive capacity is accepting that change is ongoing as well as highly unpredictable; therefore, adaptation is about making appropriate changes in order to better manage or adjust to a changing situation.

Innovative abilities

According to Knowles (2014), an innovation is a new idea, device, or method and it is usually seen as an application of better solutions that meet new requirements, unarticulated needs or existing market needs. For organizations to survive in their business climate, they need to innovate. This implies a constant need for employees to maintain and upgrade their knowledge and skills. Employers who recognize that employees are displaying signs of *non-resilience* during the learning curve—rather than interpreting the same behavior as non-cooperation—can intervene early to provide appropriate support, thus ensuring effective learning and laying the groundwork for successful innovation.

Transformative capacities

This refers to the ability to make intentional change to stop or reduce the cause of risk, susceptibility, poverty and difference, and ensure the more equitable sharing of risk. So it is not

unfairly borne by people living in poverty or suffering from marginalization. Transformation is about fundamental changes in the deep structures that cause or increase vulnerability and risk as well as how risk is shared within societies and the global community. Another way to think about this is that transformation is about addressing the underlying failures of development or power imbalances that cause or increase and maintain risk and poverty. Transformation is not about addressing the close to or proximate causes of risk and vulnerability but their structural or root causes. Therefore, these capacities are the abilities to recover from adversity adapt and thrive. It builds the capacity to be productive, resourceful and creative while dealing with changing circumstances or adversity.

Resilience is used to characterize individuals who are able to overcome setbacks related to their life and career aspiration (Craswell & Soboroff, 2005). When talking about an individual, resilience is used in the meaning of recovery easily and quickly from setbacks (Zautra, 2010). Most research, however, shows that resilience is mainly the result of individual interacting with their environment and the processes that either promote wellbeing or protect them against the overwhelming influence of risk factors. Resilience in its psychological and social meaning is therefore generally understood as something acquired (Fletcher & Sarkar, 2013). Such processes can be individual coping strategies or may be helped along by supporting families.

Influence of resilient strategies on employee's performance

Cognitive dimension and employee's performance

According to Smith and Queller (2001), the cognitive level refers to a state that leads individuals to act in accordance with their mental representations. The cognitive perspective emphasizes that everything a person thinks, says, or does is influenced by mental processes and the stages through which they acquire, process, and apply information. Thus, the cognitive dimension permits the creator to develop a thorough understanding of the organization, and more concretely the means of control at hand to ensure that what is understood is also effectively managed.

Dynamic capabilities in line with Teece (2012) are the comprehensive capabilities to rebuild, integrate and reconfigure internal and external resources when coping with a rapidly changing environment, which are regarded as powerful tools for organizations to create and sustain value in a changing environment (Eisenhardt & Jeffrey 2000). Crisis opportunity is for organizations to unleash the full potential of their dynamic capabilities (Bridges & Bamberry, 2023). In content of crisis, dynamic capabilities can be divided into three dimensions: the capability of sensing the crisis, the capability of seizing new opportunities in the crisis and the capability of reconfiguring resources to cope with crisis Blanton et al. (2017).

Skill of resilient strategies toward employee's performance

According to Kim (2020), an organization re-engages its operations and employees return to higher levels of productivity and performance. This shows that organizations need to build resilience in their operations as well as among their employees for they can either have a calming, regenerative effect on others through resilience and positive coping, or they can have the undesired impact of adding to others' stress and worry. Therefore, organizations can help employees to build resilience more mechanically and automatically make adaptations that lift themselves out of hopelessness and into the space of agency and freedom. As an important transporter of organizational capabilities, performance of employees is intensely embedded in individual level of knowledge, skills and abilities that can improve employee flexibility and creative problem-solving skill. However, a person with strong resilience skills can handle disappointments because they don't let setbacks keep them from progressing.

System of resilience strategies toward employee's performance

Organization as a system the employee is important components of the system. When an organization is surrounded by crisis, events, resilient employees can go beyond their elasticity ability, effectively respond, absorb disturbances and help the organization resolve and respond to crises, maintain the activities functioning and constitute the dynamic attributes of the organization.

Research methodology adopted

In line with Gavard Perret et al. (2012), research methodology is defined as the “study of methods of building knowledge.” Similarly, Biloa (2021) states that it “indicates and justifies the data collection and investigation methods chosen.” For this study, we adopted a qualitative research method, using a hypothetical-inductive approach to reasoning to understand the phenomena under investigation and achieve our research objective.

Data collection and treatment Methods

The aspect of data collection is very important in very research because the collected data is the foundation work of the research and the basis on which the orientation of the work will be made. Being part of this research work, the data collection tool used here was the interview guide. The abductive method of data collection and analysis was used as the tool was administered to five participants due to saturation reached, obtained from different microfinancial institutions across the North West region of Cameroon. More so, the data collection tool was administered face-to-face, assisted during the data collection by an audio recorder to record the different responses and be able to transcribe them exactly later. In respect to data analysis technique, the collected data were closely examined to identify common themes-topics, ideas and patterns of meaning that were developed repeatedly (Braun and Clarke, 2019). On this basis, we retained the thematic analysis and opted for manual analysis of the data which were detailed in the treatments of the transcriptions made after the interview (from February 6th to June 9th 2025) and the transcriptions were done simultaneously.

Presentation and justification of study population and sample

Our study population consists of the branch managers from the five microfinance institutions in the North West Region. The various financial institutions are categorized differently and have their headquarters in different parts of the town. The sampled population under study consists of branch managers from each financial institution, obtained through a snowball and purposive sampling technique. These techniques happened to be the most appropriate due to the risky nature of the environment. From the quality of information obtained, the researcher was satisfied as the sampled populations were a representative subset of the whole. In line with the specifications of (Levy & Lemeshow, 2013), 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.

Our sampling was motivated by several reasons, among which is our research topic and problem under study, a high rate of calls for discipline in the establishments, even though it is in the presence of adversity. It was interesting for us to study the resilient strategies that these microfinancial institutions can use to improve their workers' performance.

Presentation and discussion of research results*Presentation of research results*

Table 1. Summary table of resilience strategies used by microfinancial institutions in a crisis context

Category	Rubric	Topics	Relative values (%)
ORGANIZATIONAL RESILIENCE: MANAGEMENT STRATEGIES AND EMPLOYEES PERFORMANCE AT WORK IN CRISIS ZONES	Readjustment of work schedule	Based on town situation	100
		Based on working hours/days	
	New communication system	Social platforms	100
		Sign language	
	Social media usage	Media platforms	100
		WhatsApp	
		Facebook	
	Leadership style	Telegram	80.51
		Charismatic,	
		Autocratic	
	Employees personal initiatives	Mixed	60.03
		Information search, vigilance	
	Support from the environment	Share Information	59.49
		Vigilance	
		Security	
	Administration-worker proximity	Share Information	52.11
		Coordination	
		Evaluation	
	Workers special compensations	Incentives	43.84
		special loans	
	Increase in allowance	Increase allowance value	24.29
	Introduction of new allowance (risk)	Risk allowance	19.87
		Transport allowance	

Source: Extracted from our interview

The above summary table shows the different resilient strategies used by the financial institutions in the crisis zones in order to boost the performance of their workers. Based on the results of our empirical study, there exist numerous strategies that not only motivate workers to perform well but also help establishments remain active despite the challenging situation on the ground. The analysis of the results shows that, besides the four main strategies that were retained from the literature review, our results have revealed that there are other resilient strategies used by these institutions so that they can turn up the performance curve of their workers during this period of crisis. It should be recalled that, currently, the financial institutions are the only places where people can safely reserve their financial resources, therefore, these institutions have all the obligations to have them well protected and equally to assist their customers in wisely and objectively using them. So, going by the relative scores in respect to the frequency of the ideas of the participants responds, the analysis show that, all the institutions use the readjustment of work schedule (100%) especially as on the ground, the presence of ghost town on Mondays which is now a non-working day, ghost towns that extend at times to weeks based the importance of a national event like the “youth day, independent day..., sudden stop of a days’ activities during unexpected invasion of the illegal gun men in towns.” In such circumstances, both institutions and

workers are obliged to make modifications to working days as well as working hours in order to ensure the security of both the workers and the institution. Also, another strategy is to put in place a new communication system (100%). This method is very important to the lives of the institutions and the workers, as they have gone beyond the official communication means of the organization by considering rumors, especially when it concerns security, such as subsequent attacks by gunmen, or attempts to kidnap personnel, or attacks in the neighborhoods. To an extent, some of the workers had to move out of certain residential areas known as red zones. Moreover, the organizations pay attention to any source of information that is helpful to them such as the multiplication of WhatsApp groups, telegram groups, Facebook and any other platform that will be of help to them not only for security measures, but to keep a permanent contact with their customers in carrying out daily servings, withdrawal of a certain sum from their accounts and to equally pass on information to the workers. Again, the social media usage (100%) during this period, is one major means of communication through which people easily get information on daily updates from different points in town, since this is one of the media popularly used by armed men to publicly communicate their intentions, and targets reached. Also, through different platforms for inter-institutions for instance, they share information so as to unify certain actions to be taken with the government authorities, armed groups targeting their activities and developing and sharing of common strategies to better have a mastery of some of the situation on the ground. Besides these three above main research proposals, other factors exist on the fields that equally contribute to the performance of the workers such as leadership style (80.51%), this shows that the leaders still have control to a certain level on their workers in the micro environment of the institutions but cannot control the effects from the macro environment such as kidnapping of personnel, extended ghost town, sudden short down of the day during attacks by the gun men or order from the military for security purpose, obliging the suspension of the day's activities.

Referring to the above table, it can be seen that all the other resilient strategies put in place, such as leadership style, employees' personal initiatives, support from the environment, and administration-worker proximity greatly contribute to the workers' performance level during this period of crisis since each of the strategies has a score above 50%. This means that each of the strategies in their own ways contributes to the performance of the workers, even though it is not greatly exploited by a majority of the institutions, but they remain a necessary extrinsic factor of motivation to the workers in the field in this current crisis situation. The above analyses are in line with dynamic capabilities which can be grouped into three factors that is, the capability of sensing the crisis, seizing new opportunities and the capability of reconfiguring resources to cope with crisis (Ballesteros et al., 2017).

Discussions of results

In respect to readjustment of work schedule, it has really contributed to the performance of the workers during this crisis moment as it shows that, the different institutions have it as an obligation to adapt the execution of their activities for better work results according to how the macro environment of the organization presents especially as they do not have the powers over the gun men in the environment. This aspect is very important and more effective not only for the interest of the organization but equally for the workers as they become more effective and efficient on their duty to be able to gain the time lost. The importance of re-adjusting work schedule can be read through the declarations of various respondents: "Do we have any choice? It is the system that determines at what time we should go out or return home. So, we only have daily temporal programs based on how calm the day is. I have made it that daily, I work with the workers that have succeeded to be present." "Our working hours depend on the working days authorized by the unknown, so we do not really have a fixed schedule. However, internally, I have redistributed some tasks to specific workers, and I know when to receive each task." "Keeping people's money is one of the highest risks at these troubling times, so we really work based on the

calm nature of the town. We cannot really tell you when we can work exactly.” “We are lucky that our zone is not that bad like others, but there are moments that we are obliged to close our premises due to the nature insecurity. In fact, we really work based on how the situation in town is.” “Weekends, when people go out to replenish their foodstuffs, have become one of our best working schedules, as the town functions as if there is nothing going on, but we are still vigilant and we are ready all the time to shut down our premises when things escalate”.

For the factor of new communication system, it has shown to be very necessary with great effects not only for the institution’s security but also for the workers, as it permits them to practice more of non-verbal communication and at the same time; they concentrate more when on duty for a maximum execution of their tasks. These can be deduced from the different declarations: “Actually, the situation at hand cannot really tell if we have developed which new communication system in particular, but what we know is that we get some information at certain moments that we do not know how the information got to us. However, some of the communications signs that are used currently is gesture, in the WhatsApp groups, we can use a red sticker to signify danger, white to show that work goes on normally and black to indicate that we should individually watch-out, for the gunmen, the type of bikes the use for that day announces the nature of the day or the week.” “No, we do not really have a communication form put in place that is different from others but when there is danger, we can read easily people’s gestures, deduce from their shouting or running, from there, we already know which action to take.” “Well, nothing in special, apart from shouting that “fire-fire” when it is hot in town.” “So many that at times we only react without knowing what it signifies since we are already used to running before finding out what is happening, so we pay attention to every form of communication in this red zone, that is how things have been run here for now.” “Since we are more ICT-oriented, we have developed other short forms of messages such as stickers and the different communication platforms through which we circulate information in their different natures”.

Social media is the principal means of communication used by everyone to stay informed on the happenings in the area. It has an effect on the performance of the workers based on the information gotten; they are able to plan their tasks, execute them correctly and efficiently and equally helps them to avoid additional burnout. Respondents stated: “At this moment, everyone is Android... It is the appropriate communication means now to use to interchange information on the different happenings in town, only then can we be able to strategize our movements in town, make working programs or to know the situation of the town at every moment since is it the means used by the gun men to easy reach out the population...” “It is an informal means of communication that is now formalized in my organization due to the nature of the town as it is used by our superiors to pass over information to us the managers and we equally do same to the members in the organization and it is still through these mediums that feedbacks are received. When the town is really read, WhatsApp, for instance, is the fastest means to exchange documents with our hierarchies as well as carry out some simple transactions with our customers. Presently, there is nothing we can do without use of the social media; besides, it’s the first means to know the intention of the gunmen or their atrocities caused around the town or their targets too.” “Noo! Our social media usage now is one-to-one. Otherwise, how shall we know where the next target is, or how the thieves operate? We really need this communication means, especially on ghost town days so that we can still continue the execution of some common tasks with other colleagues, customers and my subordinates. Besides, it is thanks to the social media usage that some of our branches are safe today as well as our personnel.” “This communication means has saved my life and the institutions am under control as one of my workers send me a voice when they were under attack by the gunmen asking for me to come and open the same else... also it has helped me to be able to work constantly with my colleagues at distance especially in sharing of account statements and other technical

documents, holding of meetings... all the communication are stored in the devices which serve as a proof of communication in case certain instructions are not considered and where given digitally” and “hmm, imagine this crises without the presence of the social media, our organization will not have been existing because we are really in the red zone, and most of our activities are hence forth done online. So, it is the most appreciated communication means used that the exchanged information remains discrete, including certain confidential information. It should be noted here that different groups have been created for different purposes, so certain information cannot be sent anywhere. We are well organized when it comes to digital communication in our institution”.

Concerning the leadership style, which plays a great role only internally, as it pushes the workers to be more engaged on their task execution. It is necessary to give perfect directions to the workers on their duty, whether online or physically, but it does not influence workers’ performance as the three factors. This can be seen through the responses of the managers: “The normal leadership style here is charismatic, we give a listening ear to everyone, mindless of how important or not their message may seem. We appreciate this leadership style because it is really adapted to our current context. At the moment when things are tense, only the Almighty’s leadership is in control.” “When the guns start talking, even my autocratic leadership style cannot save us. That only works within the institution when there is calm in the neighborhood. It’s true that the imposing leadership style is good when things are calm because it pushes workers to work more than normal... even though my workers make me to understand that my reactions at times hurt because it’s like I usually forget that during the red moments, I am one of the first to desert the organization.” “As my workers usually say: “Let him use his power-centered style and stop the gunmen from disturbing the town, is like at times, he looks at us as if we are the course of the hard times the organization is undergoing, when others are running for their life, let him stay there calling for people to do this, do that. The nature of the town now is even more authoritative than his own nature of power. It is not easy but the organization must move forward as is the case despite the present of the crises.” “I, the branch manager, am a very relaxed woman and have even been softer with the staff since the beginning of the crisis. I always insist that we should be aware of the nature of the town before we come to work, but we should do our best to fulfill our duty. My leadership style is really encouraging, it makes us love our work more, and by so doing, we really give the best of ourselves.” “This zone is not friendly! You will hear my workers say: “Is that a manager? We do not even know which style of leadership he is using because he is the one who takes firm decisions like that, no matter what; nobody should the workplace without his authorization but is the first to disappear when the town is on fire. This shows that sometimes I make good decisions, but I’m also the first to go against the decision. Well, they should understand that our institutions are located in a red zone, so we cannot be working like others or like we used to, but I have to do my best to push them in their duties to maximize their performance when the situation is calm”.

Going by our analyses of our results, our principal research proposal has shown that the three factors really affect positively the performance of the workers in the period of crises. At the same time, other strategies have been discovered as seen in Table 1 above, that are being used on the field in other to boost the performance level of the workers. Besides the leadership style as presented above that greatly affects the workers performance, employees’ personal initiatives matter for they are able to vary their working procedures so as to quickly obtain quality results expected and at the same time, they are vigilant on the micro and macro environment. Next is the support from the environment as people from their neighborhood are in good contact with them, giving them updates and promoting their security. Additionally, the proximity of administration workers has increased the bond between different management levels, as their interactions are more professional and concrete, with no time to waste, and they are more engaged in their objectives. These last four management strategies

contribute more than 50% to the performance of the workers in the institutions during this period. Mindless of the low score of the other strategies; workers special compensations, increase in allowance and introduction of new allowances, less than half of the respondents have not experienced yet the application of these strategies even though, in their little ways, they equally contribute to the performance of the workers as they are seen as extrinsic form of motivation which is very necessary for the workers engagement despite the tension surrounding their work. In addition to these, the different managers pleaded for the government's assistance to stamp out this fight at the detriment of the citizens living on the sides of the regions, for they are the only ones with the ability to do so. The managers wish to receive security support from the government. They also express their cry for the government to reduce some of their taxes taking into account the poor state of business activities over these years as well as respond faster to their calls whenever they are under attack by the gunmen. Again, they need assistance from their customers in particular and the community on how to recover their debts from some of their customers who lost their lives in the crises as well as their family members. Some of these concerns can be deduced from their declarations: "Even though the government has been acting as if nothing is happening, we are still waiting for a definite solution." "Being a financial institution of this status, the government should have assisted us with military assistance to reinforce our security system that we have at hand." "Since the economy is not booming, we really look on the government for some favors like tax reduction or extension on some of our reporting deadlines. It's not working; we are suffering..." "What can we really say when the government is aware of what to do. Let the family members of our debtors who passed away come and meet us, so we can find a way to recover our debts, we have a lot of money outside."

Based on the above responses, an empirical model of the results is presented below.

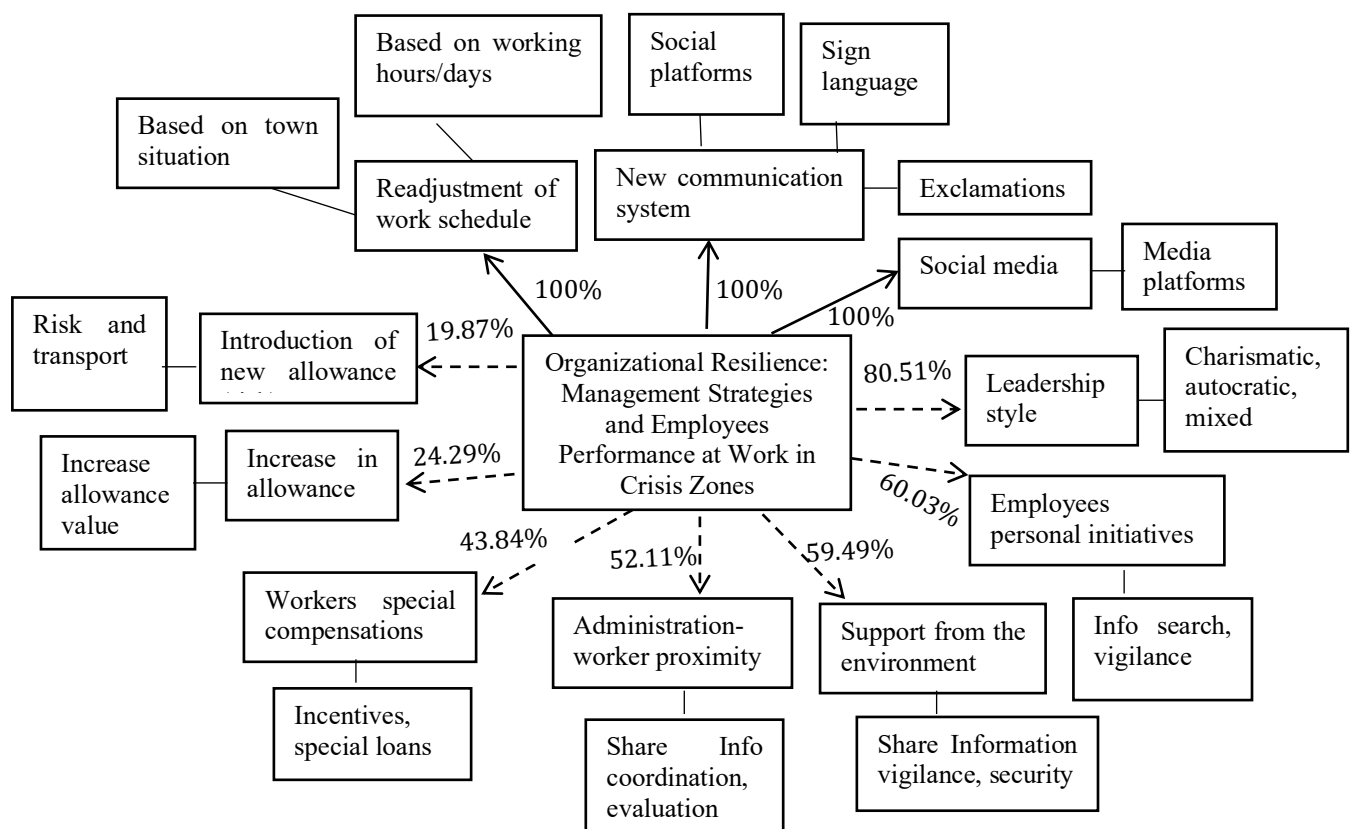


Figure 1. Empirical model for resilient strategies of microfinance institutions in war zones

Source: Results from field work

Conclusion

All in one, considerations on the limit of this research material to the level of insecurity that dominate the milieu of study, we would have expanded our study to other branches microfinance intuitions found more in the heart of the red zones of the crisis environment and equally in other regions suffering similar crisis like the case of the extreme-north region taking into account some particularities of these regions. Moreover, we equally limited our strategies, as seen in Table 1 above, based on the cases studied, and there is a probability to obtain other strategies used in those areas known as the “red zones”. To conclude, considering the results of this study, financial institutions, in particular, and regions in general will continue to encourage development in a constant mode, despite the on-going crisis, as the establishments remain effective in their business activities.

We attained our objectives through the diversification of our work as it was structured: the first section focused on the conceptualization of resilient strategies and workers’ performance, and the second section analyzed the collected data, interpreted the results, and provided discussions. This work is significant to the managers of microfinancial institutions as it will help them to know more on how to push their workers better to be more performant in the establishment during this long lasting crisis period and to the board chair members of these establishments; will help to give them more information about certain realities on the ground in respect to the possible methods or techniques to be put in place to ameliorate on some of their weakness in the administration of the entity such as amelioration on the communication patterns in the organization. For employees, it will help them to disconnect from the emotional toll and become more aware of the stressors.

As data collection tool for this study, we used the interview guide administered to the managers of the microfinancial institutions found in the areas directly affected by the armed crisis which could have some biases as a result of the unstable nature of the research milieu and the data collected could be more matured with the use of other alternative techniques such as the quantitative or mixed technique. Considering our intention, we did not use a mediating variable such as gender, longevity in services, or leadership style, which could be other prospects for further research.

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