

ENTREPRENEURS' PERCEPTIONS ON THE EFFECTIVENESS OF THE
ADULT SKILLS DEVELOPMENT FOR SELF-EMPLOYMENT (ASDSE)
PROGRAMME IN THE KHOMAS REGION OF NAMIBIA

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ABSTRACT

The debate on the effective implementation of government intervention policies by government ministries in relation to job creation, income distribution and poverty reduction has been ongoing among educational researchers worldwide. In the case of Namibia, such a debate surfaced in the Ministry of Education, particularly with regard to the Adult Skills Development for Self-employment (ASDSE) programme in all 14 political regions. Literature consulted for this purpose has revealed that the voice of the entrepreneurs who are participating in the literacy programme are being neglected. This study intended to investigate the entrepreneurs' perceptions on the effectiveness of the Adult Development Skills for Self-employment (ASDSE) Programme in the Khomas region of Namibia. The research was done in an attempt to understand the views of beneficiaries on the effectiveness of ASDSE, regarding the implementation of the programme.

The research employed a qualitative case study design paradigm, due to the contextual nature of the phenomenon under investigation. The target population for this study included twenty beneficiaries of the programme in the Khomas education region. A purposive sampling technique was used to select information-rich respondents who were considered to possess experience and knowledge to provide reliable data.

The findings of the study indicate that there are numerous constraints that interfere with the current status of ASDSE to achieve its intended objectives. These constraints include a lack of entrepreneurial skills and knowledge, as a result, contributed to poor business performance, a lack of exposure to development and technological skills,

inadequate financial support to many adult beneficiaries. Lack of information pertaining to other line ministries, such as Ministry of Gender and Child Welfare issuing grants, where the ASDSE beneficiaries could top up their loans. The results of the study further indicate that the project does not contribute to poverty eradication as expected. The study findings also reveal that the businesses of beneficiaries are small, with either one employee or with no employees. The study findings, furthermore, reveal that most of the ASDSE beneficiaries had not mastered the knowledge and skills needed during the training to apply the skills in order to alleviate poverty. Moreover, they did not comprehend certain skills due to the fact that they felt that the training period was too short. Conditions of loans and the amount given to these starting-up businesses were considered to contribute to the failure of the businesses. It was also revealed that most of the education officers, who were supposed to direct the beneficiaries, lacked knowledge and skills in entrepreneurship, which also hampered business development.

It was further revealed that the monitoring and supervisions mechanisms put in place by the Ministry of Education, Arts and Culture were inadequate. More effort should be made to increase supervision, as it promotes success.

This study provides some understanding of the circumstances of the ASDSE beneficiaries in trying to benefit from the project, especially skills needed by many adult beneficiaries to optimise their income generating businesses. As such, this research provides an agenda for the support and improvement of the work of the Ministry of Education's entrepreneurship programme, such as external evaluation,

business support organisation, in particular by the Ministry of Industrialisation, Trade and SME Development. The Namibian Chamber of Commerce should consider various approaches to revamp the project and shift its focus from a constricted focus on poverty reduction to the advanced perspective of fostering entrepreneurship.

TABLE OF CONTENTS

ABSTRACT	ii
TABLE OF CONTENTS	v
ACKNOWLEDGEMENTS	xi
DEDICATION	xii
DECLARATIONS	xiii
LIST OF ABBREVIATIONS AND ACRONYMS	xiv
CHAPTER 1: BACKGROUND TO THE STUDY	1
1. Introduction.....	1
1.2 Context and historical background	1
1.3 Adult Skills Development for Self -Employment (ASDSE): A historical perspective	3
1.4 Statement of the problem	4
1.6 Rationale for the study	6
1.7 Significance of the study.....	6
1.8 Limitations of the study	7
1.10 Definition of terms.....	8
1.11 Chapter division	9
1.12 Conclusion	10
CHAPTER 2: LITERATURE REVIEW	11
2.1 Introduction.....	11
2.2 Theoretical and Conceptual Framework.....	12
2.2.1 The concept of entrepreneurship.....	12

2.3	Entrepreneurship and its purpose.....	15
2.4	The impact of entrepreneurs on unemployment outside Namibia.....	17
2.5	The impact of entrepreneurs on unemployment in Namibia.....	21
2.6	Role of the government through the Ministry of Education, Arts and Culture.....	24
2.7	Training of entrepreneurs in Adult Skills Development for Self-employment (ASDSE)	24
2.7.2	Approaches to the preparation of prospective entrepreneurs before the granting of loans.....	26
2.8	Experiences from other countries	27
2.9	ASDSE’s contribution to poverty alleviation and project realisations	28
2.10	Challenges with regard to the ASDSE programme and the support needed	33
2.10.1	Training	33
2.10.2	Monitoring and supervision.....	43
2.10.3	Conclusion	45
CHAPTER 3: RESEARCH METHODOLOGY		46
3.1	Introduction	46
3.2	Research design.....	46
3.3	Population of the study.....	48
3.4	Sample and sampling procedure	49
3.5	Research instruments.....	50
3.5.1	Pilot study	52
3.5.2	Results of the pilot study.....	53
3.5.3	Refinement of the research instruments.....	54

3.6	Data collection procedure	54
3.7	Data analysis.....	55
3.8	Research ethics.....	56
3.9	Conclusion	57
CHAPTER 4: PRESENTATION AND INTERPRETATION OF DATA		58
4.1	Introduction.....	58
4.2	Presentation of data	59
4.2.1	Entrepreneurs' views with regards to the benefits of the Self-employment programme	59
4.2.1.1	Beneficiaries' views on income before training and after receiving loans ..	59
4.2.1.2	Entrepreneurs' views on profit-making, stock acquisition and business expansion	63
4.2.1.3	Findings from entrepreneurs' views with regards to savings from business activities	65
4.3	Findings from entrepreneurs' views with regards to business activities' contribution to poverty alleviation and project realisation.....	66
4.4.	Beneficiaries' perceptions of knowledge and skills acquired.....	68
4.4.1	Respondents' views on training issues which they were not satisfied with.	70
4.4.2	Beneficiaries' views on support and mentoring	72
4.4.3	Entrepreneurs' views on challenges facing the programme and how they can be resolved	74
4.4.4	Possible support needed to improve the Self-employment programme	75
4.5	Conclusion	77

CHAPTER 5: DISCUSSION OF FINDINGS AND CONCLUSIONS	78
5.1	Introduction..... 78
5.2	Benefits of the Self-employment programme 78
5.2.1	Benefits generated by income before training and after receiving the loan. 79
5.2.2	Profit-making from business and more stock for expansion..... 81
5.2.3	Savings from business..... 82
5.2.4	ASDSE's contribution to poverty alleviation and project realisations 83
5.2.5	Knowledge and skills acquired/not acquired during the training 85
5.2.5.1	Beneficiaries' knowledge and skills acquired..... 85
5.2.5.2	Knowledge and skills not acquired 86
5.2.5.3	Opinions of beneficiaries on support and mentoring offered by MoE officials 88
5.3	Challenges of the Self-employment programme 91
5.3.1	The red-tape 91
5.3.2	Poor communication between the MOE and FNB 92
5.4.	Possible support needed to improve the Self-employment programme 93
5.5	Conclusion 96
CHAPTER 6: SUMMARY, RECOMMENDATIONS AND SUGGESTIONS ..	98
6.1	Introduction..... 98
6.2	Summary of the main findings..... 98
6.3	Recommendations..... 99
6.3.1	Recommendations to the Ministry of Education, Arts and Culture 100
6.3.2	Recommendations to the Directorate of Adult Education..... 101
6.3.3	Recommendations to FNB..... 101

6.3.4	Recommendations to Participants.....	102
6.4	Suggestions for further research	102
6.5	Conclusion	103
	REFERENCES.....	104
	APPENDICES	125
	Appendix A: Interview Schedule for MoE Loan and Training Beneficiaries.....	125
	Appendix B: University of Namibia Recommendation Letter.....	129
	Appendix C: Permission letter to the Student to conduct Research	130
	Appendix D: Ministry of Education Approval Letter	131

LIST OF TABLES

Table 1: Comparison of income before training and loans received by beneficiaries	61
Table 2: Profit generated from business activities of the Self-employment Project.....	64
Table 3: Savings generated from business activities of the Self-employment Project	65
Table 4: Opinions of beneficiaries on support and mentoring offered by MoE officials	73
Table 5: Challenges of the Self-employment Programme	74

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DECLARATIONS

I, Aletta Tuyenikelao Shikukumwa, hereby declare that this study is a true reflection of my own research, and that this work, or part thereof, has not been submitted for a degree in any other institution of higher education.

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Aletta Tuyenikelao Shikukumwa

Signature

.....

Date

LIST OF ABBREVIATIONS AND ACRONYMS

ASDSE	Adult Development skills for Self-Employment
AUPE	Adult Upper Primary
BBQ	Business Plan Questionnaire
CEED	Centre for Entrepreneurship and Development
CLDC	Community Learning Development Programme
CISP	Comitato Internazionale per Sviluppo dei Popoli
DAE	Directorate of Adult Education
DEO	District of Education
ECOSCO	Economic and Social Council
ETSIP	Education and Training Sector Improvement Programme
EWET	Education with Enterprise Trust
FNB	First National Bank
GRN	Government Republic of Namibia
ILO	International Labour Organisation
NLPN	Namibia Literacy Programme in Namibia
NDP	National Development Plan
PAWED	Poverty Reduction and Pamoja Women Development Program
SBDBI	Small Industries Development Bank of India
SBIR	Small Business Innovation Research
YES	Youth Enterprise Society (YES)
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNDP	United National Development Programme
UNCTAD	United Nations Conference on Trade and Development

CHAPTER 1: BACKGROUND TO THE STUDY

1. Introduction

1.1 Orientation of the study

In this chapter the researcher intends to give an overview of the education system in Namibia, the historical development of the Adult Skills Development for Self-Employment (ASDSE), as well as the objectives of ASDSE and its beneficiaries. The chapter also gives a brief overview of the literacy programme in Namibia and its intentions. Furthermore, the chapter discusses the purpose and the significance of the study.

1.2 Context and historical background

The formal, western and non-formal styles of education in Namibia, as in most other parts of Africa, owe their origin to the stimulation of the efforts of missionaries in the country (Amukugo, 1993 and Cohen, 1994). However, today both formal and non-formal education systems in Namibia are under the control of the state. Historically, Namibia's education system was designed to reinforce apartheid rather than provide the necessary human resource base to promote equitable, social and economic development (Amukugo, 1993). According to Amukugo (1993) and Cohen (1994), the education system was fragmented along racial and ethnic lines, with vast disparities in both the allocation of resources and the quality of education offered.

Reports by the Ministry of Education, Arts and Culture have shown that the majority of Namibia's population of 2.1 million (2007 estimate) depend on agriculture and the

informal sector for subsistence (UNESCO, 2008 & Central Bureau of Statistics, 2010). Societal problems mainly arise from and are reflected by the disparities in income distribution, unemployment and poverty (Ramarumo & McKay, 2008 and UNESCO, 2008). The fact is that 60% of the population live below the poverty threshold. Estimates in recent years also suggest that 19% and 20% of young men and women, respectively, aged 25 to 29 years are unemployed. In rural areas, the average unemployment rate is 40% compared to 30% in urban areas (UNESCO, 2008 & Central Bureau of Statistics, 2010).

When Namibia attained independence in 1990, the government through the Ministry of Education, Arts and Culture found the situation unsuitable for meeting its political and economic objectives, and concluded that livelihood skills development, particularly in poor rural and peri-urban communities is critical for the enhancement of the communal subsistence economy and its integration into the mainstream national cash economy, as well as for the improvement of people's living standards. As a result, Independence brought about fundamental change, which includes the provision of education for all, clearly articulated under Article 20 of the Namibian Constitution (GRN, 2005), that all persons (including adults) shall have the right to education.

It is against this background that the government of Namibia, through the Ministry of Education, Arts and Culture, was mandated to create a Directorate of Adult Education (DAE) to be responsible for all adult educational needs. The Directorate of Adult Education was officially launched in September 1992, two years after Namibia gained its independence. Five programmes are currently managed by DAE. These are the

National Literacy Programme in Namibia (NLPN), the Adult Skills Development for Self-employment (ASDSE), Community Learning and Development Centres (CLDCs), the Family Literacy Programme and the Adult Upper Primary Education (AUPE) (DABE, 2003). All these programmes target out-of-school youth, as well as illiterate and disadvantaged adults. The aim of these programmes is to enable the target groups to participate effectively in national development.

There are a number of programmes offered by the Ministry of Education, Arts and Culture through the Directorate of Adult Education. The researcher focused on Adult Skills Development for Self-employment (ASDSE).

1.3 Adult Skills Development for Self -Employment (ASDSE): A historical perspective

Adult Skills Development for Self-Employment (ASDSE) is one of the Ministry of Education, Arts and Culture's projects with the objectives to enhance institutional capacity building, offer business management skills and promote the informal sector by exposing potential and trained entrepreneurs to business ethics, banking procedures and the creation of employment. The ASDSE was established, based on the needs expressed by adult learners of the National Literacy Programme in Namibia (NLPN) through the Directorate of Adult Education in 1998 (Tonin, Ricoveri, Zaire, 1997 and DABE, 1998). The goal of the project is to provide a better service to the community by harnessing adult education to create employment and income generating opportunities (DABE, 1998). Not only that, but it is also expected to contribute

towards national efforts to alleviate poverty by affording small grants (loans) to those who have acquired the basic literacy skills needed for self-employment and employment in both urban and rural areas. This implies that graduates from the literacy programme are trained in various entrepreneurial skills which eventually will enable them to acquire finances to establish small-scale businesses. This means that ASDSE has come a long way during the past decade

The literature evidence reveals that there are parties, such as Ministry of Education, Arts and Culture, ASDSE Trust and First National Bank are involved in the credit scheme of the ASDSE project, such as the mobilisation, co-ordination, training, screening of business plans, granting of loans and mentoring (DABE, 1998). This implies that there is a need to set up structures which promote the effectiveness of ASDSE project formally. Therefore, this study investigated how the beneficiaries (entrepreneurs) of the ASDSE project perceived its effectiveness in relation to its intended purpose.

1.4 Statement of the problem

The Initial Adult Skills Development for Self-employment Project in the Ministry of Education, Arts and Culture traditionally took place as a partnership project between the Directorate of Adult Education (DAE) and the First National Bank of Namibia Limited (FNB), with the Credit Guarantee Scheme as the common element of contract between these institutions towards job creation and income generation through

empowerment opportunities that are based on the notion of lifelong learning (DABE, 2000 & DABE, 2003).

As ASDSE is new phenomenon in Namibia few, if any, studies have been conducted on the Credit Guarantee Scheme project in Namibia, although concern has been existing among beneficiaries as to whether the ASDSE project was actually effective in achieving the outcomes for which it had been established (DAE, 2008). In the past three years, the Ministry of Education, Arts and Culture through the Directorate of Adult Education trained over 500 small-scale entrepreneurs in order to empower them with knowledge and skills that could contribute to job creation, income generation, empowerment opportunities, as well as the alleviation of poverty and unemployment (DAE, 2008). Therefore, this study attempted to investigate how the beneficiaries' perception of the project in terms of its effectiveness for the past three years.

1.5 Research objectives

The main research objectives to be undertaken in this research was to investigate how the beneficiaries (entrepreneurs) perceived the effectiveness of the Adult Skills Development for Self-employment (ASDSE) Project in the Ministry of Education, Arts and Culture of Namibia. More specifically, the purpose of this research was to undertake the following objectives:

- 1) To investigate the extent to which the Ministry of Education, Arts and Culture through the Directorate of Adult Education has empowered the ASDSE

beneficiaries regarding knowledge and skills in entrepreneurship for self-employment,

- 2) To investigate the views in relation to job creation, income generation, and
- 3) To explore the empowerment opportunities and to what extent ASDSE project alleviate poverty and unemployment among beneficiaries.

1.6 Rationale for the study

The literature on ASDSE in general is little, and that on ASDSE in Namibia is even scantier. The few studies which were available to the researcher were those done through survey studies on ASDSE and on other funding agencies, including CISP. This was one of the reasons which prompted this study on the implementation of ASDSE in Namibia.

1.7 Significance of the study

This study is considered crucial in the sense that it will benefit the Directorate of Adult Education by providing them with a better understanding of the support needed by the ASDSE project beneficiaries in relation to job creation, income generation, empowerment opportunities and the alleviation of unemployment. The outcome of this study should provide information that could be used by beneficiaries of the project, the Ministry of Education and the First National Bank of Namibia when planning and granting loans.

The study has also suggested good practices for a project of this nature since there has been no research of this nature carried out at the Directorate of Adult Education. The findings should thus also serve as guidelines to other entrepreneurial service providers involved in the development of entrepreneurs in the country.

1.8 Limitations of the study

Administering the instrument during the study was time-consuming and costly. In many cases entrepreneurs moved from one selling place to another in the same constituency. Likewise, constituencies visited were sparsely located. Hence, it demanded much time from the researcher for travelling and interviewing. In many cases one hour or more were spent on interviewing one respondent.

1.9 Delimitation of the study

The study was carried out in the Khomas region. The researcher could not involve all beneficiaries who benefited from the programme from 1998 to 2010 in this study.

The study was limited to the Khomas region to those beneficiaries from 2004 to 2008. The researcher observed that from 2004 to 2008 the number of loans approved by the Ministry of Education started decreasing.

1.10 Definition of terms

The key concepts that form the basis of this study are entrepreneur, self-employment and literacy. These concepts are explained below to demonstrate their meanings applied in the context of this study. Some have been adapted from expert authors while others are defined as conceptualised by the researcher.

Entrepreneur: An entrepreneur is the person who bears risks and unites various factors of production to exploit the perceived opportunities in order to evoke demand, create wealth and employment (Kumar, Poornima, Abraham & Jayashree, 2003). Barker and Nelson (2005) define an entrepreneur as a person who is skilled at identifying and starting a new business. The entrepreneur provides products, renders services, markets the products and arranges financing operations. This definition implies that an entrepreneur categorises, organises, controls and manages the risk of a business enterprise. The eventual aim is to replicate a desire for continuity and long term commitment to all business activities rather than to only a single activity of business. In the context of ASDSE, the ASDSE entrepreneurs are active persons who categorise and get things done; they are innovators, who take initiatives, control, manage and start the risks of business. Entrepreneurs often employ either family members, one or two employees or run the business themselves. Many businesses are informal in the sense that they lack the appropriate licenses and value-added tax registration. Their capital base is frequently limited and their business skills are generally elementary (Rwigema & Venter, 2004).

Self-employment: Self-employment is defined as a state where a person is operating an individual enterprise, might be employing others or not (the latter being ‘own account workers’), plus a person operating or working in the household enterprise. The self-employed might be in urban or rural areas. They might be in the field of agriculture or outside of agriculture (Fields, 2013). Self-employment is enhanced by micro-credit. Micro-lending creates opportunities for self-employment.

Literacy: Lankshear (1993) defines literacy as an educational process that makes people aware of their basic human rights and enables them to fight for and protect their rights. This means that literacy enables people to have greater control over their own lives, and also helps people to become self-reliant, as well as resist exploitation and oppression. Literacy, furthermore, provides access to written knowledge, and knowledge is power. In a nutshell, literacy empowers (Edwards & Potts, 2008). When literacy programmes are properly developed, planned and introduced, they can be ready tools for bringing many benefits to the people (Indabawa & Mpofu, 2006). Omolewa (1983, 1987 & 2000) states that literacy can produce a more active economy with higher revenues and taxes contributed to the state. Literacy can be an effective instrument of assisting a people, even recognising the elements of poverty and the indicators for measuring (Indabawa & Mpofu, 2006).

1.11 Chapter division

Chapter Two focuses on the literature reviewed as it addressed the theoretical principles underlying entrepreneurship. The research design and methods employed in

this study are explained in Chapter Three. Chapter Four gives an interpretation of the data collected from the respondents of the study. Chapter Five presents the discussion of the findings and conclusions. Chapter Six provides the summary, recommendations and suggestions for Adult Skills Development for Self-employment (ASDSE) Programme in the Khomas region of Namibia.

1.12 Conclusion

This chapter provided the background to the study, the statement of the research problem, its objectives, the significance of the study, its limitations and delimitations of the study, as well as definitions of relevant concepts.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The main purpose of this study was to explore and describe the views of the beneficiaries of the ASDSE regarding how they perceive the effectiveness of ASDSE implementation in Khomas Region of Namibia. In this chapter the researcher reviewed the literature on entrepreneurship internationally, regionally and nationally. The chapter further explores and reviews the key concepts associated with entrepreneurship.

Several studies in this area have been conducted elsewhere in the world, but very few studies have been carried out on entrepreneurship in Namibia. Many scholars, for example, Nkechi, Ikechukwu and Okechukwu (2012) have written widely on entrepreneurship and its potency to generate employment, thus, underscoring the quintessence, significance and relevance of this sub-sector in the development of any given economy. In Nigeria, a lot of studies were conducted on entrepreneurship development and were necessitated by the rate of unemployment and its effect on both the people and the nation and the need for small and medium enterprises (Oluremi and Gbenga, 2011). In Botswana labour market policies such as Citizen Entrepreneurial Development Agency (CEDA) funding, Local Enterprise Authority (LEA) entrepreneurship development, Youth Empowerment Scheme, women empowerment schemes and Ipelegeng continue to be implemented to reduce economic and social

inequalities (United Nations Economic and Social Council, 2015). As a result, the literature surveyed is mainly based on other countries. The review of the related literature on Namibia will, therefore, be a matter of collecting information from survey studies on ASDSE and on other funding agencies, for example, Training and micro credit for Labour Creation in Namibia by Tonin, Ricoveri & Zaire (1977) and the Evaluation of the effectiveness off training on entrepreneurship development in Windhoek by Egelsner and Rena (2011).

This chapter will, therefore, mainly cite general studies and studies done elsewhere on entrepreneurship, especially on Adult Skills Development for Self-employment and show how these could be related to Namibia.

2.2 Theoretical and Conceptual Framework

2.2.1 The concept of entrepreneurship

Like other social science concepts, the concept of entrepreneurship is surrounded by many debates in terms of definition. Various writers and researchers have proffered a number of definitions depending on the perspective from which they have attempted to define it. For instance, economists associate an entrepreneur with innovation, whereas behaviourists concentrate on the creative and intuitive characteristics of entrepreneurs. This has led to writers, such as Fillion (1997), to point out the confusion surrounding the definition of what is understood as an entrepreneur.

As a result of the different perspectives brought to bear on the concept in question, the reviewed literature tells us that different theorists use a variety of terminology to refer to entrepreneurship. For instance, some theorists (Nkechi, Ikechukwu & Okechukwu, 2012) claim that entrepreneurship is the act of being an entrepreneur. The word 'entrepreneur' is a French word meaning "one who undertakes an endeavour". Kao (1991) and Fillion (1997) describe the concept 'entrepreneurship' as derived from the French root 'entreprendre', meaning, to undertake. According to these authors, entrepreneurship is the act of being an entrepreneur or "one who undertakes an endeavour." It is against this notion that many advocates of entrepreneurship describe an entrepreneur as a person who possesses a new enterprise, venture or idea, and assumes significant accountability for the inherent risks and outcomes. In short, these authors suggest that an entrepreneur is an ambitious leader who combines land, labour and capital often to create and market, new goods or services (Afrin, Islam & Ahmed (2008).

According to Fillion (1997, p. 2), the term entrepreneur seems to have been introduced into economic theory by Cantillon who was the first to accord prominence to the entrepreneur. The author relates that the whole idea of entrepreneurship was further promoted by Schumpeter; the latter launched the field of entrepreneurship by associating it clearly with innovation (Fillion, 1997).

The literature informs us that there are two basic trends that can be observed in the field of entrepreneurship (Fillion, 1997). The first branch from the work of Turgot and Say (1803) cited in Bruyat and Julien (2000, p. 67) considers the entrepreneur to be

the person who creates and develops new businesses. This view appears to be underpinned by a constructivist philosophy. According to Jenlick and Kinnucan-Welsch (1999, p.4), central to constructivism is the notion that entrepreneurs play an active role in ‘constructing’ their own meaning. This implies that knowledge is not seen as fixed and existing independently outside the entrepreneur. In other words, entrepreneurship is a process of accommodation or adaptation based on new experiences or ideas (Jenlick & Kinnucan-Welsch, 1999, p.4).

Proponents of social constructivism also acknowledge the importance of the ‘environment in which entrepreneurship is taking place’ and ‘business that requires social interaction’ (Richardson, 1999, p. 147). In framing this study and interpreting the data the researcher has aligned herself with a social constructivist view. The latter sees social reality as a product of our perceptions and interpretations. As such, it does not regard opportunities as out there to be grabbed by the entrepreneur; they are created. Moreover, Say cited in Jennings (1994, p. 48) recognises the managerial role of the entrepreneur. The author points out that in every business, the entrepreneur acts as leader and manager because he/she plays an important role in coordinating production and distribution. The study also reveals a distinction between the supply of capital and the enterprise function (Jennings, 1994, p. 48).

The above perspective is considered to allow entrepreneurs to obtain capital from friends and family in cases where they cannot obtain operating capital to establish their businesses. This theory guides entrepreneurs to introduce numerous, large changes in business plans. Such changes may introduce creativity, flexibility, the ability to learn

and bring about innovation (Gartner, 1985), without which long term survival of businesses would be impossible (Sarasvathy, 2001). The element of learning is considered particularly relevant because knowledge is regarded as providing a competitive advantage (Nooteboom, 2000).

The second main perspective from which entrepreneurship has been studied takes the view of Cantillon and Schumpeter that the entrepreneur is an innovator (Bruyat & Julien, 2000, p. 67). As such, the entrepreneur is seen as a person who is constantly attempting new combinations to come up with new products or services. Schumpeter regards innovation as consisting of four aspects, namely invention, innovation, diffusion and imitation. To innovate, the agent relies on the inventions and discoveries of scientists to generate novel opportunities for investment growth and employment. However, this perspective does not consider novel ideas as sufficient by themselves; the character of the entrepreneur is what converts ideas into actions that result in things getting done. In other words, the social actor is at the centre of entrepreneurial action.

2.3 Entrepreneurship and its purpose

According to advocates of entrepreneurship, for example Kao (1991) and Fillion (1997), the role of entrepreneurship and an entrepreneurial culture in economics and social development have often been underestimated. They further point out that over the years it has become increasingly apparent that entrepreneurship does indeed contribute to economic development. This implies that transforming ideas into economic opportunities is the crux of entrepreneurship. These authors also argue that

history proves that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks. This view is echoed by Bruyat and Julien (2000, p. 67) and is worth quoting at length. They state that,

[e]ntrepreneurs produce solutions that fly in the face of established knowledge, and they always challenge the status quo. They are risk-takers who pursue opportunities that others may fail to recognize or may even view as problems or threats. Whatever the definition of entrepreneurship, it is closely associated with change, creativity, knowledge, innovation and flexibility-factors that are increasingly important sources of competitiveness in an increasingly globalized world economy. Thus, fostering entrepreneurship means promoting the competitiveness of businesses.

The above quotation provides the hint that an entrepreneur can be defined as an individual who establishes and manages a business for the main purpose of growth and profit. Bruyat and Julien (2000, p. 67) perceive entrepreneurs as being catalysts for business due to their fundamental effect on the economy through the establishment of new businesses that provide not only goods and services to customers, but also job opportunities for individuals in various industries. Furthermore, entrepreneurship development concentrates more on growth potential and innovation than SME development does.

Afrin, Islam and Ahmed (2008) assert that in order to develop entrepreneurship in developing countries, three main activities should be performed: stimulator, support and sustainability. These researchers mention three steps which can be used to enhance the capabilities of entrepreneurs. The three steps are as follows. The first step concerns engagement in stimulatory support. This includes proper observation of business when interacting with entrepreneurs. This also includes taking stock of what talents they possess and what they can do, as well as help them in selecting products that fit the market. The second step is to support entrepreneurs to acquire scarce, raw materials and access different facilities such as funds, technology, production methods, procedures, marketing of products that will improve their businesses, among others.

The question of sustainability comes as the third stage. Sustainability, in the researcher's view, is driven, among other things, by continuous learning. Education is considered to positively contribute to the attainment of knowledge. However, with new research from the workplace indicating that valuable knowledge can also be created in workplaces (Walsh, 2007), i.e. from experience, entrepreneurs can also learn from their practices and improve their operations. This can be done in addition to training.

2.4 The impact of entrepreneurs on unemployment outside Namibia

Every economy is characterized by both active and inactive populations. The economically active ones are referred to as the population willing and able to work, and include those actively engaged in the production of goods and services and those who are unemployed. The International Labour Organization (ILO) defines the

unemployed as numbers of the economically active population who are without work but available for and seeking work, including people who have lost their jobs and those who have voluntarily left work (World Bank, 1998) as cited in (Nkechi et al. 2012). According to Fajana (2000), unemployment refers to a situation where people who are willing and capable of working are unable to find suitable paid employment. It is one of the macro-economic problems which every responsible government is expected to monitor and regulate. The higher the unemployment rate in an economy the higher would be the poverty level and associated welfare challenges.

Many scholars, for example, Nkechi, Ikechukwu & Okechukwu (2012) have written widely on entrepreneurship and its potency to generate employment, thus, underscoring the quintessence, significance and relevance of this sub-sector in the development of any given economy. According to Nkechi et al. (2012), postulate that the experiences of developed economies in relation to the roles played by entrepreneurship buttresses the fact that the importance of entrepreneurship cannot be overemphasized especially among the Developing Countries. These scholars further point out that its significance in relation to the growth and development of a given economy, entrepreneurship has been variously referred to as a “source of employment generation” (Nkechi et al. 2012). This implies that entrepreneurship is important to economic development of any given country. This is because Entrepreneurial activities have been found to be capable of making positive impacts on the economy of a nation and the quality of life of the people (Adejumo, 2001). Studies have established its positive relationship with stimulation of economic growth; employment

generation; and empowerment of the disadvantaged segment of the population, which include women and the poor (Oluremi & Agboola, 2011).

In line with international practice, in Nigeria the great need for entrepreneurship development is necessitated by the rate of unemployment and its effect on both the people and the nation and the need for small and medium enterprises (Oluremi & Gbenga, 2011). Nigeria as a country has numerous business and investment potentials due to the abundant, vibrant and dynamic human and natural resources it possesses. Tapping these resources require the ability to identify potentially useful and economically viable fields of endeavours. Nigerians have made their marks in diverse fields such as science, technology, academics, business and entertainment.

According to Nkechi et al. (2012), in spite of the fact that entrepreneurship development has been regarded as the bulwark for employment generation and technological development in Nigeria, the sector nevertheless has had its own fair share of neglect with concomitant unpleasant impacts on the economy. This implies that entrepreneurship when and if gallantly developed in any given country, including Nigeria will take its pride of place in quelling unemployment and thus generating employment among Nigerian youths especially the graduates and once again, place the economy on a proper footing.

In Botswana labour market policies such as Citizen Entrepreneurial Development Agency (CEDA) funding, Local Enterprise Authority (LEA) entrepreneurship development, Youth Empowerment Scheme, women empowerment schemes and

Ipelegeng continue to be implemented to reduce economic and social inequalities (United Nations' Economic and Social Council, 2015). According to United Nations Economic and Social Council (2015), CEDA agency was established by the Government of the Republic of Botswana in 2001, to provide financial and technical support for business development with a view to the promotion of viable and sustainable citizen owned business enterprises. In this connection, CEDA provides subsidised loans for promotion of viable and sustainable citizen-owned businesses. Meanwhile, LEA was established in 2004, to provide development and support services to Small Medium and Micro Enterprises (SMMEs). Government of Botswana established LEA as a one-stop-shop Authority that provides development and support services to the local industry in order to meet the needs of SMMEs. LEA offers development and support services which include facilitation of business planning; training, mentoring and advisory services; identifying business opportunities for existing and future SMMEs; facilitating technology adoption and diffusion; promoting general entrepreneurship among citizens as well as facilitating access to markets.

Ipelegeng is a labour-intensive public works programme which runs across seasons, though on a rotational basis. Ipelegeng was made permanent in 2008 and replaced the previous drought relief programme. The programme is designed to use simple tools and machinery, unskilled and semi-skilled labour. Ipelegeng provides employment and income opportunities for many in both the rural and urban areas.

Youth Empowerment Scheme (YES) was set up as an umbrella programme in 2012 to support a wide range of initiatives aimed at encouraging employment,

entrepreneurship and skills development among the youth. The scheme interfaces behaviour change, empowerment, poverty eradication and skills development. It is designed for young people aged between 18 and 35 years who are unemployed and out-of-school. Participants receive a monthly living allowance. Government efforts continue to ensure that the economy generates job opportunities for those seeking employment by according priority to infrastructural projects with high job creation potential and ability to stimulate economic growth.

Kritikos (2014) argues that entrepreneurs are equally, if not more, important when the economy is doing badly. Kritikos (2014) is of the view that when unemployment is high and the economy is contracting or stagnating, dynamic entrepreneurship can help turn the economy around. This implies that by developing novel products or increasing competition, new firms can boost demand, which could in turn create new job opportunities and reduce unemployment.

2.5 The impact of entrepreneurs on unemployment in Namibia

Advocates of entrepreneurship claim that it provides opportunities for individuals to achieve financial independence and benefit the economy through job creation, innovation and economic growth (Krueger, 1993). This implies that entrepreneurs are self-employed, initiate, organise, manage and take responsibility for their business which provide personal challenges which many individuals prefer over working for someone. Since independence in 1990, Namibia has initiated several business

opportunities for existing and future SMMEs; promoting general entrepreneurship among citizens as well as facilitating access to markets.

Entrepreneurship in Namibia aims to ensure economic, cultural and socio-economic development; provide people at grassroots level the opportunity to participate in income generating activities; own their business; create employment and income opportunities for many in both the rural and urban areas. (Tonin, Ricoveri & Zaire, 1997).

In other words, Adult Skills Development for Self-Employment in Namibia is designed to achieve the following objectives:

- Support the government in the strategy of poverty alleviation on and rehabilitation
- Link training and credit to employment creation in local communities
- Establish linkages between local financial institutions, businesses and income-generating projects.
- Empowerment for self-development and self-reliance
- Establish a functional mechanism of credit delivery as a model for reduplication (DABE, 1998).

The above objectives can also be used as a basis for aims and objectives for ASDSE in Namibia. The goal of ASDSE is to provide a better service to the community by harnessing adult education to create employment and income generating opportunities (DABE, 1998). Reports by the Ministry of Education, Arts and Culture have shown that the majority have benefited from ASDSE (DABE, 1998). This included national

efforts to alleviate poverty by affording small grants (loans) to those who have acquired the basic literacy skills needed for self-employment and employment in both urban and rural areas. This means that the majority, if not all, graduates from the literacy programme are trained in various entrepreneurial skills which eventually enabled them to acquire finances to establish small-scale businesses. This means that ASDSE has come a long way during the past decade.

The literature evidence reveals that in Namibia there are parties involved in the credit scheme of the ASDSE project, such as the mobilisation, co-ordination, training, screening of business plans, granting of loans and mentoring (DABE, 1998).

In Namibia, the entry type of an entrepreneur is called the basic survivalist who has no economic independence and very little interaction with others, thus he/she is always isolated from the main markets. This category represents those many unemployed people who sit by the side of the road holding spades, rakes and even cleaning cloths waiting to be picked-up for casual work or those who wash cars in the city for meagre payment. It is against this background that the government of Namibia through the Ministry of Education, Arts and Culture decided to introduce Adult Skills Development for Self-employment.

According to the International Labour Organisation (ILO, 1982), unemployment is defined as a state in which an individual is without a job, available for work and actively seeking work. From the broad definition of unemployment given above, one can be tempted to define adult and youth unemployment in Namibia as being active

but without a job. It should be noted that one can argue that unemployment can be either voluntary or involuntary. This implies that voluntary unemployment refers to those who are excluded for consideration from some jobs for which they could qualify. In other words, someone in this category does have some means or other sources of income other than employment. Meanwhile, involuntary unemployment refers to those who are in dire need of a job and are seriously looking for work; this could be any job in the job market.

2.6 Role of the government through the Ministry of Education, Arts and Culture

Namibia, being a developing, middle-income country whose industrial base is driven by the contribution to the economy of small and medium enterprises (SMEs), the initiatives by the Ministry of Education, Arts and Culture through Adult Skills Development for Self-employment (ASDSE) were designed to cater for entrepreneurs to develop their ideas and transform those into outputs through small grants/loans to start their own small-scale businesses. The expectation was that such grants/loans would enable entrepreneurs to generate their own income, thus reduce the country's unemployment rate.

2.7 Training of entrepreneurs in Adult Skills Development for Self-employment (ASDSE)

Successful business operation depends on the ability to compete; the ability to compete depends largely on the quality of the product (Kithae, Maganjo & Kavinda, (2013) as

cited in Lyman and Grubellini, (1975). This will therefore require that an entrepreneurial organization works towards product/service improvement on a continuous basis. According to Kithae, Maganjo & Kavinda, (2013) as cited in Lyman & Grubellini (1975), entrepreneurship training has been highlighted as a key necessity to development and growth of the small enterprise sector in many countries of the world. This means that training has been recognized as an important tool for changing the attitude and transfer of skills to people with entrepreneurial traits (Kithae, Maganjo & Kavinda, (2013), as cited in Lyman & Grubellini, 1975). These authors have also enumerated findings of various researches related to training programs. Among key guidelines are the content, procedures of selecting appropriate trainers, trainees and the training facilities and methods (Kithae, Maganjo & Kavinda, 2013) as cited in Lyman & Grubellini, (1975).

The Ministry of Education, Arts and Culture has a training programme for unemployed adults and out-of-school youths that provides basic business training. The training programme was designed to equip the recipients with knowledge and skills for setting up and running small scale business in Namibia (DABE, 1998). The training of entrepreneurs is meant to assist the beneficiaries of ASDSE to acquire skills such as business record keeping. According to Rwika (2003) asserts that the main benefits of keeping business records help in calculating business profits or losses, reveal debtors, amount due and when payments are due so as to avoid heavy costs of bad debts, reveal fast moving goods, slow moving goods, those about to expire and other vital information in business. The training has impacted on ASDSE programme on the development of small enterprises (DABE, 1998).

2.7.1 Business Plan Questionnaire (BPQ)

Normally two weeks after training, the trained entrepreneurs approach the District Education Officers (DEO) to assist them with filling in the Business Plan Questionnaire. What it means is that there is an existing business plan. What the District Education Officers (DEO) do, is to fill in the necessary information in what is referred to as the Business Plan Questionnaire. Entrepreneurs in the MoEAC are expected to be assisted in filling BPQ by DEOs who most of them have no business experience neither have business as subject in high school nor at tertiary level (DABE, 2008). According to Tonin et al. (1997), assessment is deemed necessary in order to determine their level of understanding before starting training. This implies that training is too short and skills are not mastered.

2.7.2 Approaches to the preparation of prospective entrepreneurs before the granting of loans

Some of the initiatives government had put in place to help transform these intuitive ideas into business opportunities were the establishment of a Small Business Credit Guarantee Scheme for small and emerging entrepreneurs to serve as guarantee when applying for financial assistance from banks. The beneficiaries of these loans were also trained in basic bookkeeping and how to prepare good business plans. The First National Bank of Namibia has entered into an agreement with the Ministry of Education to finance the micro-projects of emerging and small entrepreneurs in the entire country. However, the conditions set by lending institutions make it difficult for

many entrepreneurs to access credit facilities to finance their businesses due lack of collateral.

2.8 Experiences from other countries

According to the UNDP, as cited in the United Nations' Economic and Social Council, (2009) and Osmani, Mahmud, Sen, Dagdeviren & Seth (2003), the Empretech programme report, the relative success of the Empretech programme in various regions is due, in large measure, to the careful selection of persons with enterprise and initial motivation. The above-mentioned programmes and initiatives, including those of Small Industries Development Bank of India (SIDBI) (India) and Halkbank (Turkey) discussed in Section 3.1, are good examples which can positively contribute to the expansion of women's access to finance in developing countries, where most women face constraints in accessing finance. To address these constraints effectively, support measures and training programmes are often useful. Training needs to be directed towards bank loan officers to help them understand the special problems women entrepreneurs face. Banks also must adapt their credit scoring techniques to fit the profile of successful, women entrepreneurs. Women entrepreneurs also need training in order to present their financial information and business plans to banks successfully, and to understand the bank's criteria for evaluating their proposals. Governments and development organisations could encourage banks to be more gender sensitive by:

- setting targets for banks in terms of the percentage of their loan portfolio allocated to providing education and training to women entrepreneurs to help them satisfy banks' requirements. Training is especially needed in management skills, finance,

accounting, preparation of business plans and other necessary procedures for getting finance from the formal financing sector;

- promoting the creation of dedicated lending schemes at different levels: credit and equity finance;
- disseminating good practices (United Nations, 2001, p. 43).

In Canada, Youth Business provides loans and other services to youth enterprises, without the requirement of collateral. Another programme, called the Centre for Entrepreneurship and Development (CEED), in Nova Scotia has since 1995 worked to promote an entrepreneurial culture among young people. In South Africa, an initiative, called Education with Enterprise Trust (EWET), runs two schemes: the Youth Enterprise Society (YES) for secondary schools and Business Now for out-of-school youth. Another initiative, called the Centre for Opportunity Development, provides a structured training and experiential, development programme for youth with aspirations towards starting their own businesses (United Nations, 2001).

2.9 ASDSE's contribution to poverty alleviation and project realisations

The ASDSE programme's stated goal was to provide a better service to the community by harnessing adult education to create employment and income generating opportunities (DAE, 2006). Moreover, the programme is expected to contribute towards national efforts to alleviate poverty by affording those, who have acquired basic literacy skills, opportunities for self-employment and employment in both urban and rural areas.

Moreover, according to NDP 4, the roadmap to Vision 2030, the poverty alleviation programme will contribute to the intensification of poverty eradication efforts. To put it differently, from the perspective of NDP4, the poverty alleviation project is seen as contributing to poverty eradication, which is the ultimate goal (DABE, 2006).

The impact of the many related projects discussed above echoes the views expressed by Mananadhar and Pradhan (2005) as cited by Okibongo and Makanga (2014). When they state that the self-employment project is regarded as an effective tool for poverty reduction since it enables the poor and low income households to take advantage of economic activities to increase their income through self-employment. These authors, furthermore, assert that the importance of self-employment in developing countries is on the increase around the globe. This is considered an indication that self-employment can play an important role, not only in helping with the attainment of government policies on poverty reduction, but also in increasing the income levels of people living in poverty.

However, the literature reviewed in this study also shows that most beneficiaries were involved in low income retailing projects. But there would be several stumbling blocks regarding skills development and knowledge acquisition, such as the abilities of these small scale entrepreneurs to create knowledge or to fund the knowledge acquisition processes (Ogundele, Akingbade & Akinlabi, 2012; Oyelola, Ajiboshin, Raimi, Raheem & Igwe, 2013).

In relation to the above, Ayanda and Laraba (2011) point out that many small scale entrepreneurs have opted to engage in retailing products such as cell-phones, furniture, tiles, etc. This concentration on retailing has led to the neglect of manufacturing. The latter is considered knowledge-intensive and, therefore, has the potential to contribute higher returns on investments than retailing. In the researcher's view, the solution to this problem, that is, the focus on retailing, lies in migrating from low income-generating projects to higher income-generating projects, as suggested in the foregoing paragraph. This would bring entrepreneurs in line with modern enterprises and thus enable them to respond to the needs of the competitive market. In the researcher's opinion, in order to enable the project participants to participate in the competitive sector which is driven by knowledge, and given the challenges facing the SMEs under discussion, adult education officials should work hand-in-hand with the directorate of industrial development in the Ministry of Industrialisation to develop new products and skills that are beneficial and relevant to their clients' needs. In the researcher's view this is important since this is the department which engages in research and development in the Ministry of Industrialization, Trade and SME Development. This would help because SMEs on their own do not have both human and financial resources to enable them to compete at that level, as mentioned above.

The collaboration proposed above is consonant with the Namibian Industrial Policy: growth at home; an execution strategy for industrialisation; an early intervention which aims to support value addition; upgrading and economic diversification through a needs-oriented and comprehensive approach to industrial development and structural

transformation of the Namibian economy towards more productive economic activities (MTI, 2015).

According to the MTI, (2015), interventions are planned to promote market access at home and abroad, and to stimulate the development of local industries, as well as to create conditions that will boost Namibian exports in international markets. These efforts include making use of the current trade agreements, particularly the Free Trade Area with the Southern African Development Community and the Economic Partnership Agreement with the European Union.

Another, main aspect of the literature review has to do with the lack of commitment on the part of the MoE officials and the bank to communicate to applicants the cause of delays with respect to the processing of loan applications or the outcome of such applications. The stipulated timeframe within which the different parties are expected to provide feedback regarding the status of the application is supposed to be not more than two weeks. Such delays, in a sense, resonate with the extant literature (Efe, 2014).

For instance, Egelser and Rena (2011) point out that the Namibian government has given high priority to educating its people: it has established education and literacy programmes to accommodate and assist adults and youths in bettering their entrepreneurship knowledge and skills. However, despite such investments, according to these researchers, the impact is minimal when considering the budget allocated. The researcher's observation is that a huge amount of money is returned to the treasury. The question that needs asking is whether or not the implementers in the MoE make

sure that the money is used for the intended purposes. From the researcher's perspective, such non-use of funds is symptomatic of poor planning and coordination. Ayanda and Laraba (2011) argue that most of the government interventions in developing countries fail to create much needed transformation due to poor coordinating and monitoring inconsistency.

All in all, it should be noted that the purpose of the entrepreneurship programme is to provide funds in the form of loans to enable trainees to establish their business projects. In other words, the government sees this scheme as a weapon in its fight against poverty. In support of this government position, Idris, Agbim & Ahmed (2008) also support the idea that entrepreneurship is an effective instrument for improving the living standards of the poor through increased, self-employment opportunities and the provision of small loans. These writers also assert that entrepreneurship programmes have remained a major instrument in national development for many countries in the world. Hence, countries spend huge amounts of money to provide education for their citizens. This is because it is believed that education has become a veritable platform for tackling those social, cultural, economic, political, scientific and technological challenges that are facing many nations. This is in line with Efe's views (2014) that educational managers and administrators have to make education a building block of socio-economic empowerment, prosperity, self-reliance, employment creation and national economic growth through improved access to quality, functional education at all levels.

2.10 Challenges with regard to the ASDSE programme and the support needed

This section will highlight the challenges regarding the ASDSE as presented and argued for by different theorists briefly. According to Akpan and Etor (2013) and Akande (2008), these are training, monitoring and supervision. In the sections that follow each of these challenges are outlined.

2.10.1 Training

Training is regarded as part of the preparation of prospective entrepreneurs to acquire the knowledge and skills expected of them in order to manage and run their businesses successfully. Some theorists, for example Akpan and Etor (2013), regard training as a crucial component to prepare entrepreneurs to run and manage their businesses. These authors further state that training is needed to prepare entrepreneurs to run and manage their businesses successfully in terms of financial management and record-keeping, innovation, communication and interpersonal skills, pricing and marketing (Akpan & Etor, 2013; Oyelola, Ayiboshin, Raimi, Raheem & Igwe, 2013; Uzoechina, Ezeoem & Olibie, 2015 & Marivate, 2014).

Akpan and Etor (2013), furthermore, emphasise the need to acquire financial management skills as vital to enable entrepreneurs to plan their financial resources, prepare their businesses' budgets and keep financial records. The reviewed literature, also, indicates that the financial information of an enterprise that relates to its income

and expenditure is essential as it determines whether profit or loss has been realised over a specific enterprise's financial or accounting year/period.

According to Van Aardt, Van Aardt and Bezeidenhout (2000), and Van Aardt, Van Aardt, Bezeidenhout & Mumba (2010), the financial information reveals the increase in economic benefits during the accounting period. Expenses, on the other hand, show the money that was spent in the operation of an enterprise during the specific accounting period. When the expenses are deducted from the income, it will indicate the profit. Vice versa, it will show loss and, if an entrepreneur realises this, he/she needs to change direction. In other words, such information provides feedback to the entrepreneurs on the basis of which they can make adjustments to improve business performance.

Furthermore, Niewenhuizen (2008, p. 36) stresses that the task of financial information (the income statement) in the small business is to achieve the primary objectives of the business. An entrepreneur also needs to take into consideration (gain analysis) of the profit analysis which will help in identifying product and activities that may require further attention. According to Niewenhuizen (2008, p.39), the information that an entrepreneur obtains from the analysis allows him/her to apply financial control, if necessary.

The abovementioned knowledge appeals to any entrepreneur to take into consideration the gain analysis or profit analysis as means of identifying products and activities that may require further attention. Bosire and Nzaramba (2013) argue that changing

circumstances require that small business managers/owners receive training in innovation in order to reduce business catastrophes, increase profits and achieve growth.

If participants lack knowledge and skills, the business is likely to fail. A recent study carried out by Bannon, Palmintrea, Pagan and McKenzie (2001) reveals that a greater percentage of novice entrepreneurs lacked knowledge and skills in innovation and could not manage and improve their products (goods or services), or process a new marketing or organisational method in business practice, workplace organisation or external relations.

Innovation, according to Van Aardt, Van Aardt and Bezeidenhout (2000), could include improvements in both technology and methodology, which may be evident in product changes, process changes, new approaches to new forms of distribution and new concepts of scope to the business. Bannon, Palmintrea, Pagan and McKenzie (2001) and Mulugeta (2009) also recommend that the Small Business Innovation Research Program (SBIR) should help small business owners to identify potential end-users, as many small business owners want more assistance from government and other sources to help them identify potential SBIR buyers. Identifying purchasers of SBIR products, processes and services along with other market services could give SBIR firms an important boost in a traditional area of weakness.

The CISP (2013/2015) states that, in small businesses, entrepreneurs need to be equipped with acquired knowledge in communication and interpersonal skills in

communicating and interacting with the customers and workers in the business. Other findings by Sethi and Seti (2009) reveal that entrepreneurs are obliged to listen to the needs of the customers in order to satisfy their needs. When one draws largely from the reviewed literature, it becomes clear that implementing the customers' ideas is always right. The CISP (2013/2015) highlights the need for keeping customers happy as the best thing one can do to stay successful in business.

It is also commonly believed that entrepreneurs need to be equipped with negotiation skills to maintain business competitiveness (Okoro, 2012; Seth & Sethi, 2009). Managers and workers need to ask questions effectively and exchange messages effectively because diverse personalities and characteristics can easily cause misunderstandings and misinterpretations. Therefore, words and the tone of voice must be used carefully in order to deliver the message accurately while maintaining a good relationship. Thus, small business managers are also recommended to receive training in interpersonal relationship and group communication competence (Okoro, 2012). Sethi and Seth (2009) postulate that communication plays a crucial role in the functioning of any organisation.

In many cases, practical training in entrepreneurial skills, including stock-taking, should take place in six weeks to six months a year on a part-time basis, depending on the different seasons of business that should be suiting entrepreneurs (UNESCO, 2003). In the Ministry of Education, according to the MoE, (ETSIP plan documents 2005 & 2007), it was, however, noted by many researchers in entrepreneurship education that staff members who were associated with entrepreneur education did not

adhere to schedules/plans assigned for training. Apparently, entrepreneurs were supposed to be trained for three weeks twice a year but this was not happening. The literature reviewed reveals that it is vital for adult education trainees in entrepreneurship in developing countries to be trained in English, but when it comes to financial management issues they need to be trained in their local languages in order to grasp the content more easily (UNESCO, 2003).

Various United Nations' studies in Africa and the United Kingdom report that when small and micro-entrepreneurs were asked what sort of help they needed, they pointed out that they needed help in connection with marketing and sales in order to secure more orders. Below is a list with respect to the type of assistance required by entrepreneurs, ranked in order of priority which is, presumably, also applicable to many parts of the world:

- Marketing and sales
- Funding finance, cash flow
- Accounting, credit control
- Computers and IT
- Employment
- Production quality
- Health and safety (Dunsby, 2001).

Mbaziira and Oyedokun (2014) and Dunsby (2001) concur with regards to finance. This writer says that the real problem is not the shortage of finance, but a lack of sound proposals worthy of financing, especially for small business owners. Small businesses

do not have management structures of their own (Dunsby, 2001, p. 134). Dunsby (2001) further states that:

[t]hey need help and guidance, a confidential assessment of their ideas and option in a positive, non-threatening manner before they go along and ask the bank for money. They do have confidence to approach the bank without support and in many cases the bank rebuffs them if they have not done their homework thoroughly (p. 134).

According to Dunsby (2001, p. 135), in the United Kingdom entrepreneurs are put in touch with business mentor schemes which all support entrepreneurs. These are:

- Information officers
- Business advisors
- Business counselors
- Business mentors
- Trainers and assessors
- Management consultants
- Business mentoring stages

Furthermore, Dunsby (2001, p. 136) states that the main business mentoring stage of this programme is the connection between financial and non-financial support. The schemes in each case go through each of the following stages:

- Initial meeting to build empathy;
- Diagnostic evaluation, SWOT and funding;

- Action plan-markets and money;
- Monthly review meeting and accountants;
- Emergency help line and call out.

The benefits of business experience is the fundamental bedrock on which the schemes rest. Business advisers with relevant experience can:

- relate to the client's situation and show empathy;
- quote real-life experiences to illustrate options;
- recognise strengths, weaknesses, opportunities and threats;
- apply a balanced judgment of business risks;
- diagnose underlying problems and resolve them with the client;
- prioritise alternative options and courses of action;
- motivate clients to set objectives and take action;
- Show clients how to tackle future problems alone (Dunsby, 2001 p. 131).

The small and micro-businesses make a huge contribution to national development goals, in general, and to the local economy, in particular. Because of this, they are being recognised increasingly in many developing countries. However, a number of factors affect the development of small- and micro-businesses/entrepreneurs among adults.

One of the factors affecting the development of human capital is low education and the lack of skills. This puts micro-entrepreneurs at a disadvantage compared to big entrepreneurs. This is also evident in women and it becomes a barrier to the success of

micro-enterprises. Namusonge (2006) as cited in Mwoobia (2012) notes that entrepreneurial education and training play a role in stimulating entrepreneurship and self-employment. The UNCTAD (2001) points out that micro-entrepreneurs lack management skills and competence in finance and accounting which are key to improving access to finance. The lack of confidence to deal with lending institutions and to convey their business proposals effectively is another factor (UNCTAD, 2001, p. 39).

The other, biggest obstacle that is facing entrepreneurs world-wide is the access to adequate finance/capital (Mwobobia, 2012). Authors, such as Mpofu (2005) and Barney (2005) have also identified the lack of adequate capital as an obstacle to entrepreneurs to make enough profit and to run their businesses successfully. Other authors who support this notion are Bowen, Mereith & Morara, (2009) as cited in, Musundi & Ogollah (2014). These authors have argued that past statistics in Kenya indicates that out of five, three businesses fail within the first few months of operation. Furthermore, Mulugeta (2008) indicates that starting without sufficient capital is destined to business failure.

Not having free access to funds has, no doubt, its consequences on the informal sector's performance in the market. For instance, most micro- and small-businesses are operating from homes, temporary shelters or public places which may limit their expansion and interaction with other businesses. This also limits their growth potential and stability (Mulugeta, 2008).

Another factor that limits entrepreneurs' progress and growth is the lack of necessary collateral to enable them to secure bank loans (Chowdhury, 2008; Mwobobia, 2012). Mpofu, (2005) also expresses this view when he notes that the qualifying criteria for borrowers are thoroughly restrictive because the loan periods are usually short and the amount eventually lent is usually insufficient to launch anything meaningful. This becomes a barrier to world-wide entrepreneurship.

Another difficulty that entrepreneurs face world-wide is discrimination. Namibia is no exception. Bank officials prefer to speak to bigger business owners who have bigger enterprises rather than to entrepreneurs who own micro-enterprises (MTI, 1997; UNESCO, 2001). Micro-entrepreneurs have less personal capital/fewer assets to start a business with or to use as collateral. This may be due to social and legal disadvantages (MTI, 1997; UNESCO, 2001). Thus, micro-entrepreneurs end up with small loan amounts that are not considered profitable by the commercial banks. Hence, micro-entrepreneurs are usually in the service sector and do not have tangible assets for collateral. They rely on intangible assets for financing which are difficult and costly to evaluate (UNESCO, 2001). Some small-scale businesses in Africa become so discouraged that they give up the idea of seeking money from the commercial banks and instead turn to the informal, saving groups or family and friends for the growth and development of their businesses (Mwobobia, 2012).

Another challenge preventing entrepreneurs from obtaining grants and loans with loan interest is the lack of support and information (Mwobobia, 2012 as cited in Commonwealth Secretariat, 2002). Adult learners lack information as to where to

apply for appropriate grants and loans with low interest. This poses serious challenges to the Namibian and African entrepreneurs. Other constraints and limitations hindering entrepreneurship programmes in developing countries, such as Nigeria, are highlighted as follows: the inflexibility and delay caused by the rigid system, and procedures for sanctioning loans, as well as disbursing them to the beneficiaries, result in many of delays in time for the borrowers, which demotivates them (Akingunola, Adenkule, Adgebesean & Aninkan, 2013).

In addition to the constraints of delays by bank officials is the inadequate experience of credit staff. According to Ogho and Nwachukwu (2008) and Iganiga (2008) as cited by Akingunola, Adenkule, Adgebesean and Aninkan (2013), for a self-employment programme to be successful, it requires experienced staff and skilled personnel. Akingunola, Adenkule, Adgebesean and Aninkan (2013), furthermore, stress that there is a dearth of experienced staff in the young and growing, entrepreneurs industry in areas such as planning, product development and effective engagement with clients. This, according to Akingunola, Adenkule, Adgebesean and Aninkan (2013), is attributable to young and inexperienced staff who are mostly school leavers. This is affirmed by Van Meter and Van Horn (1975, p. 478 as cited by Kasokonya (2007)). Weaver (2010) also acknowledged that even where directives and requirements are clear, problems may arise as implementers fail to comprehend fully what is expected of them.

2.10.2 Monitoring and supervision

Monitoring and supervision have long been a part of the business enterprise debate. Business proponents argue that monitoring and supervision follow the exercise of knowledge and skills acquired during the training (Akande, 2008). Other entrepreneurship advocates argue that monitoring and supervision are inextricably linked to management skills and knowledge and other related concepts such as record-keeping, pricing, banking, marketing and keeping the customers happy (Schiuma, 2004; Rwigema & Venter, 2004). In short, the demands of both monitoring and supervision require some form of accountability in the business entity.

According to Akande (2011), “monitoring and supervision require clear assignment of responsibilities, business information on finance and performance, and mechanisms by which to hold decision-makers responsible”. As Akande (2011) puts it, “Proper monitoring and supervision skills of workers have been known as one of the problems in entrepreneurship in developing countries.”

It is apparent that the government’s responsibility is to provide training in programmes to enhance the knowledge and skills of entrepreneurs in business management and, in particular, that of the monitoring and supervision skills of workers so that workers could also be effective and their businesses/shops could generate more revenue. Mwoobia (2012) argues that monitoring and supervision entail that the period of equipping them with knowledge and skills should be sufficient to allow entrepreneurs to master those skills related to stock-taking, stock control,

practical ways of applying stock taking and stock control, stock security and quality management. In the Ministry of Education, according to the MoE ETSIP plan documents (2005; 2007), it was, however, noted by some researchers on entrepreneurship in the Ministry of Education, Arts and Culture that the staff mentoring the entrepreneurs did not adhere to schedules/plan assigned to training.

In addition, Schiuma and Marr (2001), as well as Schiuma (2004) highlight that managers should engage in activities such as organising, staffing, leading and controlling on a daily basis. This argument concurs with Pollock (2004) who states that supervisors' responsibilities involve mostly organising, staffing, leading and controlling. However, it is very difficult to lead and control people if planning and organising are not done properly. For the supervisor to be successful, each chain must be strong (Pollock, 2004).

The results of different studies also reveal the need for entrepreneurs to be assisted with marketing in order to market their products. They suggest that government can pay for a place at a trade fair for them to market their products (Ogbokor & Ngeendepi, 2015; Eriobunah & Nosakhare, 2013). Results of the above-mentioned studies imply that marketed products are likely to ensure customers throughout the year as opposed to a seasonal business.

It was further concluded that marketing and entrepreneurial orientation and entrepreneurial skills for business owners would bring possible solutions to emerging

problems in entrepreneurship (Ogbokor & Ngeendepi, 2015; Eriobunah & Nosakhare, 2013).

The MTI (1997) points out that, despite adequate levels of literacy, most of the entrepreneurs received little training. The MTI (1997) indicates that only 15 % of small entrepreneurs in the informal sector had received training on technical training and the vast majority did not receive training in the informal sector. The MTI (1997) further identified a need for practical training in the informal sector.

2.10.3 Conclusion

In this chapter, the researcher discussed entrepreneurship in the context of global strategies and promotion programmes aimed at promoting the micro and small enterprise sector. Entrepreneurship training has been emphasised as one of the most important crucial component to prepare entrepreneurs to run and manage their business successfully. It also highlighted the role of the government of Namibia through the Ministry of Education, the ASDSE contribution to poverty alleviation and project realisation. This was followed by a consideration of challenges with regards to the ASDSE Programme and the support needed.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter briefly outlines the qualitative research design and method, basic assumptions relating to interpretive research, sampling methods, as well as the approach to data collection and data analysis used in this study. The ethical considerations implemented during the research process are also discussed in this chapter. This study focuses on how the beneficiaries (entrepreneurs) perceived the effectiveness of the Adult Development Skills for Self-employment (ASDSE) Programme in the Ministry of Education, Arts and Culture of Namibia.

This research employed a qualitative design and dealt with the perceptions of beneficiaries of the Adult Development Skills Programme in the Khomas region of Namibia. This particular chapter aims at describing the research design, sampling techniques, data collection procedure and research instruments. The chapter further discusses the results of the pilot study and the methods used to analyse the data, the main research questions, data generation procedure, ethical considerations and methods used for data analysis.

3.2 Research design

Punch (2009), Gall and Borg (2007) and MacMillan and Schumacher (2001) use the term, research design, in referring to the sound plan and structure of an investigation

used to obtain evidence to answer research questions. Based on this premise, the sound plan of how the researcher conducted the study was through a qualitative mode of enquiry. The study made use of a qualitative approach in order to build social action between the researcher and the participants to enable them to express their views and experiences (Chilisa & Preece, 2005). Interpretative researchers assert that qualitative research involves an *interpretive* and *naturalistic* approach (Denzin & Lincoln, 2000; Janesick, 2000). This means that qualitative research studies things in their natural settings, attempts to make sense of, or to interpret phenomena in terms of meaning that people bring to them (Chilisa & Preece, 2005). Qualitative researchers believe that the researcher's ability to interpret and make sense of what he or she sees, is critical for understanding any social phenomenon; in this sense, the researcher is an instrument (Hatch, 2002). Moreover, other qualitative researchers believe that there is not necessarily a single ultimate truth to be discovered; however, there might be multiple perspectives held by different individuals and each of these perspectives might have equal validity or truth (Chilisa & Preece, 2005).

The qualitative approach was considered appropriate for this study because the data generated were in the form of words, actions and records. A qualitative approach was used to understand better the views and experiences of the benefits and challenges regarding the ASDSE programme in the Khomas educational region. Creswell (2005), De Vos, Strydom, Fouche and Delpont (2005), as well as MacMillan and Schumacher (2001) and Likando (2008) conclude that adopting a qualitative approach to understand the subjective reality from the perspective of an insider as opposed to the outsider's perspective is predominant in the qualitative approach. This approach was

also chosen, because it allowed the researcher to establish respondents' perceptions, views, attitudes and behaviours (Borg & Gall, 1996).

In this qualitative study, a phenomenological design was used. Phenomenological research is a study that attempts to understand people's perceptions, perspectives and understanding of a particular situation (Leedy & Ormond, 2010). Hence, a phenomenological approach was used in order to allow the researcher to ascertain and record the respondents' perspectives on the research questions driving the study. According to Lodico, Spaulding and Voegtle (2006), a phenomenologist's role is to listen to all participants; to establish the way they perceive reality in their own way about the subject under study, as well as their personal experiences, attitudes and emotions.

3.3 Population of the study

Lodico, Spaulding & Voegtle (2006) define a population as a larger group to which the researcher would like the results of a study to be generalised. Additionally, other explanations about the population of a study is that "a population is any group of individuals that has one or more characteristics in common that are of interest to the researcher" (Best & Kahn, 1993, p. 13). The target population of this study consisted of all ASDSE beneficiaries (entrepreneurs) in the Khomas region who received training and loans from the Ministry of Education through the First National Bank of Namibia.

3.4 Sample and sampling procedure

A sample is a finite part of a statistical population whose properties are studied to gain information about the whole (Hugo, 1985). It can also be defined as a set of respondents selected from a larger population for the purpose of the study. Sampling is the process or technique of selecting a suitable sample or representative parts of the population for the purpose of determining parameters or characteristics of the whole population (Hugo, 1985). According to Creswell (2008, p.152), a sample is “a subgroup of the target population that the researcher plans to study for generalisation about the target population”. The standard used in choosing participants and sites whether they are “information rich” (Patton, 2001, p. 169).

The researcher used purposive sampling to handpick the region to be included in the study. Researcher selected Khomas region that was geographically close to her and that has an entrepreneurs operating at the back yard of their houses. MacMillan and Schumacher (2001:400-401) observe that purposive sampling allows the investigator to handpick the cases to be included in the sample on the basis of their judgement of their typicality. Purposive sampling involves the use of the researcher’s experience or knowledge of the group under study. The Khomas region consists of ten constituencies. Five of these constituencies, namely John Pandeni, Moses Garoeb, Samora Machel, Greenwell Matongo and Katutura East, is where respondents were drawn to participate in the study. The researcher was interested in those constituencies where she had participated in the training of entrepreneurs. The reason being that the researcher did not want include in the sample from constituencies which she did not

participate during the training because she was not aware of the effectiveness of the training.

The sampling of respondents was done randomly. A list of all trained entrepreneurs was obtained from the office of the Deputy Director of Lifelong Learning Khomas region. Copies were made and they were cut into pieces in such a way that every piece of paper contained the first name and surname of ASDSE beneficiaries. These papers were mixed up separately according to each constituency in an empty small carton before being picked at random until the required number was obtained. From each constituency four (4) respondents were selected, that is, a total of 20 entrepreneurs were used as the sample of the study and the list of the selected subjects was made before administering interview schedule.

3.5 Research instruments

The researcher used interview schedule to obtain information from the respondents regarding the effectiveness implementation of the ASDSE project and the extent to which beneficiaries' views in relation to its intended objectives. The use of interview schedule allowed the researcher to discover the participants' (in this case, beneficiaries/entrepreneurs) perceptions, views and the values which they attach to their actions (Robison, 1993). Furthermore, a combination of semi-structured and open-ended questions used helped the researcher to elicit information from the beneficiaries of the self-employment programme. This also helped the researcher and the participants to work together "to arrive at the heart of the matter" (Tesch, 1994, p.147).

In addition, the researcher also generated data through document analysis and used both primary and secondary data sources. The primary data were sourced during observation, interviews and document study, while secondary data were sourced from literature relevant to the research problem.

In order to test the reliability of the instrument, the interview questions were given to the two supervisors of this study for comments. Upon their recommendation, some items were modified before the implementation of the study. A pilot study was also conducted. The interview schedule was made up of five sections.

The first section sought entrepreneurs' views regarding the benefits of the Self-employment programme and contained five sub-questions. The second section concerned ways in which the business activities of the Self-employment programme contributed to poverty alleviation. The third section looked at the training of the Self-employment programme and comprised four sub-questions. The fourth section looked to challenges and possibilities for support from the Directorate of Adult Education to ensure improvement of the Self-employment programme. The fifth section sought the biographical information of the participants (entrepreneurs) and comprised six sub-questions.

3.5.1 Pilot study

The pilot study included ten (10) ASDSE beneficiaries who had similar characteristics as to those in the target group of the respondents. The pilot study was done naturally, as this is recommended for feasibility, convenience and cost effectiveness (Janesick, (2000) and Harry Sturges & Klingner (2005) as cited in Hamunyela (2008). A pilot study was conducted by the researcher among ten beneficiaries in the Khomas region. These included four participants from Greenwell Matongo, three participants from John Pandeni and another three participants from the Moses Garoeb constituency. The rationale for the pilot study was to gain feedback and to test the reliability of the interview guide, as well as to establish whether the type of data would be meaningful in relation to the research questions. Cohen, Mansion and Morrison (2013) point out that there are four reasons for pilot testing; firstly, to establish whether there is any ambiguity in the research; secondly, to gain feedback on the reliability of the interview; thirdly, to gain feedback on the validity of the instruments of data collection; fourthly, to identify omissions, redundancies and irrelevant items.

Hence, these reasons motivated the researcher to conduct a pilot study in some of the educational districts before the actual data collection procedures. The purpose of the pilot study was well explained to the respondents and written consent was gained from them. The pilot study indeed helped the researcher to establish whether the type of data obtained could be meaningful and could be easily analysed in relation to the stated research questions.

3.5.2 Results of the pilot study

The results of the pilot study indicated that the instruments were valid and consistent for the investigation and that the majority of the questions were understood by the respondents. Despite the fact that respondents' responses showed consistency in most of the questions which was an indication that the instruments were reliable, the pilot study revealed a need for the researcher to revisit some parts of the questions and instruments. The changes and revision on some instruments were done as follows:

Item 1, Section A: Do you think that the Self-employment project contributed to expansion and growth? This question was asked during pilot study and it was noted to be little bit broad. The question was re-framed to read as "Do think the ASDSE project had contributed to income generation and job creation?" The question included sub questions such as income before training and loans received, income made after training and loans received, the estimated difference of income after training and loans received, the salary paid to business owners after training and loans received and salary paid to business workers after training and loans received.

Furthermore, the pilot study also revealed the need to change item 4 in Section C which read as follows: The purpose of this project is to contribute empowerment opportunities and alleviation of poverty. In your own view, do you think this purpose is being realised through this project? Why? Item 4 was then merged and read as follows: In your view, do you think the ASDSE project contributed to poverty alleviation and project realisation?

The pilot study also revealed that there was a need to re-schedule the interview times because some of the participants were not willing to do interviews when they had customers in their businesses/shops.

3.5.3 Refinement of the research instruments

After reviewing the piloted instruments, the repetitive questions were deleted and similar questions were merged become one question. Comments from the supervisors and colleagues, as well as experts in adult education, were incorporated from the results of the pilot study.

3.6 Data collection procedure

The researcher had requested and received an introductory letter from the Faculty of Education of the University of Namibia. After that, the researcher wrote a letter to the Permanent Secretary of the Ministry of Education. A copy of the approval letter from the Permanent Secretary was sent to the Director of the Khomas region. Upon arrival in each district, the researcher made an appointment with the District Education Officer in that district. This was done to seek their permission and assistance during interviews. The researcher personally administered the data collection instruments.

3.7 Data analysis

According to Creswell (2009), the process of data collection includes making sense of the text and visual data, as well as preparing data to move into a deeper understanding of what the data represent. This is done in order to interpret the meaning of the data. Creswell (2009) further adds that data analysis helps to order, structure, as well as give meaning to the data obtained.

The research findings were put into categories which were aligned to the research questions of the study. The data were checked for completeness of information at the end of every field data collection day and before storage.

The qualitative data were dealt with in an inductive, analytical process (Hamunyela, 2008). The data analysis followed the general procedures of data transcription, data organisation for retrieval, code identification of themes and the developing of categories, as well as analysis and the incorporating of theory from the literature. The following steps were carried out:

The notes that had been written down during the interviews were transcribed and read numerous times in order to identify corresponding themes. An examination of transcribed data was done, and the researcher took notes and identified corresponding themes and ideas expressed by the participants. The researcher used codes to represent specific themes and ideas identified by the data (Creswell, 2009). The themes were identified by comparing answers collected through semi-structured interviews and

open-ended interviews. Themes that emerged from the data were connected. The different themes gained from the data were organised and then categorised according to patterns of codes (Best & Kahn, 1993). According to De Vos (2005), the data obtained and the themes observed have to be tested by searching through the data and challenging the understanding that they have developed. The themes that emerged were highlighted, grouped together and organised under theme headings.

3.8 Research ethics

The main ethical concerns in research are informed consent, confidentiality and potential harm to the participants. Best and Kahn (1993, p. 45) maintain that proper respect for human freedom generally includes the three above-mentioned conditions, that is, participants must agree voluntarily to participate in research without physical or psychological coercion. This means that the participants' agreement must be based on full open information about aims of the study. Best and Kahn (1993) argue that codes of ethics in a study insist on safeguards to protect participants' identities and those of the research locations.

This implies that privacy and confidentiality need to be considered as the primary safeguard against unwanted exposure. All personal data ought to be secured or concealed and made public only behind a shield of anonymity (Creswell, 2003).

In ensuring safety of the participants and preventing violation of human rights, permission to carry out this study was sought from the Ministry of Education, Arts and

Culture through the office of the Director of Khomas Education, Arts and Culture. Informed consent was obtained from each respondent after a thorough explanation of the aim of the study and the potential benefits of participating. The respondents were assured verbally that for the sake of anonymity and confidentiality their names would not appear anywhere in the research findings. Anonymity was of particular importance to ASDSE project beneficiaries who might have felt threatened by defaulting the bank.

All participating ASDSE beneficiaries had access to transcriptions and to their transcribed information. For ethical reasons, the name of the business and the research participants were kept anonymous (Best and Kahn 1993:46, Anderson 1998:18 and Christians 2000:139) and the researcher has used pseudonyms.

3.9 Conclusion

This chapter provided an explanation of the research design used to collect data. This was followed by the clarification of the population, sample of the study, sampling techniques and research instruments that were used in the process of data collection. The chapter, furthermore, discussed the results of the pilot study, the ethical considerations that were followed as guiding principles during the investigation and the methods that were used to analyse the data.

CHAPTER 4: PRESENTATION AND INTERPRETATION OF DATA

4.1 Introduction

The Adult Skills Development for Self-Employment (ASDSE) programme was established to create jobs and generate income for the unemployed and under-employed adult population of Namibia. The project targets established and new micro-enterprises in need of credit and basic, managerial training.

This chapter presents and interprets the data obtained from the interviews schedule conducted. The purpose of the interviews schedule was to establish the ASDSE beneficiaries' views regarding the perceived effectiveness of the Self-Employment programme; the ways in which the said programme contributed to poverty alleviation; the challenges/support that the Directorate of Adult Education needs to provide. The following themes that emerged from the interviews schedule will form the basis for the presentation of data:

- The entrepreneurs' views regarding the benefits of the Self-Employment Programme,
- The ways the business activities of the Self-Employment Programme contributed to and poverty alleviation,
- The challenges of the Adult skills Development for Self-Employment Programme
- The support needed to contribute to the improvement of the Self-Employment Programme.

The following section provides a closer look at the prominent themes that emanated from the data and what participants had to say about how they perceived and experienced the Self-employment programme in the Khomas education region. The data are arranged according to the questions the researcher had asked; the respondents' answers are integrated under each sub-heading. Given the qualitative nature of this study, the presentation throughout this chapter is mainly in descriptive form. The results are presented first, followed by the researcher's interpretations.

4.2 Presentation of data

4.2.1 Entrepreneurs' views with regards to the benefits of the Self-employment programme

The first interview questions to all respondents were designed to provide data and information on entrepreneurs' views regarding the Self-employment programme in terms of benefits generated by income before and after receiving training and loans; salaries paid to business owners; salaries paid to part-time business workers; profits and savings.

4.2.1.1 Beneficiaries' views on income before training and after receiving loans

One of the objectives of this study was to investigate the views of beneficiaries of the Self-employment programme with regards to income before and after receiving loans.

When the respondents were asked to list their benefits in terms of before and after receiving loans, salaries paid to business owners (employers), salaries paid to part-time business workers (employees), profits and savings, the responses were as indicated in the Table below:

Table 1: Comparison of income before training and loans received by beneficiaries

Income before training/loans	Income after training/ loans received	Differences in income after training/ loans received	Salaries paid to business owners	Salaries paid to part business workers
Before acquiring the loan, I was generating four thousand per month	The self-employment contributed to job creation. I'm able to generate income of about twelve thousand per month, depending on sales	The self-employment programme has contributed to job creation. I'm able to generate an income of about eight thousand per month	The self-employment had contributed to income generation as I'm now earning a salary of three thousand per month	The self-employment had contributed to income generation as I pay my employee a salary of one thousand Namibian dollars on a part-time basis depending to the sales of that month.
Before acquiring the loan, I was generating five hundred per month to three thousand	After acquiring the loan, I was generating seven thousand to six thousand per month	The self-employment has contributed to job creation, I'm able to generate an income of about six to seven thousand	The self-employment has contributed to income generation as I earn two thousands per month	The self-employment has contributed to income generation as I pay my employee a salary of seven hundred Namibian dollars on a part-time basis depending to the sales of that month.
Before acquiring the loan, I was generating five hundred to one thousand	Five to four thousand depending to the sales	The self-employment programme has contributed to job creation, I'm able to generate an income of about three to four thousand	I'm earning one thousand five/six /seven hundred per month to two thousand per month, depending on the sales of that month	The self-employment has contributed to income generation as I pay my employee a salary of six hundred Namibian dollars on a part-time basis depending on the sales of that month.
Income was five hundred to seven hundred, depending on the sales of that month.	I was earning between two thousand seven hundred and three thousand depending on the sales of that month	The self-employment has contributed to job creation, I'm able to make an income of about two to three thousand or five hundred, depending to the sales of that month	The self-employment programme has contributed to income generation as I earn one thousand five hundred per month to two thousand per months depending to the sales of that month	The self-employment has contributed to income generation as I pay my employee a salary of five hundred Namibian dollars on a part-time basis depending to the sales of that month.
Income was three hundred to four hundred depending on the sales of that particular month.	I'm earning between eight hundred and one thousand per month depending on the sales	The self-employment has contributed to job creation, I'm able to generate an income of about two thousand per months	The self-employment programme has contributed to income generation as I'm earning five to six hundred per month	The self-employment did not contribute to income generation. The income is too little. I get help from my relatives
Income was three hundred depending to the sales of that month	I'm earning between between five hundred depending to the sales.	The self-employment has contributed to job creation, I'm able to make an income of about N\$ 200, I have squandered my loan but I still need more assistance	The self-employment programme has contributed to income generation as I'm earning one hundred per month	The self-employment did not contribute to income generation. The income is too little. I have no money for labour I get help from my relatives

The data in Table 1 above show the beneficiaries' income before receiving training/loans, salaries paid to business owners and part-time business workers. It should be noted that the above statements were reported verbatim.

Summary of respondents' views on income before training and loans

From Table 1 above one learns that training and loans received contributed to an increase in profit making and created employment for others. Table 1 clearly shows that the respondents were earning a low income of between three hundred to six hundred Namibian dollars per month, before receiving the loans and training. Table 1 shows that the respondents started earning a higher income, i.e., between five hundred and twelve thousand Namibian dollars per month after receiving the loans and training. Table 1 further reveals the earning of different incomes for three groups. Namely, the first group ranged from seven to twelve thousand Namibian dollars; the second group ranged from one thousand to two thousand Namibian dollars and the third group ranged from two hundred to eight hundred Namibian dollars per month.

Table 1 further reveals that salaries paid to business owners also fell into three categories. The first category earned two to three thousand Namibian dollars per month. The second category earned from one to two thousand Namibian dollars per month. The third category fluctuated from one hundred to seven hundred Namibian dollars per month for trained entrepreneurs.

It is clear from Table 1 that some of the beneficiaries were able to pay their workers a salary of between five hundred to one thousand Namibian dollars per month. Table 1 also reveals that there were some of the beneficiaries of the Self-employment programme who were not generating satisfactory income to pay their part-time workers a wage.

4.2.1.2 Entrepreneurs' views on profit-making, stock acquisition and business expansion

One of the major issues or rather objectives of this study was to investigate profit making in the Self-employment programme of the Ministry of Education of Namibia.

The Table 2 below shows the respondents' views.

Table 2: Profit generated from business activities in the Self-employment project

Theme	Responses
Profit generated	<p>Response 1 I'm making a profit of one thousand five hundred to two thousand. I'm making more profit and have now expanded my house and built my tailoring workshop, kindergarten and bought a car for the business. Loan allocated was a bit small and that contributed to less profit and less savings and less income generated and that did not lead to business satisfaction. The loan allocated to me was twelve thousand.</p>
Profits	<p>Response 2 I'm making a profit of three thousand to three thousand five hundred Namibian dollars. I'm making better profit from the project and by being able to buy more items which my customers need from me. Since the loan the business has improved a bit. I was able to make a profit, however, the profit is still little as it based on the small loan received. Something needs to be done so that I can get a bigger loan and be able to generate more income that will contribute to the generation of more profit and reinvest it back into the business so that the business could grow as the business currently has stagnated. Profit is too small because of the two thousand loan which was allocated. The loan allocated to me was seven thousand.</p>
Profits	<p>Response 3 I'm not receiving profit from my business is not doing well, as I did not utilise my fund properly. I do not make any profit but still want funds and guidance from MoE to upgrade my business and make more profit. The loan allocated to me was two thousand.</p>

From Table 2 above one observes that some of beneficiaries were making a reasonable profit from their businesses. As a result, restocking, selling and expanding their businesses were not challenges to some of the beneficiaries. The Table, furthermore, reveals that profit earned enabled one entrepreneur to buy a car to transport their business goods, diversify their business into other businesses such as a kindergarten or welding work, as well as expanding selling in other regions. It is also clear from the above Table that some of the beneficiaries attested that they were making a low income and were unable to increase stock or expand their businesses. It is clear that the profit

for some of beneficiaries was little and their businesses were just for buying basic needs, not for saving or expansion.

4.2.1.3 Findings from entrepreneurs' views with regards to savings from business activities

The beneficiaries were asked to share information on savings from their business activities. It should be noted that the responses were reported verbatim in Table 3 below.

Table 3: Savings generated from business activities of the Self-employment Programme

Responses	Savings generated
Response 1	I save about one to two thousand Namibian dollars which is not enough to cover maintenance and other business needs
Response 2	I save five to eight hundred Namibian dollars, the saving is too little to cover business needs during dry season
Response 3	I do not save as I do not make enough profit to generate saving but still expect funds and support and guidance to upgrade my business and start savings.

The above Table shows that the beneficiaries were not saving as was expected. It is clear that the profit made by respondent 3 was too little to save. The data in Table 3 show that respondent 2 managed to save, but very little.

4.3 Findings from entrepreneurs' views with regards to business activities' contribution to poverty alleviation and project realisation

The beneficiaries were requested to make additional comments on the project's contribution to poverty alleviation and realisation, and their comments are reported verbatim below.

Response group 1

The project has contributed to poverty reduction, I was able to pay for my children to study at the University of Namibia (UNAM). I was able to generate money to contribute to burials of their siblings and was able to generate to transport their deceased siblings from Windhoek to the Northern parts of the country. However the project did not alleviate poverty as the amount of loan given is too small. I could not buy enough stock to expand my business such as operating from bigger open markets. It makes me operate from home as I could not pay rent and make the business visible to more customers and generate more income. The project has helped us with income generation and employment creation, but a lot needs to be done like availing more financial assistance to move people out of poverty, by giving enough funds and coming up with better income generation projects to alleviate poverty. For instance, we want to be able to make hair extensions ourselves and hair products but not retailing hair extensions and products, retailing business is also good but the loan should be increased and be accessed to advance education as the current education what we possess is too low to engage in manufacturing.

Response group 2

The purpose of the project is not realized as some people who had been trained did not receive loans, their applications are either with the bank or with the MoE. They've been waiting for so long. They should give loans to the people to start or upgrade their businesses, let the state intervene to help to monitor what the Ministry of Education is doing, perhaps the state will add money so that our brothers and sisters could benefit from what they are supposed to benefit. Currently we cannot apply for any collateral as we unable to come up with convening proposal as result of poor education background.

Response group 3

The project has contributed to poverty reduction, I was able to pay for my children's transport to and from school and boarding school, was also able to pay for my children's transport to and from hospital, was also able to pay for my children's hospital charges when they sick, municipal bills and basic needs however, it did not alleviate poverty as the amount of loan given is too small. I've applied for an additional loan to buy more stock. Let some people go and examine what the Ministry is doing to the applicants so that a strong solution to the problem can be found and the government's goal of poverty alleviation could be realized. However the starting point should be advance education in manufacturing area.

Four main issues seem to stand out from the comments above:

1. *The Self-employment project of the Ministry of Education has contributed to poverty reduction. Recipients were: able to pay for their children to*

study at the University of Namibia (UNAM); able to generate money to contribute to burials of their siblings; able to generate money for the transport of deceased siblings from Windhoek to the Northern parts of the country; able to pay for children's transport to and from school and boarding school; was able to pay for children's transport to and from hospital; able to pay for children's hospital charges when they were ill; able to pay my municipal bills and for basic needs;

2. *The amount of the loan given was very small for starting a business, the feeling was that the amount for the loan needed to be increased;*
3. *Lack of commitment by MoE officials to communicate to applicants the cause of delays in processing of loan applications;*
4. *Some prospective entrepreneurs received training but no loans; this defeated the whole purpose of the project;*
5. *Some expected entrepreneurs received training but no loans; could not apply for grants/loans as a results of low levels of education.*

4.4. Beneficiaries' perceptions of knowledge and skills acquired

The interview questions were designed to gather information about the challenges of the Self-employment programme and the possibilities for support that the Directorate of Adult Education needs to provide to contribute to the improvement of the Self-employment programme.

The beneficiaries were asked to give their views regarding the degree of usefulness of the training in equipping them with the relevant skills to operate and manage their businesses. Below are statements showing their responses with regards to knowledge and skills acquired during the entrepreneurship training.

Response 1

I'm satisfied with the training that I received because I learned the importance of recording income and expenditures on a monthly basis. I learnt that I have to save money for maintenance of my sewing machine and also to save for business for the rainy days. However, I'm not implementing this: I don't record my income and expenditure on a monthly basis because I used up all the money: I buy basic needs for my family. This perhaps is caused by the limited income the business generates, based on the amount of loan granted.

Response 2

I also gained knowledge of business on commitment, customer-care skills, I learnt that I need to listen to the needs of the customers, in order to satisfy their needs. I also gained knowledge on the importance of being committed to the business, being neat, working hard and the need for ensuring quality. Further, I learnt communication and inter-personal skills I need to make my customers happy. I should be helpful to my friends in business so that when they have a problem, they can help me especially when clients have taken business items on credit.

Response 3

After the training, I learnt how to set correct prices on the items and started adding up higher mark-up when necessary to make more profit, especially if I bought the groceries at cheaper price that would attract more customers and that allowed me to make profit from selling low volume. After the training, I started applying the correct pricing principles: I looked at the materials I bought. If I bought the materials cheaper, I would set mark-up a little bit lower than the market price so that I can attract more customers.

On the basis of the above comments and statements, it can be concluded that most beneficiaries found the training helpful. Also, in general, respondents were of the opinion that their training was satisfactory in the sense that they felt that they had acquired human relations skills that enabled them to operate their businesses on a daily basis. Moreover, they felt that they had acquired skills with respect to pricing, costing, maintenance, customer care, business commitment. It is interesting to note that the respondents gained skills on the importance of financial management and bookkeeping skills. This is an interesting observation because the explanation was not immediately apparent.

4.4.1 Respondents' views on training issues which they were not satisfied with

All participants were requested to give their views on areas of training skills where they were not satisfied with or not well prepared for to apply the needed knowledge.

Below are the views indicating the responses.

Response 1

I am anticipated to have the skills and knowledge on how to conduct market analysis and business proposal in order to come up with the good business idea, which will help me to have more customers and receive adequate fund to upgrade my business and help me generate more income. I however did not acquire the skills as period was too short. The presenter did not spent enough time as time was limited as it was just one week but every day was a half a day. The train which was provided it was in general trading and tailoring and respondents wanted specific training on meat, jewellery and wood carving processing and Information Communication Technology (ICT).

Response 2

I was not fully satisfied with the training received on stock control as well as how to use cashbook. I could, however, not master everything as the duration of the workshop/training was short. I'm still available for a refresher course, to learn the easy way of doing cash book as well as balancing the cashbook.

Response 2

Respondents were not fully satisfied with training provided to small scale entrepreneurs because some of the concept were too difficult for them and were not explained clearly to them in mother tongue, as they had left school at tender age, and are not fluent in English, people were in such a hurry and it was only for a week. During training people were more focusing on people who understood English, although they weren't in business. Perhaps future training

should focus on the same age group and people who have same qualifications should be trained together. Also, there was no training manual available in local languages.

It is clear from the above views that respondents were not satisfied with some components of the training provided to small scale entrepreneurs. The concern was that some of the concepts were too difficult for them. Respondents were also of the opinion that training, such as refresher courses for a week or three weeks, needed to be conducted on the difficult concepts in local languages, as well as in English. The above views show that a dual manual in English and local languages needs to be developed for the trainees to grasp the subject content in both languages. The views also pointed to the need for advanced training in specific specialisations, such as meat processing, ICT, the use of computers, in general, and the internet to enable entrepreneurs to run their businesses effectively.

4.4.2 Beneficiaries' views on support and mentoring

All the respondents were asked to state their views on support and mentoring offered by the Ministry of Education's officials. The following Table shows their responses:

Table 4: Opinions of beneficiaries on support and mentoring offered by MoE**Officials**

Mentoring	Duration of support given	Type of support given
Support offered	Occasionally	<i>I receive advise occasionally on the importance of record keeping, but officials couldn't spent longer time the subject matter on how to apply all types of recording keeping, as we were taught during training, but I still need support in how to keep records properly, obtaining grants, loans and how to conduct market research and come up with a business proposal.</i>
Support offered	Regularly	<i>I receive support visits from the regional staff regularly and they even bring me customers when they hear that they want a certain dress, especially during wedding seasons like in December, August and May. However we need to be assisted with marketing; for MoE to secure space for them at annual at Trade fairs as this offers opportunities for us to market our products. They used to give me mentorship on customer care but need support on business proposal writing to acquire funding needed to expand business.</i>
Support offered	Not at all	<i>I never receive support visit from the regional staff in terms of managing the business. I last saw them when they help me to fill in the loan application but I still need to be supported in business, especially in terms of getting more funds in a speedy manner and how to come up with innovative ideas to advance the business from one level to another.</i>

It can be seen from Table 4 above that all the respondents were not happy with the support and mentoring received from the Ministry of Education's officials. The majority indicated that they lacked knowledge on how to conduct market research and come up with sound business proposals to obtain grants and/or loans, as well as the know-how to expand their businesses. Similarly, the respondents also felt that there was a need for MoE officials to revisit their strategies for supporting and mentoring. All in all, the respondents were of the opinion that the loan amounts should be

increased. The result can be interpreted to mean that the regional officials or rather the Ministry of Education at regional level also lacked knowledge and skills on how to support and mentor beneficiaries. It may also be that the immediate supervisors did not have information on market research and business proposals.

4.4.3 Entrepreneurs' views on challenges facing the programme and how they can be resolved

The respondents were asked to list what they considered to be challenges of the Self-employment programme and make suggestions to resolve those challenges. Below Table 5 show the challenges of the Self-employment programme and suggestions how to minimise them.

Table 5: Challenges of the Self-employment programme

Theme	Responses
Longer loan procedures	<i>The loan process is too long, it takes too long for the loan to be recommended to the bank within in MoE, it goes through too many Departments like DLO office, regional Office then Head Office before reaching FNB (too much red-tape)</i>
Poor organisation between MoE and FNB	<i>The bank requested me to submit the Certificate of Registration of my company and a health certificate from the municipality that was not stipulated when I completed the Business Plan with MoE officials. When I went to municipality for a health certificate, they did not assist me as they needed a building where I was operating from and I didn't have one. Only after lengthy deliberations between officials from MoE and the bank, were they able to resolve the matter: they approve my loan and by the time I had received the loan to buy the groceries for my business, it was late as most people had left for the December holidays. So, it is important to issue loans within a reasonable time.</i>
Bank delays	<i>I was frustrated because of the bank delays. I was always between my home and the bank. I wasted a lot of my time and</i>

	<i>money and in return, I got a smaller amount of money. If this money was paid on time, I could not have spent much time and money on transport and going to the bank instead of selling groceries at business premises. These things, like today bring the Identity document, tomorrow bring the municipality bill, another day come and re-complete the bank forms have resulted the quotations to expire and they will send you again to get new quotations and by that time, the prices had gone up. I went to the bank more than five times to fill in various information. It took more than 48 months for my loan to be processed.</i>
Bank charges	<i>The bank charges on the loan approved it is too high, 17 %. The bank is milking us, it's too high for micro entrepreneurs.</i>
Small amounts issued	<i>The loan granted is too little. It did not consider the buying of other materials which are necessary in order for the carpentry project to succeed. For example, you need a tractor to transport timber from the forest to the workshop to be processed.</i>

In the opinion of the respondents, the most conspicuous challenges of the Self-employment programme were the long route the loan process took: Screening Committee procedures; delays caused by FNB; poor communication between the MoE and FNB; high bank charges as the bank was charging 15 % plus 2% prime rate (when added together, they are thus charged 17 %).

4.4.4 Possible support needed to improve the Self-employment programme

The respondents were asked to comment on possible support needed to improve the Self-employment programme, and their comments are reported verbatim below.

Suggestion 1: MoE should do away with FNB as a stakeholder and approach any other financial institution which is serious with the micro-entrepreneur like Koshi-Yomuti (FIDES Bank) to process loans on time.

Suggestion 2: The MoE should have one ASDSE Coordinating Officer based at the Head Office to help entrepreneurs fill in applications forms rather than at MoE Regional Offices and deal with the bank so that the loan application process could become shorter. The ASDSE Coordinating Officer should be based at the bank or the official from the bank should be based at the MoE Headquarters.

Suggestion 3: For better implementation, they should give the exact amount of loan requested and give better loan amount on the second time after the entrepreneur has finished paying the loan so that one could expand the business to generate more profit. For instance, if I applied for N\$20,000.00 the bank should give me N\$20,000.00 and not N\$12000.00. Also, the bank charges are too high. The bank is charging 15 percent plus 2% prime rate; together they charge 17 %. This needs to be reduced.

Suggestion 4: Link the ASDSE project to other ministries like Ministry of Gender and Child Welfare and other ministries which issue grants, where the ASDSE beneficiaries could top up with their loans so that one could get free funds to upgrade our businesses.

Suggestion 5: The grace period should be at least extended to six months to allow entrepreneurs to sell and expand before starting repaying back their loans. Unlike now where you only get the loan this month and the next one you are expected to start repaying back.

4.5 Conclusion

Chapter 4 presented respondents' general comments, where the researcher learned that some beneficiaries were of the opinion that the Ministry of Education was not doing much to approach other financial institutions to give loans to them. The comments also revealed that some beneficiaries were of the opinion that to minimise some of the challenges, the head office coordinator for ASDSE should help the entrepreneurs to fill in the business plan questionnaires. Furthermore, the comments were also calling for improvements of the Self-employment programme by ensuring that entrepreneurs received the exact amounts they requested. Moreover, some of the comments are suggesting a grace period of six months to allow entrepreneurs to start selling and expanding before they have to start paying back their loans.

CHAPTER 5: DISCUSSION OF FINDINGS AND CONCLUSIONS

5.1 Introduction

In the preceding chapter, the researcher presented the data generated through interviews schedule. In this chapter, the researcher discusses the findings in relation to the relevant literature and on the basis of the research themes. The following themes are addressed:

- The entrepreneurs' views regarding the benefits of the Self-employment programme.
- The ways the business activities of the Self-employment programme contributed to poverty alleviation.
- Challenges with respect to the Self-employment programme and the possibilities for support that the Directorate of Adult Education needs to provide to contribute to the improvement of the Self-employment programme.

5.2 Benefits of the Self-employment programme

Evidence from this study shows that the effectiveness of the Adult Skills Development for Self-employment programme (ASDSE) are to create jobs and generate income for the unemployed and under-employed adult population of Namibia (see Chapter 4, Section 4.2.1). It is further shown that the ASDSE was established to address the needs of the targeted groups and new micro-enterprises in need of credit and basic managerial training.

5.2.1 Benefits generated by income before training and after receiving the loan

It is revealed that entrepreneurs found their training effective in increasing income from different businesses in which they engaged (see Chapter 4, Table 1). Some entrepreneurs felt that they did not generate a reasonable income or benefited from the Self-employment scheme. According to DABE (1998), training is being regarded as the most crucial aspect in the ASDSE programme in the Ministry of Education. As a result, the study has revealed that the training of entrepreneurs had an impact on the income of some entrepreneurs.

The results of the study further revealed that the workers' wages were meagre and was unable to contribute to meeting their basic needs, such as food and transport. The study also found that not all employers were benefiting from the income that they were generating because their salaries were also thin, as can be seen in Table 1. This finding supports the Ministry of Trade and Industry's study that revealed that the majority of the self-employment, small micro-businesses in Namibia were still too small due to the size and nature of the projects because most of them could only hire from 0 to 10 employees and could only pay them from N\$400 to N\$600 per month (MTI, 1997).

However, since the present study revealed that there were some beneficiaries who were struggling and capacity seemed to be at the centre of the problem, it is worth discussing entrepreneurship development as it is considered relevant. The extant literature has confirmed that the development of entrepreneurship depends on the development of the entrepreneurs. Writers, such as Afrin, Islam & Ahmed (2008), opined that the

purpose of developing entrepreneurs is to empower them to be able to stand on their own feet, i.e. to be able to improve their businesses and contribute to profitability and sustainability.

Afrin, Islam and Ahmed (2008) assert that, in order to develop entrepreneurship in developing countries, the following main activities should be performed: stimulator, support and sustainability. These researchers mention three steps which could be used to enhance the capabilities of entrepreneurs. The first step concerns engagement in stimulatory support. This includes the proper observation of the business when interacting with entrepreneurs. This also includes taking stock of what talents they possess and what they can do, as well as help them in selecting products that fit the market. The second step is to support entrepreneurs to acquire scarce raw materials, access different facilities, such as funds, technology, production methods, procedures, marketing of products that will improve their businesses, etc.

The question of sustainability comes as the third stage. Sustainability, in the researcher's view, is driven, among other things, by continuous learning. Education is considered to contribute positively to the attainment of knowledge. However, with new research from the workplace indicating that valuable knowledge can also be created in workplaces (Walsh, 2007), i.e. from experience, entrepreneurs can also learn from their practices and improve their operations. This can be done in addition to training.

With regards to personal income, all entrepreneurs indicated that their personal income increased after the training and after loans had been disbursed. These results seem to

suggest that training in the ASDSE programme plays a vital role in the growth of personal income and, to a small extent, employment creation: some participants said that employment creation was not substantial because only a few employment opportunities were created.

The above findings also resonate with the extant literature. According to Afrin, Islam and Ahmed (2008), training has a positive impact on the self-employment of beneficiaries throughout the world. Namibia is no exception, because small businesses who seem to play a vital role in self-employment, job-creation and income generation are reporting benefits.

5.2.2 Profit-making from business and more stock for expansion

In any given business situation, prospective entrepreneurs are expected to stock more goods in order to expand and gain more profit (Wachira, 2012). It can be argued, based on the findings, that entrepreneurs who had been supported by the ASDSE project made reasonable profit (see Chapter 4, Table 2). It is revealed that the profit which beneficiaries earned enabled one of the beneficiary to purchase a vehicle to transport business goods, while others diversified by establishing kindergartens and welding related businesses. It is clear that some beneficiaries did not make much profit.

In order to ensure growth in a capitalist, economic framework, profits would have to be reinvested in the business, which was what some of the research participants did. Reinvestment can be made with respect to machinery and equipment, as some of the

research participants did when they bought means of transport for their businesses. Another way in which reinvestment of profit can be made is by upgrading capabilities to ensure more or better output, thus increasing the capacity of the business to increase its profit. But some of the findings of the present study show that some of the research participants were not able to reinvest. For example, one of the research participants explicitly stated that he/she had not made proper use of the loan. But this should not be construed as meaning that the project did not have potential to enable the reinvestment of profits, which could lead to growth.

5.2.3 Savings from business

Saving is the most important factor in any business. For example, an entrepreneur who cannot save from his/her business would hardly achieve his/her objectives (Outcalt, 2001). The results of his study suggest that saving was little or inadequate (see Chapter 4, Table 3). The reasons cited for inadequate savings were minuscule loans received and inadequate funding of projects. This seems to have denied some entrepreneurs opportunities to increase their stock and expand their businesses. However, such attribution might represent a misdiagnosis of the problem. There are other ingredients required apart from money to sustain and grow a business. On the same matter, the literature reminds about skills that entrepreneurs require to operate effectively in their new ventures. The literature reminds us that:

Entrepreneurs produce solutions that fly in the face of established knowledge, and they always challenge the status quo. They are risk-

takers who pursue opportunities that others may fail to recognize or may even view as problems or threats. Whatever the definition of entrepreneurship, it is closely associated with change, creativity, knowledge, innovation and flexibility-factors that are increasingly important sources of competitiveness in an increasingly globalized world economy. Thus, fostering entrepreneurship means promoting the competitiveness of businesses (Bruyat & Julien 2000, p. 67).

In view of the above quotation, entrepreneurs can be defined as individuals who establish and manage their businesses for the main purpose of growth and profit. This further stresses the critical role of the generation of new ideas to sustain the operations of the business through innovation. Therefore, money should not be seen as the only resource required to sustain a business entity, especially in today's highly competitive markets which are open to global competition. This should not be construed as meaning that funds are not needed; they are, but entrepreneurs require more than that to remain afloat.

5.2.4 ASDSE's contribution to poverty alleviation and project realisations

Mananadhar and Pradhan (2005) assert that a Self-employment project is regarded as an effective tool for poverty reduction since it enables the poor and low income households to take advantage of economic activities to increase their income through self-employment. These authors, furthermore, inform us that the importance of self-employment in developing countries is on the increase around the globe (Mananadhar

& Pradhan, 2005). The result of this study reveals that ASDSE programme is a tool for poverty reduction in a number of ways. On that note, it can be said that the ASDSE programme contributes to poverty reduction in several ways:

- Some of the research participants reported that they were able to pay for their children to study at the University of Namibia (UNAM);
- Some research participants also revealed that they used the money generated to contribute to the burials of their siblings;
- Some participants used some of the income generated to transport their deceased siblings from Windhoek to the Northern parts of the country.
- Some participants used the income generated to pay for their children's transport to and from school/boarding school; they were able to pay for their children's transport to and from hospital;
- Some beneficiaries used the salary earned to pay for their children's hospital charges when they were ill;
- Some beneficiaries used the income generated to pay municipal bills and pay for basic needs.

Moreover, the results show that the research participants were involved in low income, retailing projects and did not have any qualifications (see Chapter 4, Section 4.3). This finding is consonant with Egelsner and Rena (2011) who maintain that the factor that leads small-scale entrepreneurs to engage in low-level business activities has to do with a low educational background. However, these beneficiaries need to acquire

different skills and knowledge that will enable them to compete by using their knowledge.

5.2.5 Knowledge and skills acquired/not acquired during the training

Training is regarded as part of the preparation of prospective entrepreneurs to acquire the knowledge and skills expected of them to manage their businesses successfully. Egelsner and Rena (2011) postulate that the Namibian government has given high priority to educating its people by establishing adult education literacy programmes to accommodate and assist adults and youths in bettering their entrepreneurship education. Sub-sections 5.2.4.1 and 5.2.4.2 explains the beneficiaries' knowledge and skills acquired versus the knowledge and skills not acquired.

5.2.5.1 Beneficiaries' knowledge and skills acquired

The study reveals that the training provided the research participants with skills to run and manage their businesses. For example, according to the participants, the training they had received enabled them to record income and calculate expenditure on rent, telephone, water and electricity bills, savings, loan payments, salaries and other cost-related issues (see Chapter 4, Section, 4.4). Generally, it seems that participants were satisfied with the training they had undergone because they acquired the aforementioned skills.

The results of the study further show that the research participants had acquired knowledge in communication and interpersonal skills which were essential in interacting with their customers (see Chapter 4, Section 4.4, Res, 2). This resonates with CISP (2015) who states that keeping customers happy is the best thing one can do to stay successful in business. It is also commonly believed that entrepreneurs need to be equipped with negotiation skills to maintain business competitiveness (Okoro, 2012; Seth & Sethi, 2014). Thus, small business managers are also recommended to receive training in interpersonal relationship and group communication competence (Okoro, 2012). Sethi and Seth (2014) postulate that communication plays a crucial role in the functioning of organisations.

The literature reveals that financial information (income statements) in the small business is aimed at achieving the primary objectives of the business (Niewenhuizen, 1998, p. 36). In support of the above statement, De Beer, et al. (1998, p. 39) stress that an entrepreneur also needs to take into consideration profit analysis which would help in identifying products and activities that may require further attention. The knowledge and skills acquired by an entrepreneur enable him/her to apply financial control.

5.2.5.2 Knowledge and skills not acquired

The findings revealed that there are aspects of knowledge and skills which participants needed but did not acquire from the training they had attended (see Chapter 4, Section 4.4.1). These are:

- Knowledge and skills in developing business proposals;

- Knowledge and skills on how to conduct market research;
- Longer duration of training, as training was too short to master skills needed to manage a business;
- Simplifying language of the medium of instruction (such as English) was challenging as a result of dropout from school at an early stage;
- No training manuals were available in local languages.

It seems that the ASDSE beneficiaries were in need of knowledge and skills for developing business proposals so that they could convince banks and other micro-finance institutions. Other skills and knowledge areas which the ASDE needed were skills to engage in market research. These skills were needed to stock the right commodities that would attract customers. Moreover, the participants expressed a concern that the duration of the training was too short to master those skills needed to manage a business (see Chapter 4, Section 4.4).

The results also indicated that participants lacked innovativeness to advance their businesses. According to Bannon, Palmintrea, Pagan and McKenzie (2001), innovation is the art of implementing a new or significantly improved product (goods or service) or process, a new marketing method and a new organisational method in business practice, workplace organisation or external relations. Van Aardt and Bezeidenhout (2000) add that innovation includes improvements in both technology and methodology. This may be evident in product and process changes, new approaches to new forms of distribution and new concepts of scope for the business.

Bannon, Palmintrea, Pagan and McKenzie (2001) recommend that the Small Business Innovation Research Program (SBIR) should help small business owners to identify potential end-users, as many small business owners want more assistance from government and other sources to help them identify potential SBIR buyers. Identifying purchasers of SBIR products, processes, services, along with other services could give SBIR firms an important boost in a traditional area of weakness.

5.2.5.3 Opinions of beneficiaries on support and mentoring offered by MoE officials

The findings show that some MoE officials were not helpful to beneficiaries on how improve their business (see Chapter 4, Table 4, Section 4.4.2). This implies that the ASDSE beneficiaries needed more mentoring and help in terms of innovation in their businesses. Moreover, Mbaziira and Oyedokun (2014) emphasise that mentors need to be trained to help entrepreneurs adequately to develop self-sustaining businesses. These authors identify the biggest challenge facing up-coming entrepreneurs “they do not only relate to a lack of funds but also the change of mind-set and the lack of skills to become competent entrepreneurs (Mbaziira and Oyedokun, 2014, p. 297). A change of mind-set involves a paradigm shifts of culture or attitude (both at individual and business levels) to drive small business activities towards complete ownership (Mbaziira & Oyedokun, 2014).

The literature expresses the kind of help needed by small-and micro-entrepreneurs. Below is a list of needs presented (Dunsby, 2001, p. 134). In order of priority to support and mentor entrepreneurs by MoE officials:

- Marketing and sales
- Funding finance, cash flow
- Accounting, credit control
- Computers and IT
- Employment
- Production quality
- Health and safety

Some of the theorists, for example, Dunsby (2001) identified another problem affecting small business owners of lacking management structures on their own.

Dunsby (2001 p. 134) states:

Entrepreneurs need help and guidance, a confidential assessment of their ideas and options in a positive, non-threatening manner before they go along and ask the bank for money. They do have confidence to approach banks without support and in many cases banks rebuffs them if they have not done their homework thoroughly.

The statement provided above can, therefore, be used as one of the answer that can be given as a response to the question what entrepreneurs need to run their business. The help and guidance the entrepreneurs expect from mentors play a vital role for

entrepreneurs to have confidence to approach bank institutions to solicit funds to start their business.

The results further indicate that training could be improved with respect to the monitoring and supervision skills of workers so that workers could also be effective and generate more revenue (Chapter 4, Table 4 and Section 4.4.2). Other entrepreneurship advocates argue that monitoring and supervision are inextricably linked to management skills and knowledge and other related concepts such as record-keeping, pricing, banking, marketing and keeping the customers happy (Schiuma, 2015; Rwigema & Venter, 2004). In short, the demands of both monitoring and supervision require some form of accountability in the business entity. According to Akande (1994), “monitoring and supervision requires clear assignment of responsibilities, business information on finance and performance, and mechanisms by which to hold decision-makers responsible”. As Akande (1994) simply puts it: “Proper monitoring and supervision skills of workers has been known as one of the problems in entrepreneurship in developing countries.”

The participants also expressed their willingness to receive training on Information and Communication Technology (ICT). They indicated that ICT should be included in training so that they could learn what was happening in the business world. This idea is supported by Hall (2002) who writes that training centres require rapid access to considerable information in order to adjust to constantly changing environment.

Some of the participants expressed their willingness to be trained in carpentry, welding and meat processing. This implies that diversified training was needed to advance skills and information from people who have just started their businesses beyond business areas in which they were operating. The Ministry of Trade Industries (MTI) (1997, p. 15) points out that, despite adequate levels of literacy in Namibia, most of the entrepreneurs received little training. The MTI (1997, p. 15) indicates that only 15 % of small entrepreneurs in the informal sector had received training in technical areas: the vast majority did not receive training. The MTI (1997, p. 15) also calls for practical training in the informal sector. Mason (2000) further indicates that any individual engaged in business should be equipped with knowledge and skills to make her/his business a success story.

5.3 Challenges of the Self-employment programme

The results of this study revealed a number of challenges. These challenges are noted as follows:

5.3.1 The red-tape

The findings revealed that the most conspicuous challenges of the Self-employment programme are the long route the loan process takes, Screening Committee procedures, delays caused by FNB, and poor communication between Ministry of Education, Arts and Culture and FNB. These limitations and constraints are also confirmed by Akingunola, Adenkule, Adgebegan and Aninkan (2013), who argue that it hinders entrepreneurship programmes in developing countries such as Nigeria. They

continue that the inflexibility and delay caused by the rigid system and procedures for sanctioning loans and disbursing them to the beneficiaries result in many delays which de-motivate applicants. The red-tape affects the respondents in way that many of them get discouraged to complete application forms for loans at FNB.

5.3.2 Poor communication between the MOE and FNB

Another big challenge facing the Self-employment programme is poor communication between the MoEAC and FNB. The research participants indicated that they were frustrated with FNB. Every time they went there, they were asked to present different documents. The majority of the research participants went to the FNB more than five times and in that process they lost business. They were not asked to provide the correct information or documents needed at once in order to process their application loans. This poor communication resulted in delaying the processing of loans at FNB, as a result, some applicants had to wait for eight months to two years.

According to Memorandum of Understanding (MoU) between the MoE and FNB of 2008 stipulate that if the ASDSE beneficiary is being recommended to get a loan, FNB is expect to finish the processing of the loan not longer than two weeks. The reason being that some of quotations for goods or items to be purchased attached to applications have grace period of 21 days. This means that after 21 days the applicant will be required to request new quotations. It appears that there is a lack of empathy and good communication on the part of implementers of the ASDSE Deed of Trust. The literature revealed that the non-implementation of such documents is attributed to

inexperienced staff. Most governmental and non-governmental staff are unable to implement project management, as they are hindered by factors such as heavy workloads, poorly trained staff, insufficient information and financial resources or impossible time constraints (Weaver, 2001). This is affirmed by Van Meter and Van Horn (1975, p. 478) as cited by Kasokonya (2007). Weaver (2001) also argued that even where directives and requirements are clear, problems may arise as implementers fail to comprehend fully what is expected of them. Kasokonya (2007) asserts that implementers need to be capacitated in timeline issues and target compliance, if the country is to achieve Vision 2030.

5.4. Possible support needed to improve the Self-employment programme

Some beneficiaries expressed the view that the MoE was not doing much regarding the matter of FNB for not processing the loans on time (see Chapter 4, Section 4.4.4). Some of the ASDSE beneficiaries were of the opinion that MoE should engage another financial institution to replace FNB. Some respondents suggested Koshi-Yomuti (FIDES Bank) as one of the financial institutions willing to assist the micro-entrepreneurs on time.

According to UNDP, as cited in the United Nations' Economic and Social Council, ECOSCO (2001), Empretech programme report, the relative success of the Empretech programme in various regions is due, in large measure, to the careful selection of persons with enterprise and initial motivation. The above-mentioned programmes and initiatives, including those of SIDBI (India) and Halkbank (Turkey) are good examples

which can contribute positively to the expansion of women's access to finance in developing countries, where most women face constraints in accessing finance. To address these constraints effectively, support measures and training programmes are often useful. Training needs to be directed towards bank loan officers to help them understand the special problems women entrepreneurs face. Banks also must adapt their credit scoring techniques to fit the profile of successful women entrepreneurs. Women entrepreneurs also need training in order to present their financial information and business plans successfully to banks and to understand the bank's criteria for evaluating their proposals. United Nations (2001, p. 43) appealed to governments and development organisations to encourage banks to be more gender sensitive by:

- *setting targets for banks in terms of the percentage of their loan portfolio allocated to providing education and training to women entrepreneurs to help them satisfy banks' requirements. Training is needed, especially, in management skills, finance, accounting, preparation of business plans and other necessary procedures for securing finance from the formal financing sector;*
- *promoting the creation of dedicated lending schemes at different levels: credit and equity finance;*
- *disseminating good practices.*

For better implementation of the project, some beneficiaries expressed the view that the Ministry of Education should give the exact amount of the loan requested and give better loan amounts the second time after the entrepreneur has finished paying off the

first loan so that one could expand the business to generate more profit. For instance, “if I apply for N\$20,000.00, the bank should give me N\$20,000.00 and not N\$12,000.00”. Okibongo & Makanga (2014, p. 92) postulate that the progress observed in poverty reduction programmes through Poverty Reduction and Pamoja Women Development Program (PAWED) can be further enhanced through various ways arranged to extend loans, and other financial aid (small or big) could be developed. The problem of a maximum-loan-size ceiling, decided by PAWED to most group members should be made flexible to allow the group to take the loan they wish. Different micro-finance products, i.e. loan sizes matching varying borrowing powers of clients, may meet the credit and business needs of a diversified client.

Participants in this study were of the view that the bank charges were too high. The bank was charging 15 % plus 2% prime rate; together they charged 17 %. This needs to be reduced. Organisations in charge of training and grants/loans need to take much care to ensure that the income-generation activities of their loan recipients are profitable and loan products are appropriate. This should be done or else loan recipients may need to convert what they have saved as goods into cash to repay their loans, thus depriving themselves further.

Participants in this study expressed the view that the MoE officials needed to link the ASDSE project to other ministries like the Ministry of Gender and Child Welfare and others which issue grants, where the ASDSE beneficiaries could top up their loans so that they could get free funds to upgrade their businesses. It is important that organisations, such as ASDSE, which issue training and loans for empowerment and

poverty alleviation should work hand-in-hand to secure grants to help serve the poor. They should arrange mechanisms to improve the technical and business skills of the poorest through training and loan utilisation. This will enhance their business skills to use credit and establish channels for their products

Participants in this study expressed the view that the grace period of one month was too short. They expressed the view that it should be extended to at least six months to allow entrepreneurs to sell and expand before starting to repay their loans, unlike now where you only get the loan this month and the next one you are expected to start paying back.

5.5 Conclusion

Following the discussion and interpretations of the results of this study, the following key findings emerged. Despite the fact that Adult Skills Development for Self-employment DEED of TRUST documents have provided a strong policy framework, there is still a need to look at the relationship between the theory (goal) and practice. In terms of practice, many adult beneficiaries lacked entrepreneurial skills, management competency, exposure to skills development and technological skills. Limited support from MoE officials and delays from FNB in terms of loan disbursement from the Bank also hindered the progress of the ASDSE project.

Another shortcoming that emanated from the findings of the of this study is that the DEOs were not provided with adequate knowledge and skills to handle certain topics,

such as financial management and record keeping, market research, business plans and innovation, as well as generating creative ideas to advance enterprises. As a result, many District Education Officers had difficulties in counselling and mentoring during mentorship periods.

Based on these findings the majority of the participants felt that the existing ASDSE programme needed to be revamped. To address this situation, in-service training of the ASDSE project in imparting knowledge and skills to the beneficiaries should be developed. Additionally, other in-service courses for providing competence and leadership to the adult educators in implementing the project should also be developed; such courses should take into consideration all aspects of planning, designing, implementation and evaluation.

CHAPTER 6: SUMMARY, RECOMMENDATIONS AND SUGGESTIONS

6.1 Introduction

This chapter reviews the research tasks, gives a brief summary of the findings and draws some recommendations based on the research questions. The research question was to investigate the perceptions regarding the beneficiaries of the implementation of the Self-employment project in the Khomas education region of Namibia.

The findings were discussed in the preceding chapter and the conclusions and recommendations of the study follow from that discussion. First, I will give an overview of the findings.

6.2 Summary of the main findings

The purpose of the study was to establish how the beneficiaries (entrepreneurs) perceived the effectiveness of the Adult Skills Development for Self-employment (ASDSE) Project in the Ministry of Education, Arts and Culture of Namibia. This was a case study of the programme based on a qualitative research design. The sample was drawn from the Khomas region of Namibia. The sample included entrepreneurs who benefited from the Ministry of Education, Arts and Culture's ASDSE project. The researcher used purposive sampling to handpick the region to be included in the study. The sampling of respondents was done randomly. A list of all trained entrepreneurs was obtained from the office of the Deputy Director of Lifelong Learning Khomas

region. Copies were made and they were cut into pieces in such a way that every piece of paper contained the first name and surname of ASDSE beneficiaries. These papers were mixed up separately according to each constituency in an empty small carton before being picked at random until the required number was obtained.

As far as the ASDSE beneficiaries' perceptions are concerned, the study revealed that most of the ASDSE beneficiaries did not master the knowledge and skills needed during the training. This can be a reason why some of the beneficiaries failed to succeed in their business. The study further revealed that some beneficiaries could not comprehend certain skills due to the fact that they felt that the training period was too short to master those skills. Also, the study suggested that a lack of skills and knowledge contributed to poor business performance. Furthermore, conditions of loans and the amounts given to these starting-up businesses were considered to contribute to the failure of the businesses.

It was revealed that the monitoring and supervision mechanisms put in place by the Ministry of Education, Arts and Culture were inadequate. More effort should be made to increase supervision, as it promotes success.

6.3 Recommendations

Following the discussion of the findings of the study, several recommendations are made with a view of contributing to the improvement of the ASDSE implementation and management. The recommendations are as follows:

6.3.1 Recommendations to the Ministry of Education, Arts and Culture

- In this study, loans and time resources for the ASDSE were reported as being inadequate by different respondents. The Ministry of Education, Arts and Culture should, therefore, consider revising the amounts of loans granted to prospective entrepreneurs in order to meet the demands for required ASDSE resources for its successful implementation.
- The ASDSE project should be designed to alleviate poverty, curb unemployment and provide skills needed. This can be done by immersing entrepreneurs fully into the business world and its activities, such as pricing, stock taking, profit making, banking, marketing and proper management skills of business.
- The participants need to be assisted with marketing; they suggested that MoE should secure space for them at annual trade fairs because this offers opportunities for them to market their products. The marketing of products would ensure availability of customers throughout the year rather than on a seasonal basis. Marketing and entrepreneurial orientation and entrepreneurial skills for business owners would, among other things, bring possible solutions for emerging problems in entrepreneurship.

6.3.2 Recommendations to the Directorate of Adult Education

- The study findings indicate that, currently, the training period for entrepreneurs is too short and some of the crucial aspects, such as completing the BQP, writing business proposals, marketing strategies and stock taking techniques were not mastered. The study, therefore, recommends a reasonably long, uninterrupted period of training for entrepreneurs to provide them with an opportunity to master the required knowledge and skills to run their businesses successfully.
- The study also further recommends advanced training to be offered to Education Officers in charge of training and supervising ASDSE trainees and beneficiaries.
- In connection with the above paragraph, the ASDSE project should be designed to alleviate poverty, curb unemployment and provide skills needed. This can be done by immersing entrepreneurs fully into the business world and its activities, such as pricing, stock taking, profit making, banking, marketing and proper management skills of business.

6.3.3 Recommendations to FNB

- Participants in this study expressed the view that the grace period of one month was too short. They expressed the view that it should be extended to at least six months to allow entrepreneurs to sell and expand before starting to repay their

loans, unlike now where you only get the loan this month and the next one you are expected to start paying back.

- The FNB to speed up the process granting loans to applicants.

6.3.4 Recommendations to Participants

- The ASDSE project should also provide entrepreneurs with knowledge of business administration (e.g. how to do daily cash and calculate loses). The study found that entrepreneurs did not have any knowledge of how to handle daily cash and predict loses or missing items.
- It seems that the need for telecommunication and internet should be fully established in Windhoek so that entrepreneurs could constantly access information to up-grade their businesses. This would stimulate a culture of constantly learning, instead of relying on training which takes place once or twice a year.

6.4 Suggestions for further research

Further research could be conducted to establish strategies to employ in order to ensure the effective implementation of ASDSE with regard to granting of loans and the relationship between Ministry of Education, Art and Culture and FNB.

Since this study was limited to only one education region in Khomas, a further study would be necessary to cover other regions to establish a holistic trend regarding the perceptions of the beneficiaries of the implementation of the Self-employment project.

6.5 Conclusion

This qualitative study sought to describe the perceptions of the beneficiaries of the implementation of the Self-employment project in the Khomas region of Namibia. The findings of this study indicate that there were numerous constraints that interfered with ASDSE beneficiaries' effective management of their businesses as entrepreneurs. These constraints include a lack of knowledge and understanding of business skills and a lack of support from banks.

This study provides some understanding of the circumstances of entrepreneurs in which they operate as they try to manage their businesses. This can provide an agenda for the support and improvement of the scheme.

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APPENDICES

Appendix A: Interview Schedule for MoE Loan and Training Beneficiaries

Interview Question FOR SMALL SCALE ENTREPRENEURS

Introduction

The researcher is a master student currently conducting research on **Entrepreneurs’ perceptions of the Self-Employment Programme of the Namibian Ministry of Education**. You are kindly requested to honestly respond to the questions contained herein. The information collected is part of a masters research project and the information you give will be kept strictly confidential.

Date: _____

Name of the business: _____

1. Business Description

1.1 What type of business are you engaged in?

-----When did you start this Business?

-----What prompted you to start this business?

-----How did you generate the funding to start this business?-----

1.2 How do you manage your business to make sure that your business does not experience losses? (e. g. record keeping).

-----Explain whether you are still motivated and interested in your business activities, if not why?

2. Entrepreneur’s views regarding the benefits of the Namibian Ministry of Education Self-Employment project

2.1 Do you think it is necessary to have Adult Skills Development for Self-Employment (ASDSE) project in the Ministry of Education? Motivate your answer.

2.2 Do you benefit from the project, If 'yes' how?

2.3 What are you expected to do to benefit from ASDSE project?

2.4 How long does it take for one to get the requested funding applied for?

2.7 Did you receive the exact requested loan amount?

3. Income generation and job creation

3.1 Do you think the self employment project has changed your family income? If yes, can you mention some of the changes or benefits from this project?

4. 2 Is your self-employment project/ business contributing to job creation, If 'yes' how?

3.3 How many employees do you have in your business?

3.4 Are you making profit from your business activities of self-employment project?

3.5 The purpose of this project is to contribute to job creation, income generation, empowerment opportunities and alleviation of poverty. In your own view do you think this purpose is being realised through this project? Why?

4. Training versus skills and knowledge

4.1 I am informed that you received the training on small scale entrepreneurs, Are you satisfied with the training and skills you received during training on how to run your business?

4.2 How can the training be improved to enable you to acquire the needed knowledge and skills to manage your business effectively?

4.3 If you compare your income before training and after training, is there any difference?

If 'yes' elaborate.

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.....
.....

4.4 Has your business expanded after training? Motivate your answer.

4.5 Is your stock increased after your training? Motivate your answer.

4.6 What support did you receive from the visits made by the regional/ District staff in terms of managing your business?

5. Challenges

5.1 Can you share with me some of the challenges encountered when it comes to acquiring loans? Elaborate.

5.2 What do you think the role-players should do to minimize the challenges faced by beneficiaries of the self employment project?

5.3 Do you have any suggestions for better implementation of this the self employment project.

Appendix B: University of Namibia Recommendation Letter

To : Permanent Secretary and Directors of Education Ministry of Education

From : The Head of the Department Lifelong Learning and Community Education

Date : 01 June 2011

Re : Research for Masters Studies

Dear Sir

This letter serves to inform you that Ms. A.T. Shikukumwa is currently registered in the Master's degree (Adult Education) at the University of Namibia. The second part of her studies entails research in her approved area of Research. The topic of her research is: The entrepreneurs' perceptions of the adult skills development for self-employment (ASDSE) programme in the National Literacy programme (NLPN) in the Khomas education region of Namibia.

In order to collect the data for this research she needs to visit the respondents in the above regions. Therefore she seeks approval to conduct her research in these region.

Thank your attention.

.....

Dr.H.A.Beukes (0612063435 E-mail:hbeukes@unam.na)

Appendix C: Permission letter to the Student to conduct Research

Tel: 264 61 2933200
Fax: 264 61 2933922

Private Bag 13186
Windhoek
Namibia
01 July 2011

File 11/1/1
Ms A.T.Shikukumwa
University of Namibia
P/Bag 13302
Windhoek

Re: Request for Permission to conduct a Research study in Khomas Region

Your letter date 01 July 2011, seeking permission to conduct a research in Khomas regions, has reference.

Kindly be informed that the Ministry does not have any objection, in principle, to your request to conduct a research in the identified regions.

You are further advised to contact the Regional Council Offices, Directorates of education, for authorization to go into the education institutions you intend to visit. Also take note that your research activities should not interfere with the normal educational activities at the institution concerned. Participation should be on a voluntary basis.

By copy of this letter the Regional directors are made aware of your request.

You're faithfully

.....
A.Ilukena
Permanent Secretary
CC: Director: Khomas,Region

Appendix D: Ministry of Education Approval Letter

University of Namibia
Private bag 13301
Windhoek
01 August 2011

Mr Alfred Ilukena
Permanent Secretary
Ministry of Education
Cc. The Directors of Khomas, region.

Dear sir/Madam

Re: The Entrepreneurs' Perceptions of the Adult Skills Development for Self-Employment (ASDSE) Programme in The National Literacy Programme (NLPN) in the Khomas Education Region of Namibia.

I'm an employee at the Ministry of Education (Directorate of Adult Education) and a student at the University of Namibia (student 8628297) pursuing a Masters of Education in Adult Education and Community development.as a part of fulfilment of a master programme, I am required to do research. I am interested to study the **entrepreneurs' Perceptions of the Adult Skills Development for Self-Employment (ASDSE) Programme in The National Literacy Programme (NLPN) in The Khomas Education Region of Namibia.**

The study is entitled: **Perceptions of the Adult Skills Development for Self-Employment (ASDSE) Programme in The National Literacy Programme (NLPN) in The Khomas Education Region of Namibia.** This study is considered crucial in a sense that it will benefit the Directorate of Adult of Education by providing a better understanding of the support needed by the ASDSE project beneficiaries in relation to job creation, income generation, empowerment opportunities and alleviation of unemployment. The outcome of this study should provide information that can be used by beneficiaries of the project, the. Ministry of Education and First National Bank of Namibia when planning and granting loans.

The study is schedule to take place in the beginning of August 2011, care will be taken to avoid interruption of normal office working hours. Hence, interviews will be administered at conveniently suitable times that will not disrupt official duties. Participation in the study will be entirely on a voluntary basis and all data collected will be treated confidentially. The finding and conclusions of the study will be made available at the head office as well Khomas Regional offices.

I thank you in advance

Your sincerely
A.T.Shikukumwa