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PATHWAY TO SELF-EMPLOYMENT:

Fostering an Entrepreneurial Mindset with Men on the Side of the Road in Katutura,
Namibia

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ABSTRACT

We worked with Men on the Side of the Road (MSR) in Windhoek, Namibia, to create an entrepreneurship training program, “Pathway to Self-Employment.” We created this program after interviews with self-employed MSR members and entrepreneurship professionals as well as through the experience of helping an MSR member in the implementation of his business. We piloted our training program and made changes based on feedback from MSR members and staff. The “Pathway to Self-Employment” will be implemented by MSR and become a gateway to further entrepreneurial courses in the Windhoek-area.

EXECUTIVE SUMMARY

Unemployment is one of the most significant issues facing Namibia today. Many people move to Windhoek, the capital of Namibia, in search of employment, but there are not enough jobs to accommodate the population growth. In Katutura, the fastest-growing area of Windhoek, many people are unemployed or underemployed, and therefore unable to sustain themselves and their families. However, the population growth in areas like Katutura creates a demand for products and services, offering opportunities for entrepreneurs in these areas to fill a need in a market.

Men on the Side of the Road (MSR) is a non-profit organization in Namibia that works to mitigate unemployment in Katutura. The organization seeks to create an environment in which men gain the skills, aptitudes, and attitudes to be able to enter long-term employment. MSR offers a variety of programs, including two training programs that focus on providing life skills or money-management skills necessary to join the workforce. This project aimed to add a third training program to MSR's curriculum that would provide members with the skills and knowledge needed to become self-employed.

To achieve this goal, we pursued the following objectives:

1. Analyze and apply current practices from MSR training programs
2. Identify effective methods and practices of self-employed MSR members
3. Assist an MSR member in the development of his business
4. Develop and test an entrepreneurial training program for MSR members
5. Train MSR employees on how to conduct the training program

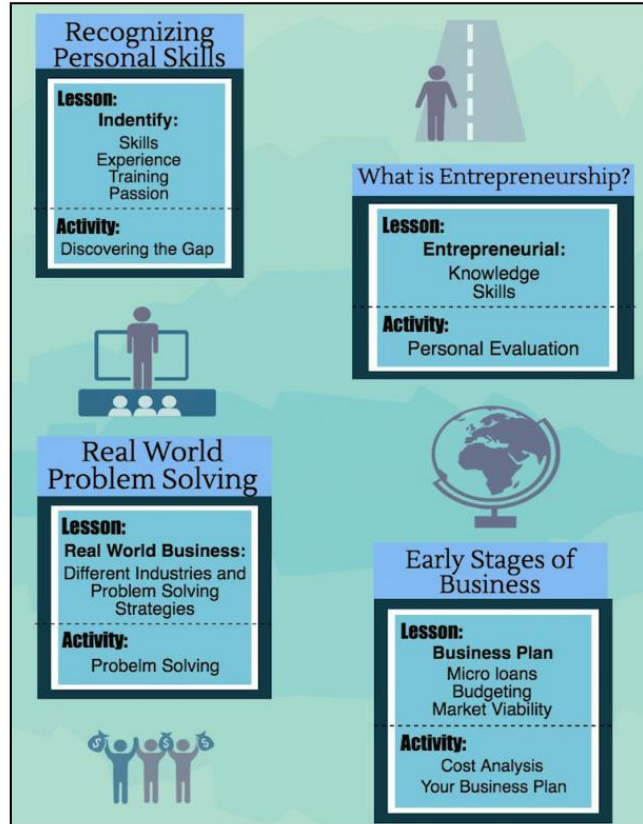
Our team collaborated with many individuals, including: five self-employed MSR members; a sixth MSR member, Petrus Elago Ashipala, who worked closely with our team in the early stages of creating his business; Stephanus Ndeutapo, our co-investigator, a student at Namibia University of Science and Technology, and an intern at MSR; and entrepreneurship professionals from both the United States and Namibia. All of these people played a vital role in the creation of our successful entrepreneurship training program, "Pathway to Self-Employment."

We analyzed the two MSR programs, “Life Skills for the World of Work” and “Money Management,” to see how they were taught and what was taught in each course. From our observations, we determined that we would structure our class similar to the round table discussion of the “Life Skills” course. We chose this structure because the men seemed more interested and engaged with this style of learning. In our program, we build on and reiterate some of the topics presented in the “Money Management” course, such as loans, budgeting, and saving.

A vital part in the creation of our “Pathway to Self-Employment” training program was the interviews that we conducted with the five self-employed MSR members. These interviews were vital because they provided us with information on a variety of topics: the motivation for starting their businesses, different products or services they provide, different problems and solutions they have faced, and certain traits that are important to being a successful entrepreneur. These topics were used throughout the “Pathway to Self-Employment” to ensure the information being taught was put into the context of members in their communities.

We met Petrus Elago Ashipala through the interviews with MSR members. Mr. Ashipala was in the early stages of starting a printing business at his home in Katutura. He had previously taken an entrepreneurship training program through the Namibia Business Innovation Institute, where he learned market viability and how to write a business plan. We offered to help Mr. Ashipala through the next stages because he had this knowledge of entrepreneurship and had already begun the implementation stages in creating his business. We helped him complete three steps: registering his business through the Namibian government, editing his business plan, and giving him information about obtaining a loan. This process allowed our team to incorporate information about these vital steps for starting a business into our training program.

The “Pathway to Self-Employment” is an eight-hour training program that provides men with the basic skills and tools that they need in order to become an entrepreneur. The training program is split into four modules, as shown in the figure below: *Recognizing Personal Skills*, *What is Entrepreneurship*, *Real World Problem Solving*, and *Early Stages of Business*.



The four modules of “Pathway to Self-Employment”

Each module has a discussion section followed by an activity section, a sequence chosen to promote active and collaborative learning.

The “Pathway to Self-Employment” was piloted as an eight-hour workshop with five self-employed MSR members. The participants had entrepreneurship experience, so the pilot focused on the latter two modules, *Real World Problem Solving* and *Early Stages of Business*. The pilot of this program allowed the MSR staff to join in conversation, participate in activities, give feedback, and see how our team envisioned the program being taught in the future.



Aiding MSR members during the Pilot Phase

To ensure the continued success of the program by MSR, our team developed a number of resources:

- a training workbook to guide members through the course
- a detailed trainer’s manual for the facilitator to teach the information and lead the activities
- a list of four lending organizations for MSR members seeking loans (with all loan information and requirements)
- a post-class survey to provide feedback from MSR members about course improvements
- a brochure to advertise the course
- a further entrepreneurship interest form for men to identify potential business ideas and pitch their idea to MSR employees

These resources are available for MSR staff and facilitators of the “Pathway to Self-Employment” program in the future.

A single eight-hour course is not enough time to fully teach the subject of entrepreneurship. Therefore, our course is designed to be a gateway program. MSR members who complete this one-day program will be eligible for additional entrepreneurship education training programs. With donor support, MSR can provide financial sponsorship to their members to take these additional programs. Our team

identified five programs that would be suitable for MSR members after the “Pathway to Self-Employment.” From this list, MSR selected two organizations to examine further and develop a partnership with them.

“Pathway to Self-Employment” enhances MSR’s existing training programs and will assist MSR members in gaining the knowledge and experience they need to start their own business. The program will be fully implemented and integrated into the official Men on the Side of the Road programs. MSR has already received the necessary funding to continue this course and send their members to additional entrepreneurship training courses in the future. With MSR’s continuing efforts, the “Pathway to Self-Employment” will allow more MSR members to join the ranks of the self-employed.

TABLE OF CONTENTS

ABSTRACT	i
EXECUTIVE SUMMARY	ii
LIST OF FIGURES	ix
ABBREVIATIONS.....	x
AUTHORSHIP	xi
ACKNOWLEDGEMENTS.....	xii
CHAPTER 1: INTRODUCTION.....	1
CHAPTER 2: BACKGROUND	3
2.1 The Rise of Informal Settlements in Namibia.....	3
2.1.1 Unemployment and Underemployment.....	5
2.2 Men on the Side of the Road’s Initiatives to Aid the Unemployed	6
2.3 Entrepreneurship in Developing Nations	7
2.4 Lessons from Entrepreneurial Endeavors in Africa	9
2.4.1 Successful Business Practices	10
2.4.2 Areas for Improvement.....	11
CHAPTER 3: METHODOLOGY.....	12
CHAPTER 4: ANALYSIS OF MSR TRAINING PROGRAMS.....	13
4.1. Content of Current MSR Training Programs.....	13
4.2 Observation of In-Classroom Training Programs.....	14
CHAPTER 5: LEARNING FROM MSR MEMBERS.....	17
5.1 Effective Methods and Practices of Self-Employed MSR Members	17
5.2 Developing an MSR Member’s Business	20
5.2.1 Registering <i>Kooma Printing CC</i>	21
5.2.2 Editing the Business Plan	22
5.2.3 Learning the Loan Process.....	23
CHAPTER 6: PRODUCING AND TESTING THE “PATHWAY TO SELF-EMPLOYMENT” TRAINING PROGRAM	26
6.1 The “Pathway to Self-Employment” Training Program.....	27
6.2 Connecting MSR Members to Additional Entrepreneurship Training Programs.....	33
6.3 “Pathway to Self-Employment” Trainer’s Manual.....	36

6.3.1 Interviewing MSR Course Facilitators.....	36
6.3.2 The Entrepreneurship Trainer’s Manual	36
6.4 Piloting the “Pathway to Self-Employment” Training Program.....	37
CHAPTER 7: CONCLUSION AND ENHANCEMENTS	42
BIBLIOGRAPHY	45
APPENDICES.....	48
Appendix A - Interview Questions for MSR Entrepreneurs	48
Appendix B - Interview Questions For Centre for Enterprise Development Employees.....	49
Appendix C - Interview Questions for Namibia Business Innovation Institute	50
Appendix D - Bank Loan Requirement Comparison Chart.....	51
Appendix E - Lending Organization Information Packet.....	52
Appendix F- Interview Questions for Men on the Side of the Road Course Facilitators	58
Appendix G - Pathway to Self-Employment Training Workbook.....	59
Appendix H - Further Entrepreneurship Interest Form.....	78
Appendix I - Pathway to Self-Employment Trainer’s Manual.....	79
Appendix J - Training Course Evaluation Survey	102
Appendix K - Pathway to Self-Employment Brochure	103

LIST OF FIGURES

Figure 1. A kambashu in an informal settlement.....	4
Figure 2. Location of Katutura within Windhoek.....	4
Figure 3. “Life Skills for the World of Work” training course	15
Figure 4. Entrepreneur Erastus Nepolo, second from the left, with his sons on his handmade chairs	18
Figure 5. Our team with Mr. Ashipala, third from the left, after registering his business through MTI	22
Figure 6. Structure of the “Pathway to Self-Employment” training program.....	27
Figure 7. A section of the chart that shows different jobs available in Namibia based on categories	28
Figure 8. The entrepreneurship self-evaluation	29
Figure 9. Members watching the video of Erastus Nepolo	30
Figure 10. The cost-analysis activity that the members are guided through filling in	31
Figure 11. The chart for benefit and disadvantages of being self-funded or obtaining a loan	32
Figure 12. A comparison chart of the additional entrepreneurship courses in Windhoek ..	35
Figure 13. A comparison of training workbook to trainer’s manual	37
Figure 14. Aiding members during the piloting phase.....	38
Figure 15. The certificate of completion	39
Figure 16. Our team with the participants of the “Pathway to Self-Employment” training program	41

ABBREVIATIONS

BETC	Business and Entrepreneurship Training Centre
CED	Centre for Enterprise Development
DBN	Development Bank of Namibia
FNB	First National Bank
MSR	Men on the Side of the Road
MTI	Ministry of Trade
MYNSSC	Ministry of Youth National Services, Sports and Culture
N\$	Namibian Dollars
NBII	Namibia Business Innovation Institute
NQA	Namibia Qualifications Authority
NUST	Namibian University of Science and Technology
SWOT	Strengths, Weaknesses, Opportunities, and Threats
WPI	Worcester Polytechnic Institute

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The following five chapters, **Methodology, Analysis of MSR Training Programs, Learning from MSR Members, Producing and Testing the “Pathway to Self-Employment,”** and **Conclusions and Enhancements**, of this report were written and edited equally by all members of our team, Lucas Chico, Elena Conroy, Tapanont David Laovoravit, and Emily Martin.

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CHAPTER 1: INTRODUCTION

Unemployment is one of the most significant issues facing Namibia today. With an unemployment rate of 28% in 2014, Namibia ranked 183rd out of 207 countries worldwide by this measure (CIA World Factbook, 2015). Urban migration has long been associated with economic development. Typically, as migrants move to cities, there is a creation of jobs and an increase in consumer spending, expanding the economy. However, in Windhoek, the capital of Namibia, there is not a sufficient number of jobs to accommodate the population growth. One side effect of rapid urban migration is a lack of space and resources to accommodate the influx of people. It is estimated that 25% of the Namibian population lives in informal settlements where they often experience very high rates of unemployment and poor living conditions (The Shack Dwellers Federation of Namibia, 2009, p. 9).

Since Namibia achieved its independence in 1990, Windhoek has experienced significant population growth, from 185,000 people in 1995 to 322,500 in 2015 (Namibia Facts, 2015). One of the largest informal settlements, located in a region of Windhoek known as Katutura, has its roots in the apartheid era when Namibia was under South African rule. Katutura itself means “we have no place to stay” or “a place where we do not stay” in Otjiherero (Pendleton, 2002, p.37). Many people in these informal settlements lack higher education or specialized training, and do not have consistent employment to provide for themselves and their families. In order to obtain an income, men will often sit on the side of the road and wait to be offered day labor. Reliance on temporary employment is unstable and, therefore, income is inconsistent and provides only short-term financial relief. Employment is necessary to acquire a rental permit, thus leaving unemployed or underemployed people no choice but to stay in the informal settlements.

Men on the Side of the Road (MSR) is a non-profit organization in Namibia that began in 2007, and works to mitigate unemployment in Katutura. In 2014, MSR stated its aim “to create a platform where members can take ownership of their lives and their working future. The organization seeks to create an environment where each man gains the skills, aptitudes, and attitudes to be able to enter long-term employment or self-

employment” (Men on The Side of the Road, 2014). This organization provides a number of different services and training programs to equip men for professional opportunities. The two main training programs MSR conducts are “Life Skills for the World of Work” and “Money Management.” Both courses are required for MSR membership and teach different skills including negotiation, communication, workplace roles, and budgeting practices. Although MSR’s efforts partially alleviate its members’ economic struggles, MSR does not guarantee them a stable, consistent income.

Self-employment can minimize the inconsistency of temporary employment and reduce the number of unemployed people. Only 2.2% of the unemployed seek to start their own business (Namibia Labour Force Survey, 2014, p.72). Our goal is to work with Men on the Side of the Road to help promote self-employment within the community by fostering an entrepreneurial mindset. To achieve this goal, we assessed current MSR training programs to gauge the level of participation, engagement, education, and baseline skills of MSR members. We also identified effective methods and practices of successful entrepreneurs in Namibia, to be able to create, test, and evaluate an entrepreneurship training program for MSR members. We helped an MSR member with the implementation of his business in order to incorporate this vital information in our training program. We created a trainer’s manual so the facilitator is able to conduct the training program successfully in the future. This course will be a gateway to further entrepreneurship programs for MSR members who desire to become self-employed.

CHAPTER 2: BACKGROUND

With high rates of unemployment and poverty, about a quarter of the population of Namibia lives in informal settlements (The Shack Dwellers, 2009). Even citizens of Namibia that do not live in informal settlements tend to struggle to find employment, despite the fact that there are unmet needs in the market. In Katutura, Men on the Side of the Road helps unemployed men find employment opportunities by providing training programs and professional resources. Entrepreneurship is one way to overcome an adverse economic situation by creating self-employment opportunities.

This chapter will explore informal settlements in Namibia, the effects of unemployment, Men on the Side of the Road's initiative to combat unemployment, and how entrepreneurship creates employment opportunities.

2.1 The Rise of Informal Settlements in Namibia

Namibia, a former colony of both Germany and South Africa during the nineteenth and twentieth centuries, was subject to many years of racism and apartheid policies. These policies limited the movement of non-white Namibians to urban areas and caused the expansion of informal settlements. Informal settlements lack at least one characteristic of decent housing, including "adequate sanitation, water supply, durable housing, or adequate living space" (Slums and Informal Settlements, 2007). Residents live in self-constructed shacks called "kambashus," as shown in Figure 1, made of wood and corrugated zinc sheets. Informal settlements are built without formal permission, thus the government does not have to provide them with any services. Because of this, most shacks lack electricity and sanitation.



Figure 1. A kambashu in an informal settlement

Since Namibia's Independence, the population of Windhoek has grown by 75% from 1995 to 2015 (Namibia Facts, 2015). The migration of Namibians from rural settings to cities in search of employment has led to a great demand for housing, which cannot be met. The worsening state of access to shelter and the lack of security of tenure result in severe overcrowding, homelessness, and environmental health problems (Durand-Lasserve, 2006, p. 1).

Windhoek is comprised of several different suburbs, one of which is Katutura. Katutura is located in the northwest part of Windhoek (Figure 2). Half of the 18 districts of Katutura contain informally settled areas (personal communication from Stephanus Ndeutapo, April 14, 2016). Twelve years after Namibia's independence, Katutura accounted for more than 60 percent of the total population of Windhoek (Pendleton, 2002, p.42). Originally, Katutura was formed because of apartheid, but today the population growth continues due to the constant migration from outlying areas in search for employment.

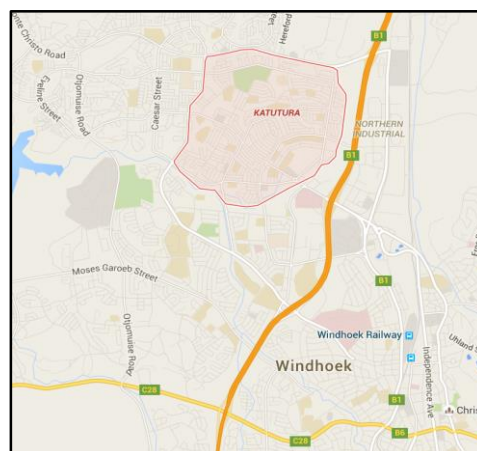


Figure 2. Location of Katutura within Windhoek

2.1.1 Unemployment and Underemployment

Rapid urban migration in the context of slow economic growth makes it difficult for urban businesses to cater adequately for the economic needs of a growing population. Unemployment and underemployment have become a threat to Namibia's economic and social stability. Since Namibia's independence, the unemployment rate has steadily risen, dipping slightly, about 1.5%, in 2014 to 28.1% (Namibia Labour Force Survey, 2014, p. 6). A 2010 study reported that the unemployment rate in Katutura was around 46%, much higher than the national average (Crush & Frayne, 2010, p. 99). Due to its high unemployment, Katutura also has a high poverty rate. Around 71% of people living in Katutura live below the subsistence level (PAYNamibia, 2013). Based on the Namibia Labour Force Survey from 2008, the labor force in Namibia has been growing at about 1% per year since 1997, far below the annual population growth of more than 2.5% recorded in the same period. This labor growth is much lower than other countries with similar population growth rates (Mwinga, 2012, p.26).

There has been growth in the informal economy due to the constraints on employment in the formal sector. Currently 15% of the employed population falls under a specific category known as underemployment (Namibia Labour Force Survey, 2014). Day laborers fall in this category. Underemployed individuals work fewer hours than they are willing and able to work. Without accounting for underemployment, one can stipulate that the recorded percentage of unemployed people is much lower than reality.

In Namibia, there are several factors that lead to an increase in unemployment. The youth population is quickly growing due to improved health conditions and a reduction in mortality rates. Urban industries cannot accommodate for the rapid urban migration. The labor data indicates that unemployment is a problem among people without secondary education and without academic certification or training. Unemployment has traditionally been very low for people with an education level beyond grade 12. However, the 2008 unemployment data shows that this broad class is not immune to rising unemployment and economic stagnation. In recent years, employment has been uncharacteristically low even among university post graduates (Mwinga, 2012, p.33).

An underutilized alternative to bridge the unemployment gap is self-employment. In 2014, only 2.2% of the unemployed Namibian population strived to create their own

business (Namibia Labour Force Survey, 2014, p.72). Although the number of unemployed people that attempt entrepreneurship is low, small and medium enterprises make up twelve percent of Namibia's Gross Domestic Product and provide one fifth of the countries jobs. The Namibian government plays an active role in supporting small business endeavors to bolster the economy (Issacs, 2013). Promoting and teaching self-employment in Katutura can open new opportunities to members of the community.

2.2 Men on the Side of the Road's Initiatives to Aid the Unemployed

Every day in the informal settlement of Katutura, men will wait at different sites along the side of the road, in hopes that contractors, homeowners, or other employers will offer them a day's work. There are an estimated 1,000 "sites" in southern Africa where people are picked up for labor on a daily basis. On average, there are 100,000 people that seek work in this way daily (Globalgiving, 2009, p.1). These people are mostly male, between the ages of 16 and 65 years old with basic education. Although they have low skill levels, they usually have experience in some trade.

In 2007, Men on the Side of the Road (MSR) was founded in Katutura to address the plight of unemployed men. Men on the Side of the Road works to "create a platform where members can take ownership of their lives and their working future" (MSR, 2014). MSR's first mission is to find jobs for their members by supplying employers with reputable members. Homeowners, building contractors, landscapers, event management firms, labor brokers, and other companies who require labor reach out to MSR for workers. Preference is given to members with verified skills and the highest ratings from previous employers.

Men on the Side of the Road works with men to give them the necessary skill sets for industry today by providing training programs as well as further education opportunities. In order to gain membership in MSR, attendance to the "Life Skills for the World of Work" is mandatory. This course covers soft skills in the workplace including communication, negotiation, responsibilities of an employee, and interviewing skills. Another mandatory training program, entitled "Money Management," focuses on financial literacy by exploring the economy of Namibia and teaching men how to budget their money. This course is of high importance to the members because of the inconsistency of income. Membership programs are eight hours long. Members also have the option to attend the Kayec training

center or the Vocational Training Centre in Windhoek for a free or reduced-cost education. These centers offer trainings such as carpentry, plumbing, driving, management, and computer skills. Members also have the option to take a training program that teaches the basics of the English language, which is Namibia's official language, though not the most commonly spoken on a daily basis. Language is a limiting factor that prevents many men from entering the formal labor market (MSR, 2014).

2.3 Entrepreneurship in Developing Nations

Entrepreneurism can be defined in many different ways, but each definition encompasses a sense of creative thinking and innovation. An entrepreneur is a decision maker who takes the initiative to start an organization and decides what, how, and how much of a good or service should be produced (BusinessDictionary, 2015).

Entrepreneurism is usually classified into two different categories: opportunity-based and necessity-based. Opportunity-based entrepreneurship is motivated by opportunity and innovation. Necessity-based entrepreneurship is driven by poverty and is vital for survival. (Rosa, 2006, p.1).

In developing countries, the type of entrepreneurship generally pursued is necessity-based because the people in these countries have “no better choice for work” (Cooper, 2006, p.74). In these countries, and within the scope of our project, entrepreneurship can be defined as the creation of a sustainable self-employment opportunity. There are many challenges presented in promoting entrepreneurship in developing nations since many citizens lack proper business training and may not possess the knowledge to start a business. Also, many people do not have the financial resources needed to start a business, and may be more focused on providing for themselves and their families on a daily basis. Due to these constraints, it is important to teach entrepreneurship.

2.3.1 Best Practices for Teaching Entrepreneurism

Teaching the entrepreneurial mindset presents some distinct challenges, as it is more about motivating the individual to think creatively and transform an idea into a business, rather than conceptually teaching a specific subject. This type of learning must take place in a more interactive format to encourage entrepreneurial thinking. One

argument states “that in order to learn entrepreneurship, one must do entrepreneurship” (Brush, 2013). This is often done in elementary and junior high schools, where children are given projects to create and maintain a business, which instills these skills at a young age. Other studies have analyzed how teaching the mind to think more creatively promotes innovative thinking in individuals at any age. Like other thought processes in the brain, by strengthening neural connections, creative thinking may become easier. Creative thinking “requires looser neural connections, which allow the brain to meander, helping us link unexpected ideas and concepts” (Sweeney, 2015).

Fostering opportunities for creative thinking, combined with giving people the proper knowledge to run a business, will provide them with the tools necessary to start their own business. This way of teaching entrepreneurship has been utilized mostly in developed countries, but can be applied to entrepreneurial education in developing nations.

When teaching entrepreneurship in the context of a developing nation, where people may lack formal education, it is especially important to promote this subject in a way that is relevant to the people learning it. Currently, entrepreneurship is a subject being introduced into some of Namibia’s secondary schools (Larsen, 2013, pg. 4). This subject has been encouraged in schools by the Ministry of Education in order to “equip learners with appropriate skills that will enable them to be self-employed if they cannot find formal employment” (Larsen, 2013, pg. 7). These skills are taught in order to provide people with another way to find work in Namibia’s struggling economy, rather than to encourage people to come up with the next innovative idea that will change the world. These classes place emphasis on the entire country benefiting from entrepreneurship, rather than just the individual. The Ministry of Education in Namibia is hoping these courses “will enable [the students] to create jobs for themselves as well as for others in future” therefore benefiting Namibia’s economy (Larsen, 2013, pg. 16). Case studies are a large part in the curriculum, rather than definitions and theory. This way of teaching “require[s] students to apply their knowledge and think critically about the problem” allowing the student to strengthen problem solving skills and see entrepreneurial concepts applied (Larsen, 2013, pg.18).

This applied view of entrepreneurship is helpful, especially in the poorer communities of Namibia. Martin Burt, a Paraguayan expert in the subject of social entrepreneurship, encourages teaching it in a way that is relevant to each individual (personal communication, February 15, 2016). One way to do this is to show the individual the gap between how much money they currently make and how much the individual needs to adequately sustain themselves and their families. This encourages students to create a goal for themselves that motivates them to pursue self-employment opportunities.

2.3.2 Financing Entrepreneurs: Micro-Lending and Small and Medium Enterprise Loans

Many people attempting self-employment need monetary aid to help start their business. Worcester Polytechnic Institute (WPI) professor, Karla Mendoza, suggests that in these situations microlending is necessary process to start small businesses (personal communication, February 1, 2016). A microloan is used to help small businesses start up and expand (U.S. Small Business Administration). The microloan amount, however, varies between lenders. SME Bank in Windhoek considers a microloan to be a loan up to N\$100,000 (approximately US\$6,600) while Bank Windhoek considers this type of loan to be a loan of N\$50,000 (approximately US\$3,300) or less.

Apart from microloans, banks also offer loans that cater to small and medium enterprises. These loans are generally bigger than microloans and have more requirements and processes for acquiring such loans. These loans, like the microloans, also vary in their amount based on which lender provides them.

2.4 Lessons from Entrepreneurial Endeavors in Africa

Examining previous attempts at entrepreneurial endeavors in developing nations can be useful to obtain insight into the successes and downfalls of enterprises. Two case studies that can be used to serve this purpose are the *Paper Block Project* in Katutura and the *Bamboo Bicycle* business in Kenya. The *Paper Block Project* was an attempt by Men on the Side of the Road to create a self-employment opportunity for their members by designing and selling a substitute cooking fuel for firewood in Katutura. Originally, the project was not successful, but, in 2014, it was evaluated by a WPI team in an attempt to

remedy its shortcomings such as not burning hot enough and creating too much smoke to be used for cooking. The *Bamboo Bicycle* business was first started in Ghana and was studied for feasibility in Kenya by a group of students from Columbia University's School of International and Public Affairs. The purpose of the business was to create and sell bamboo bicycles, which would be cheaper yet more durable, to members of the community.

2.4.1 Successful Business Practices

Both the *Paper Block Project* and the *Bamboo Bicycle* business achieve one important objective: identifying and operationalizing their respective markets and market impacts. The *Paper Block Project* is an effective concept because of the drastic decrease in the amount of available firewood, an essential source of cooking fuel, in Namibia. If executed properly, the paper blocks could fully replace firewood as a cheaper and more environmentally friendly fuel source. Similarly in Kenya, bicycles are a vital part of the community. They are used in many essential industries as well as for personal use. Bamboo bicycles are high quality and can be sold for a lower price than the competitors. This factor, in addition to a large market size, made the product viable (Athanasziades, 2009). A product or service may seem great in theory, but without a viable market it could never come to fruition.

The *Bamboo Bicycle* business also provides other effective methods and practices for successful entrepreneurship. The Columbia University report included a full cost-analysis of the business. This consisted of the cost of both labor and materials associated with producing a bicycle, compared to the price per bicycle and estimation of how many could be sold. With this, they were able to calculate an estimate for the break-even point at which the business could make actual revenue (Athanasziades, 2009). A full cost-analysis is a great tool to test the feasibility of an entrepreneurial endeavor.

The report also includes a comprehensive list of all of the complications or issues that could be foreseen when bringing the bicycles to market such as advertising, cultural responses, and possible environmental repercussions. Every issue was addressed with either supporting evidence or a plan of action to solve it (Athanasziades, 2009). Determining a list of possible issues is another tactic to use when formulating a business. It allows the

entrepreneur to address and solve many problems before they even arise and help avoid unfortunate surprises.

2.4.2 Areas for Improvement

One of the major pitfalls of the *Paper Block Project* was the poor design of the product. When the 2014 WPI group first began evaluating the project, they surveyed members of the community that had previously used the paper blocks to gain an understanding of why the blocks never gained popularity. The survey revealed that the blocks did not burn well enough to cook with and created too much smoke (Hunt, 2014). In order to successfully bring a product or service to market, it must be well thought-out and produced. The WPI team was aware of this issue and redesigned new blocks by prototyping different compositions and tested the new blocks within the community in order to create the best block design (Hunt, 2014).

The second major pitfall that the *Paper Block Project* ran into was its overall business strategy. The paper blocks themselves cost nearly nothing in terms of materials to create, which was a major strength for the project. The issue arose when transporting the finished paper blocks to the informal settlements for sale. MSR members would have to buy the created paper blocks from MSR and then transport only as many as they could carry, around 20 blocks, to the informal settlements. The taxi would cost approximately N\$20 round trip to get to and from the MSR facility, but the blocks would only sell for a few Namibian Dollars (N\$) (Hunt, 2014). This left very little profit for the salesman, which in turn contributed to the downfall of the original project. In order to remedy this, the WPI team suggested having a storage facility closer to or in Katutura that would store larger inventories of the blocks and incentivize a salesman to take on the project (Hunt, 2014).

Many of the MSR members, like those involved in the *Paper Block Project*, have limited knowledge, skills, and experience in entrepreneurship. Although the reason for failure is not clear, one can speculate that an underlying cause was a nonviable business model.

CHAPTER 3: METHODOLOGY

The aim of this project is to assist Men on the Side of the Road in establishing an environment of self-employment amongst its members by fostering an entrepreneurial mindset. To achieve this goal, we plan to pursue the following objectives:

1. To analyze and apply current practices from MSR training programs
2. To identify effective methods and practices of self-employed MSR members
3. To assist an MSR member in the development of his business
4. To develop and test an entrepreneurial training program for MSR members
5. To train MSR employees on how to conduct the training program

We worked with MSR members, who are all males, from Katutura, Namibia, from March 14, 2016 to May 6, 2016. The men who will participate in our training course have completed MSR's "Life Skills in the World of Work" and "Money Management" courses and had shown interest in becoming self-employed or learning more about entrepreneurship. English is a second language for many of the men as they primarily speak Oshiwambo or Afrikaans. We worked closely with an MSR intern, Stephanus Ndeutapo, who acted as our translator, aided us in understanding the culture, and worked as a co-investigator in our project. Stephanus was involved in brainstorming ideas with us about our training program and shaping our thinking in relation to the culture and the men we worked with. The following three chapters include the detailed methodology and results for each of our project objectives.

CHAPTER 4: ANALYSIS OF MSR TRAINING PROGRAMS

It was critical that we examined the current training programs conducted by MSR in order for our program to be taught at the same caliber and education level. We observed both of the MSR training courses and analyzed their teaching materials so we could build our program with similar resources. Through these observations, we were able to gauge the attendance level, demographic, layout of the room, how the class was facilitated, and the participation and engagement levels of the members. This information helped us to better tailor our program to MSR members.

4.1. Content of Current MSR Training Programs

We received the training manual for the “Life Skills for the World of Work” and the class workbooks for the same program as well as for the “Money Management” course. We analyzed the two courses, which gave us a baseline of the training that members would have received before taking our entrepreneurship training program, so we could build upon this knowledge and briefly revisit some of the prior concepts when necessary. This also familiarized us with the structure of the current training programs.

The trainer’s manual for the “Life Skills for the World of Work” course explained the importance and relevance of the topics to the facilitator. The manual outlined the layout of the program and the specific objective for each module. Each activity within the four modules was allotted a specific amount of time. The manual lists resources needed for each activity. The “Life Skills Training Workbook,” used by the participants, is split into four sections, one for each module in the course. Each module has a learning section and an activity section. Topics in this course include: self-knowledge, communication, interview skills, good workplace practices, and CV writing. The learning sections asked thought-provoking questions to encourage members to think about their professional lives. The activities differed based on the focus of the different modules.

The “Money Management” course did not have a trainer’s manual. The facilitator solely used the workbook, which was a printout of the PowerPoint slides. The course is split into three different modules, Save-Wise, Budget-Wise, and Spend-Wise. The course

covers many topics including the economy of Namibia, loans, types of banks and bank accounts, expenditures, purchasing needs versus wants, interest, inflation, investing, budgeting, and saving.

Analysis

After evaluating the information from the two different programs, our team decided to incorporate discussion and activity sections, similar to that of the “Life Skills for the World of Work” course into our curriculum. Through our interviews with WPI professors and other entrepreneurship professionals, we learned that teaching with hands on activities and discussions, rather than lecture style teaching, is the most effective method for someone to absorb new information. Our group also decided to reiterate some of the lessons that are taught in the “Money Management” course in our own course. Topics such as loans, budgeting, and saving are all relevant and important to those who are aspiring to start their own business and will be revisited in our program.

4.2 Observation of In-Classroom Training Programs

Our team attended both the “Life Skills for the World of Work” and the “Money Management” courses at the Men on the Side of the Road facility. We observed how the members interacted with the facilitator, how often people spoke, asked questions in class, and engaged in active conversation. We also noted whether participants seem distracted or interested while in the classroom. This helped us better understand our audience so we could tailor our program accordingly. Each class lasted eight hours, with the number of participants varying from three to ten people.

The “Life Skills for the World of Work” course we observed was taught in English. The language of the course is based on the men’s primary language and preference. There was a round table discussion between the men and the facilitator, Tomas Shilongo, who sat at the head of the table. Tomas spoke loudly with emphasis on important words in each sentence. When the men seemed uneasy or unsure, Tomas repeated the questions a few times. The men would take turns answering questions. As time progressed, the men seemed more comfortable participating in the class. Tomas used hand gestures and made eye contact with the men to keep them engaged. Crystal Beukes joined the conversation to

elaborate on Tomas' points. Men asked questions frequently and when they did, Tomas related the questions back to the personal interests and experiences of the men.



Figure 3. "Life Skills for the World of Work" training course

The "Money Management" course was taught primarily in English, with the occasional use of Oshiwambo to clarify points. The course was taught as a lecture using a projector that displayed PowerPoint slides. The classroom was set up in two rows of tables. Each member received a booklet with key information and a printout of the PowerPoint slides. The course was taught by Hilya Kambanda, who was confident and made the lessons relevant to the members through the use of examples. The course started and ended with a survey to help show the men the knowledge they had gained. The course layout was explained at the beginning of the program and participation was encouraged. The men seemed uneasy at first, but they became more comfortable answering questions and participating as the course proceeded. When needed, Hilya repeated questions and explained answers to the men.

Analysis

From observing the two courses, we recognized the importance of encouraging engagement and participation, especially when the members seem uneasy. We concluded from these observations that the men were more actively engaged during the activities in

the “Life Skills” course in comparison to long lecture sections in the “Money Management.” This solidified our team’s decision after analyzing the training manuals, to **focus our program on hands-on activities and discussions**. We determined that the facilitator of the course needs to make all of the information and examples relevant to the members. This could be done by using examples that relate back to their work, interests, lifestyle, family, or communities. This reduces the reluctance of the men. It is important to adjust to the men’s needs by speaking slowly, switching between languages when needed for clarification, and emphasizing important words. Repeating and rephrasing question helps the men have enough time to fully understand the question and think of an answer. Based on this observation, our team concluded that all aspects of our program would have to be conducted with simple language, especially for parts that are written or said in English. We also concluded that the future facilitator should be able to speak both languages, Oshiwambo and English, to be able to communicate with the men in the class.

CHAPTER 5: LEARNING FROM MSR MEMBERS

In order to cater our program to the demographic of MSR members, our team worked with members who were or aimed to be self-employed. Through the discussions with these men, we were able to discover their motivations for becoming self-employed and the challenges they faced within the context of Katutura. In order to determine how to start a business in Namibia, we worked alongside an MSR member in the beginning stages of creating his business.

5.1 Effective Methods and Practices of Self-Employed MSR Members

Our project team interviewed five successfully self-employed MSR members, Erastus Nepolo, Antonio Celestino, David Mupandeki, Petrus Ipinge, and Charles Gareb. MSR supplied us with these contacts. In the interviews, we examined topics including: recognizing a need in the market, the initial funding of their business, and strategies for overcoming any issues that they faced. Stephanus reviewed all interview questions to ensure that they were culturally appropriate before the interviews took place (interview questions provided in [Appendix A](#)).

The interviews were semi-structured in that they were based on predetermined questions, but each had the flexibility of a conversation where other topics could be introduced, or questions could be omitted. Before the interview began, the interviewees were informed that the interview was voluntary and at any point they could choose to decline to answer any question or cease the interview process. All five of the men that we interviewed completed the whole process and also agreed to let us use their names, business names, and any information that we needed in both our report and our training program. The interviews took place at a location that was convenient for the participants, whether it be their homes, place of employment, or at the MSR facility. All five of these interviews were conducted at the MSR facility. During each interview, Stephanus was present to translate any questions that were unclear to the interviewee in order to minimize confusion. Four of the men spoke and understood English well, but despite this, they often still needed Stephanus to either rephrase or fully translate what we said. The

vocabulary and grammar that we used is different than what these men were accustomed to. The fifth man that we interviewed, Petrus Ipinge, did not speak or understand any English, and Stephanus had to translate all questions and answers. In addition to translating, Stephanus acted as a co-investigator by asking additional questions to help us obtain further information.

The interviews allowed us to **gather and identify effective methods and practices of self-employed people in Katutura**. These results were later applied in our entrepreneurship training program. The men were involved in a range of different industries: Mr. Nepolo and Mr. Mupandeki are carpenters; Mr. Nepolo is also an insect exterminator; Mr. Gareb is a construction contractor; Mr. Ipinge rents property; and Mr. Celestino operates an open market. This allowed us to examine different industries and businesses in Katutura.



Figure 4. Entrepreneur Erastus Nepolo, second from the left, with his sons on his handmade chairs

The reasons for becoming self-employed varied for each man. For example, Mr. Nepolo wanted to become self-employed because he did not want to work for someone else. Mr. Celestino saw the opportunity to bring a product or service closer to the people in his neighborhood, avoiding transportation costs and lost time, and allowing him to profit from a gap in the market. Mr. Celestino and Mr. Mupandeki saw that they could make a more direct profit by working for themselves rather than working in traditional forms of employment. Mr. Gareb was not able to finish school and had trouble finding another job.

Mr. Ipinge reported that he had no specialized skills, but used the resources he had available to start his business. In his case, he had extra space in his home that he could rent as well as two other properties that he could turn into a barbershop and salon and hire barbers to operate.

We learned that all of the five men who are currently self-employed were self-funded. Despite this, we also learned that these men would consider obtaining a loan in order to grow and advance their businesses. None of the men knew the steps or processes that were required to get a loan.

Our team also used the interview process to identify the challenges faced when starting a business or while operating a business in Katutura. For example, Mr. Nepolo, a carpenter, experienced an issue when he allowed a customer to pay half of the price for an item with the promise of paying the rest at a later date. The customer took the item and never returned to complete the payment. Mr. Nepolo prevented this from reoccurring by requiring that products were paid in full before the customer took them. Mr. Ipinge ran into a similar complication when he rented a room in his home; the day before the payment was due, the tenant was gone. After this, Mr. Ipinge required tenants to pay their rent in full at the beginning of the month. Another dilemma occurred with Mr. Celestino's market when he did not accurately estimate the amount of product to buy in bulk, causing a portion to spoil or run out, and consequently losing money. He went through a trial and error period to overcome this. Mr. Celestino emphasized the importance of knowing your customer base and adjusting accordingly. Other issues included not having enough money to buy raw materials, having intermittent power outages that cause a delay in the creation of a product, and not separating business and personal expenses.

Analysis

The interviews that our team conducted with these men were vital to the creation of our training program. Through these interviews, we determined several topics that we integrated into various sections of our training program. These topics included: how to identify markets in Katutura, different reasons that someone might not be successful in or stay in a traditional job, and identifying certain traits and skills that these entrepreneurs have.

To identify a market in Katutura, each entrepreneur identified where there was a need in the market and that they could fill this gap by providing a product or service close to the customers. The men had differing reasons for quitting their traditional job and becoming self-employed. Many men realized they could make more money working for themselves and others wanted to do a job they enjoyed more. The men were enthusiastic and passionate about their businesses, which were identified as successful characteristics of entrepreneur.

We were also able to learn what topics men wanted to know more information about. These were registering their business and the loan process. None of the men knew how to obtain loans and only two of the men had a business that was registered with the Namibian government. We decided these were important topics to learn more about and include in our training program. We also used these interviews to identify problems that the entrepreneurs faced in their businesses and how they overcame them. This information was used to create a problem solving activity in our program that would provide relevant examples for the men that would participate in the future.

5.2 Developing an MSR Member's Business

Our team also interviewed a sixth man, Petrus Elago Ashipala. Our interview with Mr. Ashipala was different than the other five interviews because he was not currently self-employed. When our team met with him, he explained that he was in the early stages of creating a printing shop, *Kooma Printing CC*. Mr. Ashipala had some formal training in entrepreneurship that the other men did not have, which he gained by attending a two-week entrepreneurship class at Namibia University of Science and Technology (NUST) through the Namibia Business Innovation Institute (NBII). In this course, he learned skills and techniques such as creating a business plan, understanding market viability, conducting market research, and pricing a product or service. Following the class, Mr. Ashipala conducted market research for his printing business through the use of a survey in his community. He found there was a gap in the market because the cost of transportation was deemed too high to go into town to use printing services. Next, Mr. Ashipala began creating his business plan. After drafting his business plan, he then decided that he would need to obtain a loan in order to buy the printing machinery needed: a

printer, a computer, a laminator, paper, and ink. Similar to the other men that we interviewed, Mr. Ashipala did not know the steps that were required to obtain a loan.

Following this conversation, our team offered to help Mr. Ashipala through the beginning stages of his business. He had a basic understanding of entrepreneurship and had already begun the preliminary stages of creating his business, which was why He was a prime candidate to work with. This not only helped Mr. Ashipala, but also to helped us incorporate relevant information about the beginning stages of creating a business in Windhoek into our training program.

There were three major components in helping Petrus Elago Ashipala start his printing business, *Kooma Printing CC*:

1. Registered his business through both the Ministry of Trade and Industry (MTI) and the Ministry of Finance
2. Edited his business plan and made suggestions
3. Taught him more about the loan process

All steps taken were in collaboration with Mr. Ashipala.

5.2.1 Registering *Kooma Printing CC*

We aided Mr. Ashipala with the **registration of his business through the MTI**. By using the resources that were available on the MTI's website and through our conversation with professionals at the Centre for Enterprise Development (CED), Helena Ilovu and Edwin Kavihuha, we learned the steps that are required to register a business (interview questions provided in [Appendix B](#)). After briefing Mr. Ashipala about these steps, we went with him to the MTI headquarters to assist him with the registration process. His business is considered a closed corporation. This type of business has a three step registration process. The first step, which we assisted Mr. Ashipala with, consisted of reserving a name for his business. We went to the Namibian Post Office so that he could purchase an N\$50 Revenue Stamp, which is the form of payment for official documents. Then we went to the MTI headquarters to fill out the name reservation form. Mr. Ashipala received a reference number that he used to collect his form after the two-week processing period. After this two-week period, he returned to the MTI to complete the second step, to pay the registration fee of N\$100 Revenue Stamp and to fill out the final application form.



Figure 5. Our team with Mr. Ashipala, third from the left, after registering his business through MTI

The third and final step was to **register his business with the Ministry of Finance**. Our team did not have the opportunity to go through this process with Mr. Ashipala because the registration process through the Ministry of Trade and Industry alone took several weeks. We informed him of the different steps required so that he would be able to follow through with the registration process on his when he was ready. The first step to registering with the Ministry of Finance is to open a business bank account. The Ministry of Finance requires that the entrepreneur has a bank account for their business before continuing the registration process. The next step for the entrepreneur is to fill out a Ministry of Finance registration application. This application asks for basic information as well as financial information, such as which bank your business account is opened with. This application will have to be stamped by that bank to prove that the entrepreneur has an account. After this application is completed, the Ministry may also require a “Fitness Certificate,” which is a proof of property ownership or rental. This certificate is given by the city of Windhoek to show that you own or rent the space that you plan to operate your business.

5.2.2 Editing the Business Plan

In order to gain more information on how to write a business plan, we went to the Namibia Business Innovation Institute to speak with Bernice Karuhumba, the teacher of the two-week course that Mr. Ashipala took. Professor Karuhumba explained to us the complexity of creating a business plan (interview questions provided [Appendix C](#)). The

course offers a mentorship program in which an expert will sit down with entrepreneurs for a two-hour period and review and suggest modifications to their business plan. After two weeks, the entrepreneurs can return with their updated business plan. This is an iterative process. After discussing this opportunity with Mr. Ashipala, we collectively agreed it would be most beneficial for him to work with the professionals. This allowed him to receive better feedback as to what a bank requires in a business plan in order to apply for a loan. The mentor would be able to help Mr. Ashipala in refining his business plan after our team leaves. We helped Mr. Ashipala edit his business plan by fixing grammatical and spelling errors, rephrasing sentences, and suggesting additional topics that were not covered. The additions we suggested were based on a sample business plan received from the MTI.

5.2.3 Learning the Loan Process

In order for Mr. Ashipala to buy the necessary supplies to start his business, he needed to obtain a loan. Before helping with this process, our team learned more about different lending organizations in Windhoek. We investigated six different lending organization: Development Bank of Namibia (DBN), SME Bank, First National Bank Namibia (FNB), Bank Windhoek, Kongalend, and the Ministry of Youth National Services, Sports and Culture (MYNSSC). A chart comparing these lending organization requirements and information is attached in [Appendix D](#).

Through our preliminary investigation, we were able to rule out DBN and FNB. DBN no longer offers small and medium business loans. We ruled out FNB because they only offer loan amounts starting at N\$20,000 and require a high collateral deposit of 60 percent on all of their loans. Most men in our target demographic would not be able to afford this collateral.

The **four lending organizations** we recommended for MSR members are SME Bank, Bank Windhoek, Kongalend, and the MYNSSC. Both SME Bank and Bank Windhoek provide a microloan process that caters to low income individuals with little to no education and have more lenient requirements for obtaining loans than other lenders. SME bank offers microloans up N\$100,000 and Bank Windhoek offers microloans up to N\$50,000. The third organization, Kongalend, was recommended to us by Helena Ilovu and

Edwin Kavihuha from the Center for Enterprise Development. Kongalend offers loans up to N\$250,000 that are available to a similar demographic as MSR members. Kongalend does not generally provide any cash loans, but will instead purchase supplies and machinery for the borrower. They will only give out cash loans for overhead costs when needed. The fourth organization, the Ministry of Youth National Services, Sports and Culture, is a government branch that offers loans up to N\$50,000 to citizens from ages 18 to 35. However, they are more reluctant to give loans to people in the informal settlements because it is harder to find an individual if he defaults.

Every organization has its own requirements for approving loans. Some of these requirements for the banks include: a valid Namibian identification, business registration documents, a bank account and access to bank statements, and possibly a business plan. Kongalend requires more documentation in comparison to the microloans offered by the banks. This includes, but is not limited to, documents such as a business plan and a feasibility study, at least one year of cash flow projections, and a certificate of good standing. The lending period can be extended or shortened based on the financial standings of the person obtaining the loan. **A full list of requirements and restrictions for SME Bank, Bank Windhoek, Kongalend, and the MYNSSC are listed in the “Lending Organization Information Packet” in [Appendix E](#).**

Due to the fact that we were unable to fully register Mr. Ashipala’s business with the Ministry of Trade and Industry and Ministry of Finance, we could not aid him directly with the loan process. However, we met with him to explain the process of getting a loan at different lending organizations in Windhoek. We reviewed the different organizations in the packet and went through all the necessary requirements to get a loan at each bank. All required documentation is outlined in the “Lending Organization Information Packet.” We discussed some of the advantages and disadvantages of every bank and lending organization with him, but we did not recommend any one specific organization to allow him to make his own choice.

Analysis

Working with Mr. Ashipala allowed us to identify several necessary topics to include in our program, which were the steps required to register a business, writing a business plan, and obtaining a loan. We compiled a list of the steps required to register a business with the Ministry of Trade and Industry and the Ministry of Finance. We aided Mr. Ashipala in registering his business through the MTI, but time did not allow us to register through the Ministry of Finance. Through the editing process of Mr. Ashipala's business plan, we received a business plan outline from the Centre for Enterprise Development that describes what is in and how to properly write each section. We used this structure as a guideline for MSR members in our training program. We also discovered different entrepreneurship training programs that are offered in Windhoek that are possible for MSR to sponsor their members to attend in the future from these professionals. The programs are taught through the NBII and the CED. Lastly, by working with Mr. Ashipala, our team created a list of the best lending organizations within Windhoek that are more likely to provide loans to the demographics of MSR members. The four organizations are SME Bank, Bank Windhoek, Kongalend, and the Ministry of Youth National Service, Sports and Culture. All of this information is provided within the "Lending Organization Information Packet" that has been incorporated into our training program.

CHAPTER 6: PRODUCING AND TESTING THE “PATHWAY TO SELF-EMPLOYMENT” TRAINING PROGRAM

The aim of our project was to create a sustainable entrepreneurship training program. We built our program based on current MSR training programs, augmented by our interviews with successful MSR entrepreneurs and by our experience in assisting an MSR member who was about to start his own business. With the assistance of MSR employees, we made changes to our program so that the information would be accessible to MSR members. We produced an instructor’s manual in order to guide the teacher of this course. Finally, we piloted our program to assess and refine the entrepreneurship program.

The lessons learned through the steps detailed in the previous chapters, guided the development of our entrepreneurship training program. We structured the “Pathway to Self-Employment” training program based on the “Life Skills for the World of Work” workbook, which incorporates participation, discussion, and hands-on activities. When analyzing the two programs, we observed that members seemed more engaged with this style of teaching.

Through interviews with WPI professors, Karla Mendoza, Glenn Gaudette, Francis Hoy, and Scott Jiusto, and an NBII professional, Bernice Karuhumba, we learned the best way to teach entrepreneurship is through active and collaborative learning. The MSR course facilitators, Hilya Kambanda and Tomas Shilongo, gave us tips on how to conduct our course effectively (interview questions in [Appendix F](#)). They suggested using real world examples and activities to solidify the concepts being taught. Through these interviews, as well as through the interview with Helena Ilovu and Edwin Kavihuha, we identified important topics to include when teaching entrepreneurship, such as business plan writing and registering a business. This gave us the perspective of experts from both the United States and Namibia. We analyzed the syllabus for the CED course “Become a Successful Entrepreneur” in order to ensure the topics we chose were consistent with existing professional courses.

6.1 The “Pathway to Self-Employment” Training Program

The “Pathway to Self-Employment” training program takes eight hours and is held at the Men on the Side of the Road facility. It is tailored to each individual person, but has an overarching curriculum. It is split into four modules:

1. *Recognizing Personal Skills*
2. *What is Entrepreneurship*
3. *Real World Problem Solving*
4. *Early Stages of Business*

Each module incorporates an active and collaborative learning style that first presents important information and is followed by one or more activities, depending on the amount covered in the module. This is to help the members absorb the information. These two strategies complement one another and can accommodate the different ways in which individuals learn. Each member will receive a “Pathway to Self-Employment Training Workbook” at the beginning of the class (found in [Appendix G](#)). The program is facilitated as a round-table discussion. The members and the facilitator sit at a table to encourage communication between the members and the facilitator and ensure a comfortable and relaxed environment.

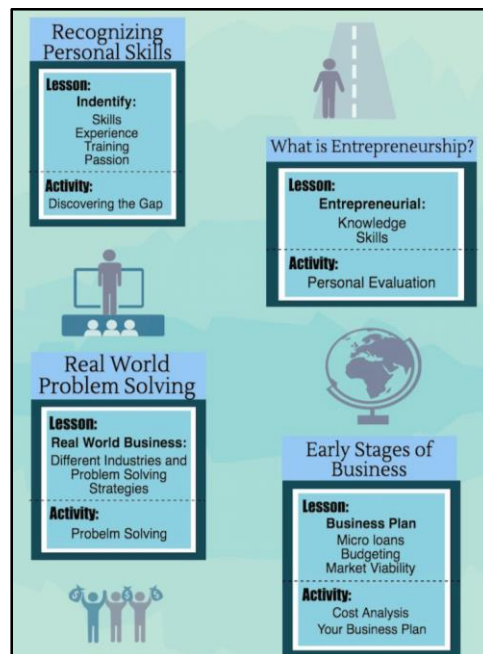


Figure 6. Structure of the “Pathway to Self-Employment” training program

Module 1: Recognizing Personal Skills

The aim of the first module is to identify the current skills, previous work experience, previous training, and passions of the men. A questionnaire asks members to think about themselves, their previous experiences, and the type of work they truly enjoy doing. If the men have no specialized skills or ideas to start a business, there is a chart split into different categories, based on interests, which lists potential business ideas (shown in Figure 5). This exposes the men to different jobs they may not be as familiar with. The last activity, which is an adapted version of an activity that Martin Burt, a Paraguayan social entrepreneurship expert, suggested, asks each member to determine the gap between his current household income and desired income for himself and his family. This gap then serves as a goal throughout the course so that the class is relevant in addressing their needs while stimulating their interest.

Categories of Work	
<p>Communication/People Skills</p> <ul style="list-style-type: none"> • Bakery • Bar/restaurant • Barber shop/Salon • Bed and Breakfast • Dry cleaning • Food Market • General Market • Massage Therapist • Tailor 	<p>Creative Skills</p> <ul style="list-style-type: none"> • Artists • Bricklaying • Building • Painting • Restorations • Varnishing • Carpentry
<p>Data/Financial/Computer Skills</p> <ul style="list-style-type: none"> • Accounting • Bookkeeping • Data Entry • Office Secretary • Printing • Web Designer 	<p>Helping Skills</p> <ul style="list-style-type: none"> • Car guards • Cleaning • Security • Moving • Warehouse / pack house work

Figure 7. A section of the chart that shows different jobs available in Namibia based on categories

Module 2: What is Entrepreneurship?

The second module **aims to teach members basic entrepreneurial knowledge.** Self-employment practices that we gained from the interviews were incorporated into the module. Lessons taught in the module include reasons to become an entrepreneur and

characteristics of successful entrepreneurs. The members are first asked to **define entrepreneurship**, and then to consider the **benefits and disadvantages** of becoming an entrepreneur. This is followed by a second activity that explores characteristics of the members in comparison to **characteristics of a successful entrepreneur**. After this evaluation, the members tally their scores (shown in Figure 6). The score shows whether the member possesses many of the necessary skills of an entrepreneur, some of the skills of an entrepreneur, or if they lack many skills of an entrepreneur. This gives the members personal insight to see if they have the skills necessary to pursue self-employment, and what skills they need to improve on.

Your Entrepreneurial Skills

To what degree do you believe you have entrepreneurial traits?
Indicate your opinion by circling the numbers below

"1" means you strongly believe you do not have this trait
"2" means you somewhat believe you have this trait
"3" means you strongly believe you do have this trait

Low 1	Moderate 2	High 3	Quality or trait
Are you?			
1	2	3	1. Excited about what you do
1	2	3	2. Ability to work by yourself
1	2	3	3. Driven to achieve goals
1	2	3	4. Easily accept change
1	2	3	5. Confident
1	2	3	6. Patience
1	2	3	7. Stick to something difficult
1	2	3	8. Leadership
1	2	3	9. Ability to work in a group
1	2	3	10. Willingness and ability to do something new or different
1	2	3	11. Enjoy competing with others
1	2	3	12. Risk taker
1	2	3	13. Creative (come up with something new)
1	2	3	14. Hardworking
1	2	3	15. Desire for success
1	2	3	16. Organized

Tally your total score _____

Figure 8. The entrepreneurship self-evaluation

Module 3: Real World Problem Solving

The third module provides context for the previously discussed concepts. During this section, members explore **examples of self-employment** within their community using the information we gathered from the interviews with successfully self-employed MSR members. Attendees will be shown a video of a successful entrepreneur in the

community, Erastus Nepolo, who discusses his business and the challenges and rewards of becoming self-employed. A discussion will take place after this video to debrief and help members absorb important lessons. Next we created problem statements from the **issues identified by the self-employed MSR members** we previously interviewed and asked each member to **propose a solution**. The members are encouraged to share their answers with each other and discuss why they chose a certain solution, or why someone else's solution may not work. This allows members to not only be exposed to potential issues involving self-employment, but also allows them to think of ways to overcome these issues.



Figure 9. Members watching the video of Erastus Nepolo

Module 4: Early Stages of a Business

The fourth module is the most intensive, as it provides specific details about the necessary components of starting a business in Namibia. The module examines market and product viability, pricing a product or service, registering a business through the Ministry of Trade and Industry and Ministry of Finance, writing a business plan, and funding options.

The first activity covers **market and product viability** as well as pricing a service. This activity discusses the importance of finding a need in the market, determining if potential customers would use the product or service, pricing the product or service, and

marketing the business. This activity includes a practice cost-analysis, shown in Figure 8, to help members determine the price of their product or service in order to make a profit while still pricing competitively.

	Price	Cost (per treatment)	Your Salary (per treatment)	Income	Carrying Balance	Closing balance	Are you making a Profit (Yes/No)
1	110	25	25	60	-400	-340	No
2	110	25	25	60	-340		
3	110	25	25	60			
4	110	25	25	60			
5	110	25	25	60			
6	110	25	25	60			
7	110	25	25	60			
8	110	25	25	60			
9	110	25	25	60			
10	110	25	25	60			

Figure 10. The cost-analysis activity that the members are guided through filling in

The next section of this module covers **specific steps of starting a business**. These steps include registering the business with the MTI and the Ministry of Finance, writing a business plan, and getting a loan to help fund the startup process. We used the information we gained from helping Petrus Elago Ashipala during the beginning stages of his business to learn more about these different topics. A business plan outline is presented and briefly discussed in the training program. As a result of conversations with NUST professionals Bernice Karuhumba, Helena Ilovu, and Edwin Kavihuha, we determined that teaching all of the logistics of creating a business plan is too extensive to teach in a one-day course, especially when there are many other topics to cover. Therefore, the course provides a bulleted list for the five main sections of a business plan: title page, executive summary, organizational plan, marketing plan, and financial plan. This exposes the men to the topics they need to consider when creating their business plan.

The following section of module four focuses on **funding a business**, either by saving and self-funding or by obtaining a loan. The module begins with the benefits and disadvantages of being self-funded versus obtaining a loan. The men are given a chart that they can fill in, depicted in Figure 9, but the activity is presented as a conversation. The module then moves on to different organizations that offer both microloans and small and medium enterprise loans, and the general requirements that one needs to meet to obtain a loan. Every organization has a different set of requirements. Our program aims to introduce the different types of documentations that MSR members may need to be aware of before attempting to secure a loan. We created a separate packet of information about the specifics of four different lending organizations: SME Bank, Bank Windhoek, Kongalend, and Ministry of Youth National Service, Sport and Culture. All of these lending organizations offer programs applicable to the needs of MSR members.

Funding	
Self-Funded You use your own resources in order to start your business	Get a Loan You borrow money through a lending organization in order to start your business
Benefit	Benefit
Disadvantage	Disadvantage

Figure 11. The chart for benefit and disadvantages of being self-funded or obtaining a loan

The final activity of the training program is a SWOT analysis. In doing this, members are encouraged to think about the Strengths, Weaknesses, Opportunities, and Threats for their potential business. If the member still does not have a business idea, he may do a personal SWOT analysis, analyzing his own strengths, weaknesses, opportunities, and threats. This activity works as a final summary of the major topics covered in the training program. Figure 10 shows the structure of our training program.

6.2 Connecting MSR Members to Additional Entrepreneurship Training Programs

Although our training program aims to cover major topics in the subject of entrepreneurship, our team wanted to help interested members gain more education on the subject matter by connecting them with further educational programs. Our team explored five additional programs that offered in-depth entrepreneurship training and other courses relevant to starting a business in the Windhoek-area. We compared the location, schedule, duration, cost, and specific topics covered in the programs offered by the Centre for Enterprise Development (CED), Namibia Business Innovation Institute (NBII), Business and Entrepreneurship Training Centre (BETC), SMEs Compete, and Adonai College.

Centre for Enterprise Development

We met with Helena Ilovu and Edwin Kavihuha from the Centre of Enterprise Development (CED) at NUST. In this meeting, our team learned about the different opportunities that exist for aspiring entrepreneurs through SME Development Courses. The one that was recommended to us was the class entitled “Become a Successful Entrepreneur,” which covers topics needed for people first getting started in entrepreneurship. This course covers topics such as business planning, marketing planning, costing products, and startup capital. The CED offered other courses that explore certain topics, such as financial aspects, successful marketing, and business plan writing in depth. We also found out that the courses can be taught in a location other than NUST as long as 10 or more people are in attendance. This has the potential to cut down transportation costs for MSR members. Ilovu also recommended that we place a requirement on our members, beyond participating in the MSR course, in order to make sure participants were truly dedicated to learning this subject before sponsoring them for future trainings. Specifically, she recommended having MSR members register their business with the MTI before receiving funding from MSR to take the class, although MSR has decided not to use this specific method.

Namibia Business Innovation Institute

We also met Bernice Karuhumba, a professional at NBII. The NBII offers a course on starting an innovative business that is offered twice a year. The course is split into two sections. The first section explores market research. After the completion of this section, participants are required to conduct market research on their prospective business. In the following section, the participants are required to complete a five- or nine-day course on writing a business plan. After working on creating a business plan, the participants present their business ideas to the group. Bernice Karuhumba suggested that members know how to speak and write English well before taking this program. NBII looks for participants who have innovative business ideas, rather than those who were just looking for a way to provide for themselves. This means that MSR members would not generally be ideal candidates for this program, but if there was a member who has an innovative idea, he could be considered. In order for the NBII to consider someone for the course, there is an interview process where the candidate must pitch their business idea for seven minutes. This course also has a continuous mentorship program in adjunction to taking this course. Any person who has taken the class is able to return to the NBII for critiques and improvements to his or her business plan.

Business and Entrepreneurship Training Center, SMEs Compete, Andonai College

We were in contact with professionals from the other three organizations, Business and Entrepreneurship Training Center, SMEs Compete, and Andonai College, to figure out more about their programs. The BETC offers a one-week course on Business Development which covers topics including branding, elevator speeches, and opportunity tracking. The program can be tailored to the individual or group's education level and the length of the course can be extended to two weeks if participants need more time to learn the lessons or just want to learn additional information. SMEs Compete offers a course on bookkeeping, customer care, and money management. After taking this course, SMEs Compete will refer participants to SMEs Bank if they desire to receive a loan. MSR employee Crystal Beukes asked us to look into organizations that are accredited by the Namibia Qualifications Authority (NQA). NQA organizations are recognized by the Namibian government for having met a quality standard. Andonai College was the only NQA organization that offered

a short course related to self-employment. Andonai College offers a course on business plan writing, which is offered every second Monday of each month, allowing for many opportunities for people to be enrolled.

The following figure shows a synopsis the different organizations, their respective locations, duration of class, lessons taught, and the cost of the course.

Organization	Course Name	Location	Duration of Class	Topics Covered	Cost
CED	Become a Successful Entrepreneur	NUST or MSR Facility	16 hours - 1 week 4 days for 4 hours 4 weeks for 2 days for 2 hours	Business plan, marketing plan, costing products, startup capital	N\$2490
NBII	Biz Bootcamp	NUST	5-9 days Offered 2 times/yr	Market research, business plan	N\$700
BETC	Business Development Course	Safari Court Hotel	1 week for 5 hours	Branding, elevator speech, opportunity tracking, cross selling	N\$6765
SMEs Compete	SMEs Compete Training	Windhoek West	2 days for 5 hours	Book keeping, customer care, money management	N\$750
Andonai College	Business Plan Writing	Windhoek West	2 weeks	Business Plan	N\$1500

Figure 12. A comparison chart of the additional entrepreneurship courses in Windhoek

We presented the above information to Crystal Beukes. We collectively decided to create an approval process for the members to complete if they wanted to be sponsored for different entrepreneurship trainings. Before a member can receive funding for additional courses, he must come up a potential business idea. Once he has thought out the idea, the member must create a pitch for his idea and deliver it to an MSR employee for two minutes.

This process is not created so that the employees can judge how viable the business idea is, but rather to ensure the member is dedicated to learning more about entrepreneurship and starting a business. We have provided MSR with a template for this approval process that is provided in [Appendix H](#).

6.3 “Pathway to Self-Employment” Trainer’s Manual

In order to create a training program that could be used by MSR in the future, our team had to ensure that the MSR employees would be able to teach the course. We did this by interviewing the current MSR employees on how they learned to teach the existing courses and by creating a trainer’s manual that aligned with the workbook. This trainer’s manual provides the facilitator guidance when instructing the course.

6.3.1 Interviewing MSR Course Facilitators

Our main goal was to create a sustainable entrepreneurship training program that would further MSR’s initiative. To do this, we interviewed the course facilitators of the “Life Skills of the World of Work” and “Money Management” courses, Hilya Kambanda and Tomas Shilongo, respectively. We learned how the instructors were trained to facilitate their respective programs. Tomas went through the “Life Skills for the World of Work” course when he was becoming a member, so had previously seen how the course was taught. Tomas shadowed Hilya, the original facilitator, to learn how to teach the class. Both instructors used the manual as a guideline for what to teach. Hilya took a two day workshop with the creator of the “Money Management” course, the Financial Literacy Initiative. The workshop explained how the course was to be taught and key speaking points. This information gave us a basis on how to create a teacher’s manual for our training program.

6.3.2 The Entrepreneurship Trainer’s Manual

We created a trainer’s manual to help the facilitator successfully teach the course. The trainer’s manual is split up into the four modules represented in the training workbook: *Recognizing Personal Skills*, *What is Entrepreneurship*, *Real World Problem Solving*, and *Early Stages of Business*. Each module in the trainer’s manual beginnings with a

time table that estimates how long the module and each activity should take. The objective of the module is listed in the trainer’s manual following the timetable to ensure the facilitator understands the importance and purpose. The manual contains information from the training workbook and key speaking points for the facilitator. To differentiate the two, the overlapping information from the workbook is presented in a smaller font and prompts for the instructors are presented in a larger font with bullet points. For example in Figure 12, the chart to identify the benefits and disadvantages for traditional employment versus self-employment is lists potential answers. The trainer’s manual provides answers to all of the class activities. This manual is featured in [Appendix I](#).

	Self-Employment	Traditional Employment
Benefits		
Disadvantages		

	Self-Employment	Traditional Employment
Benefits	<ul style="list-style-type: none"> • Control over your salary <ul style="list-style-type: none"> ◦ The more you make the more money you get • Control over work schedule <ul style="list-style-type: none"> ◦ Work whatever hours you want ◦ Take time off when you want • Complete control over decisions <ul style="list-style-type: none"> ◦ Lots of independence • The work you do is your own <ul style="list-style-type: none"> ◦ High passion 	<ul style="list-style-type: none"> • Low risk <ul style="list-style-type: none"> ◦ Stable employment and consistent work • Predictable hours <ul style="list-style-type: none"> ◦ Usually know when you need to go into work • Predictable salary <ul style="list-style-type: none"> ◦ Know how much you’re getting paid based on the amount of hours you work • Medical and Social Security benefits
Disadvantages	<ul style="list-style-type: none"> • Salary is dependent on how well your business is doing • Often have to work long hours • Unpredictable schedule • Responsibility for large decisions can be stressful and difficult • Very high risk <ul style="list-style-type: none"> ◦ Your business could fail and you could lose a lot of time and money 	<ul style="list-style-type: none"> • Little control in business decisions • Usually have to work under a boss <ul style="list-style-type: none"> ◦ May not enjoy working for someone • May not make as money (not always true) • No control over your work schedule

Figure 13. A comparison of training workbook to trainer’s manual

6.4 Piloting the “Pathway to Self-Employment” Training Program

We presented our entrepreneurship training program to the MSR employees and Stephanus to show them the outline of the course. Through this presentation, we obtained feedback about how the program may be perceived by the members and how improvements could be made. Furthermore, Hilya, Tomas, Crystal, and Stephanus were given a copy of the first draft of the training program to allow them to review it in more depth on their own time. They gave us suggestions and modifications that were put into place before the program was piloted with members.

The MSR employees suggested changes and additions to our course. These changes included adding the job category chart in the first module for members that might not know what they want do or what kind of job they are passionate about. They also

suggested to have the members score their entrepreneurial skills evaluation so that the men could better assess if they are suited for entrepreneurship. Other adjustments included minor changes such as rewording problem statements in the module three activity to fully clarify the information presented.

During the piloting phase of the entrepreneurship training program, our team taught the class with the help of Stephanus, who translated into Oshiwambo as needed. When piloting the program, two members of our team taught the program while the other two took observations and identified parts where improvements could be made and parts that ran smoothly from our perspective. We rotated teaching each module and taking observations.



Figure 14. Aiding members during the piloting phase

We piloted our training program on five of the self-employed men we interviewed Erastus Nepolo, Antonio Celestino, David Mupandeki, Charles Gareb, and Petrus Elago Ashipala. We piloted the training program with these men because we had an existing relationship with them and they were all proficient in English. Since these members were already self-employed, we tailored our pilot program to their needs so they could still benefit from it. Following the program, men received a certificate of completion.

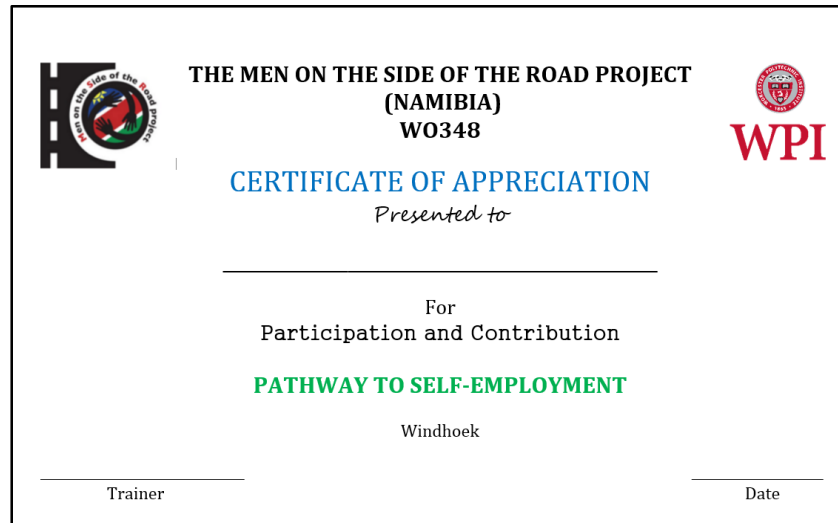


Figure 15. The certificate of completion

Our Observations

Our team recorded the time it took to go through each module and activity in order to provide suggested lengths of time in the trainer's manual. We noted when the wording of questions was difficult for the men to understand, or required a lot of translation from Stephanus. When material was too challenging or confusing, we edited our program accordingly to make it simpler. We determined which activities the member enjoyed and which activities were the most difficult to understand.

For example, the men enjoyed the activity that identified their own personal entrepreneurial skills because it allowed them to realize which traits they strongly possessed and which they needed to work on. The problem-solving activity created a discussion where the men actively suggested different solutions to the problems listed. When one member suggested an idea, another would politely explain why that solution would not work and posed a new solution.

Men were eager to learn more about the lending process and asked follow up questions after they received the information. Many of the participants were interested in loans to expand their business, but they did not consider getting a loan as a viable option before the class. The men were curious about what certain terms meant, such as collateral and defaulting, so we clarified this information. We made sure to add definitions of these terms to the trainer's manual so in the future these terms could be taught. They also

wanted to know if their business needed to be registered through the government before obtaining a loan. Since businesses need to be registered, we added this information to the trainer's manual in both the registering a business section and in the funding section. Most banks require a pay slip or bank account statement. One of the men asked if this was meant a personal or business bank statement. We explained that most lending organizations required business bank account, but under certain circumstances they may be willing to look at personal bank statements

The men had a difficult time at the beginning of the cost-analysis activity because it required math and was an unfamiliar topic. With the trainer's manual clearly listing out each step, the facilitators were able to give more thorough explanations of the activity. With this, the members were able to figure out how to perform a cost analysis and extract information from it. We added additional information in the trainer's manual to encourage the facilitator to go through the problem step-by-step for sections that were especially unclear.

MSR Members Feedback

At the end of the program, MSR members took a written survey (provided in [Appendix J](#)) about what they enjoyed, what they would like to see improved, and what they did not understand. This information allowed us to make the modifications needed from the viewpoint of the MSR members. The men gave mostly positive feedback. They stated that they enjoyed the entrepreneurship characteristics section because they realized their strengths and weaknesses, which confirmed our team's observations. Members also reported that they enjoyed the topics covered in the fourth section. They found the sections that covered the loan process, product pricing, and the business plan to be helpful and interesting. Although the members generally enjoyed the business plan section, some members wanted more information on how to actually write the business plan. Our program was intentionally designed to briefly cover the entire structure of a business plan so the men would not be overwhelmed by the information without having time to process it. This is a major topic we wanted to be covered in future training programs.



Figure 16. Our team with the participants of the “Pathway to Self-Employment” training program

MSR Employee Feedback

After the pilot class was completed, we met with all the employees at MSR and Stephanus to discuss the program. Each of the employees gave us feedback as to what was successful and where the program needed improvements. The major suggestions were to include an icebreaker in the first module to make the men less tense, and replace some of the written questions with discussions because of the difficulty the men had writing and reading in English. These alterations were noted and accounted for.

CHAPTER 7: CONCLUSION AND ENHANCEMENTS

Our team created a successful entrepreneurship training program titled “Pathway to Self-Employment.” MSR will fully implement our training program in the near future. They have received the necessary funding from their sponsors to move forward with the course and to sponsor individuals to go on to further entrepreneurship trainings. This program was designed to be a gateway to these training programs so that MSR members can continue to work on their skills and grow as entrepreneurs.

Our training program is complete with a training workbook for members to use during the course, a detailed trainer’s manual for the facilitator, a lending organization information packet that can be used by members that want to learn more about where they can obtain a loan and the different specifications and requirements to do so, and a course evaluation for members to give feedback about the course so that further improvements can be made. Our team also created a brochure (provided in [Appendix K](#)) that MSR can use to advertise the “Pathway to Self-Employment” in their monthly community meetings or at the end of the “Money Management” course.

Our team came up with **four enhancements** that MSR can implement to ensure that the “Pathway to Self-Employment” will continue to be successful.

Enhancement #1: MSR should send the facilitators of the Entrepreneurship Training Program to one of the entrepreneurship courses suggested.

Explanation: Currently, neither of the facilitators have a strong background knowledge in entrepreneurship. By attending the course, the facilitator would learn more about the topic and possibly adapt some of the training program to incorporate important information or use examples from the course. It would also give them a better knowledge of the type of program some members will go to after the MSR training program.

Limitations: A major limitation to this recommendation is a lack of time. Men on the Side of the Road has three employees, thus each has many responsibilities. The course may require the facilitator to miss work, or have to work extremely long hours if the program is

during the evening hours. Another limitation may be lack of funding for facilitator to take the course.

Enhancement #2: MSR should ensure that the facilitators familiarize themselves with all of the lending organizations and their specific loan types and requirements

Explanation: Loans are a very important topic for the members that will take our course, and the person teaching the course would have to be knowledgeable and informed about the loan process in order to effectively answer questions that the men may have.

Limitation: A limitation is that the lending organization could be rather complicated, especially when it is a process that differs case by case. Another limitation is that the lending organization could change their lending policies in the future, which could be hard for the facilitator to be current with the lending programs.

Enhancement #3. MSR should create an entrepreneurship club that meets once a month at the MSR facility and is run similarly to the Community Meetings, as an open forum.

Explanation: An open forum will allow a network of self-employed professionals to discuss various topics relating to their business. The men can speak about the progression of their businesses and as well as identify any problems that have occurred. If other members have experienced and overcame a similar problem, they suggest a solution, or brainstorm ways to overcome the issue if no one has experienced a similar this problem.

Limitations: A major limitation of MSR is that it is difficult to get members to attend non-mandatory meetings and workshops. If the club met at the MSR facility, it would need to occur during typical working hours. This could lead to a lower attendance due to the availability of the working men. Another limitation could be that members may not share solutions to problems to other members because of the competitive nature of business, especially if they work within the same industry.

Enhancement #4. MSR should create entrepreneurship referral groups in which self-employed members in different industries meet once a month.

Explanation: This will expose members to different industries while creating a network of professionals. It will also allow members' customer base to increase. If a customer needs a service a certain member does not provide, he can direct the customer to another man in his referral group and vice versa. The referral group would be required to meet once a month to continuously strengthen the relationship between members.

Limitation: A major limitation of MSR is that it is difficult to get members to attend non-mandatory meetings and workshops.

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APPENDICES

Appendix A - Interview Questions for MSR Entrepreneurs

INTERVIEW QUESTIONS FOR MSR ENTREPRENEURS IN KATUTURA TO DETERMINE BEST PRACTICES

Good Morning/Afternoon, we are University students from the United States working with Men on the Side of the Road focusing on creating a training program to help teach self-employment skills. Thank you for taking time to speak with us about your business. The interview should take about 15 minutes. We are interested in the information you have regarding the best practices involving self-employment. We plan on integrating these examples into our training program for MSR. With your permission, we would like to be able to use the knowledge you share with us in our report. At any point, you are able to end the interview, skip a question, ask to be quoted anonymously, and you have the option to review our report and veto any quotes of yours that you feel might hurt your standing. You will also have the opportunity to remain anonymous throughout the interview process, as we would like to respect your privacy. Would you like to continue this interview? If so, are there any questions you have before we begin?

1. What type of business did you start?
2. How did you come up with the idea?
3. How did you start your business/service?
4. How, if at all, did you get funding to start your business?
5. How did you figure out there was a need for your good or service?
6. Where do you work from?
7. Where do you get your raw materials from?
8. How did you figure out how much to price your product?
9. Who and what areas do you sell to?
10. How did you market your product/service?
11. Do you work with anyone else?
12. What were some issues that you ran into along the way?
13. How did you overcome them?
14. What would you do differently if you could start over?

Appendix B - Interview Questions For Centre for Enterprise Development Employees

INTERVIEW QUESTIONS FOR CED EMPLOYEES HELENA ILOVU AND EDWIN KAVIHUH

Good Morning/Afternoon, we are University students from the United States working with Men on the Side of the Road focusing on creating a training program to help teach self-employment skills. Thank you for taking time to speak with us about entrepreneurial training courses offered at the CED. The interview should take about 30 minutes. We plan on using the information gathered to feature other training opportunities to MSR members who participate in our training course. With your permission, we would like to be able to use the knowledge you share with us in our report. At any point, you are able to end the interview, skip a question, ask to be quoted anonymously, and you have the option to review our report and veto any quotes of yours that you feel might hurt your standing. You will also have the opportunity to remain anonymous throughout the interview process, as we would like to respect your privacy. Would you like to continue this interview? If so, are there any questions you have before we begin?

1. What your role is in this institution?
2. What programs and trainings are offered to aspiring entrepreneurs?
3. How long is the duration of the class, and what is the class schedule?
4. Where are classes taught? Is the location flexible?
5. What topics are covered in the class?
6. How much does the class cost?
7. Who participates in your classes? What type of person does your class cater to?
8. Does your course teach how to write a business plan? How do you teach this?
9. Does your course teach how obtain a loan in Namibia? How do you teach this?
10. Do you encourage your participants to register their business?
11. Does CED offer any business mentorship programs?

Appendix C - Interview Questions for Namibia Business Innovation Institute

INTERVIEW QUESTIONS FOR NBII EMPLOYEE BERNICE KARUHUMBA

Good Morning/Afternoon, we are University students from the United States working with Men on the Side of the Road focusing on creating a training program to help teach self-employment skills. Thank you for taking time to speak with us about entrepreneurial training courses offered at the CED. The interview should take about 30 minutes. We plan on using the information gathered to feature other training opportunities to MSR members who participate in our training course. With your permission, we would like to be able to use the knowledge you share with us in our report. At any point, you are able to end the interview, skip a question, ask to be quoted anonymously, and you have the option to review our report and veto any quotes of yours that you feel might hurt your standing. You will also have the opportunity to remain anonymous throughout the interview process, as we would like to respect your privacy. Would you like to continue this interview? If so, are there any questions you have before we begin?

12. What your role is in this institution?
13. What programs and trainings are offered to aspiring entrepreneurs?
14. How long the duration of the class, and what is is the class schedule?
15. Where are classes taught? Is the location flexible?
16. What topics are covered in the class?
17. How much does the class cost?
18. Who participates in your classes? What type of person does your class cater to?
19. Does your course teach how to write a business plan? How do you teach this?
20. Does your course teach how obtain a loan in Namibia? How do you teach this?
21. Do you encourage your participants to register their business?
22. Does CED offer any business mentorship programs?

Appendix D - Bank Loan Requirement Comparison Chart

		Name of Banks and Lending Programs							
		SME Bank Limited		Kongalend- no cash loans		FNB Bank-no cash loans	Bank Windhoek		Ministry of Youth National Services, Sports and Culture
		Microbusiness Loan	SME Loan	SMME Power Loan		SME Loan	Micro Loan	ESME	Youth Credit Scheme
Loan Information	Loan Amount (N\$)	< 100,000	100,000 - 800,000	1000 - 29,999	30,000 - 250,000	20,000 -3.5 million	< 50,000	10,000-3 million	< 50,000 (start at 4,000-5,000)
	Collateral deposit	Possible	Possible	None	20%	60%	None	Possible	Possible
	Mean Interest Rate	15.05%	15.05%	14.5%-15.6%		10.50%	14.25%-16.05%	7.5% -13.5%	Depends on curret loan level
	Longest Payback Period	3 years	3 years	6-60 months		12-120 months	5 years	54 months	1 year
Requirements for Applying for Loans	Application Form		x	x		x		x	x
	Business Plan		x	x		x		x	
	Cash Flow Projection (1 year)		x	x		x (3 years)		x	
	Profile and Financial Accounts		x	x		x		x	
	Registration Documents	x	x	x		x	x	x	
	Certification of Good Standing		x	x		x		x	
	ID Documents	x	x	x		x	x	x	x
	Marriage Certificates		x	x					
	Business Bank Statements for the past 6 months		x	x		x(2-3 years)	x(3 months)	x	
	Personal Bank Statements for the past 6 months	x	x	x		x	x(3 months)	x	
	Assets and Liabilities		x	x		x			
	Profile/CV		x	x		x			
	Valid quotations from a supplier			x				x	
	Autorization from company for signing for loans			x					
	Latest Pay Slip (Proof of steady income)			x			x		
	Company Payroll Agreement with applying bank						x		
	Proof of Residence					x	x	x	
	Financial Contribution Statement					x			
	Age 18-35								x
	Group 3-5 people								x
Attend training course								x	

Appendix E - Lending Organization Information Packet



**THE MEN ON THE SIDE OF THE ROAD PROJECT (NAMIBIA)
(INCORPORATED ASSOCIATION NOT FOR GAIN)**

Reg. No. 21/2007/025

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FAX NO: +264 (61) 307 205
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Lending Organization Information Packet

SME Bank

SME Bank Micro Business Loans	SME Bank SME Loans
<p>(Loans under N\$100,000) Average Interest Rate: 15.05% Longest Payback Period: 3 years Restrictions:</p> <ul style="list-style-type: none"> • Possibilities for collateral deposit (money or items that is put up to be taken if loans aren't paid back) <p>Requirement:</p> <ol style="list-style-type: none"> 1. ID documents or valid passport 2. Business registration documents 	<p>(Loans up to N\$800,000) Average Interest Rate: 15.05% Longest Payback Period: 3 years Restrictions:</p> <ul style="list-style-type: none"> • Possibilities for collateral deposit (money or items that is put up to be taken if loans aren't paid back) <p>Requirement:</p> <ol style="list-style-type: none"> 1. Completed loan application form 2. Business Plan/Feasibility Study 3. Cash flow projections at least 1 year (monthly figures) supported by actual figures 4. Business Proposal/Profile and Financial accounts 5. Business registration documents (founding statements + amendments if any) 6. Certificates of Good Standing (Receiver of Revenue & Social Security Commission). 7. ID documents or valid passports 8. Marriage certificates (where applicable). 9. Business bank statements for the past 6 months (where applicable). 10. Personal bank account statements for the past 12 months. 11. Statement of Assets & Liabilities 12. Profile / CV 13. Any other documents that would assist SME Bank in your application e.g. quotations from suppliers, building plans, sale agreement, deed of transfers, valuation etc.

If you don't have a pay slip or proof of income and the process on the left fails by the bank, you must do the process on the right

*Information gathered through and given by SME Banking associates.

Business Facilities: Loan Requirements

1. **Completed loan application form:**
 - a. **Form needed:** "Business Loan Application" form from SME Bank.
 - i. **The document requests:** Business Information, Loan Request (type), Loan Purpose & Collateral, Financial Information, Related Business Issues, Ownership/Management Information, Business customer Consent, Client Relationship To Business (to be completed by all Members, Shareholders, Sole Proprietor)
2. **Business Plan/ Feasibility Study**
3. **Cash flow projection at least 1 year (monthly figures) supported by actual figures**
4. **Business Proposal/Profile and Financial accounts:**
 - a. Annual Financial Statements for past 3 year/from start if not more than 3 years
 - b. Up-to-date Management accounts (if latest Annual Financial Statements are older than 3 months)
5. **Business registration documents:**
 - a. Founding statements + amendments
 - b. Memorandum of Articles of Association
6. **Certification of Good Standing:**
 - a. Receiver of Revenue
 - b. Social Security Commission
7. **ID documents or valid passport of the shareholders/members/partners:**
8. **Marriage certificates of shareholders/members/ partners (if applicable):**
9. **Business Bank statements for the past 6 months (if applicable):**
 - a. Acquire at the bank in which the business has created a bank account with.
10. **Proprietor/ Members/ Shareholders personal bank account statements for the past 12 months**
 - a. Acquire at the bank in which the person has his bank account
11. **Statement of Assets & Liabilities of shareholders/ members/ partners (including statement of monthly income and expenditure)**
 - a. **Form Needed:** "Statement of Assets and Liabilities" from SME Bank
 - i. **The documents requests:**
 1. Assets: Fixed Property, Movable Assets
 2. Investments/Shares, Bank Balances, Life/Retirement Policies
 3. Liabilities: Fixed Property, Instalment Sales, Overdrafts/Loans/Credit Card Accounts, Accounts Payable, Contingent Liabilities
12. **Profile/ CV of promoter and key personnel**
13. **Any other documents that would assist SME Bank in your application**

For example: quotations from suppliers, building plans, sale agreement, deed of transfers, valuation Breakdown Summary of Banks and Lending Programs

Kongalend

Kongalend SMME Power Loan	
<p>(Loans from N\$1,000 – N\$30,000) Average Interest Rate: 14.5% - 15.6% Longest Payback Period: 60 months Restrictions:</p> <ul style="list-style-type: none"> ● Kongalend does not give cash loans, but will buy equipment from suppliers for you based on your loan request. (a small amount of cash could be given for operational expenses) 	<p>(Loans from N\$30,000 – N\$250,000) Average Interest Rate: 14.5% - 15.6% Longest Payback Period: 60 months Restrictions:</p> <ul style="list-style-type: none"> ● Kongalend does not give cash loans, but will buy equipment from suppliers for you based on your loan request. (a small amount of cash could be given for operational expenses) ● There is a collateral deposit (money or items that is put up to be taken if loans aren't paid back) of 20 percent of the loan.
<p>Requirements:</p> <ul style="list-style-type: none"> ● Completed loan application form <ul style="list-style-type: none"> ○ Includes statement of Assets and Liabilities ● Copy of Namibian ID or valid passport (be at least 18 years old) ● Certification of Good Standing (clean credit record) ● Proof of steady income (such as a pay slip) ● Have to employ at least one other worker ● Marriage Certificate and Spouse's ID (if married) ● Bank Statements for the past 6 months ● Operating budgets and cash flow projection (monthly figures) for at least 1 year ● Capital expenditure budget ● Business registration documents <ul style="list-style-type: none"> ○ (Copy of founding statement/company registration document) ● Business Plan (based on SMME Business Plan Guidelines) ● Valid Quotation from an established supplier ● Annual financial statement for 1 year (existing business) ● Latest management accounts (income statement and balance sheet) (if have existing business) 	

Bank Windhoek

Bank Windhoek Microloans	Bank Windhoek SME Loans
<p>(For loans under N\$50,000) Average Interest Rate: 14.25% - 16.05% Longest Payback Period: 3 years</p> <p>Requirements:</p> <ul style="list-style-type: none"> ● Registration Documents ● Namibian ID ● 3 months bank statement ● Water/electricity bill or rental agreement ● Latest pay slip 	<p>(Loans from N\$ 10,000 – N\$3 million) Average Interest Rate: 7.5% - 13.5% Longest Payback Period: 3 years</p> <p>Restrictions:</p> <ul style="list-style-type: none"> ● Possibilities for collateral deposit (money or items that is put up to be taken if loans aren't paid back) <p>Requirements:</p> <ul style="list-style-type: none"> ● Completed loan application form ● Namibian ID ● Business Plan ● Financial projection (Cash flow) 1 year ● Company certificate documents <ul style="list-style-type: none"> ○ Registration Documents ○ Certification of Good Standing ● Tax certificate/ income tax ● 6 month bank statement (personal) ● 6 month bank statement (business) ● Proof of residence ● Quotation from supplier

Ministry of Youth National Services, Sports & Culture

Ministry of Youth National Services, Sports & Culture: Youth Credit Scheme

(Loans up to N\$50,000)

Average Interest Rate: 20%

Restrictions:

- There are 4 levels of loans, and must start with the first level of N\$4,000 – N\$5,000 loan and repaid within a year
- More reluctant to give loans to people in informal settlements because it's hard to find the borrower if he does not pay back the loan

Requirements:

- Have to be age 18-35
- Unemployed/ struggling to start a business
- Namibian ID
- Group of 3 – 5 people (For the required training course, see below)
- Application Form from the Ministry of Youth National Services, Sports & Culture
- Attend a free Business Management Skill training course given out by the Ministry of Youth National Services, Sports & Culture.
 - (this course is 1 week at Katutura Multi-Purpose Youth Center from 8am - 5pm) ‘
 - Helps through the process of a Business Plan

Appendix F- Interview Questions for Men on the Side of the Road Course Facilitators

INTERVIEW QUESTIONS FOR MEN ON THE SIDE OF THE ROAD “LIFE SKILLS FOR THE WORLD OF WORK” AND “MONEY MANAGEMENT” COURSE FACILITATORS, HILYA KAMBANDA AND TOMAS SHILONGO

Good Morning/Afternoon, we are University students from the United States working with Men on the Side of the Road focusing on creating a training program to help teach self-employment skills. Thank you for taking time to speak with us about facilitating the training courses. The interview should take about 5 minutes. We plan on using the information gathered to better teach our program. With your permission, we would like to be able to use the knowledge you share with us in our report. At any point, you are able to end the interview, skip a question, ask to be quoted anonymously, and you have the option to review our report and veto any quotes of yours that you feel might hurt your standing. You will also have the opportunity to remain anonymous throughout the interview process, as we would like to respect your privacy. Would you like to continue this interview? If so, are there any questions you have before we begin?

1. What program do you teach?
2. When did you start teaching the course?
3. Did someone teach this course before you?
 - a. If yes, how did you learn how to facilitate the class after them?
 - b. If no, how did you develop your teaching method?
4. Do you have a trainer’s manual you use?
5. Do you have any suggestions for teaching our program?

Appendix G - Pathway to Self-Employment Training Workbook



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Reg. No. 21/2007/025

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FAX NO: +264 (61) 307 205
Website: www.msr.org.na

Pathway to Self-Employment Training Workbook

Name: _____

Date of training: _____

Introduction

Congratulations on choosing to take an active role in becoming self-sustainable and improving your life, giving yourself the opportunity to learn more about becoming self-employed, and putting your financial state into your own hands.

MSR does NOT promise that your self-employment efforts will be successful through the completion of this program, but if you complete this program, you will be one step closer to turning your skills and ideas into a business.

During this Pathway to Self-Employment Training you will

- Identify current personal skills and experiences
- Learn the entrepreneurship skills necessary for starting a business
- Learn the skills and mindset of problem solving
- Learn the beginning steps to create your own business such as marketing, funding, creating a business plan

Module 1: Recognizing Personal Skills

When planning for the future and your professional life, you should think about your own strengths and passions. This questionnaire will guide you as you think about the possibility of self-employment.

1. What do you do for work?

2. Do you enjoy it? Why or why not?

3. Do you have any training?

4. Would you like to work with the skills gained in the training?

5. What do you do in your free time?

6. What would you start a business in if you could?

Don't have any ideas? Look at the next page for suggestions.

Categories of Work

<p>Communication/People Skills</p> <ul style="list-style-type: none"> • Bakery • Bar/restaurant • Barber shop/Salon • Bed and Breakfast • Dry cleaning • Food Market • General Market • Massage Therapist • Tailor 	<p>Creative Skills</p> <ul style="list-style-type: none"> • Artists • Bricklaying • Building • Painting • Restorations • Varnishing • Carpentry
<p>Data/Financial/Computer Skills</p> <ul style="list-style-type: none"> • Accounting • Bookkeeping • Data Entry • Office Secretary • Printing • Web Designer 	<p>Helping Skills</p> <ul style="list-style-type: none"> • Car guards • Cleaning • Security • Moving • Warehouse / pack house work
<p>Technical Skills</p> <ul style="list-style-type: none"> • Car Repair • Electricians • Tiling • Plumbing • Small Engine Repair • Handyman • Plastering • Repairs • Roof repairs • Workshop assistant • Waterproofing • Waste management 	<p>Outdoors Skills</p> <ul style="list-style-type: none"> • Constructions • Landscaping • Clearing • Car washing • Digging • Fruit picking • Gardening • Mowing • Paving • Pool cleaning • Recycling • Removals • Trimming • Watering • Fencing

As an entrepreneur, it is important to constantly set goals for yourself. The following activity starts this goal setting process.

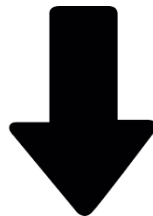
Do you feel you make enough money to support you and your family? _____

How much do you make a month? (**Current Income**) _____

How much do you want to make a month? (**Desired Income**) _____

$$\underline{\hspace{2cm}} \text{ Desired Income} \quad - \quad \underline{\hspace{2cm}} \text{ Current Income} \quad = \quad \underline{\hspace{2cm}} \text{ Gap}$$

How can you accomplish this goal?



Start your own business.

Module 2: What is Entrepreneurship?

Entrepreneurship and self-employment are methods that you can use to overcome a gap in your income. Becoming self-employed can be a difficult and risky process, but the more information and resources you have, the better equipped you are.

What is entrepreneurship?

There are benefits and disadvantages of starting a business as well as working in the more traditional sense. List 3 of advantages and disadvantages that you can think of both below:

	Self-Employment	Traditional Employment
Benefits		
Disadvantages		

Successful Characteristics of Entrepreneurs

It is important for potential entrepreneurs to recognize their own abilities, strengths, and weaknesses. Anyone exploring entrepreneurship should start a business that compliments their strengths.

List 3 important characteristics of entrepreneurs:

1. _____
2. _____
3. _____

Your Entrepreneurial Skills

To what degree do you believe you have entrepreneurial skills?

Indicate your opinion by circling the numbers below

“1” means you strongly believe you do not have this skill

“2” means you somewhat believe you have this skill

“3” means you strongly believe you do have this skill

Low	Moderate	High	Quality or skill
1	2	3	
			Are you?
1	2	3	1. Excited about what you do
1	2	3	2. Ability to work by yourself
1	2	3	3. Driven to achieve goals
1	2	3	4. Easily accept change
1	2	3	5. Confident
1	2	3	6. Patience
1	2	3	7. Stick to something difficult
1	2	3	8. Leadership
1	2	3	9. Ability to work in a group
1	2	3	10. Willingness and ability to do something new or different
1	2	3	11. Enjoy competing with others
1	2	3	12. Risk taker
1	2	3	13. Creative (come up with something new)
1	2	3	14. Hardworking
1	2	3	15. Desire for success
1	2	3	16. Organized

Tally your total score _____

Module 3: Real World Problem Solving

When starting and operating your business, there are many different issues and problems that could arise. In order to solve problems, you can follow the Five Step Approach.

Five Step Approach to Problem Solving

1. Find the Problem
2. Think of the Different Solutions Available
3. Consider Advantages to Solutions
4. Consider Disadvantages to Solutions
5. Pick a Solution

The following statements are problems that currently self-employed MSR members have run into with their own businesses.

1. You are a carpenter who creates furniture. A customer comes to you and asks you to build him 6 chairs. After you finish the chairs, the customer only has the money for 3 of them, but promises to come back and pay for the last 3 when they have the money. You give the customer all 6 chairs. The customer never returns with the rest of the money. How would you avoid this situation in the future?

2. You own a small shop that sells a variety of different grocery products including meat and fish. Every morning you go to town and buy the meat and fish in bulk to save money. You bought 15 fish and 10 pieces of meat. You bring them back to your shop where you do not have a refrigerator because you do not have electricity. By the end of the day you only sold 7 fish and 4 pieces of meat, and the rest spoils overnight. How do you avoid this happening in the future?

The next day when you go to town, you buy 7 fish and 4 pieces of meat. That day at your shop, you have 15 customers come in and ask for fish and 8 come in and ask for meat. Keeping in mind the problem you had yesterday, how can you adjust to make sure that you aren't missing out on making money?

3. You rent out rooms in your home. You and the person who is renting the room agree on an amount for a month. At the end of the month when the money is due, the person who rented from you is nowhere to be found and has not paid. What do you do?

4. You are a carpenter. Most of your tools need electricity to function, but today the electricity is not working. You are unable to make progress on any of the furniture that you are making. What can you do in the meantime to be productive?

Module 4: Early Stages of Business

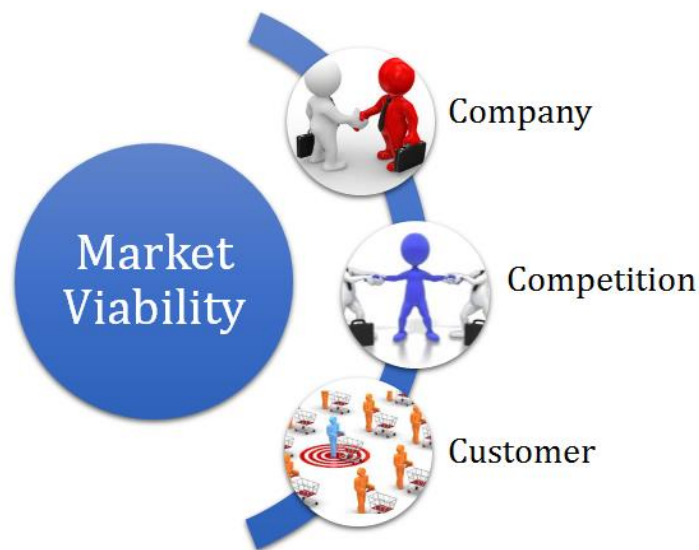
There are 5 main steps an entrepreneur must accomplish when starting a business:

1. Determine if there is a need - Market and Product Viability
2. Register business through Ministry of Trade and Industry
3. Register business through Ministry of Finance
4. Create a business plan
5. Funding

Market and Product Viability

Before starting a business, you have to determine if there is a need for your product or service. You must analyze your company, competitor, and customer.

1. **Company:** Determine what type of product or service you would offer and why you want to start this business.
2. **Competition:** Determine the level of competition, types of marketing efforts that have succeeded and failed.
3. **Customer:** Determine the types of customers you would sell to- their ages, income, location. Figure out who would be interested in your product or service, how much they would pay, and where they are in relation to your business (location).



Product and Service Pricing

5 Factors to consider when pricing your product:

1. Your Costs

- How much it will cost to make the product?
- Think about cost of materials, utilities, and labor

2. Your Profit

- How much do you want the business to make?
- Consider how much you want your business to make after subtracting costs

3. Market Demand

- Who are your customers and what would they pay?
- If there is a high demand for your product, you may be able to raise your price
- If there is a low demand for your product, you may have to lower the price

4. Competitor Pricing

- Figure out what other businesses, especially in the area, are pricing for a similar product or service.
- You may have to keep the price low to compete with competitors near your location

5. Skill Level and Experience

- As you gain more skills and experience, you can increase your price.
- Customers will pay more for higher quality products



You are attempting to start a business in insect control. In order to figure out if there is a need for this service in your community, you perform a market viability study. This study includes figuring out the costs associated with starting and operating your business and conducting a survey among the members of your community to figure out if there is a need for your product or service. This study will help you conclude if your business idea would be able to work. The results of the study are as follows.

You surveyed 100 people about if they would hire an insect controller this month

70 said that they **would hire** an insect controller

20 said that they **already use a different** insect controller

10 said that they **would not hire** an insect controller

You also asked how much the people would be willing to pay the insect controller

Price Range (\$)	Number of People
100-110	30
111-120	25
121-130	10
131-140	5

1. Based on the chart, what do you think would be a good price to charge?

Purchased Supplies	Cost
Insect Control Treatment	\$25
Sprayer	\$300
Safety Mask and Gloves	\$100

Cost Analysis

“**Cost**” how much money it is to buy any materials that the owner would need to for each treatment

“**Salary**” how much money the owner would keep for themselves (personally, not for the business) for each treatment that they conduct.

“**Income**” the amount of money that the business makes, after paying both the “Cost” and the “Salary” ($\text{Price} - \text{Cost} - \text{Salary} = \text{Income}$).

“**Carrying Balance**” the amount of money that the business has *before* each treatment.

“**Closing Balance**” the amount of money that the business has *after* each treatment.

	Price	Cost (per treatment)	Your Salary (per treatment)	Income	Carrying Balance	Closing balance	Are you making a Profit (Yes/No)
1	110	25	25	60	-400	-340	No
2	110	25	25	60	-340		
3	110	25	25	60			
4	110	25	25	60			
5	110	25	25	60			
6	110	25	25	60			
7	110	25	25	60			
8	110	25	25	60			
9	110	25	25	60			
10	110	25	25	60			

2. On what treatment do you start to make a profit?

3. What is the carrying balance for the 5th treatment?

4. What is the closing balance for the 8th treatment?

5. If you were to price each treatment at \$140, what do you think might happen?
Why?

6. If you were to charge \$55 for each treatment, what do you think might happen?
Why?

7. If 20 people you surveyed go to your competitor, what can you do to get the
customer to come to your business instead?

8. If this was your business, how would you market it?

Registering your Business

Registering your business with the government has many advantages including that it is easier to get a business loan, get a tender from the government to receive business, and to participate in different business trainings.

Registering with the Ministry of Trade and Industry (MTI)

1. Go to Post Office to buy N\$50 Revenue Stamp
2. Go to MTI receive and fill out the "Application for Reservation of Name" (CC8)
3. Hand in the form and receive reference number that will be used to collect your Name Registration Document in approximately 2 weeks
4. Go to Post Office to buy N\$100 Revenue Stamp
5. Go to MTI and fill out the "Founding Statement" (CC1)



Registering with the Ministry of Finance

1. Open bank account in the company's name
2. Register for VAT with Receiver of Revenue at Ministry of Finance
3. Take application form from Ministry of Finance and bring it to bank
4. Bank will give stamp
5. Receive Fitness Certificate from the city of Windhoek or the person you are renting the business location from to show location of business



If you plan on hiring employees to work for you, you will also need to register through the Social Security Commission

Business Plan

A business plan is a document that the owner makes in the start-up phases of the business. It is important because it outlines the business and guides the owner. It explains the future of the business, and it is usually required by banks and lending organizations to get a loan. It is made up of the following sections:

- The Title Page must include the following:
 - Enterprise Name
 - Address
 - Logo (if any)
 - Name, Address, and telephone number of owner
 - Date of Issue of the Plan
- Executive Summary
 - A concise statement made from detailed business plan
 - Written after the rest of the business plan is done
 - Who, What, Where, When, How
- Organization Plan
 - Describes the business in detail
 - Type of products or services sold
 - The management
 - Legal structure
 - Employees to be hired
- Marketing Plan
 - Describes the price of the product and how it will be marketed customers
 - Current market
 - Current need
 - The competition
- Financial Plan
 - Describes the monetary aspects of starting a business.
 - Money needed to start the business
 - Loan information
 - Money the business will make in the first year

Funding

Self-Funded You use your own resources in order to start your business	Get a Loan You borrow money through a lending organization in order to start your business
Benefit	Benefit
Disadvantage	Disadvantage

1. Why do people get loans?

2. What is a microloan?

3. What is typically required to get a microloan?

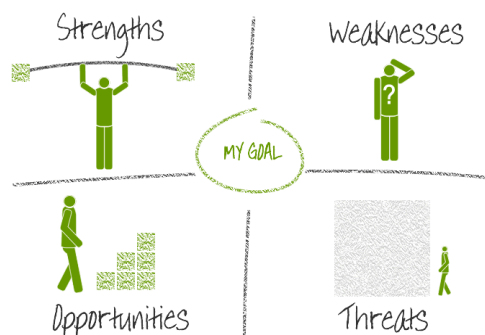
4. What is a Small and Medium Enterprise Loan (SME)?

SWOT Analysis

A SWOT analysis is a way to identify the strengths, weaknesses, opportunities, and threats of your business.

Strengths and weaknesses are internal to the business, such as reputation and location. You can change them over time, but it requires work. Opportunities and threats are external, such as suppliers, competitors, and prices. They are out in the market- they happen and you can't change them.

Strengths	Weaknesses
Opportunities	Threats



Appendix H - Further Entrepreneurship Interest Form



MEN ON THE SIDE OF THE ROAD ENTREPRENEURSHIP INTEREST FORM

Do you want to get further training on how to become self-employed and start a business? To be consider for funding, list out your potential business ideas and pitch your idea to an MSR employee.

Before we agree to send you to another training program, tell us: **What are some business ideas that you have?**

1.

2.

3.

The next step for you to be considered to go onto further training is to “pitch” one of your ideas to someone on our MSR staff for two minutes.

“Pitching” an idea means that you try to convince someone that your idea is good and will work. Some things to consider when “pitching” your idea are: Why is your business idea good? If you started this business, where would you work out of: Your home? A workshop? Who would be your customers? What are some ways that you could think of to market this product? Why would someone come to you, and not someone else for this business?

Appendix I - Pathway to Self-Employment Trainer's Manual



THE MEN ON THE SIDE OF THE ROAD PROJECT (NAMIBIA) (INCORPORATED ASSOCIATION NOT FOR GAIN)

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MSR Pathway to Self-Employment Trainers Manual

Introduction

In the current economy, many people are without work and therefore unable to provide for themselves and their families. MSR members are especially familiar with this struggle, and may lack the skills and training to find consistent full time employment.

With high unemployment and underemployment, self-employment is considered to be a viable option to make a living, although it is currently underutilized. Only 2.2 percent of unemployed Namibian citizens seek to start their own business. This course aims to foster the entrepreneurial mindset among MSR members and teach them the basic skills needed to start their own business.

Importance of Self-Employment

Self-employment offers an opportunity for MSR members to make a living for themselves and their families. Many members may not have the resources or skills to start a business, while others may not even have considered it.

The key benefits include:

- Ability to create an employment opportunity
- Ability to become self-sustainable
- Ability to provide a good or service to the local community
- Ability to create jobs for other people

Overall Objective

The aim of this program is to introduce MSR members to entrepreneurship and give them the basic skills necessary to start their own business. This course encourages active and

collaborative learning to promote the concepts taught in the course. This course also encourages participants to think about their own skills and talents to help them on their journey to becoming self-employed.

Module	Recommended Time Period
1	1 hour
2	1 hour
3	1 hour
4	3 hours 10 minutes

Module 1: Recognizing Personal Skills

Activity	Time (Minutes)
Introduction and Ice breaker	20
Questions and chart	30
The Gap	10

Total Time: 1 hour

Objective: The aim of this module is to identify the current skills, previous work experience, previous training, and passions of the men. It will allow the men to figure out the gap between their current income and the desired income to be above the subsistence level.

- ❖ Have everyone introduce themselves, explain course, explain your role as the course facilitator
- ❖ Ice breaker

When planning for the future and your professional life, you should think about your own strengths and passions. This questionnaire will guide you as you think about the possibility of self-employment.

- ❖ Have men pair up (or a group of three if odd number in the class). Have the men ask their partner the questions listed. Inform the men they will need to share the information about their partner to the group following the discussion.
 - ❖ After, ask men what they learned from the others. Share as a group
1. What do you do for work?
 2. Do you enjoy it? Why or why not?
 3. Do you have training?
 4. Would you like to work with the skills gained in the training?
 5. What do you do in your free time?
 6. What would you start a business in if you could?
- ❖ The next page in the workbook lists out different categories of jobs and industries that you could go into. If you do not have any ideas of what you want to do, you could use this list to help figure out what you might like to do based on your interests and skills

As an entrepreneur, it is important to constantly set goals for yourself. The following activity starts this goal setting process. Do you feel you make enough money to support you and your family? How much do you want to make a month?

- ❖ Ask men how much they make per month on average (they do not have to answer aloud).
- ❖ Ask men how much they would like to make (within reason). Fill in to the desired income line on the sheet.
- ❖ Have them subtract how much they currently make from the amount they desire to make. This will show them the “Gap” in their income. This gap is the goal they are working to overcome. One method to do this is through self-employment.
- ❖ “Starting a business and being an entrepreneur does not have to be your full time job. In fact, it is possible to have another source of income in order to sustain for yourself. Especially in the startup phase, where you will have a lot of initial costs, you may need to continue to make money someplace else”

Module 2: What is Entrepreneurship?

Activity	Time (Minutes)
Self-employment vs traditional	25
Entrepreneurship Skills	35

Total Time: 1 hour

Objective: The aim of this module is to gain an understanding of basic entrepreneurial knowledge and identity skills of entrepreneurs.

Entrepreneurship and self-employment are methods that you can use to overcome a gap in your income. Becoming self-employed can be a difficult and risky process, but the more information and resources you have, the better equipped you are.

What is entrepreneurship?

Basic concepts to mention: starting and operating a business; providing a product or service; inventing something new; meeting a need in the market.

- ❖ Explain there are benefits and disadvantages to self-employment as well as traditional forms of employment (normal jobs working for someone else)
- ❖ Have men list 3 of each in the chart in their workbook and discuss
- ❖ If any points in the chart below are missed, explain

	Self-Employment	Traditional Employment
Benefits	<ul style="list-style-type: none"> ● Control over your salary <ul style="list-style-type: none"> ○ The more you make the more money you get ● Control over work schedule <ul style="list-style-type: none"> ○ Work whatever hours you want ○ Take time off when you want ● Complete control over decisions <ul style="list-style-type: none"> ○ Lots of independence ● The work you do is your own <ul style="list-style-type: none"> ○ More passionate 	<ul style="list-style-type: none"> ● Low risk <ul style="list-style-type: none"> ○ Stable employment and consistent work ● Predictable hours <ul style="list-style-type: none"> ○ Usually know when you need to go into work ● Predictable salary <ul style="list-style-type: none"> ○ Know how much you're getting paid based on the amount of hours you work ● Medical and Social Security benefits
Disadvantages	<ul style="list-style-type: none"> ● Salary is dependent on how well your business is doing ● Often have to work long hours ● Unpredictable schedule ● Responsibility for large decisions can be stressful and difficult ● Very high risk <ul style="list-style-type: none"> ○ Your business could fail and you could lose a lot of time and money 	<ul style="list-style-type: none"> ● Little control in business decisions ● Usually have to work under a boss <ul style="list-style-type: none"> ○ May not enjoy working for someone ● May not make as money (not always true) ● No control over your work schedule

- ❖ Talk about how self-employment is not for everyone. Some people are not able to make decisions and take the risks that an entrepreneur takes. If self-employment isn't for you, that is not a problem, it just means that you may want to stay with traditional employment opportunities.
- ❖ Depending on your interests and skills, self-employment or traditional employment are options for overcoming that gap in your income.

Successful characteristics of entrepreneurs:

It is important for potential entrepreneurs to recognize their own abilities, strengths, and weaknesses. Anyone exploring entrepreneurship should start a business that compliments their strengths.

- ❖ Have men list out 3 characteristics they think entrepreneurs have to help them be successful in their business.
- ❖ Discuss why they think these characteristics are important.

Your Entrepreneurial Skills

- ❖ Tell men to answer as honestly as they can, so they can identify which skills are their strengths and which skills may need some work.
- ❖ Explain the characteristic, ask why it's important (the chart on the next page explains the importance of each), have the men rank themselves. Do this for each trait.
- ❖ Have the men tally their total score and write the following categories on the board. Have men categorize themselves.
 - **39-48** means you most likely have the skills necessary to become an entrepreneur! You have many of the qualities needed to help you start your business.
 - **24-38** means you possess some of the qualities needed to become an entrepreneur, and there are some qualities you should try to work to improve.
 - **16-23** means that you may lack many of the important qualities needed to become an entrepreneur. If you work on improving these qualities, you may become better at these skills.

Trait	Why it's Important for Entrepreneurial Success
Excited about what you do	<ul style="list-style-type: none">● Shows everyone you have passion for your business● Remain positive and excited even when things get rough● Encourages other people to be positive about good/service
Ability to work by yourself	<ul style="list-style-type: none">● Can assume own responsibility● Can be self-reliant when accomplishing tasks to start business
Driven to achieve goals	<ul style="list-style-type: none">● You are driven to achieve the goals set out for the business
Easily accept change	<ul style="list-style-type: none">● There is inevitable uncertainty in every market● One must be able to overcome this uncertainty and modify their business

Confident	<ul style="list-style-type: none"> • Ability to believe that you and your business will succeed • Self-doubt may keep you from pursuing success
Patience	<ul style="list-style-type: none"> • Success doesn't come overnight • Ability to put in the hard work without seeing rewards right away
Stick to something difficult	<ul style="list-style-type: none"> • Ability to keep on going even when it gets hard or problems arise
Leadership	<ul style="list-style-type: none"> • Ability to lead employees effectively
Ability to work in a group	<ul style="list-style-type: none"> • Ability to collaborate with others can help bring the business further • Two ideas is better than one
Willingness and ability to do something new and different	<ul style="list-style-type: none"> • Can deliver new ideas into marketable products and services • Can fill a need in the market
Enjoys competing with others	<ul style="list-style-type: none"> • Desire to work harder and do better work than the competitor • Always strive to be the best
Risk taker	<ul style="list-style-type: none"> • Can see the benefit in making decisions that other people wouldn't make to further your business • Important to calculating risks vs. rewards <ul style="list-style-type: none"> ○ Is what you gain vs what you're putting on the line
Creative	<ul style="list-style-type: none"> • Ability to come up with new and different ideas
Hardworking	<ul style="list-style-type: none"> • Can get things done in order to further the business • Doesn't quit even when faced with difficult tasks
Desire for success	<ul style="list-style-type: none"> • You need to want your business to do well in order to stay motivated
Organized	<ul style="list-style-type: none"> • Can keep track of the financial aspects and other small details that go into making a business • This also helps you with budgeting, know what you spend

Module 3: Real World Problem Solving

Activity	Time (Minutes)
Video and 5 Step Problem Solving	15
Problem Solving activity	45

Total Time: 1 hour

Take a 15 minute break following Module 3

Objective: The aim of this module is to put entrepreneurship in the context for the members by using real examples from their community. It identifies a problem solving technique and gives real problems entrepreneurs have faced to allow members to think of solutions and to be exposed to potential issues.

- ❖ Play the video of Erastus Nepolo, an MSR member and successful entrepreneur.
- ❖ Have a discussion after the video as a recap. Questions to ask include: What type of business does Mr. Nepolo have? What is one way he markets his product? How does Mr. Nepolo get the funding to purchase his equipment? What are some problems he identifies?
- ❖ Go over the 5 Step Approach below. The subsections “a” are not included in the men’s workbook and are for the facilitator to cover.

When starting and operating your business, there are many different issues and problems that could arise. In order to solve problems, you can follow the Five Step Approach.

Five Step Approach to Problem Solving

1. Find the Problem
 - a. Look at the situation and see where the problems are.
 2. Think of the Different Solutions Available
 - a. List possible solutions that could be considered in solving these problems. The more possible solutions, the more thoughtful your decision would be.
 3. Consider Advantages to Solutions
 - a. For each of the possible solution, list out the advantages that the solution might bring, include all the benefits that you can think of.
 4. Consider Disadvantages to Solutions
 - a. For each of the possible solution, list out the disadvantages that the solution might have, include all the consequences that you can think of.
 5. Pick a Solution
 - a. Choose which solution that provides you with the most benefits compared to the most acceptable consequences.
- ❖ Give them this scenario: Someone who works for you is a very bad employee. He rarely shows up to work on-time and sometimes does not make it to work at all and doesn’t tell

you. When he is at work, he is sometimes distracted and does not complete his job well. How would you solve this problem?

- Step 1: The problem is that the worker is not reliable, and does not usually complete his work well, therefore it is negatively affecting the business. However, there could be something that is going on in the worker's life that could be affecting his work, whether it be sickness, lack of access to transportation, or family trouble.
- Step 2: Possible solutions:
 - Firing the worker and finding someone else to work for you
 - Hiring another worker to help out
 - Talking to the employee about the issue
- Step 3: The advantages:
 - Firing the worker is that you do not have to deal with this problem in the future
 - Hiring another worker is that the current employee could work less and you could get more work done during the day
 - Talking to the employee is that you could figure out what exactly is causing the problem and find a solution with him.
- Step 4: The disadvantages:
 - Firing the worker is that you would have to hire someone else and it could be hard to find someone
 - Hiring another worker is that it will cost you more money to pay them both
 - Talking to the employee is that he may not be honest with you and if he is, he might continue to show up late to work.
- Step 5: Based on weighing the advantages and disadvantages, you must pick the best solution for you and for your business.

The following statements are problems that currently self-employed MSR members have run into with their own businesses.

- ❖ Give the men some time to answer the questions on paper, then bring it back to an open discussion.
- ❖ The answers that follow each question come from how the MSR entrepreneur solved the problem.

1. You are a carpenter who creates furniture. A customer comes to you and asks you to build them 6 chairs. After you finish the chairs, the customer only has the money for 3 of them, but promises to come back and pay for the last 3 when they have the money. You give the customer all 6 chairs. The customer never returns with the rest of the money. How would you avoid this situation in the future?

Possible answer: Based on how Erastus Nepolo solved this issue: All future payments must be made before giving someone the product. If someone can only afford 3 of the 6

chairs, give them the 3 and when they have the money they can come back and get the last 3 once they can afford them.

2. You own a small shop that sells a variety of different grocery products including meat and fish. Every morning you go to town and buy the meat and fish in bulk to save money. You bought 15 fish and 10 pieces of meat. You bring them back to your shop where you do not have a refrigerator because you do not have electricity. By the end of the day you only sold 7 fish and 4 pieces of meat, and the rest spoils overnight. How do you avoid this happening in the future?

Possible answer: Based on how Antonio Celestino solved this issue: Avoid overbuying product that can spoil. You do not want to waste money. You could also go door-to-door at the end of the day and sell the products at a discounted price to make some profit.

The next day when you go to town, you buy 7 fish and 4 pieces of meat. That day at your shop, you have 15 customers come in and ask for fish and 8 come in and ask for meat. Keeping in mind the problem you had yesterday, how can you adjust to make sure that you aren't missing out on making money?

Possible answer: Based on how Antonio Celestino solved this issue: You need to be flexible and you need to know your customers. If you notice that the amount of customers you are getting is going up, then buy more product. If you notice it going down, buy less product.

3. You rent out rooms in your home. You and the person who is renting the room agree on an amount for a month. When you wake up at the end of the month when the money is due, the person who rented from you is nowhere to be found and has not paid. What do you do?

Possible answer: Based on how Petrus Ipinge solved this issue: Make payments due at the beginning of the month rather than the end of the month. You could possibly make them sign a contract and if they do not pay, you could sue them in the future.

4. You are a carpenter. Most of your tools need electricity to function, but today the electricity is not working. You are unable to make progress on any of the furniture that you are making. What can you do in the meantime to be productive?

Possible answers: Have backup tools that don't use electricity. Work on other processes of creating the furniture that does not require electricity like painting or staining, and sanding the furniture by hand, not machine. Organize your workshop. Go through your bills to make sure that you are on budget. Go out and market your business.

Module 4: Early Stages of Business

Activity	Time (Minutes)
Market Viability	15
Pricing	10
Cost Analysis Activity	70
Registering a business	15
Business Plan	15
Funding	40
SWOT Analysis	25

Total Time: 3 hours 10 minutes

Objective: The aim of this section is to educate members on the technicalities of starting a business.

There are 5 main steps an entrepreneur must accomplish when starting a business:

1. Determine if there is a need - Market Viability
2. Register business through Ministry of Trade and Industry
3. Register business through Ministry of Finance
4. Create a business plan
5. Funding

Market and Product Viability

Before starting a business, you have to determine if there is a need for your product or service. You must analyze your company, competitor, and customer.

1. **Company:** Determine what type of product or service you would offer and why you want to start this business.
2. **Competition:** Determine the level of competition, types of marketing efforts that have succeeded and failed.
3. **Customer:** Determine the types of customers you would sell to- their ages, income, location. Figure out who would be interested in your product or service, how much they would pay, and where they are in relation to your business.

- ❖ What are some ways to determine if there is a need for your product or service? How do you figure out if customers would buy your product or use your service?

Product and Service Pricing

5 Factors to consider when pricing your product:

1. **Your Costs**
 - How much it will cost to make the product?
 - Think about cost of materials, utilities, and labor
2. **Your Profit**
 - How much do you want the business to make?
 - Consider how much you want your business to make after subtracting costs
3. **Market Demand**
 - Who are your customers and what would they pay
 - If there is a high demand for your product, you may be able to raise the price
 - If there is a low demand for your product, you may have to lower the price
4. **Competitor Pricing**
 - Figure out what other businesses, especially in the area, are pricing for a similar product or service
 - You may have to keep the price down to compete with competitors near your locations
5. **Skill Level and Experience**
 - As you gain more skills and experience, you can increase your price
 - Customers will pay more for higher quality products

- ❖ The goal of the following activity is to have the men examine the different aspects involved in deciding if their business idea would be able to work. It is important to make sure that the men understand all the costs that are associated with the business they intend to start and if those costs are recurring or if they are a one-time cost. Some other examples of recurring costs could be travel expenses, maintenance of machinery, insurance.
- ❖ All of the values and prices in this activity are made up and do not necessarily reflect the prices and costs in the industry.

You are attempting to start a business in insect control. In order to figure out if there is a need for this service in your community, you perform a market viability study. This study includes figuring out the costs associated with starting and operating your business and conducting a survey among the members of your community to figure out if there is a need for your product or service. This study will help you conclude if your business idea would be able to work. The results of the study are as follows.

You surveyed 100 people about if they would hire an insect controller this month

70 said that they would hire an insect controller
20 said that they already use a different insect controller
10 said that they would not hire an insect controller

You also asked how much the people would be willing to pay the insect controller

Price Range (\$)	Number of People
100-110	30
111-120	25
121-130	10
131-140	5

1. Based on the chart, what do you think would be a good price to charge?

The answer for this question can vary, but the best ranges to choose are 100-110 or 111-120. Both of these options cater to a large group of people. Talk about how if they were to choose 110, they would also be able to get all of the people who said they would pay more as customers. The 111-120 group is probably also big enough to sustain the business, and the owner may be able to convince some people in the 100-110 group to pay a little bit more.

- ❖ The next part of the activity is for the men to fill in the balance sheet to determine, based on the price of \$110, if the business is sustainable, keeping in mind the amount of money they had to spend to buy the initial materials for their business (the sprayer and the safety equipment).

	Cost
Insect Control Treatment	\$25
Sprayer	\$300
Safety Mask and Gloves	\$100

- ❖ Which of these costs are one-time costs and which of these do you think are recurring costs? One-time costs are sprayer and safety mask and gloves. Recurring is the price for insect control treatment

Cost Analysis

“**Cost**” is how much money it is to buy any materials that the owner would need for each treatment

“**Salary**” is how much money the owner would keep for themselves (personally, not for the business) for each treatment that they conduct.

“**Income**” is the amount of money that the business makes, after paying both the “Cost” and the “Salary” ($\text{Price} - \text{Cost} - \text{Salary} = \text{Income}$).

“**Carrying Balance**” is the amount of money that the business has before each treatment.

“**Closing Balance**” is the amount of money that the business has after each treatment.

	Price	Cost (per treatment)	Your Salary (per treatment)	Income	Carrying Balance	Closing balance	Are you making a Profit (Yes/No)
1	110	25	25	60	-400	-340	No
2	110	25	25	60	-340	-280	No
3	110	25	25	60	-280	-220	No
4	110	25	25	60	-220	-160	No
5	110	25	25	60	-160	-100	No
6	110	25	25	60	-100	-40	No
7	110	25	25	60	-40	20	Yes
8	110	25	25	60	20	80	Yes
9	110	25	25	60	80	140	Yes
10	110	25	25	60	140	200	Yes

2. On what treatment do you start to make a profit?

7

3. What is the Carrying Balance for the 5th treatment?

-\$160

4. What is the Closing Balance for the 8th treatment?

\$80

5. If you were to price each treatment at \$140, what do you think would happen and why?

Not as many people would use your service because most are not willing to pay that much.

6. If you were to charge \$55 for each treatment, what do you think would happen and why?

At \$55 you would be making a small income every treatment. It would take much longer to pay off the \$400 that you paid for your one-time purchases. Then if any other costs would occur to your business, for example if your sprayer breaks, you would not have much money in your savings to pay for it. It would also be very difficult to grow your business.

For this question, emphasize the separation between business funds and personal funds. Saving money is important because it allows you to grow your business and be able to deal with any unforeseen issues that could arise. If you take money from your business for personal funds, there may come a time when your business is in need and you won't have the money to fix the issue. Another topic to emphasize is figuring out the difference and overlap between your personal expenses and your business expenses. For example, if you operate your business out of your home and use electricity to power certain tools, but you also use it for the television, you need to allot a certain amount as a business expense and a certain amount as a personal expense.

7. If 20 people you survey go to your competitor, what can you do to get the customer to come to your business instead?

It's very important to differentiate your business from your competitors. Possible answers include: Having the required skills for your business; being credible with customers - doing what you tell the customers you are going to do; being respectful and friendly to customers; attending to customers' needs quickly and adequately; pricing competitively, incentive.

8. If this was your business, how would you market it?

There are many different ways to market a business. One way would be to create business cards, flyers in busy places such as shopping centres and markets, radio, newspaper, websites, television. Important information to provide includes: business name, business address, your name, phone number, what your business does, web address

Registering your Business

Registering your business with the government has many advantages including that it is easier to get a business loan, get a tender from the government to receive business, register a trademark for your business, and participate in different business trainings.

Registering with the Ministry of Trade and Industry (MTI)

1. Go to Post Office to buy N\$50 Revenue Stamp
2. Go to MTI receive and fill out the “Application for Reservation of Name” (CC8)
3. Hand in the form and receive reference number that will be used to collect your Name Registration Document in approximately 2 weeks
4. Go to Post Office to buy N\$100 Revenue Stamp
5. Go to MTI and fill out the “Founding Statement” (CC1)

Registering with the Ministry of Finance

1. Open bank account in the company’s name
2. Register for VAT with Receiver of Revenue at Ministry of Finance
3. Take application form from Ministry of Finance and bring it to bank
4. Bank will give stamp
5. Receive Fitness Certificate from the city of Windhoek or the person you are renting the business location from to show location of business
6. If you plan on hiring employees to work for you, you will also need to register through the Social Security Commission

Business Plan

A business plan is a document that the owner makes in the start-up phases of his business. It is important because it outlines the business and guides the owner. It explains the future of the business, and it is usually required by banks and lending organizations to get a loan. It is made up of the following sections:

- The Title Page must include the following:
 - Enterprise Name
 - Address
 - Logo (if any)
 - Name, Address, and telephone number of owner
 - Date of Issue of the Plan
- Executive Summary
 - A concise statement drawn from detailed business plan
 - Written after the rest of the business plan is DONE
 - Who, What, When, Where, How
- Organization Plan
 - Describe the business in detail.
 - Type of products or services to be sold
 - The management

- Legal structure
- Employees to be hired
- Marketing Plan
 - Describes the price of the product and how it will be marketed to customers
 - Current market
 - Current need
 - The competition
- Financial Plan
 - Describe monetary aspects of starting a business
 - Money needed to start the business
 - Loan information
 - Money the business will make in the first year

Funding

- ❖ Explain there are benefits and disadvantages to self-funding vs. loans
- ❖ Have discussion with the members on benefits and disadvantages to both
- ❖ If any points in the chart below are missed, explain

Self-Funded You use your own resources in order to start your business	Get a Loan You borrow money through a lending organization in order to start your business
Benefit	Benefit
<ul style="list-style-type: none"> ● Do not need to go through loan process ● Do not need to pay back any money later 	<ul style="list-style-type: none"> ● Start a business without saving money for years to buy equipment needed/ other resources
Disadvantage	Disadvantage
<ul style="list-style-type: none"> ● Can take many years to save up enough money ● Might have to work in jobs you don't like to save up the money. 	<ul style="list-style-type: none"> ● Can take many years to pay back loans ● Have to pay more money back in interest ● If you default you can lose property and belongings ● If you default it will be harder to get a loan in the future

- ❖ Hand out the loan packet that outlines different lending organizations in Windhoek

- ❖ Allow men some time to look through the packet and ask if they have any questions regarding the information
- ❖ Some requirements that most organizations will ask for are Registration Documents, Namibian Identification Documents, and Proof of Income
- ❖ Explain different terms such as interest, defaulting, and collateral
 - Interest: Amount of money the bank charges you for getting the loan. Depending on the loan plan you sign, interest rates can be monthly or yearly.
 - Default: When you fail to pay back your loan
 - Collateral: Money or possessions (house, car, etc.) that you must put down on the loan so that if you default, the bank will come and take them
- ❖ Emphasize the fact that loans can be very difficult to secure if you don't have an income, pay slip, or bank statements. Some lenders will still give loans if you do not have an income, it just becomes more difficult. If you do not have the pay slip or bank statements, lenders will most likely require you to create a business plan, a cash flow projections, meaning how much money you realistically believe your company would be able to make over a certain period of time, and they are more likely to have you put up some form of collateral, meaning that if you do not pay back the loan, then you may lose your house and other possessions.
- ❖ Due to the fact that it is much harder to obtain a loan without some kind of income, it makes it **incredibly important to save your money** in order to start your business.
- ❖ Loans are not a quick fix to a lack of money. Loans may be more useful for expanding your business. As your business becomes more established, lenders will be more willing to give you a loan.
- ❖ If needed, talk about saving information from Money Management
- ❖ Have discussions about following questions and answers.

1. Why do people get loans?

The point of a loan is to get a financial jump start to boost your business in the beginning stages. Reason for this is that you may need to buy materials (tools, machines, raw material) in order to start. However, keep in mind that each person's situation is different and not everyone need a loan. There are many successful entrepreneurs in your local community that are self-funded.

2. What is a microloan?

A micro business loan is a loan that is for a start-ups in need of a working capital. These loans are generally smaller than other types of loans. The loan amount of these loans, however, are defined differently from one lending program to another. For example,

SME bank define this as less than N\$100,000 while Bank Windhoek define this as less than N\$50,000. These loans have a more lenient requirement than other types of loans

3. What is typically required to get a microloan?

Typically, you would need to have: Registration Documents for your company, Namibian ID, Personal Bank Statement / Proof of income

4. What is a Small and Medium Enterprise Loan (SME)?

A SME loan is a loan that is for a businesses who needs money to continue to grow their business. These loans are usually larger than that of a microloan; however they also have more requirements for getting the loan. The loan amount of these loans also varies from one lending program to another. Generally these could also require some kind of safety measures like collateral deposit (putting an amount of your money/property as something that they can take if you don't pay back the loan)

SWOT Analysis

Strengths and weaknesses are internal to the business, such as reputation and location. You can change them over time, but it requires work. Opportunities and threats are external, such as suppliers, competitors, and prices. They are out in the market- they happen and you can't change them.

- ❖ Have the men fill out a SWOT Analysis for their potential business. For each category, say the prompt questions and give an example. Give men time after each category to fill it out. If they don't have a business idea, have men fill it out as a personal SWOT Analysis.

Some prompting questions to ask during the activity if men need direction:

Strengths:

- What advantages does your organization have?
- What do you do better than anyone else?
- What do people in your market see as your strengths?

Weaknesses:

- What could you improve?
- What are people in your market likely to see as weaknesses?
- What factors lose you sales?

Opportunities:

- What interesting market trends are you aware of?
- Where are there opportunities for growth?

- Has there been recent market growth or have there been other changes in the market to create opportunities?

Useful opportunities can come from such things as:

- Changes in technology and markets
- Changes in government policy related to your field
- Changes in social patterns, lifestyle changes
- Local events

Threats:

- What obstacles do you face?
- What are your competitors doing?
- Is changing technology threatening your business?
- Do you have bad debt or cash-flow problems?
- Could any of your weaknesses seriously threaten your business?

Information gained and modified from;
https://www.mindtools.com/pages/article/newTMC_05.htm

Example of SWOT Analysis:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Low cost materials 2. Expertise in business 3. Relationship with community (not a name brand store) 4. Good quality products 5. Located close to customers 	<ol style="list-style-type: none"> 1. Less experience than competitors 2. No initial funding 3. Lack of publicity for business 4. Production time is longer than store brand 5. Lack of utilities 6. Lack of budgeting skills 7. Not enough money to self-fund
Opportunities	Threats
<ol style="list-style-type: none"> 1. Buy from multiple vendors, find the cheapest price 2. Further trainings: Vocational Training Centre, NUST 3. Unmet need in the market 4. Market is growing 5. Apply for a loan 	<ol style="list-style-type: none"> 1. Changing market: product becomes unneeded 2. Availability of technology i.e. a customer might not need printing service if they own a printer 3. Lots of businesses in same service 4. Defaulting on your loan

- ❖ Ask anyone if they would like to share.
- ❖ Emphasize the fact it is important to be aware of both the strengths/opportunities and weaknesses/threats. By being aware of your strengths/opportunities, you are able to build off of these. By being aware of your weaknesses, you can work to improve them. It is important to recognize there is a chance these threats can impact your business
- ❖ Identify weaknesses is good because you can find opportunities to overcome them (Weakness: lack of certain skill. Opportunity: additional training)

Appendix J - Training Course Evaluation Survey

TRAINING COURSE EVALUATION SURVEY

Please answer the following questions concerning training module.

How interesting was this class? How can we make this class more interesting?

Were the examples used relatable to you? If not, do you have suggestions to make them more relatable?

Was there any section of this course we could change to make it more understandable?

Did this class teach you enough to become self-employed?

Was this class too long? Was there a certain section of the class that should have been longer or shorter?

What was your favorite part of the training program? Why?

What was your least favorite part of the training program? Why?

Appendix K - Pathway to Self-Employment Brochure

You can start now!

Men on the Side of the Road now offers a **self-employment** course.

The course aims to introduce MSR members to entrepreneurship and give them the basic skills necessary to start their **own business**. This course encourages participants to think about their own skills and talents to help them on their journey to **becoming self-employed**. The course also includes many **fun** activities that you can participate in.



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MSR: Pathway to Self-Employment Training Program



*Do you want to start your own business?
Would you like to become self-employed?*



Working for Yourself

Are you tired of working for others?
Are you tired of not being able to find
a job that you love? Do you think
your work is worth more than your
salary?

If so, **why work for others** when you
can work for yourself? You can take
matters into your own hands and
determine your own success. You
could **pursue the job that you love** to
do. Take an active role now in
becoming self-sustainable and
improving your life.

How Do I Join This Program?

After you have completed the two other programs offered by MSR, all you have to do is to talk to an MSR staff member about your interest in taking this course. Give them your contact information and show that you are excited and interested in taking this course. Ask an MSR staff member when the next available class is offered.

What are you waiting for?

Join now and give yourself a chance to change your life!

Requirements:

1. Have taken "Life Skills for the World of Work" offered by MSR
2. Have taken "Money Management" offered by MSR
3. Is a member of MSR
4. Want to take charge of your own financial state
5. Want to learn more about how to start your own business



The first "Pathway to Self-Employment" class