

(d) turnover per month; (e) legal ownership; and, (f) the number of years in operation. The following results were reflected:

4.2.1.1. Motivation behind Start-Up

Of the twenty (20) participants, fourteen (n=14) indicated that they had started their business because of passion, opportunity identified, and demand, and due to a need in the community. This implied that the majority (70%) of small business owners who started their businesses did so because of positive environmental factors. Positive environmental factors refer to opportunities in markets which show increasing demand and high income generation potential. One of the participants stated *'I loved doing décor and saw need in the community'* (P1), and another participant stated, *'there was a great demand'* (P2).

Six (n=6) of the twenty (20) small businesses started their business because they needed income and were unemployed. This meant that a minority of the participants had started their businesses as result of negative environmental factors. Negative environmental factors arise where start-up business which are established out of necessity and survival. In the interview stage a participant stated, *'I was unemployed and as a man I could not sit at home'* (P9), whereas another participant stated, *'I was unemployed and was struggling for more than a year to get a job'* (P19).

4.2.1.2. Gender and Ownership

Of the twenty (20) participants, twelve (n=12) of them were male owners and eight (n=8) were female.

4.2.1.3. Type of Business

The type of businesses of participants ranged from accounting, clothing manufacturing, events management, décor services, entertainment, construction, fashion, information technology to garden services. The majority of small businesses (n=16) that were selected operated in the service industry and a minority (n=4) operated in the manufacturing industry. Fifteen (n=15) of the twenty participants indicated that it was the first business they operated. Five (n=5) of the twenty participants had owned other small businesses prior to owning their current small businesses.

4.2.1.4. Turnover per Month

Turnover generated by participating small business owners ranged from less than R5000 per month to more than R10000 per month. Ten (n=10) of the twenty (20) participants indicated that they generated more than R10 000 turnover per month, four (n=4) more than R5 000 but less than R10 000 and six (n=6) generated less than R5 000 per month.

4.2.1.5. Legal Ownership

The majority of the small businesses were registered with Companies Intellectual Property Commission (CIPC). The legal structure of the participants' small business included fifteen close corporations, four private companies and one informal business.

4.2.1.6. Number of Years in Operation

All the participants' small businesses were operational. The number of years in operation ranged from a minimum of 7 months to a maximum of 14 years. The majority (n=19) of small business operated for less than 10 years. These ventures have been in existence for an average of 4.7 years.

From the discussion above it is clear that the demographics overview shows the range of SMMEs who participated in FSP, the type of industries they represented as well as how long they have been operational, and what inspired them to start up their own small businesses. Research has shown that opportunistic businesses have a greater chance of sustainability and that there is a desperate need in SA to grow opportunistic entrepreneurs versus survivalist-necessity entrepreneurs, since that will have a direct influence on their efficient operations.

4.2.2. Participant Challenges

This section describes participants' challenges prior to their involvement in the field study program. Small business owners identified a range of challenges during the pre-individual interviews conducted as a part of this study. The majority of challenges experienced by participants were in the micro environment and market environment. The market environment relates to challenges with competitors, suppliers and customers. The micro-environment participants experienced the following challenges namely, lack of raw material, human resources, finance shortages and proper infrastructure.

One participant stated a challenge as *‘getting the right people to work for me and to manage my workers’* (P3). Other micro-challenges included lack of machinery, storage, and no access to training material due to finance shortages. One participant stated, *“It’s been a battle for me. All my prior past debt I brought with me, & I got married, & I needed to buy. So I would say financially it’s been difficult for me, I did get jobs, but because it’s a small growing business. I don’t have a proper team, I need knowledgeable people to come on board”* (P13).

The challenges experienced in the market related mainly to competitors and pricing. In another interview, it was stated that *‘at the moment my biggest challenge is my competition and the price range that you have to price your items at’* (P1).

The researcher believes that entrepreneurial challenges are concentrated around how the small businesses will secure access to the market based on their value proposition. SMMEs struggle to provide a product or service which is significantly different from their competitors due to their lack of internal capacity and resources.

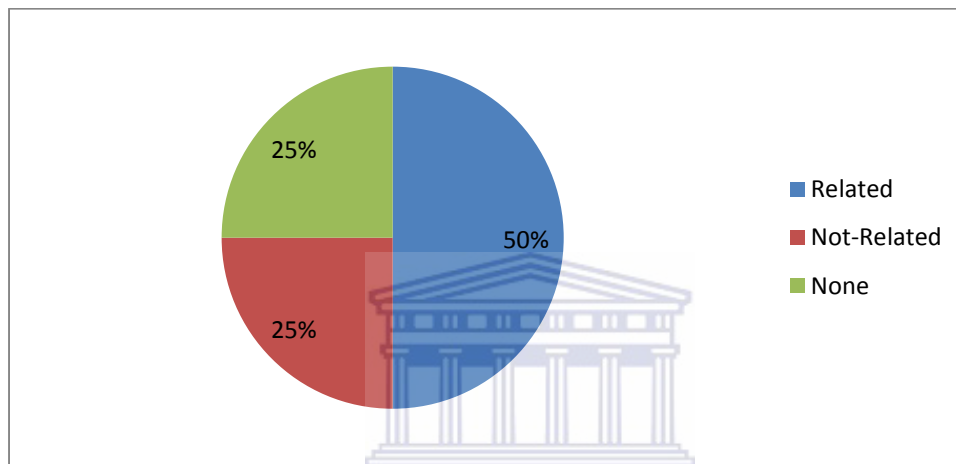
4.2.3. Experiences and Human Capital of Participants

On the training front 10 (n=10) small business indicated that they had prior experience in their respective business industry. This implies that about 50% of small business owners had prior knowledge of their respective market segments. In an interview a participant stated, *‘Both of us had experience in training and development’* (P4). Another participant stated something similar, saying, *‘I had hands-on training, I come from a family background where we are the third generation in the construction field’* (P13). Five small businesses indicated that they had no prior experience in industry they operating. The participants stated, *‘I am self-taught’*. The remaining five small businesses had generic experience *‘In retail, administration and software installation’*.

Some of the related training and experience, as possessed by participants, included a range of soft skills and technical skills. Soft skills ranged from sales, marketing, facilitation, project management, etc. Technical skills related to the operation of business ranged from construction, sewing, photography and welding skills.

Twenty five percent (25%) of the participants had no prior experience or industry specific experience before starting their business. Five (n=5) small businesses had no prior experience in the business they started and five (n=5) small business owners had generic experience but non-related to their respective industries.

In the interview the participant stated that *'I never had any training –none whatsoever'* (P9). Another participant stated, *'I attended some workshops but no formal training or experience in events'* (P8).



The researcher believes that prior experience in the industry will contribute to how the SMMEs respond to challenges by making wise decisions. Furthermore, SMME owners need to take the responsibility to equip themselves with critical business skills to operate their small businesses more effectively in constant changing environment.

4.2.4. The Expectations of Small Business Participants

The small business owners indicated that they required assistance in the following five areas namely marketing, financing, business planning, management and operations. Seven (n=7) participants requested marketing assistance. Most marketing requests concentrated on increasing the visibility of small business through marketing-tool creation such as websites, brochures, flyers and assisting small business owners to deliver professional elevator pitches. A participant stated their reason for participation in the FSP as, *'to me help me with marketing-a brochure'* (P17). Another participant stated their motivation as, *'how to pitch to clients, proper market research and advice on an ideal website'* (P6).

Four participants asked for business planning and operations assistance. The business-plan strategy request highlighted the need for further market research, feasibility analysis, growth plan and exploitation of tender opportunities. One participant stated, *‘My main priority is that I need a business system which can turn my company around’* (P11).

Three (n=3) participants needed financing assistance. The financing areas included how to price and cost more appropriately as well as how to secure additional funding. In the words of another participant, *‘my expectations are funding, I need space to expand my business’* (P10).

Five (n=5) participants requested management assistance. Operations requests concentrated on improving business systems linked to management with a key focus on legal contacts and business administration. The participant stated, *‘Students worked on businesses administration systems’* (P5).

It was quite evident that small business owners came in with very low expectations. This might be linked to the fact that the ‘consultation’ teams were comprised of students and not seasoned mentors. The SMME key request, not surprisingly, focused on how to get more customers, to secure more money, strategies to increase productivity, and managing their people.

4.3. Post-Interview Results

The post-interviews with the participants are related to whether the FSP met their expectations and whether it had impact on them. The post-interviews were conducted 7 days after the completion of the FSP. The following themes emerged and were discussed in relation to the objectives:

4.3.1. Perception and experience

4.3.2. Expectations

4.3.3. Impact

4.3.4. Challenges

4.3.1. Perception and experiences

The majority of participants (n=19) expressed positive experience with the FSP. A participant stated, *'I was not expecting what they did for me they went above and beyond'* (P14).

Another participant stated, *'in terms of questions the students asked and highlighted, was an eye opener to me on certain aspects of the business'* (P19).

Contrary to positive perceptions and experiences another participants stated,

'They would hook me up with another big construction owner and have a meeting with him, but it wasn't followed up or set up, every time I had to ask the student. Secondly was to meet someone in the marketing from the students that were studying, but I have had no further information' (P12).

All of the participants felt students listened and considered their opinions before coming up with new ideas. Participants also positively expressed that students provided good workable ideas, which were well prepared and provide a fresh perspective.

'Very happy, they lifted the standard of the club. Without the information I got, I wouldn't be in this position now. I can utilize the information they gave me for the benefit of the club' (P11).

Furthermore, the participants felt that the students had their best interests at heart, were attentive and delivered beyond their initial expectations. *'From day one, what we gave them and been presented with, up until the time they made their presentation, we got what we needed, and extra'* (P6).

The participants reflected positively on the perceived value of the FSP on short-term solutions and long-term solutions. A participant stated that *'they gave me the tools to market myself'* (P13). Another participant stated the following based on his request for a proposal for sponsorship *'they showed me the way and changed the way I was doing it before'* (P11). Most of the participants (n=17) expressed positive experience of FSP in terms of both long-term and short-term solutions suggested by the participants. More than half of the participants identified marketing as area of assistance to increase and retain clients with more appropriate strategy as highlighted by the following quotation stated by a participant, *'they*

told me about my competitors and found out what they are doing that I don't, and advised me what to do' (P7).

The participants indicated that solutions assisted them to set up a good business base and to improve their operating systems. A participant stated, *'The students gave us better insight of what we are doing, a fresh perspective as to what we can do to enhance our business' (P6).*

Small business owners also stated that students provided practical long-term solutions related to management, marketing and financing. The participant's highlighted that

'they looked at my business as a whole, the way the scrutinized my opposition was amazing as there are things that they charge for that I did not, but do now (P9)'.

They further stated that *'they set up social media needs for my company namely Facebook, Twitter and YouTube. They even showed me how to use them' (P14).*

Consulting teams were able to produce customized marketing letters, flyers for promotional requirements, proposal for financial applications, additional market research, etc.

4.3.2. Expectations

The interviews revealed that most (n=18) of the small business owners felt that the FSP met their expectations. This is supported by the following statements made by the small business owners:

'Very happy, they lifted the standard of the club. Without the information I got, I wouldn't be in this position now. I can utilize the information they gave me for the benefit of the club' (P15).

'Very much. At this point in time they created a website for my marketing and they also helped me design my own fliers. (P12)'

Small business observed that they did not expect the deliverables that were given to them; they felt they got what was needed and more; others felt that the deliverables provided immediate changes and that programs were pitched at a level that their businesses needed.

This is confirmed by statement of another participant *‘I did not expect what I was given. I was hoping for them to say what to do, I didn’t even think of them designing a business card for me. That was out of this world. It was beautiful’ (P9).*

The small business owners indicated that they required assistance in the following five areas namely marketing, finance, business planning, management and operations.

4.3.3. Impact

There was an overall sense that the FSP affected them particularly in the areas of mindset change, sales and marketing, collaboration and network opportunities, social media, website development and financial skills. A key impact was the mindset change experience by the small business owners. Most of the participants expressed a positive mindset regarding the viability of their business. Their mindset was more hopeful, confident with strong positive belief regarding the future prospects of business as underscored by following quotations:

‘We actually decided to expand the business not only to encompass motorcycles – I just got a contract for 2 heavy industrial machines as well’ (P4).

‘My business is viable and can cover my expenses. I believe in my business and my industry, people are getting married every day. I am looking in the future to have a bigger place to have events’ (P7).

‘The programme has really helped to increase staff and the financial side, as I realize now I can’t do everything, as much as I want to and within the last 3 months I have decided to take the risk, and the income has increased’ (P19).

Regarding the networking skills, a participant felt that his confidence, networking abilities and his self-perception had improved. This is illustrated in the following quotation *‘It improved the way I see and understand business, as I came from a background of being a student. ‘So it’s all about how I value myself and my product’ (P11).*

In terms of improvement in business skills of the small business owners in relation to their understanding of their respective industries and the related compliance requirements, a participant stated that, *‘I never thought of calling my competitors and ask about the outsourcing; I know my environment much better’ (P7).*

Some participants expressed that their understanding of their marketing skills, how to profile their customers and develop appropriate marketing strategies had improved. A participant stated, *‘On the marketing side there were some things learned out of that. It helped with thinking differently’* (P15). This is further supported by another participant who stated *‘definitely I have learned a lot, on marketing and strategies how to get more clients’* (P13).

‘I now have many ways and means to market my business, which was my main challenge. How to get my name out there and connect with customers’ (P12).

‘The clients are willing to pay my new prices. I am doing this wedding for double the price, and the venue is closer than the last one I did at half price’ (P10).

The participants stated that their financial skills improved due to a deeper understanding of costing, pricing and bookkeeping. A participant stated

‘it has improved on the financial and bookkeeping side – they came up with a workable plan on paper of how I could do my books. When I look at it and doing it, then I would know exactly at the end of the month what happened’ (P8).

It was evident from the above participants’ perceptions that the small business owners were surprised by the deliverables the students created for their identified challenges. The researcher acknowledges that although it was only seven days after the FSP, small business owners felt that the solutions suggested would be of value for their respective small businesses. Some small business owners were able to implement minor suggestions within those 7 days regarding pricing, website changes, brochures, etc.

4.3.4. Challenges

The following challenges were expressed by participants regarding their participation in the FSP. Participants felt that the following challenges could be categorized into the following key areas:

- i) **Students’ ability to transform their challenges into innovative solutions.** The latter is underscored by the following statements:

‘They suggested a loan to cover some of the expenses we require. It was a good idea to start with one chunk of the learning but there is 10 fields we are offering,

so it's only practical to do one, a good starting point, but our needs still remain, so solution is one out of 10'(P3).

'The information they are working on is what we give them, and is sometimes more pleasing than accurate. If they are here on the ground they will see the reality rather than what we say' (P6).

'Team was going to help me set up excel setup, which I only sort of know, but as no time, I have to go through it myself. For me it would have been better if I had more time, then I don't have any excuse, as everything would run smoothly' (P10).

'They would hook me up with another big construction owner and have a meeting with him, but it wasn't followed up or set up, every time I had to ask the student. Secondly was to meet someone in the marketing from the students that were studying, but I have had no further information' (P12).

- ii) **The duration of the consultation sessions.** The latter is underscored by the following statements:

'It would have been nicer to have more time between the 2 parties and the business. One of the things from them seemed to be long days, they have lectures and consulting, so a lot of information given to them, which takes a toll' (P1).

I had a list of things I expected to come out with but one group can only focus on a limited amount, and the time period' (P5).

'More time with the students engaging with us, more site visits' (P15).

'It was just time, it would have been better to have more time for the implementation and for them to guide and help me' (P18).

- iii) **Participants support to execute 'consultants' solutions.** The latter is underscored by the following statements:

'Advisory came with the mentorship programme, which I will do through TSIBA. The long term plan is to get a mentor who is willing to give time' (P2).

'The Ignition Centre will be key for me going forward' (P4).

'Maybe an extra day or 2, for the entrepreneur to also get key questions about management, techniques and systems – a general overview' (P6).

'They recommended me to attend classes in Phillippi which talks about financial skills and programmes on how to run a business' (P11).

'Follow up from student's side' (P12).

'If they can be helped and monitored on how to run the business, and give them exposure, they will grow further' (P17).

- iv) **Participants voice in solution design.** The latter is underscored by the following statements:

So a bit more time to consult on things – then a presentation so there was no in-between for them to check with us' (P1).

'I would have liked a more integrated approach between myself and them, for the reason that I have a lot of experience and practical examples when it comes to the business and they have a lot of theory. I would have liked us to join our forces and come up with realistic plans. For us to meet and discuss a bit more as what is not practical, instead of just giving them something in the beginning and have them run with it with not much continual guidance and their way of thinking' (P6).

'Make a better presentation, in a more understanding way to the students, instead of sitting chatting, rather talk about the goals to be reached, the bigger picture, what we want to achieve. If there was a clearer understanding of the real problem, there will be better solutions. They look at the profile and assumed they know the entrepreneur and most of them are uneducated, so we will just be smart to them' (P9).

4.4. Focus group discussions

Focus group discussions were conducted three (3) weeks after the FSP was concluded.

The following themes emerged:

4.4.1. Mind shift

4.4.2. Expectations

4.4.3. Benefits

4.4.4. Recommendations

4.4.1. Mind shift

To gain a deeper understanding of the perceptions of what FSP meant for the small business owners, the following comments emerged from the participants on the impact of the FSP and perceived mind-shift experience by small business owners:

‘This whole FSP has made me realize the potential of my business and the one thing I didn’t know, is the USP, Unique Selling Proposition, and they made me realize and see the actual value of where I can take my business’ (FGD P2).

‘I do believe my business will only excel. With the amount of information I am getting, and the fact that I can come back and ask you for help’ (FGD P3). ‘They leave you with hope and that you are not wasting time, this is something to look forward to, and that means everything’ (FGD P4).

From the focus group discussions, it seems that there was a shift in mindset regarding small business owners’ perceptions and experiences in terms of their level of confidence and their ability to grow their market to sustain their small businesses. The following quotations from participants highlight that mind-shift.

‘A total mind shift, in terms of not doing things alone, one should not try be everything, the administrator and the finance and the marketing. Get more people empower more people and that is how you grow, by spending more time generating the money as opposed to all the other work, and then you was able to afford the rest’ (FGD P5).

4.4.2. Expectations

Most participants had very low-to-moderate expectations of the FSP ability to deliver practical solutions for their small businesses challenges. The following quotations highlighted the participant’s expectations;

‘I didn’t have any expectations, they only thing I said to you was the weaknesses of the company we had just started’ (FGD P3).

‘I didn’t even know about TSIBA, until I got the call and came in, for the interview and then the form to complete on the sides of the business I am working on. It was only then that I realized this is what I was going to be helped on’ (FGD P4).

‘I wasn’t even aware I could get help like this and I needed to see if there was a way forward to growing my business’ (FGD P5).

‘I thought at the beginning we would have to just work with the students, helping them as Participants. Then as time goes on, I realized we needed help from them. Then I started to disclose everything and what I need from them – they managed to give me the help I needed’ (FGD P1).

4.4.3 Benefits

The study explored the experience of small business owners regarding value and benefit of their involvement in the FSP in relation to their expectations. The focus group discussions highlighted the following benefits as perceived by small business owners;

‘They gave some practical solutions to some of my challenges, such as staff retention etc. A lot of the things I already knew but they just told me what I am thinking. But yes they gave some nice practical solutions’ (FGD P10).

‘Very practical, they listened to me. I am not on a PC at the moment so still want to do it old school in the books. Instead of me going looking for the books they mentioned, they even gave me the books (Accounting and Receipting). Now I see it and what they want me to do, and it’s within my budget, I can use it’ (FGD P8).

‘They assisted with the registration and the best way to go, so I am now registered as a private company, I was a sole proprietor before’ (FGD P17).

‘I could even retain my name – we changed it slightly as it was limiting, so this is broader and I want to go into events management as well, which we also discussed’ (FGD P10).

‘The students came up with a form for the clients to sign, which is very important, saying if I am done I want payment within 30 days, or else I will send a letter of demand or a summons’ (FGD P12).

‘They also set up workers contracts, as sometimes I may only have one job for 3 months, so they must sign stating it’s a 3 month contract and then after that if I don’t have work I don’t have to pay them’ (FGD P12).

4.4.4. Recommendations

Despite the high satisfaction rate expressed by participants, they felt that the following recommendations could improve the FSP for future participants;

‘I would like to see them calling us back again, to see in terms of the original programme to what our position is now, and what steps can we take going forward’ (FGD P2).

‘Increase the number of consultation sessions’ (FGD P4).

‘Consultation teams and entrepreneurs to jointly discuss final presentation’ (FGD P5).

‘I would have liked a more integrated approach in reference to designing the final deliverables between myself and the student teams, for the reason that I have a lot of experience and practical examples when it comes to the business and they have a lot of theory’ (FGD P5).

‘Time – we need more time, to identify more gaps, which are actually opportunities, and see what is happening in the business. Gives them a more real experience instead of a quick in and out, in real time. The information they are working on is what we give them, and is sometimes more pleasing than accurate. If they are here on the ground they will see the reality rather than what we say’ (FGD P6).

The researcher believes that these recommendations needs to considered seriously to enhance the FSP especially the ones regarding the number of site visits to the SMME businesses in their respective townships and the solutions presented at end of the FSP.

4.5. Summary

This chapter presented a detailed and consolidated response to all the questions that were asked in the pre-and post-interviews with individuals and focus group discussions. The questions posed were designed to provide a greater understanding how the participants experienced and perceived the FSP and its value. The study therefore sought to understand whether the study participants felt they had benefitted or not from their participation in the FSP.

The final chapter will make use of the findings presented in this chapter in order to propose a number of recommendations and suggestions. These recommendations and suggestions will then form part of the proposed framework for FSP offered by Higher Education Institutions (HEIs). The next chapter will focus on the discussion of the key themes that emerged from the findings.



CHAPTER 5

DISCUSSION

5.1. Introduction

This study aims to explore the perceptions and experiences of small business owners of the Field Study Programme (FSP) towards their small business venture so as to assist business schools and higher education institutions to design a framework to execute FSP with greater success and impact.

The discussion chapter will focus on the following three key themes all of which aid our understanding of the perceptions and experience of the FSP for small business owners.

- I. Perceptions and Experiences
- II. Human Capital Development
- III. Challenges

Themes related to the key objectives will be used to discuss the results. By answering the aforementioned research objectives, the study will provide insight into how a service-learning and social entrepreneurship approach influences the human capital development of small business owners.

5.2. Perceptions and Experiences

This study indicates that the FSP was valued and contributed to some extent to the small business personal development. The initial expectations of all twenty (20) participants of FSP were very low to moderate in terms of assisting them to resolve their priority challenges which they identified as inhibiting their business growth and sustainability. The majority of the participants expected to be given advice regarding which markets to explore as well as for improving their functional knowledge of operating a sustainable business.

The participants expressed their surprise by the interest students displayed in solving the challenges that they highlighted. Participants specified their needs and each consultant team made sure that their respective small business owners' voice was heard before any analysis

was initiated. This resulted in the small business owners being committed to the programme and the perceived benefits that FSP could yield.

Participants felt that the FSP had addressed their challenges that they had stated up front and that the solutions suggested by consultant teams were practical and based on the needs of participants as a point of departure. Community development cannot take place if there is no participation by the community. In community development, members of community have the main role in the process of their own development. In the process of community development, the community are active as actors and are facilitated to be self-reliant (Saheb Zadeh & Ahmad: 2010).

It was clear that participants had very little background of both TSiBA and the FSP. Their lack of information resulted in them entering into the programme with low expectations. The study revealed that all small business owners' perceptions of FSP had changed from negative to positive. The following reasons emerged for the change in perception: the commitment of students who provided participants with more than the help they needed, the validation and formalizing what participants already knew, as well as practical advice regarding marketing strategies. The small business owners received output deliverables and business support that exceeded their initial expectations.

The consultation teams conferred with the small business owners about the design of the individual solutions, thereby including them at all times in this initiative. This highlighted the importance of ensuring that needs of small business owners were considered before the FSP takes place. The study revealed that a determined focus on the needs of small business owners resulted in very practical and innovative deliverables. The deliverables included, amongst other things, a business plan, brochures, a business profile, improved logo design, financial systems for recordkeeping, etc. The findings of this study are similar to those of Van Eeden in Solomon (2004) who highlighted that the issues affecting small business are management skills (inexperience and lack of training), marketing (poor location or inability to identify markets or opportunities), human resources (low productivity) and management behaviour (reluctance to seek advice or lack of commitment).

5.3. Human Capital Development

The findings of Herrington et al (2009) pointed to lack of human capital development as the most vital cause of failure for new SMMEs. Human capital development has been recognized as one of managerial tools that can improve SMMEs performance (Ganotakis, 2010)

Most participants in this study indicated that they had prior experience in their respective business industries. This implies that more than half of small business owners had prior knowledge of their respective market segments. The remaining participants had neither experience nor training related to starting up their business, which implies that the remaining participants had generic experience that was un-related to their respective industries.

The small business owners who participated in the FSP felt that they had been assisted with marketing, operating systems, tracking income and expenses, and managing staff. Participants felt particularly positive about the professional and personal engagement of consultant teams and their ability to translate their challenges into practical solutions, whilst at the same time empowering participants with new knowledge.

One of the unique and differentiating features of the FSP approach is the emphasis it placed, not only on imparting knowledge in a traditional university model, but also on developing small business owners to apply business skills and attitudes. The researcher believes that this additional practical knowledge will enhance the skill-set of the small business owner in their industry to ignite opportunity and drive social change. According to Smith & Watkins (2012),

'The impediments to SME success are numerous and varied, and include inherent organizational obstacles such as poor managerial skills and education and training; industry-related problems such as the entrepreneur's inability to understand market expectations, and poor market access; and economy-based obstacles such as interest rate fluctuations'.

There is an urgent need to develop the skills and potential of community entrepreneurs based in townships. The SEM approach can contribute in assisting SMME's through solving community challenges by sustainable and innovative approaches.

The researcher further believes that entrepreneurs need applicable business management skills and industry knowledge to enhance the sustainability of their small business enterprises.

Service-learning creates the opportunity for students to apply the theoretical knowledge of their discipline (entrepreneurship, marketing, economics, etc.) to real small business ventures challenges as identified by small business owners, with the aim of finding innovative solutions that will result in sustainable business models. According to Brock, Steiner & Jordan (2012), 'Universities from around the world have embraced the powerful pedagogy of service-learning as a tool to engage students in finding solutions to some of society's most pressing social problems'.

All the small business owners indicated that they felt that the students listened to their requests. Small Business owners further felt that the questioning applied by students and the focused attention to owners' requests added to their dedicated assistance. These feelings were echoed by all participants that the appreciation by students went further than expected. The students' consultation services exceeded the expectations of the small business owners. Students came up with practical suggestions for challenges of small business owners. The Social Entrepreneurship Model (SEM) is unique in that it incorporates the entrepreneurial aspects of a strong focus on vision, innovation and adaptability, which can be applied by both students and small business owners. The social entrepreneurial lens provides the vision and drive to continually innovate and adapt community outreach approaches and objectives. SEM provides a grounded understanding of local challenges identified by small business owners and attempts to solve those challenges through innovative solution using a sustainable model affecting social impact. Together, these approaches enable the creation of novel research outcomes that are accepted, adopted and hence sustainable in unique and ever-changing environments (Brock & Steiner, 2010).

FSP has the potential to improve small business owner's competencies and their business model systems. SEM and service-learning provides the opportunity for an inclusive model for socio-economic development whereby small business owners can become empowered to have a voice to plot their own development. As an educational programme, FSP creates an effective and structured learning experience for both students and small business owners

to deliver social impact by co-designing innovative solutions and creating a sustainable business model. In view of this, the researcher believes that the FSP have the potential to deliver on all three dimension of SEM in varying degrees.

This study has found that most small businesses and owners do not have the personnel or financial resources to collect and analyse all the information required to maximize the potential of their small business ventures. The small business owners primarily focus on the operational and technical activities of their respective small businesses whilst also requiring additional training skills to sustain their small businesses.

5.4. Challenges

The provision of an integrated FSP requires active collaboration between the student and the small business owners. The role of the Higher Education Institution is to create the platform and a conducive environment to execute the FSP. The level of the students' understanding and experience had a direct impact on their ability to develop practical solutions. In the absence of adequate resources, the students were required to go beyond their theoretical application to find novel ways in which the participants could solve or reduce the highlighted challenges. Students had to ensure that they made a clear assessment of the real challenge before jumping into solution mode. Their limited knowledge of the industry just complicated matters and made an accurate assessment more difficult.

In order to assess the small business industry, their current operations required more time. It further asked for different scenario analysis. According to Tryon & Stoeker (2008), "Short-term community engagement projects makes it difficult to fully develop projects and carefully execute them". Despite the fact that the small business owners were the focus of the FSP, students also had other learning engagements. This took away the time they could have spent with the small business owner to secure more relevant information to improve the quality of their deliverables. Students tend to make up for the lack of time to source information from either their textbooks or internet. Their primary source of information should remain the entrepreneur and his ability to understand the solution presented.

There is no doubt that the participants value their involvement and support from students. Participants believed that there were several benefits attached to being part of the FSP. The

concern from participants, however, was the implementation and execution of the suggested solutions. They felt that there should be more time to test the solution to see if it would match the challenge identified upfront. Since entrepreneurship is a lonely journey, it is difficult to translate the suggested solutions into reality of practice for participants with no support from either the local students or local partner, TSiBA. The constantly changing environment in townships would make the students' solutions irrelevant if there is long delay in the application of the solutions to test its practicality and usefulness. The participants also felt that from a skills perspective guidance would be vital from the students or TSiBA to ensure efficient execution suggested solutions. Learning must be made relevant to communities everyday lives, and commitment must be made to making change over long periods of time for education to be successful in addressing community ills (Bowling, 2011).

The FSP is about an opportunity to provide a service to the community participants. The FSP is geared towards supporting participant small business owners to run and grow their businesses successfully. It is about the social impact through a collaborative approach. The participants felt that more could be done to ensure that their ideas and suggestions were the foundation for the ultimate solution. It is critical that students do not lose sight of whose needs they are serving. In a developing country such as South Africa, with all its contradictions and disparities, it makes sense to put particular emphasis on meeting the felt needs identified by community members as a primary concern of service-learning initiatives (Van Schalkwyk & Erasmus, 2011). There is benefit for the students to grow their understanding of the practical application of their theory, but this should never be to the detriment of the key stakeholder, the small business owner. The participants should be provided with an opportunity to modify or adjust their presentations based on the solutions designed. This will ensure that the voice of the participant is prevalent throughout the FSP.

The study found that the challenges of twenty small business owners were mainly related to the micro-environment, which participants experienced in their respective small business ventures. The key challenges experienced by small business owners focused on the following four key business areas namely, sales and marketing, financing, operations and organization. The majority of challenges participants faced stemmed from their internal environment.

The overall business constraints identified by small business owners were operational; this means that the constraints were specific to the resources needed for the day-to-day running of the small businesses. A participant stated, *'My main challenge now not having learning material, I must acquire. Or I could buy ready-made material, and refocus the business'* (P4).

Lack of business skills includes the management of the small business venture, the knowledge of how to plan, monitor and execute activities to achieve operational and business objectives. A participant stated, *'First the organization, I think a lot has to do with me in my personal capacity, my time management, my organizational skills that may reflect badly on the business as well, especially now my priorities are divided by studying and focusing on the business'* (P6).

This notion is supported by the CEO of TSiBA, Adri Marais, (2013) who states that 'when looking at entrepreneurs from poor communities, the survival rate of businesses that have the potential to grow and stimulate the economic growth meaningfully is exceptionally low.' She further states 'that business activity in poor communities is often characterized by its survivalist outlook that focusses on the immediate need to support the family unit. The development, success or failure is highly influenced by the knowledge and skills of the owner'.

Another stream of research on new SMME failure, as pointed out by Ahmad and Seet (2009), focuses on management skills as the new small firm transits from the founding entrepreneurial stage to higher growth-rate stages. A critical factor in the success of a new SMME is the ability of its initial leadership to continue to meet new challenges as the business evolves. A participant stated he needed, *'Vision that will give me a strategy to grow the business and to build a brand'* (P20).

Most of the participants requested assistance for marketing, business planning, operations, financing assistance and management assistance. These factors in a firm's internal environment are largely controllable by the firm. The following quotations highlighted the participant's challenges:

'Biggest challenge is competition from singular providers, those internet cafes sprouting up in the community' (P7).

'I would say the finance, the marketing and I want to be more unique, from a customer's perspective I want to stand out' (P8).

'Not enough customers, I want to get more customers' (P14).

The study therefore revealed that the key challenges that small business owners experienced were linked to the functional operational areas of general management, operational, financial and marketing problems.

A key expectation of the FSP was to support and assist small business owners with research to identify potential customers. This is in line with research that the sustainability of the SMME is linked to securing a market for products or services rendered. A participant stated, *'they set up social media needs for my company' (P2)*. Another participant stated, *'I learned how to get more clients and how to get tenders from Government' (P13)*.

Entrepreneurs need to understand that whenever the business introduces a new product or service, regardless of how experienced the sales staff may be, they still need to create a demand for that product or service ensuring that the customers remain interested in the product. Poor marketing is one of the major reasons why businesses fail (Seeletse 2012). A further expectation of the FSP was to design a marketing strategy to improve businesses' unique selling proposition, which would lead to higher brand visibility and awareness.

The study also revealed that most of the participants' challenges cantered around on access to market; finances to secure resources such as equipment, stock, vehicles and competition. The majority of participants indicated that solutions presented by students were regarded as very practical. A key challenge for the small business owners would be the financial resources to implement and execute these suggestions. The participants stated,

'Financing daily operating costs we have got high expenses at the moment with low income. Our prices are lower than the other daycare. With that lower income we need to give the child the same quality, the best outstanding service' (P2).

'With that it's having the finances to keep going in the business. At the moment he is bank-rolling the business, so we use a lot of our own salaries, I work part-time for him too, so it's between the 2 of us. I think capital is our biggest thing, the design takes long' (P5).

'Firstly I would like to get trained how to work with finance. Secondly I would like them to assist me with getting funding and sponsorship' (P12).

They also indicated that they were provided with improved systems to record their accounts and key steps to ensure that their small businesses complied with legal requirements. The participant stated, *'Things they put into place was my finances, bookkeeping side, which is up to me to execute, they came up with a workable plan on paper of how I could do my books' (P8).*

Participants further indicated that the short-term solutions provided through the FSP were really helpful. They highlighted improved bookkeeping systems, marketing tactics to increase customers, organizational research assistance to enhance basic management tools and operating systems regarding improving the running of their businesses. The participant stated, *'the short business plan, was very good for what they have done. My business plan was 26 pages long – they have shortened it and focused on the major areas' (P9).*

Through the FSP, service-learning created the opportunity for students to apply the theoretical knowledge of their discipline to real, small-business venture-challenges, identified by small business owners themselves, and, with the aim of finding innovative solutions that would result in sustainable business models. Furthermore, students are provided with a unique hands-on experience that promotes the development of professional skills that they were able to use post intervention.

The researcher believes that through the FSP, small business owners are provided the necessary business knowledge and network platform to identify opportunities that would assist them in attracting customers and delivering a value-add product or service to their respective target markets. As mentioned earlier, service-learning and social entrepreneurship are fast becoming useful strategies in community engagement that may result in the meaningful economic, political, cultural and rural development needed for social change and

sustainable development. This study revealed that small business owners experienced a deeper understanding regarding the management of employees as well as the ability to access new markets. It further confirmed that the FSP benefitted the operational improvement of the small business venture.

5.5. Summary

The study found that the FSP was successful in building trust and confidence levels of entrepreneurs who believe in themselves and their abilities. The participants, in collaboration with their consulting teams, were able to match their small business ventures to the needs of the marketplace. The social entrepreneurship approach, based on service-learning methodology, propelled small business owners towards finding practical and innovative solutions and making changes that can improve their operations. The SEM has the potential to assist small business owners to think from an entrepreneurial perspective when approaching and solving problems. It harnesses the knowledge of the small business community by creating innovative solutions through which sustainable business models could emerge, resulting in businesses that indeed achieve social impact.

SMME's have the potential to champion social upliftment and assist government in alleviating the scourge of unemployment and poverty. The researcher believes that by combining service-learning and social entrepreneurship principles the TSIBA and NU FSP is able to assist small business owners to minimize the key challenges their ventures experience. The small business sector is globally recognized as a driver for job creation, however, low knowledge and skill levels in the South African population remain a serious problem, and the lack of managerial knowledge and skills is often cited as the reason for the failure of small businesses. In addition, previous research confirms that the education and human capital skills level of a small business owner is related to the success of their business.

This study shows that most small businesses had a positive FSP experience. Small business owners felt that they would prefer to have a more integrated approach between themselves and consultant teams. They further indicated that their experience of running small businesses could add more value to the solutions suggested by the consultant teams. A solution would be to create opportunities for the small business owners to be involved with vetting students' initial solutions to ensure that consultation teams come up with realistic

plans. Small business owners felt that there was a need to monitor small business venture growth post the FSP, especially regarding the implementation of deliverables, which the consultation teams had provided.



CHAPTER 6

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

6.1. Introduction

The aim of the study was to explore the perceptions and experiences of small business owners engaged the Field Study Programme (FSP) to assist business schools and higher education institutions to design a framework to execute FSPs with greater success and impact.

The FSP consisted of consulting project teams, in which TSiBA and Northeastern University students worked together to support small business owners in the disadvantaged townships surrounding Cape Town. Twenty (20) small business owners expressed their perceptions and experiences after participation in the FSP explored. The participants provided insight into the FSP from which conclusions and information for recommendations are presented.

Chapter 6 is the final chapter of this study. It commences with an overview of the research, followed by an overall summary, recommendations for FSP and concluding remarks.

6.2. Summary

In South Africa, the government has committed itself to the promotion and growth of the small, medium- and micro enterprises (SMME) sector to stimulate economic growth as a means of reducing unemployment. The aims of government are to increase the number of new ventures and to create an enabling environment to ensure the survival and growth of SMMEs.

The Field Study Programme (FSP) offered at TSiBA, a higher education institution, provided local and international students with a practical social entrepreneurship and service-learning opportunity. Students who participated in the FSP became involved in many aspects of business operation namely marketing, financial, sales, infrastructure, and advertising, branding, management and customer relations.

The FSP is based on service-learning and social entrepreneurship principles and are applied to the context of small business owners. Together with the students, small business owners

were given the opportunity to find solutions to the challenges including practical involvement in creativity and innovation, the acceptance by each student of risk and failure and the need to search for practical and viable solutions to societal problems.

This study sought to generate insight as to how FSP was perceived and experienced by the small business owners to make evidence-based recommendations for enhancement of the FSP programme.

Chapter one set the scene for the research study. It highlighted the background and theoretical framework of the study, the research problem, research questions, aims and objectives of the study. It introduced the FSP as an educational intervention to support local entrepreneurs to find practical solutions for their business challenges. It further provided the background of the main stakeholders and the importance of the study. It outlined the main problem that the study attempted to investigate. The intended research methodology was specified and briefly explained.

Chapter two presented a comprehensive review of literature relevant to the subject matter – the theoretical framework of service-learning and social entrepreneurship approaches underpinning the study. This chapter described the TSiBA and NU partnership model, which centres on social entrepreneurship and community engagement principles. Service-learning is appropriate to entrepreneurship because entrepreneurship academics endorse the view that entrepreneurs are action-oriented and that their learning is consequently experiential (Cope, 2005). It was clear from the literature studied that there was a lack of available qualitative studies related to entrepreneurial development for SMMEs in the South African context, based on combining the best attributes of social entrepreneurship and social entrepreneurship.

It further highlighted the importance of SMMEs in the context of developing countries and the composition of the SMME environment in South Africa. The chapter also emphasized the importance of human capital development for the success of entrepreneurial ventures. The chapter concluded by examining the potential of a Social Entrepreneurship Model approach to influence the FSP in its dimensions of social impact, innovative solutions and sustainability.

Chapter three essentially focussed on the research methodological approach, which described the research approach and design, the rationale behind the design chosen, the research instruments for data collection, data analysis, ethical considerations and reflexivity.

In order to conduct this qualitative research the researcher selected a qualitative methodology. Data was collected using semi-structured tape interviews, pre- and post-interviews with individuals and five focus-group discussions. The data was transcribed taped and analysed thematically to capture the perceptions and experiences of twenty (20) small business owners.

Chapter four dealt predominantly with a presentation of the research findings against the research objectives, the categories and themes highlighted by the findings. This chapter presented a detailed and consolidated response to all the questions that were asked in the pre- and post-interviews with individuals and the focused group discussions of the twenty participants. The pre-interviews conducted with individuals highlighted the following themes based on the findings, namely the demographics of participants, entrepreneur's challenges, their experience and human capital, and the expectations of entrepreneurs.

The post-interview questions with individuals were related to the impact of the FSP on small business owners. The following themes emerged from the post-interviews with individuals namely the perception and experiences of FSP, expectations of small business owners and the impact on the development of the small business owners' human capital. The focus group discussions presented the following themes namely: mind-shift of the entrepreneurs, their expectations, the benefits derived and lastly, recommendations to improve the FSP.

Chapter five presented the discussion of main findings of research. The researcher believes that by combining service-learning and social entrepreneurship principles, the FSP was able to assist local entrepreneurs to minimize key challenges experienced by their ventures. The majority of participants expressed the view that the FSP had improved their skills. Small business owners felt that they have gained the following skills that could benefit their business; interpersonal skills, business skills, marketing and financial skills.

Participants strongly believed that the FSP had addressed their challenges and that the solutions suggested by consultant teams were practical and based on their needs of

participants as a point of departure. One of the unique and differentiating features of the FSP approach was the emphasis it placed not only on imparting knowledge in a traditional university model, but also on developing small business owners' ability to apply business skills and attitudes.

Chapter six is the final chapter and concludes the mini-thesis. This chapter provides recommendations regarding how the FSP offered at TSIBA could assist business schools and higher education institutions to design and offer an FSP that is based on the principles of service-learning and the social entrepreneurship model.

6.3. Recommendations

The recommendations from the study findings may assist business schools and higher education institutions to design and to execute FSPs with greater success and impact. A service-learning (SL) pedagogy is recognized as providing a dynamic and holistic teaching and learning experience.

The recommendations from study are as follows:

1. A more integrated approach is needed between small business owners and students to join forces to provide solutions. Continual guidance and maturity can lead to improvement as well as the seriousness of business presentations. P5 stated,

'would have liked a more integrated approach between myself and they, for the reason that I have a lot of experience and practical examples when it comes to the business and they have a lot of theory. I would have liked us to join our forces and come up with realistic plans. For us to meet and discuss a bit more as what is not practical, instead of just giving them something in the beginning and have them run with it with not much continual guidance and their way of thinking'.

2. Key improvements should focus on pre preparations regarding the documents from entrepreneur's and students having practical insights into the actual operations of their business. P11 stated,

'If this programme comes again, they must come with the paperwork they have done before the programme starts, so the students can see what they wrote. The

entrepreneurs can be requested to bring their administrative and other documents with relating to the industry so the students can use that as a stepping stone where they want to take the entrepreneurs.'

3. The length of the programme needs to be extended and followed up by local students after presentations to assist with implementation.

'More time spent with the students. I will stay in contact with all the students and I feel the college would like that. I am a small business but maybe they have been in contact with bigger ones, and they learn from that person and share the information. 'Time – we need more time, to identify more gaps, which are actually opportunities' (P6).

'It would have been nicer to have more time between the 2 parties and the business. One of the things from them seemed to be long days, they have lectures and consulting, so a lot of information given to them, which takes a toll' (P1).

4. Participants should explore active networking with the Ignition Centre business development programs at TSiBA to assist with the implementation of deliverables designed by the consulting teams.

P19 stated 'With not having to do things alone is already a big thing, and by moving into the ignition centre I will be bringing someone with me to do a lot of the admin which takes a lot of time, and I can work on the tracing.'

'Advisory came with the mentorship programme, which I will do through TSiBA. The Ignition Centre will be key for me going forward' (P2).

5. Provision of the relevant skills training to small business owners in parallel with the students workshops.

'They recommended me to attend classes in Philippi which talks about financial skills and programmes on how to run a business' (P11).

6. There needs to be support and assistance with the execution of the deliverables suggested by consulting teams.

‘We should get the deliverable packages from TSIBA as the stuff in there we will probably need to do and start from there to make it actionable’ (P6).

7. The monitoring of the small business owners in the FSP becomes critical in determining the sustainability and impact of local small business owners post the intervention of the FSP.

‘Advisory came with the mentorship programme, which I will do through TSIBA. The ignition centre will be key for me going forward’ (P2).

8. Students need to do mock presentations to small business owners to provide an opportunity for participant’s to air their views prior to the final presentation.

‘In terms of communication and a deeper understanding by the students, how can they understand that real life is not about theory, it’s about what is happening in real life, and making sense of that and applying the thinking of that, how I apply the model of social internship in his business or how I pursue what we have been taught in class.

If they can understand that then there will be insights that will be implemented and suggested to the entrepreneurs’ (P3).

‘Something they lacked on was their presentation skills and business etiquette – you can see the difference of them being in an academic environment versus us being in a business environment and how they presented themselves’ (P9)

6.4. Limitations

There are several limitations to this research project. One inherent limitation is the choosing depth over breadth, as is the practice in qualitative research. While qualitative methods often provide richness in understanding the subjective experiences of small business owners, these experiences cannot be generalized beyond the local entrepreneurs who were studied.

This study only focuses on local small business owners in Western Cape and is further limited to those who work through the FSP at the TSIBA Ignition Centre. Since there is a multitude of small businesses operational in the Western Cape, South Africa, the findings of this study cannot be generalized across the country.

The study was conducted in the South African context and, therefore, the findings cannot be generalized to other countries. Because of the limited geographic area from which the sample is drawn, local small business owners may be qualitatively different and have disparate experiences based on their venture life cycle and industry.

The study only focuses on micro, very small and small businesses of the SMME sector. Medium-sized businesses are not included in this study. All of the interviews were conducted in English and might have caused a limitation for some local entrepreneurs as not all respondents were fluent English speakers.

There is possibility that respondents did not feel entirely free to be frank in their assessment of the FSP to the researcher. This might have influenced the way respondents offered critical commentary.

The independence of the researcher in presenting, analysing and interpreting the data; there was a danger of the researcher influencing the analysis and conclusions.

As an exploratory study the FSP does not provide adequate time to successfully measure and assess the value added to small businesses to solve their operational challenges.

The ability of undergraduate students, with limited experience, to achieve major strides in the human capital of the FSP entrepreneurs in the limited time-period of the FSP.

6.5 Conclusion

The Field Study Programme (FSP) brought students in contact with the community; the intellectual capital of the university is shared with the local business owners. The present study suggests that a joint service-learning experience in entrepreneurship like the FSP appears to have a positive influence on local small business owner's attitudes and behaviours involving their operation of their small business ventures. The FSP was successful in building trust and confidence levels of entrepreneurs to believe in themselves and their abilities. The participants, in collaboration with their consulting teams, were able to match the small business ventures to the needs of the marketplace. Some of the participants accepted the recommendations from their consulting teams and are now open to exploring networking opportunities with the TSIBA Ignition Centre. This will enable participants to

capitalize on the on-going mentoring support post the FSP. Small business owners have indicated that the number of site visits was not sufficient to give the consultant teams an in-depth knowledge of their industry or product offering.

The study showed that all the small business owners had bought into the vision of the FSP. It further highlighted a need for small business owners to become more involved in the solutions designed for their business ventures. The researcher feels that it is critical that knowledge must be transferred to the small business owners to increase their venture's chances of success. From the research, it can be concluded that the FSP did make a meaningful and relevant difference in both the venture and for the owner of the business.

It was evident from the FSP exposure that small businesses experience different challenges based on the venture life-cycle stage. The small businesses who participated in the field study were categorized into the following two (2) broad categories, namely the start-up phase or early growth phase. The small business owners experienced the key challenges in the start-up phase of entry to market opportunities, appropriate pricing, premises, and cash flow for operating expenses.

For small businesses in the early growth phase, challenges were concentrated on appropriate operating systems, productivity, appropriate staff skills and compliance issues.

The FSP provided the following non-financial solutions to the participants:

1. The consulting teams provided small business owners with basic knowledge and practical skills related to marketing, finance and administration.
2. They further provided linkages to help small business owners to access markets in their immediate community through social media.
3. The consulting teams help to minimize small business owner's compliance with regard to the registration of their small businesses.

It is clear from this study that the FSP aids the HEI to be more accessible to community engagement and more in tune with SMME developments.

The study highlighted the following findings:

most participants reported positive perceptions and experiences with their participation in the FSP;

most participants felt that the solutions presented had answered their challenges and felt the implementation thereof would hugely impact on the ongoing operations of their small business ventures;

the majority of participants reported a positive mindset change regarding the viability of their venture;

most participants indicated that the FSP was hugely empowering on a personal level, and of great benefit for their small business development.

Most participants demonstrated an improved understanding of their business model and a deepened understanding of the functional areas of their small business venture.

The study recommends that, in order to measure the sustainable impact and value of FSP towards small business ventures regarding solutions, the length of the programme must be revisited as well as the number of site visits to small business ventures. Student consulting teams should co-present with their small business owner and local students need to engage with participants on a regular basis after the completion of the FSP. This researcher believes that this exploratory research serves as a starting point, a first step in gathering information required to fully understand the impact FSP.

Further study is required to assess the impact of the FSP on the sustainability of the small business venture. The researcher believes that the FSP has provided a positive experience for the small business owners and has improved the perception of FSP from an SMME viewpoint. Despite the positive feedback, more needs to be done to accelerate black-owned small businesses into the mainstream economy. Service-learning programs such as the FSP are educationally and socially powerful interventions that hold promising potential for enhancing the learning and development of both business schools students and small business owners.

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