

AFRICA INTERNATIONAL UNIVERSITY

AN EVALUATION OF SMALL-SCALE BUSINESS MANAGEMENT
TRAINING OFFERED TO PEOPLE LIVING WITH
HIV IN THAVITE, SALIMA, MALAWI

BY
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A Thesis submitted to the University in partial
fulfillment of the requirement for the degree
of Master of Arts in Christian Education

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Student's Declaration

AN EVALUATION OF SMALL-SCALE BUSINESS MANAGEMENT TRAINING
OFFERED TO PEOPLE LIVING WITH HIV IN THAVITE, SALIMA, MALAWI

I declare that this is my original work and has not been submitted to any other College
or University for academic credit

The views presented herein are not necessarily those of Africa International
University or the Examiners

(Signed) _____
Rachel Mvula

July, 2013

ABSTRACT

This study was an evaluation of a Small-scale Business Management training offered to People living with HIV (PLWH) in Thavite Salima, Malawi under the Evangelical Association of Malawi (EAM) HIV/AIDS Project. The purpose of the study was to evaluate the impact of the training and to establish the extent that the training objectives had been achieved. Data were collected through face to face interviews with eleven respondents purposively sampled from the training participants coming from the five different zones of Thavite consortium. Data were recorded, transcribed, analyzed and interpreted.

The study was qualitative in nature and in order to determine the achievement of the training objectives, Goal- based evaluation approach was used. The responses to the research questions were measured against the objective/goal achievement indicators which helped the researcher to determine whether the objective had been achieved or not.

The findings of the study revealed that four out of the five objectives of the training program were achieved. Objective number five which was about application of record keeping skills was not achieved and lack of achievement may be attributed to negligence on the part of participants, illiteracy of the other participants and lack of monitoring or follow-up visitations during the implementation period. Record keeping is vital for any kind of business and should not be taken for granted.

It was generally found out that Small-scale business management training had a positive impact on the PLWH who are now able to operate their businesses with some knowledge and skill.

TO

All individuals and organizations working hard to improve the quality of lives
of PLWH.

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ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
CBCC	Community-Based Childcare Center
CIPP	Context, Input, Process, Product Evaluation
EAM	Evangelical Association of Malawi
EBMT	Entrepreneurship and Business Management Training
FBO	Faith-Based organization
HBC	Home-Based care
HIV	Human Immunodeficiency virus
MEDI	Malawian Entrepreneurs Development Institute
OVC	Orphans and Vulnerable Children
PECs	Personal Entrepreneurial Characteristics
PLWH	People Living with HIV
WEP	Women Entrepreneurship Program

TABLE OF CONTENTS

ABSTRACT.....	iv
ACKNOWLEDGEMENTS	vi
ABBREVIATIONS	vii
LIST OF TABLES	x
CHAPTER ONE	1
INTRODUCTION	1
Background of Evangelical Association of Malawi (EAM).....	2
HIV and AIDS Program.....	2
Problem Statement.....	3
Purpose Statement.....	5
Research Questions.....	5
Significance of the Study	6
Limitations	7
Delimitations.....	7
Definitions of Terms	7
CHAPTER TWO	9
LITERATURE REVIEW	9
Introduction.....	9
HIV and AIDS	9
Churches' Response to HIV and AIDS	10
Sociological Aspects of HIV and AIDS	11
The Importance of Evaluating Training Programs	13
Review of Training Program Evaluation Studies	14
Research Design and Methodological Literature.....	17
Qualitative Research	18
Evaluation Research Design	18
Evaluation Models	19
CHAPTER THREE	23
RESEARCH DESIGN AND METHODOLOGY	23
Introduction.....	23
Goal-Based Evaluation	23
Entry Procedures.....	24
Description of the Population	24
Sampling	24
Ethical Considerations	26
Instrument Development.....	27
Data Collection	28
Reliability and Validity of Instrument	28
Data Analysis	29
CHAPTER FOUR.....	30
FINDINGS AND INTERPRETATION	30
Introduction.....	30
Findings of the Study	30

Findings Overview.....	31
Objective Achievement Indicators.....	32
Addressing Research Questions.....	34
Summary of Findings.....	45
Interpretation of the Findings.....	45
Research Question 1	46
Research Question 2	47
Research Question 3	47
Research Question 4	48
Research Question 5	48
Research Question 6	49
CHAPTER FIVE	50
SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	50
Introduction.....	50
Research Problem	50
Research Purpose	50
Research Questions.....	51
Significance of the Study	51
Summary of Research Findings	52
Identification of Personal Entrepreneurial Characteristics	52
Generation of Business Ideas.....	52
Conducting Market Research.....	52
Planning for the Enterprise	53
Development of Basic Practical and Managerial Skills.....	53
Application of Basic Business Record Keeping Skills	53
Conclusions.....	54
Recommendations.....	55
Need for Follow-Up Training	55
Need to Consider a Literacy Program for PLWH.....	56
Need for Continuation of the Training Program.....	56
Areas for Further Research	56
REFERENCE LIST	58
APPENDICES	61
Appendix 1: Respondents Interview Guide	61
Appendix 2: Training Officer’s Interview Questions	62
Appendix 3: Consortium Coordinator Interview Questions	63
Appendix 4: Translated and Transcribed Interviews with Respondents	64
Appendix 5: Training Officer’s Interview Transcript.....	77
Appendix 6: Consortium Coordinator’s Interview Transcript.....	79
Appendix 7: Letter of Introduction	81

LIST OF TABLES

Table	Page
3.1: Population Age Category Distribution	25
3.2: Sampled Population	26
4.1: Respondents' Characteristics	32
4.2: Overall Respondents' Abilities	33
4.3: Objective Achievement Indicators	34
4.4: Participants' Personal Entrepreneurial Characteristics	36
4.5: Business Idea Generation and Implementation	38
4.6: Basic Business Skills Developed	43
4.7: Summary of Findings	45

CHAPTER ONE

INTRODUCTION

Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS) have been acknowledged as a global health crisis (Muraah and Kiarie 2001, 1). The epidemic has been in existence for over three decades now. HIV and AIDS continue to have an impact on people's everyday life in the world. At the core of the global AIDS response, there have been the following: stopping infections, saving lives and improving the quality of life of people living with HIV (UNAIDS 2010, 14). Interestingly, the 2010 global epidemic update shows that the overall global growth of AIDS epidemic appears to have stabilized, the annual number of new HIV infections has steadily declined since the 1990s; due to a scale-up of Antiretroviral Therapy there have been fewer AIDS-related deaths and there is an increase in the numbers of People living with HIV (PLWH) worldwide (UNAIDS 2010, 16). However, it has been recorded that Sub-Sahara Africa continues to bear an inordinate share of the total global HIV burden. In 2009, the number of PLWH reached 22.5 Million, representing 68% of the global total (2010, 25). Furthermore, 34 % of the PLWH in 2009 resided in ten countries in Southern Africa which include the following: Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia and Zimbabwe (2010, 28).

Malawi is one of the countries in Southern Africa which has an increase in the number of PLWH. Like any other country, Malawi has continuously taken significant responsibility in responding to the HIV/AIDS epidemic through interventions such as

provision of treatment, care and support services and preventive programs. The Government, Non-Governmental Organizations (NGOs) as well as Faith Based Organizations (FBO) have seriously ventured into programs that have to do with responding to HIV and AIDS. Attention is given not only to the preventive measures but also, on a large scale, to the care and support of PLWH. One of the FBOs involved in care and support service for PLWH is Evangelical Association of Malawi (EAM).

Background of Evangelical Association of Malawi (EAM)

Evangelical Association of Malawi (EAM) is an umbrella organization for evangelical churches and Christian organizations whose commitment is to improve the spiritual and social wellbeing of all people across Malawi. Initially EAM was introduced in Malawi by missionaries in 1962 with the objective of promoting Christian mission and social service with focus on peace, justice, education, health and missions. In the long run EAM has grown into a registered NGO. It serves as a secretariat to more than 104 member churches and Christian organizations, building their capacity in meeting the spiritual and social needs of the people in Malawi with the aim of improving livelihood of the poor and the marginalized (EAM HIV and AIDS Brochure).

In its operation to achieve the intended purpose EAM has three major areas of intervention and these include: church mobilization and training; disaster risk reduction and food security; and HIV and AIDS.

HIV and AIDS Program

After observing how HIV and AIDS was negatively affecting the church as well as the nation of Malawi, EAM introduced the HIV and AIDS program in 1999

with the purpose of addressing the prevention of infection, mitigation of the impact of AIDS and capacity building of churches and church organizations to respond effectively and efficiently to the epidemic.

HIV and AIDS projects are run in local consortiums. These local consortiums are made up of a number of churches and church organizations in a particular catchment area which have been grouped together in order to maximize resources, efforts and to promote collaboration and complementary services. Currently EAM runs twelve consortiums: three in the Northern region, three in the central region and six in the southern region. These consortiums have five principal areas of service delivery that they focus on and these are: support groups and care for PLWH; Home-Based Care teams (HBC); Community-Based Childcare Centers (CBCC); Orphans and vulnerable children (OVC) and the youth.

Some of the activities that take place in the consortiums include: HIV awareness and prevention; HIV testing and counseling; Community-Based Childcare Center; Psychosocial and support groups for PLWH and trainings in different areas such as: improved farming methods, vocational skills, village savings and loan schemes.

Problem Statement

With the introduction of antiretroviral therapy in the recent years there has been a great improvement on the health of PLWH; they can practically do anything normally just as other people do. According to Dortzbach and Long, PLWH can continue working or conducting a small business so as to be able to take care of themselves and their families (Dortzbach and Long 2006, 106-107). Since HIV and AIDS and poverty are intrinsically linked, Onyancha and Shorter advise that churches

should work towards alleviation of poverty by taking steps towards the economic empowerment of those infected yet poor (Onyanha and Shorter 1998, 128-141).

In response to the aspect of alleviating poverty and improving the quality of life of people living with HIV, EAM through its HIV/AIDS department organized a training program for PLWH. From February 28 to March 4, 2011 under the Tearfund Switzerland project, a 5-day training program in Small Scale Business Management for twenty-five (25) PLWH took place in Thavite Consortium, Salima District, Malawi. Ten of the participants were males while fifteen were females and these participants came from the following zones of the consortium: Matombodzi, Kaniche, Mtalimanja, Michulu and Thavite.

The aim of the training was to empower and equip the participants with entrepreneurial and business skills that would help them plan, start and manage small scale businesses that could help improve their economic statuses and therefore alleviate their poverty. The training had its objectives and by the end of the training the participants were expected to be able to:

1. Identify their personal entrepreneurial characteristics (PECs)
2. Generate business ideas and conduct market research
3. Plan for their enterprises
4. Develop basic practical and managerial skills in business
5. Apply basic business record keeping skills

The training imparted knowledge and skills to the participants on the following topics: Entrepreneurship, personal entrepreneurial characteristics, communication, business idea generation, business environmental analysis, business plan development, market and marketing, business record keeping, costing, pricing and working capital management.

Over a year and several months after the training was offered, knowing what the impact of the training has been on the lives of the participants and knowing if the training program objectives had been achieved became vital. Many times organizations implement projects with different types of activities but rarely take time to assess their effectiveness, their impact on the participants and the achievement of the objectives of the projects. In order to improve programs and make proper adjustments it is important that the programs should be evaluated. This study sought to find out to what extent the objectives of the training had been achieved. On the basis of the training program objectives, the study examined if the participants have been able to identify their personal entrepreneurial characteristics; generate business ideas; conduct market research; plan for their enterprises; develop basic practical and managerial skills; and apply basic business record keeping skills.

Purpose Statement

The overall purpose of this study was to find out the extent to which the training objectives had been achieved. The study sought to understand from the participants how their lives have been transformed, if at all, due to the training that they underwent. The impact of the training was evaluated with particular reference to the training objectives listed above.

Research Questions

To successfully figure out the entrepreneurial and business skills that the participants have developed and have been able to use since they got trained the following research questions guided the study:

- i. What are some of the participants' personal entrepreneurial characteristics that have been identified?

- ii. What business ideas have the participants generated?
- iii. Have the participants been able to conduct market research?
- iv. What plans do the participants have for their enterprises?
- v. What basic business skills have the participants developed?
- vi. What basic business record keeping skills have the participants been able to apply in their businesses?

Significance of the Study

The importance of understanding the extent to which the training program objectives have been achieved cannot be overlooked. The researcher was privileged to have monitored the Small Scale Business Management Training and she saw the need of evaluating the program. Some issues that have been raised in this study may inform EAM to consider some changes or restructuring of the training program in terms of training preparation, delivery and evaluation. This may help to attain maximum achievement of the training objectives.

The findings of this study may also benefit Christian educators and or trainers who may have to evaluate the way they prepare and conduct their trainings and probably make appropriate adjustments for maximum achievement of the training objectives. For instance, the trainer or educator may need to ensure that he/she uses appropriate methods of delivering information and conducting the training in the context of the needs of the trainees. This will help the participants to maximize the information and skills imparted to them at the same time achieving the purposes of such trainings.

The findings of this study may not only be beneficial to EAM and Christian educators or trainers; but also to the wider community of organizations carrying out

similar initiatives. Through this study the wider community is being sensitized on the importance of evaluating the impact of training programs.

Limitations

This study was done onsite where the participants are – in Thavite, Salima, Malawi. The study was meant to involve only twelve of the twenty-five PLWH who attended the training but only eleven interviews were conducted since one of the sampled respondents died three months before the interviews were conducted. Also considering that data was collected within 5 days with that limited sample; there is a possibility that much more information which could have enriched the study findings was not captured. The findings of this study are not representative of all other training programs that EAM has ever conducted in Thavite Consortium for the PLWH.

Delimitations

This study was limited to EAM's HIV/AIDS program particularly the training which took place at Thavite Teacher's Development Center from February 28 to March 4, 2011. Out of the twenty-five (25) PLWH who participated in the training, the research focused on 11 participants only. The results of this study are only applicable to these respondents.

Definitions of Terms

The following are the definitions of some of the terms used in this study:

Consortium: A group of Evangelical Association of Malawi (EAM) member churches formed to work together in addressing issues of HIV and AIDS that would be beyond the capabilities of individual members.

Zone: A smaller group of member churches that makes a part of the consortium.

Training objectives: measurable intended end results of a training program expressed in terms of specific knowledge, skills or attitudes.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This section of the study offers an overview of what is already known in the area of HIV and AIDS and the global reports and statistics of the epidemic, the response of churches to the epidemic, what is being done for the PLWH, the sociological perspective of HIV and AIDS and the importance of evaluating training programs. This literature review is for understanding and looking at the problem under study from a number of perspectives and relating the study to the contemporary issues in the area.

Methodological literature review was done on the appropriate research design of the study and the appropriate methods in collecting, analyzing and interpreting data.

HIV and AIDS

HIV and AIDS has been a global reality for over three decades now and it has claimed millions of lives, orphaned a number of children and has left a number of people infected and living with the virus. HIV and AIDS is not just a medical problem; it affects virtually all facets of life and activities of individuals, families, communities, nations, regions and ultimately the whole world. This is reflected in Dube's statement that, "HIV and AIDS is everybody's business, it affects everything and everybody" (Dube 2003, vii-viii). HIV and AIDS has not just affected the ones who are infected and their immediate families, but also other people in one way or

another. Muraah and Kiarie indicate that “HIV/AIDS affects a wide array of social and economic activities” (Muraah and Kiarie 2001, 119) therefore affecting everyone.

According to the HIV and AIDS global report, at the heart of the global AIDS response is stopping infections, saving lives and improving the quality of life of people living with HIV. The 2010 global analysis of the epidemic shows that there is a steady decline in new HIV infections but there is an increase in the number of People living with HIV and AIDS world-wide. The Sub-Sahara Africa has a greater total number of PLWH. In 2009, the Sub-Sahara had 68% of the total global number of PLWH and out of that 34% of PLWH resided in 10 countries including Malawi, in Southern Africa (UNIAIDS 2010 Report).

Churches’ Response to HIV and AIDS

Dortzbach and Long show that Christians did not bother to get involved with people having AIDS because at first it was thought to be a gay disease. But with time the church no longer has any choice, it has to respond and confront AIDS by preventing and taking care of families affected (Dortzbach and Long 2006, 9-14). It is evident that at first maybe the church did not know what to do in response because HIV and AIDS, being associated with homosexuality, was looked at as being the consequence of sexual sin.

The church is uniquely gifted to respond to HIV and AIDS and one of the ways that it can be involved is in the alleviation of poverty which will reduce the impact of AIDS by enabling families devastated by the epidemic to improve their capacity to cope (Onyanha and Shorter 1998, 128). Churches have realized that HIV and AIDS is affecting everyone including the church; therefore it has taken steps towards addressing the issues related to the epidemic as well as in taking care of the people living with HIV (PLWH).

As churches respond to HIV and AIDS they should know that there is a relationship between evangelism and social action and that relationship is a very important one. Gladwin says “a church which is busy in evangelism, without any concern or desire to respond to the social pressures upon human life in society, is a church which has misunderstood the life-transforming thrust of the gospel itself” (Gladwin 1979, 181). As Christians we are called to social action and our involvement in society is an aspect of being human as God intends us to be.

Sociological Aspects of HIV and AIDS

Sociology is the social science that deals with the development, organization and behavior of human groups (Moberg 1984, 7), the study of the groups and the society people create and of how these, in turn, affect the people who create and maintain them (Kendall 2007, 4). Sociology helps us gain a better understanding of ourselves and our social world.

One of the early sociologists, Hebert Spencer (1820-1903) compared human societies to living organisms. The parts of an animal such as the lungs and the heart are interdependent and contribute to the survival of the total organism. Similarly, Spencer argued, the various parts of society such as the state and the economy are also interdependent and work to ensure the stability and survival of the entire system (Robertson 1981, 12). The question that one may ask is how does HIV and AIDS affect the stability and survival of the society?

HIV and AIDS has been labeled a social problem. Palen says that social problems must be socially recognized and shared, and for an issue to be defined as a social problem there must be a belief that something should be done about it (Palen 1979, 5-6). In this case then, HIV and AIDS epidemic qualifies to be called a social problem indeed for it is socially recognized and shared and there is a belief that

something must be done about it and efforts are seen in all that individuals and organizations are doing about it.

For instance, UNAIDS in its 2011-2015 strategy to 'Getting to Zero' stated that "as a global community, we must recognize that beyond its health impact, HIV acts as a lens that magnifies the ills of society and the weaknesses in our social systems (such as community, health, education and justice systems). The UN has a duty to promote human rights and to stand with vulnerable people, to advocate and build capacity to empower the people who are most affected to exercise leadership and fully access HIV prevention, treatment, care and support services" (UNAIDS, 24). In this, an effort in the fight against HIV and AIDS is seen and it is because it has been recognized as a social problem.

One of the social challenges associated with HIV and AIDS is stigma. Huber and Gillapsy say, "The degree to which the disease is stigmatized affords the imposition of shame directly on those individuals who are HIV infected as well as indirectly to family, friends and partners in the form of a courtesy stigma" (Huber and Gillapsy 1998). Combe confirms that affected people are stigmatized and may be prevented from gaining access to social support mechanisms. This stigmatization is responsible for social rejection and alienation and sometimes it compromises employment, housing, schooling and childcare (Combe 2004, 107). Moremen recognized HIV and AIDS stigma as a global problem in the 21st century because it was not prevalent in the early years of the epidemic. Negative assumptions about people living with HIV and AIDS occur at both the individual and societal levels. The stigmatizing attitudes and behaviors are socially constructed by individuals (Moremen 2010, 144-146).

There is need for providing social support for people living with HIV as Knowlton puts it, “research indicates that receiving social support contributes to an individual’s psychological well-being when offered within relationships characterized by reciprocal support exchange.” He further says that supportive relationships play a critical role in the mental and physical health outcomes among those with chronic illnesses including HIV and AIDS (Knowlton 2009, 527-529). Apart from responding to the call of social action it is also important to assess if that response is addressing the real issues at hand.

The Importance of Evaluating Training Programs

The importance of evaluating training programs in any field cannot be overlooked. There is always a reason why training programs are planned and offered to particular participants, therefore, it is important to find out if the goals of the training have been achieved. KirkPatrick and KirkPatrick state three specific reasons why we need to evaluate trainings: “to justify how the training contributes to the organization’s objectives and goals; to decide whether to continue or discontinue training programs; and to gain information on how to improve future training programs” (KirkPatrick and KirkPatrick 2006, 17).

Articulating the same sentiments on the importance of training program evaluation, Sims thinks that training program evaluation is one of the most important aspects; he says, too often training is done without any thought of measuring and evaluating how well the training worked. Sims further says that “training process is incomplete until and unless evaluation has taken place because evaluation informs training and gives it meaning” (Sims 1993, 591).

Review of Training Program Evaluation Studies

In the review of training program evaluation studies, an evaluation of women entrepreneurship training program was reviewed. The study evaluated Women Entrepreneurship Program (WEP) as a training intervention by measuring the skills transfer that took place and whether the participants' business performances increased after the intervention. WEP was developed for the purpose of training and educating entrepreneurs in business, management and entrepreneurial skills in South Africa. The program was a response to a study that indicated the lack of education and training as South African entrepreneurs' most frequently mentioned weakness (Botha, Nieman and van Vuuren 2006, 2-3).

The study had a sample of 180 women entrepreneurs which included respondents from different provinces from every ethnic group in South Africa. The trainings took place between January 2004 and October 2005 in the different provinces. That sample had an experimental group of 116 respondents and a control group of 64. The study's design was quantitative and the findings highlighted that the WEP delegates gained new skills and knowledge relevant to running a business; increased their confidence in their entrepreneurial abilities; and improved their number of employees, turnover, productivity and profit (2006, 1).

Though the study reviewed is quantitative in nature, its purpose is quite similar to that of the present study. It also appears that the participants of the WEP training program were already entrepreneurs while not all the participants of the small scale business management training evaluated were already entrepreneurs at the time of the training. The other difference is that the WEP was developed as a response to a needs assessment that was done in South Africa. Small scale business management training on the other hand was just offered to the PLWH not necessarily as a result of

an assessment even though according to the training officer (MEDI) the institution's procedure includes conducting training needs assessment with their prospective training participants. "The training needs assessment helps us to find out the participants' needs whether they are knowledge, skills or attitude needs. In that way we are able to determine their level and prepare material that will address their particular needs" (Interview appendix 5).

In another related study of measuring the impact of a program, Agha, Balal and Ogogo-Okello did an evaluation study on the impact of a microfinance program on client perceptions of the quality of care provided by private sector midwives in Uganda. The objective of the study was "to assess the impact of microfinance program that provided business skills training and revolving loans to private sector midwives on perceived quality of services and client loyalty" (Agha, Balal and Ogogo-Okello 2004, 2081). Microfinance schemes have the primary objective of alleviating poverty, though the functional areas emphasis may vary from one program to the other. The Government of Uganda recognized that private health providers can play an important role in provision of reproductive health services. However, it was discovered that there was no financial investment to improve the quality and expand the range of services offered by the private sector and thus it was identified that the lack of credit was a major constraint to the development of small private health practices. To increase the viability and quality of small private practices, private providers were provided with business skills training and small loans (Agha, Balal and Ogogo-Okello 2004, 2083-4). Thirteen months down the line after the training and loans had been offered there was need to assess its impact.

Agha, Balal and Ogogo-Okello used a quasi-experimental study to evaluate the impact of the intervention; interviews were conducted between November and

December 2000 and February and March 2002, and the effect of the intervention was assessed at both clinic and client levels. The findings of the study revealed that the enthusiastic response of the participants indicated their reception to the microfinance program. The findings further suggested that the microfinance had an important role in strengthening private sector health services by increasing private providers' business skills and clients' satisfaction with services.

There are both similarities as well as differences between Agha's study and the present study. Both studies are aimed at assessing the impact of the business skills training. The difference is that Agha's study was done over a long time, for instance the interviews were done between the year 2000 and 2002. In the present study interviews were done within 5 days. The designs also differ in that the present study did not use the quasi-experimental design; rather it used the qualitative evaluative case study.

In evaluating the impact of programs, it is discovered that there are several aspects that can contribute to the success, failure or delay of the implementation of a program. Visser did an evaluation of a large-scale implementation process of life skills training as HIV and AIDS preventive strategy in secondary schools in South Africa. It was noted in that study that most evaluations focus on the impact on knowledge, attitudes and reported behavior, while little information is available about the impact on actual behavior and the sustainability of change (Visser 2005, 2006). In the implementation process, training for master trainers was conducted; the master trainers in turn trained two teachers in every secondary school in the country to present life skills and HIV and AIDS education in their schools. The two trained teachers in each school were to develop a context-specific program for their school according to the needs of the learners and values of the community; present the

program to learners in their schools and act as change agents in the school by involving other teachers and parents in a change process to integrate life skills training and HIV and AIDS education as part of the school curriculum (2005, 206-7).

Visser's study indicated that the life skills and HIV and AIDS education program was not implemented as planned in most of the schools. Various processes on all levels of the school system obstructed the implementation of the program. On the other hand, on a behavior level it was found that there were significant changes in the learners' knowledge of HIV and AIDS, protective behavior and their attitudes towards people with HIV (2005, 213). In conclusion, a number of adjustments of implementing future programs were suggested and these included: content of the program; using teachers as presenters; community involvement and the capacity of the community to change (2005, 214).

Visser's study involved two kinds of evaluation: one was on the implementation and the other on the impact of the program, involving both process and outcome evaluation using a multi-method approach. Action research approach was used to monitor the implementation of the intervention in schools and the evaluation was done over two years. In a way, Visser's and the present study are about the impact that the training programs have had on the people. Unlike Visser's, the present study did not involve process evaluation nor was it done over a long period of time due to time and financial constraints hence the findings of this study may be jeopardized.

Research Design and Methodological Literature

This study is intended to find out the impact of training for PLWH and the achievement of the training objectives. Providing training for PLWH is a type of social work which is established to meet certain goals, evaluation of such programs

becomes essential. In this section literature was reviewed on the research design and method for the study. The study was qualitative and it used an evaluative research design.

Qualitative Research

Qualitative research takes place in the natural setting, the researcher often goes on to the site to conduct the research. The research uses multiple methods that are interactive and humanistic and usually the research is emergent rather than tightly prefigured. Several aspects emerge during a qualitative study. The study is fundamentally interpretive (Creswell 2003, 181- 183). This qualitative study is a case study which is evaluative in nature; participants were interviewed in order to determine if the objectives of the training program have been achieved. The researcher was the primary instrument for data collection through interviews, she physically went to the respondents' settings and an inductive mode of analysis was employed by the researcher.

Merriam points out how qualitative case studies can be defined by their special features: they could be particularistic, descriptive and or heuristic. Apart from those special features qualitative case studies can also be described by the overall intent of the study. Evaluative case studies involve description, explanation and judgment. Case study has proven to be the best reporting form for evaluations and useful for evaluating programs (Merriam 1998, 29-39).

Evaluation Research Design

Evaluation research differs from other forms of research because it has a connection with social policy budget and personnel decisions (Kiddler 1981, 83). Evaluation involves primarily a determination of the effectiveness or worth of

program. Evaluation is an important component of policy analysis and program management (Isaac and Michael 1995; Borg, Gall and Gall 2007). The term evaluation is used differently with different aspects and it is variously and interchangeably described as educational evaluation, curriculum evaluation or program evaluation. The reason for evaluating is to determine the effectiveness of a training program, to gather information for improving the program or to determine whether to continue or discontinue the training program (Bennett 2003; KirkPatrick and KirkPatrick 2006). Tsang-Kai comments, “Evaluation ensures the quality of a current training program and acts as a guideline for design and improvement of future training” (Tsang-Kai 2010, 90).

Evaluation research falls into two categories: either summative or formative research. Summative, also known as outcome evaluation, examines the effects of a program and seeks to find out if it works; while formative/process evaluation finds out what it is and how it works. Summative evaluation is usually done at the end of a program or after it has been in existence long enough to have produced some measurable effects and it is used to decide whether programs should continue or cease (Kiddler 1981, 84). This present study was a summative evaluation; it sought to find out if the objectives of the training have been achieved long after the training was offered.

Evaluation Models

There are several evaluation models that can be used in evaluation studies. One of the key things that helps to determine which model to use is the purpose of the evaluation. Robert Stake’s responsive approach to evaluation places particular emphasis on the importance of personalizing and humanizing the evaluation process. The approach requires having face-to-face contact with people in the program and

learning firsthand about stakeholders' concerns (Patton 1987, 35). This design is adaptable for assessing training programs at the stages of planning, the process proper and outcome (Cole 2001, 346).

Michael Scriven (1972a, 1972b) proposed the idea of goal-free evaluation. Goal-free evaluation means gathering data directly on program effects and effectiveness without being constrained by a narrow focus on stated goals. Patton states four reasons for doing goal-free evaluation: it avoids the risk of narrowly studying stated program objectives and thereby missing important unanticipated outcomes; it removes the negative connotations attached to the discovery of unanticipated effects; it eliminates the perceptual biases introduced into an evaluation by knowledge of goals; and it maintains the evaluator objectivity and independence through goal-free conditions (Patton 1987, 36).

Hansen in her article 'Choosing evaluation models' states that there is a rich variety of alternative approaches to evaluation. She further says that an evaluation model stipulates the question that a given type of evaluation seeks to answer, as well as specifies how to set up the criteria for assessment. In general, evaluation models fall into six categories: results model, process model, system model, economic model, actor model and program theory model. The results model, or summative evaluation, focuses on the results of a given performance, program or organization. There are several subcategories of results models: goal attainment model is a classic model in the literature on program evaluation and organization evaluation, where results are assessed only in relation to the predetermined goals (Hansen 2005, 447-449).

Borg and Gall present CIPP evaluation model developed by Daniel Stufflebeam. They say this model shows how evaluation can contribute to the decision making process in program management. CIPP is an acronym for the four

types of phenomena that are typically evaluated – Context, Input, Process and Product. Each type of phenomenon involves a different set of decisions that are made in the planning and operation of an evaluation (Borg, Gall and Gall 2007, 579-580). Context evaluation involves the identification of problems and needs that occur in a specific educational setting. Input evaluation involves the collection of information to make judgment about the resources and strategies needed to accomplish program goals and objectives. Process evaluation involves the collection of evaluative data to monitor the program in day to day operation, while product evaluation involves determining the extent to which the goals of the program have been achieved.

The four types of evaluation are typically viewed as separate forms of evaluation, but they can also be viewed as steps or stages in a comprehensive evaluation. Product evaluation tends to be especially helpful for summative evaluative decisions thus it may lead to program improvement. Product evaluation involves an evaluation of outcomes of the program to decide whether to accept, amend or terminate the program by using criteria directly related to the goals and objectives.

Donald Kirkpatrick presents four levels of evaluating training programs and these levels represent a sequence of ways to evaluate programs. The four levels are reaction, learning, behavior and results. Reaction level evaluation measures how those who participated in the training program react to it. Learning level evaluation measures the extent to which participants' attitudes have changed, knowledge increased and skills improved. Behavior level evaluation measures the extent to which change in behavior has occurred because the participants attended the training program and finally, results level evaluation measures the final results that occurred because the participants were trained. Evaluation of these four levels provides

valuable information that helps to determine how the program could be improved in the future and whether it should be continued or dropped (Kirkpatrick 1998, 19-24).

Several models of evaluation have been outlined. Evaluation models provide frameworks, they offer structure and support to the evaluator but depending on what one wants to evaluate about a particular program, he or she will choose the model that applies best. In this case, the present study falls into the result model: goal attainment category according to Hansen's description (2005); product evaluation category according to Daniel Stufflebeam (Borg, Gall and Gall 2007); and result level as per Kirkpatrick's four levels of evaluation (1998 and 2006).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Introduction

This study evaluated the impact of small scale business management training program on PLWH in Thavite, Salima, Malawi and the achievement of the training objectives was sought. This section discusses the research design and method used in the study. The overall goal of the study was to get information from the participants on how the training has impacted their lives and establish if they have developed any business skills which helped them to plan, start and manage their businesses. The findings helped to evaluate the effectiveness of the training so that if there is any need for adjustments towards the same kind of program they should be taken into consideration.

Goal-Based Evaluation

This study used goal-based evaluation approach to measure the extent to which small scale business management training program has attained its goals (Patton 2002, 169), in this case its objectives. By the end of the training participants were expected to be able to: identify their personal entrepreneurial characteristics; generate business ideas and conduct market research; plan for their enterprises; develop basic practical and managerial skills in business; and apply basic business record keeping skills. The study was more concerned with the results or outcomes of the training program from the participants' perspective. Through the interviews the participants expressed what and how they have been able to do as expected of

them after the training, therefore indicating the achievement of the training objectives or otherwise.

Entry Procedures

The researcher expressed the interest of carrying out the study to the EAM's Head of Department (HOD) and the Head of Programs (HOP). She later requested an introductory letter from Africa International University. The letter was obtained from the Academic Dean's office and the researcher personally took it to the Organization and was officially permitted to conduct the research (Appendix 7).

Description of the Population

The population of this study included all the PLWH in Thavite Consortium, who participated in this one-time small scale business management training that took place from February 28 to March 4, 2011. There were twenty-five participants from five different zones: 2 from Matombodzi, 6 from Thavite, 2 from Michulu, 9 from Kaniche and 6 from Mtalimanja. However, the researcher focused the study on the sample described below. Apart from the participants the population also included the training officer (who facilitated the training) and the consortium coordinator for Thavite churches consortium (see appendices 2 and 3).

Sampling

This study used purposeful selection. Out of the twenty-five participants, twelve information-rich participants were chosen. Patton comments, "The power of purposeful sampling lies in selecting information-rich cases for study in- depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the evaluation" (Patton 1987, 52). In addition Devers and Frankel say that, "purposive sampling is often employed to enhance

understandings of selected individuals or groups’ experience(s) or for developing theories and concepts” (Devers and Frankel 2000, 264).

Several purposeful sampling strategies can be used in qualitative studies to make sure that information-rich cases are chosen which are likely to reveal major system weaknesses and or strengths which would become targets of opportunity for program or system improvement (Patton 1987, 56). This study used an age category criterion as a sampling strategy for the selection. Two respondents were purposefully selected from each of the following 6 age range categories (presented in the table 3.1 below): 25-30; 31-35; 36-40; 41-45; 46-50 and 51 and above and they came from the different zones of the consortium.

Table 3.1: Population Age Category Distribution

Age group	Participant’s age	Location	Total number of participants
25-30 years	26 27 27	Kaniche Michulu Thavite	3
31-35 years	31 31 33	Matombozi Kaniche Thavite	3
36- 40 years	36 36 36 37 39 40 40	Matombozi Thavite Kaniche Mtalimanja Mtalimanja Mtalimanja Thavite	7
41-45 years	41 41 41 42 43 44 44	Mtalimanja Kaniche Kaniche Kaniche Kaniche Kaniche Thavite	7
46 -50 years	49 50 50	Thavite Mtalimanja Mtalimanja	3
51 and above	55 58	Kaniche Michulu	2

The researcher purposively considered the participants who had been active, mainly those who were very interactive or were involved as group leaders for the group presentations, during the training to be the sample for the study. A total of 12 respondents out of the 25 in the population of the study were sampled but the study ended up having only 11 respondents because one of them was deceased at the time of the interviews. Table 3.2 shows the selected sample of the respondents.

Table 3.2: Sampled Population

Age group	Gender	Age	Name code	Location
25-30 Years	1. female	27	1. R11LJ	1. Michulu
	2. female	26	2. R3VM	2. Kaniche
31-35 Years	1. female	31	1. R5SC	1. Matombozi
	2. female	33	2. R1VS	2. Thavite
36-40 Years	1. female	40	1. R2SC	1. Thavite
	2. female	36	2. R6EE	2. Matombozi
41-45 Years	1. Male	44	1. MC (Deceased)	1. Thavite
	2. Female	42	2. R7PD	2. Kaniche
46-50 Years	1. Male	50	1. R4EK	1. Mtalimanja
	2. Female	49	2. R10EK	2. Thavite
51 Years and above	1. Male	55	1. R8FM	1. Kaniche
	2. Female	58	2. R9IK	2. Michulu

Ethical Considerations

In doing this study the researcher made sure that the respondents were treated with care, respect and truthfully. Through the Consortium coordinator the respondents were informed in advance that they had been sampled to take part in the study and they had a choice to accept or reject the offer. Right from the beginning of the interview the respondents were informed about the purpose of the study; they were also told that the information they gave would neither be used in any other way other than in the study nor against them personally, hence name codes other than their real names were employed; and if there was a question they did not want to respond to they were free to indicate so.

Instrument Development

The researcher was the primary data collection instrument. There were certain biases that the researcher brought to the study due to her previous experiences and encounters in working with EAM, and the biases must have shaped the way she viewed, understood and interpreted the data. The researcher's biases included her knowledge of some of the participants' inability to read and write. To a certain extent the researcher anticipated the lack of achievement of objective 5 of the training which expected participants to be able to apply business record keeping skills.

In order to understand the participants' experiences and the meaning they have made out of them, person-to-person encounter was used in the interview process (Merriam 1998, 71; Seidman 1998, 3). An interview guide with open-ended questions was developed (see appendix 1), which guided the interviews with the respondents and enabled the researcher to get data that addressed the research questions of the study. Interview guide question 1 was to provide a general picture of whether the participants had done anything in relation to business since the time they underwent the training. Interview guide question 2 was derived from research question 1; interview guide question 3 addressed issues raised in research question 2; interview guide question 4 dealt with research question 3; and interview guide questions 5 and 6 addressed research questions 4 and 5 respectively.

The six interview guide questions met the six categories of questions asked in an interview: experience/behavior questions – these questions were about what a person does or has done; opinion/belief questions – aimed at understanding the cognitive and interpretive processes of people; feeling questions – aimed at understanding the emotional responses of people to their experiences and thoughts; knowledge questions – aimed at finding out what factual information the respondent

has; sensory questions – about what is seen, heard, touched, tasted and smelled; and background/demographic questions which concern the identifying characteristics of the person being interviewed (Patton 1987, 115-119).

Data Collection

A tape voice recorder was used to record the responses and a note book was used to take field notes. Respondents were visited in their own contexts and the interviews were held in the place of their choice, most of the times sitting on a mat outside of their houses. The interviews were scheduled to be done in a period of two weeks but due to some logistical hiccups they were done in a period of five days. Each interviewee was contacted once for a maximum time of one hour. Each interview began with introductions, whereby the coordinator introduced the researcher and almost in all cases the respondents remembered the researcher as the one who monitored the training program. The respondents were then asked if they were still willing to be interviewed, which they agreed to and interviews took place.

Reliability and Validity of Instrument

To ensure that the research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda 1999, 95), the researcher developed the open-ended interview guide questions. Each respondent was asked the same questions which were on the interview guide, hence making data analysis easier because each respondent's answer could be related to the same question faster. Even though it is clear that describing reliability in qualitative research is not that easy as it might be with quantitative research, yet it is still important for the findings of the research to be regarded as solid empirical research (Morse et al. 2002, 4).

According to Lewis, from a critical social science perspective, the individual conducting the research is responsible to report what actions will be taken throughout the research to ensure the research is valid (Lewis 2009, 7). To achieve validity, some steps were taken. In this case, the instrument was checked by a lecturer with research experience to ensure that the questions were clear and appropriate to collect data and answer the research questions. No amendments were made to the instrument after being checked.

Data Analysis

Patton defined analysis as “the process of bringing order to the data, organizing what is there into patterns, categories, and basic descriptive units” (Patton 1987, 144). Data was transcribed and translated before analysis. The field notes were regularly reviewed and the transcribed data were read and re-read thoroughly with the aim of obtaining overall sense of the data, while taking note of the impressions after which the data were categorized and arranged for interpretation (Creswell 1998, 140).

Data was categorized in tables according to responses to the research questions indicated in chapter 1. Depending on the participants’ responses to those questions, data was put into categories that indicated whether the objectives of the training were accomplished or not. The goal/objective achievement indicators were used to assess whether or not the program objectives have been achieved.

CHAPTER FOUR

FINDINGS AND INTERPRETATION

Introduction

The purpose of this evaluative study was to establish the impact of the Small Scale Business Management training on PLWH in Thavite, Salima and to establish the achievement of the training objectives. In this chapter, the researcher reports the findings and interpretation of the data that were gathered. The findings of the study are reported per research question.

The basic research questions used to collect data were as follows:

- i. What are some of the participants' personal entrepreneurial characteristics that have been identified?
- ii. What business ideas did the participants generate?
- iii. Were the participants able to conduct market research?
- iv. What plans do the participants have for their enterprises?
- v. What basic business skills have the participants developed?
- vi. What basic business record keeping skills have the participants been able to apply in their businesses?

Findings of the Study

This section of chapter four presents the overview of the findings followed by the findings according to the research questions.

Findings Overview

A total of 11 PLWH respondents were interviewed. Out of the total number of respondents, 8 had been given the revolving loan fund from EAM in December 2011, while 2 other respondents received their loan in August 2012 and only 1 respondent had not yet received the loan by the time of the interview because she was absent the time the funds were given due to her maternity leave. In this revolving loan fund program the PLWH were given 10,000 Kwacha each on the agreement that each person will start paying back the loan the third month upon receiving the loan with an interest rate of 15 % for 10 months.

Nine of the respondents were female while two were males as purposively sampled from the six age categories that were present for the study. Eight of these respondents were literate while three of them were illiterate. Literacy in this case means the ability to read and write in their local language. It was obvious that objective 5 of the training would not be achieved by the three illiterate participants. But despite their illiteracy, the respondents (R5SC, R6EE and R9IK) managed to achieve most of what was expected of them such as identifying their personal entrepreneurial characteristics, generating business ideas, conducting market research, developing basic business skills and plan for their enterprises. Table 4.1 displays the characteristics of the respondents.

Table 4.1: Respondents' characteristics

Respondents code name	Location	Gender	Marital Status	Literacy level	Revolving loan fund received
R1VS	Thavite	F	Married	Literate	12/11
R2SC	Thavite	F	Married	Literate	12/11
R3VM	Kaniche	F	Separated	Literate	12/11
R4EK	Mtalimanja	M	Married	Literate	12/11
R5SC	Matombozi	F	Single Mother	Illiterate	12/11
R6EE	Matombozi	F	Married	Illiterate	12/11
R7PD	Kaniche	F	Married	Literate	12/11
R8FM	Kaniche	M	Married	Literate	08/12
R9IK	Michulu	F	widow	Illiterate	12/11
R10EK	Thavite	F	widow	Literate	08/12
R11LJ	Michulu	F	Married	Literate	Not yet

Key: Column 6 shows the month and year when the respondents accessed the loan

The researcher found that out of the eleven respondents ten of them had started or were doing some kind of business before the time of interviews. But out of the ten only five had started their businesses before they got their revolving loan fund and these are: R2SC, R6EE, R8FM, R9IK and R10EK.

Objective Achievement Indicators

With regards to the achievement of training objectives table 4.2 shows a summary of what the respondents have been able to do. The following close-ended questions were used to deduce the responses indicated in table 4.2: column 1- What is your name? Column 2- have you identified your PECs? Column 3- did you generate any business idea? Columns 4- were you able to implement your initial business idea?

Column 5- did you conduct any market research? Column 6- do you have any plans for your enterprise? Column 7- have you developed any kind of basic business skills? Column 8- do you do any record keeping? The answers to these questions give an overall picture of what the respondents have so far been able to do since the training took place.

Table 4.2: Overall Respondents' Abilities

Name code	PECs	B.I Generated	First B.I Implemented	Market Research	Plan	B.B skills	Record keeping
R1VS	YES	YES	NO	YES	YES	YES	NO
R2SC	YES	YES	YES	YES	YES	YES	At times
R3VM	YES	YES	YES	YES	YES	YES	Used to
R4EK	YES	YES	NO	YES	YES	YES	No
R5SC	YES	YES	NO	YES	NO	YES	No
R6EE	YES	YES	NO	YES	YES	YES	No
R7PD	NO	YES	YES	YES	YES	YES	No
R8FM	YES	YES	YES	YES	YES	YES	Yes
R9IK	YES	YES	Not from start	YES	YES	YES	No
R10EK	YES	YES	NO	YES	YES	YES	Tried
R11LJ	NO	YES	NO	YES	YES	No	No

Key:

PECs – Personal Entrepreneurial Characteristics

B.I Generation – Business Idea Generation

B.I Implemented – Business Idea Implemented

Plan- plans for enterprise

B.B skills – Basic Business Skills

In order to determine whether the training objectives had been achieved, the responses to the questions above were measured against objective achievement indicators. An achievement indicator is something visible or audible that shows that the main intent of the training objective was achieved (Mager 1997, 23-32). The researcher formulated the following objective achievement indicators presented in table 4.3.

Table 4.3: Objective achievement indicators

TRAINING OBJECTIVE	ACHIEVEMENT INDICATOR
1. Identification of Personal entrepreneurial characteristics	- Name the characteristics while giving examples of scenarios wherever possible
2a. Business Idea Generation 2b. Conducting Market research	2a. state initial Business Idea, Implementation of the idea, reason for failure 2b. state if market research was conducted, share the experiences & findings of the research
3. Planning for enterprise	- Explain their plans for their enterprises
4. Development of basic business skills	- mention the skills developed and their benefit in business
5. Application of record keeping skills	- state if they do record keeping and give examples of the type of record keeping done

The respondent's ability to meet the stipulated achievement indicator and the numbers of respondents able to meet the achievement indicator in each category mattered in determining the achievement status of each objective.

Addressing Research Questions

RQ 1: what are some of the participant's personal entrepreneurial characteristics that have been identified?

According to the EBMT manual, Topic 3, there are three major types of personal entrepreneurial characteristics: *Planning characteristics*- which help to prepare or plan for what one wants to do in business, including goal setting, systematic planning, risk taking and problem solving; *Strengths/Power characteristics*- they guide other people on what you want to do, for example: persuasion, influence, assertiveness and networking; and *accomplishment characteristics* which help you to find or achieve one's purpose in business. These include talents such as: initiative, persistence, commitment, opportunity seeking,

information seeking, concern for quality, efficiency and self confidence (EBMT Manual 2011).

In response to research question 1, the researcher asked the participants to state their identified personal entrepreneurial characteristics while giving examples wherever possible. The personal entrepreneurial characteristics mentioned by the respondents included: ability to influence customers, networking with people, following business plans, having self confidence, being persistent, being persuasive, engaging in problem solving, seeking opportunities and having concern for quality. These characteristics were grouped according to themes - the three major types of personal entrepreneurial characteristics.

Nine out of eleven respondents were able to identify their personal entrepreneurial characteristics and give examples. Even though no one respondent was found to have all the three types of personal entrepreneurial characteristics, four out of those nine respondents had at least two types of the three characteristics described in the manual. R3VM and R10EK had planning and accomplishment characteristics; while R8FM had strengths and planning characteristics; and R9IK had strengths and accomplishment characteristics. The strengths/power characteristics featured more in the responses than the accomplishment and planning characteristics. Six of the nine respondents who had identified their personal entrepreneurship characteristics had strengths/power characteristics. Table 4.4 shows the identified personal entrepreneurial characteristics of the respondents.

Table 4.4: Participants' personal entrepreneurial characteristics

Respondent	Characteristic Theme	Characteristic sub-themes	Respondent's businesses
R1VS	1. strengths/power 2. planning 3. accomplishment	1. Influence –allowed later payment on agreement	Making and selling mandasi (yeast flitters)
R2SC	1. strengths/power 2. planning 3. accomplishment	1. networking- got references from people	Vegetable farming
R3VM	1. strengths/power 2. planning 3. accomplishment	2. systematic planning- liked to follow her plans 3. confidence –operated a male dominated business (selling pork)	Selling roasted pork
R4EK	1. strengths/power 2. planning 3. accomplishment	1. networking – gave out a lot to keep relationships	Rice farming
R5SC	1. strengths/power 2. planning 3. accomplishment	3. Persistent – did not use capital when she was ill	Making and selling zigumu (African cake)
R6EE	1. strengths/power 2. planning 3. accomplishment	1. influence – invited people to buy	Selling zitumbuwa (banana flitters) and vegetables
R7PD	1. strengths/power 2. planning 3. accomplishment	None	Ground nut farming
R8FM	1. strengths/power 2. planning 3. accomplishment	1. persuasive –talk with people 2. problem solving – understanding	Tobacco and ground nut farming
R9IK	1. strengths/power 2. planning 3. accomplishment	1. persuasive – talk with customers 3. opportunity seeking – changed business idea when one did not work	Ground nut farming, making clay pot and canteen
R10EK	1. strengths/power 2. planning 3. accomplishment	2. problem solving – fellow sellers 3. concern for quality –size of snacks	Making and selling zitumbuwa (banana flitters)
R11LJ	1. strengths/power 2. planning 3. accomplishment	None	No business yet

Note: Zigumu and zitumbuwa are local snacks made with simple and readily available ingredients such as maize flour, sugar, bi-carbonate and water for zigumu and maize flour, bananas, and sugar for zitumbuwa.

Considering that the number of respondents who were able to identify their personal entrepreneurial characteristics was beyond half of the study sample, the researcher concluded that objective 1 which expected the participants to identify their

personal entrepreneurial characteristics had been achieved. Since learning is subjective and usually depends on the individual learner, one can not expect or predict that all the learners or trainees will be able to do all that is expected of them. For instance, R7PD and R11LJ when asked about their personal entrepreneurial characteristics indicated that they do not know them, in other words they have not yet identified their characteristics.

RQ2. What business ideas have the participants generated?

The respondents were asked to explain the business ideas which they generated. Referring to Table 4.2, it was found that all the respondents claimed to have somehow generated a business idea but when it came to implementing only four of the eleven respondents managed to implement their initial idea (see Table 4.2, column 4). Seven of the eleven respondents generated business ideas that had to do with buying and selling of goods, for example R1VS, R3VM, R4EK, R5SC, R6EE, R10EK and R11LJ while the remaining four generated ideas that involved producing and selling such as farming. Three of the four respondents (R2SC, R7PD, and R8FM) who managed to implement their initial business ideas were engaged in the type of business that involved production, in this case farming.

Upon analyzing the business ideas implemented by the rest of the respondents who did not manage to implement their initial ideas, it was discovered that they too eventually got themselves into businesses that involve production and selling. Table 4.5 presents the business ideas that were generated soon after the training, ideas that were eventually implemented by the respondents and the status of their businesses.

Table 4.5: Business Idea generation and Implementation

Respondent	Generated B.I	Implemented B.I	Business Status
R1VS	Buying and selling plastic buckets	Making & selling Mandasi, farming	Mandasi – on going
R2SC	Growing & selling vegetables	Same	Going on
R3VM	Buying pigs & selling Pork meat	Same	Stopped
R4EK	Buying & selling fish	Rice & bean farming	Still going on but to alternate with fish business
R5SC	Buying and selling maize grain	Making & selling Zigumu	Stopped due to illness
R6EE	Buying and selling fish	Making & selling zitumbuwa; buying & selling vegetables	On going
R7PD	Groundnut farming	Same	On going
R8FM	Farming business (Tobacco & G/nuts)	Same	On going
R9IK	Running a canteen (tea room)	Buying & selling G/nuts, making & selling clay pots	On going depending on season (clay pots, canteen or G/nuts)
R10EK	Buying & selling rice	Making & selling Zitumbuwa, buying & selling fuel	On going for Zitumbuwa
R11LJ	Having a grocery shop	None	Never done business so far

There are several reasons why the rest of the respondents were not able to implement their ideas. For instance, R1VS stated, “right from the beginning when we were instructed to generate our business ideas, I had an idea of buying and selling plastic buckets but I did not manage to implement the idea because the buying prices for the utensils had gone up” (R1VS Appendix 4). R4EK who had purposed to do a business of buying and selling fish did not manage to implement that idea, he said, “The time I received the money the season for fish was over so I decided to invest the money into rice farming” (R4EK Appendix 4).

Some of the respondents failed to implement their business ideas because of the delay in accessing the loan, “I did not have enough capital from the beginning

hence I was not able to implement that idea” said R10EK. Health related issue was another reason for failure to implement the initial business idea. R6EE stated, “I failed to do that because my husband got ill and since I was supposed to be going to the lake to buy the fish I had to stay and look after my husband” (R6EE Appendix 4). R9IK just changed the business idea after assessing her market, “ I did not implement that idea right there and then because I discovered that it was not going to work well so I changed and started buying and selling groundnuts” (R9IK Appendix 4). Yet still one of the respondents said she just changed the business idea without any proper reason, she said, “that time I had thought of buying and selling maize (grain) but once I got the money I just changed my mind and opted to start this one of making and selling zigumu” (R5SC Appendix 4).

All the respondents indicated they had generated business ideas though not all managed to implement the original ideas. But considering the reasons for not implementing their original ideas six out of seven respondents had valid points for changing except one who did not have any particular reason. The researcher therefore concluded that objective 2 first part, the generation of business ideas, had been achieved because most of the respondents still managed to embark on some kind of business even though it was not the original idea.

RQ3. Have the participants been able to conduct market research?

To answer RQ3 which was derived from training objective 2 the second part which expected participants to be able to conduct market research, respondents were asked if they did market research for their businesses. All eleven respondents answered positive. In order to validate their responses, they were asked to share something about their experience or findings of the market research. The ability to share their experiences and findings in this case acted as an achievement indicator for

the objective. Some of the respondents reported demand for products such as snacks (zigumu and zitumbuwa), farm produce (ground nuts, vegetables and rice) and pork.

Some of the respondents embarked on their businesses because they discovered market availability for their products such as R1VS who said, “I did market research right here in Thavite trading centre and I discovered that there was a demand, and besides that I live near a primary school where school children always look for snacks”. R3VM also said, “I discovered that people around my area love roasted pork and they walk long distances to buy pork” (Interviews appendix 4). R6EE, R7PD, R8FM and R9IK also reported market availability for their farm produce.

Yet still some respondents reported that different seasons of the year have different demands and so they decided to diversify their products according to the seasons. For example, R2SC discovered that during the dry season there is a high demand for vegetables because the supply is low. R4EK decided that he will continue with farming, but during celebration seasons in the village and surrounding areas he will be selling fish. R10EK said “I did market research for the rice business but I discovered that at that time just a few farmers had the rice and that made the buying prices expensive so I decided to put on hold the business idea and invested the money into a fuel business” (Interview R10EK Appendix 4). R5SC indicated that she did market research, “I went around our market in the area and discovered that zigumu sell a lot during the rainy season when people are working in their farms” (interviews appendix 4).

From analyzing the respondent’s experiences and findings of the market research, the researcher concluded that the second part of objective 2, the participant’s ability to conduct market research, had been achieved. Taking into consideration that

these respondents actually did the research and found out something about their customers, their needs and some of the problems in those particular businesses, it can be said that the respondents understood clearly that market research is vital to starting a business however small it may be.

RQ4. What plans do the participants have for their enterprises?

Interview question 4 guided the researcher to figure out the respondents' plans for their enterprises. Their responses in this case would determine if training objective 3 which states that participants should be able to plan for their enterprises had been achieved or not. These respondents started off with small scale businesses but most of them desired to grow their businesses, they did not want to remain where they started from (start small and remain small) rather, they wanted to keep increasing. For example, the woman doing the vegetable farming (R2SC) intends to increase her farming by engaging in irrigation farming so that she is able to produce vegetables all year round. She has plans that by the year 2013 she will have acquired the treadle pumps in order to reach that goal (interview appendix 4).

Some have thought of diversifying their businesses so that they are able to accomplish their desires. R9IK said, "apart from making and selling clay pots and selling groundnuts, I have bought goats and local chickens which I will raise in order to sell in the future and I also plan to start my own canteen" (Interview R9IK Appendix 4). Five of the eleven respondents particularly indicated they have a desire to build, finish or rebuild their houses in the future. For instance, R3VM desires to restart business so that she can rebuild her house which was demolished by her former husband. R4EK shared that he wants to do a more stable business in the future that will enable him to build a house. R6EE on the other hand indicated that she plans to buy goats for rearing and hopes to own a better house sometime in the future. R8FM

had already started off his building project at Siya-siya trading centre where he bought a piece of land. R10EK desires to do a bigger business so that she is able to finish building her house. Only one respondent indicated that she does not mind anything as long as she gets some money at the end of the day and is able to pay back the loan, she did not have any particular plan of business growth.

By narrating their plans a good number of the respondents showed that they are aware or have an understanding of their current business level and where they would like to reach in the future. It is, therefore, proper to conclude that objective three which expected participants to be able to plan for their enterprises has been achieved.

RQ5. What basic business skills have the participants developed?

To answer that question the respondents were asked to mention the business skills which they have developed since they attended the training and explain how those skills have benefitted them. The ability to mention the skill and its benefit was an achievement indicator of training objective 4 which states that participants should be able to develop some basic practical and managerial business skills. Ten out of the eleven respondents indicated that they had developed some skills. R11LJ expressed ignorance of skills developed because she had not yet done any business. The skills developed include: business planning skills, cash management skills, time management skills, market competition skills and resource management skills. Table 4.6 is the summary of the responses to RQ5.

Table 4.6: Basic business skills developed

Skills developed	Benefit of the skill	Respondents
1. Business planning skills - Market research - Business plan dev.	- Market research gives foresight of the future in terms of challenges to face, competition, product demand - Business plan orders activities	R1VS, R6EE R7PD, R3VM
2. Cash management skills - cash flow - saving - profit - capital	- cash flow helps to calculate profit - saving- avoid using all income - profit – use profit for needs - capital should always be available to ensure business continuity	R2SC, R3VM, R5SC, R9IK, R10EK
3. Time management skills	- helps one to accomplish required activities.	R3VM
4. Market competition skills	- ability to deal with competition without making losses	R4EK
5. Resource management skills	- reduction of unnecessary costs, ability to use material resources (equipment) over time	R8FM

From table 4.6 it is clear that one needs some particular skills to start and be able to operate a business. Only R3VM had more than one category of skills. She had developed business planning, cash management and time management skills, even though as of the time of the study she was out of business due to circumstances she experienced. The knowledge or skills acquired help the participants to avoid bad decisions and guide them to work on rectifying problems encountered in their businesses. Based on the number of the respondents able to mention their skills and explain their benefits, the researcher concluded that objective 4, which expected the participants to develop some business skills, had been achieved.

RQ6. What basic business record keeping skills have the participants been able to apply in their businesses?

It was also expected of the participants to be able to do some record keeping in their businesses. Record keeping is one of the most important aspects of any business. Through the kept records one can tell whether the business is operating on profit or losses (expenditure versus income), records also act as a reminder of what activities to do at a particular time of the calendar or season (especially with farming activities) and finally with records one can tell if the business plan is being followed and if at all the business is growing. From table 4.2 it is clear that most of the respondents did not consider record keeping in their businesses seriously.

Only one respondent, R8FM, confidently said that he keeps records, “I keep all my records especially with my farming calendar so that I do not miss any farming activity which is supposed to be done if I am to have a good harvest. I also make sure that I record all the expenses and the sales outcomes, in that way I know how much profit I am making, I do not just speculate but it is well calculated and all the records that I keep help me to arrive at the answers without problems” (Interview R8FM Appendix 4). The other three respondents, as indicated on table 4.2, attempted keeping records at one point or another but it has not been a consistent exercise (R2SC, R3VM and R10EK). R5SC, R6EE and R9IK blamed their failure to keep records on their illiteracy. The rest of the respondents did not practice record keeping in spite of their literacy levels.

Considering the importance of record keeping in business and following the respondents’ responses it is obvious that training objective number 5, which had to do with the application of basic business record keeping skills, has not been achieved.

Summary of Findings

The findings of this research indicate that four out of the five training objectives had been achieved. The achievement percentage of the achieved objectives was from 80% and above. The table 4.7 below presents the summary of the findings.

Table 4.7: Summary of findings

OBJECTIVE	ACHIEVEMENT STATUS	EXPLANATION
1. Identification of personal entrepreneurial characteristics	Achieved	Nine out of eleven respondents identified their personal entrepreneurial characteristics & gave examples where necessary
2a. Generation of business idea	Achieved	2a. all eleven respondents had generated business ideas though not all managed to implement their initial ideas.
2b. Conducting market research	Achieved	2b. all the respondents indicated having done market research and shared their findings
3. Planning for their enterprise	Achieved	Ten of the eleven respondents explained the plans they have for their enterprises except for one who did not have any particular plan.
4. Development of basic business skills	Achieved	Out of the eleven respondents only one did not know what skills she has developed. The rest have developed skills such as business planning, management skills (cash, time & resource) and market competition skills.
5. Application of record keeping skills	Not achieved	Only one respondent faithfully did record keeping for his farming activities, three others did once but didn't continue and the rest have never done any record keeping

Interpretation of the Findings

This section presents the interpretation of the findings. The interpretations of these findings are presented with regards to each research question. The findings established a number of things.

Research Question 1

According to the responses to research question 1, it appears that the respondents who were able to identify their personal entrepreneurial characteristics did so in the course of doing their businesses. By referring to how they addressed the issues that came up in the process of business operation, the respondents managed to identify the characteristics they possess. It was found out that strengths/power characteristics were identified more among the respondents than the other two types of characteristics (table 4.4). Strengths/power characteristics guide other people on what one wants to do (EBMT manual, Topic 3). Central to these characteristics is the relationship between the entrepreneur and other people. The findings, therefore, suggest that the greatest concern of most of the respondents was the way they related with other people.

In establishing the reason why not all the three types of personal entrepreneurial characteristics were developed in all the participants, it can be said that planning and accomplishment characteristics demand a lot from the entrepreneur as compared to strengths/power characteristics. The entrepreneur has to use his or her mental ability to develop planning and accomplishment characteristics. For instance, goal setting and systematic planning, some of planning characteristics, require that one should critically think through what he or she wants to do. In the same way, for accomplishment talents such as commitment, opportunity seeking and information seeking to be developed, there is need for one to exert extra effort. On the other hand, for strengths/power characteristics such as persuading, influencing and networking to develop may not require a lot of extra effort and thinking because these may come more naturally in human beings.

It should be noted that all the three types of personal entrepreneurial characteristics, planning, accomplishment, and strengths/power characteristics, are important for the progress and success of one's business. Therefore, participants should be encouraged to develop all the three types of characteristics (planning, strengths and accomplishment) in order to become well rounded entrepreneurs.

Research Question 2

From the responses to research question 2 it is clear that there could be several reasons as to why someone may not be able to implement his/her originally generated business idea. But failure to implement one's original idea does not mean that one did not generate any business idea. According to the findings, it can be concluded that implementation of business ideas involving production and selling was more preferred than implementation of business ideas involving buying and selling (table 4.5). The reason for the preference could be based on the fact that the entrepreneur has more freedom and control on the choice, quality and quantity of products for sale.

Research Question 3

Market research is one of the most important steps in starting up a business. Through market research one is not only able to discover the customers' needs but also to analyze the business environment. For instance as reported earlier on R1VS, R3VM, R6EE, R7PD, R8FM, and R9IK discovered the market availability of their products while R2SC, R4EK, R5SC, and R10EK discovered that different seasons of the year have different product demands. The respondents established their various businesses depending on the discoveries they made during market research.

Research Question 4

Planning basically means setting goals and objectives on how things or projects should be done. Planning reveals one's desires of what he/she wants to be and to do over time. All respondents except one indicated they had plans for their enterprises. Their plans revealed what they desired or what they had purposed to do to get somewhere in terms of business. To accomplish some of their desires, such as building houses, some respondents considered business diversification and changing businesses at some point as possible alternatives. The respondents' ability to plan for their enterprises indicates that they had some desire and were committed to improving their own livelihoods.

Research Question 5

As a result of going through the training, the participants were also expected to develop some basic business skills. Five major categories of skills were realized thus: business planning, cash management, time management, resource management and market competition skills. The findings suggest that the respondents are more interested in cash management than any other thing. Skills are developed as they are put to use and depending on what one's focus is, different skills become valuable to different people. For instance, R4EK and R8FM were both involved in farming business, though their farm products are different. R4EK grew rice and beans while R8FM grew tobacco and groundnuts. In as much as they were both into farming they had developed different business skills as a result of going through the training. R4EK developed market competition skills which have something to do at the market level, while R8FM developed resource management skills which have something to do at the production level. One was concerned with avoiding losses at the selling point and the other was concerned with avoiding unnecessary costs at the initial level of

production. With reference to the findings, R11LJ did not know if she had developed any business skills because she had not yet got a business platform to practice what she learnt during the training.

But upon analyzing the patterns that emerged from the data, it can be concluded that in order to have a well functioning and growing business, an entrepreneur must intentionally develop the five categories of basic business skills mentioned above.

Research Question 6

Finally, with regards to the responses to research question 6, it is clear that the application of business record keeping skills was not regarded with much importance among most of the respondents. There is a possibility that most respondents had never taken the initiative of keeping records hence the lack of it. Yet still those who tried record keeping at one point or another did not commit themselves to making the practice a lasting part of their business operations. It takes know-how and discipline to keep records because it involves setting aside some time to think and put down something that one may refer to at any given time. Thus, apart from the illiterate respondents, lack of record keeping can be attributed mostly to the respondents' negligence.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This study sought to establish the achievement of training objectives of Small Scale Business Management training for PLWH in Thavite, Salima. Eleven respondents were interviewed to determine if the objectives of that particular training had been achieved. On the basis of what the respondents were able to do or say with regards to what was expected of them after attending the training, the researcher determined whether the objectives had been achieved or not. This chapter presents the summary of the findings, conclusion and recommendations of the study.

Research Problem

EAM (the mother body of evangelical churches in Malawi) is working hard toward improving the lives of PLWH. As a way of empowering PLWH economically, EAM offered a small scale business management training to some of the PLWH in Thavite consortium, Salima. This study sought to determine the achievement of the training objectives and assess the impact that the training has had on the trainees.

Research Purpose

The purpose of this evaluative study was to establish the extent to which the objectives of small scale business management training had been achieved and the impact that the training has had.

Research Questions

The study was guided by the following research questions which were formulated from the objectives of the training:

1. What are some of the participant's personal entrepreneurial characteristics that have been identified?
2. What business ideas have the participants generated?
3. Have the participants been able to conduct market research?
4. What plans do the participants have for their enterprises?
5. What basic business skills have the participants developed?
6. What basic business record keeping skills have the participants been able to apply?

Significance of the Study

This study was done with the purpose of determining the achievement of the training objectives so as to ascertain the impact that the training has had on the participants. The study raised some issues that may inform EAM to consider improving certain areas of the training or follow-ups in order to have maximum achievement of the training objectives. For instance, the issue of lack of achievement of one of the training objectives and lack of development of different aspects of personal entrepreneurial characteristics and basic business skills among participants could be considered for improvement. Apart from that, educators or trainers may also be informed to make proper adjustments in their preparation and delivery of the training material. Finally, the wider community dealing with similar programs would be sensitized on the importance of evaluating training programs to ascertain their usefulness.

Summary of Research Findings

Identification of Personal Entrepreneurial Characteristics

RQ1: What are some of the participants' personal entrepreneurial characteristics that have been identified?

It was found that nine of the eleven respondents had identified their personal entrepreneurial characteristics. The identified characteristics fell into three types: planning, accomplishment, and strengths/power characteristics. But out of the nine only four respondents had a maximum of two types of the characteristics identified and none of the respondents had all the three types. Thus, it could be concluded that training objective 1 which expected participants to identify their personal entrepreneurial characteristics has been achieved.

Generation of Business Ideas

RQ2: What business ideas have the participants generated?

Seven of the eleven respondents generated business ideas involving buying and selling of goods and the rest of the respondents generated ideas involving producing and selling products. The majority of the respondents eventually implemented business ideas that involve production and selling. Thus, it could be concluded that part 1 of training objective 2 which expected participants to generate business ideas has been achieved.

Conducting Market Research

RQ3: Have the participants been able to conduct market research?

All eleven respondents indicated they had conducted market research. They all narrated the experiences they had in conducting the market research in order to

validate their claims of having done it. Thus, part 2 of training objective 2, which expected participants to conduct market research has been achieved.

Planning for the Enterprise

RQ4: What plans do the participants have for their enterprises?

Most of the respondents indicated they plan to grow their businesses from small scale to bigger businesses which would enable them to accomplish their long-term desires. These included building houses for others. Thus, one would conclude that there has been an achievement of training objective 3, which expected participants to be able to plan for their enterprises.

Development of Basic Practical and Managerial Skills

RQ5: What basic business skills have the participants developed?

Ten out of eleven respondents indicated they had developed some basic skills which included: business planning, cash management, time management, market competition and resource management skills. None of the respondents had developed all the skills listed above though cash management skills featured the most. Thus, training objective 4, development of basic business skills, has been achieved.

Application of Basic Business Record Keeping Skills

RQ6: What basic business record keeping skills have the participants been able to apply in their businesses?

Only one respondent out of the eleven acknowledged applying record keeping skills consistently in his business. The kept records included the farm calendar and the cash flow. Three other respondents attempted some record keeping but discontinued it, and the rest of the respondents had never done any record keeping. Thus, it could

be concluded that there is lack of achievement of training objective 5 which expected the participants to apply some basic business record keeping skills.

Conclusions

In the quest to find out the extent to which the objectives of the small scale business management training had been achieved, the researcher reached a conclusion that four out of the five training objectives have been achieved. Objective 5, application of basic business record keeping skills, had not been achieved. According to the study sample, most of the participants were able to do what was expected of them after being trained. Thus, they were able to identify their characteristics, generate business idea, conduct market research, plan for their enterprises and develop basic business skills. But to a large extent these participants had not managed to apply any of the record keeping skills in their businesses. This is largely due to negligence but on the other hand due to the illiteracy of some participants.

Apart from the extent of achievement of training objectives, the study discovered that the small-scale business management training has had positive impact on the participants. The fact that most respondents managed to meet the expectations of objectives 1 to 4 indicates that the training has had an impact on them. The participants are now able to operate their businesses with a wide range of knowledge and skills. Most of them reported that they had greatly benefitted from the training, they appreciated the benefit of owning a small business and they would encourage their fellow PLWH consortium members to be trained as well.

The researcher also concluded that Kirkpatrick's three specific reasons for evaluating training programs: to justify how the training contributes to the organization's objectives and goals; to decide whether to continue or discontinue training programs; and to gain information on how to improve future training

programs had all been achieved (KirkPatrick and KirkPatrick 2006, 17). Thus, through this study it has been established that the training program has contributed to EAM's objectives and goals and in particular the goal of improving the livelihood of the poor and the marginalized. With this, EAM has contributed towards fulfilling one of the aims of global AIDS response - improving the quality of lives of PLWH. Also based on the findings of this study EAM can decide whether to continue or discontinue with such or similar training programs. Finally, if a similar training is to be repeated, consideration for improvement should be made in order to make the training more successful and have great impact on the participants, as indicated in the recommendations below.

Recommendations

Need for Follow-Up Training

Even though it has been determined that four of the five objectives of small-scale business management training have been achieved, there is still need for follow-up training. The purpose of this follow-up should be to encourage the participants to intentionally develop various types of personal entrepreneurial characteristics and various basic business skills. This may help to ensure the sustainability of the various business projects that participants engage in. It was found that participants had not developed all the types of entrepreneurial characteristics and skills needed for the best results in entrepreneurship, as indicated in tables 4.4 and 4.6.

Apart from the illiteracy of some participants, it was also discovered that most participants did not apply any business record keeping skills due to negligence despite being trained on the same. A refresher course therefore is recommended for the participants to be trained again in this aspect of record keeping skills.

Need to Consider a Literacy Program for PLWH

With reference to lack of achievement of objective 5, which expected application of some basic business record keeping skills, seven respondents had never done any record keeping (table 4.2). Three of the seven that had never done record keeping failed because of being illiterate. Even though three participants still managed to do most of what was expected of them such as identify their personal entrepreneurial characteristics, conduct market research and develop some of the basic business skills, it would be beneficial for EAM to consider introducing a literacy program for the PLWH in the consortium.

Need for Continuation of the Training Program

This study established that the training program has largely had a positive impact on the participants. It is, therefore, recommended that EAM should consider continuing offering the training program to the rest of PLWH in the consortium with the purpose of equipping them with information and skills which will help them plan, start and manage small-scale businesses. The participants would benefit from the training by developing vital skills and personal characteristics for starting and managing their businesses.

If these recommendations are taken into consideration, the project is likely to be successful and have a long-lasting impact on the PLWH. Not only will the PLWH have the quality of their lives improved, but the organization too will attain achievement of its goals and objectives.

Areas for Further Research

This study is not exhaustive, but having noted that some of the evaluated training objectives had a number of different aspects such as types and categories of

characteristics and skills, the researcher recommends that further research on the achieved training objectives be done in order to ascertain to what extent each of the training objectives has been achieved.

Apart from ascertaining the extent to which each training objective has been achieved, it would also be important to establish the cause of the differences in the achievement percentage of each objective.

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APPENDICES

Appendix 1: Respondents Interview Guide

1. What have you done so far in relation to business since you got trained in Small Scale business Management a year ago?
2. What are some of your personal entrepreneurial characteristics?
3. What business ideas did you generate after the training?
 - a. Have you been able to implement them?
 - b. If yes, did you face any challenges in implementing the ideas?
 - c. If not yet, what has caused the delay in implementation?
 - d. Did you conduct any market research? What was your experience in conducting market research?
4. What business plans have you had or still have?
5. What knowledge and skills did you gain from the training?
 - a. How useful has that knowledge been to you?
 - b. What business skills have you developed since you attended the training?
 - c. Which record keeping skills have you been able to apply in your business?
 - d. What are some of the difficulties you encountered in implementing the knowledge and skills from the training?
6. What do you think should be done to help you develop and apply business skills in your business?

Appendix 2: Training Officer's Interview Questions

1. As an institution (MEDI) what kind of people do you train in Small Scale Business Management or Entrepreneurship and Business Management Training (EBMT) as you call it? Do you consider any particular requirements or qualifications for the trainees?
2. Is there a particular procedure that you follow before you conduct the EBMT?
3. What is the specific duration for a full standard EBMT?
4. What do you do to ensure that your trainees are not left behind in the training?
5. In what activities are the trainees practically involved as they are undergoing the training or after the training is over?
6. Is the EBMT a one off training or is there any follow up trainings afterwards?
7. In your opinion what would comment about the EBMT you facilitated in 2011 at Thavite for PLWH with regards to the participants, needs and the training itself?

Appendix 3: Consortium Coordinator Interview Questions

1. In your opinion as a coordinator what do you is the impact of the Small Scale Business Management training on PLWH?
2. As an office how did you help in implementing the objectives of the training?
3. Briefly explain about the revolving loan fund, its initial purpose, the agreement, the progress so far and the plans.
4. What are some of the major challenges that you see the PLWH are facing as they do their small businesses?
5. How do you think this revolving loan fund can be sustainable?
6. In your opinion as the coordinator how is the training beneficial to participants who are illiterate?
7. If the organization was to organize another training of the same kind what would be your advice as someone on the ground with these PLWH for the training to be effective and have a lasting impact?
8. What are some of the areas that need follow-up training the way you assess these PLWH?

Appendix 4: Translated and Transcribed Interviews with Respondents

Interview 1 (R1VS)

Q: In the year 2011 you were one of the participants in the Small Scale Business Management training. Would you please remind us some of the things you learnt in that training?

A: I remember we were taught that when one wants to do business he or she does it according to the place (location) where he/she is and that if you are not making any progress in your business you can change and start a different one.

Q: Did you receive the training manual?

A: Yes I did but I lost it. If I still had the manual I would still be reading it.

Q: What have you done so far with regards to business since you attended that training?

A: Sometime back I was doing some business. Actually I had registered that I would be selling plastic buckets but the buying price has gone up hence I decided to start making and selling mandasi and zitumbuwa. Later on business became a bit tough and I took the money and invested in farming but it did not really work out well.

Q: So what are you doing as of now?

A: I still make and sell mandasi but not very often because I had TB and I was advised not to stay near the fire all the time.

Q: where did you get the initial capital to start your business?

A: I was given a revolving loan fund from the organization (EAM) in December 2011. The amount was ten thousand kwacha (K10,000) and we were told that once we get the loan we would pay back with an interest of 15% and we start paying back after 2 months so I started paying back my loan in February 2012 and so far I have paid back 5 times. I should have paid back the 6th time by now but due to the illness I had temporarily stopped doing my business but I have just resumed recently.

Q: One of the things that you were taught was about identifying personal entrepreneurial characteristics. Have you been able to identify your PECs? Could you please explain what you have discovered about yourself?

A: Yes I have been able to identify my PEC's. I know that I have the ability to influence people (Ndili ndi chikoka) people even come to buy zitumbuwa and mandasi right from home. I also allow my customers to buy my snacks on credit but we agree that they settle their bills within two days. Sometimes when they are not able to pay me within those two days I go and talk with them and they eventually give me my money.

Q: So according to your Personal entrepreneurship characteristics what do you think are some of the things that can either make your business progress or not progress at all?

A: I think being able to talk with the customers without offending them would help make my business progress. One of the things that can make it not progress is letting the customers get my snacks on credit without any form of agreement of payment.

Q: What business idea did you generate after the training?

A: Right from the beginning when we were instructed to generate business ideas, I had an idea of buying and selling plastic buckets but I did not manage to implement the idea because I realized that the buying prices had gone up.

Q: What are some of the challenges that you encountered when you switched from your original business idea to this one of making and selling Mandasi (Snacks)?

A: I started this business at the time when commodity prices had gone up and when we raised the selling prices for our snacks people were not buying and we would have a lot of snacks returning.

Q: Did you ever do the market research for your mandasi business?

A: Yes I did market research right here at Thavite trading center and I actually discovered that there was a demand and we talked with fellow sellers and agreed on the selling prices because you don't want to go sell the same kind of product with different prices but you have to consider the cost of all the ingredients and agree on a selling price. But also I live near a primary school and school children are always looking for snacks to buy.

Q: Did you write down your business plan? What was the plan?

A: I did not write my business plan I just explained the kind of business I wanted to do and the location where I would be doing it and when I wanted to start.

Q: What kind of knowledge or skills did you learn from the training?

A: I once did business before that training. At first I was just doing business without any knowledge but in the training I learnt that someone who does business should do it with understanding and with courage. Right now I am able to do market research which helps you to fore see some of the challenges you may likely face.

Q: Do you do record keeping in your business?

A: No, I just keep them in my head but not written down. What I do is when I figure out that I have realized the money I used for ordering the ingredients and see that I have some profits then I know that things are working. But I think I will start keeping written records now that you have reminded me. I think especially when I deal with later payment deals I need to write them down so that I don't forget.

Q: do you have any thoughts of growing your business?

A: yes I think of growing my business from just selling mandasi to selling second hand clothes but that will require additional capital.

Q: How beneficial was the training to you?

A: the training was beneficial in that I learnt some skills that I never knew before. I actually encourage other people that whenever a similar training will be organized they should not miss it. I also think that I can teach those willing to be taught the little that I now know.

Q: how has your life changed since you started doing business?

A: I am helped financially and that helps me avoid getting unnecessary debts like the one which require you to pay back double the amount you borrowed. Whenever I have problems in my home for instance, when my child is sick I use my own money to take the child to the hospital.

Interview 2 (R2SC)

Q: what can you recall from the training?

A: how someone can do business, the time and choosing the right place (Location) for your business. You should not choose a business that will not work in a particular location.

Q: what have you done so far concerning business since the training?

A: I have always done vegetable farming even before the training and that is what I am continuing with. The training actually just opened my eyes to some knowledge that I did not have before.

Q: what are you PEC's?

A: I know a lot of people and sometimes the people I know refer some customers to me. I am also always cheerful when selling my vegetables.

Q: what business ideas did you generate?

A: I actually had thought of growing my vegetable farming business by getting treadle pumps so that I can continue irrigating my gardens especially during the summer season. But this idea never materialized because up to now I have not been able to get the pumps but I am hoping that by next year I will be able to get them even then I don't know their prices but I will check.

Q: did you do market research and what was your experience?

A: yes I did market research and I discovered that during the summer/dry season the vegetables are on high demand because not many people plant vegetables then but during the other times of the year a lot of people have vegetables making the supply high and selling prices so cheap.

Q: did you face any challenges in doing your business?

A: the challenges that I face are that at times when there is so much vegetables in the market we end up making them so cheap and at a times a lot of them return and once veges return they easily go bad.

Q: How much money do you make on a daily sales?

A: approximately two thousand kwacha (K2,000)

Q: do you have a business plan? Any plans to grow your business?

A: Yes I do, (she brought out the written plan). Like I said I really want to grow my vegetable farming especially through irrigation farming so that I am able to harvest tomatoes through out the year and fresh maize (corn) but for this to be accomplished I need to get the right equipment thus the treadle pump. By the year 2013 I should be able to procure a treadle pump for my garden.

Q: What skills have you developed since the training?

A: I know how I keep my cash and I know that it is not right to use all the cash that you get from sales. I also know how I can pay back for the money I have borrowed.

Q: do you do any record keeping? Why is it important to keep records in business?

A: Yes I do once in a while. For instance I just record the cost for seeds, fertilizer and other things then I make sure that when I start selling the vegetables I make sure that I add up all the sales and find out if my income exceeds my expenses. Keeping records helps me to know the profit that I am making in business.

Q: Did you receive the revolving fund? How did you use it?

A: Yes I received ten thousand kwacha and I used to buy chemicals for the vegetables, watering canes and fertilizer for applying in the vegetables.

Q: what kind of challenges have you faced when you were trying to implement some of the things that you learnt in the training?

A: Lack of finances has been the greatest challenge but still more I am still able to earn something little from the business. Lack of finances makes me not to realize what I want to accomplish in this business.

Q: what are some of things that you would like to do in your business?

A: I really wish I could be able to hire people who can be helping me with the garden work because right now I do all the work all by myself with my husband.

Q: what change is there in your life since you started doing business?

A: *there is a big difference since I started business I do not lack money usually as I used to before I started business.*

Q: what would say about the training?

A: *the training was very beneficial to me and I appreciate because I think it just came on the right time my mind has been opened and I have been encouraged on business issues. I would encourage others to be trained also.*

(I visited one of her vegetable gardens)

Interview 3 R3VM

Q: what do you remember from the training?

A: *I remember being taught that in doing business we should be having a plan and once you know that the business you are doing is going towards the end you can change and do something else that will work. I also learnt that its important to have a record of income and expenses.*

Q: what were your business ideas?

A: *I thought of buying pigs and sell the meat which I started and it was going on well but due to the illness of my child I had to be away for a whole month I was in hospital with my son and while there my husband misused all the money that I had left for him to continue with the business. When I came back and asked him about the business he chased me out of the house and told me to go home that our marriage was over.*

Q: what PEC's have you identified?

A: *I always make sure that I am cheerful when doing my business, I also follow the plan for my business, I am also self confident in doing my business despite that the kind of business I was doing is a male dominated business.*

Q: Did you do your market research?

A: *I did the market research I discovered that people around my area love roasted pork (especially men) therefore they walk long distances to go and buy pork. I also did market research for plastic basins business in Nkhotakota and I found out that exchanging them with rice was the most preferred business there.*

Q: Do you have the business plan?

A: *Yes I used to have it written down in a notebook but my husband destroyed the notebook the time he misused the money.*

Q: what kind of skills have you developed since you attended the training?

A: *I learnt about using a calendar – being able to manage your time, saving money in an account and developing a business plan.*

Q: Do you find any benefit in the training that you went through?

A: *there is benefit of course in as much as am not doing any business right now but I know that the knowledge I got from that training no one can take it away from me and I can always use it later.*

Q: did you practice any record keeping?

A: *I used to keep records on how much money I used for instance in buying the pig, cooking oil, salt and firewood so that after the selling I could see if I have made any profits. Keeping records is important because it kind of gives you a vision of where you are and where you are going. It also determines if you are making any profits in business.*

Q: what do you think could help you to have more skills and use it?

A: I think as I am on my own without my husband I can work hard in my business without being disturbed by anyone who does not really know business.

Q: what other thoughts do you have for business?

A: I am thinking that if I find money I can start a different business because now on my own I can not manage to be going out on a bicycle to go and buy pigs (which my husband used to do for me). I think I will venture into buying plastic basins and exchange with rice in Nkhotakota or else buying washing powder in bulk and repacking it into smaller packs and selling.

Q: what is the importance of running a small scale business in life?

A: once you have a business it does not matter how small it may be but your life transforms you do not lack the basic things in your home things like soap, food and whenever you have some emergency problems you can always use the money you have to address those problems.

Q: do you still have a desire to do some kind of business?

A: yes I do because I have experienced the benefit in having a small business. Through the business I was doing I managed to get a stronger door and roof for my previous house and I was able to pay my transport costs whenever I had to take my son or myself to the hospital. I hope I can restart my business so that I rebuild my house.

Interview 4 R4EK

Q: is there anything you can remind us that you learnt from the training?

A: I learnt how you can take care of your business by being able to know the cash flow in your business so that you are able to know the profits you are making.

Q: Is there anything you have done (business wise) since you did the training?

A: I did rice farming but the harvest was not as good then I tried planting beans and some of them got spoiled. I actually do farming business. When I received the loan I invested in my farming, I managed to buy the land where I planted the rice and was able to pay the men I hired to help me with the work of preparing the land. I sold the rice that I harvested but by the time I was selling there was a lot of rice on the market so we sold it a lot cheaper. I have been able to payback about 8,500 of the loan.

Q: can you tell us a bit of your PEC's?

A: when I look back especially during the time I harvested the rice I discovered that I was gave out much rice to relatives who were visiting but I see that with that character my business can not grow at all.

Q: what business ideas did you generate?

A: during the training my idea was to buy and sell fish but the time I received the money the season of fish was over so I decided to invest the money into rice farming. But now I am thinking that once I sell the beans then I can start alternating between fish business and the farming business depending on the seasons.

Q: Did you do any market research?

A: I did market research that is when I discovered that the season of fish was over but I also discovered that when the fish season is on there is a lot of celebrations in the nearby villages so I could be selling the fish during that time. I did not do market research for my farm products because it is most of the times obvious that there will always be a market for farm products.

Q: what plans do you have for your business?

A: I do not have any written business plan but in the future I hope to be able to build a house from business and operate a bigger and stable business.

Q: what skills did you learn from the training?

A: I know how to sell your products knowing that in the market there is competition and be able to deal with that competition.

Q: what is the benefit of the training to you?

A: I learnt a lot of information that will help me for a long time I do not think the knowledge I have will leave my mind. Some of the ideas I will be able to implement once I have more money.

Q: do you do any record keeping?

A: I have not done any record keeping for any of the businesses that I have so far done. But I know record keeping is important for it helps you to know how much money you are making.

Q: What is the benefit of doing your own business?

A: when you run your own business you do not lack money any time you are able to buy your needs.

Q: what challenges have you faced in your business?

A: farming business is not easy in the sense that you can do all that you need to do but when it comes to weather we do not have control over that. For example, the way rains fall we do not control that and in my case a lot of my rice was eaten by birds. That becomes the big challenge.

Q: what would you say about the training to others?

A: I would encourage others to be trained also because their lives will never remain the same and once you start doing business you never envy others because you can just buy what you desire.

Interview 5 R5SC

Q: what do you remember from the training?

A: I remember being told that whoever was doing the training had to go and start a business, and when buying things to sell you should know that you will have to operate on profits.

Q: what have you done so far since the training?

A: I received the loan and I started making traditional cakes (zigumu) and selling them. The business was going on well until when I fell ill that is when I stopped doing the business.

Q: what are your personal entrepreneurial characteristics?

A: I can say that one of my characteristics is being persistent. When I fell ill it was easy for me to use up all the money that I had including the capital for my business but I did not. The only problem that I have is that now that I am not doing any business I use the same money to pay back my loan because I do not want to default the loan. Right now I just want to finish paying back that loan so that I do not have any issues with anyone.

Q: what business ideas did you generate?

A: that time I had thought of buying and selling maize but when I got the money I just changed my mind and opted to start this one of making and selling zigumu.

Q: did you conduct market research?

A: yes I did, I went around our market in the area (around Matombozi) and I discovered zigumu sell a lot during the rainy season when people are working in their farms. I never did market research for the maize business.

Q: did you have a plan for your business?

A: I did not have a written plan for my business because I don't know how to write actually I just thought that as long as I am doing some business so that I find money that is ok.

Q: Do you still have a desire to do a business? What would you like to do if you got a chance to operate another business?

A: I still have a desire to do business but right now I just want to pay back the loan and start all over again. Right now if I am to do another business the way this community of ours is I would like to be selling cooked sweet potatoes, traditional drink (thobwa) or operate a tea room because people from this side love tea. Zigumu sell a lot during the rainy season like I already said but after the rainy season people are still eating nsima (Maize meal).

Q: what skills did you learn from the training?

A: they taught us a number of skills but one of them is how you can continue and grow in business.

Q: Did you find the training beneficial to you?

A: I found the training beneficial because it help me realize that business is beneficial and it helped me to start running my own business something I have never done before in my life.

Interview 6 R6EE

Q: what do you still remember from the training?

A: I remember being taught that a business owner should be self confident and believe in himself that he can do that business.

Q: what have you done so far with regards to business?

A: I cook zitumbuwa, I also buy and sell vegetables. I started these businesses before I attended the training but when I was given the loan I just added to what I already had.

Q: what are your characteristics as an entrepreneur?

A: I am always cheerful, I talk with my customers nicely and so that they are enticed to buy from me.

Q: what business idea did you generate? Were you able to implement it?

A: I thought of buying and selling fish but I failed to do that because my husband got ill and since I was supposed to be going to the lake to buy the fish I could not manage I had to look after my husband.

Q: did you do market research? What was your experience?

A: I did market research and I found out that I could be selling my vegetables at siya-siya and Levi trading centers but I sell zitumbuwa right here within the village. When I did the market research I discovered that it helps in knowing that what you plan to sell will actually sell and I think it is important to do market research before one starts a business. I decided that whenever the vegetables are in low supply I will be continuing with zitumbuwa.

Q: did you have any business plan?

A: I did not have any written plan because I do not know how to write but I just think of what I should do and then implement it. In the near future I hope to buy animals to rare for sell (goats) and own a house better than the one I have..

Q: what skills would you say you have learnt from the training?

A: I have learnt things like doing market research before you start a business and knowing that being confident in yourself while doing business is important. When you are self confident you do not let others with similar businesses look down on you.

Q: do you do any record keeping?

A: I don't do any record keeping because I do not know how to write

Q: how is business beneficial to you?

A: in doing a business there is benefit because you do not lack money whatever you wish to have you can have because you have money coming your way through the business.

Q: given another training opportunity what would you like to learn?

A: I would love to be taught how I can continue in business so that I will continue to be happy.

Q: what are some of the challenges that you encounter?

A: sickness is one of the biggest challenges sometimes it is one of my family members at other times it is me like right now I have had a tooth ache for the past three days that makes it hard for me to run my business efficiently.

Interview 7 R7PD

Q: what do you recall from the training?

A: I learnt that a person who wants to do business should draw a budget of what he/she needs to buy knowledge of what he will spend on things like renting a building and find some initial capital to begin that business. In short before you begin any business there is need to prepare or plan for it.

Q: what have you so far done with regards to business?

A: I had decided I was going to do farming business. When I was given the loan I bought 3 pails of groundnuts and rented a piece of land of about 1 acre. I planted the groundnuts but the rains were not so good so it affected my harvest. I managed to harvest 5 bags of groundnuts. I sold 3 bags and got about nine thousand kwacha and kept 2 bags for seed in the next planting season.

Q: what are your PECs?

A: I have no idea

Q: Did you receive the loan?

A: Yes I did receive the loan and I have paid back three times.

Q: what are your plans for your business?

A: I do not have a written plan but I am planning to sell the groundnuts next year and buy goats so that I can rare them for selling in the future

Q: what business ideas did you generate?

A: I have always had this idea of farming

Q: did you do market research?

A: Yes I did I found out that there were people who used to come to buy the groundnuts after they had been harvested but I did not thought about the selling price hence I sold my groundnuts at a cheaper price (1,000 kwacha)I discovered later on that the standard price was 1,300.

Q: do you do any record keeping?

A: I do not do any record keeping even though I know how to write.

Q: what is the benefit of having a personal business? What do you do with the money that you find?

A: Having a business is beneficial but I think for me the challenge that I face with my farming business is how the rains come. I have discovered that relying on farming alone is not so good because you can never tell how the rains will come. When I get some money I want to start a supplementary business of selling second hand clothes. Having a personal business is good because when I get money from my sales I buy the basic needs for my home. I have not yet started saving in the bank but I hope that someday I will be able to do so.

Q: any knowledge and skills that you got from the training?

A: one of the most important thing in business is planning when you have a plan that plan orders your activities.

Interview 8 R8FM

Q: can you please remind us what you can still remember from the training?

A: I remember being taught on how to find or discover the type of business that you can do by studying the environment and knowing what is needed in that area. We also learnt how to prepare a cash flow and how one can find products for sale.

Q: Have you done any business since the training?

A: I have been involved in farming. I planted tobacco. I usually have some people who help me with the work and I pay them a little something. I actually was able to plant tobacco and groundnuts. I sold the tobacco and I got about 75,000 kwacha which I am saving for some other purposes. I have not sold the groundnuts I kept them for seed for next planting season.

Q: when did you start this farming business?

A: I started farming sometime back actually even before I attended the training only that all along I was doing my business without any skills but now after the training I do it with so much skill and knowledge and there is progress in my business.

Q: Have you identified your PEC's? Would you give us examples?

A: Yes I have identified my characteristics in business. I know how to talk with people understanding their needs and having them understand me. I can persuade them to buy from me or to come and work with me. Whenever there is a problem I also work on solving it

Q: did you do market research?

A: I did market research and discovered that tobacco and groundnuts sell well. I do not plant a lot of tobacco but the little that I plant brings me some considerable amount of money. Groundnuts also fetch a fairly good selling price compared to other farm products.

Q: do you face any kind of challenges in your business?

A: the only challenge that I can mention is the change of climate which affects the time and the amount of rains for our crops but otherwise I try to do all the necessary things that a farmer has to do.

Q: what kind of business ideas did you generate?

A: I have never changed any business idea I kept my farming business idea.

Q: do you a plan for your business?

A: yes I do actually with regards my farming I always write up a plan showing when I will do what so that every farm activity has its scheduled time. Other than that I look to the future and I want to do everything possible to leave something for my children so I managed to buy a piece of land at Siya-siya trading centre where I am building a plot for them which can be let out.

Q: do you do any record keeping?

A: yes I do keep all my records especially those to do with my farming calendar so that I do not miss any farming activity which is supposed to be done if I am to have a good harvest. Records act as a guide and reminder and whenever I have not done something I am able to follow-up after looking at my records. I also make sure that I record all the expenses and the sales outcomes in that way I know how much profit I am making, I do not just speculate but it is well calculated and all the records that I keep help me to arrive at the answers without problems.

Q: what knowledge and skills did you get from the training?

A: I now understand that as a business person especially in farming I should take care of my equipment and materials that I use. This helps in reducing costs for there are some equipment that you can use over and over again once they are well take care of.

Q: How is business helpful in one's life?

A: business is good because it makes you have something to make your home good and comfortable. You can support yourself in one way or another. When you do not have anything you are always in need even friends run away from you because all the time they think you will beg from them.

Q: What do you think is the benefit of that training?

A: I personally think that the training was beneficial because I see that people get loans without any knowledge and skills imparted to them and as such the business initiative does not go any further due to lack of business skills. I am actually urging the organization to make sure that those who have not been trained should be trained before they are given the revolving loan fund.

Q: what else can you say about the training?

A: I want to thank EAM for taking the initiative to have us (PLWH) trained in business management but I am asking that it will be good and effective if all the people within the zone are reached with the training so that we can continue to be financially independent people. I am a retired teacher and I can volunteer to help teach those who do not know how to read and write so that they too can have maximum benefit from the trainings. I would also like to say that if there is a follow-up training being planned for us I would like to be taught on how can take of his wealth by having control over it.

Interview 9 R9IK

Q: What do you remember from the training?

A: I remember being taught that we should aim at doing a business that you will profit from. Most of the other things I can not remember.

Q: What kind of business have you been operating since the training?

A: I used to buy and sell groundnuts. I also make clay pots and sell them a business I have been doing for sometime now even before I attended the training.

Q: Can you share with us what you believe are your entrepreneurial characteristics?

A: I am good at talking with people and I can persuade them to buy my products. I make sure that I do not sell on credit. When I discovered that the buying and selling prices for groundnuts had become unstable I asked my daughter to go to the lake and start running a tea room and the business is going on well.

Q: what business ideas did you generate?

A: I had thought of running a canteen but I did not implement that idea right there and then because I discovered that it was not going to work well so I changed and started the buying and selling of groundnuts.

Q: Did you do market research?

A: I did at Makioni trading center that is where I used to sell the groundnuts to the buyers but after sometime when I saw that the selling prices were declining I did not to operate on losses hence I changed again and started to operate my original business idea of a canteen.

Q: What are your plans for the business?

A: Apart from making and selling clay pots and selling groundnuts, I have bought goats and local chickens which I will raise in order to sell in the future and I also plan to start my own canteen.

Q: what would you say about one having a business?

A: having a business is not wasting time as others may think. I have experienced the benefit of having a business I am doing well in my home. I would like to encourage those just staying that they should consider starting some kind of business for themselves so that they are able to meet their needs.

Q: what is the benefit of the training in your life?

A: In as much as I can remember just a bit of what I learnt from the training I do not think the training helps me as such because I do not know how to read and write but I know how to count money. I can not go back to review the training manual and actually it is my daughter and my son in-law who help and support me in this business. On the other hand I really wish I could learn how to read and write so that at least I could just know how to write my name.

Interview 10 R10EK

Q: what do you recall from the training?

A: that training helped me to understand that a person desiring to do business should be a risk taker

Q: what have done business wise since you got trained?

A: After the training I thought that I should not wait until the organization gives us some money rather I decided to start small so I started making and selling zitumbuwa (snacks) and through that I would find money to help take care of the needs at home and my life has never been the same.

Q: what would you describe as your PEC's?

A: I am a friendly person whenever I have issues with fellow business people or customers I make sure that we talk with one another and solve whatever problem we may be facing. I make sure that I do not argue with people and whenever I am wrong I have to acknowledge and listen to the criticism of others for instance there was a time when my fellow business ladies were complaining that I was making my snacks too big. In as much as I am concerned with the quality of my snacks I listened to them because they were right.

Q: Have you received the revolving fund?

A: Yes I just received this past week I got 10,000 and I used that money to buy fuel (diesel) for maize mills and motor bikes as well as vehicles since we are far away from the nearest gas station. I have done that fuel business once and I made a profit of 3,000 kwacha on a 20 litre gallon.

Q: what business ideas did you generate?

A: I had thought of buying and selling rice but since I did not have enough capital from the beginning I was not able to implement that idea until the season for rice passed before I got to receive the loan. Right now I want to try the buying and selling of beans since they will be harvested soon.

Q: Did you conduct market research?

A: I did market research for the rice business and I discovered that at that time there were a few farmers who had the rice and that made the buying price expensive so I decided to put on hold that business idea and invested the money into a fuel business. At the same time as I was I was finding out about the rice market that is when I found out that if I could do the beans business instead it would be much more profitable. As for the fuel I had not done any market research but I just thought instead of keeping the money or misusing it I should make use of it.

Q: what are the plans that you have for your business?

A: Well I do not have a written business plan but I plan that in the time to come I should be able to finish building this house as you can see it is not yet complete. Besides that I want to be able to pay school fees for my children and if possible do a more stable and bigger business like selling second hand clothes so that my income increases.

Q: What skills did you gain from the training?

A: from the training I got to know the difference between inflow and outflow of cash thus knowing the profits that your business is making and with this knowledge I have benefitted a lot. It is not good doing business without knowing whether you are making profits or not. I also learnt that for business to continue one should not use the capital (the money you use for buying your goods/products for sale) having that knowledge is very vital in business.

Q: Do you do any record keeping?

A: I have not been doing any record keeping until when I started the fuel business. What I did was to write down the buying price of the fuel and after I had sold it I compared the income with the expenditure. I really wanted to find out if the business was profitable. I plan to do the same when I start the beans business.

Q: what challenges have you faced in doing your business?

A: challenges are there for instance here in our community business is generally good the season that crops are still in the field but once the crops have been harvested and sold demand for any kind of business drops drastically. Another challenge that I face is that sometimes it is hard to get the ingredients for making zitumbuwa (banana flitters) for example sometimes bananas become so scarce at times you have to go long distances to buy them but they go bad easily.

Q: what do you think about the training?

A: I thank the organization for being thoughtful in giving us (PLWH) that training so that we should not just be staying without doing anything. But I would request that they should consider giving us a refresher training course so that we are able to share some of our experiences with fellow trainees. If the refresher is to take place, I would like to be taught how to figure out that you are making good profit or how much profit is good enough in a business.

Q: What do you think about your fellow trainees?

A: *You know our group is a mixed kind of group with some people who are literate and others who are illiterate. Sometimes I see that those illiterate people are able to understand concepts better despite that they may not know how to read or write. I think there is need to encourage such people to be in groups which include literate people so that they are guided properly to understand how much they are making in their business and be able to save some of their money. On the other hand I also understand that the record keeping skill needs someone who knows how to read and write so there is a need to think of offering literacy program for those willing so that they can maximize their skills.*

Interview 11 R11LJ

Q: please share with us anything that you can still remember from the training?

A: *I remember that a business person should be friendly with his/her customers.*

Q: Have you been able to do any business since the training?

A: *I have not done any kind of business since the training because by the time I was to get my loan I was not able to because I was expectant and I could not have been able to do any kind of business.*

Q: What business ideas did you generate?

A: *I had thought of opening a grocery shop then but right now I am thinking that if I get the money I will just invest in farming (maize and groundnuts).*

Q: Have you conducted any market research?

A: *I did market research for the groundnut business. I know that once we harvest the groundnuts vendors come to buy and the selling price is 1,100 per pail.*

Q: What plans do you have?

A: *I plan to plant groundnuts in a 3 acre piece of land and I hope to harvest 300 plus pails which I can sell. I will do the farming with my family. By November this year if I manage to get the loan I would like to start preparing for my farming and I would use that money to buy groundnut seed, paying rent for the land, and buy fertilizer.*

Q: Even though you have not done any business what do you think are the advantages of having a personal business?

A: *I know that when you do business you become independent and you don't struggle to get what you need. Right now my life is hard because for me to get what I need I have to go round asking for piece works so that I can find money to buy my needs.*

Q: Have you identified any of your PEC's?

A: *No I have not yet identified my PEC's.*

Q: Is there any knowledge or skills that you developed as a result of the training?

A: *No I do not know*

Q: In your thinking what do you think could be some of the challenges that you could face in your farming business?

A: *I am thinking that the biggest challenge would be the climate and changes in rainfall these are not things I have control over.*

Q: Do you think that the training was worth it?

A: *Yes I think the training was worth and it actually enlightened me on how we can be doing business so that we can live good lives.*

Appendix 5: Training Officer's Interview Transcript

Q: As an institution (MEDI) what kind of people do you train in Small Scale Business Management or Entrepreneurship and Business Management Training (EBMT) as you call it? Do you consider any particular requirements or qualifications for the trainees?

A: As an institution we do both formal and informal training for our clients. When we go out to sell our products we get to meet some clients while some of our clients come through their organizations that send them over to us to be trained according to the need that the organization has. We don't really have particular qualifications for our trainees but depending on how literate they are we have different packages that offer to them. We make sure that the approach and methodology of training varies so as to meet the various needs that the trainees have. We have different kinds of training programs that we offer to our clients some are off the shelf programs while others are designed with specific particulars in order to meet the specific needs that our clients have. We make sure that we work with what works best with our clients.

Q: Is there a particular procedure that you follow before you conduct the EBMT?

A: Before we embark on any training we normally do training needs assessment. Our aim is to figure out the real needs of the people we are planning to train. It helps us to find out the participants' needs whether they are knowledge, skills or attitude needs. In that way we are able to determine their level and prepare material that will address their particular needs and plan on how deliver that material best. The assessment exercise gives us the opportunity to know what to include in our training handouts which participants can always use and review after the initial training.

Q: What is the specific duration for a full standard EBMT?

A: A full standard EBMT takes about 2 weeks and this is because of some of the activities that our trainees are involved in. For instance, we require our trainees to take time to produce a business plan, conduct market survey after being taught and these activities take time. But usually the minimum period of training really depends on the budget that those sponsoring the training have so we actually agree with the clients.

Q: What do you do to ensure that your trainees are not left behind in the training?

A: To ensure that none of our trainees is left behind in understanding we use questions and answers as a tool to measure whether they have understood the concepts. Whenever we ask questions and the participants give us feedback we are able to tell that there are gaps within their understanding. Sometimes we put our trainees in groups and let them do discussions or presentations and as we ask them random questions we can tell if there are any gaps and we arrange to work with those having challenges. Since many of our participants are usually adults we do lesson recap with the entire group without necessarily asking those with difficulties to remain behind. Sometimes for younger and literate participants we require them to do assignments and tests which help us to assess how much they have understood and if they are having difficulties we arrange to give them some personal help.

Q: In what activities are the trainees practically involved as they are undergoing the training or after the training is done?

A: Like I already said the trainees are sometimes practically involved in writing or discussing their business plans and conducting market surveys. We sometimes put them into groups so that they can discuss and help each other to come up with

something tangible if it is in terms of plans. With regards to doing market surveys if we have the time we tell them to go and practice some of the things they were taught in a real market situation and bring back their observations.

Q: Is the EBMT a one off training or is there any follow up trainings afterwards?

A: *The EBMT is not a one off training. Actually a few months after the training has been offered we are supposed to go back to where our trainees are to monitor the progress that they are making in implementing the knowledge and skills they learnt during the training. During monitoring visits we see if the trainees are implementing what they had planned to do and try to address the challenges that they might be facing. Depending on what we find out during the monitoring process we may offer on spot advice/counseling to the participants and help them to move in their practice. I must mention that as an institution we have not been able to consistently do monitoring visits due to financial constraints. Whenever we put that in our proposals to potential clients they remove that part for monitoring as they also have limited finances. Yet monitoring and evaluation are very important components for the success of these programs. In the past we used to have 3 major programs: the start training which was meant for starters; build training meant for those who have graduated from the start training and have embarked on some business; and growth training whose aim is to help those already doing something to expand or grow.*

Q: In your opinion what would comment about the EBMT you facilitated in 2011 at Thavite for PLWH with regards to the participants, needs and the training itself?

A: *I think most of those participants had such big ideas which would have required a lot of money to start off. The participants were more money oriented than business oriented. There was need to have a follow-up visit with those who had done the training and had started implementing something to see what challenges they are encountering and give them solutions. For instance, if they are having difficulties with record keeping we could give them a quick refresher course in record keeping and so on and so forth. The overall feeling I have is that the training was too general and it just empowered them with knowledge but for us to have effective trainings there is need for us to merge the goals and objectives of the sponsoring organization, the training institution and the participants' and plan for more follow-up trainings.*

Appendix 6: Consortium Coordinator's Interview Transcript

Q: In your opinion as a coordinator what do you is the impact of the Small Scale Business Management training on PLWH?

A: In my evaluation I would say that there is a 90% impact of the training on the PLWH especially with regards to the understanding of the concepts but with regards to the performance we as an organization have shown a great weakness and that has contributed to the poor performance of the trainees in their businesses. Overall I think having the training was a very good concept equipping these people with business skills is important and will enhance the sustainability of their lives.

Q: As an office how did you help in implementing the objectives of the training?

A: we started a revolving loan fund for the PLWH in the consortium that could help them start off their small businesses and as they operate their businesses implementing the knowledge and skills they received in the training.

Q: Briefly explain about the revolving loan fund, its initial purpose, the agreement, the progress so far and the plans.

A: A revolving loan fund is a pool of money that was set aside for the PLWH for this consortium which sees a number of people accessing the loan and pay back with a small interest on an agreed period of time so that the rest of the members can eventually have access to the loan. The initial purpose of this revolving fund is to enrich the lives of PLWH economically so that they are able to meet their basic needs through the small businesses and as they are able to pay back the loan the money revolves to the other PLWH within the program. The agreement with the participants is that when they get the loan they will start paying back in the third month and they are to pay it back in ten months with an interest of 15%. So far almost half of the people who got the loan are able to pay back faithfully while the other half is defaulting. Most of the participants complain that due to the late coming of the loans their business prospects were disturbed most of them had to change their plans and ventured into businesses which they did not properly plan or research for.

Q: What are some of the major challenges that you see the PLWH are facing as they do their small businesses?

A: first and foremost we have to remember that we are dealing with people who prone to opportunistic illnesses. Because of their status and some of the challenges that they face from day to day you can never guarantee good health all the time. As you might have noticed most of them complained of not being able to get bactrim drugs from the hospital to take along with the ARV's and as such they are sickly. You heard from the interviews how many of them had to stop their business due to illnesses. Secondly, I also think that decision making is also a challenge. It seems most of these people can not decide on what to do, when to do it and where. Thirdly, there is an aspect of negligence where participants think that they doing this for the organization not necessarily for themselves hence they have the "I don't care" attitude.

Q: How do you think this revolving loan fund can be sustainable?

A: I think that for the revolving fund program to be sustainable there is need that all the PLWH who are to receive the loan be given some basic business training so that they have an idea and skills to run their businesses. For those who have not been trained yet they have had access to the loan I am afraid they might have issues with paying back the loan and the loan may not really impact their lives as it is intended. I think for the people who have not been trained it will be easy for them to

mismanage the funds and result into a lot of default in paying back and some might even decide to drop out of all the other programs that the organization has established for them.

Q: In your opinion as the coordinator how is the training beneficial to participants who are illiterate?

A: I think it is hard for such a training to have maximum impact on people who are illiterate. I think the response of the illiterate differ a lot from those of the literate after the training for instance, those who are literate managed to accomplish what was expected of them such as record keeping and developing business plans. I personally recommend that the office should look into the possibility of introducing a literacy program for the illiterate so as to have maximum impact from the trainings being offered to our members.

Q: If the organization was to organize another training of the same kind what would be your advice as someone on the ground with these PLWH for the training to be effective and have a lasting impact?

A: I think I would recommend that the trainers be allowed to do training needs assessment. It is unfortunate that we did not know that the trainers do assessment in their training procedure or may be we just took that for granted. But I think assessment is very vital and if there will be another training the trainers will know how to reach out to the trainees with vital information and concepts considering their literacy levels as well.

Q: What are some of the areas that need follow-up training the way you assess these PLWH?

A: For sure there is need for a follow-up and I think some of the important issues to be tackled in the follow-up could be business planning, profit making so that they know if they are making profits and how much should that profit be. Follow up will help us to understand how things are going for them and if they need help we can arrange to get them helped.

Appendix 7: Letter of Introduction



"Committed to His mission connected to His world"

7 June 2012

The Programme Manager
HIV/AIDS Department
Evangelical Association of Malawi (EAM)
LILONGWE

Dear Sir/Madam,

RE: RACHEL MVULA /NO 08032

The above named person is a registered student in the Master of Arts in Christian Education programme at the Africa International University. She has completed her course work and is now beginning thesis work. The thesis topic is: **"An evaluation of small scale business management training offered to Malawi people living with HIV in Thavite, Salima"**

Please accord her any help she may require to complete her research.

Thank you in advance for your kind assistance.

Yours faithfully,

Allan Mbugua
Deputy Vice Chancellor for Academic Affairs-Assistant

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