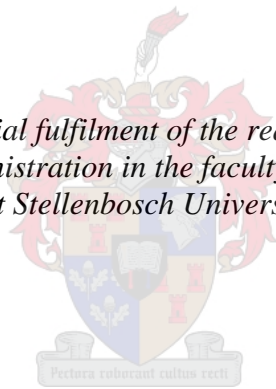


Evaluating the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Programme - The Case of the Walvis Bay Beneficiaries.

by

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Declaration

By submitting this thesis electronically, I declare that the entirety of the work contained therein is my own, original work, that I am the sole author thereof (save to the extent explicitly otherwise stated), that reproduction and publication thereof by Stellenbosch University will not infringe any third party rights and that I have not previously in its entirety or in part submitted it for obtaining any qualification.

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Abstract

The evaluation of the outcomes of a programme against its intended objectives is critical. The focus of this study was to evaluate whether the objectives of the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Programme had achieved a reduction in youth unemployment, as well as provide the youth with a livelihood in Walvis Bay. A qualitative approach was adopted using the Realistic Evaluation to evaluate the NYCS Entrepreneurship Programme outcomes. A total of 124 NYCS Entrepreneurship Programme beneficiaries, 2 programme implementers and the NYCS coordinator were approached to complete the questionnaire to collect the data for evaluation.

The evaluation revealed that despite some positive goals being achieved, such as the creation of employment, a gap between the intended objectives of the programme and the outcomes still occurred. The lived experiences of most of the NYCS Entrepreneurship Programme beneficiaries indicated that venture start-ups were not adequately funded for the youth to participate fully in the economic development of the country.

The lack of expansion in business activities was a stumbling block impeding the employment of the jobless youths. The underperformance of this sector/element led to mismanagement within the loan scheme which had repercussions for the NYCS Entrepreneurship Programme.

The evaluation further revealed that the NYCS Entrepreneurship Programme was not adequately staffed in terms of implementers, which resulted in less than effective monitoring and evaluation of the programme. Furthermore, transport logistics was challenging for the implementers as they were not able to conduct site visits of the ventures. This study indicates that monitoring and evaluation of the ventures is a critical component for programme success.

Opsomming

Die beoogde doelwitte van 'n program teen die uitkomstes is krities. Die fokus van hierdie studie was om te evalueer of die doelstellings van die Namibiese Jeugkredietkema (NYCS) Entrepreneurs program die vermindering van werkloosheid onder die jeug teweeg gebring het, asook om hul voortbestaan binne Walvisbaai te verseker. 'n Kwalitatiewe benadering is gevolg met behulp van die realistiese evaluering om die program uitkomstes te evalueer. 'n Totaal van 124 NYCS Entrepreneurskap-program begunstigdes, 2 Program Implementeerders en die Koördineerder van die NYCS, was genader om 'n vraelys te voltooi ten einde voldoende data vir evaluering in te samel.

Die evaluering het getoon dat ten spyte van 'n positiewe intermediêre (dalk intervensies), soos die skepping van indiensneming was daar nog 'n leemte tussen die beoogde doelstellings van die program en die uitkomstes. Die werklike ervarings van die meeste van die NYCS-Entrepreneurs program se begunstigdes, het aangedui dat aanvanklike ondernemings nie voldoende befonds is nie om voldoende deelname aan die ekonomiese ontwikkelingssake van die land te verseker nie.

'n Gebrek aan uitbreiding van sakebedrywighede was ook 'n struikelblok vir die skep van indiensneming van werklose jeugdiges. Hierdie onvoldoende deelname het gelei tot misdrywe binne die leningskema wat 'n negatiewe impak tot gevolg gehad het.

Die evaluering het verder getoon dat weens 'n tekort aan implementeerders die NYCS-Entrepreneurs program nie genoegsaam en doeltreffend gemoniteer en geëvalueer was nie. Logistiek rondom vervoer was 'n verdere uitdaging, dit het besoeke aan areas waar program geïmplementeer was, bemoeilik.

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List of Addendums

NYCS:	Namibia Youth Credit Scheme
MSYNS:	Ministry of Sports, Youth and National Service
ILO:	International Labour Organization
NSA:	Namibian Statistics Agency
UN:	United Nations
NGO:	Non-governmental organisation
NYC:	National Youth Council
NYS:	National Youth Service
TIPEEG:	Target Intervention Programs for Employment and Economic Growth
NPC:	National Planning Commission
CYB:	Credit for Youth in Business
CYCI:	Commonwealth Youth Credit Initiative
SDG:	Sustainable Development Goals
GDP:	Gross Domestic Product
NYDA:	National Youth Development Agency
YFF:	Young Farmers Fund
UNDP:	United Nations Development Goals
GAIA:	Graduate Attitude Information Analysis
GRN:	Government of the Republic of Namibia
NYP:	National Youth Policy
ID:	Identity Document
POE:	Portfolio of Evidence

CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

The problem of youth unemployment has concerned many governments across the globe. This issue has been more pronounced in sub-Saharan Africa (Clifton & Hervish, 2013:6) and Namibia is no exception despite interventions such as the establishment of the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Programme. The aim of the NYCS was to reduce youth unemployment and improve their livelihoods. The focus of this study is to evaluate the NYCS Entrepreneurship Programme, implemented in Walvis Bay from 2011 by the Ministry of Sports, Youth and National Service (MSYNS). This study's major purpose is to evaluate whether the outcomes of the NYCS Entrepreneurship Programme have been realised as a tool to reduce unemployment among the youth of Walvis Bay.

This chapter provides the background of the study, the rationale and the statement of the problem, the research objectives, the research design and methodology, as well as the ethical considerations of the study. A summary of the chapters of this study is given in the last section of the chapter.

1.2 Rationale

Despite the establishment of the NYCS Entrepreneurship Programme with the aim to alleviate the poverty besetting the youth in Namibia and lending institutions requiring collateral when granting loans, the researcher found that the NYCS Entrepreneurship Programme had not been evaluated to determine whether the outcomes had been met.

It was found, however, that youth development programmes do experience challenges. According to the NYCS Secretariat Report 2013/2014 (2015:34), some of the challenges encountered during the execution of the NYCS Entrepreneurship Programme were a lack of resources to allow programme implementers to oversee the implementation of the programme on the regional and local level. Another challenge faced during implementation was the difficulty of fully implementing and incorporating micro finance techniques in the NYCS Entrepreneurship Programme (NYCS Secretariat Report, 2015:34). As mentioned in this NYCS Secretariat Report 2013/2104 (2015:34), the above challenges were the reason why some of the youth managed their

finances poorly, which resulted in their not being able to pay back the loans they received from the NYCS Entrepreneurship Programme.

The aim of the study is to find out whether the intended outcomes of the NYCS Entrepreneurship Programme have been achieved or not.

1.3 Background of the study

Unemployment among the youth is a major concern worldwide and Namibia is no exception. According to the International Labor Organization, (ILO, 2015:32), the rate of youth unemployment globally has remained at 13% after a phase of rapid increase between 2007 and 2012. Although there are indicators of employment improvement since 2012, unemployment remains a major concern, given that a sixth of the world's population is in the age group of 15 – 24 and is categorised as the youth (United Nations, 2001:3).

The statistics released by the Namibia Statistics Agency (NSA) 2014 report (NSA (b), 2015:78), show that, in 2014, youth unemployment in Namibia was at 39.2%. This indicates that among the youth in Namibia between the ages of 15 – 24 years, 205 470 of the total of 524 685 youth are unemployed (NSA (a), 2015:75). This unemployment rate among the youth is alarming, since the population of Namibia is a mere 2.3 million.

This study focuses on youth unemployment in Walvis Bay within the Erongo region, which has an unemployment rate of 30%. Walvis Bay (rural and urban) has a general unemployment rate of 36% (NSA, 2014:78). These figures are close to the general rate of unemployment at national level. The unemployment rate of Walvis Bay is expected to continue growing at a fast rate given that Walvis Bay's annual growth rate of 4.7% exceeds the national growth rate of 2%, as reported by the *New Era* of 28 July 2014. The unemployment rate of the youth in Walvis Bay will be “further exacerbated partly because of a mismatch between their skills and what is required for available employment opportunities” (Amare, 2014).

The Namibian government has been deeply concerned about the high unemployment rate, particularly among the unskilled youth, and has adopted a few initiatives to support youth development. Among others, it passed the National Youth Service Act, Act No. 6 of 2006, to establish the National Youth Service (NYS), with the vision of “providing

the youth with opportunities for further studies and training so as to enhance their opportunities of employment” (National Youth Service, 2005:4). Furthermore, one of the objectives of the NYS was to deliver recognised skills training and personal development programmes to the youth, and thus for the youth to engage in income-generating ventures to reduce unemployment.

In addition to the National Youth Service Act, the Namibian government also passed the National Youth Council Act, Act No. 3 of 2009, to enable the establishment of the National Youth Council of Namibia (NYC). The aim of the NYC was, among others, to make recommendations to the MSYNS on developmental issues and “to facilitate, implement, monitor and evaluate youth development programmes” (National Youth Council of Namibia, 2009:4). Such development programmes encouraged active participation of the youth in the process of their own empowerment (NYC, 2009:4).

The above legislation is supported by further initiatives from the government to empower the youth. The first initiative by the Namibian government was the implementation of Target Intervention Programme for Employment and Economic Growth (TIPEEG) in 2012 (Ministry of Finance, 2015:1). TIPEEG was a specialised short-term programme aimed at addressing the acute high unemployment situation in the shortest possible time. The primary objectives of the programme were to create employment opportunities, both permanent and temporary, by focusing on selected economic sectors and public works; ensure a speedy implementation by introducing suitable conditions and modalities under which capital projects were to be implemented, and to put in place the required infrastructures necessary for economic growth (National Planning Commission (NPC), 2015:15). The implementation of TIPEEG had the potential to create both temporary and permanent jobs for the unskilled youth. Owing to the addition of a skills development component to TIPEEG, the youth that participated in TIPEEG had improved opportunities of finding a job (NPC, 2012:16). While TIPEEG created employment as stated above, it has, however, been below what was envisaged. The report further indicates that targeted groups such as the youth and the unemployed were reached, but more could have been done if conditions had been maintained (NPC, 2015:17).

The Namibian government, through the MSYNS and non-governmental organisations (NGOs), proposed alternative solutions to solve the problem of unemployment among

the youth of Namibia. MSYNS was tasked with facilitating employment creation and poverty eradication initiatives for the youth. One such solution from the MSYNS was to set up several enterprise development initiatives in response to the high youth unemployment rate. The youth that were targeted were those who could not access the services of established micro enterprises owing to a lack of collateral or skills. The MSYNS developed training programmes for these young people and, once training was completed, they were assisted to apply for loans at financial institutions. This approach by the MSYNS resulted in assisting a significant number of the youth to become self-employed and start small businesses. Initiatives such as the Credit for Youth in Business (CYB) provides financial support to young people between the ages of 18 and 35 years that do not have adequate collateral to access loans from commercial banks. (Financial Literacy Initiative (FLI), 2016).

Another initiative was the introduction of the NYCS Entrepreneurship Programme replicated, in 2005, from the Commonwealth. According to the Commonwealth Secretariat Report in 2006, the Commonwealth Youth Credit Initiative (CYCI), piloted in Zambia, India, Guyana and Solomon Islands, is an “integrated package of micro-credit, enterprise training and business support targeted at young women and men with the potential for self-employment” (The Commonwealth Secretariat, 2006:9). The NYCS Entrepreneurship Programme has its operational framework centred on the Commonwealth Youth Programme Plan of Action for 2007-2015 initiative, designed to create employment among the youth in Commonwealth countries (The Commonwealth Secretariat, 2006:5).

As mentioned in the NYCS Secretariat Report of 2013/2014 (NYCS, 2015:1), the intended objectives of the NYCS Entrepreneurship Programme were as follows:

- (i) To increase the participation of youth in economic activities.
- (ii) To promote entrepreneurship among the youth through structured and integrated support.
- (iii) To increase access to business support services, which include access to financial services, for unemployed youth.

In 2005, the pilot phase was implemented in the central north regions, that is, Ohangwena, Oshana, Oshakati and Omusati (Namibia Youth Credit Scheme (NYCS))

Secretariat report, 2017:5). These four regions showed exceptional initial results and it was proof that the programme could successfully be implemented countrywide. Hence, the Namibian government approved the implementation of the NYCS Entrepreneurship Programme in all 14 regions and 118 constituencies (NYCS Secretariat Report 2017:6).

According to the NYCS report 2013/2014 (NYCS, 2015:1), the NYCS Entrepreneurship Programme is an integrated support programme, with the aim to provide simplified business management training. The NYCS Entrepreneurship Programme is therefore perceived as a means of supporting youth aged from 18 to 35 years in efforts to establish their small and medium enterprise (SME) initiatives as strategies for self-employment and income generation, thereby improving their living standards (NYCS Secretariat Report, 2017:5).

As mentioned above (1.2), youth development programmes do face challenges. As already stated, in the implementation of the NYCS Entrepreneurship Programme these included a lack of resources and difficulty in fully implementing and incorporating micro finance techniques. Enough resources and financing were needed to enable the MSYNS programme implementers to oversee the implementation of the programme on the regional and local level.

As stated above, the NYCS Secretariat Report 2013/2014 (NYCS, 2015:34) cites these challenges as the reason for some of the youth mismanaging their finances, resulting in their inability to pay back the loans they had received from the NYCS Entrepreneurship Programme.

Against this background, it is critical that an evaluation study be conducted to find out whether the outcomes of the NYCS Entrepreneurship Programme have achieved their intended purpose among the youth of Walvis Bay. In answering this question, an in-depth qualitative research design was used to unearth the nuances regarding the lived experiences of the NYCS Entrepreneurship Programme beneficiaries, the programme implementers as well as the NYCS coordinator of the programme.

1.4 Problem statement

The rate of unemployment for Walvis Bay is projected at 36%. It is notable that the rate of unemployment for women in the Walvis Bay Urban and Rural Constituency is higher

than for men, with a rate of 40% for women in urban areas versus 29% for men, and 56% for women in rural areas versus the 32% for their male counterparts (Namibian Marine Phosphate, 2010:5). According to the labour force survey conducted in 2016 by the Namibian Statistics Agency, the Erongo region's unemployment rate was low (21.9%) despite the high unemployment rate of Walvis Bay (NSA, 2017:57). There are many factors which contributed to the high unemployment rate in Walvis Bay. These include the population growth rate, which exceeds the number of jobs created, owing partly to an inflow of job seekers, the seasonal variation of the fishing industry and the accompanying family members of immigrating household headings to Walvis Bay (NMP, 2010:6). The growing numbers of unemployed youths leads to inappropriate social behaviour such as violence and alcohol abuse, and hence to population pressure on the limited available resources.

Several research studies have been conducted on the youth in Namibia. For example, Eita and Ashipala (2010) investigated the causes of youth unemployment; Iitondoka (2018) looked at the effects of micro finance on youth empowerment in Otjiwarongo; and Sisinyize and Shalyetu (2015) studied the effects of the NYCS Entrepreneurship Programme in the Zambezi region. So, while studies involving the youth have been conducted, none have been done to determine whether the NYCS Entrepreneurship Programme achieved its intended outcomes on the Walvis Bay beneficiaries. As mentioned, this study intends to do the latter.

1.5 Research question

Has the introduction of the NYCS Entrepreneurship Programme in Walvis Bay achieved its intended outcomes?

1.6 Research objectives

This study focuses on the objectives of the NYCS Entrepreneurship Programme, within Walvis Bay, to determine if the programme achieved its objectives. The objectives of this study are formulated as follows:

- To discuss the theory on the role of the government in economic development, specifically regarding the promotion and facilitating of entrepreneurship among the youth.
- To discuss the legislation and policy framework that guide youth

development and the increased participation of the youth in the economy of Namibia.

- To discuss evaluation theory and identify an outcome evaluation model as a framework for this research to determine the success and challenges of the NYCS Entrepreneurship Programme in Walvis Bay.
- To determine if the NYCS Entrepreneurship Programme outcomes were achieved within the Walvis Bay constituency by means of a questionnaire.
- To make recommendations, if needed.

To achieve the above objectives, the following will be discussed:

- The theory on the role of the government in economic development, specifically regarding the promotion and facilitating of entrepreneurship among the youth.
- The legislation and policy framework that guide youth development and the increased participation of the youth in the economy of Namibia.
- The evaluation theory and the identification of an outcome evaluation model as a framework for this research to determine the success and challenges of the NYCS Entrepreneurship Programme in Walvis Bay.

1.7 Research design and methodology

To realise the purpose of this study, a research design for the study must be outlined. Babbie, Mouton, Prozesky and Vorster (2017:74) state that a research design is a plot or blueprint on how the investigator will conduct the process of research in order to solve the research problem. According to Babbie et al. (2017:75), the research design also defines the kind of evidence required to address the research question.

Babbie et al. (2017:75) further state that “an empirical question addresses a problem in World 1; a real-life problem.” The NYCS Entrepreneurship Programme is an actual initiative and its results after implementation pose an empirical question. An empirical study was conducted to address or answer such a question. Once the research design was identified, a description of the instruments and methods used to collect material for this research study is discussed.

To give a comprehensive representation of the research problem, a qualitative approach was adopted. It was imperative to use a qualitative approach in this study since it helped the researcher to gather comprehensive and subjective information on the attitudes and experiences of participants (Bougie & Sekaran, 2013:81). Data collected through qualitative means is usually detailed and reflects what is happening in the research setting (Babbie, Mouton, Prozesky & Vorster, 2017:309).

The primary data collected was in the form of a questionnaire completed by the 124 NYCS Entrepreneurship Programme beneficiaries in Walvis Bay, two programme implementers and the NYCS coordinator of Entrepreneurship Programme. This primary data was based on whether the following objectives of the NYCS Entrepreneurship Programme were achieved or not:

- (i) To increase the participation of youth in economic activities.
- (ii) To promote entrepreneurship among the youth through structured and integrated support.
- (iii) To increase access to business support services, which includes access to financial services, for unemployed youth.

Secondary data was collected by obtaining information from the NYCS coordinator and three programme implementers who oversaw the execution of NYCS Entrepreneurship Programme in Walvis Bay. The programme implementers had records on NYCS Entrepreneurship Programme beneficiaries that received the training and the funding. The programme implementers also had information on the NYCS Entrepreneurship Programme beneficiaries regarding their use of the funds in the field based on their follow-up visits (Namibia Youth Credit Scheme programme, policies and procedures, 2008:12). The NYCS coordinator received the NYCS Entrepreneurship Programme's monthly, quarterly and annual reports to ascertain the real attained results of the NYCS Entrepreneurship Programme in Walvis Bay (NYCS, 2008:18). This secondary data is necessary to reach informed conclusions and make recommendations to address the research question.

1.8 Target population

According to Majid (2018:3), the target population includes the groups which the researcher intends to study. The NYCS Entrepreneurship Programme in Namibia

included 10 586 youth ranging between the ages of 18 – 35 in the years 2005 to 2016 who were the intended beneficiaries of this programme (NYCS Secretariat Report, 2017:10).

According to the NYCS Secretariat Report (2017:19), 617 youth from the Erongo region benefited from the NYCS Entrepreneurship Programme. If one breaks down the population further, the total number of beneficiaries of the NYCS Entrepreneurship Programme in Walvis Bay was 180. This research focuses only on the 180 NYCS Entrepreneurship Programme beneficiaries in Walvis Bay.

1.9 Ethical implications of the study

Cooper and Schindler (2012:39) assert that the efficacy of ethics in research is to protect participants from any harm or being disadvantaged while in the exigencies of a study. According to Babbie et al. (2017:529), the researcher must assure subjects of their right to contribute or not in the research, as well as their right to the confidentiality of their personal information.

The ethical considerations adhered to in this study were that 124 NYCS Entrepreneurship Programme beneficiaries, two programme implementers in Walvis Bay, as well as the NYCS coordinator agreed to participate in the research by completing and signing the permission form, indicating that their involvement was completely of their own accord. This guaranteed that only applicants who were willing to participate in the research, without being forced to do so, participated. The researcher informed the NYCS Entrepreneurship Programme beneficiaries, two programme implementers in Walvis Bay as well as the NYCS coordinator on the subject matter of the research before they commenced. The information given included the main purpose of the research, how the research would be piloted, and the intended purpose and distribution of the results once the study has been concluded. The information was disclosed by giving participants a summary of the information in print about the research, and responding to all their questions before commencement.

Throughout the research process the identities of the participants were protected as much as possible. NYCS Entrepreneurship Programme beneficiaries were labelled P1, P2, P3 and so forth. According to Petrova, Dewing and Camiller (2014:4) maintaining

confidentiality helps to minimise the exposure of participants to the likelihood of any negative comments by others to certain points of view that may be revealed.

Before the start of the research, the researcher, in turn, gave the participants a signed document guaranteeing their right to confidentiality and privacy, particularly with regard to their private information. The researcher assured all participants that the data gathered would be used solely for the purpose of this specific study and would not be disseminated for any other reasons without the permission and knowledge of the participants.

1.10 Study outline

This thesis covering this research will be divided into six chapters.

Chapter one is a preliminary chapter that gives a summary of the study. The background and the context of the study is outlined in this chapter. The problem statement is introduced in the chapter, as are the research question and study objectives. It also provides a brief outline of the methods and designs implemented in this study.

Chapter two provides an outline of the literature review of the main ideas which was done in this study. This was guided by the objectives of the study and is linked to the research instrument. The material studied includes the role played by the government in ensuring economic development especially concerning increasing entrepreneurship among the youth. An evaluation theory is discussed, and an outcome evaluation model identified to provide a framework to answer the research questions. Basically, the main purpose of this chapter is to highlight the findings of other researchers with regard to youth development and programme evaluation.

Chapter three focuses on the legislative framework that directs youth entrepreneurship programmes in Namibia. It gives a short summary of the acts and legislation the government has used to implement the NYCS Entrepreneurship Programme.

Chapter four provides the context of the study. It includes a description of where the study took place and an overview of the NYCS Entrepreneurship Programme evaluated in this study.

Chapter five gives the research methodology and design. The chapter tells how the data which was collected was administered and examined to extract information that could be used to provide the applicable answers.

Chapter six concludes the study by summarising the chapters to culminate with recommendations for addressing the problem statement. The chapter ends by restating the objectives of the study, and highlighting pertinent issues emanating from the literature review, the significance of the study and its contribution to the body of knowledge regarding the question of youth unemployment.

1.11 Conclusion

This chapter introduces the topic under investigation. It provides the background regarding youth employment and the establishment of the NYCS Entrepreneurship Programme, whose purpose is to provide youth with loans to help them establish entrepreneurial businesses and thus curb unemployment and improve livelihoods. The chapter sets out the problem statement, the objectives of the study and the research questions. The research design and methodology are explained, as well as the population targeted in the study. The ethical considerations are also discussed, and finally the division of the chapters in this thesis.

The following chapter discusses the literary review on the role the government plays in ensuring economic development.

CHAPTER 2: THE ROLE OF GOVERNMENT IN ECONOMIC DEVELOPMENT TO INCREASE ENTREPRENEURSHIP AMONG THE YOUTH

2.1 Introduction

The previous chapter introduces the study and highlights the reasons that necessitated the investigation and explains what it will examine. This chapter covers a thorough review of the literature on youth development and programme evaluation. In reviewing the literature, the following aspects will be discussed: understanding the concepts of economic growth and development; entrepreneurship, and youth entrepreneurship. In addition, the link between economic development and youth entrepreneurship and the role of the government in entrepreneurship development and support, and economic development will be examined. This chapter also explains evaluation theories, programme evaluation, types of evaluation and the evaluation process.

Understanding and discussing the above concepts and clarifying the required evaluation process will help to build a theoretical foundation for the research by mapping out the role played by the government in ensuring economic development and thereby encouraging entrepreneurship among the youth.

2.2 Economic growth and development through youth empowerment

The issue of economic growth and enhancing the employment prospects of the youth by reducing poverty and improving livelihoods is a global concern. According to Thioune and Kane (2018:162), this phenomenon is more pronounced in the developing countries such as Namibia where the statistics for youth unemployment are on the increase. International bodies, such as the United Nations (UN) through the Sustainable Development Goals (SDGs), have propagated the idea to “promote a shared responsibility by every country towards a shared and sustainable focus to economic growth and the provision of decent jobs for all” (Thioune & Kane, 2018:162). In addition, some governments have made overtures towards assisting unemployed youths by funding start-up new ventures to help eradicate poverty affecting the youth. This is in line with creating opportunities for the youth who are not able to be employed in the public or private sector. Chukwu and Igwe (2012:139) support the idea that the alternative to youth unemployment is entrepreneurship. Once the youth are empowered,

beneficiaries will create jobs, and, in turn, employ other youths, thus providing relief to government expenditure, which can be more focused on infrastructure developments needed by the public.

It is a fact that the government and other players such as community groups and non-governmental agencies need to play a pivotal role in the redistribution of funds and resources to uplift the poor, especially the youth, to stimulate economic growth. On the other hand, in the long run, when there is greater participation by the citizenry playing a role in the economy, economic development is achieved. An increase in national participation tends to improve livelihoods as the Gross Domestic Product (GDP) of national income is impacted positively (Ivic, 2015:55).

2.2.1 Concepts of economic growth and development

As postulated by Ivic (2015:56), the concept of economic growth and development stems from the structural changes in countries that seek to improve the standard of living of their citizenry through the participation of different sectors, including both the industrial and tertiary. Ivic further stipulates (2015:56) that this speaks to an increasing industrial sector which is the hub of the economy and is involved in production (termed the secondary sector), followed by the dominance of the service sector (termed tertiary sector). According to Ivic (2015:57), economic growth accounts for an increase in the GDP and national income, including long-term socio-economic changes in the economy of a nation.

Economies develop from time to time and, as they grow, there is a huge responsibility for the government to ensure that both the industrial and tertiary sectors are supported with the right circumstances (Haller, 2012:66). Economic growth is the process of increasing the national economy, especially the GDP per capita, while development is a manifestation of continuous and desirable growth patterns (Haller, 2012:66). Haller (2012:66) further contends that with an increase in the growth of an economy, the production of goods and services follows an upward trend, which creates job opportunities thereby improving the general growth, but can fail to achieve economic development. A case in point is Nigeria, where the economy has grown over the last decade, but there has been no real development recorded (Edet, 2014:2). According to Edet (2014:2), issues of effective governance structures have hampered economic growth and development, and this has resulted in increased unemployment and poverty

among the citizenry. Factors such as corruption, poor implementation of budgets, excessive borrowing, and the lack of diversification in the economy have affected economic development (Edet, 2014:13).

Fitzgerald and Leigh (2002:33), as cited in Feldman, Hadjimichael, Kemeny and Lanahan (2014:11), propose that “...the community standards of living can be raised and preserved through economic development and the process of human and physical infrastructure development centred on values of equality and sustainability.” Economic development is usually fostered by the efforts of various players in the economy, such as the industrial sector as well the service sector. Economic development is a result of long-term plans and investments into which governments have ventured, cooperation between the public and private sectors, and involvement of other social and economic institutions (Feldman, Hadjimichael, Kemeny & Lahahan, 2016:6).

Where industries are expanding, and trade is increasing there is a need to create employment for the labour market. Not only do employment opportunities increase, but various adjustments need to be made. It can be noted that economic development is continuous, involves allocation of resources, and requires increased efficiency to keep up with the trends of development (Haller, 2012:34). However, most governments fail to keep up with the increase or expansion of their economies because they lack foresight of what is to come when development occurs (Mhone, Kanyenze & Sparreboom, 2000:15). Feldman et al. (2016:16) further emphasise that continuation of the cycle may lead to a divergence in income and opportunity that is greater for some than for others. This, in turn, will leave those who are less fortunate with less ability to gain access to education, finance and opportunity. Feldman et al. (2016:16) state that instead of viewing equality and effectiveness as opposing forces, governments should see them as complementary elements and focus on building capacities designed to benefit the entire population.

Being prepared for the next market may not be easy, but to be caught off guard can have negative effects on the economy. For instance, as the economy grows, there is a demand for labour, and a need for specialised training and development of some employees in certain fields and so forth, so, if there is no policy to protect the labour market, serious unemployment and exploitation of the labour force can occur.

Steps towards investing in youth entrepreneurship is important for economic development because it encourages the youth to seek opportunities to be self-employed and not to rely solely on the scarce alternative of employment opportunities. The concept of transforming unemployed youth into entrepreneurs is closely linked with the behaviours and intentions of the individual. `

From the literature it is clear that when economic development occurs, it is crucial to maintain the changes so that development does not decline and lead to social imbalances that encourage poverty and crime in a nation. Hence, where there is economic development, major changes in the management of the economy must take place, such as empowering the socio-economic sector to create small entrepreneurial businesses in order to sustain their living standards and thus free the government to focus on public sector developments.

2.3 The concept of entrepreneurship

The concept of entrepreneurship is broad and encompasses many facets within the business world. The concept has been defined by various scholars, writers and academics in a bid to find a generally accepted meaning of the concept. According to Stevenson and Jarillo (1990), as cited in Cuervo, Ribeiro and Roig (2007:4), entrepreneurship can be defined as a process by which individuals pursue opportunities. Toma, Grigore and Marinescu (2014:439) support this statement and mention that fulfilling needs and wants through creativity and innovation is very important for entrepreneurs. Venter, Urban and Rwigema (2008:5) describe entrepreneurship as creating new ventures, while others such as Berglund and Holmgren (2013), as cited in Hoppe (2016:100), define the term as follows: “Entrepreneurship is a dynamic and social process, where individuals, alone or in co-operation, identify opportunities and do something with them to reshape ideas to practical or aimed activities in social, cultural, or economical contexts.”

Therefore, the intention of an entrepreneur is to formulate an idea, and being committed to make the idea a reality. However, there must be some human capital that can support the idea or project to sustain it. According to Fiet (2000), cited in Venter, Urban and Rwigema (2008:42), entrepreneurial cognitive abilities occur on an individual basis and consist of a combination of skills, knowledge and resources.

As postulated by Ajzen (1991:180) in his Theory of Planned Behaviour, the intention to become an entrepreneur borders on a person's expectations and beliefs, the individual's perception of his or her competence or efficacy, and the norms or pressure to which he or she feels subjected. The intention to act depends on anticipations and the progressive results, while the subjective norms depend on the expected or hoped for backing from others, and the supposed viability tends to be linked to the person's perceived competence or ability to execute the entrepreneurial behaviour.

The Theory of Planned Behaviour is further affirmed by Krueger, Reilly and Carsrud (2000: 416) who assert that it is important for the prospective entrepreneur to have an increased perception of the feasibility and desirability that the project will bring positive outcomes.

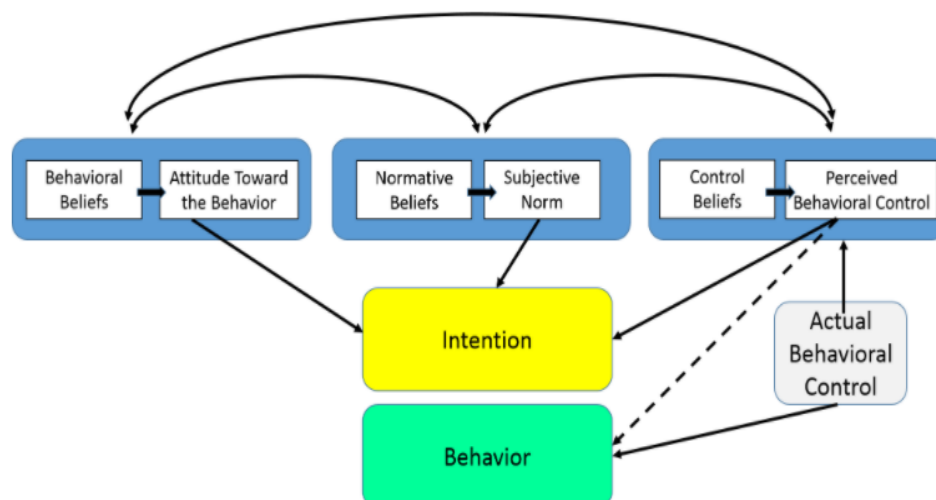


Figure 1: Theory of Planned Behaviour

Source: Wayne W. LaMorte (2019)

In line with the above definition, the ability to identify and explore opportunities cannot be a quality found in every person, hence Cooney (2012:6) acknowledges that entrepreneurship entails the possession of managerial skills, coordination and the ability to put together the factors of production to create economic value. In the same vein, when new developments occur in the form of goods, production methods, markets, sources and supply as well as the establishment of completely new organisations, it is also seen to reflect entrepreneurship (Schumpeter, 1938, as cited in Croitoru, 2012:142).

The intention-based models such as Ajzen's Theory of Planned Behaviour (1991:182) are important as they emphasise that the conviction to become an entrepreneur is enhanced by the perceptions of both feasibility and desirability. Furthermore, education and skill are key, but supported by interventions which can be implemented by government.

2.4 Entrepreneurship as a solution to youth unemployment

According to the guidelines of the ILO, a person is considered to be unemployed if that person is not working, but is currently available for work and seeking work (Byrne & Strobl, 2001:1). Other scholars such as Odada, as cited in Eita and Ashipala (2010:93), assert that the term "unemployment" needs to be broadened and the definition should include people who are available to work but cannot find jobs that match their career or training.

One of the main hurdles facing the youth worldwide is unemployment. As mentioned earlier (ILO 2015:1), the rate of youth unemployment globally has remained at 13% since 2012, after a phase of rapid increase between 2007 and 2010. Although there are indicators of employment improvement since 2012, unemployment remains a main concern, given that a sixth of the world's population between the ages of 15 – 24 years is categorised as the youth (UN:2001:2). Youth unemployment is a worrying phenomenon to governments as it exceeds the overall unemployment rates in the country. According to Mhone, Kanyenze and Sparreboom (2000:15), the unemployment statistics have also been largely influenced by university graduates who cannot find jobs owing to shrinking economies. Furthermore, Mhone, Kanyenze and Sparreboom (2000:15) attribute the problem of youth unemployment to the tertiary sector continuing to churn out graduates who fail to be absorbed into the stagnant production and service markets.

The negative job markets and the COVID 19 pandemic have further affected the ability of the youth to work for their livelihoods. In the absence of financial and resource support from the government, the non-government sector as well as from the programmes that help develop the community, the number of unemployed youth will increase given the shrinking job market and the mismatch of skills required by industry.

According to researchers' opinions, the chances of not being employed depend on how wide the job market is to accommodate the skills of the job seeker. The fact that the graduates cannot find jobs creates difficulties for the youth and this is worse for those who have either not attained any skill levels or have dropped out of school. Encouraging the youth to engage in projects that can help them earn a living for themselves using scarce resources is therefore paramount.

2.5 Government recent interventions and empowering unemployed youth

Although good entrepreneurs make the best of scarce resources and a competitive or difficult environment, there is a need for them to have at least some support system. Xing and Ying (2015:614) acknowledge that financial and human resources, coupled with opportunity identification, enable any entrepreneur's success. This means that a potential entrepreneur cannot defy odds with no financial and other physical resources. Depending on the business, a human resources pool might not be needed yet if the enterprise is still in its infancy, but the financial pool is essential in almost all entrepreneurial endeavours.

In South Africa, The National Youth Development Agency (NYDA) in an effort to alleviate the impact of unemployment among the youth, provide a Relief Fund to youth-owned enterprises. The NYDA Grant Programme aims to provide young entrepreneurs with an opportunity to access both financial and non-financial business development support in order to enable them to establish or grow their businesses. The funds are granted to the youth between the ages of 18 – 35 years. This disbursement of funds is provided to the youth or through the development partners of the project. The loan facility ranges between R1000 and R2000 000 (National Youth Development Agency, 2018:32).

Since 2014, Botswana youth have been provided with funding through an additional financial scheme named CEDA Young Farmers Fund (CEDA YFF). This was introduced to deal with young and educated farmers. The government placed an age restriction on the beneficiaries of the CEDA YFF, and the project concentrated first on the young farmers under the age of 35 years. This was later raised to 41 years to include some older farmers (Assefa & Madisa, 2011:264). This funding is focused on youth who have acquired farming skills from colleges. They are granted loans of up to

500 000 Botswana Pula (BWP) at low interest rates, with a repayment period varying from 60 to 120 months and a grace period of up to two years before commencing the first loan repayment.

There are thus various interventions and support systems for the youth across the world, as exemplified in the neighbouring countries of Namibia.

2.5.1 Youth empowerment

The term “youth” has been defined by countries differently. Zimbabweans youth, as defined by Doro (2014:3), refers to individuals who range in age between 18 – 35 years while, according to World Youth Forum, the youth are people between the ages of 14 – 24 years (United Nations, 2010:10). According to Namibia’s National Youth Council (NYC) Act, Act No. 3 of 2009, the youth are defined as a young person aged from 15 – 35 years (NYC, 2009:4).

The youth age cohort differs and there are many classifications to define youth according to their age. The ILO’s definition of youth classifies them in the age cohort of 15 – 24 years, the United Nations Habitat or Youth Fund puts it at 15– 32 years, while the African Youth Charter classifies youth as being between 15 – 35 years of age (African Union Commission, 2006:11). As if that is not enough, different countries and different organisations within the same country can have their own definitions of youth. For instance, in Namibia, the NSA classifies the youth as between the 15 – 34 years of age, while the National Youth Council of Namibia stipulate it to be 15 – 35 years (NSA, 2017:69).

The Commonwealth Secretariat (2006) defines youth empowerment as “creating and supporting the enabling conditions under which young people can act on their own behalf, and on their own terms, rather than at the direction of others”. The process of youth empowerment is centred on the attitudinal, structural and cultural dimensions of an individual whereby he or she gains the ability, authority and agency for taking decisions and implementing change in his or her own life (Tope, 2011:18). It creates a favourable environment for an individual by enhancing the motivation to perform (Akintayo & Adiat, 2013:18). The empowerment happens to be assured when youth come to realise there is enhancement in their abilities to control, influence or cope with their socio-economic roles. It not only covers economic empowerment, but also takes

social, ideological, educational, technological and political empowerment in its ambit. It revolves around three key dimensions, that is, economic, social and political dimensions, which are the building blocks of youth (Punjab Youth Policy, 2012:12).

Thus, it is accepted that youth empowerment is a definite means whereby young people can be assisted to understand success in life. Therefore, a significant amount of importance is attached to this concept to secure the future prosperity of the present youth as well as for the generations to come.

2.5.2 Youth entrepreneurship support and empowerment

Youth entrepreneurship has become a trend in the business environment and most governments are investing in the youth because of high unemployment rates. The worldwide youth unemployment problem was impacted by the global economic crisis in 2008, which affected almost all economies. This required measures to support the livelihoods of the youth, who are considered an important part of the productive population (Momani, 2017:1).

The ILO, as cited in Ellis and Williams (2011:8), defines youth entrepreneurship as a way of thinking, reasoning and acting by the youth whereby they become aware of self-employment career alternatives, develop ideas, and take the initiative to own a business. Youth entrepreneurship creates jobs, first, for the owner(s) of the business and later for the other employees, depending on business growth (The Organisation for Economic Co-operation and Development (OECD), 2011:3).

In supporting the above postulation, Khanna (2015:6) mentions that youth entrepreneurship makes a difference in the labour market, as individuals become self-employed and this reduces the unemployment statistics. Maphula and Diraditsile (2018:837) assert that “youth entrepreneurship drives innovation, solves unemployment by creating new jobs, and satisfies new consumer demands”. However, Maphula and Diraditsile (2018:839) also argue that youth entrepreneurship is not an absolute solution to unemployment but can make a slight difference in reducing unemployment among the youth.

Many young people have also realised that job opportunities have diminished, and that they cannot wait for formal employment in a struggling economy. However, to reduce

the problems caused by sluggish economic growth in any country, the need to address youth unemployment is paramount. The next section links economic development with youth entrepreneurship.

2.5.3 Link between economic development and (youth) entrepreneurship

Economic development and entrepreneurship have been found to have a positive link in general, although the actual link between the two is said to be U-shaped because of a distinction between early-stage entrepreneurial activity and levels of economic development (Wennekers, van Stel, Carree & Thurik, 2011:4). In addition, the roles of entrepreneurs identified by Ekpe (2011:287) as cited in Smith and Chimucheka (2004:164), contain making virtuous business decisions, having the right motivation, making an exertion to obtain suitable education, training, business knowledge, skills, innovation, market information and also public networks. Fulfilling the above-mentioned roles effectively, it should surely contribute towards the success of such entrepreneurial projects and eventually contribute towards economic growth. Entrepreneurship does not only impact on economic growth but extends to cater for the alleviation of unemployment and poverty. This implies that entrepreneurship is vital for employment creation and economic development (Kritiko, 2014:1). Kritiko further states (2014:1) that entrepreneurship is the lubricant for job creation and improves the country's income generating ability of both rural and urban residents of a given region. It is interesting to note that improvement of the labour market is also a sign of economic growth. Popa (2012:2) highlights that economic growth can also be measured by an improvement in the socio-economic development in a country. This encompasses improved living and working conditions, increased job opportunities and the general reduction of the unemployment rate. An expansion of the labour market points to the fact that industries are growing, whether formally or informally, hence, the need for more employees.

On another note, self-employed entrepreneurs both with little innovation and innovative or ambitious ones have a great role to play in the development of the economy at large because they usually fall in the informal trade sector. Informal trade plays an integral part in the development of any economy, as markets are busy exchanging and trading. Verma (2006), as cited in Khumalo (2015:1), asserts that informal trading lowers

unemployment rates, reduces crime and improves the living standards of people in the urban areas where formal industries cannot cater for the unskilled as well as all the skilled people available in the labour market. The ability of people to sustain themselves through informal means in an economy is a precursor of development since the goods produced are traded, produce revenue, and eventually boost the economy. The existence of the urban informal sector illustrates that, as lucrative as the labour market may be, not all people, whether skilled or unskilled, that look for employment in urban areas are successful, and hence the need for survival through informal trading.

However, informal trading is characterised by individuals or people working to produce goods and services in a way labelled “informal” because there is little or no regulation, little or no government intervention, no permanent structures (in most cases), no formal human resources and financial processes, among other factors. However, Masonganye (2010:6) highlights that the profits and revenue generated in informal businesses are not included in the national accounts and there are no institutions that regulate them, hence they appear to make no contribution to economic development. Most entrepreneurial businesses operate in the informal market and therefore cannot be linked to economic development. In support of this, Khumalo (2015:3) argues that “informal traders are thus excluded from evaluations of the economy and it becomes very difficult to calculate their holistic contribution to the country’s wealth”. Nevertheless, since economic growth has an impact on the livelihoods of the citizenry, the government has a role to play in promoting even this type of economic development.

2.6 Government criteria for entrepreneurship and economic development

The government is the support structure of any economy and it is through the government that a country’s success is determined (Haller, 2012:66). The government, along with various bodies such as non-governmental agencies and community cooperatives, should ensure that economic growth and development are achieved. Empowering the youth in the interest of entrepreneurship will not be a success without interventions by the government or other entities that act as support systems for the process.

Green (2013:2) argues that youth entrepreneurship does not mean just establishing a way to keep the youth busy, but it has to empower the youth and actually resemble a

future sustainable programme for their benefit. Entrepreneurship helps in creating jobs, increasing levels of innovation, raising competitiveness and is responsive to changing economic opportunities and trends. This may be particularly advantageous in deprived communities because setting up a new business, especially if it goes on to be successful, may signal that entrepreneurship is a mechanism for helping disadvantaged people break out of social exclusion. This indeed is one of the reasons why youth entrepreneurship is so attractive to policymakers because it offers a pertinent solution to economic disadvantage.

litondoka (2018:8) highlights that youth empowerment and entrepreneurial programmes are the best in enhancing successful youth entrepreneurship. The youth need to be autonomous when it comes to their livelihoods, but without any support system they cannot be successful entrepreneurs. Even if the youth are given resources through entrepreneurship programmes, the continuity and maintenance of these programmes are determined by the government's ability to oversee the progress made, assist with the challenges faced, and sustain the interventions to be undertaken.

The following subsections discuss the role of government in economic development, focusing more on youth entrepreneurship and identifying critical government contributions.

2.6.1 Business support for the youth

According to Potter, Halabisky, Thompson, Molenaar and Blackburn. (2014:11), policymakers need to recognise that there will be a high failure rate and must accept that. The objective is to minimise this failure rate, and at the same time minimise any displacement effects and deadweight loss. Potter et al. (2014:11) emphasise that evidence to date suggests that when designing and delivering youth entrepreneurship programmes, policymakers should pay attention to the following three considerations:

- (i) Use definite selection criteria to select ideas and projects with the greatest chances of success. Focus selection on the project rather than the individual so that skilled youth as well as disadvantaged youth can receive support.
- (ii) Build support in stages, making more intensive support available when participants demonstrate capabilities.

- (iii) Offer complementary support to help youth develop sustainable projects. This means providing training to acquire basic skills, along with more individual support such as coaching or mentoring to support individual projects. This also means providing financing with skills development so that the support offerings reinforce each other.

2.6.1.1 Training

Training and capacity building through skills development by the government for youth is a requirement for effective youth entrepreneurship programmes. Youth entrepreneurship programmes cannot flourish without knowledge transfer and a general knowhow of business processes by entrepreneurs. According to Shefiu (2016:1), entrepreneurship education assists the youth to develop basic but crucial skills that enhance the continuation and survival of their enterprises. The government is responsible for the welfare of its citizens; economically, socially and politically, therefore government aid is needed to make youth entrepreneurship programmes successful.

Many countries have been making a special effort to integrate marginalised and disadvantaged youth into the mainstream economic activities through targeted youth entrepreneurship programmes. The scope and scale of such programmes vary, ranging from the provision of training, counselling and mentoring to start-up loans (Kapitsa, 2002:4). The benefit to the government is that whenever there is innovative entrepreneurship, there is economic growth, so there is a need to invest a great deal in resources to equip entrepreneurs to be as innovative as they can. Van Praag and Versloot (2007:354) are of the opinion that innovative entrepreneurship requires different educational interventions to empower entrepreneurs with relevant skills which will lead to their succeeding in their ventures.

The capacity development of youth entrepreneurs is also crucial to help these young people manage their enterprises well. Basic training on how to write a business plan, apply for a tender, fill in tax forms, apply for financial assistance (plus other financial literacy basics) and so forth is a basic requirement for youth entrepreneurs. In the light of the above, Bin Rashid (2011:2) asserts that capacity development training such as short practical courses in, for instance, cash flow management, intellectual property

management training, corporate governance training for small businesses and computer literacy are vital for the entrepreneur and the success of his enterprise. Furthermore, according to Nwazor (2012:52), capacity development of youth entrepreneurs should encompass traditional education (learnt from home), vocational entrepreneurship training, on-the-job training and electronic training, among others. Failure to build or develop capacity for the youth in business results in failure to keep up with the everyday requirements of the enterprise. Potter et al. (2014:3) posit that training, coaching and mentoring youth entrepreneurs is crucial to entrepreneurial success. Hence, the youth need training and development for them to be empowered and be successfully self-employed.

2.6.1.2 Networking

No business is an island and therefore there is a need for encouraging networking between youth entrepreneurs. The benefits of networking according to the summary report of a policy development seminar organised by the Organisation for Economic Co-operation Development (OECD) and the European Commission, Brussels, 22 – 23 September 2014, titled Supporting Youth in Entrepreneurship includes, among others, shaping entrepreneurial motivation; access to resource information to grow the ventures, as well as building a customer base. A study conducted by Gumbo (2015:216) in Botswana found that among the Vazezuru people intra-family business networking works well. The networking of this sect emanates from their church values and is aimed at penetrating target markets. This method of networking provides new markets for their business.

2.6.1.3 Financial and resource support

Funding for entrepreneurship programmes is vital to boost enterprises since most start-ups venture into business without enough capital. This lack of capital stems from entrepreneurs not having access to finances because they are unemployed or simply not having access to any other financial aid. The most notable constraint for entrepreneurs or start-ups has been lack of funding (Gwija, 2014:6). Funding either from the bank, micro lending institutions or the government has been difficult to access for most entrepreneurs. According to Mabasa (2018:13), there are only a few micro finance institutions that target youth enterprises, hence the need for government to intervene in

such situations. If governments invest in their citizens by providing financial support, innovation in entrepreneurship can be enhanced, and the innovative products produced can be sold to a wide market, thereby enhancing economic growth and development.

Most governments in Africa and Europe have decided to finance entrepreneurship programmes in their various countries after realising that this helps reduce unemployment, crime and redundancy, while collectively boosting economic growth and development. Many scholars argue that a sufficient and equitable supply of funding to youth entrepreneurs boosts the capital-output ratio of the business, and this, in turn, enhances profits (Mabasa, 2017:16).

Furthermore, it is crucial for the government to provide resources for starting a business such as working space and raw materials to potential entrepreneurs. For instance, governments can provide computers or laptops to businesses that deal with technology, such as graphics designing, internet services and so forth.

2.6.1.4 Link entrepreneurs to incubation centres

It is the opinion of this researcher that government's role is to make available markets such as incubation centres and stores for entrepreneurs to use for their start-up business operations. This is usually done through the local government authorities such as municipalities and regional councils. Business incubators have become common in most countries and have contributed to strengthening the development of entrepreneurs, especially start-ups (Armah, Zimmermann & Kumbuli, 2006:100). Incubation centres offer an organised and legal environment in which entrepreneurs can conduct their business. They also act as a support to new entrepreneurs and enable them to manage the first phases of their business. These centres usually offer hands-on management assistance, business exposure as well as financial aid for start-up businesses to survive the difficult phase from inception to growth (NBIA, 2004, as cited in Armah et al., 2006:100).

It should be noted, however, that some entrepreneurs leave incubation centres and move their operations to their backyards before they have fully developed the necessary skills (Heita 2008:1). Some scholars argue that incubation centres lack the support of stakeholders such as the government and clients at large for them to flourish, hence they

fail to produce innovative entrepreneurs and sustain businesses (Tengeh & Choto, 2015:150).

2.6.1.5 Monitoring and evaluation of youth empowerment and entrepreneurship

Although there are numerous definitions, scholars seem to agree that monitoring and evaluation are essential for effective development. Kariuki (2013:140) defines monitoring as a continuous assessment of the function of project activities in the context of implementation schedules and the use of project inputs. Valadez and Bamberger (2004), as cited in Kabonga (2019:2), further add that monitoring is more of a programme activity, the role of which is to determine whether project activities are implemented as planned. Monitoring and evaluation may also determine the cause of any anomaly and what can be done to address that anomaly. Perhaps a more comprehensive definition is that of the World Bank (2011), as cited in Kabonga (2019:2), which states that monitoring is a continuous function that uses the systematic collection of data on specified indicators to provide for the management of an ongoing development intervention to indicate the extent of progress and achievement of objectives and progress in the use of allocated funds.

The above definitions converge at a point where they see monitoring as a continuous function and more of a day-to-day task.

Different authors define evaluation differently. The concept defies easy definition. Rossi, Lipsey and Freeman (1999), cited in Kabonga (2019:3), maintain that evaluation is the use of social research procedures and processes to systematically interrogate the effectiveness of social intervention programmes that are adapted to their political and organisational conditions. Dinnito and Due, cited in Kabonga, 2019:3, define evaluation as the assessment of the effectiveness of a programme in meeting its objectives, or the assessment of the relative effectiveness of two or more programmes in meeting common objectives. Evaluation seeks to answer the effectiveness, efficiency, impact, efficacy, relevance and sustainability of a development intervention.

The management team of the NYSC Entrepreneurship Programme need monitoring and evaluation processes to be conducted to ensure the sustainability and servicing of the loans. Monitoring and evaluations need to be undertaken to address problems which

may impede the success of the youth programme interventions (Sisinyize & Shalyetu, 2015:187). While the establishment of the programme is an intervention aimed at reducing youth unemployment in Walvis Bay, it is critical to find out from the lived experiences of the beneficiaries whether the programme is meeting or has met its original objectives as set out in the NYC (2009:29) vision. This will enable appropriate steps to be taken to improve the programme.

2.7 Programme evaluation – a conceptual framework to measure outcomes

Evaluation helps us to understand the processes of a programme, including the actions that take place, who carries out the activities, and what conclusion is reached as a result. In addition, assessment is able to show how realistically the programme manages to adhere to the implementation procedures. Through programme evaluation, one can ascertain whether activities have been implemented as planned; the strengths and weaknesses of the programme, and areas that may need enhancement (Boruch, Chao, & Lee, 2016:72)

Several theories exist that are used to evaluate programmes. These include the Impact Theory, Programme Theory and the Theory of Change. This study will consider only the Programme Theory and the Theory of Change. The Programme Theory suggests that programmes that have been initiated, whether by the government, non-governmental agencies or the community, to address living standards are evaluated to gauge if the set objectives are being implemented and met so that they achieve the intended outcomes (Sharpe, 2011:73). The assessment considers each part of the programme's objectives separately to identify the bottlenecks that need attention or consideration (Rossi, et al. as cited in Kabonga, 2019:3).

According to the United Nations (2017:1), "A Theory of Change explains the process of change by outlining causal linkages in an intervention/programme, that is, its outputs, direct outcomes, 'intermediate states', and longer-term outcomes." The Theory of Change explains how an intervention, or a programme is expected to produce its results. To elaborate further, the Government of Canada (2012:4) explains that "the Theory of Change typically starts out with a sequence of events and results (outputs, immediate outcomes, intermediate outcomes and ultimate outcomes) that are expected to occur owing to the intervention". In this study, the Theory of Change will be used to gauge

whether the participation of the unemployed youth in the NYSC Entrepreneurship Programme has improved their lives through their access to start-up loans.

This study uses the Theory of Change as the most appropriate theory to evaluate the objectives of the NYSC Entrepreneurship Programme in Walvis Bay. This theory was selected since the Theory of Change is widely used in social entrepreneurship and addresses the steps necessary for positive change in the society. It also helps to indicate the issues that need to be addressed as well as the changes in the different stages (Serrat, 2017:242).

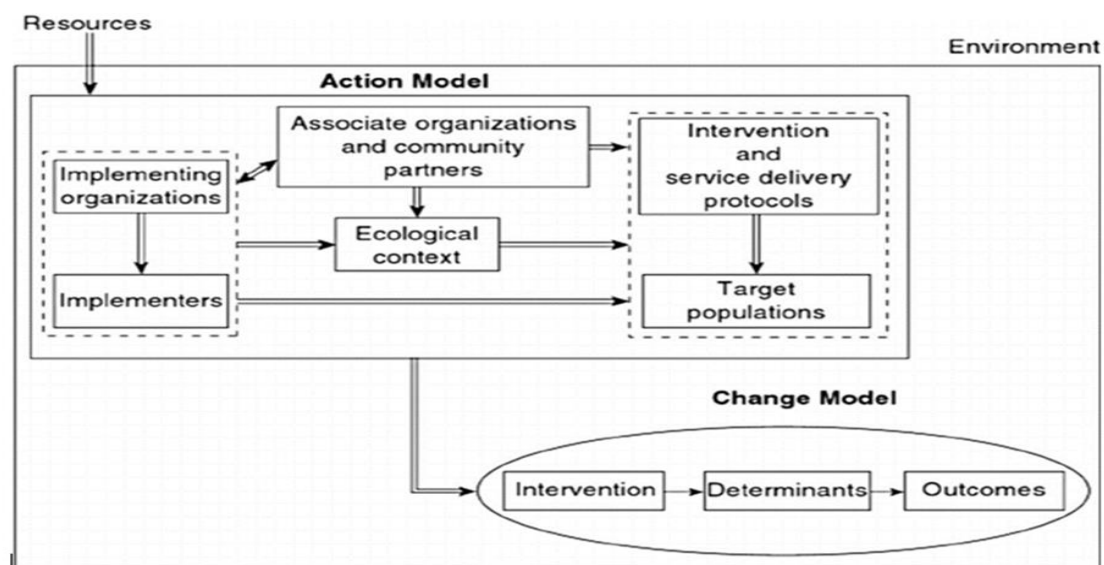


Figure 2 : Conceptual framework for developing program theory

Source: Chen H-T. (2005)

Given the objectives of this study, which is to evaluate the NYCS Entrepreneurship Programme, the Theory of Change is relevant and appropriate, and justifies the collection of data. It also gives the programme implementers and beneficiaries direction or an understanding of the processes (United Nations, 2017:6) so that implementers and beneficiaries are able to trace where they are lacking and rectify this, making the outcome of the programme achievable

The Theory of Change framework is able to help the researcher evaluate the objectives of the NYCS Entrepreneurship Programme for the beneficiaries, as well as the effectiveness of the programme implementers and the NYCS coordinator. De Lannoy,

Graham, Patel and Leibrandt (2018:53) posit that the theory focuses on what needs to be addressed to enable the programme achieve its aims and purposes.

The researcher opted not to use the Impact Theory, because it is such a complex idea that involves so many factors that it is hard to believe it can be reduced to a mathematical formula. It also doesn't look at the reciprocal effect, as it is a static theory and it doesn't look at individual differences (loci etc.) (Jackson, 1987:111).

According to Jackson (1987:112), the Impact Theory only looks at social impact in general and not just at obedience. Obedience is the behaviour of an individual in response to another, so the impact theory only works in group situations.

In this study, two separate questionnaires were given to the NYCS Entrepreneurship Programme beneficiaries, and the programme implementers and the NYCS coordinator respectively. This was necessary to identify any gaps needing intervention because benefits must be tracked and measured to check if the intended outcomes of the programme have been achieved. In the absence of tracking and measuring the outcomes of the programme there would be no possibility of arriving at an objective assessment. In this study, data was collected from the NYCS Entrepreneurship Programme beneficiaries, the programme implementers and the NYCS coordinator to extrapolate whether there had been a change in the livelihood of the youth based in Walvis Bay.

2.7.1 Programme evaluation

Yarbrough et al. (2011), as cited in Berk (2013:287), highlight that programme evaluation is a “systematic investigation of the value, importance, or significance of something or someone along defined dimensions”. On the other hand, Stufflebeam and Shinkfield (2007), as cited in Avdulaj (2013:53), define an evaluation design as “the systematic process of delineating, obtaining, reporting, and applying descriptive and judgmental information about some object's merit, worth, moral correctness, feasibility, safety, significance, or equity”. Furthermore Avdulaj (2013:53) states that to develop possible systemic conceptual frameworks and methods in the field of programme evaluations, evaluators need to see the progress of the programme, either negative or positive, for them to come up with a model that will improve the programme

if possible. If it is not possible to improve the programme, then the programme is deemed a failure.

According to the United Nations Development Programme (UNDP) (2009:47), programme evaluation seeks to identify the causes of outcome variations, and whether the variation is conducive to programme demands. Ultimately, the reductionist or linear way of thinking suggests that once the factors contributing to an outcome are known, programme success or lack of success in achieving those outcomes can be explained (Frye & Hemmer, 2012:290). In other words, evaluation of a programme will bring to the fore what is working, and what is not, to improve the programme for the desired outcomes.

2.7.1.1 Characteristics of programme evaluation

Programme evaluation can be in the form of continuous assessment because this reflects on the performance of the programme and enables independent feedback on the relevance, effectiveness, efficiency and or consistency of the programme (European Union, 2009). It is desirable to undertake continuous evaluation or assessment so that the expected outcomes are monitored and achieved. Failure to do continuous assessment may lead to the programme not reaching its intended outcomes because some processes may be overlooked.

Continuous evaluation enables programme implementers to learn about and improve their programme, and, at the same time, present the results of the programme to the broader stakeholders in the external environment (EU, 2009). Continuous evaluation helps to monitor the quality of the results at each stage and assess if they are desirable or not. In support of this, the UNDP (2009:65) asserts that evaluation can be done as an independent assessment of either completed or ongoing activities to facilitate assessing the achievement of the programme's stated objectives. Therefore, evaluation can apply to activity, project, programme, strategy, policy, topic, theme, sector, or organisation.

2.7.1.2 Purpose of programme evaluation

A programme evaluation will encourage programme implementers to develop the best possible programmes, make programme changes as needed, monitor progress by assessing the achievement of goals and objectives, as well as assessing the programme's

outcome (Metz, 2007:2). According to the Gertler, Martinez, Premand, Rawlings and Vermeersch (2012:9), one must understand that, when doing a programme evaluation, it is important to choose the appropriate method or model of evaluation. The World Bank emphasises that the use of inappropriate evaluation methods may mislead the programme decision-making process. Therefore, according to Vedung (1997:209), the extent to which government interventions contribute to measured results is central to public sector evaluation. Occasionally, evaluations ought to aspire to even higher ambitions. They should try to answer why outcomes do or do not occur as a result of the measures enacted.

2.7.1.3 Types of programme evaluation

Literature on the evaluation of economic development studies indicate that there are two major classifications for programme evaluation, namely formative and summative. Many current governmental agencies require both types for any programmes they fund. The formative evaluations usually take place within the first 18 months of the project, and summative evaluations are conducted during the last year of funding (Kawata, n.d:19). Sabatelli and Anderson (2005:5) simplify the types of evaluation as those illustrating the process, the outcome and the impact.

(i) Process evaluation

Sonpal-Valias (2009:1) refers to process evaluation as the way in which a development programme will be delivered. He states that process evaluation involves the monitoring of daily tasks and the assessment of activities. Monitoring of programmes on a regular basis provides the implementers with data that helps direct the programme towards its intended objectives. This means, therefore, that corrections are made without delays to avoid deviations.

(ii) Outcome evaluation

Outcome evaluation places the emphasis on programme goals by measuring the desired achieved changes against the identified factors as a result of the intervention. Outcome evaluations compare the assessment of the achieved results with the intended outcomes. According to Sonpal-Valias (2009:1),

outcome evaluations assess the effectiveness of activities involved in a programme with regards to what has been achieved or not and consequently suggesting improvements in future activities. Therefore, they are measured at the beginning and at the end of the programme.

(iii) Impact evaluation

Impact evaluations provide information about the effects produced by an intervention (Sonpal-Valias, 2009:2). In other words, impact evaluations assess the effect of the programme on an outcome. They are normally done in an experimental way whereby two groups; one with apparatus and the one without, are assessed to evaluate the impact by analysis of the differences observed. For instance, what is the impact of giving credit to the entrepreneurs? The impact may be that they fail to pay it back on time or they have managed to develop their enterprises with such funding.

The type of evaluation method that one chooses depends on the purpose for carrying out the evaluation research. In this research, the study on NYCS Entrepreneurship Programme was an outcome evaluation study. Sabatelli and Anderson (2005:7) assert that outcome evaluations focus on the immediate effects of the programme on the individuals participating in the programme. The immediate changes could be “knowledge, attitudes, beliefs, or actual behaviour” (Mouton & Babbie, 2001:341; Sabatelli & Anderson, 2005:7).

According to Chen (2005:35), an outcome evaluation exercise does not only focus on the intended positive results, but also “neutral or negative intermediate sectoral results”. The evaluation exercise should therefore record the change caused by the programme on individuals participating in the programme, the observed change can be intended and unintended, positive and negative.

For this research, the success of the NYCS Entrepreneurship Programme was determined by checking whether the outcomes of the NYCS Entrepreneurship Programme were achieved in Walvis Bay among the NYCS Entrepreneurship Programme beneficiaries. To determine the success of the NYCS Entrepreneurship Programme in Walvis Bay, this study also adopted the post-test design.

2.7.1.4 Post-test design

The logic of an outcome evaluation is the logic of cause and effect as explained in Chapter two of this study. For alignment with this logic, an outcome evaluation is expected to conduct pre-test and post-tests assessment. The pre-test and post-test assessments help to determine the change among participants of a programme and the cause of that change (Babbie et al., 2017:209).

In the evaluation study of the NYCS Entrepreneurship Programme, no pre-test assessment was done to determine the status of the NYCS Entrepreneurship Programme beneficiaries before they participated in the programme. The study therefore used a post-test design in answering the research question: Has the introduction of the NYCS Entrepreneurship Programme in Walvis Bay achieved its intended outcomes?

The post-test only design is an acceptable design in evaluation research although there are risks associated with it. According to Mouton and Babbie (2001:348), a post-test only is not reliable in determining causal relationship. The main reason for the unreliability of this design is attributed to the fact that the researcher depends on evidence that was collected retrospectively and does not have evidence that the change was not caused by factors other than NYCS Entrepreneurship Programme. This, in turn, weakens the evaluation research design.

Although the evaluation study in this research of the NYCS Entrepreneurship Programme adopted an unreliable “post-test only” design, the study answered the two important questions: were there changes in the lives of the NYCS Entrepreneurship Programme beneficiaries that the programme planned, and were such changes due to the NYCS Entrepreneurship Programme and not to other factors.

2.7.2 The programme evaluation processes

According to George, Lethbridge and Peyton, (2016:1), the evaluation of a programme can be complex and challenging. Bess, King and Le Master (2004:109) state that the evaluation process helps one to understand the planning process. This predominantly qualitative approach explains how and why decisions are made and activities undertaken. The subject matter focus includes the feelings and perceptions of the programme staff. The evaluator’s ability to interpret and longitudinally summarise the

experience of programme staff and community members is critical. Techniques discussed include participant observation, content analysis, situational analysis, in-house surveys and interviews. By combining sources and methods, a fuller picture of the process is revealed.

Furthermore, in the life cycle of the evaluation process, there are stage-specific developmental activities occurring within the programme. The University of Ottawa developed a Graduate Attribute Information Analysis system (GAIA) to support performance management of graduate attributes. This system can simplify data collection and improve visualisation of results at the programme level. (George, Lethbridge & Peyton, 2016:1).

In a diagrammatic presentation, the GAIA model describes the evaluation process up to the choice of the method, be it qualitative or quantitative. The GAIA model is illustrated below.

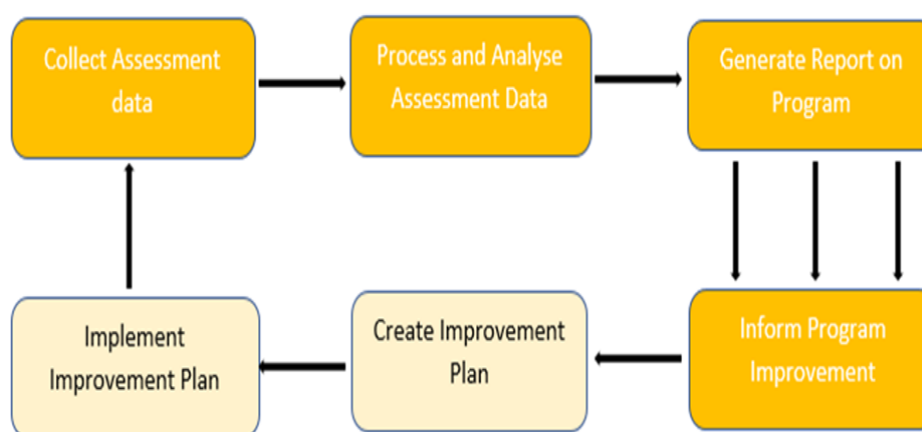


Figure 3: Program Evaluation and Improvement Cycle

Source: George, Lethbridge & Peyton (2016)

The evaluation process, according to George, Lethbridge and Peyton (2016:3), must follow the same format where it starts by defining the purpose, then the model, and lastly defining the method. The purpose of the programme should define whether it is a summative or formative or knowledge-generating evaluation. The issues to be defined may be concerned with programme structure, programme results or the programme's design. During the "Inform Program Improvement" stage, the model which is most suitable with regard to effectiveness, economic or professional considerations and the

qualitative or quantitative approach must be defined and made applicable. Finally comes the implementation of the applicable model.

This implies that the evaluation of the NYCS Entrepreneurship Programme in Walvis Bay requires the clear spelling out of the evaluation process and the method to be applied. It is most important to consider the effects of the strengths and weaknesses of using both methods in a single case concurrently.

2.7.3 Realistic evaluation

Realistic evaluation is a form of theory-based evaluation developed by Pawson and Tilley (1997) as cited in United Nations (2017:8). They argue that for interventions or programmes to work depends on the underlying mechanisms involved. According to the Government of Canada (2012:4), realistic evaluators answer key evaluation questions such as: What works? For whom? In what circumstances? And how? Among other questions. Realistic evaluators are pragmatic or action-oriented and they deal with facts that work (realists) (Leone, 2008:10).

According to the United States of America (US) : Department of Health and Human Services (2001:6), outcome evaluation is “a systematic way to assess the extent to which a program has achieved its intended results”.

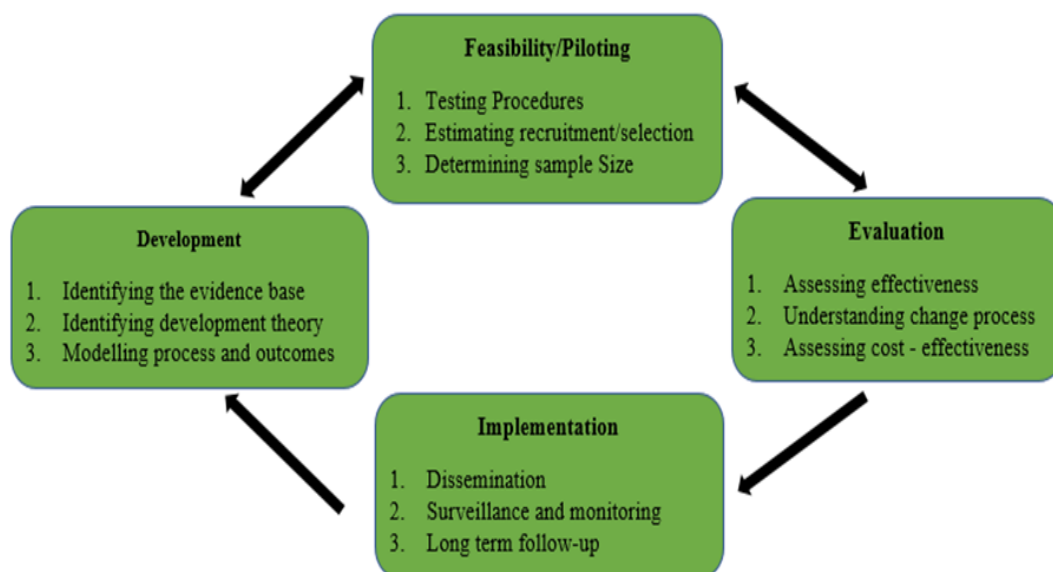


Figure 4: Realistic Evaluation Framework

Source: Pawson and Tilley (1997)

According to Pawson and Tilley (1997:11) realistic evaluation is based on testing theories regarding programmes. In the case of evaluation, the framework is used to assess the effectiveness of the programme.

2.8 Best practices for implementing youth scheme

Given that the NYSC Entrepreneurship Programme is a form of a micro-financing venture that grants loans to unemployed or self-employed youths who must form groups of 3 – 5 members, it is the opinion of the researcher that the best practice for the successful implementation of the youth programme can be benchmarked to the Grameen Model. The Grameen Model supports similar groups of up to 5 people and provides mutual, morally binding group guarantees (Suzuki, Barai, Adhikary & Wanniarachchige, 2011:144). Even though this model is used to empower women cooperatives in Bangladesh, its methodology can be replicated by NYSC to ensure sustainability and control over funds and projects that are being supported.

According to Suzuki et al. (2011:146), the methodology followed by the Grameen Model is that the group self-selects its members prior to acquiring a loan. This means that the members must have the same zeal to create a business and change their livelihoods. In other words, the group members will have a common purpose. Once the groups are established, the loans are granted to selected member(s) of the group first and then to the rest of the members. A percentage of the loan is required to be saved in advance by the group members so that, after engaging in the venture, it will be possible to meet the loan repayments. Suzuki et al. further stress that the group members are jointly accountable for the repayment of each other's loans. If the group fails to meet the loan repayment, the entire group is disqualified and thus forfeits eligibility of further loans, even if only one member of the group becomes a defaulter. It is against this background that a framework was developed for the success of the youth entrepreneurship programme.

2.9 Framework for youth entrepreneurship programme success criteria

Baccarin (1999:29) postulates that defining the criteria to measure programme success is difficult owing to the controversial nature of the task. Researchers such as Pinto and Mantel (1990) have come up with different criteria that are focused on project success.

In the context of youth unemployment entrepreneurship, the success criteria are measured against the elements provided by the EU (2017: 2) which cover the following:

(i) Creation of supportive environment

This depends on the creation of the conditions of the legal framework that empower the youth entrepreneurship programme.

(ii) Implementation

This pertains to the implementation of the programme focus that supports youth entrepreneurship.

(iii) Fostering of an entrepreneurial mindset, attitude and culture among youth

This is an approach towards shaping the mindset of the youth as well as the implementers to sustain and equip the youth to become entrepreneurs.

(iv) Providing the youth with information, training, advice, coaching and mentoring on entrepreneurial activities

This entails equipping the youth with the skills and knowledge as a support system towards grooming them in entrepreneurial activities.

(v) Facilitating the access of young entrepreneurs to financial resources for starting their businesses

This is the critical role of government to participate by providing the youth with start-up capital for their new ventures.

(vi) Providing structural support

This relates to the provision of structural support for the incubation of the youths' entrepreneurial innovations or ideas. A critical component of the support structures needs to embed monitoring and evaluation as a way of ensuring that the set programme objectives are achieved.

2.10 Conclusion

This chapter discusses the concepts of economic growth, development and entrepreneurship. Key requirements for youth entrepreneurship support are described,

such as financial and business management. Theories which affect this study, such as the Theory of Change postulated by Ajzen (1991) as the foundation of human behaviour and intentions, are elaborated on, as well as the Programme Evaluation Theory and Theory of Change adopted in this research to evaluate the outcomes of the NYCS Entrepreneurship Programme.

In this study, the NYSC Entrepreneurship Programme is evaluated on its effectiveness to change the lives of the unemployed youth who have benefited from the loan scheme in Walvis Bay. Secondly, this study wants to assess from the lived experiences of the beneficiaries whether the programme's impact has changed their lives. Lastly, the study seeks to assess the cost of the programme. This study will test the Theory of Change by collecting data through questionnaires. According to Realistic Evaluation thinking, this method of data collection is critical in understanding the successes and failures of the programme in realising its outcomes. After the collection of data an analysis is conducted to gauge the outcomes of the programme. Finally, the outcomes are assessed in relation to the theory used for evaluating the programme.

The key requirements for successful evaluation and outcomes are also discussed using the Realistic Evaluation Framework. The next chapter focuses on the framework that describes the legislation which gives direction to programmes in Namibia for youth entrepreneurship. It also gives a brief overview of the acts and legislation the government uses for the implementation of the NYCS Entrepreneurship Programme.

CHAPTER 3: LEGISLATIVE AND CONTEXTUAL FRAMEWORK

3.1 Introduction

The previous chapter discusses the role of government in economic development to encourage entrepreneurship among the youth and the literature pertaining to this topic. This chapter aims to identify and discuss the framework of relevant Namibian legislation and policies that guide economic growth and development within the context of this case study, specifically focusing on the youth, as well as the different roles and responsibilities of various role players. This sets the scene for the legal parameters and obligations for such programmes, interventions and processes.

Governments need to create an environment conducive to economic activity which will create employment opportunities for the labour market and thus empower those facing poverty. Concerted action to address youth unemployment and underemployment can have a profound impact on the fight against extreme poverty and hunger (UN, 2007:10). The Namibian government, through the MSYNS, implemented various programmes geared to promote youth employment and to support the youth in improving their status in the labour market.

Most of the support activities and programmes developed by the MSYNS are either training-driven programmes or direct employment-creation programmes. Areas of interventions by the government range from the development of small businesses, business advisory services, the mentoring and imparting of various skills, including life skills, to the provision of credit for small businesses, and the promotion of informal sector associations (Ministry of Sports, Youth and National Services (MSYNS), 2008). It is important to note that some of these programmes are imported, while others are initiated or developed by Namibia itself.

As mentioned previously, the NYCS Entrepreneurship Programme is a brainchild of the Commonwealth Youth Credit Initiative (CYCI). It was established in 2005 to help the youth to embark on and be nurtured in business with the objectives of generating income, creating employment and contributing to poverty eradication (NYCS Secretariat Report: 2017:8). The Credit for Youth in Business (CYB) is a Namibian initiative of the NYC (NYC, 2017). It is a loan guarantee programme for youth between

18 and 35 years of age with no collateral needed. It is therefore important to make sure that programmes implemented are in line with the legislation and policies of the government of Namibia.

The chapter is divided into several sections which discuss the legislative and fundamental policies including the Constitution of Namibia and the National Youth Policy. The objective of this section is also to discuss the Namibian government institution fundamentals responsible for responding to the youth unemployment challenge and for implementing and monitoring programmes put in place by the Namibian government.

3.2 Legislative and policy framework of youth entrepreneurship in Namibia

Namibia achieved its independence in 1990 after a long and protracted struggle for self-determination and sovereignty on both the diplomatic and military fronts (April, 2009:78). The South African administration of Namibia was characterised by patent abuse of the human rights of the Namibian indigenous people. According to April (2009:84), apartheid, as a political system, is inconsistent with the rule of law; consequently, any political or legal system based on apartheid is devoid of the rule of law. This was the basic characteristic of the South African administration in Namibia. It was devoid of the rule of law and legitimised by the decisions of a judiciary that justified the racist policies and violations of the rule of law by legislative supremacy and analytical positivism. Wiechers (n.d.:90) explains that with the achievement of sovereignty and self-determination, however, Namibia adopted a constitution which is the supreme law of the nation, and ushered in the principle of constitutional supremacy and a system of governance based on the principles of constitutionalism, the rule of law, and respect for the human rights of the individual.

3.2.1 The Constitution of Namibia (Act No.1 of 1990)

The Constitution provides for a justiciable bill of rights and freedoms, as well as a non-justiciable set of principles of state policy. It is noteworthy that, under the Constitution, the fundamental freedoms may not be diminished or detracted from (Wiechers, n.d.:91). It is against this background that the Constitution is seen as a very important tool in ensuring youth development in Namibia. Although the Constitution does not specify

the youth, it should be noted that the youth are considered as a significant part of the general local population, therefore legislation meant for people generally includes the youth.

Chapter three of the Constitution of the Republic of Namibia (Republic of Namibia, 2015:6) provides the foundation for youth development in Namibia by setting out the fundamental human rights and freedoms. These fundamental human rights and freedoms emphasise that everyone is equal before the law and has a right to human dignity; freedom and security of the person; life; privacy; movement; fair labour practice; housing; healthcare; education; access to information; language and culture.

Articles in Chapter three of the Constitution ensure that the youth exercise their rights and that the government provides services specifically to the youth. According to Article 5, the fundamental rights and freedoms enshrined in Chapter three are to be respected and upheld by the executive, legislature and judiciary and all organs of the government and its agencies and, where applicable, by all natural and legal persons in Namibia, and be enforceable by the courts (Republic of Namibia, 2015:6). This paves the way for the MSYNS to develop clear policies that will guide it to establish institutions that will produce programmes that have a positive effect on the livelihoods of an increasing number of unemployed. An example of such an institution established by the MSYNS is the NYCS.

Article 10(2) emphasises that no person may be discriminated against on the grounds of sex, race, colour, ethnic origin, religion, creed or social or economic status (Republic of Namibia, 2015:8). This is supported by Article 23(2) of the Constitution (Republic of Namibia, 2015:14) that clearly states that nothing contained in Article 10 can prevent parliament from enacting legislation that provides directly or indirectly for the advancement of persons within Namibia who have been socially, economically or educationally disadvantaged by past discriminatory laws or practices, or for the implementation of policies and programmes aimed at redressing social, economic or educational imbalances in the Namibian society arising out of past discriminatory laws or practices.

The NYCS Entrepreneurship Programme is part of building a non-sexist, non-racist, democratic Namibia and its approach is similar to that of other crucial areas in need of

transformation, namely disability, gender and economic participation. This is illustrated by the fact that any unemployed youth between the ages of 18 and 35 years may apply to participate in the NYCS Entrepreneurship Programme. Implementation of the NYCS Entrepreneurship Programme is in line with Articles 10(2) and 23(2) which address the social, economic or educational imbalances in the Namibian society arising from past discriminatory laws or practices.

Article 20(1) states that all persons shall have the right to education (Republic of Namibia, 2015:12). The NYCS Entrepreneurship Programme offers an integrated enterprise development model that includes training, loans, follow-up training and/or counselling and mentoring (NYCS Secretariat Report 2013/2014, 2015:1). The training of young people under the programme is, however, not a one-off intervention, but an approach to empower the youth to start and grow their own enterprises. Training is hence the entry point for youth intending to participate in the NYCS Entrepreneurship Programme (NYCS, 2008:20).

Article 21(1)(j) stipulates that all persons shall have the right to practise any profession, or carry on any occupation, trade or business (Republic of Namibia, 2015:13) and is supported by Article 98(2) which states that all persons may participate in the economy by establishing a business that shall be based, inter alia, on the following forms of ownership: (a) public; (b) private; (c) joint public-private; (d) cooperative; (e) co-ownership; (f) small-scale family (Republic of Namibia, 2015:55). When a youth becomes a NYCS Entrepreneurship Programme beneficiary, he or she can establish any kind of business, for example service delivery, manufacturing, or merchandising. The NYCS Secretariat does not prescribe what the business structure should look like, or whether it should be private, co-owned and so on, but rather encourages the youth to venture into businesses that can provide new products for the domestic and export market (NYCS Secretariat Report, 2017:6).

The Constitution is a tool for aligning a national framework and policies for all youth development initiatives. Assisted by the MSYNS, the government develops the relevant national policies, including the National Youth Policy and youth development strategies so that the youth can benefit from existing and emerging opportunities in the country.

3.2.2 The National Youth Policy

The ILO (2015:61) reported that youth unemployment in Namibia is very high, taking in consideration that the 60% of the population is classified as youth. “Namibia’s crisis of mass unemployment is affecting the youth severely and can be attributed to a mixture of poor quality output of the education system, a skills mismatch in the labour market and economic structures that prevent the creation of a sufficient number of jobs” (LaRRI, 2011: 52). According to the 2011 Namibia Population and Housing census, Namibia is a nation of young people, with 37% of the total population being 15 years of age or younger and below a median age of 21 (NSA, 2015(b): 23). The exposure of this group to the afflictions of the country and risks threatening the nation calls for government intervention to resolve these problems through better youth empowerment programmes.

To address these matters, the government of Namibia developed a National Youth Policy in 1993 to promote multiculturalism, mutual understanding, unity in diversity, peaceful coexistence and tolerance, and a sense of belonging and pride among the youth of Namibia (NYP, 1994). The National Youth Policy serves as a broad guideline for youth development programmes in Namibia. The policy recognises that young people are a critical and significant grouping within Namibia and their demographic composition and socio-economic conditions pose a unique challenge to those involved in implementing youth development programmes (NYP, 1994).

The policy also seeks to promote positive and dignified values, tolerance, and great respect for ethics in all aspects of life (NYP, 1994). The National Youth Policy seeks to achieve three main goals, namely, to empower the youth and foster their proper upbringing so that they can become responsible citizens; to create a situation that enables young men and women to initiate actions that promote their own development or that of their communities and society at large; and to recognise and develop a sense of self-esteem, potential and aspirations of all the youth in Namibia.

In its attempts to achieve the goals and objectives of the National Youth Policy, the NYCS vision and mission are in line with the objectives of the national policy. The vision of the NYCS is to be a leading agency in harnessing and developing innovation and entrepreneurship among the youth for employment and wealth creation. The

mission of the NYCS is to create an environment in which youth entrepreneurs can be empowered to contribute to the country's socio-economic development (NYCS, 2008:7).

Other key strategic areas emphasised by this policy include the participation of the youth in economic activities for self-empowerment and food security. The NYCS Entrepreneurship Programme is cognizant of the fact that both the formal and informal sectors play a vital role in the Namibian economy by way of providing not only employment opportunities to many Namibian youth, but also improving the livelihood of the young people through active participation. The NYCS Secretariat therefore encourages the youth to apply for loans once they have completed their training to enable them to start with their own enterprises through the NYC, which is responsible for promoting the NYCS Entrepreneurship Programme at regional level (NYCS, 2008:11).

3.2.3 The National Youth Service Act (Act No. 6 of 2005)

At independence in 1990, Namibia inherited a dual economy with four interrelated challenges: low economic growth, coupled with a shallow economic base; an inequitable distribution of wealth and income; high unemployment, and a high rate of poverty especially among the youth. Since the early 1990s, the respective democratically elected governments have addressed these challenges head-on through various initiatives (NPC, 2012:xii).

The Namibian government passed the National Youth Service Act, Act No. 6 of 2005, to establish the National Youth Service (NYS), with the vision to “provide the youth with opportunities for further studies and training so as to enhance their opportunities of employment” (NYS, 2005:4).

Furthermore, one of the objectives of the NYS was to deliver recognised skills training and personal development programmes to the youth to enable them to engage in income-generating ventures to reduce unemployment. According to Kaapanda (2007:34), the MSYNS in collaboration with the Ministry of Defence is responsible for the National Youth Service. The aim is to absorb school leavers and integrate them into different institutions after undergoing certain training. This developmental programme was established in 1995 as an integrated experimental learning, training and

employment creation initiative aimed at creating a platform for unity, cultural exchange, nationhood, patriotism, harmony and discipline. Participants in this scheme are mainly trained in construction, mechanical, agricultural and other skills.

In this way, the NYCS Secretariat created a platform for the youth to contribute to the socio-economic development of Namibia and the alleviation of poverty in the country through establishing their own enterprises. To this end, the NYCS Entrepreneurship Programme provides the youth with opportunities to make loans to enable them to establish their own businesses, thus enhancing their chances of self employment and possibly being able to offer work to other unemployed youth (NYCS Secretariat Report, 2017:9).

The success or failure of the NYCS Entrepreneurship Programme is as important for the NYCS Secretariat as for the NYS, because this will indicate whether the objectives of both institutions have been met regarding youth development. It is also important for the NYS to evaluate whether the mandate given by the National Youth Service Act, Act No. 6 of 2005 has been fulfilled.

3.2.4 The National Youth Council Act (Act No.3 of 2009)

The formation of the National Youth Council emanated from suggestions and discussions by youths and top government officials at the national youth conference in 1994 at the University of Namibia (!Ganeb & Kapere, 2014:1). These suggestions and discussions gave birth to a supervisory supreme body serving the youth in Namibia. After a cabinet resolution in 1994, the National Youth Council (NYC) became an autonomous body representing transformational demands for the youths of Namibia (NYC, 2009:1).

Section 2 of the National Youth Council Act 2009, Act No. 3 of 2009, states its purpose as “to provide for the establishment of the National Youth Council and the Youth Development Fund; to provide for the management and administration of the Council and the Fund; to provide for the establishment of youth forums; to provide for the registration of youth organizations and associations as affiliates to the Council; and to provide for incidental matters” (NYC, 2009:2).

According to Kaapanda (2007:34), most of the National Youth Council’s functions are

liaison in nature. For example, it liaises with the Ministry of Youth on development issues and advises the Ministry on issues pertaining to youth. Kaapanda (2007:34), further states that the Council operates within the framework of key areas of which employment creation, environmental awareness, youth health and welfare, networking, youth exchange and international relations, and information technology and media are all important. All these key areas play a vital role in promoting youth employment and poverty reduction in the country. The National Youth Council provides training, technical and financial support, or funds for the youth to start own projects. Usually the financial support provided to youth groups or youth organisations is facilitated through grant schemes (Kaapanda, 2007:34).

The fulfilment of these functions is important in assessing the progress or effectiveness of the NYCS Entrepreneurship Programme. Therefore, an evaluation of the NYCS Entrepreneurship Programme in Walvis Bay should be of concern and the outcome of the evaluation results should be addressed by the NYCS Secretariat and other stakeholders.

3.3 The institutional fundamentals

North (2005:1) states that “Institutions and the way they evolve shape economic performance. Institutions affect economic performance by determining, together with the technology employed, the cost of transacting and producing.” North emphasises that institutions are composed of formal rules, of informal constraints and of their enforcement characteristics; while formal rules can be changed overnight by the polity, informal constraints change very slowly (North: 2005:1).

Furthermore North (1990), as cited in (Ferrini, 2012:1), states that “Institutions structure incentives in human exchange, whether political, social or economic.” Institutions comprise, for example, contracts and contract enforcement, protection of property rights, the rule of law, government bureaucracies and financial markets.

A government institution like the MSYNS was formed in 2005 mainly to promote the welfare of the youth in Namibia. In the pursuit of this goal, the Ministry is guided by, among others, policy instruments, the National Youth Service Act, Act No. 6 of 2006, and the policies developed by and governing each directorate (MSYNS, 2008:9).

The MSYNS provides a sustainable framework for integrated planning and collaboration among stakeholders for the development of policies and programmes that promote and strengthen the development of the Namibian youth and the protection of their interests. The policies and programmes that were developed were in accordance with the United Nations Program of Action for the year 2000, the Commonwealth Plan of Action for Youth Empowerment and the National Youth Policy. This was done to ensure that the youth concerns, needs and aspirations are fully integrated in the mainstream of all government policies and actions (MSYNS, 2018:14-16).

The vision of the MSYNS is to be a dynamic ministry that will be recognised in promoting sport and empowering the youth to become self-reliant and productive citizens of Namibia. The MSYNS facilitates skills training and general empowerment and employment opportunities for the youth. The MSYNS plays a definitive role in career guidance, counselling, and life and leadership skills development for the youth. The Ministry intervenes in terms of facilitating access to capital, while providing cultural services to the youth (MSYNS, 2008:18). The mission of the MYSNS is to create an enabling environment for sustainable development, empowerment and promotion of sport and the youth (MSYNS, 2008:8). In order for the MSYNS to achieve this vision and mission, three directorates were established, namely, the Directorate of General Service, Directorate of Sports and the Directorate of Youth.

The Directorate of Youth was established with the strategic objective to provide youth development and empowerment programmes that will ensure that the youth become active participants in the mainstream economy. It also provides training to school dropouts and unemployed youth to prepare them to become employable, self-reliant and productive citizens of the Republic of Namibia (MSYNS, 2008:10). The core functions of the Directorate are, among others, to review policy on the youth enterprise promotion programme and to formulate and implement a youth employment policy. For the Directorate of Youth to accomplish its functions, two divisions were established, namely the Employment and Training Division and the Resource Coordination and Administration Division (MSYNS, 2008:10).

The main functions of the Resource Coordination and Administration Division are to manage the human resources and to do the planning regarding the infrastructure for the programmes to be implemented nationally. This includes establishing local schools,

facilitating community and industry partnerships, developing and managing a youth database system, collaborating in the development of infrastructure with the Division of Planning and to hold consultative meetings with the regional staff on strategic planning when programmes are implemented nationwide (MSYNS, 2008:10).

The sole mandate of the Employment and Training Division is the implementation and monitoring of all youth empowerment programmes implemented by the Directorate to empower the youth to develop relevant life skills to enable them to become responsible and self-reliant members of the community (MSYNS, 2008:10).

The following were the programmes implemented by the Directorate of Youth as set out in the MSYNS, Guide on National Youth Empowerment Programmes – Securing the Youth, Securing the Future (2010):

(i) Youth skills training centres

The Ministry has five (5) youth development skills training centres and the objective of these training centres is to impart skills to out-of-school and unemployed young people who do not meet the basic entry requirements of conventional vocational training centres and are unable to obtain employment owing to a lack of requisite qualifications (MSYNS, 2010:7).

(ii) Rural youth development

The aim of this programme is to provide rural and unemployed youth with the necessary facilities and services that can be utilised to improve their livelihoods and for them to acquire vocational skills, thus benefiting their families and communities, and contributing towards sustainable agriculture and rural development, (MSYNS, 2010:14).

(iii) Youth volunteers

The programme exposes the youth to practical experience in a working environment through apprenticeships to give them the opportunity to find either short to long-term employment. This initiative aims to meet the desired competency level and work exposure among the unemployed youth. The programme places youth volunteers with

the necessary skills at various centres and district offices to render the required services in line with their educational levels and competencies (MSYNS, 2010:5).

(iv) Gender programme

This programme aims to engage the youth in activities aimed at empowering them to become more responsible citizen and contribute to the development of the country. The programme aims to attain and sustain development among the young people to the greatest extent possible. This is done by educating the youth on gender issues that empower them to become key contributors to the wellbeing of their societies (MSYNS, 2010:12).

(v) Youth entrepreneurship programme development

The NYCS Entrepreneurship Programme targets Namibian youth between the ages of 18 and 35 years and is a loan guarantee programme aimed at providing financial support to youth that do not have adequate collateral to access loans from the mainstream banking system. The loans offered range from N\$2000 – N\$20 000 and are repaid with a reasonable interest of not more than 20% of the total amount per loan term. The programme operates through an individual and group lending system, respectively. The NYCS provides training to beneficiaries in basic management practices, access to credit, follow-up training, counselling, and mentoring (MSYNS, 2010:6).

The MSYNS is entrusted with the overall responsibility of coordinating the implementation, monitoring, evaluation, and review of all programmes (MSYNS, 2018:10). Since there are regulatory developments which influence youth entrepreneurship, it is important that the legislative framework which guides youth development and the participation of the youth in the economy of Namibia is discussed.

3.4 Conclusion

This chapter outlines the guiding legislation, policies and important government institutions involved in youth development and entrepreneurship in the Namibian context. Although programme evaluation plays a vital role in ensuring that the invested capital achieves the intended purpose, programme design and implementation need to be evaluated on their outcome's variables such as in this case study. Such a programme must demonstrate that the unemployed youth are benefiting and that there is

accountability on the part of the decision makers. Policies and legislation are essential components of any organisation, and are important because they provide guidance, accountability, efficiency and clarity on how a programme needs to be implemented and monitored.

The next chapter focuses on providing an overview of the research design and methodology utilised during the evaluation of NYCS Entrepreneurship Programme in Walvis Bay.

CHAPTER 4: THE HISTORY OF THE NYCS ENTREPRENEURSHIP PROGRAMME

4.1 Introduction

The previous chapter covers the policy context for evaluation in Namibia, specifically from a public sector perspective.

This chapter provides an outline of the case study, the background of the NYCS Entrepreneurship Programme, its inception and implementation. A description of the location in which the study took place and an overview of the NYCS Entrepreneurship Programme within the Walvis Bay constituency are also provided.

4.2 Geographical background of the study

Between the dunes of the Namib Desert on the east and the Atlantic Ocean on the west, lies Namibia's second largest city, Walvis Bay. It was incorporated into Namibia in 1994, three years after independence, and has since become one of the main growth centres in the Erongo region enclave (Figure 5). Walvis Bay has Namibia's only deep-water port and is therefore an important gateway for maritime import and export commodities, while facilitating trade with other SADC countries (Biewenga, 2010:1).

4.2.1 Location and background

The municipal area covers 1124km² and boasts 60km of Atlantic coastline, and on the landward side Walvis Bay is enclosed by 23 000km² of conservation area that includes high dunes, wetlands and the Kuiseb River delta (Uushona, 2008:1). Walvis Bay's population of 62 744 (NSA, 2014:4) people comprises a variety of ethnic groups of different religious and cultural backgrounds, and together they give Walvis Bay a cosmopolitan appeal (NSA, 2014:4).

Walvis Bay is divided into three suburbs, namely Kuisebmond, Walvis Bay Town and Narraville. These, in turn, are divided into two constituencies, Walvis Bay Urban Constituency and Walvis Bay Rural Constituency (NSA, 2014:4).



Figure 5: Map of Walvis Bay

Source: Source: MLMIDP (2012)

4.2.2 Population and demography of Walvis Bay

The population distribution of the Walvis Bay constituencies by sex and area are illustrated in Table 1.

Constituency	Females	Male	Total Population
Walvis Bay Rural	12 782	14 134	26 916
Walvis Bay Urban	16 478	19 350	35 828
TOTAL	29 260	33 484	62 744

Table 1: Constituency population distribution by sex and area

Source: Namibian Statistics Agency (2014)

As previously indicated (NSA(b), 2015:23), Namibia has a relatively young population. Table 2 presents the population distribution of youth in Walvis Bay (15–34 years) by age group and area.

Among the youth in Walvis Bay, 15,5% were in the age group 15 – 19 years, 27,1% 20 – 24 years, 30,1% 25 – 29 years and 27,2% were 30 – 35 years old. Overall, the youth aged 15 – 34 years made up 44,4% of the total population of Walvis Bay (NSA, 2014:63).

The NYCS Entrepreneurship Programme targeted the unemployed youth of Namibia between the ages of 18 and 35 years to nurture them in business with the objective of their being able to generate income, create employment and contribute to the economic development of the country. The NYCS Entrepreneurship Programme was established to provide financial assistance, capacity building as well as non-financial support services to these young entrepreneurs (NYCS Secretariat Report, 2017:8).

4.3.1 Vision, mission and core values of the NYCS Entrepreneurship Programme

The vision of the NYCS Entrepreneurship Programme is to be a leading agency in harnessing and developing innovation and entrepreneurship among the youth for employment and wealth creation. The mission of the NYCS Entrepreneurship Programme is to create an environment under which youth entrepreneurs can be empowered to contribute to the country's socio-economic development. This is to be undertaken by providing training and credit to youth to start and expand their businesses, and thus enabling innovative, creative, and hardworking young people to contribute to the country's socio-economic development (NYCS, 2008:7).

The core values of the NYCS Entrepreneurship Programme include good governance, integrity, efficiency and effectiveness, transparency and accountability, equal opportunity and unity in diversity (NYCS, 2008:7). The programme is actualised through five implementing agencies that report to the NYCS Secretariat. The NYCS Secretariat is the administrative unit and is responsible for the administration and management of the NYCS Entrepreneurship Programme (NYCS, 2017 Secretariat Report :9).

4.3.2 Institutional framework

The institutional framework for the implementation of the programme established during the pilot phase continued and was enhanced in terms of a more robust mandate and terms of reference. According to the NYCS Policy Framework (2008:7), the institutional framework is implemented through the following three-tier arrangement:

(i) Management Advisory Board (MAB) and the Lead Agency

The MAB is a coordination mechanism, comprising representatives of key institutions dealing with youth, enterprise development and credit matters. The Lead Agency assists with providing technical staff to the NYCS Entrepreneurship Programme and takes responsibility for their general staff development needs, while the MAB takes responsibility for specialised and technical training. This is the policy and coordination level (NYCS, 2008:7).

(ii) Implementing agencies

The programme is implemented through several implementing agencies, namely the Training and Monitoring Unit (TMU), the Namibia Rural Development Programme (NRDP), the Kavango Training and Monitoring Unit, the Namibia First Luxury Cooperation and the Zambezi Youth Development Fund. The implementing agencies are responsible for mobilising the youth and preparing them to participate in the programme. These agencies mobilise and deliver services to the youth in accordance with an implementation agreement between them and the Lead Agency. This is the service delivery or programme implementation level (NYCS, 2008:8).

(iii) The youth and community

The youth are the beneficiary or client level and the key actors in the programme. They operate in the context of a community level (NYCS, 2008:8).

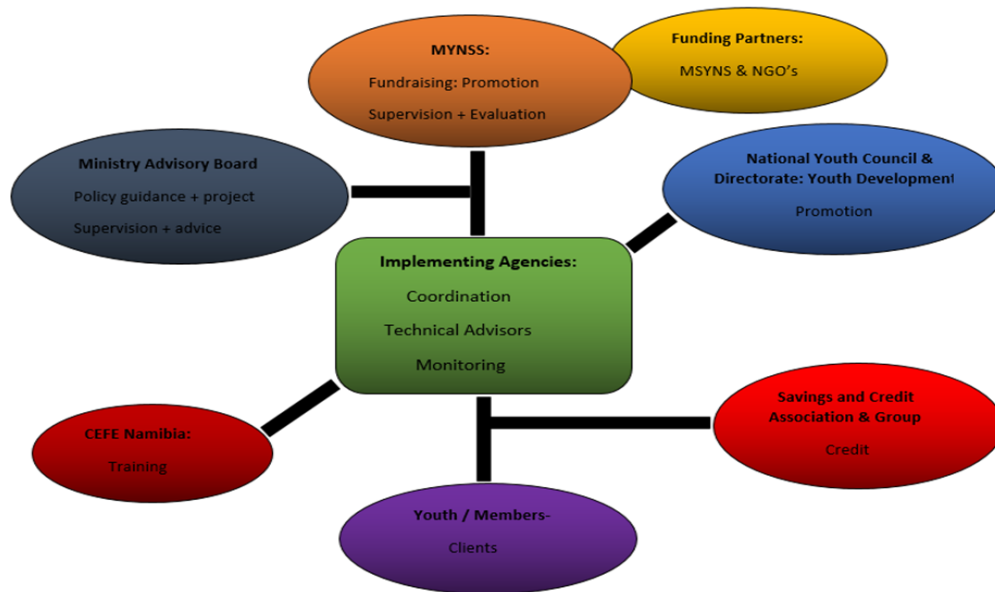


Figure 7: Institutional Framework

Source: NYCS Policy (2008)

4.3.3 Features of the NYCS Entrepreneurship Programme

The NYCS Entrepreneurship Programme is intended for the youth between 18 and 35 years of age and operates through a lending system that provides services such as training, capacity building, counselling and mentoring (MSYNS, 2010:6). The NYCS Entrepreneurship Programme provides credit in four loan phases, where qualifying participants progress from phase 1 to phase 4, provided previous loans are serviced and paid off before accessing higher loans (NYCS Secretariat Report, 2017:9).

According to the NYCS Secretariat (NYCS Secretariat Report, 2017:9), the loan fund, administered by the MAB, is the funds given to the youth either for business start-up or expansion. This disbursement depends on the business plan presented by the beneficiary after having attended a two-week basic business management training course. The NYCS Secretariat coordinates the revolving loan fund and reports to the MAB. The Entrepreneurship Programme loan phase is illustrated in Table 3.

Loan Phase	Lower Limits (N\$)	Upper Limits (N\$)	Repayment Period
ONE	2000	4000	6 Months
TWO	4001	6000	12 Months
THREE	6001	20 000	24 Months
FOUR	20 001	50 000	36 Months

Table 3: NYCS Entrepreneurship Programme loan phases

Source: NYCS Success Story (2017)

4.3.4 Achievements by the NYCS Entrepreneurship Programme

The NYCS Entrepreneurship Programme has seen significant achievements since its inception in 2005. Some of the achievements include job creation, increased access to finance among the youth and an increase in the number of beneficiaries supported because of the businesses created (NYCS Secretariat Report, 2017:10). Table 4 illustrates the numbers of youths trained, youths that received loans, businesses established, employment opportunities created and the total of the loan fund per region.

No.	REGION	Youth Trained	Youth Loans	Businesses Established	Employment Creation	Loan Fund(N\$)
1	Erongo	617	431	304	483	1 039 121
2	Hardap	505	422	297	457	1 018 500
3	Karas	513	457	360	506	1 244 210
4	Kavango East	482	440	230	236	1 573 900
5	Kavango West	301	261	200	195	963 300
6	Khomas	862	710	418	761	2 023 000
7	Kunene	452	280	254	263	408 700

8	Ohangwena	1459	947	444	498	1 808 760
9	Omaheke	617	552	471	630	1 488 300
10	Omusati	1147	1011	993	1093	2 293 850
11	Oshana	1213	1013	998	1059	2 328 150
12	Oshikoto	996	879	810	882	181 500
13	Otjozondjupa	673	496	491	553	141 655
14	Zambezi	749	498	499	543	1 670 700
	TOTAL	10 586	8397	6769	8159	20 483 647

Table 4: NYCS Entrepreneurship Programme achievements from 2005 – 2016

Source: NYCS Secretariat Report (2017)

Although the above results were obtained, it is important to evaluate whether the outcome of the NYCS Entrepreneurship Programme as a tool to reduce unemployment among the youth of Walvis Bay was achieved or not.

4.4 NYCS Entrepreneurship Programme – Walvis Bay beneficiaries

In 2011, the NYCS Entrepreneurship Programme was implemented in Walvis Bay, which is part of the Erongo region (NYCS, 2017:19). The introduction of the NYCS Entrepreneurship Programme was done through the active youth groups that form part of the Walvis Bay Youth Forum. Youth were identified by the Walvis Bay Youth Forum in conjunction with the MSYNS Youth Officer in Walvis Bay and the Namibia Rural Development Programme (NRDP), the Programme implementing agency for the Erongo region (NYCS, 2015:3 & NYCS, 2008:11).

4.4.1 Selection process and success story

Once the youth are identified by the stakeholders, the NRDP registers those that will attend the support and business skills training course conducted by CEFENAM, a training organisation appointed by the NYCS Secretariat. The two weeks of training covers basic business management skills and the writing of a business proposal and business plans.

After training, the youth submit a business plan to the NRDP for approval. A copy of the applicant's identification document (ID) and an approval letter from the relevant constituency councillor must be submitted with the application. These approved business plans are submitted to the NYCS Secretariat for further screening. Once approved by the NYCS Secretariat, the applicants with successful business plans are given loans (FLI, 2016).

Table 5 illustrates that, since 2011, a total of 234 beneficiaries from the Walvis Bay urban (102) and Walvis Bay rural (132) constituencies have been trained by CEFE Namibia. Of the 234 youth that attended the training, 180 received loans amounting to N\$405 821 from the NYCS. Of the 180 youths who received loans, 159 established businesses and created 204 jobs.

Constituency	Youth Trained	Youth Loans	Businesses Established	Employment Creation	Loan Funds(N\$)
Walvis Bay Urban	102	82	80	88	154 821
Walvis Bay Rural	132	98	79	116	251 000
TOTAL	234	180	159	204	405 821

Table 5: Walvis Bay NYCS Entrepreneurship Programme beneficiaries.

Source: NYCS Success Story. (2017)

4.4.2 Challenges faced by the NYCS Entrepreneurship Programme beneficiaries in Walvis Bay

Just like any other youth development initiative, the NYCS Entrepreneurship Programme faces several challenges in Walvis Bay. The biggest challenge for the Programme in Walvis Bay is enforcing loan repayments. The consequences of some loans not being repaid is that the programme is starved of resources to fund other youths' projects (NYCS Secretariat Report 2013/2014, 2015:34). However, it must also be realised that some projects generate insufficient income to reimburse the NYCS Secretariat and it may take some time before such projects generate enough revenue to enable reimbursement.

Another challenge is the lack of resources, more especially at the regional level, to enable the implementing agencies, youth officers and other stakeholders to mobilise and monitor the beneficiaries as often as required (NYCS Secretariat Report 2013/2014, 2015:34).

4.5 Conclusion

The programme focuses on the unemployed youth between the ages of 18 – 35 years within Walvis Bay who were beneficiaries of the NYCS Entrepreneurship Programme. Selection of these beneficiaries is done by stakeholders who identify the prospective beneficiaries. The first phase of the programme is the skills development and business management training given to these beneficiaries. The second phase is the facilitation of the loan to the successful beneficiaries.

Since 2011, a total of 200 jobs have been created through the NYCS Entrepreneurship Programme. However, adequate funding to support the start-up ventures and grow them remains a challenge. The challenges faced by the NYCS Secretariat include a lack of resources and human capital to effectively monitor and evaluate new ventures.

CHAPTER 5: RESEARCH METHODOLOGY AND DATA ANALYSIS

5.1 Introduction

The previous chapter covers the background to the case study and the history of the NYCS Entrepreneurship Programme. This chapter will describe the research methodology and present the primary data collected for this study.

The main instrument used for the collection of primary data was a questionnaire. This questionnaire was distributed to gather data from the NYCS Entrepreneurship Programme beneficiaries, the NYCS coordinator and the three programme implementers. The research focused only on the 180 NYCS Entrepreneurship Programme beneficiaries from the Walvis Bay constituencies that received loans. The questionnaire was either hand delivered or sent electronically to the 180 NYCS Entrepreneurship Programme beneficiaries from Walvis Bay. The questionnaire was also sent electronically to the NYCS coordinator and three programme implementers.

This section describes how the research was conducted, and also explains how the researcher handed out the research tool and retrieved the completed questionnaires while maintaining the anonymity of the respondents. This section also discusses the data collected and how it was analysed in a meaningful way. It is envisaged, based on the results, that new knowledge will be gained which will assist the management of the NYCS to assess whether the outcomes of the NYCS Entrepreneurship Programme were achieved or not.

5.2 Research design

According to Mouton and Babbie (2001:105) “a research design is a plan or structured framework of how you intend conducting the research process in order to solve the research problem.”

This study uses an empirical, qualitative research design, which is primarily concerned with the meaning subjects give to their life experiences. This type of research design is appropriate for exploring main research questions in order to understand the relevant range of concepts and concerns, and for determining the relative frequencies of the

phenomena under study within the population (De Vos, Strydom, Fouche & Deport, 2013:320).

5.3 Study population

Mouton and Babbie (2001:174) refer to a study population as “that aggregation of elements from which the sample is actually selected”. It is useful therefore that before the study population is described, the researcher specifies the “population” involved in the study. In this study, the target population was limited and included 180 NYCS Entrepreneurship Programme beneficiaries, three programme implementers in Walvis Bay constituency and the NYCS coordinator.

Respondents	Total Research Population in Walvis Bay Constituency
NYCS Coordinator	1
Programme Implementers	3
NYCS Beneficiaries	180
TOTAL	184

Table 6: Composition of the study population

5.4 Data collection

The information required in this evaluation study was collected through the gathering and analysis of primary and secondary data. Mouton and Babbie (2001:76) refer to primary data as the data collected by the researcher, and secondary data as the data that already exists from various studies as mentioned at the outset of the research. As mentioned by Mouton and Babbie (2001:76), during data collection the researcher has a degree of control over primary data, while he or she has no control over secondary data. For this study both primary and secondary data were used. The methods used to collect the required primary and secondary data are stipulated below.

5.4.1 Primary data

Primary data refers to the data that is collected by the researcher. In this study, primary data was collected by using a questionnaire that was sent out to 180 beneficiaries and completed by 124 NYCS Entrepreneurship Programme beneficiaries, the NYCS coordinator and two of the three programme implementers in Walvis Bay.

Two questionnaires were design for collecting primary data: the one for the 180 NYCS Entrepreneurship Programme beneficiaries from Walvis Bay, and the second to collect primary data from the NYCS management team.

The questionnaire for the NYCS Entrepreneurship Programme beneficiaries comprised three sections. The first section required the NYCS Entrepreneurship Programme beneficiaries to give geographical and educational background. They were then asked to indicate when they had become beneficiaries of the Programme and how they had become aware of it. The second section contained questions to assess the three objectives of the NYCS Entrepreneurship Programme. These questions probed into what impact the training had had on the NYCS Entrepreneurship Programme beneficiaries as well as the loans received by them. The third section sought to identify the challenges faced by the NYCS Entrepreneurship Programme beneficiaries.

The questionnaire for the NYCS management team also comprised three sections. They were similar to those of the NYCS Entrepreneurship Programme beneficiaries. All sections had components to which the respondents could indicate either “yes” or “no” with an explanation of their answer. There was also a section where the respondents could express their own opinions regarding the challenges they experienced as the NYCS management team.

5.4.2 Secondary data

Secondary data, as mentioned above, is data that was readily available before the research commenced. In this evaluation research, secondary data was gathered from the following data sources:

(i) Business plans of NYCS Entrepreneurship Programme beneficiaries

The business plans of the NYCS Entrepreneurship Programme beneficiaries need to be examined to discover the intended outcomes and the indicators of the success of NYCS Entrepreneurship Programme. These business plans were used to collect data to answer the research questions and objectives as posed by this research.

The business plans of the NYCS Entrepreneurship Programme beneficiaries were developed and submitted before the loans were approved. These beneficiaries' business plans were the tools to guide the beneficiaries when they established their businesses.

(ii) Portfolio of Evidence (POE) of the NYCS Entrepreneurship Programme beneficiaries

During the term of their contracts, the beneficiaries were required to compile a Portfolio of Evidence (POE) to indicate the activities they were pursuing under the NYCS Entrepreneurship Programme. The POE of the beneficiaries included weekly activity plans, weekly and monthly reports, photos and copies of correspondence written, and referrals made. The POEs of the NYCS Entrepreneurship Programme beneficiaries were examined as part of this research to establish the activities undertaken by the beneficiaries, the achievements of the NYCS Entrepreneurship Programme and the challenges encountered in the implementation of the NYCS Entrepreneurship Programme.

(iii) Reports

The programme implementers kept records of the NYCS Entrepreneurship Programme beneficiaries that received training and funding. The programme implementers also had the relevant information on the NYCS Entrepreneurship Programme beneficiaries before they received the funding, as well as information on how the funds were being utilised in the field based on their follow-ups. The NYCS coordinator received monthly, quarterly and annual reports to determine the actual achieved outcomes of the NYCS Entrepreneurship Programme in Walvis Bay.

This information was very useful for this research because this secondary data was analysed to interrogate the NYCS Entrepreneurship Programme intervention.

5.5 Data analyses

The objectives of this study are to investigate whether the objectives of the NYCS Entrepreneurship Programme have been achieved in Walvis Bay. The goal of this chapter is to present and discuss the data collected from the 124 NYCS Entrepreneurship Programme beneficiaries, the two programme implementers and the NYCS coordinator.

Of a total of 180 questionnaires administered to the participants, 124 were completed and usable for the purpose of this study. This represents 68.8 per cent of the NYCS Entrepreneurship Programme beneficiaries in Walvis Bay. The reason for the failure to collect completed questionnaires from all 180 beneficiaries when the questionnaires were being collected was that Walvis Bay was under Level 1 of the COVID-19 lockdown and some of the participants had travelled out of town prior to the lockdown restrictions. Although questionnaires were sent to the three programme implementers, only two responded, while the NYCS coordinator responded timeously.

De Vos et al. (2005:218) contend that data analysis brings some order, structure and meaning to a mass of data that has been collected to answer the research questions in a study. This researcher used a thematic approach and the data collected is also graphically depicted. Analysis and discussion enable the researcher to draw conclusions about whether the objectives of the NYCS Entrepreneurship Programme were achieved or not, and to make recommendations in the next chapter.

5.5.1 Results of NYCS Entrepreneurship Programme beneficiaries

The results were presented in bar charts, pie charts while the qualitative data involving spoken words is given in writing.

5.5.1.1 Section A: Geographical information

5.5.1.1.1 Presentation based on the gender of respondents

The following graph indicates the gender of respondents involved in this study.

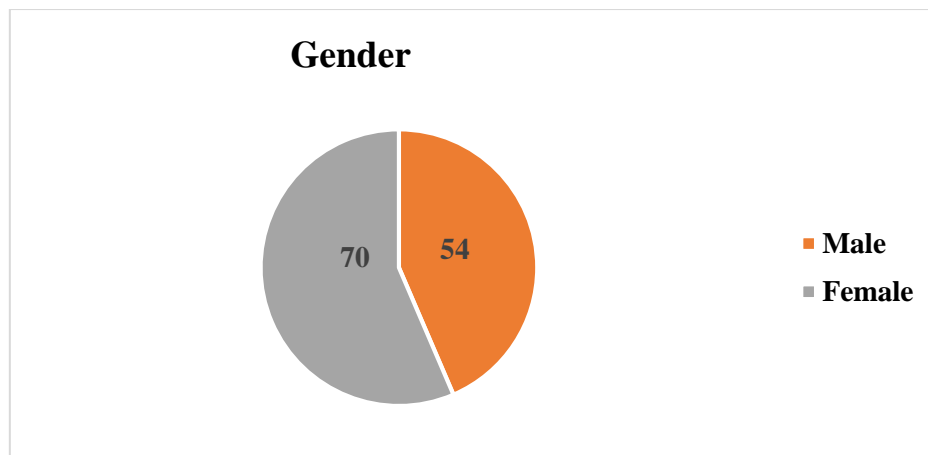


Figure 8: Data results based on gender

The above pie chart shows that the higher number of participants for the study were 70 females followed by the males of whom there were 54.

5.5.1.1.2 Presentation based on the age of respondents

Age Group	Frequency	Percentage
18 -23	8	6.5
24 - 29	73	58.8
30 - 35	43	34.7
TOTAL	124	100

Table 7: Age groups

Based upon the age of the respondents, 8 NYCS Entrepreneurship Programme beneficiaries were between the age of 18 and 23 years, 73 beneficiaries were between the ages of 24 and 29 years, and 43 Programme beneficiaries were between the ages of 30 to 35-years -old. Table 7 illustrates that most of Walvis Bay's youth were between the ages of 24 and 29 years, comprising 58.8 per cent, followed by 34.7 per cent between the ages of 30 and 35 years and 6.5 per cent between the ages of 18 and 23 years respectively.

5.5.1.1.3 Presentation based on academic qualification of respondents

Figure 9 illustrates the educational background of the NYCS Entrepreneurship Programme beneficiaries in Walvis Bay.

Regarding academic qualifications, the highest number of NYCS Entrepreneurship Programme beneficiaries had a grade 10 level of education (51) while only two had a tertiary level diploma. There were 49 NYCS Entrepreneurship Programme beneficiaries with grade 12 and 22 with a grade 8 level of education.

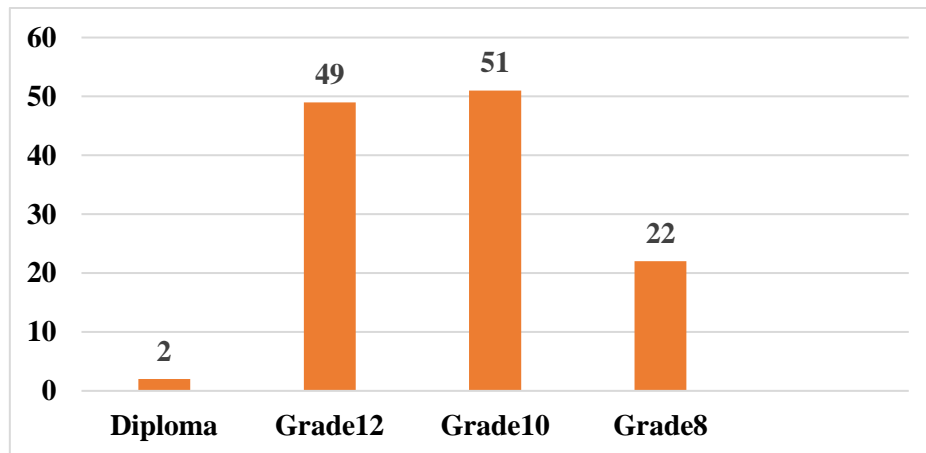


Figure 9: Academic Qualifications

5.5.1.1.4 Presentation based on the commencement in the NYCS Entrepreneurship Programme of respondents

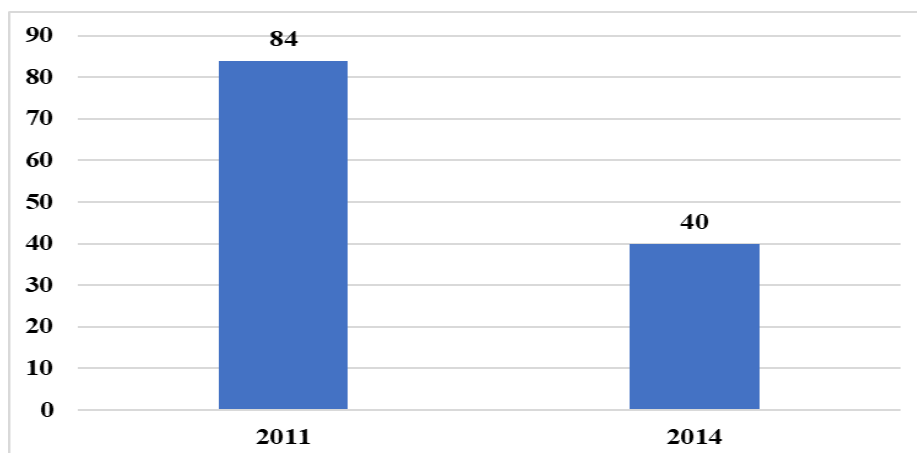


Figure 10: Commencement in NYCS Entrepreneurship Programme

Regarding when NYCS Entrepreneurship Programme beneficiaries had commenced participating in the NYSC Entrepreneurship Programme, 84 indicated that they had started in 2011, while 40 said they had started in 2014.

5.5.1.1.5 Presentation based on where the respondents heard about the NYCS Entrepreneurship Programme

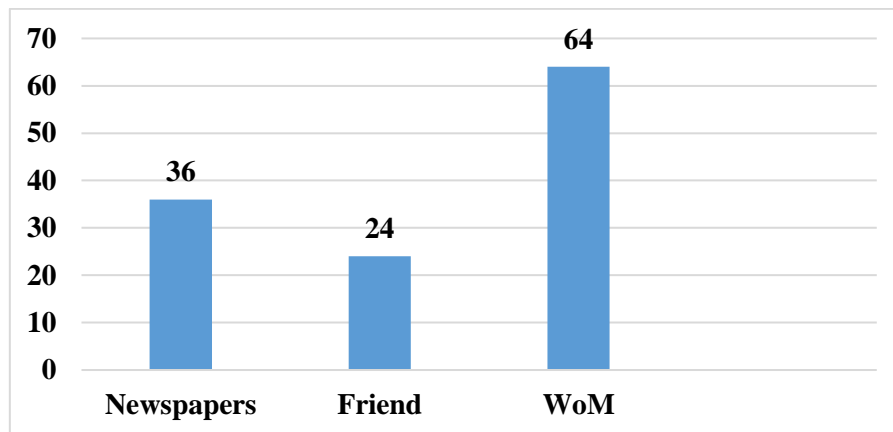


Figure 11: Awareness of NYCS Entrepreneurship Programme

Pertaining to how the NYCS Entrepreneurship Programme beneficiaries become aware of the programme, a total of 64 NYCS Entrepreneurship Programme beneficiaries found out by word of mouth (WoM), but not from a friend. Another 36 beneficiaries learnt of the Programme from advertisements in the newspapers, and the remaining 24 NYCS Entrepreneurship Programme beneficiaries heard about it from a friend.

5.5.1.2 Section B: Assessing the objectives of the NYCS Entrepreneurship Programme

The objectives of the NYCS Entrepreneurship Programme are as follows (NYCS, 2015:1).

- (i) To increase the participation of youth in economic activities.
- (ii) To promote entrepreneurship among the youth through structured and integrated support.
- (iii) To increase access to business support services which include access to financial services for unemployed youth.

To assess the success of the Programme in achieving its objectives, the questionnaire contained various statements or questions to which the participants were asked to respond.

The following data was collected from the NYCS Entrepreneurship Programme beneficiaries and is illustrated in tables, graphs and reported in writing.

5.5.1.2.1 Objective (i): To increase the participation of youth in economic activities

5.5.1.2.1.1 These entrepreneurship training sessions have positively influenced your decision to start a business

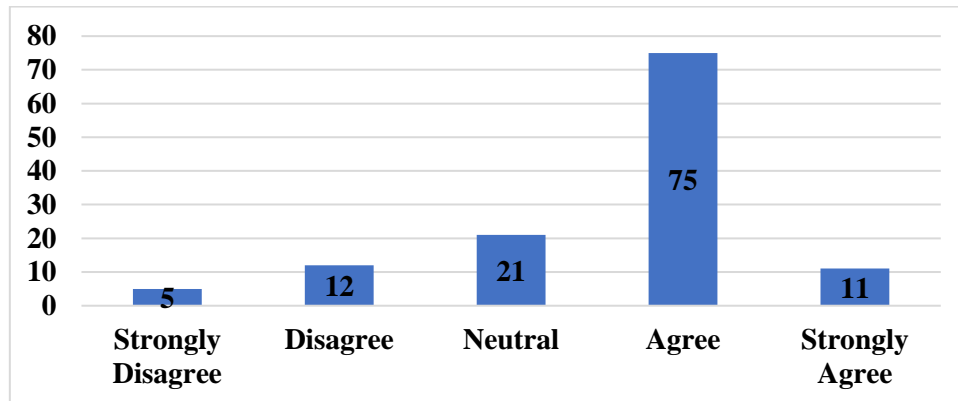


Figure 12: Data presentation based on influence of NYCS Entrepreneurship Programme

With regard to the positive influence of the training sessions prompting them to become entrepreneurs, 86 NYCS Entrepreneurship Programme beneficiaries agreed and positively agreed that the sessions influenced them to start businesses; 17 NYCS Entrepreneurship Programme beneficiaries did not agree with the statement, while 21 NYCS Entrepreneurship Programme beneficiaries were neutral.

5.5.1.2.1.2 This NYCS Entrepreneurship Programme assisted you as a beneficiary to establish a business.

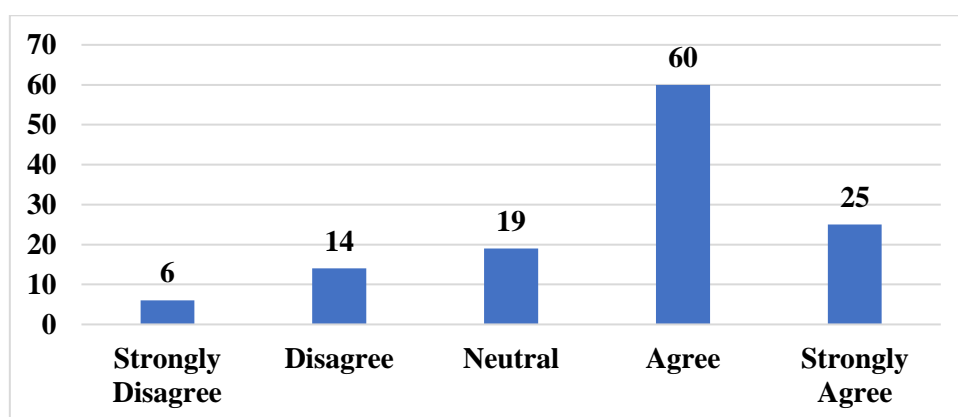


Figure 13: Assistance from the NYCS Entrepreneurship Programme to establish a business

The highest number, 85 NYCS Entrepreneurship Programme beneficiaries agreed that the programme assisted them to establish a business, with 20 NYCS Entrepreneurship

Programme beneficiaries not agreeing and 19 NYCS Entrepreneurship Programme beneficiaries remaining neutral.

5.5.1.2.1.3 What type of business did you established?

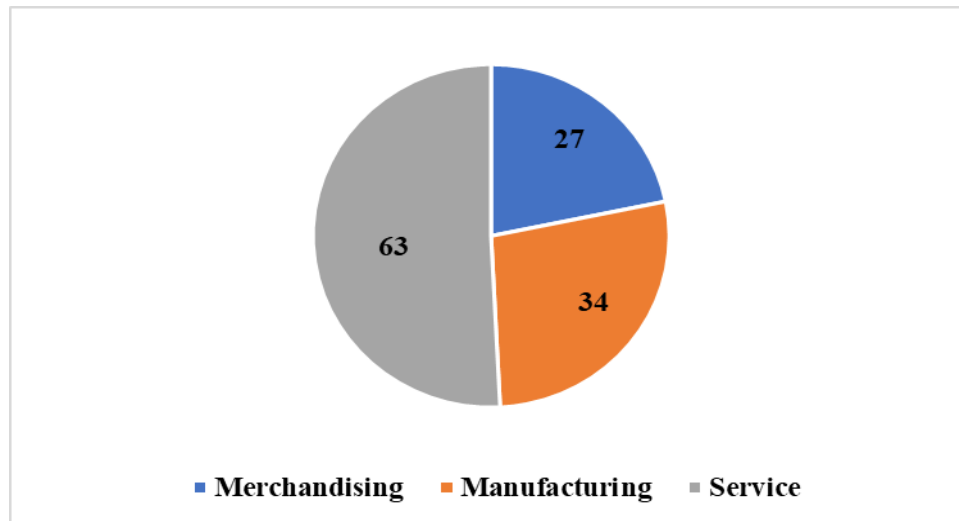


Figure 14: Types of business established

Relating to the types of business established, the service sector recorded the highest number with 63 (XX%) NYCS Entrepreneurship Programme beneficiaries entering that sector. The lowest number of businesses established were in merchandising with 27 beneficiaries entering that sector. A total of 34 NYCS Entrepreneurship Programme beneficiaries engaged in manufacturing.

5.5.1.2.1.4 How long have you been operating your business?

1 - 3	4 - 6	> 7
83	20	21

Table 8: Data based on the length of operating a business

At 83 between 1 – 3 years garnered the highest number of NYCS Entrepreneurship Programme beneficiaries operating their businesses, followed by 21 beneficiaries who had more than 7 years business experience, and lastly, those between 4 and 6 years who totalled 20 NYCS Entrepreneurship Programme beneficiaries.

5.5.1.2.1.5 Did you create employment for others?

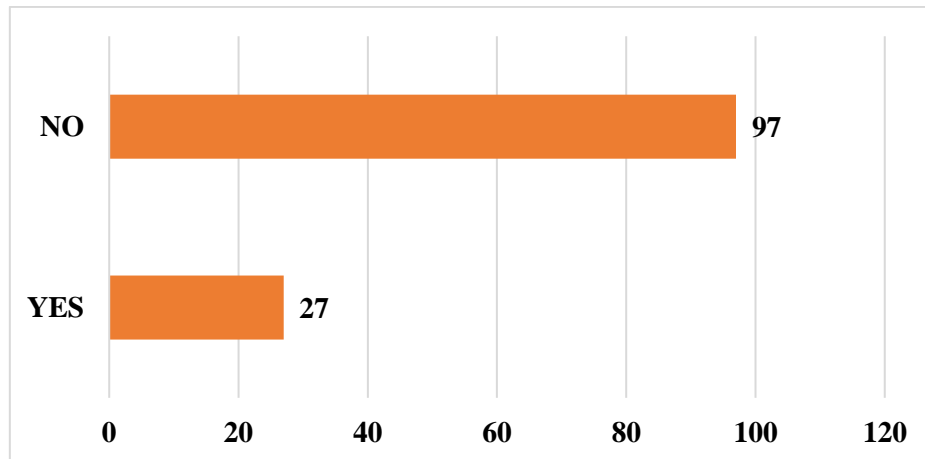


Figure 15: Employment Creation

Relating to the creation of employment, 27 NYCS Entrepreneurship Programme beneficiaries indicated that they did create employment for others, while the majority, 97 Programme beneficiaries, had not created any employment for others.

5.5.1.2.1.6 If YES, how many employees do you currently employ?

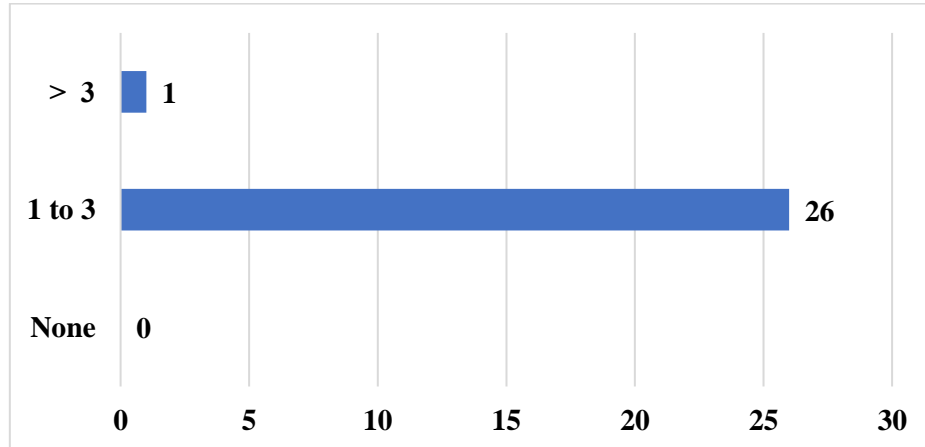


Figure 16: Number of Employees

Relating to the numbers employed, 26 NYCS Entrepreneurship Programme beneficiaries indicated that they employed between 1 and 3 persons, while there was only 1 NYCS Entrepreneurship Programme beneficiary who had employed more than 3 people.

5.5.1.2.1.7 If NO, why not?

Fifty-four (54) NYCS Entrepreneurship Programme beneficiaries indicated that they did not generate enough money to employ people. This was how one of the NYCS Entrepreneurship Programme beneficiaries replied to the question: “Honestly, how can I afford to employ when I need employment. The programme is good, but the loan amounts for phase 1 and 2 do not correspond with the business.”

Thirty (30) NYCS Entrepreneurship Programme beneficiaries said the money they were generating was just enough to repay their loan and buy more materials or goods for their business to operate. Here is an example of a response from one of the beneficiaries: “This loan is not enough to cater for my life and the life of others. So how am I expected to repay the loan and buy materials? And on top of that employ someone. That’s not possible.”

Thirteen (13) NYCS Entrepreneurship Programme beneficiaries mentioned both reasons (not generating enough money and loans being meagre) for not employing people.

5.5.1.2.2 Objective (ii): To promote entrepreneurship amongst the youth through structured and integrated support.

5.5.1.2.2.1 Did you attend the compulsory business training as an NYCS Entrepreneurship Programme beneficiary?

YES	NO
124	0

Table 9: Attendance of compulsory business training

Relating to the attendance of the compulsory business training, all 124 NYCS Entrepreneurship Programme beneficiaries had attended.

5.5.1.2.2.2 If NO, why not

Not applicable because all NYCS Entrepreneurship beneficiaries who completed the questionnaire attended the compulsory training.

5.5.1.2.2.3 As an NYCS Entrepreneurship Programme beneficiary, I was offered and informed of additional training.

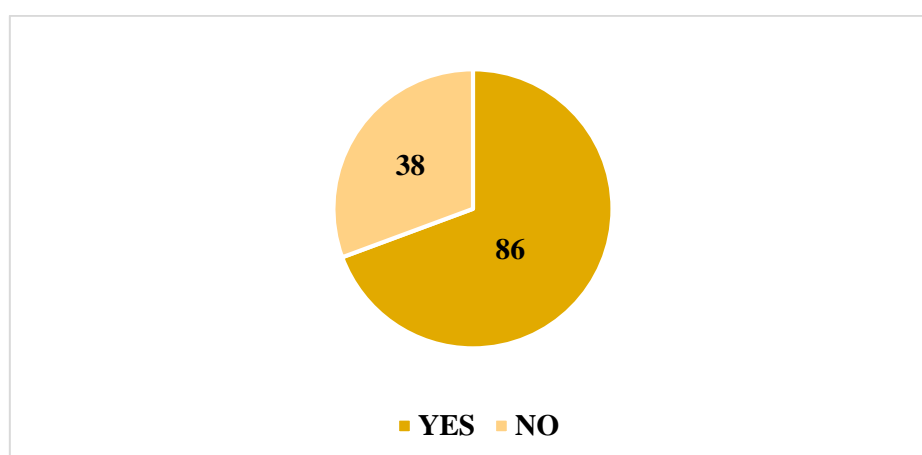


Figure 17: Data based on information regarding additional training

Relating to the information regarding additional business training, 86 NYCS Entrepreneurship Programme beneficiaries were informed, while the remaining 38 indicated that they were not informed.

5.5.1.2.2.4 As an NYCS Entrepreneurship Programme beneficiary, I attended additional training.

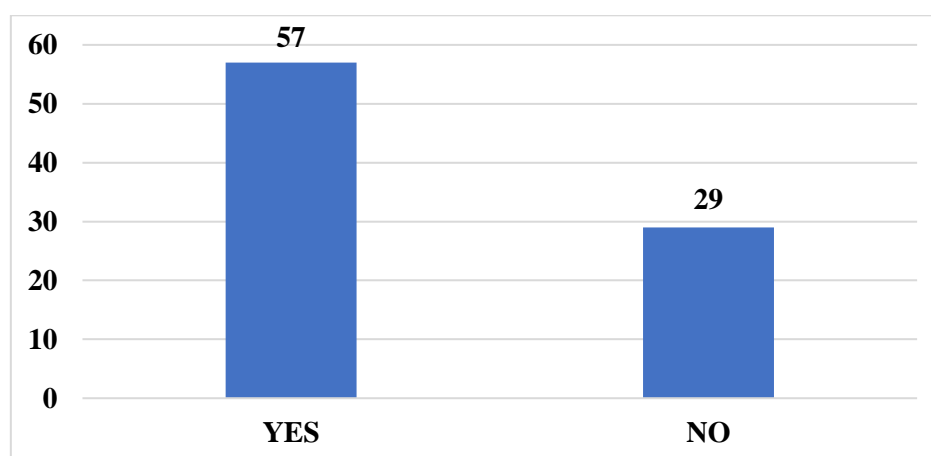


Figure 18: Attendance of Additional Training

Of the 86 NYCS Entrepreneurship Programme beneficiaries that were informed of the additional training, 57 indicated that they did attend this training. Furthermore, they indicated that they attended the training after they had received their first loan in 2011. This training was a follow-up to the compulsory training they had attended in 2011. Twenty-nine (29) NYCS Entrepreneurship Programme beneficiaries did not attend

additional training. One said, “I attended the training, but my problem is the duration of the training.”

5.5.1.2.2.5 If, YES, what type of additional training did you attend and how did you benefit from the additional training sessions you attended.

The follow-up training that the beneficiaries attended was on how to manage a business efficiently, the importance of customer service and information on how to market their businesses. The training was similar to as their first follow-up training. Six (6) NYCS Entrepreneurship Programme beneficiaries said they also attended a third training session, which was similar of the first and second follow-up training. “It is time wasting because there is nothing new in the training that I attended after getting the phase 1 loan and the second loan,” was a comment.

5.5.1.2.2.6 If, NO, why not?

Seven (7) NYCS Entrepreneurship Programme beneficiaries said they did not have a business anymore, while 8 beneficiaries said they chose to go to work when the training was being conducted: “Sometimes one deviates from the venture because the priority is getting an income to live on. I just decided that it’s better to focus on work that gives me something at the end.”

A further 8 NYCS Entrepreneurship Programme beneficiaries said they did not have a business anymore, but had been at work, while the remaining 6 beneficiaries indicated that they were not interested in attending additional training. “This support for the unemployed youth is meaningless if they expect you to start a business with N\$2000.00. They should follow what other economies do in supporting the unemployed youth.”

5.5.1.2.2.7 Were you able to start and sustain your enterprise because of the training sessions?

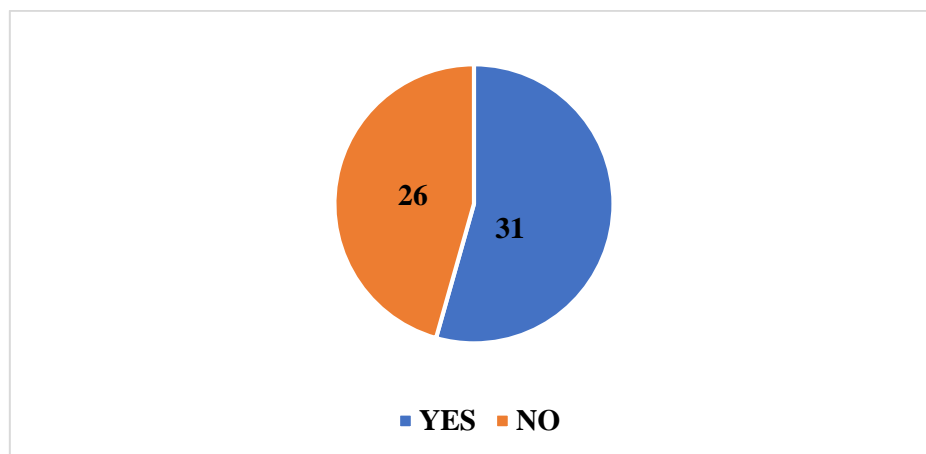


Figure 19: Sustainability of business

On whether the additional training helped the beneficiaries to grow and sustain their businesses, 31 NYCS Entrepreneurship Programme beneficiaries indicated a positive outcome, while 26 indicated that they did not gain anything from the additional training.

5.5.1.2.2.8 If YES, explain how the training affected the operation of your enterprises.

Relating to the above question, 31 of the 57 NYCS Entrepreneurship Programme beneficiaries who indicated that they attended additional training in 5.6.1.2.2.4 were able to start and sustain their businesses because of the training sessions.

Sixteen (16) beneficiaries indicated that various methods of marketing were mentioned during the additional training sessions to help them market and promote their businesses. One such very successful method is the use of social media platforms like WhatsApp and Face Book: “Through creating WhatsApp groups my business is now known and this is indicative of the enquiries I am now receiving.”

Six (6) NYCS Entrepreneurship Programme beneficiaries said being nice with their customers encouraged more people to support their businesses: “Since the centre of business are the customers, I have improved on my ability to manage it and I always put a smile when dealing with my customers.”

Nine (9) NYCS Entrepreneurship Programme beneficiaries said they learnt how to manage their money better to the benefit of their businesses.

5.5.1.2.2.9 If NO, why not?

Nine (9) of the 26 NYCS Entrepreneurship Programme beneficiaries who indicated that they did not attend additional training in 5.6.1.2.2.4 said that it was because they did not have a business anymore: “Ha! That money they give us is peanuts. The business is gone, and I can’t help it. If they really want to help the unemployed youth to engage in meaningful business let them increase the amounts for the loan” was one response.

Eight (8) NYCS Entrepreneurship Programme beneficiaries indicated that they were working permanently, while 4 said they did not have a business because they were working as casuals.

Five (5) NYCS Entrepreneurship Programme beneficiaries did not respond to the question although they indicated NO in 5.6.1.2.2.4

5.5.1.2.2.10 Would you recommend that every entrepreneurship training session be accompanied by support from current and similar entrepreneurs?

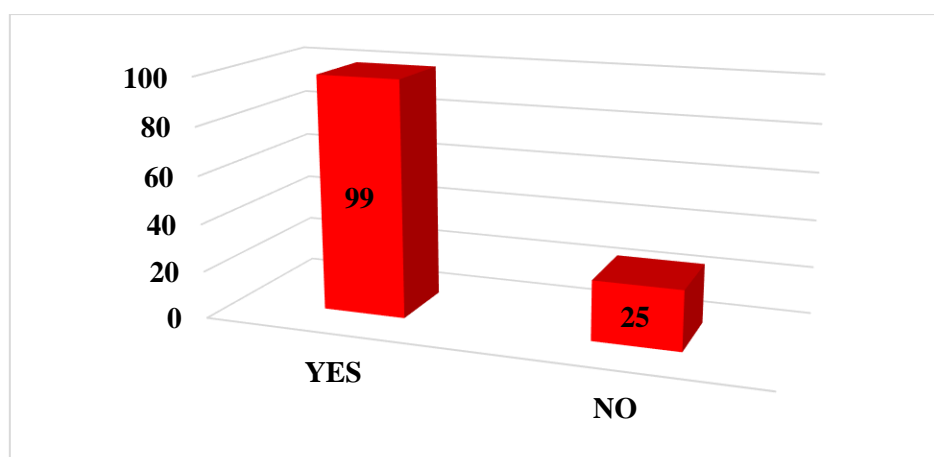


Figure 20: Mentorship

On whether the NYCS Entrepreneurship Programme beneficiaries would recommend that they be accompanied by current and similar entrepreneurs at every training session, 99 beneficiaries indicated that they would like that, while 25 Programme beneficiaries did not favour the idea of mentorship.

5.5.1.2.2.11 If YES, explain.

Of the 99 NYCS Entrepreneurship Programme beneficiaries who supported the idea of mentorship, 62 said they were given guidance on how to start and maintain their business, while 24 said they would build contacts with similar business owners and intended to learn more from them in the future. Thirteen (13) NYCS Entrepreneurship Programme beneficiaries said they learnt how to expand their businesses to create more employment for the unemployed youth in Walvis Bay from the experience of the entrepreneur at the training session. Of these respondents 48 also said “The training from NYCS is not enough. I have learnt by copying what others who are doing the same business are doing.”

5.5.1.2.2.12 If NO, why not?

Twelve (12) of these NYCS Entrepreneurship Programme beneficiaries said they did not have businesses similar to those of the mentors thus mentorship was of no interest to them. Seven (7) said the mentors talk only about their problems and this was very negative, and Six (6) Programme beneficiaries did not respond to the mentorship issue: “Listening to what others have to say is good as long as it has some encouraging words that can motivate you.” “The majority discuss their problems instead of finding solutions was one comment.”

5.5.1.2.3 Objective (iii): To increase access to business support services, which includes access to financial services for unemployed youth

5.5.1.2.3.1 Are you participating in the lending system of the NYCS Entrepreneurship Programme?

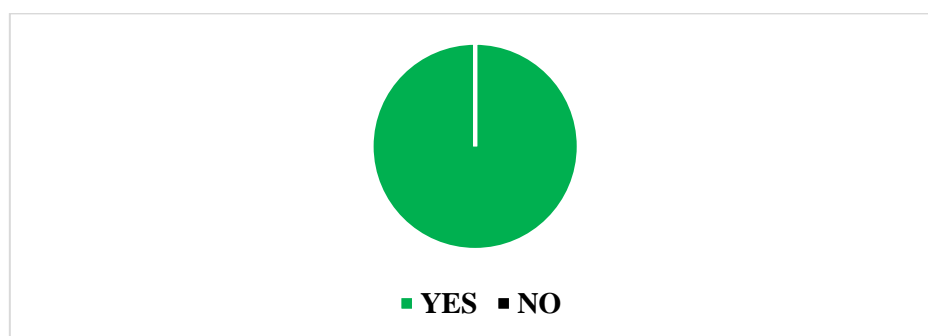


Figure 21: Participating in the NYCS Entrepreneurship Programme

All 124 participants indicated that they participated in the lending system of the NYCS Entrepreneurship Programme.

5.5.1.2.3.2 If YES, indicate to which phase did you progressed

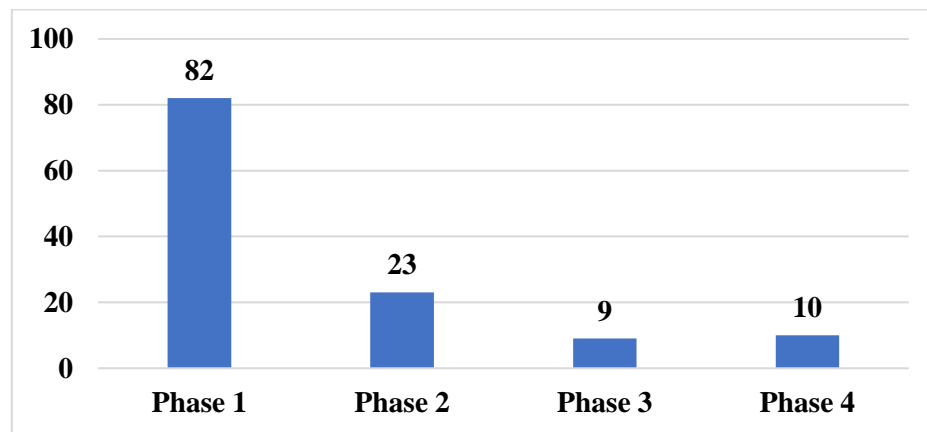


Figure 22: Loan phases of the NYCS Entrepreneurship Programme reached

The highest number of NYCS Entrepreneurship Programme beneficiaries had reached phase 1 with a total of 82, and the lowest number 9 of beneficiaries was recorded in phase 3. There were 23 NYCS Entrepreneurship Programme beneficiaries recorded in phase 2, while 10 NYCS Entrepreneurship Programme beneficiaries were recorded in phase 4.

5.5.1.2.3.3 If NO, why not?

Not applicable, because all 124 NYCS Entrepreneurship Programme beneficiaries participated in the NYCS Entrepreneurship Programme loan scheme.

5.5.1.2.3.4 Please indicate your total loan amount.

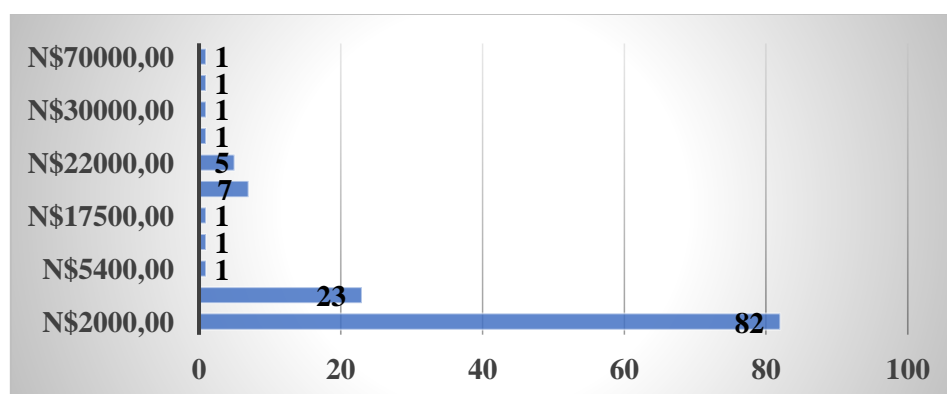


Figure 23: Loan amounts received by the NYCS Entrepreneurship Programme beneficiaries

A total of 82 NYCS Entrepreneurship Programme beneficiaries had a loan amount of N\$2000, and 23 had a loan amount of N\$4000. Seven (7) NYCS Entrepreneurship Programme beneficiaries had loan amounts of N\$5400, N\$6000, N\$17 500, N\$24 000, N\$30 000, N\$50 000 and N\$70 000 respectively. Another 7 NYCS had loans of N\$20 000, while 5 beneficiaries had loans of N\$22 000.

5.5.1.2.3.5 Did you need additional funding other than what you received from the NYCS Entrepreneurship Programme?

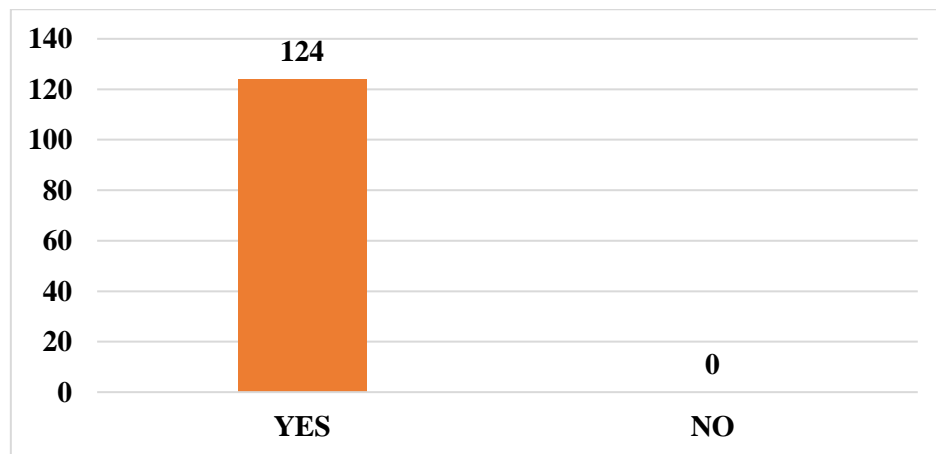


Figure 24: Need for Additional Training

All the 124 participants indicated that they needed additional funding.

5.5.1.2.3.6 If YES explain why?

Fifty-four (54) NYCS Entrepreneurship Programme beneficiaries said that the first loan was not enough to start a business: “The funding is not enough to do business because the prices of materials are high.” “We need more money to start good businesses that will last. NYSC need to increase the phase one amounts to 15000” and “It is difficult to continue the business because even if you charge the customer what you think is ok, they end up not buying” were some of the comments.

Twenty-four (24) NYCS Entrepreneurship Programme beneficiaries said they needed more money to expand their business, while 20 beneficiaries said they needed more money to buy more material for their businesses to grow. Twenty-six (26) beneficiaries needed more money to buy material to build their own premises from which to operate their business because the rent was too high.

5.5.1.2.3.7 Would you say that your participation in the NYCS Entrepreneurship Programme has helped you better manage your finances of the business.

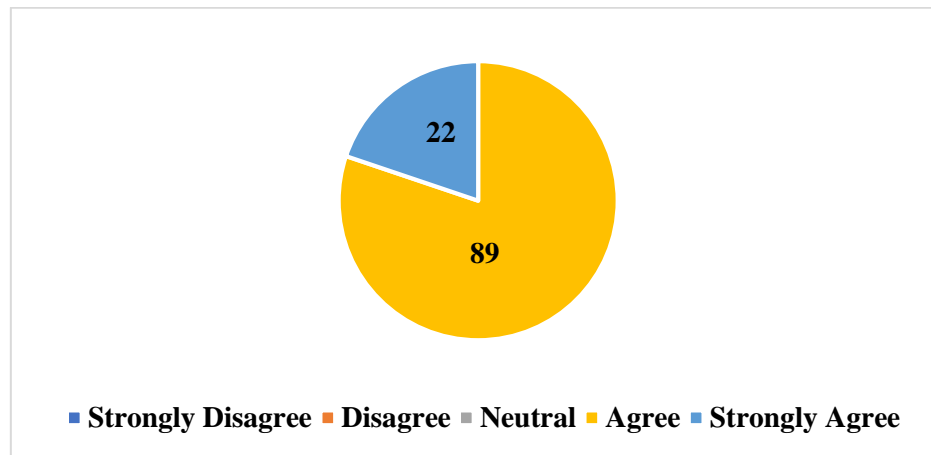


Figure 25: Financial management of the business

With regard to managing their finances, 89 NYCS Entrepreneurship Programme beneficiaries agreed that participation in the programme had had a positive influence on their managing their finances. A further 22 beneficiaries strongly agreed with the statement, while 13 NYCS Entrepreneurship Programme beneficiaries did not comment on the statement.

5.5.1.2.3.8 Explain how?

Fifty-seven (57) NYCS Entrepreneurship Programme beneficiaries said that the training helped them a lot because they learnt how to manage their money. For example, one said “I have learnt how to keep financial records, and this has helped me keep track of whether my business is improving or not” and another that “Now I am in charge of my finances unlike in the past when I would use what I had earned for personal things.”

Thirty-two (32) beneficiaries said that the already established entrepreneurs they met during the training also gave them advice on how to extend and manage their business: “Sometimes you think you know how to conduct your business but no. I learnt more through listening to those who were now established in the car wash business” was a comment. Another said, “Getting it from the horse’s mouth helped me a lot and I have reduced the cost of buying dashboard cleaning polish. I now buy it from a source that came from a youth who is running a good car wash business.”

5.5.1.3 Section C: General

In this section, data was collected regarding the challenges the NYCS Entrepreneurship Programme beneficiaries experienced, as well as their suggestions and recommendations to the NYCS Coordinator and programme implementers to help them overcome these challenges.

5.5.1.3.1 Did you experience any challenges as a newly established entrepreneur?

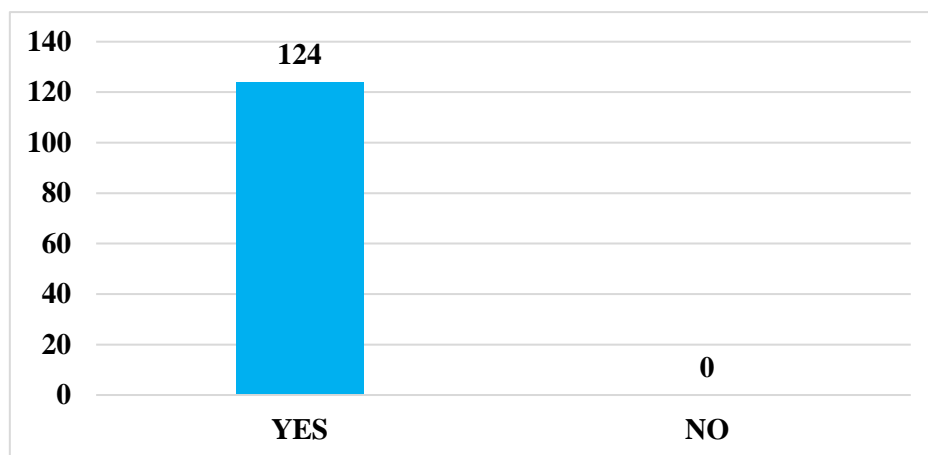


Figure 26: Data on challenge experience

All 124 participants indicated that they experienced challenges as new entrepreneurs.

5.5.1.3.2 If, YES, name at least five challenges.

The following challenges came from the recipients of loans between N\$2000 – N\$6000 and have been recorded from their feedback. The N\$2000 loan in phase 1 was not sufficient to start a business.

- (i) The money they received was not what they requested when they submitted their business plans.
- (ii) There was not enough guidance from the programme implementers after they had received their loans.
- (iii) They had difficulty paying back the loans because they were not making enough money to buy stock or material and repay the loan. Therefore, they rather bought stock or material than repay the loan.

- (iv) Although they wanted to employ people, they were not generating enough money to employ people.

Although the above challenges were voiced by the recipients of loans between N\$2000 and N\$6000, beneficiaries with higher loans experienced the same problems when they started their businesses. The NYCS Entrepreneurship Programme beneficiaries added the following regarding the challenges they faced as entrepreneurs.

- (i) They had a problem obtaining working capital related to their business. To get working capital, they had to sell some of their personal belongings to keep their businesses afloat.
- (ii) They struggled to get additional funds from other financial institutions to enable them to expand their businesses.
- (iii) They had difficulty being recognised by bigger companies.
- (iv) The places they rented were very expensive and it was a challenge to pay the rent on a regular basis. They had to move around to find cheaper places to rent.

5.6.1.3.3 What suggestions do you have for the NYCS Entrepreneurship Programme Implementers and the NYCS Coordinator to assist you with the abovementioned challenges, if any, as a newly established entrepreneur?

These suggestions were also taken from the responses of the participants.

- (i) The loans should be increased because they are not enough to start and to maintain a business.
- (ii) Programme implementers must be assisted financially to make follow-up visits and to give more guidance to improve the entrepreneurship skills of the NYCS Entrepreneurship Programme beneficiaries.
- (iii) The NYCS must operate as a private entity and an annually budgeted amount must be allocated to the secretariat.

5.5.2 Results of NYCS Entrepreneurship Programme management team

The results are presented in bar tables, while the qualitative data involving spoken words is reported in writing.

5.5.2.1 Section A: Geographical information

The following is a summary of the geographical information regarding the management team:

- (i) Management team member 1: Holds a tertiary degree and has experience at the NYCS for more than ten years.
- (ii) Management team member 2: Holds a tertiary degree and has experience at the NYCS for more than six years.
- (iii) Management team member 3: Holds a tertiary degree and has experience at the NYCS for more than six years.

5.5.2.2 Section B: Assessing the Objectives of the NYCS Entrepreneurship Programme

The objectives of the NYCS Entrepreneurship Programme are as follows (NYCS, 2015:1):

- (i) To increase the participation of youth in economic activities.
- (ii) To promote entrepreneurship among the youth through structured and integrated support.
- (iii) To increase access to business support services which include access to financial services for unemployed youth.

To assess the success of the Programme in achieving its objectives, the questionnaire contained various statements or questions to which the participants were asked to respond. It should also be noted that the participants considered by the management team comprises all 180 NYCS Entrepreneurship Programme beneficiaries.

The following data was collected from the management team and is illustrated in tables. Spoken words are reported in writing.

5.5.2.2.1 Objective (i): To increase the participation of youth in economic affairs

5.5.2.2.1.1 These compulsory entrepreneurship training sessions have positively influenced your decision to start a business.

With regard to the positive influence of the training sessions encouraging the beneficiaries to become entrepreneurs, the management team members strongly agreed that the sessions influenced the NYCS Entrepreneurship Programme beneficiaries to start businesses.

5.5.2.2.1.2 How many of each type of businesses were established?

<i>Type of Business</i>	<i>Merchandising</i>	<i>Manufacturing</i>	<i>Service</i>
<i>Management team member 1</i>	<i>51</i>	<i>33</i>	<i>96</i>
<i>Management team member 2</i>	<i>51</i>	<i>33</i>	<i>96</i>
<i>Management team member 3</i>	<i>51</i>	<i>33</i>	<i>96</i>

Table 10: Businesses established by NYCS Entrepreneurship Programme beneficiaries

Relating to the types of business established, the management team members agreed that the service sector garnered the most with 96 NYCS Entrepreneurship Programme beneficiaries entering that sector. The lowest number of businesses established was in manufacturing with 33 NYCS Entrepreneurship Programme beneficiaries. A total of 51 NYCS Entrepreneurship Programme beneficiaries were engaged in merchandising.

5.5.2.2.1.3 Did NYCS Entrepreneurship Programme beneficiaries create employment for others?

The management team members agreed that the NYCS Entrepreneurship Programme beneficiaries created employment for other unemployed youth in Walvis Bay.

5.5.2.2.1.4 How many jobs were created?

Management Team	Jobs Created
Management team member 1	>200
Management team member 2	100 -200
Management team member 3	100 - 200

Table 11: Jobs created by the NYCS Entrepreneurship Programme beneficiaries

Management team member 1 indicated that more than 200 jobs were created, while management team members 2 and 3 indicated that between 101 and 200 jobs were created.

5.5.2.2.2 Objective (ii): To promote entrepreneurship amongst the youth through structured and integrated support.

The following data collected from the management team members in response to Questions 10 – 21 (See Appendix 8.5 Questionnaire of the NYCS Management Team) is given in written format

The management team members agreed that the compulsory training offered to the NYCS Entrepreneurship Programme beneficiaries lasted for two weeks and took place from Monday to Friday. The response of management team member 1 was neutral regarding the attendance of the NYCS Entrepreneurship Programme beneficiaries of the compulsory training on a regular basis. Management team member 1 said the following regarding the training: “Training has been focused on refresher courses in mentoring/improve your business as additional courses. The programme has noted that it has improved the knowledge and skill of many beneficiaries.”

Management team members 2 and 3 strongly agreed that the NYCS Entrepreneurship Programme beneficiaries attended the compulsory training on a regular basis. Management team member 2 stated that additional training was offered to beneficiaries, but this was not always available as there were not adequate human resources under the programme. “I have stated there is no provision in terms of the funding to provide additional training, but we acknowledge the fact that additional training is very important as part of capacity building.”

Management team member 3 stated the importance of the training and the benefits that the NYCS Entrepreneurship Programme holds for youth unemployment, and said that the “NYCS Entrepreneurship Programme has taken a lot of youth from the street to become entrepreneurs, hence no collaterals required. Only their commitment in changing their life.”

Regarding business training and how it has assisted the NYCS Entrepreneurship Programme beneficiaries in managing their ventures, management team member 3 had this to say: “Beneficiaries utilise the skills gained during business coaching and mentoring to rectify where they make loss then maximise their profit.”

5.5.2.2.3 Objective (iii): To increase access to business support services, which includes access to financial services for unemployed youth.

Data collected from the management team members in response to Questions 21 – 28 (See Appendix 8.5 Questionnaire of the NYCS Management Team) is given in written format.

Management team member 1 said there were more than 180 NYCS Entrepreneurship Programme beneficiaries participating in the lending system and approximately N\$420 000 had been dispensed in Walvis Bay. This management team member indicated that most of the NYCS Entrepreneurship Programme beneficiaries wanted more funds to start their businesses but added that the “NYCS can only give up to N\$100 000.”

Relating to whether business training had helped the NYCS Entrepreneurship Programme beneficiaries manage their business finances better, management team member 1 said: “Many have never attended business training.”

Management team member 2 stated that “finance management is one of the components NYCS should focus on because it is a challenge for youth to manage their finances”.

Regarding the issue of mentorship and whether the programme implementers would recommend that the current beneficiaries be accompanied to training sessions, management team member 2 stated the following: “NYCS Entrepreneurship Programme beneficiaries also attend on-going mentorship and coaching sessions

organised and conducted by the ministry”, and advised that “we rather prefer on-site mentorship instead of trainings”.

The issue of funding was confirmed by management team member 2 in that most of the NYCS Entrepreneurship Programme beneficiaries complained of funding inadequacy and wanted more money for their ventures. “There are some entrepreneurs who required more than what NYSC can offer them.”

In assessing the impact of business training on the NYCS Entrepreneurship Programme beneficiaries and how it has assisted the NYCS Entrepreneurship Programme beneficiaries in managing their ventures, management team member 3 had this to say: “Beneficiaries utilise the skills gained during business coaching and mentoring to rectify where they make loss then maximise their profit.”

With regard to areas of concern related to the NYCS Entrepreneurship Programme, management team member 3 indicated that there is no financial discipline on the part of some of the Entrepreneurship Programme beneficiaries. “There is a lot of financial indiscipline among some of them where the money meant for the business is used for personal things.”

5.6 Section C: General

In this section data was collected regarding the challenges the management team members experienced and the suggestions and recommendations they have for the MSYNS to assist them in this challenge.

Management team member 1 indicated that there were challenges that the NYCS Entrepreneurship Programme was facing. One such challenge was the need to sensitise beneficiaries to and help them understand micro financing. Therefore, it was suggested that micro financing be introduced into the NYCS Entrepreneurship Programme. Another challenge identified by management team member 1 was the lack of funds and inadequate resources to cater for the whole country. Management team member 1 therefore recommends that “the government needs to recognise the programme as an important programme and give it the credence that it deserves. Government needs to make more resources available for the NYCS Entrepreneurship Programme to achieve its intended

outcomes.” This team member suggested the introduction of micro financing in the NYCS Entrepreneurship Programme.

Another challenge identified by management team member 1 was the loan repayment period and the high interest rate of 20 % which makes it very difficult for the NYCS Entrepreneurship Programme beneficiaries to survive. This management team member indicated that NYCS Entrepreneurship Programme beneficiaries complained about the insufficiency of funding to start a business and such demands were not provided for by the NYCS Entrepreneurship Programme.

Management team member 2 identified other challenges that beset the NYCS Entrepreneurship Programme from achieving its intended outcomes. These include the remoteness of Namibia and the difficulty of accessing the youth in those areas. This is further hampered by the lack of transport.

Management team member 2 suggests the following: “We need to have regular capacity building workshops for all involved in the NYCS Entrepreneurship Programme and by doing that we will prevent overload of staff members because of a lack of personnel.” Another suggestion put forward by management team member 2 was that enough resources should be availed to the NYCS Entrepreneurship Programme in order for the NYSC to become an independent entity from the MSYNS.

Management team member 3 indicated that the programme is hampered by the lack of human capital such as implementers, slow loan processing, lack of transport for programme implementers and an inadequate loan budget for NYCS Entrepreneurship Programme beneficiaries. This management member said: “We need more implementers to be able to cover and visit the sites where the ventures are to guide beneficiaries. The other problem is transport which is short.”

On the issue of inadequate funding for the ventures, management team member 3 indicated the following: “There is a need to revisit the amounts of the loans by increasing the loan budget as well as speeding the loan processing which affects the entrepreneurs’ businesses.”

5.7 Conclusion

The use of the design, the methodology and methods mentioned above have enabled the researcher to discover whether the NYCS Entrepreneurship Programme has achieved its intended outcomes. The findings are mainly discussed in the order of the research questions. These were analysed with the help of Excel, where applicable, and presented in this study.

The results are illustrated in frequency tables, bar graphs, pie charts and the written word. The results explore the obstacles that NYCS Entrepreneurship Programme beneficiaries encounter in their businesses, most of them identical to those they face while starting up their business ventures. This includes a lack of finance to start and expand their businesses. As a result, business expansion is stalled and this negatively affects the likelihood of creating employment for other unemployed youth.

A lack of government support structures and of business management experience was highlighted by the NYCS management team. On the other hand, the prospects of youth entrepreneurship development in Walvis Bay are encouraged from the growth of entrepreneurial zeal among the young people in this community. These results suggest that the country's government should do more to ensure the sustainability of the youth entrepreneurship development in Walvis Bay.

The next chapter concludes the study by reviewing the research objectives, the programme objectives and providing recommendations for addressing the findings from the data presented in Chapter five.

CHAPTER 6: SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The previous chapter presents the data collected from the NYCS Entrepreneurship Programme beneficiaries, as well as from the NYCS management team. This research task was a qualitative case study on 124 NYCS Entrepreneurship Programme beneficiaries located in Walvis Bay. The main objective of the study was to find out whether the intended outcomes of the NYCS Entrepreneurship Programme have been achieved or not. The evaluation of the programme was conducted using the Theory of Change. This chapter concludes the study by, firstly, assessing whether the research objectives were achieved, then analysing the programme objectives based on the data presented in Chapter five, and finally, offering recommendations for addressing the findings in Chapter five. The chapter will also cover the limitations of the study and recommendations for future research.

6.2 Reviewing the research objectives of this study

In order to achieve the aim of this study the following research objectives were formulated in Chapter one, section 1.6 and addressed as follows:

6.2.1 The theory on the role of the government in economic development.

As the government is responsible for the welfare of a state, it needs to support the youth. This support should be well managed and Potter et al. (2014:11) emphasise that policymakers should pay attention to clear selection criteria, upskilling the youth, making more intensive support available and also offering complementary support such as training, coaching and mentoring, as well as financing. Furthermore, capacity development through training and short practical courses, as well as through networking are essential for the success of youth entrepreneurship.

As stated, in Chapter four, section 4.3, the NYCS Entrepreneurship Programme was a brainchild of the Commonwealth Youth Credit Initiative (CYCI) and was adopted only in 2005 by the government of Namibia through the MSYNS. Although it took the government 11 years from independence in 1990 to promote entrepreneurship among the youth, it has subsequently done well in embracing the need to promote and facilitate

entrepreneurship among the youth in Namibia by implementing the NYCS Entrepreneurship Programme. The government has to this end put in place the necessary legislative framework to create an enabling environment for youth development.

6.2.2 The legislation and policy framework that guides youth development and the increased participation of the youth in the economy of Namibia.

Namibian legislation is a guiding tool for aligning the national framework and policies. In Namibia the relevant policies and government institutions for youth development and entrepreneurship provide a foundation for such development and encourage the youth to venture into businesses that can produce new goods and services for the domestic and export market. This initiative is driven by the government, which also develops the relevant national policies and youth development strategies and recognises the significance and unique challenges of youth development programmes.

The Namibian government helps provide the youth with opportunities to establish their own businesses in order to foster self-employment and other employment opportunities. Through these legislations the Namibian government promotes youth participate in the mainstream economy, with the intention of enabling the youth to become employable, self-reliant and productive citizens of the Republic of Namibia (MSYNS, 2008:10).

As outlined in Chapter three, section 3.1.2, the National Youth Policy promotes the integration, empowerment and support of youth initiatives. This is in line with the Constitution of Namibia, which, in Chapter three, Fundamental Human Rights and Freedoms, gives the youth a platform to participate in the national economy of the country.

6.2.3 Evaluation theory and identify an outcome evaluation model as a framework for this research to determine the success and challenges of the NYCS Entrepreneurship Programme.

According to the United States of America (US) : Department of Health and Human Services (2001:6), outcome evaluation focuses on the degree to which the programme has achieved that for which it was established. In this study the NYSC Entrepreneurship Programme was evaluated for its effect and impact on the lives of the unemployed youth who benefited from the loan scheme in Walvis Bay. The Theory of Change, as

discussed in Chapter two, section 2.7, was used as a guide to collect data through questionnaires.

Realistic Evaluation as described in section 2.7.3 of that chapter was adopted to determine the extent of the success of the NYCS Entrepreneurship Programme beneficiaries. According to Pawson and Tilley (1997:11), Realistic Evaluation is based on testing theories regarding programmes, and this method of data collection, according to Realistic Evaluation, is critical for understanding the programme's successes and failures in meeting its outcomes. After the data was collected, it was analysed to gauge whether the model adequately described the outcomes of the programme.

Finally, an assessment was done in comparison with the theory used for evaluating the programme. The theories drawn on for this study, such as the Theory of Change as the foundation of human behaviour and intentions as postulated by Ajzen (1991), as well as the programme evaluation theory for assessing the outcomes of the NYCS Entrepreneurship Programme, proved adequate as an evaluation model for measuring the intended outcomes of the NYCS. The analysing of the data proved that human behaviour did indeed change and that the NYCS did meet its goals.

6.2.4 Determine if the programme objectives were achieved within the Walvis Bay constituency.

The study evaluates whether the objectives of the NYCS Entrepreneurship Programme were achieved (NYCS, 2015:1).

The primary data gathered is presented in Chapter five and the assessment and interpretation of the analysis of the collected data is discussed in the next section of this chapter.

6.2.4.1 Programme Objective One: To increase the participation of youth in economic activities

The first objective of the programme was to increase the participation of youth in economic activities. The programme identified three sectors: merchandising, manufacturing, and services. In the merchandising sector, a total of 27 businesses were established, manufacturing 34 businesses, while the service sector had 63 businesses as shown in Table 13. This is evidence that the participation of youth in the economic activities of the country increased.

Several of these youth businesses did create employment for fellow unemployed youth. Although participation by the youth in the economic activities increased significantly, Table 14 shows that only 27 of the 124 (21.7%) NYCS Entrepreneurship Programme beneficiaries created new jobs for other unemployed youths. This paints quite a bleak picture as far as job creation is concerned and does not give relief to the government as anticipated while the social ills that youth unemployment creates remain rampant.

As outlined in Figure 12, with 38 of the 124 (30.6%), respondents failing to agree that the entrepreneurship training had positively influenced them to start a business, it seems the training sessions were not well enough presented to have a significant impact. The figures point to moderate satisfaction with the first NYCS objective of increasing economic participation by the youth.

6.2.4.2 Programme Objective Two: To promote entrepreneurship among the youth through structured and integrated support

The second objective was to promote entrepreneurship among the youth through structured and integrated support. Relating to the promotion of entrepreneurship among the youth, the programme trained a total of 124 youths (Table 9) in various developmental and knowledge skills, such as business management and personal finance. It defeated the whole purpose of the programme when a sizeable number, 38 of 124 as presented by Figure 16 (30.6%), were neither offered nor informed of additional training. Figure 17 shows that of the 86 who were offered additional training, 29 did not attend. This is worrying as it implies that more than half of the beneficiaries did not get additional essential training. Furthermore, Figure 13 illustrates that only 31 of the 57 who attended the additional training acknowledged that this training helped them grow and sustain their businesses. This is quite a low number. Another 6 attended a third training session which focused on how to run their businesses efficiently, the importance of customer service and information on how to market their businesses. The low number of attendees is a sharp drop in training attendance.

It seems that funding was not sufficient to promote notable entrepreneurship among the NYCS Entrepreneurship Programme beneficiaries since all of them indicated that they needed extra funding. Some of the respondents also stated that the N\$2000 they received could not meet the needs and demands of starting a business as presented in

Chapter five, section 5.6.1.2.2.6. Based on the collated information, the second objective of the NYCS Entrepreneurship Programme was not met.

6.2.4.3 Programme Objective Three: To increase access to business support services, which includes access to financial services for unemployed youth

The third objective was to increase access to business support services, which includes access to financial services for unemployed youth. Figure 22 shows that 124 respondents received a total of N\$708 900.00 from the programme, hence the general objective of making financial services accessible to the unemployed youths was met. All the beneficiaries got at least the threshold loan of N\$2000. The money was delivered to them, but since most of the beneficiaries did not get additional training, few of them could master the entrepreneurial aspect associated with starting a business. However, the amounts granted were not adequate for the business support as all of them (Figure 23) said they needed extra funding. The insufficiency of the financial support created obstacles in business expansion and the creation of employment for other unemployed youths who are supposed to benefit indirectly from the NYCS Entrepreneurship Programme.

Many of the participants (82) received only the threshold figure of N\$2000.00 as indicated in Figure 22 and could not establish sustainable business ventures, with the result that most of them collapsed and needed a fresh capital injection. There was measurable success with those that got substantial loan amounts as they managed to establish viable businesses still in operation. Twenty-three (23) NYCS Entrepreneurship Programme beneficiaries received an amount of N\$4000. Seven (7) beneficiaries had loans of N\$5400, N\$6000, N\$17 500 N\$24 000, N\$30 000, N\$50 000 and N\$70 000 respectively. Another seven (7) Programme beneficiaries had loans of N\$20 000 each, while 5 NYCS Entrepreneurship Programme beneficiaries had loans of N\$22 000 each. Despite the cited challenges, the programme succeeded in its last objective as business support services were made accessible to unemployed youth for the first time.

6.2.5 Recommendations

The recommendations for the improvement of the programme are presented and substantiated in this chapter.

These recommendations are proposals made by the researcher to improve the organisational performance of the institution used in this a case study, that is the NYCS (Yin, 2014:21). The following recommendations are proposed for the NYCS Entrepreneurship Programme beneficiaries, the programme implementers, NYCS Coordinator and the Namibian Youth Credit Entrepreneurship Programme.

6.2.5.1 Recommendations identified by the NYCS Entrepreneurship Programme beneficiaries

- (i)** Training and regular capacity-building workshops should be presented. Training sessions should be done quarterly because that would be an intervention approach to empower the youth to start and grow their identified enterprises.
- (ii)** Mentorship must be available to support and nurture the NYCS Entrepreneurship Programme beneficiaries to help them improve their business performance. By introducing a mentorship programme, the programme would increase the mentoring of the youth and thus foster business growth and sustainability. An assessment of the needs of the youth and the various models of business mentoring must be undertaken to guide the introduction and process of mentoring.
- (iii)** To improve the beneficiaries' responsibility to repay the funds advanced by the NYCS, there needs to be a contract between the lender and each beneficiary so that the repayment of the loans advanced can be legally enforced since these funds need also to benefit other unemployed youths. The introduction of contracts will also ensure commitment from the NYCS Entrepreneurship Programme beneficiaries.
- (iv)** To reduce the defaulting of loan repayment, there needs to be a tax holiday for the entrepreneurs to enable their ventures to become established and become viable.
- (v)** The loan amounts should be increased for the NYCS Entrepreneurship Programme beneficiaries to enable them to expand their businesses. This will generate more revenue for the business and, at the same time, create more opportunities to employ other unemployed youth.

6.2.5.2 Recommendations from the programme management Team

- (i) Adequate transport facilities should be provided for the implementers to facilitate the monitoring and evaluation of the project. The study showed that most of the ventures failed owing to a disconnection between the beneficiaries and implementers.
- (ii) The staff compliment should be increased to avoid work overload for the staff. More implementers should be recruited to cover the region. This will improve implementation and the advisory service to beneficiaries.
- (iii) Communication between the different stakeholders needs to occur on a regular basis to ensure the constant and timeous implementation of programmes.

6.2.5.3 Recommendations from the overall study for the NYCS Entrepreneurship Programme

- (i) It is critical for the NYCS Entrepreneurship Programme to be decentralised to improve monitoring and evaluation of the programme. This will also improve decision- making and control of the funds that have been disbursed to the beneficiaries thereby reducing loan repayment defaulting. Decentralisation of the programme will furthermore accelerate the loan processing period.
- (ii) The policy formulation, implementation, monitoring of NYCS activities and evaluation of the impact of NYCS on the beneficiaries needs to be reviewed in collaboration with NYCS Secretariat.
- (iii) To provide effective direction to the unemployed youth, the NYCS needs to be separated from the MSYNS. This will entail the NYCS assuming full responsibility and accountability for the programme.
- (iv) The fostering of youth entrepreneurship is an integral part of micro/small industry promotion. Therefore, the promotion of youth entrepreneurship should also be linked to the requirements of small industry development as well as government policies and programmes. Issues such as access to credit, creating a conducive business environment, technical assistance, skills trainings, business development support structures, incubators, wage

policies, taxation and so on are critical issues affecting youth entrepreneurship development, just as they are for small industry promotion.

- (v) Technical skills and management models should be designed and coordinated by various institutions and organisations relevant to the needs of young people, and most importantly, training should be made widely accessible and inexpensive.

6.3 Study limitations

Limitations were encountered when data was collected from the NYCS Entrepreneurship Programme beneficiaries. The research was conducted during the time of the COVID-19 global pandemic. At the time Walvis Bay was the epicentre of the pandemic in Namibia, hence it was in lockdown and movement was restricted. It was a challenge to track down the prospective respondents and even more difficult to interact with them owing to the social distancing regulations. It was also quite difficult to do site visits and make observations of some of the beneficiaries' current businesses as most were closed as part of the lockdown level 3 measures.

6.4 Future research

This study focuses on a single case study of the NYCS Entrepreneurship Programme in Walvis Bay, and thus the findings cannot be generalised to other parts of Namibia where the same programme was implemented. It is recommended that a comparative study be conducted which would cover all the NYCS Entrepreneurship Programmes throughout the country to find out if there is a commonality of issues impinging on the programme in the short and long term. This will provide a holistic picture to assist policymakers in their decision-making regarding interventions that require addressing urgently to ensure the viability of the project for unemployed youth.

6.5 Conclusion

The study objectives were to discuss the theory on the role of the government in economic development, specifically regarding the promotion and facilitation of entrepreneurship among the youth. The second objective discussed was the legislation and policy framework that guide youth development and increased youth participation in the economy of Namibia. Lastly, evaluation theory was discussed, and an outcome evaluation model was identified as a framework for this research in order to determine

the success and challenges of the NYCS Entrepreneurship Programme.

These objectives were reached, and the data shows that the Namibian government has promoted and facilitated youth entrepreneurship in Walvis Bay by creating opportunities for 180 youths to engage in either the merchandising, manufacturing or services sectors. Bearing in mind policy decisions made with regard to this matter, the research findings indicate how the policymakers can improve this programme to enable it to achieve its intended objectives. This study also makes a notable contribution to the body of knowledge relating to the evaluation of the NYCS Entrepreneurship Programme to help it reach its objectives. Evaluation theory is discussed and a possible framework to determine and evaluate the effectiveness of the NYCS in engaging unemployed youth in entrepreneurial and income-generating ventures is presented.

The overall findings show that the programme did change the lives of some of the unemployed youths in Walvis Bay, as illustrated in the data analysis. Therefore, the NYCS Entrepreneurship Programme did achieve its outcomes and this is confirmed by data that proves that the youth showed increased participation in economic activities, entrepreneurship was promoted among young people through structured and integrated support, and access to business support services was increased, including access to financial services. The findings support the Theory of Change which was used to evaluate what needs to be addressed to make the programme achieve its aims and purposes. The recommendations show that the Programme can be improved if designated government youth entrepreneurship support structures and private enterprises would cooperate to promote organisations that teach and train all the youth that entrepreneurship is a best option for economic participation.

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8 APPENDIX

8.1 Appendix A: Permission Letter from the MSYNS



REPUBLIC OF NAMIBIA

MINISTRY OF SPORT, YOUTH AND NATIONAL SERVICE

OFFICE OF THE EXECUTIVE DIRECTOR

Tel: +264 61 270 6111
Tel: +264 61 270 6528
Fax: +264 61 245764
Enquiries: Mrs. Amutoko

NDC Building, Goethe Street,
Private Bag 13391
Windhoek
NAMIBIA

22 February 2019

Mr. Daniel Albertus Mouton
+264 812843044
Walvis Bay

Dear Mr. Mouton

SUBJECT: AN EVALUATION OF THE NAMIBIA YOUTH CREDIT SCHEME (NYCS) ENTERPRENEURSHIP PROGRAM, A CASE OF WALVIS BAY BENEFICIARIES.

The above subject matter refers.

The Ministry appreciates your interest in conducting research as part of requirement for completing your Master's Degree on the Namibia Youth Credit Scheme (NYCS), more specifically the scheme's impact on the beneficiaries of Walvis Bay.

Kindly be informed that the Ministry in principle has no objection regarding your research for as long as it is in line with the Namibia Research, Science and Technology Act 23 of 2004.

I am looking forward to learning more about your findings and recommendations emanating from your research. Kindly forward a copy of your thesis to my office.

Wishing you all the best with your thesis.

Sincerely yours,


Mrs. Emma Kantema-Gaomas
EXECUTIVE DIRECTOR


All Official correspondence must be addressed to the Executive Director

8.2 Appendix B: Ethical Clearance Letter



Bellville Park Campus / Bellville Park Kampus:

Carl Cronje Drive / Rylean, Bellville, 7530, RSA

PO Box / Posbus 610, Bellville, 7535, RSA

Tel: +27 (0)21 918 4132, Fax: +27 (0)21 918 4123,

www.spl.sun.ac.za

27 May 2020

To Whom It May Concern

SCHOOL OF PUBLIC LEADERSHIP (SPL)

This letter is to certify that Mr Daniel Mouton [20570562] research has been approved internally by the School of Public Leadership Ethics Committee and that he is now awaiting the official letter from the Research Ethics Committee (REC). The SPL therefore confirm that Mr Daniel Mouton can continue with his data gathering and findings.

[Stellenbosch University, School of Public Leadership]

Ms Nicole Kernelle

Date: 27 May 2020

8.3 Appendix C: Consent Form

INFORMED CONSENT FORM



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvennoot • your knowledge partner

CONSENT TO PARTICIPATE IN RESEARCH

You are invited to take part in a study conducted by **Daniel Albertus Mouton**, Student Number 20570562, from the Faculty of Economics and Management Sciences at Stellenbosch University. You were approached as a possible participant because you are part of the study population of the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Programme beneficiaries and anticipated that you have rich information on the subject matter.

1. PURPOSE OF THE STUDY

This study focuses on an evaluation of the NYCS Entrepreneurship Programme, implemented in Walvis Bay from 2011 by the Ministry of Sports, Youth and National Service, Sport and Culture (MSYNS). The main purpose of this study is to evaluate whether the outcomes of the NYCS Entrepreneurship Programme were achieved, or not, as a tool to reduce unemployment amongst the youth of Walvis Bay.

2. WHAT WILL BE ASKED OF ME?

If you agree to take part in this study, you will be asked to spend time to complete the questionnaire pertaining to the subject matter, in this case the NYCS Entrepreneurship Programme. Your honest experiences and opinions pertaining to the subject matter will be highly appreciated.

3. POSSIBLE RISKS AND DISCOMFORTS

Some of the questions asked may be sensitive to some participants, but the researcher will be cautious of any sensitive questions at all cost by neutralising them. There may be inconveniences

with regards to time spend when completing the questionnaire, as they may take longer than expected. However, the researcher will prepare few, but essential questions that will ensure quality responses. The researcher will ensure that there is no harm to the participants as he will not use any experimentation or any other objects that may injure or harm participants.

The Corona – 19 Virus is also a threat to our society and the researcher will adhere to the following precautionary measure set out by Government:

- Practise social distance by emailing questionnaires to the Director, 3 Implementers and beneficiaries who have email facilities. The researcher will deliver the questionnaire to those beneficiaries without email facilities. The researcher will put on gloves to prevent contact with the beneficiaries and will put on a mask to prevent the spreading of the virus when coughing or sneezing.

4. POSSIBLE BENEFITS TO PARTICIPANTS AND/OR TO THE SOCIETY

Participants may benefit directly if the relevant authorities decide to improve the NYCS Entrepreneurship Programme based on the challenges and the recommendations that you will suggest. Future beneficiaries to the scheme may also benefit from the positive amendments to the programme process and hence improvement of the Namibian youth's livelihood.

5. PAYMENT FOR PARTICIPATION

Participant's participation is voluntary therefore no payment will be given for participation.

6. PROTECTION OF YOUR INFORMATION, CONFIDENTIALITY AND IDENTITY

Any information you share with me during this study and that could possibly identify you as a participant will be protected. This will be done in the following manner:

Participants will be assured of confidentiality of the information that is collected by explaining that the information would only to be used for academic study purposes.

Only the researcher will be allowed to access this information as it will be stored in a safe belonging to the researcher and after the study has been completed, these responses will be shredded for paper recycling. The information collected will be analysed and used to complete a report that will be submitted to the Stellenbosch University as well as the relevant stakeholders such as the National Youth Council, the relevant ministry and other stakeholders for policy making purposes.

Anonymity will be ensured to participants such that no names will be asked or included in the questionnaire. Anonymity of personal names will also be ensured by mentioning the group as a collective in the publication, i.e. the NYCS Entrepreneurship Programme beneficiaries.

7. PARTICIPATION AND WITHDRAWAL

You can choose whether to be in this study or not. If you agree to take part in this study, you may withdraw at any time without any consequence. You may also refuse to answer any questions you don't want to answer and still remain in the study. The researcher may withdraw you from this study if you do not follow the instructions given. You will not be disqualified for not understanding the study procedure.

8. RESEARCHERS' CONTACT INFORMATION

If you have any questions or concerns about this study, please feel free to contact Mr Daniel Albertus Mouton at (+264812843044), and/or the supervisor Ms Deyana Isaacs (+27219184131) at Stellenbosch University, Faculty of Economics and Management Sciences.

9. RIGHTS OF RESEARCH PARTICIPANTS

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. If you have questions regarding your rights as a research participant, contact Ms Maléne Fouche [mfouche@sun.ac.za; 021 808 4622] at the Division for Research Development.

10. DECLARATION OF CONSENT BY THE PARTICIPANT

As the participant I confirm that:

- I have read the above information and it is written in a language that I am comfortable with.
- I have had a chance to ask questions and all my questions have been answered.
- All issues related to privacy, and the confidentiality and use of the information I provide, have been explained.

By signing below, I _____ (*name of participant*) agree to take part in this research study, as conducted by Daniel Albertus Mouton, Student Number 20570562.

Signature of Participant

Date

DECLARATION BY THE PRINCIPAL INVESTIGATOR

As the **principal investigator**, I hereby declare that the information contained in this document has been thoroughly explained to the participant. I also declare that the participant has been encouraged (and has been given ample time) to ask any questions. In addition, I would like to select the following option:

	<p>The conversation with the participant was conducted in a language in which the participant is fluent.</p>
--	--

	<p>The conversation with the participant was conducted with the assistance of a translator (who has signed a non-disclosure agreement), and this “Consent Form” is available to the participant in a language in which the participant is fluent.</p>
--	---

Signature of Principal Investigator

Date

8.4 Appendix D: Questionnaire for NYCS Entrepreneurship Programme beneficiaries.

QUESTIONNAIRE – BENEFICIARY

My name is **Daniel Albertus Mouton**, Student Number **20570562**, a final year student at Stellenbosch University, pursuing a Degree of Masters in Public Administration. It is a requirement by the University that all final students undergo research projects of their choice in their final year. I am carrying out a study on: “**An Evaluation of the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Program, A case study of Walvis Bay Beneficiaries.**” Please assist me by completing this questionnaire.

The responses you give will be considered as confidential and will be used only for this study. Please do not write your name on any part of the questionnaire.

Section A: Geographical information

Please respond to items below by putting a (x) in the appropriate box

1. Gender

Male

☐

Female

☐

2. Age

18 - 23

☐

24 – 29

☐

31 – 35

☐

3. Academic Qualifications

Grade 8

☐

Diploma

☐

Grade 10

☐

Degree

☐

Grade 12

☐

Other

☐

4. When did you start participating in the NYCS Entrepreneurship Programme?

2011

☐

2014

☐

2017

☐

5. Where did you hear about the NYCS Entrepreneurship Programme?

Social Media

☐

Newspapers

☐

Friend

☐

Word of mouth

☐

Section B: Assessing the Objectives of the NYCS Entrepreneurship Programme

The NYCS Entrepreneurship Programme targets youth between the ages of 18 and 35 years.

The Objectives of the NYCS Entrepreneurship Programme are as follows:

- (i) To increase the participation of youth in economic affairs;
- (ii) To promote entrepreneurship amongst the youth through structured and integrated support;
- (iii) To increase access to business support services which include access to financial services to unemployed youth.

Please answer the following questions:

Objective (i) : To increase the participation of youth in economic affairs.

Only a few young people established businesses that can create numerous employment opportunities thereby reducing unemployment. Therefore, there was a need to have more youth in Namibia to venture into business. With appropriate training, the youth can create successful enterprises that can make contributions to economic growth and employment creation.

Please mark with (x) the appropriate box.

<p>6. These entrepreneurship training sessions have positively influenced your decision to start a business.</p>				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>7. This NYCS Entrepreneurship Programme assisted you as a beneficiary, to establish a business.</p>				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. What type of business did you establish?		
Merchandising <input type="radio"/>	Manufacturing <input type="radio"/>	Service <input type="radio"/>
9. How long have you been operating your business?		
1 – 3 years <input type="radio"/>	4 – 6 years <input type="radio"/>	More than 7 years <input type="radio"/>
10. Did you create employment for others?		
YES <input type="radio"/> NO <input type="radio"/>		
11. If YES, how many employees do you currently employ?		
None <input type="radio"/>	1 – 3 <input type="radio"/>	More than 3 <input type="radio"/>
12. If NO, why not?		
----- ----- ----- ----- -----		

Objective (ii): To promote entrepreneurship amongst the youth through structured and integrated support.

NYCS Entrepreneurship Programme is an integrated support programme that provide simplified business management training. The NYCS Entrepreneurship Programme beneficiaries will also benefit through follow-up training, counselling and the mentoring of the beneficiaries.

Please mark with (x) the appropriate box.

13. Did you attend the compulsory business training as a NYCS Entrepreneurship Programme beneficiary?	
YES <input type="radio"/>	NO <input type="radio"/>
14. If NO, why not?	
----- ----- -----	

15. As a NYCS Entrepreneurship Programme beneficiary, I was offered and informed of additional training.

YES ☐

NO ☐

16. As a NYCS Entrepreneurship Programme beneficiary, I attended additional training.

YES ☐

NO ☐

17. If, YES, what type of additional training did you attend and how did you benefit from the additional training sessions you attended

18. If NO, why not?

19. Were you able to start and sustain your enterprise as a result of the training sessions?

YES ☐

NO ☐

20. If YES, explain how the training affect your operations of your enterprise.

21. If NO, why not?

22. Would you recommend that every entrepreneurship training session be accompanied by support from current and similar entrepreneurs?

YES ☐

NO ☐

23. If YES, explain.

24. If NO, why not?

Objective (iii): To increase access to business support services, which includes access to financial services to unemployed youth.

The NYCS Entrepreneurship Programme offers business support services by providing simplified loans ranging from N\$ 2000.00 to N\$ 50 000.00 at a 20 % interest rate. In order to qualify for a loan, a business plan must be approved.

Credit is provided in four loan phases where beneficiaries can progress from phase 1 to phase 4, provided that the previous loans are paid off before accessing higher loans. The Loan Phases are as follows:

Loan Phase 1: N\$ 2 000.00 – N\$ 4 000.00

Loan Phase 2: N\$ 4 001.00 – N\$ 6 000.00

Loan Phase 3: N\$ 6 001.00 – N\$ 20 000.00

Loan Phase 4: N\$ 20 001.00 – N\$ 50 000.00

Please mark with (x) the appropriate box.

25. Are you participating in the lending system of the NYCS Entrepreneurship Programme?

YES ☐

NO ☐

26. If YES, indicate to which phase did you progressed.

Phase 1 ☐ Phase 2 ☐ Phase 3 ☐ Phase 4 ☐

27. If NO, why not?

28. Please indicate your total loan amount.

< N\$ 4000 ☐ < N\$ 6000.00 ☐ < N\$ 20000.00 ☐ > N\$ 50 000.00 ☐

29. Did you need additional funding other than what you received from the NYCS Entrepreneurship Programme?

YES ☐ NO ☐

30. If YES explain why.

31. Would you say that your participation in the NYCS Entrepreneurship Programme has helped you better manage your finances of the business.

Strongly Disagree Disagree Neutral Agree Strongly Agree

☐ ☐ ☐ ☐ ☐

32. Explain how?

Section C: General

32.Did you experience any challenges as a newly established entrepreneur?

YES ☐

NO ☐

34. If YES, name at least five challenges.

35. What suggestions do you have for the NYCS Entrepreneurship Programme Implementers or NYCS Coordinator to assist you with the abovementioned challenges, if any, as a newly established entrepreneur?

Thank you for your cooperation.

8.5 Appendix E: Questionnaire for NYCS Management Team

QUESTIONNAIRE – Implementer/Coordinator

My name is **Daniel Albertus Mouton**, Student Number **20570562**, a final year student at Stellenbosch University, pursuing a Degree of Masters in Public Administration. It is a requirement by the University that all final students undergo research project of their choice in their final year. I am carrying out a study on: **“An Evaluation of the Namibia Youth Credit Scheme (NYCS) Entrepreneurship Program, A case study of Walvis Bay Beneficiaries.”** Please assist me by completing this questionnaire.

The responses you give will be considered as confidential and will be used only for this study. Please do not write your name on any part of the questionnaire.

Section A: Geographical information

Please mark with (x) in the appropriate box.

1. What is your portfolio in the NYCS Entrepreneurship Programme?

Implementer

☐

Coordinator

☐

2. If you are an Implementer, when did you start working at the NYCS Entrepreneurship Programme?

2011- 2013

☐

2014 - 2016

☐

2017 - Current

☐

3. If you are a Coordinator, when did you start working at the NYCS Entrepreneurship Programme?

2011- 2013

☐

2014 - 2016

☐

2017 - Current

☐

4. Academic Qualifications

Certificate

☐

Diploma

☐

Degree

☐

Other

☐

Section B: Assessing the Objectives of the NYCS Entrepreneurship

Programme

The NYCS Entrepreneurship Programme targets youth between the ages of 18 and 35 years.

The Objectives of the NYCS Entrepreneurship Programme are as follows:

- (iv) To increase the participation of youth in economic affairs;
- (v) To promote entrepreneurship amongst the youth through structured and integrated support;
- (vi) To increase access to business support services, which include access to financial services, to unemployed youth.

Please answer the following questions:

Objective (i) : To increase the participation of youth in economic affairs.

Only a few young people established businesses that can create numerous employment opportunities thereby reducing unemployment. Therefore, there was a need to have more youth in Namibia to venture into business. With appropriate training, the youth can create successful enterprises that can make contributions to economic growth and employment creation.

Please mark with (x) the appropriate box.

<p>5. The compulsory entrepreneurship training sessions have positively influenced the NYCS Entrepreneurship Programme beneficiaries to establish a business.</p>				
Strongly Disagree <input type="radio"/>	Disagree <input type="radio"/>	Neutral <input type="radio"/>	Agree <input type="radio"/>	Strongly Agree <input type="radio"/>
<p>6. Indicate in the block provided, the total number of each type of business established by the NYCS Entrepreneurship Programme beneficiaries.</p>				
Merchandising <input type="text"/>	Manufacturing <input type="text"/>	Service <input type="text"/>		
<p>7. Did the NYCS Entrepreneurship Programme beneficiaries create employment for others?</p>				
YES <input type="radio"/>		NO <input type="radio"/>		

8. If YES, how many jobs were created?		
0 - 100 <input type="radio"/>	101 - 200 <input type="radio"/>	More then 200 <input type="radio"/>
9. If NO, why not?		
----- ----- -----		

Objective (ii): To promote entrepreneurship amongst the youth through structured and integrated support.

NYCS Entrepreneurship Programme is an integrated support programme that provide simplified business management training. The NYCS Entrepreneurship Programme beneficiaries will also benefit through follow-up training, counselling and the mentoring of the beneficiaries.

Please mark with (x) the appropriate box.

10. How long was the duration of the compulsory business training offered to the NYCS Entrepreneurship Programme beneficiaries?				
1 month <input type="radio"/>	2 months <input type="radio"/>	3 months <input type="radio"/>		
11. How many days per week was the compulsory business training offered to the NYCS Entrepreneurship Programme beneficiaries?				
1 – 2 days <input type="radio"/>	3 – 4 days <input type="radio"/>	5 days <input type="radio"/>		
12. The NYCS Entrepreneurship Programme beneficiaries attended the compulsory business training sessions regularly.				
Strongly Disagree <input type="radio"/>	Disagree <input type="radio"/>	Neutral <input type="radio"/>	Agree <input type="radio"/>	Strongly Agree <input type="radio"/>

13. Was additional training offered to the NYCS Entrepreneurship Programme beneficiaries?

YES ☐

NO ☐

14. If YES, what kind of additional training was offered to the NYCS Entrepreneurship Programme beneficiaries?

15. If NO, why not?

16. Do you think that the additional training was effective in assisting the NYCS entrepreneurship beneficiaries to sustain their enterprises?

YES ☐

NO ☐

17. If YES, explain how do you think the training affect the NYCS Entrepreneurship Programme beneficiaries' operations at their respective enterprises?

18. If NO, why not?

19. Would you recommend that every entrepreneurship training session be accompanied by support from current and similar entrepreneurs?

YES ☐

NO ☐

20. If YES, explain.

21. If NO, why not?

Objective (iii): To increase access to business support services, which include access to financial services to unemployed youth.

The NYCS Entrepreneurship Programme offers business support services by providing simplified loans ranging from N\$ 2000.00 to N\$ 50 000.00 at a 20 % interest rate. In order to qualify for a loan a business plan must be approved.

Credit is provided in four loan phases where beneficiaries can progress from phase 1 to phase 4, provided that the previous loans are paid off before accessing higher loans. The Loan Phases are as follows:

Loan Phase 1: N\$ 2 000.00 – N\$ 4 000.00

Loan Phase 2: N\$ 4 001.00 – N\$ 6 000.00

Loan Phase 3: N\$ 6 001.00 – N\$ 20 000.00

Loan Phase 4: N\$ 20 001.00 – N\$ 50 000.00

Please mark with (x) the appropriate box.

22. How many beneficiaries were part of the lending system of the NYCS Entrepreneurship Programme?

0 – 50
☐

51-100
☐

101-150
☐

More than 150
☐

<p>23. Indicate in the block provided the total number of NYCS Entrepreneurships Programme beneficiaries in each of the different phases.</p> <p>Phase 1 <input style="width: 50px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="text"/> Phase 2 <input style="width: 50px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="text"/> Phase 3 <input style="width: 50px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="text"/> Phase 4 <input style="width: 50px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="text"/></p>
<p>24. Please indicate the total Loan amount of the NYCS Beneficiaries.</p> <p>-----</p>
<p>25. Did some of the NYCS Entrepreneurships Programme beneficiaries need additional funding other than what they received from the NYCS Entrepreneurship Programme?</p> <p style="text-align: center;">YES <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/> NO <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/></p>
<p>26. If YES, explain why.</p> <p>-----</p> <p>-----</p> <p>-----</p>
<p>27. Would you say that the NYCS Entrepreneurship Programme Beneficiaries participation in the NYCS Entrepreneurship Programme has helped them better manage the finances of their business.</p> <p>Strongly Disagree <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/> Disagree <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/> Neutral <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/> Agree <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/> Strongly Agree <input style="width: 30px; border: 1px solid black; border-radius: 50%; margin-left: 10px;" type="radio"/></p>
<p>28.. Explain how?</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p>

Section C: General

29. Did you experience any challenges as an Implementer or a Director implementing the NYCS Entrepreneurship Programme?

YES ☐ NO ☐

30. If YES, name at least five challenges.

31. What suggestions do you have for the Ministry of Sports, Youth, and National Service, to assist you with the abovementioned challenges, if any, as an Implementer or a Director of the NYCS Entrepreneurship Programme?

Thank you for your cooperation