A post-training evaluation of a business course for informal traders in South Africa

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ABSTRACT

The research problem was to evaluate a "Grow your Business" training course that had been run amongst informal traders. The City of Johannesburg rolled out the training course to 962 traders during 2005 and 2006. They contracted Wits Enterprise to write the programme and to roll out the facilitation. The programme ran over fourteen weeks, with a workshop once a week and was aimed at providing business skills to traders.

The aim of this report is to see if the training is worthwhile running in similar environments. Kirkpatrick's Levels for evaluating training was identified as a useful theoretical model to use to assist in the evaluation. The four levels are theorised to be interlinked and are reaction, learning, behaviour and organisational outcomes.

The approach was to take the outcomes of the course and to test them using questions based on the various levels of Kirkpatrick's model. This was done through the administration of questionnaires, with a final count of 85 being used.

The overall findings for the course have been positive, with traders recommending the course for others and overall showing positive responses. After evaluation of the data it is recommended that this course be run in similar settings.

DECLARATION

I, Margaret van Steenderen, declare that this research report is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Margaret van Steenderen

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TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

1 INTRODUCTION

1.1 Purpose of study

The purpose of this study is to evaluate a basic business course for informal traders. This will be done through establishing the effectiveness a training course that was run in the city of Johannesburg. "Grow your Business" was run through Wits Enterprise for the City of Johannesburg (Abraham, 2006).

The reason for the interest in training for informal traders is because the Wits Business School has been contracted to do a study of the Natalspruit Trading Area by the Ekhuruleni Municipality. This proposed research is a part of the overall project for the Municipality.

An area of interest is training the informal traders, partly due to the inadequacy of skills amongst the South African labour force, and amongst informal traders. There is the assumption that the businesses range from micro enterprises to survivalist enterprises, which may be open to growth to improve sustainability and competitiveness (City of Johannesburg, 2005).

The course was originally started by the City of Johannesburg as part of the Johannesburg 2030 vision, which seeks to turn Johannesburg into a world-class city that is globally competitive (City of Johannesburg, 2005). One of the key areas to be addressed was the local lack of skills in the labour force. The course is a step in a phased programme to provide micro enterprises with entrepreneurial skills (City of Johannesburg, 2005).

Additionally, how to evaluate training to prove effectiveness or to show value once training has been run, or room for improvement may contribute to future decision making around training programmes. In general it may be applied in other settings where people with similar levels of education may benefit.

1.2 Context of study

Mandela (1997, p. 1) states that "We are all aware that small businesses have an extremely important role to play both in terms of creating employment and stimulating economic growth. …. We will and must build our small business sector to be strong and vibrant and in partnership with big business, so that we will be able to withstand the global challenge that our country will face in the 21st century." In recognition of these goals the Government has been growing businesses and increasing skills.

As part of these efforts, the Government is running an Accelerated and Shared Growth Initiative for South Africa (ASGISA) aimed at boosting economic growth and generating employment (EUI ViewsWire, 2006). This covers initiatives such as expanding infrastructure, skills development and reducing inequality. Overall, GDP growth has been at 4.7%, with growth in the financial, wholesale and retail sectors (EUI ViewsWire, 2006). With the growth in the retails sector, and Government interest in skills it appears that looking at business skills for traders fits into the overall picture.

Training of basic business skills may be of potential economic benefit to traders, assisting them with managing their businesses more effectively and with other factors playing a part potentially expanding their businesses (Lean, 1998). This expansion can cover higher turnover of sales, more products or higher profits (Wits Enterprise, 2006a). Training for informal traders has been recommended through research that has led to recommendations for policy development, such as Lund and Skinner 2004, and Dewar 2005 (Rogerson, 2006).

1.2.1 *Grow your Business course*

The "Grow your Business" course was developed by Wits Enterprise for the City of Johannesburg's Economic Development Unit (EDU). The course's overall goal was to take a phased approach to target participants "to ultimately become entrepreneurs capable of starting and running businesses" (City of Johannesburg, 2006). The training was run over 2004 and 2005 for street traders and went through two phases. After feedback from the first phase the course was changed to accommodate suggestions and concerns. This initial feedback indicated that the training had been run at too high a level, and was trying to put too much information into too short a time period, so the second iteration of the course was adjusted to be simpler and less intense (Swanepoel, 2006).

The training consists of a 14-week programme. There was one three-hour session each week, and mentoring was done by students from “Students in Free Enterprise” at the informal trader’s place of business. By July 2006, 962 traders have been trained (Johannesburg News Agency, 2006). The course covered various business aspects, for example, developing business plans; financial management; marketing and legislation (Johannesburg News Agency, 2006). The “Grow your Business” course is explored in more detail in section 2.4.

1.2.2 *Brief Overview of Kirkpatrick’s model*

The evaluation has made use of Kirkpatrick’s model to provide an outline. Kirkpatrick proposed a four level training evaluation model, where there are four levels to be assessed, which are reaction, learning, behaviour and organisational outcomes. The following figure is taken from Table 1, Curran and Fleet (2005: 564) and provides a broad outline of the model in Figure 1 below:

Table 1 Modified version of Kirkpatrick’s model for summative evaluation

1 Learner satisfaction (reaction)	This level of evaluation is intended to evaluate how well participants liked a programme. It generally provides data concerning participants’ perceptions, satisfaction with programme objectives, content, instruction, delivery, and/or instructors
2 Learning outcomes (learning)	This level of evaluation involves some form of assessment of changes in skills, knowledge, or attitudes among learners; it is most commonly conducted through pre- and post-test study designs
3 Performance improvement (behaviour)	This level of evaluation provides information on the extent to which learning has influenced the post-learning behaviour or performance of a learner in their practice setting. Evaluating at this level attempts to answer the question: are the newly acquired skills, knowledge, or attitudes being used in the everyday environment of the learner?
4 Patient/health outcomes (results)	This level of evaluation is concerned with measuring tangible results which are influenced by the performance of the learner as a result of participation in the continuing education activity. These tangible results can be transferred to a health perspective (e.g. improving patient health or improving efficiencies). Evaluation at this level is challenging given the variety of uncontrollable variables a learner encounters when he or she leaves the boundaries of a programme.

Figure 1: Kirkpatrick’s model

The model has received both criticism and support in the literature but has not been replaced. The model remains popular and is useful especially for post-training evaluations and is discussed in more detail in section 2.5.

1.3 Problem statement

1.3.1 *Main problem*

The purpose of the research is to conduct an evaluation of the "Grow your Business" course, to see if it is worthwhile to repeat this type of business course in similar settings.

1.4 Significance of study

This study fills a gap around the evaluation of training for informal traders, as this does not appear to have been attempted before in a formal manner. There is some evaluation of training programmes in literature, but often commentary that there is not enough empirical research done. For example, Pierre (1996), as part of a literature review, says that there are few systematic evaluations of training activities, and the literature review for this research turned up very few. There has not been any done on this particular project, besides the collection of reaction questionnaires.

The study will provide guidance to whether it would be useful to implement a similar programme by the Ekhuruleni Municipality. Evaluating the effectiveness of training has several benefits (Sandi, 1996), such as, it can be used as a diagnostic tool for material revision, and can demonstrate the usefulness of a programme and encourage further roll out.

The evaluation is beneficial through providing an assessment of a programme, and future suggestions for adaptation. Furthermore, the City of Johannesburg will receive an evaluation of a programme they have paid for and Wits Enterprise will have their programme assessed.

This research is differentiated because there have been a few interventions for Informal Traders, but these have not been evaluated as yet. Proving the usefulness of this training is important, not only because of the expenses incurred, but also because of the original reasons for the training being started (Bedingham, 1997).

1.5 Delimitations and limitations

1.5.1 *Delimitations*

This research is specifically to evaluate street trader training that took place. It is not specifically measuring return on investment (ROI) of the training. Although there is awareness that there is a criticism of Kirpatrick's model in that it does not address factors such as motivation to learn and apply the learning. This research will not attempt to address these aspects but will rather asses the training based on Kirkpatrick's model.

1.5.2 *Limitations*

There are some problems with self-reporting, and the findings are susceptible to the reliability and validity of the Street Traders as the sources of information (Leach and Liu, 2003). Another potential limitation is that the data is cross-sectional (Leach and Liu, 2003), with relationships that are taken to be causal.

Chapman (2006) suggests that, particularly for level four (organisational outcomes) training that a base line is taken before and after the training to establish the extent to which the training has improved the situation. In this case however, this is not possible as the training has been run, and we are rather taking advantage of there being a period of time after the training, to establish the lasting effects of the training. A later study where objective pre and post measures are set would supplement this research well.

1.6 Definition of terms

Economic Development Unit (EDU) – a Governmental unit put together to take on "any planned undertaking that offers the possibility of bringing about economic development." (Economic Development Services, 2006:Online)

Informal Sector – "'The informal sector consists of those businesses that are not registered in any way. They are generally small in nature, and are seldom run from business premises. Instead, they are run from homes, street pavements or other informal arrangements.' (Statistics South Africa, 2004:xxvii).

Informal Trading – "the economic activity undertaken by entrepreneurs who sell legal goods and services within a space deemed to be public property, within the informal sector." (Ukukhula, 2003: 5). For the purposes of this research this definition is also being applied to Street Trading.

National Qualifications Framework (NQF) – "NQF is the set of principles and guidelines by which records of learner achievement are registered to enable national recognition of acquired skills and knowledge, thereby ensuring an integrated system that encourages life-long learning" (South African Qualifications Authority, 2007:Online). The NQF levels provide a framework for qualifications within specified bands, acts as a guideline, as follows in Table 1 below:

Table 1: NQF Levels

<table>
<tr><th>NQF LEVEL</th><th>BAND</th><th colspan="2">QUALIFICATION TYPE</th></tr>
<tr><td>8</td><td rowspan="4">HIGHER EDUCATION AND TRAINING</td><td colspan="2">• Post-doctoral research degrees
• Doctorates
• Masters degrees</td></tr>
<tr><td>7</td><td colspan="2">• Professional Qualifications
• Honours degrees</td></tr>
<tr><td>6</td><td colspan="2">• National first degrees
• Higher diplomas</td></tr>
<tr><td>5</td><td colspan="2">• National diplomas
• National certificates</td></tr>
<tr><td colspan="4">FURTHER EDUCATION AND TRAINING CERTIFICATE</td></tr>
<tr><td>4</td><td rowspan="3">FURTHER EDUCATION AND TRAINING</td><td colspan="2" rowspan="3">• National certificates</td></tr>
<tr><td>3</td></tr>
<tr><td>2</td></tr>
<tr><td colspan="4">GENERAL EDUCATION AND TRAINING CERTIFICATED</td></tr>
<tr><td rowspan="2">1</td><td rowspan="2">GENERAL EDUCATION AND TRAINING</td><td>Grade 9</td><td>ABET Level 4</td></tr>
<tr><td colspan="2">• National certificates</td></tr>
</table>

Source: South African Qualifications Authority (2007:Online)

1.7 Assumptions

Assumption 1 The initial assumption was made that permission from the City of Johannesburg would be available to contact traders, and this was given through Xolani Nxumalo and Lavelle Nomdo.

Assumption 2 Another important assumption was that traders were available for contact and willing to participate. This was discussed with the City of Johannesburg, and contact made with the Trading Associations to access the traders.

Assumption 3 The last assumption is that despite the potential problems with using self-reporting techniques that the data is valid and reliable enough for some conclusions to be drawn.

2 LITERATURE REVIEW

2.1 Introduction

The literature review was started to gain more information about informal traders and to gain an understanding of how to evaluate training. The main purpose of looking at how to evaluate training was to find a model that could be applied to the research.

The literature review provides a brief overview of training with informal traders, then moves onto evaluation of training. The Kirkpatrick model has been recommended for use, with an overview of research found on the model. Lastly research that has used the model is applied to this research problem.

2.2 Background discussion.

Economic development is a challenge in South Africa, with the Government needing to redress the past, as stated by the Human Science Research Council et al (2003, p. 6) "In South Africa, the abolition of the oppressive apartheid system presented all tiers of government with the key challenge to promote both Reconstruction and Development in all communities."

The City of Johannesburg is not the first to roll out programmes to Street Traders. As stated by Rogerson (2006) City Governments have responded to traders by introducing business development services and programs that "promote entrepreneurship through business education, low-interest credit and public health training" (Bromley 2000, p. 19 quoted by Rogerson 2006).

When evaluating training a methodology that comes up regularly is Kirkpatrick's Training Evaluation Framework (Campbell 1994, Holton 1996, Pierre 1996, Sandi 1996, Tennant, Boonkrong and Roberts 2002, Leach and Liu 2003, Santos and Stuart 2003, Cohen 2005, Chapman 2006).

This is a training model that was put together over 40 years ago, and has since been influencing the evaluation of training efforts (Leach and Liu 2003). Santos and Stuart (2003) say that the model is widely accepted in industrial psychology, underpins the

Investors in People framework, and they discuss research by the American Association for Training and Development, which says that Kirkpatrick's framework is still the most commonly used evaluation framework.

2.3 Informal Traders

With an estimate of about 40% of the country's working population being unemployed informal trading offers survival opportunities, with predominately unskilled blacks being jobless (Adepoju, 2003). The informal sector has been receiving attention from organisations such as the World Bank and International Labour Organisation because of the employment opportunities that it can generate (Dasgupta, 2003). In South Africa, about 25% of the labour force is absorbed into the informal economy, and a major part of this is street and informal trading, with the primary motivation for start-up being unemployment (Mayrhofer and Hendriks, 2003).

2.3.1 *Education amongst informal traders*

Education ranges widely amongst informal traders, both internationally and locally, with the majority of traders having none to some formal schooling, to the minority that have some college or university (Dasgupta, 2003). In Pietermaritzburg it was found that 9% of informal traders had no education, 19% had elementary education and 63% had secondary or higher education. (Mayrhofer and Hendriks, 2003). Devey, Lebani, Skinner and Valodia (2006) use figures from Labour Force Surveys to show education in the formal and informal sectors.

Table 2: Proportion of formal and informal workers by education level

	Sept 01		Sept 03	
Education level	Formal sector %	Informal sector %	Formal sector %	Informal sector %
No education	2.7	10.1	2.3	9.0
Primary	14.1	33.7	12.0	31.5
Secondary(excluding Gr12)	27.6	36.5	27.6	38.4
Matric	30.4	14.2	33.0	15.9
Post matric	25.2	5.5	25.2	5.1
Total	100.0	100.0	100.0	100.0

Source: Labour Force Surveys, from Devey, Lebani, Skinner and Valodia (2006).

The difference in education between the formal and informal sectors indicates that the informal sector is a sector in need of formal education as well as one that will strongly benefit from training. For example, as taken from Table 2, while 33% of people in the formal sector have Matric, 15.9% of people in the informal sector have Matric. With post Matric results the discrepancy is higher, with 25.5% of people in the formal sector having a post Matric qualification as compared to 5.1% in the informal sector. These results were confirmed from the education levels amongst informal traders in Natalspruit as outlined in Table 3 below. It is however noteworthy that education levels were found to be even lower amongst this group.

Table 3: Education levels amongst informal traders in Natalspruit:

Education Level	%
Below Standard 8/Grade 10	76.9
Standard 8-9/Grade 10-11	13.5
Matric (Standard 10/Grade12)/N3	8.9
Tertiary	0.7

Source: Wits Business Scholl and Progressus Social Research, 2006

2.3.2 *Business training for traders*

Training is also not something a lot of informal traders have experienced, with 13.4% having received training in the past (Devey et al, 2006). 7.9% of this training was around business, commerce and management studies as opposed to 18.5% in the formal economy (Devey et al, 2006). Taking into account the education levels that seem to exist it would appear that training should be aimed at a NQF Level of 1, perhaps considering Level 2, taking prior learning and experience into account.

It is recognised that learning will is more likely to be applied if directly related to the learner's job (Tate, 2004). In the case of the "Grow your Business" training, the course was very specifically developed for Street Traders. Additionally, street traders were trained as groups, alongside their own colleagues, which, according to Tate (2004) is beneficial due to the potential to strengthen understanding and providing support for behavioural changes at work.

Tate (2004:60) lists the following factors that contribute towards success:

- "Planning and design takes account of organisation and business factors
- The client understands and facilitates the conversion from "can-do" learning to "do-do" performance
- Learning takes place with colleagues rather than strangers
- Collective capability is developed
- Learning employs real material rather than abstract / generic examples"

There are several debates around providing services to informal traders, with most services that are provided Internationally being financial, and around business management and training (Mayrhofer and Hendriks, 2003) as well as policy formulation by Government, ranging from punitive to accommodating (Dewar, 2005).

It has been recognised that entrepreneurship training and education may assist with the development of entrepreneurial activities and an entrepreneurial culture (Mayrhofer and Hendriks, 2003). Authors such as Dewar (2005) promote the concept of training, with courses focused on promoting small business and to assist with businesses moving towards being more formal and profit oriented.

2.4 The "Grow Your Business" course

Tying into the education levels above (in Table 2 and Table 3) the City of Johannesburg recognised a lack of skills amongst informal traders. As part of their overarching Johannesburg 2030 vision, that of "turning Johannesburg into a world-class city that is globally competitive" they turned their attention to addressing the lack of skills amongst informal traders (City of Johannesburg, 2005).

The course's overall goal was to take a phased approach to target participants "to ultimately become entrepreneurs capable of starting and running businesses" (City of Johannesburg, 2006). This goal led to their collaboration with Wits Enterprise to produce a business course with the outcomes outlined in Appendix C. Broadly their goals were as follows (City of Johannesburg, 2006):

- Running viable businesses and developing marketing plans.

- Fundamentals of selling, merchandising.
- Legalities and practicalities of running businesses.
- Fundamentals of sound financial management.
- Costing merchandise, calculating monthly and annual profits.
- Ability to develop growth strategies and how to source finance.
- Identifying sustainable opportunities in their immediate environment.

As stated in the training material: "The main objective of this training programme is to empower the subsistence business owner with skills and knowledge to grow his or her business, thus encouraging the growth of Johannesburg" (Wits Enterprise, 2006b:4).

The selection process for the traders to attend the programme included the ability to read and write and a commitment to be able to attend at least 75% of the classes. The traders also needed to demonstrate a willingness and commitment to the project for the duration. Traders were selected through the various trading associations, the dominant association being the Metro Trading Council.

The training was run as 11 modules over 14 consecutive weeks, on either a Saturday or a Sunday in an effort to accommodate trader's times that they need to be at the markets or on the streets. There were also two on-site visits by mentors to assist with the development of a business plan (City of Johannesburg, 2006). In the last week Wits Enterprise and the City of Johannesburg put together a Trader's Exhibition where company's such as Absa, Standard Bank, S.A. Post Office, W&R Seta, Umsombomvu Youth Fund, Joburg Fresh Produce Market, Business Place and Metro Trading Company had stalls assisting with funding, training and assistance on gaining access to business resources (City of Johannesburg, 2006).

Actual training was run through SIFE (Students in Free Enterprise) where Wit's students were used for the training and the mentoring. The same students are involved in the Mentoring Initiative for 2007, where a group of 450 traders who have been through "Grow your Business" training has been identified for further development and are now being mentored.

All the SIFE students that were chosen as facilitators were trained on each module, over a period of fourteen weeks as well as a four day ‘train the trainer’ workshop. They were also provided with facilitator’s guides with an overview or the course, and with lesson plans for each module.

A common thread through all the modules is Thembi’s story – shown through a series of cartoons and story telling, the cartoon has a teaching component based on each module.

Following in Table 4 is the list of characters from the cartoon (Grow your Business Facilitator’s guide, 2007, p. 7):

Table 4: Characters used in the “Grow your Business” training

Character	Description
Thembi	Thembi is the main character of the story. Her husband has died and left her and her children destitute. The cartoons follows Thembi’s journey in becoming an entrepreneur and some of the challenges she faces along the way.
Sophie	Sophie is Thembi’s best friend. Thembi uses her as a sounding board for her ideas and as an advisor.
Mr. Sibiya	Mr Sibiya is a well respected businessman in the community. He owns a successful Pick ‘n Pay. He is Thembi’s business mentor.
Mpho	Mpho is a successful sales person and a role model.
Mary	Mary is a young person who would like to start her own business (making bead jewellery). She knows very little about business and makes many mistakes.
Zozo	Zozo is an unscrupulous business owner (he owns a Shebeen) that does not always follow the law.
Dephne	Dephne assist Thembi from time to time. She has studies accounting and business finances.
Bheki	Bheki is Thembi’s nephew. He is studying market and thus has valuable advice to offer in this regard.

To provide a further description of the course the modules with their outcomes are outlined in Table 5:

Table 5: Modules and outcomes of the "Grow your Business" course

Module	Outcomes
Module 1: **The Entrepreneur**	• What is an entrepreneur? • The characteristics of the entrepreneur • The role of the entrepreneur in South Africa
Module 2: **Recognising Opportunities**	• Understanding the environment for entrepreneurship in South Africa • Sources of opportunities • Identifying good opportunities
Module 3: **The Business Plan**	• Why draft a business plan? • Components of a business plan • Business plan as foundation for remaining modules
Module 4: **Requirements to run a Business**	• Choosing a location • Equipment/materials/infrastructure needed • Choosing suppliers • City by-laws and regulations • Seed money
Module 5: **Fundamentals of Costing**	• Concepts of 'money in' and 'money out' • Understanding the difference between cost and selling prices • How to price effectively
Module 6: **Basics of Effective Selling**	• What makes a good salesperson? • Tips on selling
Module 7: **Fundamentals of Financial Management**	• Income, expenses and the cost of goods sold – working out profits • Introduction to the income statement and cash flow statement
Module 8:	• Strategies for growth

Module	Outcomes

Planning for Growth	• Impact of growth on the business (more employees, bigger location etc.)
	• Formalising the business
	  o Types of business structures
	  o Registering the business
	  o Legal implications
	• Succession planning – who will take over the business

Module 9: **Sources of Finance**	• Banks, micro-lenders, NGOs etc. • Costs and benefits of each type • Choosing the right source
Module 10: **Merchandising and Display**	• How to effectively pack shelves and position products • Using in-store promotions • Doing a stock take

Module 11:
Marketing
	• What effective marketing does for the business
	• Understanding the customer
	• The 4 P's of marketing:
	  o Product
	  o Price
	  o Place
	  o Promotion

Module 12: **The Way Forward**	• Finalising the business plan – pulling the modules together • Developing an action plan

2.4.1 *Conclusion*

With Government's recognition of street traders in Johannesburg as a group that contribute economically to Johannesburg and that need support, the City of Johannesburg has rolled out a training programme, which ties in with efforts in other countries. Further to this they plan in the future to continue with a mentoring programme and to assist with putting traders into contact with finance institutions. They appear to have taken the factors for success into their training model, as outlined above, however no formal assessment has been done, which is what this research proposes.

2.5 Kirkpatrick's model

Kirkpatrick proposed a four level training evaluation model, in 1959 where the following four levels are assessed hierarchically (Santos and Stuart, 2003):

Level One – Reaction

Level Two – Learning / Knowledge

Level Three – Behaviour

Level Four – Organisational outcomes

Kirkpatrick's model has received both support (Bates 2004, Chapman 2006, Leach and Liu 2003, Tennant et al 2002) and criticism (Holton 1996, Tennant et al 2002, Sandi 1996), and has been adapted by some theorists. For example, Philips added a fifth level of return-on-investment (Chapman 2006, Holton 1996), and Brinkerhoff proposed a six level model adding two formative evaluation stages to take place before the training (Holton, 1996), while other researchers have tried to add more layers (Leach and Liu, 2003). Holton (1996) proposed a new model integrating ability, environmental, motivational elements and secondary influences (such as personality characteristics, intervention readiness, job attitudes and intervention fulfilment).

Findings by the 2004 American Society for Training and Development State of the Industry report showed that less than 10% of organisations benchmarking at level four (Chapman, 2006). Therefore adding more to the model may be rather ambitious as organisations battle to apply four levels, more may be unrealistic.

According to Tennant et al (2002) the main advantage of using Kirkpatrick's model is its focus on the behavioural outcomes to be attained from the learning. The main disadvantage (Tennant et all, 2002) is that it does not address areas before training, such as the contents and objectives of the course development. In this case the content has been developed, and the courses have been run, so the model is being used as a post-evaluation.

Essentially there are four levels, which are (Chapman 2006, Campbell 1994):

- Level one: Measurement of **reactions** of students: made up of getting feedback around what they thought and felt about the training.
- Level two: Measurement of **learning**: the resulting increase in knowledge and skills
- Level three: Measurement of **behaviour**: the extent of behaviour and capability improvement and the use of the new knowledge and skills
- Level four: Measurement of **results**: the effects on the business or environment resulting from the trainee's performance

These four levels are expected to be linked, where "training leads to reactions, which leads to learning, which leads to changes in job behaviour, which leads to changes in the organisation, which leads to changes in the achievement of ultimate goals (Kirkpatrick 1994 quoted in Santos and Stuart 2003).

However, there has been little research on these correlations (12 reports according to Santos and Stuart, 2003), but this research is using the levels as a framework and is not assuming any causality.

2.5.1 *Kirkpatrick's Four Levels*

However, Sandi (1996) presents research by Campion and Campion showing that in interviewer training respondents reacted well to the course, showed good knowledge retention but didn't practise the taught behaviours. Over half of US companies (Sandi 1996) use reaction surveys.

Knowledge covers the retention of new learning and skills. Where training is aimed at providing information, traditional paper and pencil tests are used, and where it is aimed at behaviour change this needs to be combined with behavioural evaluations (Leach and Liu, 2003). Here the measures are to see if trainees have learned from the training and if it is possible to assess the improvement in knowledge and skills (Dyer, 1994).

Behaviour Change is affected by several factors, such as the environment and motivation to change, which affect behaviour change, or transfer of learning (Leach and Liu, 2003). However, there is the assumption that if learning took place there will be some behaviour change in the workplace (Dyer, 1994).

Organisational Outcomes is where the training has benefited the organisation. In this case the organisation will be the street vendor's own small business. Although these are viewed as the most tangible (Leach and Liu, 2003) in this case there are unlikely to be pre-measures. Because they are generally the sole owner their behaviour change should have a direct impact on the organisational outcomes.

The organisational outcomes that have been chosen for assessment are those of increasing income and turnover, as the aim of the course is to "Grow your Business". There is a weak, but significant correlation between education and incomes (Devey, Lebani, Skinner and Valodia, 2006), and although a course will not provide an overall education, it may contribute towards increasing income.

2.5.2 *Conclusion*

In summary, literature suggests that training can be evaluated for effectiveness on four levels using the Kirkpatrick model – these four levels measure reaction, knowledge, behaviour change and organisational outcomes. Kirkpatrick's model also makes use of the idea that each level is dependent on the one previous to it, so that if the reaction is poor then knowledge retention will also be poor, and so on. The model ultimately measures the impact on the organisation, addressing the outcomes of the course.

2.6 Conclusion of Literature Review

One of the support services that can be offered to informal traders is that of training, specifically around business skills. To evaluate training that has already been run by the City of Johannesburg, Kirkpatrick's four level training evaluation model is proposed. It is simple to understand, and provides building blocks – that is hierarchical steps from one level to the next. The model has received both criticism and support, with conflicting research results on the actual correlation between hierarchies.

2.6.1 *Proposition*

Based on the literature review it can be seen that an evaluation of the "Grow your Business" course, using four levels of Kirkpatrick's' model (reaction, learning, behaviour and organisational outcomes), will be useful in seeing if it is worthwhile to repeat this basic business course in informal trader settings.

Therefore the following are the propositions:

- Respondents had a positive reaction to the course on a reaction level.
- Respondents had a positive reaction to the course on a learning level.
- Respondents had a positive reaction to the course on a behaviour level.
- Respondents had a positive reaction to the course on an organisational outcome level.

Sources of theory: Campbell, 1994, Chapman 2006, Devey et al 2006, Dewar 2005, Holton 1996, Leach and Liu 2003, Sandi 1996, Santos and Stuart 2003, Tate 2004, Tennant et al 2002

3 RESEARCH METHODOLOGY

3.1 Research methodology

Administered self-assessment questionnaires were used to assess all the levels, and post-training reactions were measured. A five point Likert scale was used to assess differences on the questionnaire items. The questionnaire was based on research run by Leach and Liu (2003: Table 1 p. 332) as well as on the outcomes of the "Grow your Business" course.

3.2 Research Design

There are some problems with self-reporting, and the findings are susceptible to the reliability and validity of the Street Traders as the sources of information (Leach and Liu, 2003). One way to try to address this has been the use of administered questionnaires. However, results will need to be read taking the fact that self-reporting was used into account.

Each item has been evaluated separately, as well as responses summed to create scores for groups of items, around the four levels. Descriptive statistics were, with means calculated per question to assist with ranking responses to them, as well as calculating standard deviations and frequencies / percentages by putting the questions into a per level category (Clason and Dormody, 1994).

3.3 Questionnaire Design

The questionnaire (attached in Appendix A) was designed using the outcomes (attached as Appendix C) of the course, and then split according to the four levels of Kirkpatrick. Following in Table 6 is the broad listing of the outcomes tied up to the Kirkpatrick levels and then to a questionnaire item:

Table 6: Questionnaire mapping course outcomes and Kirkpatrick levels

No	Kirkpatrick Level	Outcome	Questionnaire	Data
1	Reaction	Participant reaction to the course	I could understand the training manuals	Likert (Q17)
1	Reaction	Participant reaction to the course	I found that the times of the classes suited my trading schedule	Likert (Q18)
1	Reaction	Participant reaction to the course	I found the course content useful to my business	Likert (Q19)
1	Reaction	Participant reaction to the course	I found the mentoring a useful part of the course	Likert (Q20)
1	Reaction	Participant reaction to the course	I would recommend this course for other traders	Likert (Q31)
1	Reaction	Participant reaction to the course	The facilitator did not answer my questions	Likert (Q36)
1	Reaction	Participant reaction to the course	The facilitator encouraged participation by delegates	Likert (Q37)

No	Kirkpatrick Level	Outcome	Questionnaire	Data
1	Reaction	Participant reaction to the course	The facilitator was well prepared.	Likert (Q38)
1	Reaction	Participant reaction to the course	The venue was easy to get to	Likert (Q39)
1	Reaction	Participant reaction to the course	Was there anything you think the course should have covered that it didn't?	Question (47)
1	Reaction	Participant reaction to the course	Was there anything in the course you felt was not relevant to you?	Question (Q48)
1	Reaction	Participant reaction to the course	Were there any difficulties you had to overcome to be able to attend the training?	Question (Q49)
2	Learning	To assist entrepreneurs in the identification and exploitation of sustainable opportunities in their immediate environment	I know the principles to identify good business opportunities	Likert (Q26)
2	Learning	To equip entrepreneurs with fundamental selling skills	The course taught me how to sell more effectively	Likert (Q35)

No	Kirkpatrick Level	Outcome	Questionnaire	Data
2	Learning	To instruct entrepreneurs in the potential sources of finance	If I need money to expand my business I know where to go	Likert (Q32)
2	Learning	To introduce entrepreneurs to the various legalities, formalities and practicalities of running their enterprise	I can still remember what I learned about the various legalities, formalities and practicalities of running my business	Likert (Q28)
2	Learning	To provide entrepreneurs with a clear understanding of the entrepreneurial process	I have a clear understanding of the role of the entrepreneur in South Africa	Likert (Q21)
3	Behaviour	To assist entrepreneurs in the identification and exploitation of sustainable opportunities in their immediate environment	I have been actively looking for good business opportunities	Likert (Q22)
3	Behaviour	To guide entrepreneurs in marketing their businesses through the development of a marketing plan	I have developed a marketing plan as taught in the course	Likert (Q23)

No	Kirkpatrick Level	Outcome	Questionnaire	Data
3	Behaviour	To guide entrepreneurs in the development of viable business plans	I have drafted a business plan as we were taught in class	Likert (Q24)
3	Behaviour	To instruct entrepreneurs in the potential sources of finance	If you needed money to grow your business after the course, where did you get it from?	Question (Q50)
3	Behaviour	To introduce entrepreneurs to the fundamentals of merchandising and display	I restructured my stall to apply good merchandising and display principles as taught in the class	Likert (Q29)
3	Behaviour	To provide entrepreneurs with the necessary skills to cost their merchandise and determine their daily, monthly and annual profits	I keep financial records	Likert (Q25)
3	Behaviour	To provide entrepreneurs with the necessary skills to cost their merchandise and determine their daily, monthly and annual profits	I work out my prices on a regular basis by analysis of cost and selling prices	Likert (Q30)

No	Kirkpatrick Level	Outcome	Questionnaire	Data
4	Outcome	Applying the business principles to the business	What do you do differently after completing the course?	Question (Q45)
4	Outcome	Encouraging more participation in the formal sector	Have you or any of your classmates left trading since the course? If so, what do they do now?	Question (Q46)
4	Outcome	To assist entrepreneurs in finalising their business plans, and plotting the way forward	The business plan was a useful contribution to my business	Likert (Q34)
4	Outcome	To assist entrepreneurs in finalising their business plans, and plotting the way forward	How has the business plan made a difference?	Question (Q42)
4	Outcome	To assist entrepreneurs in finalising their business plans, and plotting the way forward	If you needed money to grow your business after the course, did you have any difficulties getting it?	Question (Q51)
4	Outcome	To equip entrepreneurs with fundamental selling skills	I now have more sales of my products or services.	Likert (Q27)

No	Kirkpatrick Level	Outcome	Questionnaire	Data
4	Outcome	To guide entrepreneurs in the development of growth strategies	The amount of money I take home increased after the training.	Likert (Q33)
4	Outcome	To guide entrepreneurs in the development of growth strategies	If you have, what are the products or services that you have changed?	Question (Q40)
4	Outcome	To guide entrepreneurs in the development of growth strategies	If you have, what are the products or services that you have increased?	Question (Q41)
4	Outcome	To guide entrepreneurs in the development of growth strategies	Before the course I was taking home around R _______ a week, and after the courses I am taking home around R _______ a week.	Question (Q43)

3.4 Population and sample

3.4.1 *Population*

The population is the 962 street traders that have been trained through the "Grow your Business" course through Wits Enterprise and the City of Johannesburg, during 2005 and 2006.

3.4.2 *Sample*

Going to sites where street traders had been trained and putting the questionnaire forward to those that were available used convenience sampling. Four of the original tutors, who knew the street traders, were used to identify participants and to assist with administering the questionnaire. A total of 85 answered questionnaires have been used. The people that helped significantly when gathering background data are listed in Table 7 below.

Table 7: List of respondents to background interviews

Name	Company and position
Xolani Nxumalo	The City of Johannesburg
Lavelle Nomdo	The City of Johannesburg
Dr Johan Swanepoel	Wits Enterprise
Adriaan Etsebeth	Wits Enterprise (via e-mail)

The sites were determined by the students that were available to assist. The areas that the students had trained and mentored in were identified, and that is where the questionnaires were administered. Of the sites that were used, as outlined in Table 8 the biggest number of traders interviewed was from the Diepsloot street stalls, followed by other sites, which were made up of street traders in and around the Johannesburg City Centre (50%), Jeppe and (37.5%) Park Station (12.5%).

Table 8: Frequency Distribution of trader sites

Site	Count	Percent	Graph of Percent
Diepsloot (street stalls)	21	24.71	|||||||||
Other	16	18.82	|||||||
Bree Mall	10	11.76	||||
Kliptown	9	10.59	||||
Randburg Taxi Rank	7	8.24	|||
Faraday Taxi Rank	6	7.06	||
Hillbrow Market	6	7.06	||
Lenasia	6	7.06	||
Yeoville Market	2	2.35		
Cosmo City	1	1.18		
Kwamai Mai (End Street)	1	1.18		

3.5 Data collection

After initial interviews (see Table 7) to gather background on the "Grow your Business" course the questionnaire was constructed. The questionnaire was based on the outcomes of the course and Kirkpatrick's four levels of evaluation and can be found in Appendix A with the mapping between outcomes and questions in Table 6.

The Wits students that originally trained the traders administered the questionnaire. This was done through going to the areas outlined in Table 8 above, meeting with the heads of the trading associations operating in the area and then conducting one on one interviews with each trader.

3.6 Data analysis and interpretation

The data was divided into the different types collected and analysed using mostly descriptive statistics. The mean, standard deviation and ranges were used to analyse the time-based data and the financial data. Frequency distributions were used for gender, education, the sites, year the training was completed in and the type of business the traders are in.

A Likert scale was used for part of the training analysis and frequency distributions as well as descriptive statistics were drawn for those questions. A distribution-fitting algorithm was run on the Likert data to be able to produce an overall percentage of agreement based on Stacey's (2005) article.

Lastly, one-line interview questions were coded so that frequency distributions could be drawn for those.

3.7 Validity and reliability

3.7.1 *External validity*

To be able to generalise the research across other populations as large as possible a sample will be taken, with an attempt to reach all traders through the various trading associations. This research however is fairly context specific, and will best be generalised across similar settings, that is the training of other informal traders, which is the aim.

3.7.2 *Internal validity*

Content validity will be addressed through a small pilot being run with the questionnaires, along with debriefing interviews to check the understanding of participants. It is hoped that with a large enough sample that there will be good predictive validity in other settings, although there is the acknowledgment that the self-reporting may affect this with results to be shown as slightly better than what they really are.

To assist with establishing internal validity a meeting was held with the students that assisted with collecting the data on the 18th of August 2007 and the initial results were discussed, with the students commenting that the results highlighted what they had assessed for themselves while assisting with the questionnaire. A further meeting was held with Thina Mabuza on the 14th of September 2007 to discuss the course and particularly to get feedback on the business and marketing plans. Her comments were that she found that these were what the traders struggled with the most, even though they are introduced early in the course and assistance is provided with each module, which tied up with the results.

3.7.3 *Reliability*

There is no guarantee of stability with the questionnaires used, because although the questions were originally based on previous research by Leach and Liu (2003) the questionnaire was put together based on the course outcomes, and this will be the first time the instrument is used. The questionnaire was piloted to the City of Johannesburg, and to four of the original trainers to test for face validity and to assist with reliability.

4 PRESENTATION OF RESULTS

4.1 Introduction

The data presentation is divided into a few sections. The Trader information provides the demographics, site and general trader information. Next is the Likert data from the questionnaire showed by frequency and by percentage agreed with the use of a distribution fitting algorithm. After that is the coding of the single sentence answers.

4.2 Results for the Trader Information

Traders were asked for details to describe themselves and their businesses to help gather data on their operating environment and what they sell.

Traders were asked to approximate how many hours a day, days a week, weeks a month and months a year they spend trading. Overall traders work long hours as can be seen in Table 9. On average they spend just over 9 hours a day and 6 days a week at their trading sites. When they are not trading they are generally travelling to either collect more goods for trading, or to visit families (Randburg traders, pers. comm. 12 May).

Table 9: Time spent training

	Count	**Standard Mean**	**Standard Deviation**	**Error**	**Minimum**	**Maximum**	**Range**
Hours	85	9.247059	2.235567	0.2424813	3	15	12
Days	85	6.164706	0.687422	7.456139E-02	4	7	3
Weeks	85	3.964706	0.1856173	2.013302E-02	3	4	1
Months	85	11.68235	0.601818	6.527632E-02	9	12	3

Of those interviewed, 61% were female and 39% were male, as outlined in Table 10.

Table 10: Frequency distribution of gender

Gender	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
Male	33	33	38.82	38.82	|||||||||||||||
Female	52	85	61.18	100.00	||||||||||||||||||||||||

Of the trader's interviewed their education levels show that they actually compare favourably with the formal sector (in Table 2 above), and they appear to have higher levels of education than in the formal sector. This may be because one of the selection criteria used for traders to undergo the training was the minimum of the ability to read and write.

Table 11: Frequency distribution of education

Education	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
Below Std 8/Gr 10	29	29	34.12	34.12	|||||||||||||
Std 8-9/Gr 10-11	19	48	22.35	56.47	||||||||
Matric (Std 10/Gr 12)/N3	32	80	37.65	94.12	|||||||||||||||
Tertiary	5	85	5.88	100.00	||

The course was run twice, and the majority of traders interviewed completed the course during 2006 as shown in Table 12.

Table 12: Frequency distribution year completed

Year	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
2005	19	19	22.35	22.35	||||||||
2006	66	85	77.65	100.00	||||||||||||||||||||||||||||||

The City of Johannesburg has been working at various sites to allocate stores to traders, and to provide structure to the markets. Of those interviewed 84.7% of traders had allocated stalls as outlined in Table 13.

Table 13: Frequency distribution of allocated stalls

Allocated	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
Yes	72	72	84.71	84.71	||||||||||||||||||||||||||||||||||
No	13	85	15.29	100.00	||||||

As can be seen in Table 14 it was found that traders on average had been trading for 4 years at the site at which they were interviewed, ranging from 1 to 25 years. The traders that have been at their site for longer than 15 years are inner city traders.

Table 14: Years trading at current site

Count	Mean	Standard Deviation	Standard Error	Minimum	Maximum	Range
85	4.647059	4.148166	0.4499318	1	25	24

Table 15 shows that on average traders have been trading for six years with six traders who have been trading for as long as between 20 and 31 years.

Table 15: Years trading in total

Count	Mean	Standard Deviation	Standard Error	Minimum	Maximum	Range
85	8.588235	6.059809	0.6572786	1	31	30

It was asked if traders had other business besides trading and it was found that 89.4% do not. The nine that do have other businesses are listed in Table 16.

Table 16: Frequency distribution of other businesses

Other Business	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
None	76	76	89.41	89.41	||||||||||||||||||||||||||||||||||||
Catering	4	80	4.71	94.12	|
Clothes	1	81	1.18	95.29	|
Dressmaking	1	82	1.18	96.47	|
Phones	2	84	2.35	98.82	|
Transport	1	85	1.18	100.00	|

To find out if traders are spreading out it was asked if they run other stalls and as Table 17 illustrates only three traders run an additional stall.

Table 17: Frequency distribution of other stalls

Other stalls	Count	Count	Percent	Percent	Percent
No other stall	82	82	96.47	96.47	|||||||||||||||||||||||||||||||||||||||
Inner City	1	83	1.18	97.65	|
Joubert st	1	84	1.18	98.82	|
Roodepoort	1	85	1.18	100.00	|

It was found, as shown in Table 18, that cooked food was the main product concentrated on by the traders, followed by fruit and vegetables and then new clothing.

Table 18: Frequency distribution of main product

Main Product	Count	Percent
Cooked food	20	23.53
Fruit & vegetables	13	15.29
Clothing – new (includes blankets, linen, curtains etc.)	12	14.12
Uncooked snacks (chips, biscuits, sweets etc.)	9	10.59
Other	6	7.06

Main Product	Count	Percent
Clothing – second hand	5	5.88
Hair dressing	4	4.71
Bags/luggage	4	4.71
Shoes	2	2.35
Sewing services	2	2.35
Meat & meat products (includes live chickens)	2	2.35
Toiletries (toothpaste, soap, creams etc.)	1	1.18
Telephone/cell phone goods	1	1.18
Other food	1	1.18
Medicinal plants & Traditional Healing	1	1.18
Jewellery and other Crafts	1	1.18
Car repairs	1	1.18

Other Products

Although 78 traders had their main product listed in the questionnaire there were seven that did not. These products are listed in Table 19.

Table 19: Frequency distribution of other product

Product, Other	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
Product Listed	78	78	92.86	92.86	|||||||||||||||||||||||||||||||||||||
Drinks	1	79	1.19	94.05	|
Hair Cut	3	82	3.57	97.62	|
Milk	1	83	1.19	98.81	|
Stoves and Lamps	1	84	1.19	100.00	|

As outlined in Table 20, 46% of the traders interviewed sold more than one product. The second most products sold at stalls are listed below.

Table 20: Frequency distribution of second product

<table>
<tr><th>Second Product</th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>None</td><td>49</td><td>49</td><td>57.65</td><td>57.65</td><td>|||||||||||||||||||||||</td></tr>
<tr><td>Clothing – new (includes blankets, linen, curtains etc.)</td><td>1</td><td>50</td><td>1.18</td><td>58.82</td><td>|</td></tr>
<tr><td>Clothing – second hand</td><td>2</td><td>52</td><td>2.35</td><td>61.18</td><td>|</td></tr>
<tr><td>Uncooked snacks (chips, biscuits, sweets etc.)</td><td>4</td><td>56</td><td>4.71</td><td>65.88</td><td>|</td></tr>
<tr><td>Cooked food</td><td>2</td><td>58</td><td>2.35</td><td>68.24</td><td>|</td></tr>
<tr><td>Toiletries (toothpaste, soap, creams etc.)</td><td>2</td><td>60</td><td>2.35</td><td>70.59</td><td>|</td></tr>
<tr><td>Shoes</td><td>6</td><td>66</td><td>7.06</td><td>77.65</td><td>||</td></tr>
<tr><td>Bags/luggage</td><td>3</td><td>69</td><td>3.53</td><td>81.18</td><td>|</td></tr>
<tr><td>Meat & meat products (includes live chickens)</td><td>2</td><td>71</td><td>2.35</td><td>83.53</td><td>|</td></tr>
<tr><td>Telephone/cell phone services</td><td>7</td><td>78</td><td>8.24</td><td>91.76</td><td>|||</td></tr>
<tr><td>Other food</td><td>1</td><td>79</td><td>1.18</td><td>92.94</td><td>|</td></tr>
<tr><td>Cigarettes</td><td>2</td><td>81</td><td>2.35</td><td>95.29</td><td>|</td></tr>
<tr><td>Jewellery and other Crafts</td><td>1</td><td>82</td><td>1.18</td><td>96.47</td><td>|</td></tr>
<tr><td>Sewing services</td><td>2</td><td>84</td><td>2.35</td><td>98.82</td><td>|</td></tr>
<tr><td>Car repairs</td><td>1</td><td>85</td><td>1.18</td><td>100.00</td><td>|</td></tr>
</table>

22% of traders sold more than 2 products, with the additional products being listed in Table 21.

Table 21: Frequency distribution of third product

<table>
<tr><th>Third Product</th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>None</td><td>67</td><td>67</td><td>78.82</td><td>78.82</td><td>|||||||||||||||||||||||||||||||</td></tr>
<tr><td>Uncooked snacks (chips, biscuits, sweets etc.)</td><td>1</td><td>68</td><td>1.18</td><td>80.00</td><td>|</td></tr>
<tr><td>Cooked food</td><td>1</td><td>69</td><td>1.18</td><td>81.18</td><td>|</td></tr>
<tr><td>Shoes</td><td>2</td><td>71</td><td>2.35</td><td>83.53</td><td>|</td></tr>
</table>

<table>
<tr><th>Third Product</th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Bags/luggage</td><td>2</td><td>73</td><td>2.35</td><td>85.88</td><td>|</td></tr>
<tr><td>Telephone/cell phone services</td><td>2</td><td>75</td><td>2.35</td><td>88.24</td><td>|</td></tr>
<tr><td>Other food</td><td>1</td><td>76</td><td>1.18</td><td>89.41</td><td>|</td></tr>
<tr><td>Telephone/cell phone goods</td><td>1</td><td>77</td><td>1.18</td><td>90.59</td><td>|</td></tr>
<tr><td>Cigarettes</td><td>3</td><td>80</td><td>3.53</td><td>94.12</td><td>|</td></tr>
<tr><td>Jewellery and other Crafts</td><td>3</td><td>83</td><td>3.53</td><td>97.65</td><td>|</td></tr>
<tr><td>Sewing services</td><td>1</td><td>84</td><td>1.18</td><td>98.82</td><td>|</td></tr>
<tr><td>Car repairs</td><td>1</td><td>85</td><td>1.18</td><td>100.00</td><td>|</td></tr>
</table>

Only 6% of traders sold four different types of products, as listed in Table 22.

Table 22: Frequency distribution of fourth product

<table>
<tr><th>Fourth Product</th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>None</td><td>80</td><td>80</td><td>94.12</td><td>94.12</td><td>|||||||||||||||||||||||||</td></tr>
<tr><td>Cooked food</td><td>1</td><td>81</td><td>1.18</td><td>95.29</td><td>|</td></tr>
<tr><td>Telephone/cell phone services</td><td>1</td><td>82</td><td>1.18</td><td>96.47</td><td>|</td></tr>
<tr><td>Telephone/cell phone goods</td><td>1</td><td>83</td><td>1.18</td><td>97.65</td><td>|</td></tr>
<tr><td>Cigarettes</td><td>1</td><td>84</td><td>1.18</td><td>98.82</td><td>|</td></tr>
<tr><td>Jewellery and other Crafts</td><td>1</td><td>85</td><td>1.18</td><td>100.00</td><td>|</td></tr>
</table>

To see if traders do actually want to expand their businesses it was asked if they were happy with the amount of business they do, with Table 23 showing that 40% of traders want to expand their businesses.

Table 23: Frequency distribution of business size

<table>
<tr><th>Business Amount</th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th><th></th></tr>
<tr><td>Too Small</td><td>34</td><td>34</td><td>40.00</td><td>40.00</td><td>||||||||||||||||</td><td></td></tr>
<tr><td>About the right size</td><td>47</td><td>81</td><td>55.29</td><td>95.29</td><td>||||||||||||||||||||||</td><td></td></tr>
<tr><td>Too big</td><td>4</td><td>85</td><td>4.71</td><td>100.00</td><td>|</td><td></td></tr>
</table>

It is easier for traders to trade when they have a permit, as there is less chance they will be run off by the police, and 72.9% had a permit as illustrated in Table 24.

Table 24: Frequency distribution of trade permits

Permit	Count	Cumulative Count	Percent	Cumulative Percent	Graph of Percent
Yes	62	62	72.94	72.94	|||||||||||||||||||||||||
No	23	85	27.06	100.00	||||||||||

The City of Johannesburg prefers to go through the Metro Trading Company or their affiliates, and it was found that 81% of the traders interviewed are registered with the Metro Town Council as outlined in Table 25.

Table 25: Frequency distribution of MTC registration

MTC	Count	Cumulative	Percent	Cumulative Percent	Graph of Percent
Yes	69	69	81.18	81.18	|||||||||||||||||||||||||
No	16	85	18.82	100.00	|||||||

To ascertain if a direct outcome of the course is that more money was available to the trader and their business, it was asked approximately how much was taken home before and after the trading. The question was worded as "Before the course I was taking home around R _________ a week, and after the courses I am taking home around R _________ a week." Not all traders were prepared to answer. It is thought that this was partly because the interviews were conducted around the time that the South African Revenue Service was doing the rounds and trying to get traders to register.

Overall, an increase was found with traders, as shown in Table 26 and Table 27, moving from an average of R957 per week (with a range from R100 to R5000) to an average R1418 per week (with a range from R100 to R12,300). The trader that increased his earnings the most (to R12,300) was also trading across 4 products, with one of them being cell phones and airtime.

Table 26: Rands before the training per Week

Count	Mean	Standard Deviation	Standard Error	Minimum	Maximum	Range
71	957.3239	951.0715	112.8714	100	5000	4900

Table 27: Rands after the training per Week

Count	**Mean**	**Standard Deviation**	**Standard Error**	**Minimum**	**Maximum**	**Range**
71	1418.028	1741.725	206.7047	100	12300	12200

4.3 Results for the Likert Data

For the overall picture, frequency counts and graphs were initially used and can be found in Appendix E. The percentages of traders that agreed with the statements are displayed in Table 28 to give an idea of how the questions were answered, and are used in Chapter 5 when discussing the results.

Table 28: Percentage results of Likert data

		Percentages				
No.	**Question**	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
17	I could understand the training manuals	1.2	3.5	3.5	68.2	23.5
18	I found that the times of the classes suited my trading schedule	3.5	11.8	8.2	57.7	18.8
19	I found the course content useful to my business	1.2	0.0	4.7	65.9	28.2
20	I found the mentoring a useful part of the course	1.2	1.2	18.8	44.7	34.1
21	I have a clear understanding of the role of the entrepreneur in South Africa	0.0	15.3	16.5	49.4	18.8
22	I have been actively looking for good business opportunities	2.4	22.4	8.2	40.0	27.1
23	I have developed a marketing plan as taught in the course	8.2	28.2	15.3	29.4	18.8
24	I have drafted a business plan as we were taught in class	4.7	29.4	7.1	45.9	12.9
25	I keep financial records	2.4	4.7	14.1	49.4	29.4
26	I know the principles to identify good business opportunities	3.5	7.1	10.6	54.1	24.7

		Percentages				
No.	**Question**	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
27	I now have more sales of my products or services.	4.7	11.8	14.1	32.9	36.5
28	I remember what I learned about the legalities and formalities of business	4.7	1.2	5.9	70.6	17.7
29	I restructured my stall to the merchandising and display principles I learned	4.7	12.9	17.7	48.2	16.5
30	I work out my prices on a regular basis by analysis of cost and selling prices	7.1	9.4	4.7	58.8	20.0
31	I would recommend this course for other traders	0.0	0.0	1.2	36.5	62.4
32	If I need money to expand my business I know where to go	7.1	18.8	17.7	37.7	18.8
33	The amount of money I take home increased after the training.	1.2	7.1	29.4	40.0	22.4
34	The business plan was a useful contribution to my business.	3.5	14.1	29.4	38.8	14.1
35	The course taught me how to sell more effectively	2.4	10.6	2.4	61.2	23.5
36	The facilitator did answer my questions	14.1	15.3	1.2	40.0	29.4
37	The facilitator encouraged participation by delegates	2.4	4.7	1.2	54.1	37.7
38	The facilitator was well prepared.	1.2	3.5	2.4	44.7	48.2
39	The venue was easy to get to	6.0	6.0	6.0	47.6	34.5

The data was converted using the distribution fitting algorithm recommended by Stacey (2005) to establish the percentages of traders that agreed with the statements presented in the Likert Data and the data is presented in Table 29 below.

Table 29: Agree using Distribution-Fitting Algorithm

No.	Level	Question	% Agreed
31	Reaction	I will recommend this course for other traders	99%
38	Reaction	The facilitator was well prepared.	90%
19	Reaction	I found the course content useful to my business	87%
17	Reaction	I could understand the training manuals	85%
37	Reaction	The facilitator encouraged participation by delegates	84%
20	Reaction	I found the mentoring a useful part of the course	80%
25	Behaviour	I keep financial records	79%
35	Learning	The course taught me how to sell more effectively	77%
26	Learning	I know the principles to identify good business opportunities	76%
39	Reaction	The venue was easy to get to	76%
28	Learning	I remember what I learned about the legalities and formalities of business	74%
27	Outcome	I now have more sales of my products or services.	73%
18	Reaction	I found that the times of the classes suited my trading schedule	72%
21	Learning	I have a clear understanding of the role of the entrepreneur in South Africa	70%
33	Outcome	The amount of money I take home increased after the training.	70%
30	Behaviour	I work out my prices on a regular basis by analysis of cost and selling prices	69%
22	Behaviour	I have been actively looking for good business opportunities	66%
29	Behaviour	I restructured my stall to the merchandising and display principles I learned	65%
32	Learning	If I need money to expand my business I know where to go	60%
34	Outcome	The business plan was a useful contribution to my business.	60%
24	Behaviour	I have drafted a business plan as we were taught in class	55%
36	Reaction	The facilitator answered my questions	53%
23	Behaviour	I have developed a marketing plan as taught in the course	46%

4.4 One sentence questions

The one-sentence questions were captured and coded according to their main themes to be able to group the answers into frequency data. The original question has been provided in the results below, then the commentary and data.

If you have, what are the products or services that you have changed?

As outlined in Table 30 it was found that 71.2% of traders had not changed their products or services, 21.2% added, 4.7% changed and 2.35% removed products. Both traders that removed products commented that they removed products that were not moving quickly.

Table 30: Products or services changed

Changed	Count	Percent
None	61	71.76
Added	18	21.18
Change	4	4.71
Removed	2	2.35

If you have, what are the products or services that you have increased?

49 of the traders did not increase the products or services, 23 said they did increase their products without specifying what was added, whereas 10 added specific items as listed below, and 3 increased their staff to help, as shown in Table 31.

Table 31: Products or services increased

Increased	Count	Percent
None	49	57.65
Increased Products	23	27.06
Added Fruit	3	3.53
Increased Staff	3	3.53
Added Cigarettes	2	2.35
Added Clothes	2	2.35
Added Cool Drinks	2	2.35
Added Sweets	1	1.18

If you found the business plan useful, how has it made a difference?

One of the main goals of the programme was to produce a useful business plan. The results are displayed in Table 32. It was found that 42 traders had not as yet produced one. Of those that did 11 hadn't used the plan, and the others changed aspects of their business as outlined below:

Table 32: Business Plan Use

Business Plan	Count	Percent
Haven't done one	42	49.41
Haven't used it	11	12.94
More Profit	11	12.94
Used for a Loan	10	11.76
Changed Stock / Ordering	6	7.06
Advertising / Marketing	4	4.71
Increased Hours	1	1.18

It is noted that 29 people said that they disagreed that they had drafted a business plan, and 6 were neutral. It appears that even though some traders agreed to having drafted a business plan when answering this question there were an additional 7 that said they haven't done one. There are possibly some people that didn't find it useful that just indicated that they hadn't done it instead.

Why do you trade?

To see how many people were dependant on trading for lack of a job, and how many chose trading it was asked why they trade, and the results are in Table 33. It was found that 46% trade because they couldn't fine work with an additional 3.5% trading because they are foreigners. 21% traded because they enjoyed it or wish to run their own business. 10.6% trade to make more money than they can when employed.

Table 33: Reasons for trading

Why Trade	Count	Percent
Can't find a job	39	45.88
To run own business	11	12.94
I Enjoy Trading	10	11.76
To make money	9	10.59
To be self-employed	6	7.06
Inherited Business	5	5.88
Foreigner / Refugee	3	3.53
Fund Studies	2	2.35

What do you do differently after completing the course?

To see if behaviour changes after the course it was asked what is done differently once the course was completed. As outlined in Table 34, 23.5% reported not changing anything, with the next biggest groups changing their customer service (20%) and starting to keep financial records (20%).

Table 34: Changes after training

Different	Count	Percent
Nothing	20	23.53
Better Customer Service	17	20.00
Financial Records	17	20.00
New Business Skills	9	10.59
Increased Profit	8	9.41
Display of Stock	4	4.71
Manage Stock	3	3.53
Added Stock	2	2.35
More Staff	2	2.35
Network with other businesses	2	2.35
Moved Stalls	1	1.18

Have you or any of your classmates left trading since the course? If so, what do they do?

One of the overall goals was to move traders into formal business. Therefore the question was asked if any of their classmates had left trading, or if they had moved to something else during the week. The results are displayed in Table 35 and the majority (83.5%) said no, with only 7% finding work.

Table 35: Classmates leaving trading

Left Trading	Count	Percent
No	71	83.53
Got a job	6	7.06
Yes move unspecified	5	5.88
Closed by Police	2	2.35
Moved back home	1	1.18

Was there anything you think the course should have covered that it didn't?

To see if there was anything that was left out of the content it was asked if anything should be added. Of the 16.5% that made suggestions most wanted additional business modules, followed by trader success stories, as outlined in Table 36.

Table 36: Suggestions for added content

Add to Course	Count	Percent
No	71	83.53
More Business Modules	6	7.06
Trader Success Stories	5	5.88
Paying Tax	2	2.35
How to get financial support	1	1.18

Was there anything in the course you felt was not relevant to you?

To see if there was anything that could be taken out it was asked if there was anything not relevant. As displayed in Table 37, only 2 people made suggestions, one being the business plan and the other forming partnerships.

Table 37: Content that was not relevant

Not Relevant	Count	Percent
No	83	97.65
The Business Plan	1	1.18
Forming Partnerships	1	1.18

Were there any difficulties you had to overcome to be able to attend the training?

To establish the barriers to training through difficulties it was found that the majority of traders did not find difficulties, with the small percentage that did having to find replacements to run their stalls or close them, as listed in Table 38.

Table 38: Difficulties

Difficulties	Count	Percent
None	70	82.35
Replacement to run stall	5	5.88
Getting Transport	4	4.71
Close Stall	3	3.53
Transport Money	2	2.35
Looking after the children	1	1.18

If you needed money to grow your business after the course, where did you get it?

After discussions with traders it appears that their biggest worry was getting money to expand their businesses. It was interesting to discover that 70.6% indicated that they had not needed to expand their businesses, as shown in Table 39.

Table 39: Financial funding

Money Where	Count	Percent
No	60	70.59
Bank	11	12.94
Still Trying	4	4.71
Friend	3	3.53
Family	2	2.35
Funding Organisation	2	2.35
Savings	2	2.35
Own Business	1	1.18

If you needed money to grow your business after the course, did you have any difficulties getting it?

The majority of traders had not attempted to gain money, with only 11% saying they had problems getting money as displayed in Table 40.

Table 40: Difficulties getting financing

Money Difficulties	Count	Percent
Not Applicable	61	71.76
No	15	17.65
Yes	9	10.59

4.5 Conclusion

Overall the results for the survey are positive regarding the course, in that the traders would recommend it. The frequency tables show that for most of the questions the highest ranking used was that of “Agree” with the exception of the use of the Marketing and Business Plans.

The four questions that scored below 4 as a mean from the descriptive analysis belonged to the Learning, Behaviour and Outcome levels, and were tied up with the business plan, gaining finance and the marketing plan. These are potentially areas for discussion during future mentoring, and for further investigation to see why the concepts are not being utilised.

5 INTERPRETATION OF RESULTS

5.1 Introduction

The evaluation of the results will provide value by demonstrating the usefulness of the programme and potentially as a diagnostic tool for possible material revision (Sandi, 1996). As recommended by the traders themselves this appears to be a useful programme for further roll out in similar settings.

The results have been divided according to the four propositions:

- Respondents had a positive reaction to the course on a reaction level.
- Respondents had a positive reaction to the course on a learning level.
- Respondents had a positive reaction to the course on a behaviour level.
- Respondents had a positive reaction to the course on an organisational outcome level.

5.2 Results

5.2.1 *Reaction Level*

It was found that overall there was a positive reaction to the course on Kirkpatrick's first level, the reaction level. The Likert Data was arranged by percentage of agreement in Table 29 and the reaction level data has been pulled out and is shown is Table 41 below.

Table 41: Reaction level data by percentage agreement

Question	% Agree
I will recommend this course for other traders	99%
The facilitator was well prepared.	90%
I found the course content useful to my business	87%
I could understand the training manuals	85%

The facilitator encouraged participation by delegates	84%
I found the mentoring a useful part of the course	80%
The venue was easy to get to	76%
I found that the times of the classes suited my trading schedule	72%
The facilitator answered my questions	53%

The highest percentage of agreement was that the course would be recommended for other traders. Otherwise, as can be seen in the table above the facilitator was well prepared, encouraged participation, the content was useful to their business and the mentoring was useful.

The venue being easy to get to had 76% traders in agreement, and the other 24% ties with the difficulties, with 4.7% (Table 38) saying it was difficult to find transport to the course venue. Lower agreement is that the classes suited the trading schedule, which ties up with 3.5% (Table 38) of people saying a difficulty was the need to close their stalls and another 5.9% (Table 38) saying that they needed to get other people to run their stalls while training. The lowest agreement on this level was facilitator's answering questions, which was not investigated further.

With regards to the relevance of the course content, 87% of traders agreed that they found the course content relevant to their business. Additionally, when asked if any content was not relevant, 97.7% said no (Table 37).

Some further additional content may be useful though, with 7% indicating they will benefit from further business training and 4.9% looking for more trader success stories (figures from Table 36). This may be quite possible as data was collected by the City of Johannesburg on success stories, and it is recommended that they be included in the future. Randburg traders (pers. comm. 12 May) felt that they needed more practical examples to assist people at their stalls.

Feedback from interviews (Randburg traders, pers. comm. 12 May) was that they felt after the training the needed more training, that they could have further built on their knowledge. Overall they felt the training was too short, they could have done with more. They also felt that they could have done with some formal evaluations to help to assess people and to know where to help them.

5.2.2 *Learning Level*

Learning data did not rank as highly as reaction data overall on the percentage agreement, which provides some support for Kirkpatrick's theory. It was however found that overall there was a positive reaction to the course on Kirkpatrick's second level, the learning level.

As can be seen from Table 42 below 77% of the traders agreed that the course taught them how to sell more effectively, 76% agreed that they know the principles to identify good business opportunities, 74% remembered what they learned about the legalities and formalities of business and 70% understand the role of the entrepreneur. The learning that needs some attention, potentially during mentoring, is where to go for money should their business need to be expanded with 60% knowing where to go to expand their business (as outlined in Table 42).

Table 42: Learning level data by percentage agreement

Question	% Agree
The course taught me how to sell more effectively	77%
I know the principles to identify good business opportunities	76%
I remember what I learned about the legalities and formalities of business	74%
I have a clear understanding of the role of the entrepreneur in South Africa	70%
If I need money to expand my business I know where to go	60%

The Randburg traders interviewed (pers. comm. 12 May) stated that it was still difficult getting funds, even knowing where to get money from. They felt it could possibly be due to their age. Others said that the business plan was useful or that they had registered to assist with getting funds. The overall consensus was that the need sponsorships and recognition of being a formal business. In line with this formal recognition they are hoping that the Government provides further learning for 2010, and that the Government brings tourists through the markets.

5.2.3 *Behaviour Level*

The next level of Kirkpatrick's model indicates that learning needs to be turned into behaviour to be successful. There was overall a positive response with changes in behaviour on this level. The biggest change was traders keeping financial records

(79% of traders keeping records), which also helped with an outcome of being able to borrow money when needed. The other principles that caught on were working out prices using cost analysis, looking for business opportunities, restructuring stalls to display principles, as outlined in Table 43.

Table 43: Behaviour level data by percentage agreement

Question	% Agree
I keep financial records	79%
I work out my prices on a regular basis by analysis of cost and selling prices	69%
I have been actively looking for good business opportunities	66%
I restructured my stall to the merchandising and display principles I learned	65%
I have drafted a business plan as we were taught in class	55%
I have developed a marketing plan as taught in the course	46%

The two concepts that ranked the lowest overall out of the Likert data was that of drafting a business plan, and developing a marketing plan. It would appear as if the marketing plan particularly was not found as useful for the traders' businesses (Table 43).

The business plan ties up with a question, which although classified on the Outcome level provides some insight, that is, 49.4% (Table 32) of the traders had not done one. This would probably be a good area for the mentors to concentrate on in the future. Perhaps completing the business plan needs to be simplified so that more attempt it. As one trader (respondent number 33) commented "the business plan is for new ideas, not for this existing business". Comments from respondents that didn't do the business plan are: "I didn't know how to" (number 89) and "I know there is such a thing but I didn't use it" (number 92). The business plan outline (Wits Enterprise, 2006c) is presented in Appendix D.

5.2.4 *Outcome Level*

According to Kirkpatrick's four levels the ultimate measure of training success is through seeing the outcomes reached for the business. Overall again it was found that the training was successful at this level, with some areas that need improvement. Table 44 below shows that 79% of traders found that they have more sales. A smaller group of 70% indicates that their take home increased, with the business plan being seen as making a difference being ranked at 60% agreement.

Table 44: Outcome level data by percentage agreement

Question	% Agree
I now have more sales of my products or services.	73%
The amount of money I take home increased after the training.	70%
The business plan was a useful contribution to my business.	60%

Some supporting data is in Table 31 shows that 42% of traders added to their products in some way, with 3.5% increasing the number of staff they employed, a positive outcome for employment. Of the 37.6% of respondents (from Table 32) that did complete and use the business plan it was found useful for getting a loan, changing their stock or how they ordered stock and generating more profit. Perhaps some success stories around business plans can also be added to the training to encourage the development and use of the business plan.

Another outcome that was successful was encouraging the traders to apply the business principles and to run their businesses differently, with 76.5% of traders applying this in some way (Table 34). The most difference was in keeping financial records, the way stock is displayed or managed, and the customer service.

With regards to assisting traders finding finance 17.7% indicated they did not have problems, 10,6% indicated they had and 71.8% had not tried (Table 40). Interviews showed that this was an area for concern though, with traders being frustrated that they find it particularly difficult to get funding from banks.

71 traders answered question number 43, which was “Before the course I was taking home around R _________ a week, and after the courses I am taking home around R _________ a week.” Out of the 71 that answered, 54 indicated that their take home had increased, or 76% of those that answered. This 76% is slightly more than the 70% that agreed with the statement “The amount of money I take home increased after the training. (Table 44)” but does not indicate the whole group as 11 traders did not answer the question. What this indicates is that there is consistency between the answers of those two questions.

As indicated in Table 26 and Table 27 the average of take home moved from R957 to R1418, an overall increase of 48%. People that earned on the lower end did not have as big a move, with the 25th percentile showing a move from R400 to R500, a move of 20%. The 50th percentile showed a move from R700 to R1000 and the 75th percentile showed a move from R1000 to R1500. The traders earning more seemed to have benefited the most from the increase in earnings.

5.3 Conclusion

The respondents had an overall positive reaction to the course on all four of Kirkpatrick’s levels, showing overall the expected progression from reaction to outcome according to Kirkpatrick’s model.

The training is useful for street traders, but while concentrating on this aspect it is important for town councils to keep trader’s other needs in consideration, as one respondent stated (number 73) “Growing my business is not possible since the stalls given to use are in a quiet place, we have all the knowledge from the course but its useless if we have no customers”.

6 CONCLUSION

6.1 Introduction

The research set out to evaluate the “Grow your Business” course aimed at Informal Traders. There was an overall positive response to the course, on all of Kirkpatrick’s levels with some concern around the business and marketing plans and where to get finance from.

6.2 Summary of the main findings

Overall the research supports that the “Grow your Business” course is worthwhile running as a basic business course in informal trader settings. There are a few areas that could do with a little attention, as outlined in the recommendations section. The traders have a mainly positive reaction to the course, leading to some positive learning and behavioural outcomes, as well as organisational outcomes showing that some of the businesses have expanded and overall made more money.

Respondents had a positive reaction to the course on a reaction level.

Overall the reaction level received the highest ratings from the data.

Respondents had a positive reaction to the course on a learning level.

Generally learning data received the next highest ratings, with one question receiving a mean less than 3.

Respondents had a positive reaction to the course on a behaviour level.

There was a generally positive response to the behaviour level questions, with the exception of the marketing and business plans being produced.

Respondents had a positive reaction to the course on an organisational outcome level.

Although overall the lowest ranking, questions still received an overall positive reaction.

6.3 Limitations of the research

There are some problems with self-reporting, and the findings are susceptible to the reliability and validity of the Street Traders as the sources of information (Leach and Liu, 2003). Another potential limitation is that the data is cross-sectional (Leach and Liu, 2003), with relationships that are taken to be causal. There is also a limitation that traders were providing answers to the students that were their teachers, which may have led to a more positive result overall.

Chapman (2006) suggests that, particularly for level four training (organisational outcomes), that a base line is taken before and after the training to establish the extent to which the training has improved the situation. In this case however, this is not possible as the training has been run, and we are rather taking advantage of there being a period of time after the training, to establish the lasting effects thereof.

6.4 Recommendations

Further research into why traders felt that facilitators did not answer their questions could be useful or addressed through mentoring. Some further course content may be useful though, or a follow up course with further business training, particularly including trader success stories.

Comparing the education levels of the Natalspruit group which are lot lower (Table 3) to those of the traders that completed the “Grow your Business” course (Table 11) it is recommended that a training intervention will be especially beneficial to the Natalspruit group as they have not had as much access to formal education. This training material should be aimed at NQF Level 1 as 76.9% of the Natalspruit traders have an education below Grade 10, or NQF level 2. An alternative would be to run some Adult Basic Education and Training amongst traders prior to running the business course.

The learning that needs some attention, potentially during mentoring, is where to go for money should their business need to be expanded. It would appear as if the marketing plan particularly was not found as useful for the traders' businesses. Perhaps this module could be based with more information around obtaining loans and keeping records for the loans.

The business plan is another area for concentration, finding perhaps either simplifying the plan or spending more time on it during class contact times. The business plan is started in module 3 (as in Table 5) so it may be feasible to complete more of the plan during class time. Perhaps some success stories around business plans can also be added to the training to encourage the development and use of the business plan. Lastly, a suggestion was made by Mabuza (pers. comm. 14 September 2007) that tutorials are run separately specifically to assist traders with completing the business plans, perhaps with a lecturer assisting with making notes where literacy is an issue for the trader. She felt that the ideas were there but that the literacy was not always available for them to be put onto paper.

6.5 Suggestions for further research

A later study where objective pre and post measures are set would supplement this research well should the course be run again.

Further qualitative research is recommended into finding out why traders appear not to access financing.

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7 APPENDIX A

Questionnaire

Please note that these questionnaires will be administered.

Please tick the appropriate boxes:

Q1 Did you complete the Grow your business course? Yes [1] No [2]
(If not the rest of the questionnaire is no longer necessary)

Q2	Gender	Male	1	Female	2
Q3	Age	0 - 16	1	17-20	2
		21-30	3	31-40	4
		41-50	5	51-60	6
		60 +	7		

Q3	Education Level	Below Std 8/Gr 10	1	Std 8-9/Gr 10-11	2
		Matric (Std 10/Gr 12)/N3	3	Tertiary	4

Q4a	Trading Site	Randburg Taxi Rank	1	Diepsloot (street stalls)	2
		Cosmo City	3	Bree Mall	4
		Faraday Taxi Rank	5	Kwamai Mai (End Street)	6
		Yeoville Market	7	Hillbrow Market	8
		Kliptown	9	Lenasia	10
		Other	11		

Q4b If other, please specify: ______________________

Please fill in:

Q5 Which year did you do the course? ___________

Q6 Do you have an allocated stall? Yes (**1**) / No (**2**)

Q7 Years trading at this site ___________

Q8 Years trading in total ___________

Q9 How many hours a day do you trade? ___________

Q10 How many days a week do you trade? ___________

Q11 How many weeks a month do you trade? ___________

Q12 How many months a year do you trade? ___________

Q13 Where do you have other stalls? ___________________________

Q14 What other business do you run? ___________________________

Q15a

Please rank the products that are sold, using one to indicate the highest and using descending numbering from there:

Fruit & vegetables	1	Clothing – new (includes blankets, linen, curtains etc.)	2	Clothing – second hand	3
Hair dressing	4	Uncooked snacks (chips, biscuits, sweets etc.)	5	Cooked food	6
Toiletries (toothpaste, soap, creams etc.)	7	Shoes	8	Bags/luggage	9
Medicinal plants & Traditional Healing	10	Meat & meat products (includes live chickens)	11	Telephone/cell phone services	12
Other food	13	Telephone/cell phone goods	14	Household goods (e.g. cleaning materials, crockery etc.)	15
Cigarettes	16	Jewellery and other Crafts	17	Sewing services	18
Car repairs	19	Other	20		

Q15b

If other, what is it? ________________________

Q16

Do you think the amount of business you do on your stall is	Too Small	1	About the right size	2	Too big	3

For each of the following statements, please show how much you agree or disagree by marking and X clearly in one of the boxes:	Strongly disagree	Disagree	Neither agree / disagree	Agree	Strongly agree	
I could understand the training manuals	1	2	3	4	5	Q17
I found that the times of the classes suited my trading schedule						Q18
I found the course content useful to my business						Q19
I found the mentoring a useful part of the course						Q20
I have a clear understanding of the role of the entrepreneur in South Africa						Q21
I have been actively looking for good business opportunities						Q22
I have not developed a marketing plan as taught in the course						Q23
I have drafted a business plan as we were taught in class						Q24
I keep financial records						Q25
I know the principles to identify good business opportunities						Q26
I now have less sales of my products or services.						Q27
I remember what I learned about the legalities and formalities of business						Q28
I restructured my stall to the merchandising and display principles I learned						Q29
I work out my prices on a regular basis by analysis of cost and selling prices						Q30
I would not recommend this course for other traders						Q31
If I need money to expand my business I know where to go						Q32
The amount of money I take home increased after the training.						Q33
The business plan was a useful contribution to my business.						Q34
The course taught me how to sell more effectively						Q35
The facilitator did not answer my questions						Q36
The facilitator encouraged participation by delegates						Q37
The facilitator was well prepared.						Q38
The venue was easy to get to						Q39

Please answer the following questions in one sentence:
Q40 If you have, what are the products or services that you have changed?

____

____

Q41 If you have, what are the products or services that you have increased?

____

____

Q42 If you found the business plan useful, how has it made a difference?

____

____

To help us see if the course assisted you with the amount of money that you come out with, please see if you can answer the following question:
Before the course I was taking home around R _________ **Q43a** a week, and after the course I am taking home around R _________ **Q43b** a week.

Q44 Why do you trade?

____

____

Q45 What do you do differently after completing the course?

____

____

Q46 Have you or any of your classmates left trading since the course? If so, what do they do now?

____

____

Q47 Was there anything you think the course should have covered that it didn't?

____

____

Q48 Was there anything in the course you felt was not relevant to you?

____

____

Q49 Were there any difficulties you had to overcome to be able to attend the training?

____

____

Q50 If you needed money to grow your business after the course, where did you get it from?

____

____

Q51 If you needed money to grow your business after the course, did you have any difficulties getting it?

____

____

Q52	Do you have a permit to trade?	Yes	1	No	2
Q53	Are you registered with the Metro Trading Company?	Yes	1	No	2

8 APPENDIX B

Table 45: Consistency matrix

Research problem stated here					
Sub-problem	**Hypotheses/Propositions/Research questions**	**Source of theory**	**Source of data**	**Type of data**	**Analysis**
The purpose of the research is to conduct an evaluation of the "Grow your Business" course, using four levels of Kirkpatrick's' model (reaction, learning, behaviour and organisational outcomes), to see if it is worthwhile to repeat this basic business course in informal trader settings.	• Respondents had a positive reaction to the course on a reaction level. • Respondents had a positive reaction to the course on a learning level. • Respondents had a positive reaction to the course on a behaviour level. • Respondents had a positive reaction to the course on an organisational outcome level.	Chapman 2006 Devey et al, 2006 Dewar,2005 Holton 1996 Leach and Liu 2003 Sandi 1996 Santos and Stuart 2003 Tate 2004 Tennant et al 2002	Questionnaire	Likert Single Sentences	Frequency Diagrams Descriptive Statistics

9 APPENDIX C

The results for the Likert data are listed below as frequency tables.

Table 46: I could understand the training manuals

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Disagree</td><td>3</td><td>4</td><td>3.53</td><td>4.71</td><td>|</td></tr>
<tr><td>Neutral</td><td>3</td><td>7</td><td>3.53</td><td>8.24</td><td>|</td></tr>
<tr><td>Agree</td><td>58</td><td>65</td><td>68.24</td><td>76.47</td><td>|||||||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>20</td><td>85</td><td>23.53</td><td>100.00</td><td>|||||||||</td></tr>
</table>

Table 47: I found that the times of the classes suited my trading schedule

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>3</td><td>3</td><td>3.53</td><td>3.53</td><td>|</td></tr>
<tr><td>Disagree</td><td>10</td><td>13</td><td>11.76</td><td>15.29</td><td>||||</td></tr>
<tr><td>Neutral</td><td>7</td><td>20</td><td>8.24</td><td>23.53</td><td>|||</td></tr>
<tr><td>Agree</td><td>49</td><td>69</td><td>57.65</td><td>81.18</td><td>|||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>16</td><td>85</td><td>18.82</td><td>100.00</td><td>|||||||</td></tr>
</table>

Table 48: I found the course content useful to my business

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Neutral</td><td>4</td><td>5</td><td>4.71</td><td>5.88</td><td>|</td></tr>
<tr><td>Agree</td><td>56</td><td>61</td><td>65.88</td><td>71.76</td><td>||||||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>24</td><td>85</td><td>28.24</td><td>100.00</td><td>|||||||||||</td></tr>
</table>

Table 49: I found the mentoring a useful part of the course

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Disagree</td><td>1</td><td>2</td><td>1.18</td><td>2.35</td><td>|</td></tr>
<tr><td>Neutral</td><td>16</td><td>18</td><td>18.82</td><td>21.18</td><td>|||||||</td></tr>
<tr><td>Agree</td><td>38</td><td>56</td><td>44.71</td><td>65.88</td><td>|||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>29</td><td>85</td><td>34.12</td><td>100.00</td><td>|||||||||||||</td></tr>
</table>

Table 50: I understand the role of the entrepreneur in South Africa

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Disagree</td><td>13</td><td>13</td><td>15.29</td><td>15.29</td><td>||||||</td></tr>
<tr><td>Neutral</td><td>14</td><td>27</td><td>16.47</td><td>31.76</td><td>||||||</td></tr>
<tr><td>Agree</td><td>42</td><td>69</td><td>49.41</td><td>81.18</td><td>|||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>16</td><td>85</td><td>18.82</td><td>100.00</td><td>|||||||</td></tr>
</table>

Table 51: I have been actively looking for good business opportunities

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>2</td><td>2</td><td>2.35</td><td>2.35</td><td>|</td></tr>
<tr><td>Disagree</td><td>19</td><td>21</td><td>22.35</td><td>24.71</td><td>||||||||</td></tr>
<tr><td>Neutral</td><td>7</td><td>28</td><td>8.24</td><td>32.94</td><td>|||</td></tr>
<tr><td>Agree</td><td>34</td><td>62</td><td>40.00</td><td>72.94</td><td>||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>23</td><td>85</td><td>27.06</td><td>100.00</td><td>||||||||||</td></tr>
</table>

Table 52: I have developed a marketing plan as taught in the course

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>7</td><td>7</td><td>8.24</td><td>8.24</td><td>|||</td></tr>
<tr><td>Disagree</td><td>24</td><td>31</td><td>28.24</td><td>36.47</td><td>|||||||||||</td></tr>
<tr><td>Neutral</td><td>13</td><td>44</td><td>15.29</td><td>51.76</td><td>||||||</td></tr>
<tr><td>Agree</td><td>25</td><td>69</td><td>29.41</td><td>81.18</td><td>|||||||||||</td></tr>
<tr><td>Strongly agree</td><td>16</td><td>85</td><td>18.82</td><td>100.00</td><td>|||||||</td></tr>
</table>

Table 53: I have drafted a business plan as we were taught in class

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>4</td><td>4</td><td>4.71</td><td>4.71</td><td>|</td></tr>
<tr><td>Disagree</td><td>25</td><td>29</td><td>29.41</td><td>34.12</td><td>|||||||||||</td></tr>
<tr><td>Neutral</td><td>6</td><td>35</td><td>7.06</td><td>41.18</td><td>||</td></tr>
<tr><td>Agree</td><td>39</td><td>74</td><td>45.88</td><td>87.06</td><td>||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>11</td><td>85</td><td>12.94</td><td>100.00</td><td>|||||</td></tr>
</table>

Table 54: I keep financial records

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>2</td><td>2</td><td>2.35</td><td>2.35</td><td>|</td></tr>
<tr><td>Disagree</td><td>4</td><td>6</td><td>4.71</td><td>7.06</td><td>|</td></tr>
<tr><td>Neutral</td><td>12</td><td>18</td><td>14.12</td><td>21.18</td><td>|||||</td></tr>
<tr><td>Agree</td><td>42</td><td>60</td><td>49.41</td><td>70.59</td><td>|||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>25</td><td>85</td><td>29.41</td><td>100.00</td><td>|||||||||||</td></tr>
</table>

Table 55: I know the principles to identify good business opportunities

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>3</td><td>3</td><td>3.53</td><td>3.53</td><td>|</td></tr>
<tr><td>Disagree</td><td>6</td><td>9</td><td>7.06</td><td>10.59</td><td>||</td></tr>
<tr><td>Neutral</td><td>9</td><td>18</td><td>10.59</td><td>21.18</td><td>||||</td></tr>
<tr><td>Agree</td><td>46</td><td>64</td><td>54.12</td><td>75.29</td><td>|||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>21</td><td>85</td><td>24.71</td><td>100.00</td><td>|||||||||</td></tr>
</table>

Table 56: I now have more sales of my products or services

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>4</td><td>4</td><td>4.71</td><td>4.71</td><td>|</td></tr>
<tr><td>Disagree</td><td>10</td><td>14</td><td>11.76</td><td>16.47</td><td>||||</td></tr>
<tr><td>Neutral</td><td>12</td><td>26</td><td>14.12</td><td>30.59</td><td>|||||</td></tr>
<tr><td>Agree</td><td>28</td><td>54</td><td>32.94</td><td>63.53</td><td>|||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>31</td><td>85</td><td>36.47</td><td>100.00</td><td>||||||||||||||</td></tr>
</table>

Table 57: I remember what I learned about the legalities and formalities of business

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>4</td><td>4</td><td>4.71</td><td>4.71</td><td>|</td></tr>
<tr><td>Disagree</td><td>1</td><td>5</td><td>1.18</td><td>5.88</td><td>|</td></tr>
<tr><td>Neutral</td><td>5</td><td>10</td><td>5.88</td><td>11.76</td><td>||</td></tr>
<tr><td>Agree</td><td>60</td><td>70</td><td>70.59</td><td>82.35</td><td>||||||||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>15</td><td>85</td><td>17.65</td><td>100.00</td><td>|||||||</td></tr>
</table>

Table 58: I restructured my stall to the merchandising and display principles

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>4</td><td>4</td><td>4.71</td><td>4.71</td><td>|</td></tr>
<tr><td>Disagree</td><td>11</td><td>15</td><td>12.94</td><td>17.65</td><td>|||||</td></tr>
<tr><td>Neutral</td><td>15</td><td>30</td><td>17.65</td><td>35.29</td><td>|||||||</td></tr>
<tr><td>Agree</td><td>41</td><td>71</td><td>48.24</td><td>83.53</td><td>|||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>14</td><td>85</td><td>16.47</td><td>100.00</td><td>||||||</td></tr>
</table>

Table 59: I work out my prices on a regular basis

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>6</td><td>6</td><td>7.06</td><td>7.06</td><td>||</td></tr>
<tr><td>Disagree</td><td>8</td><td>14</td><td>9.41</td><td>16.47</td><td>|||</td></tr>
<tr><td>Neutral</td><td>4</td><td>18</td><td>4.71</td><td>21.18</td><td>|</td></tr>
<tr><td>Agree</td><td>50</td><td>68</td><td>58.82</td><td>80.00</td><td>|||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>17</td><td>85</td><td>20.00</td><td>100.00</td><td>||||||||</td></tr>
</table>

Table 60: I would recommend this course for other traders

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Neutral</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Agree</td><td>31</td><td>32</td><td>36.47</td><td>37.65</td><td>||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>53</td><td>85</td><td>62.35</td><td>100.00</td><td>||||||||||||||||||||||||</td></tr>
</table>

Table 61: If I need money to expand my business I know where to go

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>6</td><td>6</td><td>7.06</td><td>7.06</td><td>||</td></tr>
<tr><td>Disagree</td><td>16</td><td>22</td><td>18.82</td><td>25.88</td><td>|||||||</td></tr>
<tr><td>Neutral</td><td>15</td><td>37</td><td>17.65</td><td>43.53</td><td>|||||||</td></tr>
<tr><td>Agree</td><td>32</td><td>69</td><td>37.65</td><td>81.18</td><td>|||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>16</td><td>85</td><td>18.82</td><td>100.00</td><td>|||||||</td></tr>
</table>

Table 62: The amount of money I take home increased after the training

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Disagree</td><td>6</td><td>7</td><td>7.06</td><td>8.24</td><td>||</td></tr>
<tr><td>Neutral</td><td>25</td><td>32</td><td>29.41</td><td>37.65</td><td>|||||||||||</td></tr>
<tr><td>Agree</td><td>34</td><td>66</td><td>40.00</td><td>77.65</td><td>||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>19</td><td>85</td><td>22.35</td><td>100.00</td><td>||||||||</td></tr>
</table>

Table 63: The business plan was a useful contribution to my business

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>3</td><td>3</td><td>3.53</td><td>3.53</td><td>|</td></tr>
<tr><td>Disagree</td><td>12</td><td>15</td><td>14.12</td><td>17.65</td><td>|||||</td></tr>
<tr><td>Neutral</td><td>25</td><td>40</td><td>29.41</td><td>47.06</td><td>|||||||||||</td></tr>
<tr><td>Agree</td><td>33</td><td>73</td><td>38.82</td><td>85.88</td><td>|||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>12</td><td>85</td><td>14.12</td><td>100.00</td><td>|||||</td></tr>
</table>

Table 64: The course taught me how to sell more effectively

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>2</td><td>2</td><td>2.35</td><td>2.35</td><td>|</td></tr>
<tr><td>Disagree</td><td>9</td><td>11</td><td>10.59</td><td>12.94</td><td>||||</td></tr>
<tr><td>Neutral</td><td>2</td><td>13</td><td>2.35</td><td>15.29</td><td>|</td></tr>
<tr><td>Agree</td><td>52</td><td>65</td><td>61.18</td><td>76.47</td><td>||||||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>20</td><td>85</td><td>23.53</td><td>100.00</td><td>|||||||||</td></tr>
</table>

Table 65: The facilitator answered my questions

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>12</td><td>12</td><td>14.12</td><td>14.12</td><td>|||||</td></tr>
<tr><td>Disagree</td><td>13</td><td>25</td><td>15.29</td><td>29.41</td><td>||||||</td></tr>
<tr><td>Neutral</td><td>1</td><td>26</td><td>1.18</td><td>30.59</td><td>|</td></tr>
<tr><td>Agree</td><td>34</td><td>60</td><td>40.00</td><td>70.59</td><td>||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>25</td><td>85</td><td>29.41</td><td>100.00</td><td>|||||||||||</td></tr>
</table>

Table 66: The facilitator encouraged participation by delegates

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>2</td><td>2</td><td>2.35</td><td>2.35</td><td>|</td></tr>
<tr><td>Disagree</td><td>4</td><td>6</td><td>4.71</td><td>7.06</td><td>|</td></tr>
<tr><td>Neutral</td><td>1</td><td>7</td><td>1.18</td><td>8.24</td><td>|</td></tr>
<tr><td>Agree</td><td>46</td><td>53</td><td>54.12</td><td>62.35</td><td>|||||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>32</td><td>85</td><td>37.65</td><td>100.00</td><td>|||||||||||||||</td></tr>
</table>

Table 67: The facilitator was well prepared

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>1</td><td>1</td><td>1.18</td><td>1.18</td><td>|</td></tr>
<tr><td>Disagree</td><td>3</td><td>4</td><td>3.53</td><td>4.71</td><td>|</td></tr>
<tr><td>Neutral</td><td>2</td><td>6</td><td>2.35</td><td>7.06</td><td>|</td></tr>
<tr><td>Agree</td><td>38</td><td>44</td><td>44.71</td><td>51.76</td><td>|||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>41</td><td>85</td><td>48.24</td><td>100.00</td><td>|||||||||||||||||||</td></tr>
</table>

Table 68: The venue was easy to get to

<table>
<tr><th></th><th>Count</th><th>Cumulative Count</th><th>Percent</th><th>Cumulative Percent</th><th>Graph of Percent</th></tr>
<tr><td>Strongly disagree</td><td>5</td><td>5</td><td>5.95</td><td>5.95</td><td>||</td></tr>
<tr><td>Disagree</td><td>5</td><td>10</td><td>5.95</td><td>11.90</td><td>||</td></tr>
<tr><td>Neutral</td><td>5</td><td>15</td><td>5.95</td><td>17.86</td><td>||</td></tr>
<tr><td>Agree</td><td>40</td><td>55</td><td>47.62</td><td>65.48</td><td>|||||||||||||||||||</td></tr>
<tr><td>Strongly agree</td><td>29</td><td>84</td><td>34.52</td><td>100.00</td><td>|||||||||||||</td></tr>
</table>

10APPENDIX D

What is a business plan made up of?

A Business Plan describes what your business is about. It should have the following sections.

	Contents and Features
Cover Page (Basic information about your business)	• Name and address of the business • Your contact details (telephone no., postal and physical address) • Statement saying that the information in your business plan is confidential (you don't want someone stealing your idea!)
Executive Summary (Short version of the plan)	• Detailed summary of the entire business plan • Summary of funding requirements of the entrepreneur • You would usually write this piece last, but it is placed first in the plan
Business and Industry Overview (What your business does)	• Brief description of the business and the industry in which it operates • Name and type of business. • Analysis of the industry • Full description of business
SWOT Analysis (What are the good and bad things about your business)	• Major strengths and weaknesses of the business • Opportunities and threats in the external environment
Market Analysis (Who are your customers? Who is your competition?)	• Description of the target market (customers), demographics (who they are?), and location (where are they from?) • Competitive analysis (who are your competitors and what do their businesses look like?) • Barriers to entry (i.e. what makes it difficult breaking into the market?)
Marketing Plan (How will you advertise? How do you decide on your prices?)	• Advertising and promotional strategy (How will you advertise and promote your business?) • Pricing policy (How do you decide what you will charge your customers?) • Marketing strategy (How will you market your business?)
Operations Plan (How will you run your business?)	• Location of the business • Special facilities, such as dry/cold storage, loading bays as well access for the disabled • Description of the suppliers • Details of the equipment needed are given • Description of your business processes (manufacturing/delivery/service)
Management Plan (Who are the people involved in running and managing your business?)	• Description of the key employees of the organisation • The role of the entrepreneur should be highlighted • CV's of employees should be attached • Organisational chart setting out roles and responsibilities • Description of ownership structure (who owns the business?) in terms of shareholders

Financial Plan (Where does the money come from to run your business? How much money do you think you'll make?)	• Funding requirements • Details of own money being invested • Three-year projected (pro forma) balance sheets, income statements and cash flow statements
Schedule (When do you want to achieve what in your business?)	• Timing of when the entrepreneur intends to achieve the key activities (milestones) of the plan
Contingency Plan (What plans do you have if things go wrong?)	• A 'what if' plan. • Sets out what the entrepreneur proposes doing if, for instance, suppliers are late, employees go on strike, the design is faulty and the like.
Appendices (Paperwork about your business)	• All supporting documentation, such as CV's, financial statements, diagrams, architectural plans, customer surveys, product photographs, contracts, etc.

A Business Plan might seem like a difficult thing to put together at first. Today is only the first time that we will speak about the business plan. Over the next few weeks we are going to look at some of the pieces of the business plan in more detail.