



INVESTIGATING YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR  
ECONOMIC GROWTH IN BLANTYRE CITY (MALAWI).

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By

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## Approval of the Thesis

### INVESTIGATING YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY (MALAWI).

This Thesis by Wellington Binali has been approved by the committee members below, who recommend it be accepted by the faculty of Unicaf University in partial fulfillment of requirements for the degree of Doctor of Philosophy in Business Administration.

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## Abstract

### INVESTIGATING YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY (MALAWI).

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Entrepreneurship contributes to economy growth of nations. Countries that enhance entrepreneurship, there is job creation and increase in productivity. The study aimed at identifying youth entrepreneurship initiatives as a strategy for economic growth in Blantyre city since there is high youth unemployment, low productivity, low entrepreneurship, slow economic growth and increase in poverty. Entrepreneurship and Innovation Theory, guided the study. This study targeted three different groups of respondents thus young entrepreneurs aged between 20 and 35 years, universities which serve as a support for students willing to become entrepreneurs or those who already own a business while studying and some academic researchers from Business schools. A total of 201 participants were engaged. The research adopted a mixed method research approach where questionnaire for quantitative approach and one-on-one interviews and Focus Group Discussion for qualitative research approach were used. Simple random, purposive and convenient sampling techniques were applied. Ethical issues were followed ensure participants were not harmed. Inferential and descriptive analysis for quantitative data and thematic analysis for qualitative data were done to identify youth entrepreneurship factors affecting business performance. From the data collected, it indicated that there is high unemployment rate. Youth entrepreneurship contributes a lot to reduce unemployment, youth are facing a lot of challenges and that entrepreneurship policies are important for business success. The policies that are in place are not fully implemented by the government. The researcher recommends that government should provide more financing, training, lower interest rates, boost productivity and intensify friendly business environment among others. The study managed to identify challenges young entrepreneurs are facing and possible solutions, possible ways of creating jobs for the youth, public policy recommendations and added to academic literature on entrepreneurship field

## Declaration

I declare that this thesis has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where states otherwise by reference or acknowledgment, the work presented is entirely my own.

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I confirm that I retain the intellectual property and copyright of the thesis submitted. I also allow Unicaf University to produce and disseminate the contributions of the thesis in all media forms known or to come as per the Creative Commons BY Licence (CC BY).

## Dedication

Dedicated to my wife, Florence, children thus Prince and Maria for their support. They were reminding me to wake up and study during night.

Gratitude to my brother and his wife who patiently supported me a lot. My father and mother (May their soul rest in peace).

Special thanks to all members of the family for their support for me to achieve my PhD studies.

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## **ABBREVIATIONS**

FGD	Focus Group Discussion
FGS	Focus Group Session
GDP	Gross Domestic Product
GNI	Gross National Income
ICT	Information Communication and Technology
IMF	International Monetary Fund
ILO	International Labour Organization
SME	Small and Medium Enterprise
MEDF	Malawi Enterprise Development Fund
NEEF	National Economic Empowerment Fund
NCHE	National Council for Higher Education
NGO	Non-Governmental Organization
YEDF	Youth Enterprise Development Fund
YEI	Youth Enterprise Initiative
SPSS	Special Package for Social science
SSA	Sub-Saharan Africa
TEVET	Technical Enterprise Vocational Education
TVET	Technical and Vocational Training
UREC	Unicaf Research Ethics Committee
YDF	Youth Development Fund

## **CHAPTER 1: INTRODUCTION**

### **Introduction**

This particular study was carried out to investigate youth entrepreneurship initiatives as a strategy for economic growth. This study focused on Blantyre city in Malawi. Blantyre city was chosen because it is a big city and a lot of businesses take place here thus why it is called a commercial city in Malawi. Entrepreneurship promotes economic growth and youth can be agents of economic change in their countries. This chapter illustrates the background of factors that facilitates the situation of economy in Malawi, Sub-Saharan Africa (SSA), emerging and developed countries. The chapter focuses on factors that contribute to slow economic growth in Malawi and Blantyre city in particular. It further looks at problem statement, purpose, aim, objectives including research questions which the study is to answer and hypothesis to be tested. The research is prime to the people of Blantyre city, the policy makers and academia. Finally, nature and significance are discussed.

### **Background information on Entrepreneurship and Economic Growth**

Entrepreneurship is one of the key factors that promote economic growth and youth entrepreneurship can facilitate the growth of economy in different countries. This is because entrepreneurs are innovative and create jobs (Palmer, 2017). The economy of Malawi is growing slowly as there are poor and even compared to other countries within the Sub-Saharan Africa (SSA) like Kenya which was 5.4%, Tanzania 5.0% and Uganda 6.5% (World Bank, 2019). More importantly, given Malawi's low GDP per capita, the country needs to grow which will translate a better living conditions for everyone. The slow economic growth is due to different factors that includes the low productivity, which derives from the low innovation and entrepreneurship, low export base, poor business environment, inadequate Information, Communication and Technology (ICT) among other factor (IMF, 2017).

The total population in Malawi is 18 million and youth in Malawi constitute to 70 % share of the total population and 12.6 million is under 30 years old and 51 % is below 18 years (UNFPA, 2019). The government of Malawi indicates that youth are people within 10-35 years (Government of Malawi, 2013). The majority of the firms in Malawi are small and not registered (Mwatsika, 2021). They are in informal economy and this informal economy contributes up to 67% of the total GDP. The young population is thus not exempt of this reality. Most youth are engaged in informal activities. The informal activities cause several challenges for a starter and makes it difficult to have proper records on how these are contributing to the economy of Malawi (Gough & Langevang, 2017).

Worldwide, cities are the economic centres for employment, production and population. These cities accommodate the majority of firms within a country. In Malawi, cities concentrate the highest population and alike other countries, most firms are settled in urban spaces, as a consequence, given the nature of this study, thus, an investigation on entrepreneurship and youth involvement on entrepreneurship, it should be focused to urban spaces. Therefore this study focused to Blantyre city, which is the biggest city in the country, concentrating the high population. It also has a large proportion of firms and production activities are concentrated in this urban area. Blantyre city is called the commercial city of Malawi according to National Statistical Office (NSO) (2019).

The Small and Medium Enterprises (SME) firms are the most important in numbers all around the world and have several advantages against big firms. Specially, the enhancement of small firms creation and entrepreneurship among the youth, has been used in many countries and recommended by international organizations. There are however, several challenges to this strategy, for instance, if firms are informal these might not be able to receive the appropriate support to ensure its profitability in the long term (Neumann, 2020).

As a starting point to assess this social problem, availability of data about the young entrepreneurs' initiatives, their work and establishments is a major challenge. Currently there are



no proper records which could be used for this purpose since most of them are not legally registered, which hampers any attempt of analyzing this topic and take further actions for triggering the growth of entrepreneur initiatives among the youth. Conducting this study might reduce unemployment levels and improve the economy of Blantyre City and as a result, this would enhance economic growth in the country. Therefore, this study is beneficial for policy makers because it will increase data, identify bottlenecks youth are facing and managed to make recommendations to the government on how they can improve entrepreneurship in Blantyre city.

One of the many factors identified as possible drivers for economic growth in countries with high presence of the young population is the youth entrepreneurship enhancement (Ahlstrom et al, 2019). Therefore, Malawi having a high number of youths, can use this strategy to boost economic growth and employment. However, there are no adequate initiatives that are implemented by the government to motivate the youth do and sustain Small and Medium Enterprises (SME) that will boost the economy through employment (OECD Development Centre, 2018).

Young population is especially important in urban centres, where they go and seek for better opportunities. In fact, urban centres concentrate most firms and thus studying a city is relevant in this context. Since most of the population in Malawi is young, ensuring employment by means of enhancing young entrepreneurship will add value to the economy of Blantyre city (OECD Development Centre, 2018). Blantyre city is chosen because it has many small and medium enterprises and has a lot of youth which will make the study to be effective. However, the country is promoting this on a small scale.

In countries like China, Brazil, Britain and US, entrepreneurship is one of the determinants of economic growth (Youth Business International, 2013). Youth in Britain have potential skills to be entrepreneurs yet few venture into business as compared to other countries like Singapore, Germany, Netherlands, Brazil, China and France. In Britain, entrepreneurship is being done on a large scale but many youth do not like it. Only 4% of young British entrepreneurs aged 18 years

to 34 years start and run the business. Most youths in China venture into entrepreneurship hence they contribute to employment and economic growth of their country (World Bank, 2022).

In Sub-Saharan Africa countries, entrepreneurship is reducing youth unemployment challenge (Gough & Langevang, 2017). Entrepreneurship facilitates economic growth as entrepreneurs create new businesses, introduce innovations and contribute to structural changes in the economy. In countries like Uganda, youth aged 30 years and below constitute to 78% of the whole population. The government introduced policies to promote youth entrepreneurship such as education and skills training, entrepreneurial development, youth and employment scheme. Youth have an entrepreneurial and positive attitude towards entrepreneurship but few run businesses and about 37% of their businesses fail due to inadequate access to finances and inadequate business skills supported by government (Gough & Langevang, 2017) and (World Bank Group, 2020).

In Ghana, the government has put in place policies like skills trainings and entrepreneurship education in order to boost the youth entrepreneurship (Gough & Langevang, 2017). Entrepreneurship is helping to reduce job shortages by creating self-employment. This contributed to entrepreneurs to become employers by employing fellow young entrepreneurs. However, young entrepreneurs are facing challenges to promote their businesses such as high credit, limited education, lack of business experience and limited support from government (Gough & Langevang, 2017).

The economy of Zambia is growing though they experience unemployment challenges and there is poverty reduction. Formal sector does not absorb the large number of youths. Zambia has a large pool of potential young entrepreneurs. Youth entrepreneurship is promoted to combat youth unemployment and this act as one of the drivers of economic and social transformation (Gough & Langevang, 2016). However, the youth are contributing less on economic growth because young entrepreneurs are vulnerable with some businesses failing to develop (Gough & Lavengevang, 2017)). In Zambia, youth are active on entrepreneurship (Chingunta & Mwanza, 2013). On average, one in five young and adults have discontinued their business within five years after

initiation and more than 45 % of the new businesses that have been established fail during the first five years (Gough & Langevang, 2015, Daene, 2020). This is attributed partly due to lack of achieved profitability and partly due to low entrepreneurship skills to motivate their businesses (Gough & Langevang, 2017). On the same note, this is also attributed to the fact that majority of the youth lack business creativity to manage the competitive rivalry and inadequate support from government. The problem of unemployment in Zambia can be solved through vigorous promotion of entrepreneurship especially in the informal sector (Gough & Langevang, 2017).

In Sub-Saharan Africa, informal sector is high ranging from 25% to 65 % which is among the largest in the world. In Malawi, informal sector is high and contributes to a larger portion of the Gross Domestic Product of the country (Gough & Langevang, 2017). However, the Sub-Saharan Africa economy including Blantyre city in Malawi has the better propensity of growing if youth entrepreneurs' business activities and related initiatives such as entrepreneurship training, financial support and accessibility to loans are supported by policy makers and governments. Innovation and entrepreneurship is one of the factors that contribute to progress through creation of jobs (Legas, 2015, Reese, 2016).

In view of the increased number of youth within the country, Malawi government has, over the past decades, introduced numerous initiatives and programs aimed at improving the young entrepreneurs. Yet, little is known as to what dimension the youth have benefited from such government efforts. For instance, Malawi Enterprise Development Fund (MEDF), in 1994's as it was established to promote entrepreneurship but still little progress is seen. Youth Enterprise Development Fund (YEDF) has benefited less to the population of Malawi. MEDF is a development fund established by Malawi government so that Malawians can be accessing loans to boost their businesses while YEDF is specifically for the youth accessing loan so that they can establish and boost their businesses (MEDF, 2020). Despite these efforts, the proportions of the youth that are getting the loans in addition to their business tracer study and performance is not known. In addition, economically, most Malawian youth are earning less than a dollar a day (World Development Indicator, 2017) and are living a dependent lifestyle, this then need economic help.

Youth do not have enough income for self-maintenance or to afford having a family (National Statistical Office, 2017). This development makes their economic contribution to the country very minimal. Studies that explored the state of youth entrepreneurship in Malawi are limited in scope and cannot be generalized. For instance, much as Lipenga (2016) indicated that majority of the youth have little education, the major significant contribution of the youth as core to harness economic growth of Malawi was completely not scrutinized. As such, the exploration of youth entrepreneurship strategy or initiatives is important for the people of Blantyre city since it will help to have a alternative way of improving their lives and the society.

### **Statement of the Problem**

In Schumpeter Innovation and Entrepreneurship Theory (1934), entrepreneurs are innovators and investors that come up with new innovations that promote economic growth. Entrepreneurs are responsible for rapid economic development. The major problem is that despite Malawi government developed policies to promote entrepreneurship and empower the youth on entrepreneurship in order to create jobs, these efforts and promotion of the entrepreneurship are observed as not changing the economy positively and reduce unemployment which is high in developing countries including Malawi as indicated by Meressa (2020) and Cassim et al (2014). Observations from theses researchers is a reality of Malawi (GOM, 2017). Entrepreneurship is seen as not bringing about economic development and job creation in developing countries. Malawi is observed to continue to suffer slow economic growth and there is high levels of youth unemployment since entrepreneurship is not promoted (Schumpeter, 1934). Youth entrepreneurship enhancement can be considered as a major factor on Malawi's economic growth since Malawi's large population is composed of the youth. As new businesses that are created through entrepreneurship will create employment and increase productivity in the city of Blantyre. Provision of enabling business environment to the youth where they can decide what type of business they are to be engaged into brings positive results on employment and economic growth (Kew et al, 2013).

Malawi's economy is growing slowly although there are several programs set by the government to improve it. This is due to several factors such as low technology that affects productivity, poor physical capital investment such as roads, low entrepreneurship, lack of connectivity to local and international markets among others (Kaonga, 2018). The economic growth (GDP) for Malawi for the past five years is as follows;

**Table1.1**

*Average Economic Growth of Malawi for 5 years*

2015	2016	2017	2018	2019
2.8	2.5	4.0	3.5	4.5

**Source:** Malawi Economic Monitor (2019).

Youth participation on entrepreneurship and innovation is low in Malawi and Blantyre city is not spared (World Bank, 2021). Malawi is a small open economy in Sub-Saharan Africa with a per capita Gross National Income (GNI) of just U\$320, one of the lowest in the world (World Bank, 2017). As of 2018, unemployment rate in Malawi was high at 5.62% (World Bank, 2019) and youth unemployment rate was 9.85% in 2021 (World Bank, 2021). According to NSO (2019), 26.9% of total youth consists of female youth that were not employed by 2018 which is higher than male youth which was at 23.5% of total youth population. It was also reported that 22.9% of total youth in Southern region of Malawi where Blantyre city is located were not employed (NSO, 2020).

Malawi youth forms the majority of the population of the country which is two thirds thus 12.6 million of the whole population which is under 30 years (Story Times Education, 2017). Gross Domestic Per Capita in 2018 was U\$389.4 which is below the Sub-Sahara African region which was at U\$1,589.2 (World Bank, 2019). However, 83.5% of the youths are in informal sector and 9.5% are in informal employment outside informal sector. Poverty is increasing with over 50.7 % living below poverty line (Malawi Poverty Report, 2019 & IMF, 2017). Despite the presence of

the large number of educated, energetic and hardworking young people, the country continues to suffer poverty. Although there is Malawi National Youth Policy to empower the youth in several dimensions including entrepreneurship, there is little that has been done to enhance youth entrepreneurship initiatives that can change the economy. Young people are the key to driving Malawi's economy since they are likely to create employment through businesses. When most youth becomes entrepreneurs, they will be earning money and increase productivity and have potential to increase the economy (World Bank, 2021). There must be also some favorable factors such as financial support that might facilitate entrepreneurship as illustrated by Papanek (1962) and Harris (1970) and the need to be motivated to achieve business success (Bhattacharge & Chetty, 2019). Entrepreneurship impacts the economic development of a country (Seth, 2021). Through this, there is need to strengthen entrepreneurship in Malawi through the enhancement of youth entrepreneurship. Studies that explored youth entrepreneurship in Malawi are limited in scope and require more research to investigate why youth entrepreneurship is low in Malawi. Therefore the research attempted to address the gaps in the current policies that allow slow economic growth, slow youth entrepreneurship and high unemployment rate in Blantyre city.

## **Purpose of the study, Research Aim and Objectives**

### **Purpose of the Study**

This mixed method study was to identify initiatives or policies that will enhance economic growth in Malawi through enhancement of Youth Entrepreneurship Initiatives (YEI). The study also identified the challenges the young entrepreneurs are facing and propose suggested solutions to the challenges. This study will help Non-Governmental Organizations, government, financial institutions and other key stakeholders to establish youth initiatives and involve the youth on entrepreneurship activities. Furthermore the study came up with public policy recommendations which the government might implement that will help to develop the economy. The study was conducted in tertiary academic institutions in the country namely public and private university and technical college targeting students and lecturers. The study also targeted ordinary young entrepreneurs.

### **Research Aim**

The major aim for this mixed method research was to investigate youth entrepreneurship initiatives that will help to improve the economy of Blantyre city in Malawi. Most studies focused on entrepreneurship in general so this one wanted to focus on youth entrepreneurship to identify factors that have led to low entrepreneurship and high youth unemployment in Malawi. The study wanted to fill this gap by examining the policies set and implemented by the government so that there can be positive change on the welfare of youth in Blantyre city. These youth entrepreneurship initiatives will enhance business survival, increase productivity, reduce unemployment and also increase start-ups as a means of reducing poverty in Malawi.

## **Research Objectives**

### ***Overall Objective***

The main intention of this study was to explore more on the obscure factors that have affected youth entrepreneurship lack of progress. It further intended to investigate the level of unemployment among young people and factors that have led to slow economic growth in Blantyre City in Malawi.

### ***Specific Objectives***

The following are the specific objectives that seek to achieve main objective; To

- 1) Investigate the extent at which youth entrepreneurship has contributed to employment in Blantyre city.
- 2) Examine challenges faced by young entrepreneurs in Blantyre city.
- 3) Asses current and previous public policies that are implemented by the government to increase the number of young entrepreneurs in Blantyre city.
- 4) Analyze ways that the government can help the current entrepreneurs to increase their profits and ensure their survival.

## **Research Questions and Research Hypothesis**

### ***Research Questions***

Saunders et al (2012), highlighted that research questions help to collect data and achieve the objectives. The following are research questions:

1. What is the level of youth entrepreneurship contribution to employment in Blantyre city?



2. What are the challenges faced by young entrepreneurs in Blantyre city?
3. What current and previous public policies are undertaken to increase the number of youth entrepreneurs in Blantyre city?
4. How can the government help the current entrepreneurs to increase their profits and ensure their survival?

### **Research Hypothesis**

***H<sub>0</sub>***: Youth entrepreneurship cannot contribute to employment in Blantyre city.

***H<sub>1</sub>***: Youth entrepreneurship can contribute to employment in Blantyre city.

***H<sub>0</sub>***: There are no challenges faced by young entrepreneurs in Blantyre city.

***H<sub>2</sub>***: There are challenges faced by young entrepreneurs in Blantyre city.

***H<sub>0</sub>***: Public policies cannot be undertaken to increase number of young entrepreneurs in Blantyre city.

***H<sub>3</sub>***: Public policies can be undertaken to increase number of young entrepreneurs in Blantyre city.

***H<sub>0</sub>***: The government cannot help the current entrepreneurs to increase their profits and ensure their survival.

***H<sub>4</sub>***: The government can help the current entrepreneurs to increase their profits and ensure their survival.

### **Nature and Significance of the Study**

Since the study was to investigate youth entrepreneurship initiatives as a strategy for economic growth in Blantyre city in Malawi, the rationale behind this study was to propose entrepreneurship

policies that will help to boost the economy by coming up with better policies of enhancing entrepreneurship since entrepreneurship is one of the factors that can improve the economy of a country.

The study employed a mixed method approach which is also called triangulation approach. This encompasses both qualitative and quantitative research approach. Crowther & Lancaster (2009) explained that it is important to employ mixed method approach because each approach thus qualitative and quantitative approach has its own weaknesses and strength. Now employing the mixed method study approach will help to make sure that the weaknesses of one study approach are being overcome by the strength of the other approach. In the same way, this will also assist in reducing bias in the study findings since it will allow for instance the quantitative approach to test the hypothesis but will not give an opportunity to allow the respondents to explain their views since mostly quantitative research study is closed ended. While the qualitative research approach has open ended interview guide where respondents are given chance to explain the issues that are being investigated. This helps to collect a lot of ideas from different people with different experiences and background. This involves giving more insights on the issue that quantitative research where much of the data involves giving figures (Creswell, 2005).

Choy (2014) indicated that qualitative research approach assist the respondents to be free to express their feelings and experiences towards the issue that is being discussed. This gives more chance to understand the behaviour or characteristics of certain participants towards an issue at hand. Creswell (2005) also explained that a qualitative research helps to give the participant answer what they want to answer to a specific issue while the quantitative research approach is there to test the assumptions that were indicated.

The study employed purposive, convenience and simple random sampling techniques in order to get respondents. Primary data was gathered direct from respondents using data collection tools that were developed. For qualitative research, interviews and Focus Group Discussion (FGD) were appropriate tools and the structured questionnaire was mainly for

quantitative data. Structured questionnaire has a lot of advantages when collecting data from participants (Saunders et al, 2012).

Apart from questionnaires, the researcher used interviews and Focus Group Discussions (FGD) for collecting data from respondents. For quantitative research, the researcher employed questionnaires (Creswell, 2005). For quantitative research approach, the researcher employed questionnaires.

Quantitative descriptive data and inferential data was analyzed using a software called SPSS to achieve study objectives and test research hypothesis. This helped to come up with graphical and tabulation presentation of data analysis. The qualitative research approach employed the thematic analysis to analyze the different initiatives that were adopted by the entrepreneurs to understand the association between entrepreneurship and employment (Saunders et al., 2012).

Entrepreneurship and innovation are important factors that create jobs and increase productivity of a country. People can learn and motivated to be entrepreneurs through training from different institutions. This particular research will help young entrepreneurs identify bottlenecks when running businesses and improve and find new ways of managing their enterprises. This study developed public policy recommendations that might be adopted and implemented by Malawi Government. The study explored the policy rationale for support to the youth enterprise development in Blantyre city and at national level and could possibly also be applied to other African countries. The study also highlighted some of the measures recommended to government to increase entrepreneurs' profits and ensure their survival from the challenges that were raised by entrepreneurs. The study further highlighted the extent of contribution of youth entrepreneurship towards employment in Blantyre city. The Malawi government will identify suitable initiatives that are not in place at this particular time and implement them. This study is paramount challenges faced by young entrepreneurs will be exposed. The research will identify shortfalls of the government towards entrepreneurship and unemployment reduction. The study is

significant because it managed to identify policy rationale for support to the youth enterprise progression in Blantyre city.

Students, lecturers and researchers will have an advantage towards this research since it will contribute to academic literature as a reference point since the study made original contribution to the body of knowledge related to youth entrepreneurship engagement.

By studying entrepreneurship and its problem, the researcher was able to propose tailed public policies which will help the Malawi government to implement better solutions that might boost the economic growth and well-being of the citizens. By increasing the economic success of youth directed businesses, it will ensure more economic independence and well-being to young population that will directly improve the perspective for future generation. This study will benefit the citizens of Blantyre city and the whole nation.

### **Layout of the study**

The research layout:

**Chapter 1:** This section presents an overview and discussed the problem statement, objectives, research questions and hypothesis. It has also illustrated purpose and significance of conducting the study.

**Chapter 2** Explains literature that is presented in regard to the topic. Also in this chapter, theoretical and conceptual framework have been included that helped to analyse data that was gathered from respondents in relation to youth entrepreneurship and economic growth.

**Chapter 3:** The chapter outlines the research methodology to be followed in line with objectives and problem identified.

**Chapter 4:** Chapter illustrates how data was collected and interpreted. It has also included the major findings after data was collected in relation to the literature that was included concerning youth entrepreneurship and economic growth.

**Chapter 5:** This chapter explains the conclusion and recommendations that have been put in place included suggested areas of further study in relation to the gaps that have been identified beamed necessary to cover much on the entrepreneurship issues in Malawi.

### **Chapter Summary**

Discussed entrepreneurship and economic development in Malawi, Sub-Saharan Africa, emerging economy and developed countries. It covered problem statement, purpose ,hypothesis,nature and significance related to entrepreneurship. Investigating factors that contribute to slow economic growth, low entrepreneurship and high unemployment is vital as the major issues will be exposed and develop suggested ways of improving.

## **CHAPTER 2: LITERATURE REVIEW**

### **Introduction**

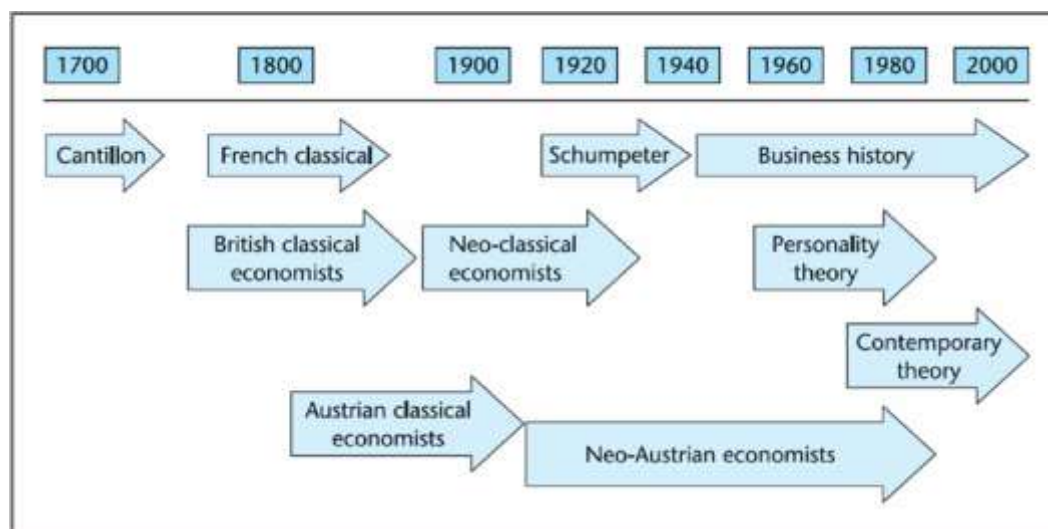
This chapter explains the developments underpinning the successes and challenges of youth entrepreneurship in Malawi. The chapter also reviews local and international literature on entrepreneurship. This chapter scrutinize available research on the entrepreneurship and economic growth focusing on youth employment in Malawi, Sub-Saharan Africa, emerging and developed countries. The chapter also highlights theories related to entrepreneurship and economic growth. Theories in the study helped to develop conceptual framework and aided in data analysis. The main theory in this study is the Schumpeter theory of Innovation and Entrepreneurship. Other theories were included to complement the enrichment in developing the conceptual framework. Relevant theories include Human Capital Entrepreneurship Theory, Resource-Based Entrepreneurship Theory, Psychological Theory of Entrepreneurship and Economic Theory of Entrepreneurship. From the theories and case studies revised, a conceptual framework was drawn, that helped to identify the most adequate methodology and the relevant variables to be analyzed in Blantyre city.

### **Theoretical Framework and Related Theories**

#### **Schumpeter Innovation and Entrepreneurship Theory**

Entrepreneurs can earn profit by introducing successful innovations. An entrepreneur has to introduce innovations and then profit will follow. The entrepreneurs have to find ways of reducing costs during production and increase demand for their products (Schumpenter, 1934). He explained that development is a process and it is driven by innovation through the launch of new products or by improving already existing products, opening up new markets, application of new methods of production and new industry structure. He further illustrated that anyone seeking profits must innovate. The entrepreneur has to introduce and perform all activities that reduce costs such as introduction of new methods, new machinery or innovative methods of organizing the type of industry undertaken (Schumpeter, 1934). He then added that creative destruction involves creating new and productive ventures that replaces the old and less productive ventures in the

economy. The entrepreneur has to introduce all innovations that can increase customer demand for the products such as introduction of new products which can attract customers or introduction of new quality goods that can please the market (Schumpeter, 1934). Hagedoorn (2016), who revisited the Schumpeter theory in 1966, argued that the role of innovation and entrepreneurship should be practiced both in small and large companies. The entrepreneur has to introduce new quality products and innovate new ways of production or new sources of raw materials. Entrepreneurship is an agent of change for economic development of a country. In their arguments, Mehmood et al (2019) argued that entrepreneurship is an achievement of new things that include new ideas, new ways of tackling things in life. They insisted that entrepreneurship should be a dream for everyone especially the youth so that they become independent and make productive decisions in their country. These authors also argued that entrepreneurship is wealth creation for goods and services. These authors also illustrated that entrepreneurs employ workers, capital and natural resources to change the new knowledge into products. Entrepreneurs are there to create new products and are the pioneers to break old and create new tradition (Mehmood et al, 2019). This theory is relevant in this study since it will encourage young entrepreneurs to be innovate and increase production which will later reduce unemployment.

**Figure 2:1***Evolution of Entrepreneurship and Innovation Theory*

**Source:** Pittaway, (2012).

### **Human Capital Entrepreneurship Theory.**

Human capital encompasses a lot and in some instances, can mean the state of health, education and capacity that an individual has to improve production (Todaro & Smith, 2006). Human capital emphasizes on production that increases the economy of nations and on an individual life. Human capital talks on acquiring the required knowledge, skills, competencies that lead into improving the economy of a country and at household level (World Bank Group, 2020). Human capital describes capacity of a person to do certain activity which equip people with technical and managerial skills (Dunga, 2012).

Becker (1975), who is believed to be the one who developed the theory in 1962, explained that knowledge obtained from education and experience are very vital for the success of the entrepreneurship. His argument was that new knowledge obtained through training makes one to be equipped which help them to make decisions on personal and national development. In the same way, entrepreneurship knowledge helps people to know how they can manage their



businesses. The theory was mostly applied in western education policies way back in 1960s. There is good relationship in the sense that the theory works better on policies related to entrepreneurship which in this case can help to develop the country like Malawi. Entrepreneurship goes along with education of the people in the country. Kronenberg (2015) indicated that education is a vehicle for economic development. Agreeing with Olaniyam & Okemakinde (2008:157) explained that people who have acquired formal education contribute a lot to the development of their individual households and their country. They are able to make good decisions which transforms their lives at household level and society level too. Nnandi (2014) indicated that people who have attained education tend to be productive as compared to those that have not acquired one. Klasen (1999), Muddiman (2000) and Lyon (2001), indicated that educated people dominate in most activities than uneducated on decision-making. Since most people in Malawi including Blantyre city have not acquired entrepreneurship education, the theory is a motivation to encourage people to attend trainings that are organised by the government and private sector or Non-Governmental Organizations. Entrepreneurship education helps young people to become innovative. The theory is relevant and important in this study because it has highlighted the importance of education among the entrepreneurs since they gain more skills and knowledge.

### **Resource-Based Entrepreneurship Theory**

This theory was developed by Barney (2018)) and is relevant since an entrepreneur cannot be successful if resources are not available. So, the availability of resources either financial or human resource is vital. This theory emphasizes the importance of resources for an entrepreneur to be successful. Simpeh (2011), argued that the resources could be in form of financial or social and human capital. Access to resources enhances the entrepreneur to detect and act on the resources for the discovery of new opportunities. He also argued that it is not the abundance of resources that is necessary but the economic use and quality of the resources.

Barney (2018), argued that different entrepreneurs need specific resources for their ventures in order to exploit new opportunities for their firm. The entrepreneur needs to have financial resources in order to manage their businesses. Apart from capital, there is need for social

networks thus human resources need to get connected in order to share knowledge, skills and experiences. Entrepreneurs need to have access to social network or connection for them to exploit enough resources for their businesses (UNDESA, 2020). The entrepreneurs should also acquire education and experiences that can help to improve their business management skills so that they can identify different opportunities including financial and non-financial resources and exploit them so that they become successful (UNDESA, 2020). UNDESA, (2020), illustrated that entrepreneurs require resources such as leadership and specific information and knowledge and education. He further argued that when firms have enough resources, what is required is just to organize and coordinate those resources for smooth running of the operations of the firm.

### **Psychological Theory of Entrepreneurship**

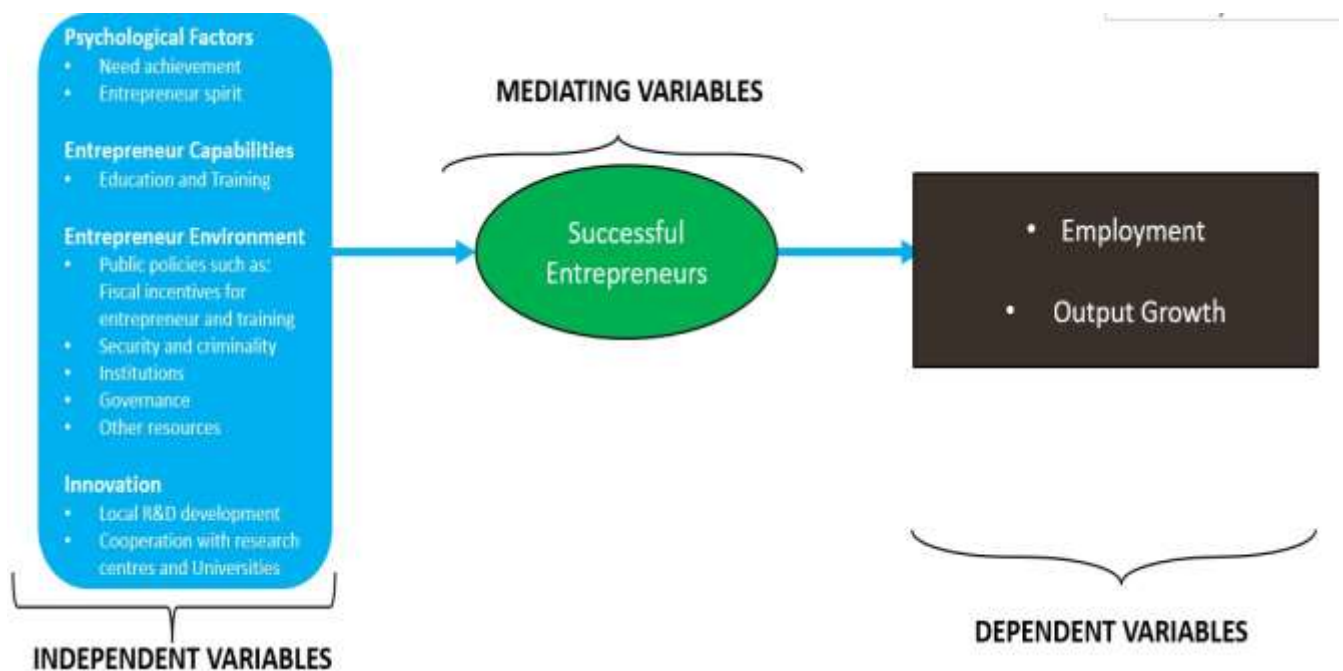
The discussion in this theory suggest that individuals need to have a spirit of achieving high and this will make them work hard to fulfil their dream. McClelland (1997), illustrated that entrepreneurship is successful when the society has sufficient supply of people who have psychological characteristics such as need to achieve high, those that have vision and ability to face opposition but do not get discouraged. Gracia (2018) argued that entrepreneurs come from family background. Families who have a sound entrepreneurship background, encourages their children to engage in entrepreneurship activities as well. He emphasized that children should be allowed to think on their own and this promotes creativeness. He argued that human values and motives are the agents of discovery of new opportunities. Those people who have vision and aim high become successful entrepreneurs. People with high need achievement excel in entrepreneurship. Such people are not motivated by money, but monetary rewards will follow as a sign of achievement. McClelland (1997), suggested that parents need to set high standards for their children to motivate them to work hard to achieve high. The theory is very important and relevant because it encourages individuals to have psychological characteristics of achieving high in entrepreneurship. Youths need to aim at achieving high in terms of entrepreneurship hence will develop the economy.

### **Economic Theory of Entrepreneurship**

The theory was introduced based on the notion that economy and entrepreneurship are related according to Gracia who said that the theory was developed by Cantillon in 1755. Gracia (2018) explained that when the economy of a country is good, entrepreneurship can also be successful. On the other hand, when the economy of a country is poor, entrepreneurship also suffers. Harris (1970) and Papanek (1962) further explained that, for entrepreneurship to be successful, there must be some favorable conditions available. They argued that economic incentives must be available that can help an entrepreneur to be successful. Such incentives include improved technology, good tax policies, availability of resources, good infrastructure, and political stability among others Harris (1970) and Papanek (1962). The theory is significant in this study because it has illustrated the importance of considering business factors that can promote entrepreneurship.

### **Research Conceptual Framework**

Based on the several theories illustrated in this study, there are several authors that have identified that there are several aspects determining the success of entrepreneurs. There are factors inherent to the entrepreneurs, such as the need of achievement and the entrepreneurship spirit. However, the environment dictates success of an entrepreneur through collaboration with local Research and institutions and universities. Finally, it has been documented that innovation is part of the entrepreneurial environment. In developed nations with a good entrepreneurial environment, innovation is among the most significant factors determining success in the long term. Innovation, occurs within, universities and research centres. The coordination with co-partners projects is the common characteristic in recent technology developments. Successful entrepreneurs boost employment. At the same time, the more entrepreneurs and innovations, the productivity increases, which will improve economic growth in the long term.

**Figure 2:2***Conceptual Framework***Source:** Researcher (2021)

This was developed in relation to the theoretical framework. The framework has independent and dependent variables. There is also a mediating variable in between the independent and dependent variables. Independent variables influence or are the ones that cause the changes. Independent variables influence the action of dependent variables. The conceptual framework helps to choose the type of research questions to develop. The conceptual framework helps to draw conclusion by showing the relationship between variables. So conceptual framework explains the link between

theoretical framework with the elements in the empirical study (Thomas, 2020). In this case, innovation, youth involvement, education and training etc facilitate entrepreneurship success which triggers employment and boost the Growth Domestic Product of a country while the dependent variable discusses effects as a result of independent variables (Thomas, 2020) and (Kothari, 2004). The conceptual framework for this study has been developed based on several theories such as one developed by Schumpeter who developed entrepreneurship and innovation theory (Schumpeter, 1934). Schumpeter (1934) illustrated that entrepreneurs need to be innovative by bringing something new on the market which will improve entrepreneurship. Entrepreneurship will later lead to increased employment and economic growth. The framework is based on Human Capital Theory which was developed by Becker in 1962 which illustrated that individuals have a set of skills which can be improved through education and training which later improves the market value (Becker, 1975). The conceptual framework is also based on the Resource-Based Entrepreneurship Theory by Wernerfelt in 1984 that explained that different entrepreneurs need specific resources such as financial resource for them to be successful (Barney, 2018). The other theory that the researcher referred to when developing the conceptual framework is the Psychological Entrepreneurship Theory which states that entrepreneurship is successful when the society has sufficient supply of people who want to achieve high in life, have vision and also those that have entrepreneurship family background since they are motivated by the family members to become entrepreneurs (McClelland, 1997). Economic Entrepreneurship Theory also explains that when the economy of a country is good, entrepreneurship can also be successful. Whereas when the economy of a country is poor, entrepreneurship also suffers. Harris (1970) and Papanek (1962) further explained that, for entrepreneurship to be successful, there must be some favorable conditions available such as financial institutions, institutions that provide entrepreneurship skills and training such as universities and colleges, good policies and governance among others.

From the conceptual framework, there are independent variables such as psychological factors such as youth involvement who upon gaining knowledge and skills through entrepreneurship education and training, normally aims to achieve high in life through entrepreneurship. At the same time, the entrepreneurs need to have a clear vision of what they want

to do and achieve in life regarding business. Other factors such as the family background of the entrepreneurs or the community where the entrepreneurs come from also influence the entrepreneurship mind as illustrated in psychological and sociological theories. The sociological theory explains that social attitudes, values and institutions influence the entrepreneurial supply in the society (McClelland, 1997). However, for entrepreneurship to be successful, entrepreneurship factors such as economic incentives for example tax policies, improved technology, political factors such as good governance in a country, political stability and social factors such as willingness of the community members to buy the products produced by entrepreneurs also play a big role including the purchasing power of the customers. The availability of institutions such as technical colleges, universities and other training centres to train entrepreneurs is vital so that they gain knowledge and skills on entrepreneurship and business management so that they make entrepreneurship grow (AU, 2018) and Harris (1970) and Papanek (1962).

One other important variable that requires to be available for entrepreneurship to be successful is the innovativeness of the entrepreneurs. Entrepreneurs need to be innovative by creating something new out of nothing. Based on the entrepreneurship theories, innovation by entrepreneurs such as new products, new processes, new markets and new methods of production and creation of new and productive ventures and the presence of experienced entrepreneurs who gain knowledge and skills from training and development will help to organize and coordinate resources that are available (Schumpeter, 1934). A combination of these factors when implemented, will make entrepreneurship successful. This successful entrepreneur is a moderating variable which upon his presence will help to create jobs and improve productivity of a country thus dependent variables.

The selected framework is relevant to the present study because for entrepreneurship to be successful and in this case both young and older entrepreneurs, it requires other factors to be present such as illustrated in the framework and entrepreneurship theories. Previously, the variables mentioned in the framework were applied by different entrepreneurs and the entrepreneurship process was successful. The economies of different countries developed when

the factors illustrated in the theories were present. It is not the entrepreneurship factor only that can develop the country but the presence of other factors as well. The conceptual framework has included factors expressed in the entrepreneurship theories. This helped to develop the research questions apart from the main guiding research questions that have already been developed for this study.

## **Origin of Entrepreneurship and Entrepreneurs**

### **The Concept of Entrepreneurship**

Entrepreneurship has so many definitions and each definition is not far from the other. There are key words among the definitions that are explained (Diandra & Anzy, 2020). Diandra & Anzy (2020) indicated that this is because this course is learned in many disciplines such as economics, Sociology and Psychology which. According to Khoo-Lattimore (2015), entrepreneurship is the creation of new venture and management of small, medium and large enterprises.

Diandra & Azmy (2020) illustrated that building and creating an organization to business which was not there previously or acquiring the business that is already there in order to satisfy customers and improve the economy defines entrepreneurship. Emphasis here is towards people in the society and not personal gains.

Entrepreneurship started in the eighteenth century around 1700s by an Economist called Richard Cantillon and he is believed to be the originator of entrepreneurship in this world. Cantillon (1755) proposed that those who do entrepreneurship are called entrepreneurs and these entrepreneurs are risk takers. The entrepreneurs pursue opportunities to transform the world by creating something new. According to Cantillon (1730) entrepreneurs are the bridge between one who has capital to run a business and one who pursue the active role of using the resources. However, Cantillon (1755) further illustrated that entrepreneurs buy goods and services for sale at a profit. There are there to make profits as well.

Entrepreneurship was later improved and it included planning, organizing and supervision of factors of production (Ratten & Usmanij, 2020). Laterly, it was explained that entrepreneurship is understood by the ability and willingness of individuals and teams, within and outside an organization to create new economic opportunities through new product development, new methods of production, new methods of marketing and new methods of distribution of products to different customers. Entrepreneurs deal out with uncertainties and obstacles they face by making decisions on resource allocation and the resources themselves and institutions (Wennekers & Thurik, 1999). Schumpeter (1934) described entrepreneurship in a different angle by saying that entrepreneurs are innovators and create something new out of nothing. He further explained that entrepreneurs are found mostly in small firms. They own and direct independent firms that are innovative and creative and destroy the old processes and production methods (Schumpeter, 1934) and (Shane & Venkataraman, 2000).

Schumpeter (1934) illustrated that when there is high levels of entrepreneurship in a country, unemployment is also reduced at the same time. Entrepreneurship is also related to unemployment in the sense that when some people are not employed by firms, life becomes tough and now start business to become entrepreneur. Sledzik (2013) concurred with Schumpeter and illustrated that this condition or factor is called reactive motivation factor. Individuals should be motivated to start business even if the standard of living is good. This is what is known as proactive motivation factor (Sledzik, 2013).

The entrepreneurship has been said to have contributed a lot to the economic development. Schumpeter (1934) emphasized that entrepreneurship and innovation have contributed to the transformation of many countries economically or socially. His illustration was based on the innovative entrepreneur who faces a lot of challenges but still introduce something new to the society (Schumpeter, 1934). Schumpeter (1934), illustrated that the Centre of entrepreneurship is the entrepreneur himself. Meaning that if entrepreneurship is to be successful, the entrepreneur has to have a positive attitude towards the business by being creative (Kuratko & Hodgetts, 2007).



Entrepreneur was a French-borrowed word which meant an adventurer (Carlen, 2017). It was later used in the 17th and 18th centuries by earlier Capitalist Economist to mean one who takes economic risk by exploiting opportunities for profit or maximization of returns (Cantillon, 1755). Schumpeter (1934, 1976) explained that an entrepreneur is one who is involved in innovative thinking, in what he called the gale of creative destruction by replacing old products and services on the market with new or better ones as such creating new markets or industries. In the field of economics, entrepreneurs is able to identify areas where he can establish new business and in so doing tries to organise resources which he uses to introduce a new innovation which will help to produce new products that can benefit the society. Drucker (1985) explained that an entrepreneur is a person who always want to introduce new products that can transform the lives of the people. Entrepreneurs use the resources that are available to produce something of value to the community.

Based on the facts presented in this section after reviewing literature from different authors from different countries who have different academic backgrounds, it shows that entrepreneurship has been perceived differently according to the field of study but still means bringing something new to the people through innovation that can transform a country.

### **Categories of Entrepreneurial Schools of Thoughts**

The Table 2:1 Different school of thoughts.

**Table 2:1**

*Types of Schools of Thoughts related to business.*

School of thought	Central focus	Assumption	Behaviours and skills	Situation
<b>Great Person</b>	The entrepreneur has an intuitive ability a sixth sense and traits	Without this inborn intuition, the individual would be like the rest of us	Intuition, vigour, energy and self-esteem.	Start-up

	and instincts he/she is born with.	mortals who 'lack what it takes'.		
<b>Psychological characteristics</b>	Entrepreneurs have unique values, attitudes, and needs which drive them.	People behave in accordance with their values; behaviour results from attempts to satisfy needs.	Personal values, risk taking, need for achievement and others.	Star-up
<b>Classical</b>	The central characteristic of entrepreneurial behaviour is innovation.	The critical aspect of entrepreneurship is in the process of doing rather than owning.	Innovation, creativity and discovery.	Start up and early Growth
<b>Management</b>	Entrepreneurs are organisers of an economic venture; they are people who organise, own, manage and assume the risk.	Entrepreneurs can be developed or trained in the technical functions of management.	Production planning, people organising, capitalisation and budgeting.	Early growth and Maturity
<b>Leadership</b>	Entrepreneurs are leaders of people; they have the ability to adapt their style to the needs of people.	An entrepreneur cannot accomplish his/her goals alone but depends on others.	Motivating, directing and leading.	Early growth and Maturity
<b>Entrepreneurship</b>	Entrepreneurial skills can be useful in complex organisations; entrepreneurship is the development of independent units to	Organisations need to adapt to survive; entrepreneurial activity leads to organisational building and	Alertness to opportunities, maximising decisions.	Maturity and Change

	create market and expand services.	entrepreneurs becoming managers.		
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**Source:** Cunningham & Lischeron (1991)

### **Characteristics of Successful Entrepreneurs**

The success of the business depends on the type and caliber of an entrepreneur. There are so many characteristics of entrepreneurs that make them to be successful. According to Belas & Kljucnikov (2016:104 -111) as illustrated below;

*The business environment is determined by personality characteristics and motives of individual entrepreneurs. Business situations are often unique in their unpredictability, complexity and changing requirements during the business process. Entrepreneurs must be capable to have the features of several personalities at once and as one person to demonstrate the ability to act as investors, inventors, accountants, dispute investigators, leaders, technologists, marketing specialists and top sellers. For this reason, the more knowledge and skills the entrepreneur is capable to demonstrate the better.*

The main purpose for this section is to identify the major characteristics of successful entrepreneurs that have a major impact towards the business. Some of the characteristics include taking calculated risks. The entrepreneur has to take calculated risks. This simply means that, the entrepreneur should keep on going with his business even though he knows that the business is risky and some business people have tried the same and failed (Bhatt & Sankhla, 2018). Hussen & Al-Damen (2015) described calculated risk taker as someone who start a business which he knows that there is high probability of failure but still invest the resources in that particular business. According to Bhatt & Sankhla (2018), entrepreneurs need to be hard working and dedicated. They have to dedicate their efforts and time towards their business. Entrepreneurs have to spend a lot of time on their business to monitor what is happening. They need to spend their financial and non-financial resources towards their business as one way of showing dedication and

commitment. Apart from these, need achievement is another important characteristic for a successful entrepreneur. McClelland (1958) identified the personality trait of need achievement that motivates entrepreneurs to be successful. Entrepreneurs should always aim at achieving high and prompt to work hard and achieve the goal. The theory of McClelland of Need achievement further illustrated that those individuals who have a feeling and motive of achieving high find their way to successful entrepreneurship than those who have no motive of achieving high as illustrated by Chavez (2016). Successful entrepreneurs are those that have self-confidence. Self-confidence is about having sense of believing themselves that they can do without failure. Self-confidence is also a belief that they can lead and manage a business and succeed (Chavez, 2016).

Another characteristic that is available in successful entrepreneurs is the visionary attribute. According to Salamzadeh et al (2014) entrepreneurs need to have a clear vision about their business. Entrepreneurs need to have a short-term, medium-term as well as long term vision and they need to implement their plans. Entrepreneurs have to have a clear vision of what they want to achieve in future.

Another characteristic is problem solving abilities. Kljucnikov (2016) indicated that entrepreneurs face a lot of problems and opportunities. The way the entrepreneur handles the problems will determine success or failure. He further explained that, the entrepreneurs have to determine the problem and then seek alternative solutions that could be implement. The successful entrepreneurs have to identify and implement the preferred solution for the problem.

The other important attributes for a successful entrepreneur is innovativeness and creativeness. The entrepreneur has to be innovative. Creativity refers to the entrepreneur's imagination, his ability to think originally or differently. Always come up with new ideas and new methods of managing the business (Belas & Kljucnikov, 2016). They further illustrated that entrepreneurs need to be persistent. They need to keep on waiting before enjoying the profits. Entrepreneurs should have a lot of confidence both in themselves and their enterprises. They need to press on despite setbacks and difficult situations and problems that may arise. They are not

easily discouraged when they make mistakes or fail. They exercise patience until the task at hand has been completed and the goal has been reached (Belas & Kljucnikov, 2016).

The product that the entrepreneur is producing should benefit the customer. Entrepreneurs need to focus on their customers for their satisfaction. Each customer is to be treated separately since they have different needs and wants due to differences in age, status or education level (Barringer & Ireland 2013).

The entrepreneur is also supposed to be someone who can execute intelligence so that he can transfer ideas into product model. He needs to be someone who is intelligent enough to be creative so that he makes products that can satisfy customers Barringer & Ireland (2013).

### **Forms of Business Ownership**

Entrepreneurs choose the form of business ownership depending on their preference and the amount of capital they have and the legal requirements (Meressa, 2020). Most start-ups do not have enough capital and do not register their businesses until it is well established. This makes them to choose the form which suits them at that particular time and upgrade to the other desired forms when well established (Meressa, 2020). Following this, is the list of main business legal forms applicable to Malawi and other countries. The legal forms are one man business, joint and and compained owned by private individuals.

### **One Man Business**

This type of business form is where one person runs and owns the business. This is mostly undertaken by those that their businesses are small and those that have little capital to run it. According to Aziz (2021). This form of business has several advantages and disadvantages. Some of the advantages include: The business can be established with little capital. The owner of the enterprise can start even with very little capital and the business capital grows little by little. Another advantage is that it is easy or simple to establish the business. There is no much legal or processes or much paper work required when establishing the business. In addition to these, there is flexibility in the sense that the owner can decide to open or close the business

hours at his convenience. He can decide the working hours to operate even changing the products to offer to the customers. Another advantage is that there is quick decision made as there is only one owner of the business. There is no need to consult other business partners. There is also need to know the disadvantages associated with sole trade type of business. One of them is that there is personal liability. The owner is responsible for every fate that comes across the business. There is no separation between the owner and the person. The owner of the business can even loose personal properties to cover up the losses in the business. Another disadvantage is that it is difficult to raise money for the business. Since there is only person in the business it is difficult even to borrow money from money lending institutions because money lending institutions do not trust one person rather than two or more people or a group or club. The business does not grow quickly because of limited capital that is invested into the business. It is also difficult to control the money for the business. Sometimes the owner may use the finances of a business for personal issues not related to the business (Michie & Padayachel, 2020).

### **Partnership form of Business**

This is the form of business where two or more people agree to join and run the business together. This one has an advantage over the sole proprietorship. There are different types of partnership practiced when people are doing business. These are general partnership, Limited partnership and Limited liability partnerships. Entrepreneurs are supposed to know the advantages and disadvantages of each type of partnership. Partners agree to do business jointly and partners have powers to control the organization. Partners agree to invest the resources together, enjoy the profits together or suffers losses together. This is one of the important form of business because it helps to increase the capital for the business which is called seed money (Michie & Padayachel, 2020).

### **Advantages of Partnership**

Advantages of partnership are as follows; It is not difficult to start. More paper work is not needed as compared to forming a corporation. The partnership helps to pump a lot of money as compared to sole proprietor. This is because each partner contributes resources into the business. The partners have ownership and also control the management of the business. Another advantage is that the business registration process is simple because the business is less formal and requires few legal obligation. Since the business also is big, it reaches many customer with goods and services. The other advantage is that the partners are able to share either expertise, skills or knowledge since each partner is an expert in a certain specific field (Capellino, 2020).

### **Disadvantages of Partnership**

There are some disadvantages to this form of business ownership. The partners may disagree on certain things which can make the business shaken. Apart from this, there is also instability of the already agreed partners due to other reasons. (Capellino, 2020).

### **Role of Entrepreneurs in the Society**

The entrepreneurs create several opportunities. According to Kritikos (2014), entrepreneurs are in two categories; imitators and innovators. Imitators are those entrepreneurs who just start businesses that are already on the market while innovators are entrepreneurs that create something new to the society by pursuing growth and innovation. They bring new ideas, new processes of doing things in their organizations and their society.

The entrepreneurs help to boost the economy of a country through their businesses. With the wealth creation as a result of their activities, firms pay taxes, contributing to public expenditure and public wealth in so doing, promoting economic growth as illustrated by Kumar & Raj (2019) in so doing, increase the national income (Doran, 2018).

Entrepreneurs create jobs to the society. Schumpeter (1934), indicated that small businesses are the major contributor in terms of job employment of nations. He used the term

“Creative Destruction” meaning a process of creating more new and productive jobs replacing the old and less productive firms in the economy. These small companies help to provide experience which later assist large firms (Kumar & Raj, 2019). They indicated that the birth of small firms creates employment or jobs in the country and the small firms create more jobs than large firms because they are many in numbers.

Entrepreneurs are becoming one of the major corner stones of self-reliance globally. They increase production of goods and services. Entrepreneurs assist in creating substitute products to the imported ones that minimize the dependence on other nations. In the same way, entrepreneurs give different nations the possibility of exporting products and provide awaited solutions to foreign countries that allow them to gain national exchange in so doing, achieving economic independence by nations through entrepreneurs (Sledzik, 2013).

When the unemployed people or those working in less productive sectors and start working in the productive activities such as manufacturing, the whole productivity increases. When manufacturing industries increase, productivity increase too that increase export base hence increase the economy and Gross Domestic Product (Kaldor, 1967). Currently productivity is high in-service sector and services with added value will increase productivity in a country which translate into wellbeing of the society (Triplett & Bosworth, 2000). Firms provide the society with goods and services (Doran et al, 2018). In this case an ordinary person is able to live a good life through accessing the products made available to them. In most cases, the entrepreneurs provide these goods and services at reasonable prices hence improves the living standard through consumption variations. The availability of goods and services by entrepreneurs also help individuals to buy and sell some products hence increase the income as well for the individuals (Choon & Yeong, 2016). Entrepreneurs play a role of making sure that the society is being assisted by addressing persistent societal issues and focusing on common good to the society through Corporate Social Responsibility (CSR) in so doing, transforming the society (Zahra & Wright, 2015).



### **Role of Entrepreneurship on Economic Growth**

Entrepreneurship contribute a lot to the economic development of a country since various entrepreneurs introduce innovations and bring them onto the markets with new products or new production process. This in turn increases productivity and competition which makes consumers have a variety of products at the market. By having a variety of products, consumers buy more and motivate entrepreneurs to produce more as well, and this changes the economic development (Wennekers & Thurik, 1999).

Entrepreneurship increases competition at the market as illustrated by Kirzner, (1997). This in turn helps the consumers to have a different products of their choice. When there are many products at the market, the price of such goods is reasonable due to competition. They have a wide choose that makes the prices of commodities to be sold at a reduced price (Kirzner, 1997). Acs & Audretsch, (2003) and Stoica et al, (2020) explained that entrepreneurs start new businesses that makes the government to collect taxes from them and the money is used to assist the citizens of the country. Entrepreneurship makes macroeconomic stability that improves the economy of a country (Chaurke, 2021).

### **Challenges Faced by Entrepreneurs and Possible Solutions**

Entrepreneurship drives the economy of different nations. Entrepreneurs contribute a lot to this process of economic development. Even though this is the case, studies have established that, these entrepreneurs face a lot of challenges as they are doing their businesses. This study will highlight major challenges faced by several entrepreneurs. According to Ahmed (2017), one of the problems faced by entrepreneurs include lack of business knowledge especially about the establishment of the business. It is believed that, most small-scale entrepreneurs lack proper guidance on how they can start and run the business. Grassroots root people that are poor mostly suffer from this challenge. Government and large firms target the well-established entrepreneurs forgetting the small start-ups.

Khin et al (2017) illustrated that, most entrepreneurs face a problem of lack of entrepreneurial training on how to run and manage their businesses. Khin & et al (2017) highlighted that there is lack of soft services like entrepreneurial trainings or education. In this case, most small entrepreneurs start businesses without knowledge and skills and without professional expertise on the particular business they are starting. World Bank (2018) indicated that most small and Medium enterprises face a challenge of accessing finance through loans since most money lending institutions require a collateral for them to be allowed to borrow money to finance their businesses. He further explained that there is also a challenge of accessing market for their products. Most SMEs do not have access to information such as where they can get the good market for their goods and services. Market information is not made available to most start-up entrepreneurs. The entrepreneurs also face stiff competition at the market as such for them to stand the competition with well-established entrepreneurs, they need to produce high quality products and have adequate information regarding their products and their competitors (Acs & Audretsch, 2003).

However, just identifying the challenges faced by entrepreneurs is not enough but finding their solutions (Ahmed, 2017). The challenge of lack of business knowledge through trainings and coaching, the government, private and Non-Government Organizations (NGO) should provide trainings to entrepreneurs in order to equip them with knowledge and skills on how they can expand their businesses (Ahmed, 2017). Each nation should target the start-ups and grass root entrepreneurs to train them on business management hence they will perform well and improve the economy of the country through job creation. Apart from this, financial institutions should allow the commercial banks and other money lending institution to reduce the interest rates from the money borrowed and also consider the issue of collateral so that even those entrepreneurs who cannot manage to have proper collateral should be allowed to borrow money since access to finances is a big challenge (Ahmed, 2017). Institutions should make it possible for the market information to be available through several forms. When entrepreneurs are connected to the government, NGOs and private firms, information regarding business will be accessed easily

hence sell their products (Khin & et al). As entrepreneurs, they need to conduct more research on what the competitors are offering at the market and will identify proper strategies to remain competitive.

### **Environmental Factors Affecting Entrepreneurship**

For an entrepreneur to be successful, several factors have to be considered (Hayrapetyan, 2016). The following are some of the favorable factors for an entrepreneur to be a successful one when doing business; government support towards entrepreneurship is a suitable environment for the success of entrepreneurs. The government can support entrepreneurs by providing favorable factors such as removing some business-related barriers such as business registration process which in most countries becomes a challenge (Hayrapetyan, 2016). There are several steps that are to be followed when registering a new business. To micro, medium and small enterprises, it becomes a challenge indeed to follow all the required processes. Many entrepreneurs do not continue with business registration which pose a big threat to new micro, small and medium enterprise owners. There is high failure rate once they start businesses. Rankhumise & Masilo, (2017), illustrated that most entrepreneurs do not continue their businesses beyond 2 years after their establishment. Business management training to entrepreneurs is to be provided in order for them to acquire more knowledge and skills. This failure rate is attributed to lack of business management training and skills. The government should also support entrepreneurs by instructing the money lending institutions through the Reserve Bank of Malawi in case of Malawi to reduce the interest rates once they borrow money from money lending institutions. High interest rates discourage entrepreneurs to venture into profitable business. Government consideration on this matter is vital so that entrepreneurs can access loans from financial institutions at a low interest rate (Hayrapetyan, 2016). Hayrapetyan (2016) further indicated that social cultural factors should also be available for business success. When role models from the same community come and present motivational entrepreneurship talks, some people are encouraged to venture into entrepreneurship (Hayrapetyan, 2016). According to John (2015), exposure to role models trigger people to start businesses so that they become successful entrepreneurs as their role models.

Ngege (2015) indicated that one of the favorable factors for entrepreneurship is the strengthening of research and development in different communities where new knowledge can be obtained. Through research and development, new processes, new methods of production and new skills can be achieved which can help the business people to prosper. In addition to research and development, the other favorable factor that contributes to successful entrepreneurship is the acquisition of entrepreneurial skills. Entrepreneurial skills can be obtained through the vocational skills training centres like technical colleges that can be established in different rural and urban areas so that people can learn entrepreneurship and other related business skills which can make them progress. John (2015) described the community and social motivation as one of the favorable factors for successful entrepreneurship. He indicated that, the community should be in the forefront to make good promises of good market for the products that are manufactured. This will help the entrepreneur to know that he has readily available market for his goods and services.

There are some push and pull factors too which can make someone to be an entrepreneur (Hayrapetyan, 2016). Pull factors are favorable factors that attract people to do business even though when people are financially stable and their standard of living is still in a good situation. While push factors are those factors that forces someone to go into business because some conditions of living are not good. Some of the pull factors according to John (2015) and Hayrapetyan (2016) include; willingness to increase profits for their businesses. The money invested is likely to grow when that money has been put into business hence makes profits. Some people would want to be independent as such they would want to be entrepreneurs so that they cannot be under the control of somebody. They want to be free and perform their activities at their own pace. Another pull factors which is the willingness to achieve high in life. This will force others to start businesses so that what-ever they wish in life should be fulfilled. Still there are some push factors which need to be available as well. For instance, when someone has been made redundant as his office or work, then he is forced to start running a business for survival. Sometimes low-income levels may also force some people to start business so they can earn more to support themselves and their families. Some individuals may opt to start business because their

job conditions are not good. They would opt to resign and run their own business in so doing they become entrepreneurs. Sometimes because of divorces, especially among women, their lifestyle becomes difficult then they decide to start doing business in so doing, become an entrepreneur too (John, 2015 and Hayrapetyan, 2016).

### **Financing Micro, Small and Medium Enterprises (MSMEs)**

MSMEs are important since they assist many people in various ways. The presence of the MSMEs is a blessing to many people because people are able to access certain goods which they could not manage to produce. Creation of jobs and provision of essential products to the citizens of a country are some of the benefits of having MSMEs in a country among others (Bayyoud & Sayyad, 2015). According to Peterhof et al (2014), indicated that 90% of the jobs globally are created by the Small and Medium Enterprises. These SMEs boost public revenue through taxes collected from employees from these businesses. They also assist on economic empowerment for the majority of the people in a country (Mndala, 2019).

However, MSCEs like any other businesses experience tough times for them to operate effectively. Bayyoud & Sayyad (2015) expressed that it is difficult to access finances since banks refuse to give them loans as they are regarded as risky businesses since they are not well established and will make them difficult to pay back the loan. Mndala (2019) indicated that these Micro, Small and Medium Enterprises fail to meet lending requirements from the money lending institutions because of their size and also because of high interest rates charged after borrowing. As most banks require these enterprises to provide a collateral, by being small in size, they fail to provide proper collateral hence miss business opportunity. Mndala (2019) further explained that in Malawi for example, MSMEs face high tax charges on the products they produce or buy to sell. Small and Medium Enterprises also face corruption and bribe challenges since for these enterprises to access business contracts, they need to bribe those that are responsible to approve contracts. Since they do not have enough money, they fail to get contracts so that they can compete with others (Government of Malawi, 2012). According to Osano & Langitone (2016) SMEs failure to

get enough, quality and accurate information related to business such as where to get loans, business advisory services and the business registration process pose another challenge.

### **Government Support on Micro, Small and Medium Enterprises**

These need a lot of support from the government through its departments (Rankhumise & Masilo, 2017). The type of support provided by the government can be in form of business training interventions whereby the government first conduct training need assessment to find out gaps and then provide relevant training related to the problem faced. Further, they explained that the government also provide roads where entrepreneurs can transport their products easily. Other infrastructure such as modern technology and electricity where SMEs can be able to produce in bulk and at low cost and high-quality products (Rankhumise & Masilo, 2017). The government also provide advisory business services such as how to write good business plans which can help them to access loans from money lending institutions and also provide quality control on business related matters. Another support is in form of information or regulations regarding business legislations, taxation and access to markets. The government also support SMEs by linking them to business partners such as Cooperatives who can assist them to improve their business (Bayyoud & Sayyad, 2016). Maunganidze (2013) added that government erects market shelters where SMEs can be running their businesses and also government provide financial support to SMEs in form of loans.

### **Role of Government and Private Sector in Supporting Entrepreneurship**

There is great need for the country to take a role in developing policies related to entrepreneurship. This could be in form of creating a favourable environment for business people. In most scenarios, the government fails to propmote the entrepreneurs in various ways (Bridge et al, 2003). The policies that are developed should favour SMEs and all start ups (Karademiz & Ozdemir, 2009).

For this support to be effective, polices related to entrepreneurship support have to be developed to guide the process. A policy is a guideline that is developed for the organization to follow. This helps the organization not to do something outside the guideline. These guidelines are

in two categories thus internal and external. The guideline that are developed by the owners or management of the organization to improve performance are called internal guidelines or policies. These policies explain on how the management can run the business so that it survives and make profits. The guidelines are also to inform management about the expansion of the business to new niche segments so that they can achieve the objectives. Some guidelines are developed by the government to thus outside the business control and these set the conditions on how business people can follow for them to do business. These guidelines are called external policies (Mwawatsika, 2019). The external policies sometimes makes the business people to suffer when they are running the enterprise.

Entrepreneurship policies are the guidelines set aside by government and other private sectors that influences and enhances entrepreneurs to make decisions and actions (Audretsch et al, 2007) and (Klapper et al, 2010). Some policies that are set by the government may favour foreign investors in such a way that they may give a business owned by foreigner some years like 2 years or 5 years without taxing them just. This benefit them since all the profits that are obtained are enjoyed by the business owners and partly by employees in form of bonuses (Mwatsika, 2019).

In some countries, there are policies that are the companies to get subsidy from the government so that they can increase their production and support the society by providing products to a large number of people in that country. This mainly happens when they are producing essential products either goods or services so that the citizens should not struggle to get them. Entrepreneurship is promoted as one way of achieving economic development that also include creation of jobs and reduce poverty (Mwatsika, 2019). The role of government is to reduce barriers in business such as regulatory and administrative challenges the entrepreneurs are facing (World Bank, 2018).

Entrepreneurship and SME policies are important in facilitating the increasing rates of enterprise creation and development. Governments have implemented programs that reduce unemployment, improving economic status of their countries (OECD, 2003).

The government can also provide incubation units through the business shelters thus business space and erect infrastructure where the entrepreneurs can be accommodated to run their businesses. The government too has to provide information on regulations, standards, taxes and marketing issues (Bayyoud & Sayyad, 2016).

The government has also to provide legal information regarding requirements on how to register the business (Bayyoud & Sayyad, 2016). In most countries, entrepreneurship is regarded as facilitator of development, in particular with respect to innovation, playing a significant role of bringing change. Promoting entrepreneurship helps to alleviate poverty and increase production (Turkey, 2004).

Most governments have introduced policies regarding support towards entrepreneurs. This becomes an instrument towards bringing growth on economy, social mobility, job creation for both developed and developing countries. Malawi too introduced policies to support the SMEs across the country but the level of access to support by SMEs is unsatisfactory with most businesses are not aware of the support providers and how to access the support. Although the government claims to have provided a platform for the entrepreneurs to access finance, majority of them have not yet access the service. Communication regarding support to be given to entrepreneurs is not adequate and especially in rural areas where most people have not been reached with such communication messages. (Mndala & Pelser, 2019).

About 92% of the Malawian population is involved in the running of businesses in one form or the other especially farming on small scale, selling second hand clothes and selling food stuff, their contribution to the economy is not noticed because most of them just produce enough for consumption and not having surplus or having profits so that they can expand their businesses. Due to this reason, governments have put the stimulation of entrepreneurship high on their agendas (Thi Thu & Hieu, 2017). The government established technical colleges, SMEDI and NEEF to promote entrepreneurship so that many people especially the youth can have access to education and loans to boost their enterprises (Mndala & Pelser, 2019).



Mtsitsi et al (2016) argued that small businesses improve the economy of a country by improving their financial performance so as it is guaranteed there are improved returns from the business translating into improved livelihood for the business owners. Based on the illustrations above, government support towards entrepreneurship is vital for the success of the country's sustainable economic growth.

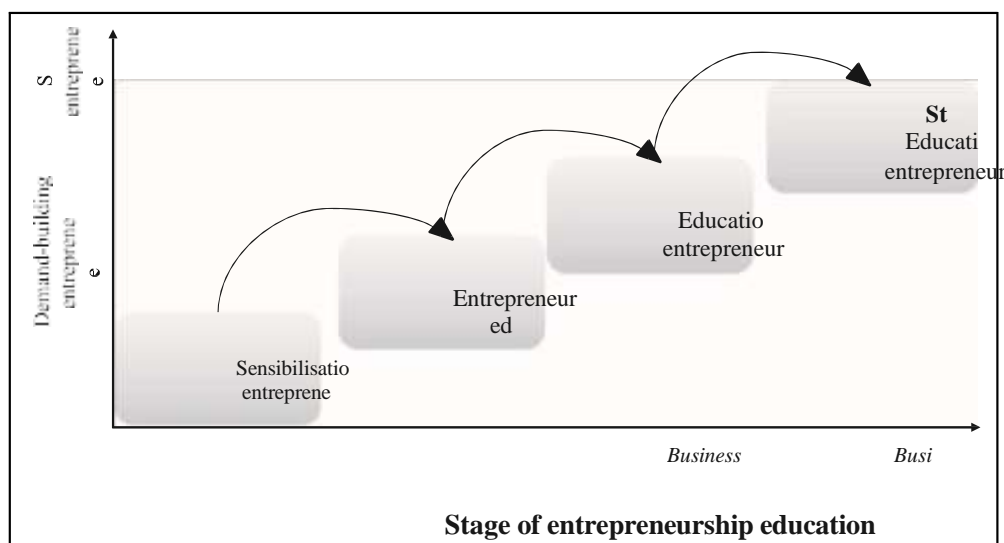
### **Role of Universities and Colleges in supporting Entrepreneurship**

Universities and colleges play a big role on enhancing entrepreneurship in the world. With the presence of these institutions, many young and old entrepreneurs get a lot of benefits from them. Kota (2021) argued:

*Since education is essential to enhance the thinking abilities and as entrepreneurship ecosystem is developed by the interplay of actors like universities, government and entrepreneurs themselves, universities become the hotbed of fostering the required entrepreneurial environment. An early introduction and exposure to entrepreneurship and innovation is more likely to sow the seeds of entrepreneurial careers for students at a future juncture.*

### **. Provision of trainings**

Davey et al (2016) indicated that tertiary institutions help different people to be transformed into entrepreneurs through providing entrepreneurship education and training by imparting required knowledge. The transformed entrepreneurs get updated due to new entrepreneurship programs the universities establish. On the same, universities develop new entrepreneurship courses to suit the changing environment so that entrepreneurs become successful. According to Davey et al (2016) entrepreneurship courses should be taught from primary level to tertiary level so that people should acquire entrepreneurship knowledge at an early stage. This will help to instil entrepreneurship spirit among the youth. Entrepreneurship education passes through four stages:

**Figure 2.3***Entrepreneurship education stages**Source: Davey et al (2016)*

The first stage is entrepreneurship sensibilization: This is when universities and colleges provide awareness meetings so that people have an idea of business. This stage is when the person become interested or motivated may be after hearing from other people about entrepreneurship. The second stage is entreprreneurship education. This is the stage whereby a person gets entrepreneurship knowledge and skills related to business. Entrepreneurs get technical and managerial skills that help to manage their businesses. The education can be in form of soft skills or hard skills so that they become competent enough. The third stage is education for entrepreneurship. This is the stage

whereby after acquiring knowledge and skills, the institution provide entrepreneurship assistance in form of providing practicals so that the entrepreneur put into practice the knowledge gained. This is the practical stage of the entrepreneurship education. The fourth stage is education in entrepreneurship. This is a stage whereby the education is being continued to be provided to the already existing entrepreneurs so that the entrepreneurs should continue learning new things since the environment such as technology changes as time passes (Davey et al, 2016). Entrepreneurship education help entrepreneurs to think critically, become creative and successful.

### **Conducting research and development**

Apart from this, universities and colleges are there to provide research and innovation. This helps to promote ideas that entrepreneurs have so that they can change those ideas to business models. Universities help to turn entrepreneurs to be those that can employ others, in so doing, develop the country. It is important to be innovative as entrepreneurs because they will be introducing something new to the people (Longva, et al, 2018).

### **To link the academia and industry.**

Tertiary institutions assist students to get attached to different companies and organizations as interns. This is where students get practical experience from the theory they learn in class (Davey et al, 2016). Once they gain experience, they are motivated to start their own businesses. Learners also get advice on how they can get business license since universities work with government departments.

### **To develop new entrepreneurship programs and courses**

Universities are responsible for developing new entrepreneurship programs and courses to suit the environmental changes. When the environment changes, universities have to do research in order to find out what the customers want at that particular time and in future (Longva, et al, 2018).

### **Provide extramural services to the society**

Universities and colleges are there to provide services that are performed outside the institution. Such activities include established entrepreneurship clubs in primary, secondary and in different communities both rural and urban areas. These extramural activities help to build entrepreneurship knowledge and skills related to business in different areas. The enhancement of entrepreneurship activities will develop the prospective entrepreneurs who could assist in developing the area (Davey et al, 2016).

### **What universities and colleges should consider when providing different roles to society**

The universities need to consider the quality of lecturers or instructors to provide entrepreneurship education and other services. Unexperienced lectures or instructors cannot provide quality education and other services like consultancy work (Davey et al, 2016). Apart from this, universities have to consider appropriate and effective teaching methods. Appropriate teaching methods helps learners to get and understand entrepreneurship educations and other services. Universities also have to consider the learning needs of entrepreneurs so that they provide appropriate services to the entrepreneurs so that they become successful. The universities also have to consider conducting research to assess the current needs of customers out there (Davey et al, 2016).

### **Access to Resources, Need Achievement and Economic Incentives to Entrepreneurship**

Entrepreneurs cannot be successful if resources are not available (Aidis & Estrin, 2013). The resources can be in form of tangible ones like vehicles, office buildings, human capital and computers. At the same time, resources can be intangible ones like knowledge, experience and skills obtained through education and training. It is important to think of quality of entrepreneurs than quantity in order to improve the economy of a country (Aidis & Estrin, 2013). The country with good formal institutions is able to produce quality entrepreneurs since they are able to offer productive entrepreneurs. Productive entrepreneurs help to create economic wealth as institutions

develop policies, laws and formal rules which the government enforces. These formal rules are implemented in functional business environment. Entrepreneur as human capital are able to allocate their efforts to entrepreneurship activities in order to boost the economy. Those countries that are involved in unproductive and destructive entrepreneurship such as illegal drug production, criminal activities and prostitution result into negative economic growth. The level of entrepreneurship depends on institutional structure, level of development of a country and cultural factor such as women and youth involvement on entrepreneurship (Aidis & Estrin, 2013). Quality of institution also contributes to quality of entrepreneurs since formal education and trainings are conducted to improve the skills of individuals.

Incentives are one of the motivating factors for the entrepreneurs to be encouraged to venture into business. Incentives in entrepreneurship means encouraging individuals to increase productivity (Acs et al, 2018). The country can put in place the ways of making the economy grow through entrepreneurship. The major purpose for introducing incentives is to encourage and motivate entrepreneurs. Incentives can be in a form of financial subsidy to entrepreneurs, bounty thus increasing financial aid or giving bonuses to entrepreneurs or entrepreneurship education and trainings. These business and economic incentives are vital since they help to decentralize the economic power. This encourages entrepreneurs to start and run good businesses that can transform the economy of a country. Incentives also assist on encouraging balanced regional development in the sense that those regions that are not developed can now develop through the entrepreneurs. Incentives also makes the entrepreneurs to acquire modern technology that will assist them in effective goods and service delivery (African Union, 2020). Economic and business incentives and access to resources makes entrepreneurs to be confident to start and run businesses (Marshall & Markin, 2020). The resources needed by an entrepreneurs are many some of them are much needed by an entrepreneurs to boost their businesses include a set of knowledge. A set of knowledge can be obtained from family members, schools and professional experiences. Whereas financial resources can be obtained from bank loans, venture capital personal savings and financial aid from different organizations including the government. The entrepreneurs can also

need informal relations as part of resources. These informal relations can be from family members, friends and formal relations such as from banks, government in form of business advisory services and from research institutions. Successful entrepreneurs are always aiming to achieve high in life. Entrepreneurs who have a motive to achieve high are not motivated by money rewards or an external incentive. Those entrepreneurs with high need for achievement have passion to excel and grow. These individuals set moderate and realistic goals which they can achieve. They also take calculated risks whenever they want to venture into business (Malra, 2016). They also need feedback from whatever they do so that they can improve. This spirit of need for achievement if instilled in all entrepreneurs can make the entrepreneurship to grow and later transform the economy of the country (Sengupta & Debnath, 1994).

### **Entrepreneurship Education, Training and Experience**

Entrepreneurship is associated with the alleviation of unemployment in different countries and contributes towards the socio-economic development. The entrepreneurship contributes to increased productivity through the innovativeness and creativeness of the entrepreneurs. They open firms which later employ people. Entrepreneurship further is regarded as one of the contributing factors of economic transformation through the creation of jobs among others (Kuratko, 2005).

Entrepreneurship education is key to enhancing the success of young entrepreneurs' business start-ups (Acs et al, 2018). On factors contributing to the success of youth business start-ups indicated that quality of entrepreneurship education offered by NGOs, the government, and development partner contributes to the success of youth business start-ups. Entrepreneurship education has been emphasized by the donor organizations, Non-Governmental Organizations (NGOs) and governments as a solution to address the issue of unemployment and poverty reduction in Sub-Saharan African as most of those that acquire entrepreneurship education start their own ventures and manage them successfully (UN DESA, 2020). The goals of economic and business development are often aiming at poverty alleviation and program components may not sufficiently address conditions that affect entrepreneurship particularly among marginalized

youth. Entrepreneurship education arose as a response to failures of school to work and Technical and Vocational Education Training (TVET) program in securing employment for those who graduate (Acs et al,2018).

Human capital approaches to formal education emphasizes on the development and improvement of knowledge and skills for employment that focuses on educational inputs and research has revealed a shifted and put much effort towards the creation of jobs to address a persistently high rate of educated young but unemployed youth in different countries (Heyneman, 2003) and (Psacharopolous, 1991). Entrepreneurship education initiatives have emphasized the need for basic knowledge and technical skills, entrepreneurship knowledge and access to microfinance with an aim of reducing youth unemployment (UN DESA, 2020).

Most people have good business ideas that if implemented would turn the economy of different countries, these business ideas need to be complemented with entrepreneurship education or training (Olugbola, 2016). Entrepreneurship training is vital and should focus on assessing the entrepreneurial capacity and the inner skills of the upcoming entrepreneurs so that once they start their businesses, they should have adequate knowledge about business (Olugbola, 2016). Training fosters human capacity development in such a way that, the individual who has acquired knowledge through training and education is able to perform good and relevant business activities. This also makes someone to be ready for the start-up business. Training will help the individual business person to acquire managerial skills on how to manage their different enterprises, will also help on financial management and also record keeping. Entrepreneurs or prospective entrepreneurs need to participate on training and education which will help them to get motivated to start business or expand the already existing business (Olugbola, 2016). He further explained that trainings help individuals to acquire new business skills and increase productivity and profits. According to Maina (2016), training is part of learning activity that help individuals to acquire specific skills and knowledge. She further indicated that training can be formal or informal. Formal learning or training is the one that is organized in a structural environment and it is intentional like colleges or secondary schools while informal training is the one done outside the organized institutions and

learners acquire knowledge and skills without realizing the actual learning process. According to Ratten & Usmanij (2020), entrepreneurship education and training has a major goal which is to change the thinking capacity of the individuals so that they should always think entrepreneurship and economic development. This economic development is considered at individual household level, community level and national level. Development should be seen progressing in all sectors of the economy. Entrepreneurship education and training is there to impart knowledge and skills that will help prospecting and already existing entrepreneurs to be risk takers when venturing into any type of business activity they wish (Ratten & Usmanij, 2020).

Entrepreneurship education and training are there to make sure that there is an open space in the minds of people for a change (Ratten & Usmanij, 2020). The individuals need to have a spirit of always changing their strategies on how they conduct businesses. Change must be embraced by all those that are in business. Thinking about change in a positive way towards their business brings success. Entrepreneurs or prospective entrepreneurs should always seek for education and training that can always prepare them to adapt new situations. Training and education prepare the entrepreneurs to accept new situations and environments that require adaptability. When the internal and external environment changes, the entrepreneur need to adapt the new situations and environment that may affect their businesses (Ratten & Usmanij, 2020). The environmental factors may affect the business in a positive or negative way. If the entrepreneur does not adapt change, he will remain behind and his business will fail. Ratten & Usmanji (2020) illustrated that training and education are vital as they provide the individuals with ability to assess themselves and recognize the upcoming business opportunities that they can establish. As entrepreneurs, they have to recognize the business opportunities and tap them. They have to recognize business opportunities which among others help to transform the economy. Entrepreneurship training and education assist individuals to acquire communication skills, planning skills for their business activities, provide a good and attractive entrepreneurship presentations and also help them to identify problems and their possible solutions. Education and



training also help people to get connected in different ways. Once there is such a network, people discuss issues related to business opportunities (Ratten & Usmanji, 2020).

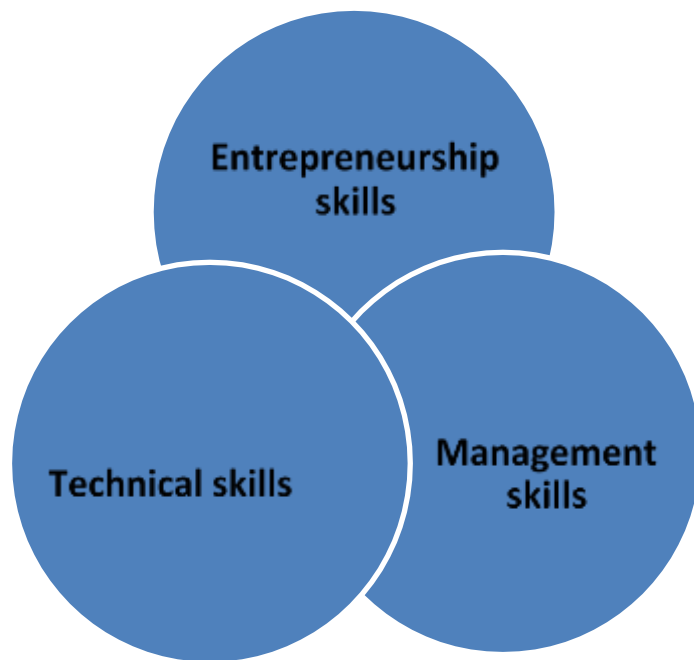
### **Skills and Competencies of an Entrepreneur**

As some entrepreneurs are born others are made to be entrepreneurs. Other researchers believe that entrepreneurship own its own is a skill that requires acquiring skills. According to Drucker (1985, 17), “most of what you hear about entrepreneurship is all wrong. It is not magic; it is not mysterious; and it has nothing to do with genes. It is a discipline and, like any discipline, it can be learned.”

When an entrepreneur wants to perform effectively, he needs to acquire crucial skills as argued by (Diraditsile & Maphula, 2018)) that the special skills are managerial skills, entrepreneurial skills and technical skills. The presence of these skills in entrepreneurs help them to achieve high results in their business (Cooney, 2012).

### **Figure 2:4**

*Entrepreneurship skills set, adopted from Kutzhanova et al. (2009)*



**Source :** Researcher, 2021

### **Business Skills**

McClelland (1986) emphasised the importance of inner discipline such as discipline on the behavior of individual entrepreneurs themselves such as on the use of resources, taking calculated risks when starting business, being innovative in such as that, they have to create a new idea and implement that idea. In addition to this, he needs to be persistent in such a way that he has to be patient and not give up and continue with his business regardless the challenges he is meeting. The entrepreneur needs to be proactive by identifying and provide solutions in advance before the situation get worse. Commitment is also another skill that he requires. Commit the time and other resources to the enterprise so that the society is served to the best (McClelland, 1986).

### **Management Skills**

The entrepreneur will require managerial skills on a day to daily basis and such skills include planning, coordination and control. The entrepreneur requires to plan for his business. These plans

could be short term plans, medium term plans and long-term plans as well. In addition to this, decision making skills are very relevant so that he can make decision that will help the organization to achieve the goals (McClelland, 1986). The entrepreneur needs to have a skill of motivating his team so that they should feel as part of the organization. The entrepreneur has to have an organization skill. He has to have the ability to organize his team, organize resources and organize his activities. The entrepreneur has also to coordinate activities and his team. Good coordination will improve the performance of the enterprise (McClelland, 1986).

### **Technical Skills**

When starting a business, entrepreneurs require several skills such like technical skills that include product design, research and development, marketing technical skills, technical skills in finance and quality control technical skills among others (McClelland, 1986). Based on the illustration above on skill required by an entrepreneur, it is therefore important to enhance the combination of different skills for the success of the business.

### **Youth Entrepreneurship**

GEM Report (2015), indicated that youth refer to young people that have ages between 18 years to 34 years old. These youth when they are doing business are called young entrepreneurs. Youth contribute to economic development through the establishments of businesses and become innovative in such a way that, they assist in bringing new products to the market (Manjusmita & Kulveen, 2012). As young entrepreneurs run businesses, they assist in reducing unemployment since they are able create jobs for the society (Yoganandan & Naveenchander, 2017). In Africa, most young people do not secure formal employment as a result, boosting youth entrepreneurship could be one of the solutions because entrepreneurship create wealth and transforms the economy of a country (ILO, 2016). According to International Labour Organization (ILO) (2016), young entrepreneurs could make the private sector grow hence contribute to the development of the economy. In Sub-Saharan Africa, there is a great potential of the youth about 60% who could improve the economy of a country through entrepreneurship (ILO, 2016). Youth experience a lot of challenges and one of them is youth unemployment (Baker, 2008). Therefore, young

entrepreneurs play the role of solving this challenge of unemployment by creating their own businesses to become self-employed and also employ other young people as well.

### **Expected factors to promote entrepreneurship**

There are several factors that the young people appreciate as important factors that have motivated them to start business. One of the factors is environment where the young person lives. If a person is surrounded by people that are doing business, such as friends, instructors that teach business courses, consultants that talk more on business, there is a possibility that the young person will be motivated to become an entrepreneur. In most cases, family also plays a role to tame a young person to become an entrepreneur. Word of encouragement from parents or members of the family moves a young person to become an entrepreneur (Setyawati et al, 2022).

Apart from this, values of an individual person can also motivate young people to become a business person. Sometimes personal ethics of an individual person can lead someone to be an entrepreneur. Much as entrepreneurship requires someone to be an honest person, trustworthy is to be a on the young people so that they can understand customers well, this will make young people to become an entrepreneur. Customers need not to be cheated when they are receiving services or goods from their service providers. Cheating customers in terms of providing misleading information, providing expiry products or not meeting deadlines can make someone not to satisfy customers. In so doing, customers will have negative attitude toward him hence cannot make a good entrepreneur (Setyawati et al, 2022).

A person is supposed to learn business skills while young. Learn how to start and manage business in the early twenties as this is a good time when the brain of a person is mature so that he can make good business decisions. Starting business while old makes someone to meet several challenges since business requires a lot of skills. Skills can be learned easily while at a tender age. When a person has started business while young, he acquires skills that are necessary to run a business and when that person grows, he is already in the system (Setyawati et al, 2022).

Education is important for someone to manage his business. Proper running of business requires someone to have knowledge on business planning, knowledge on how to retain customers, how to find markets or how to get connected to other business people. Education is also important because it makes someone to forecast the business trend and find suitable ways of solving problems he is likely to meet (Setyawati et al, 2022).

In addition to this, experience from other jobs will help young entrepreneurs to manage their enterprise. Experience on managing, experience on marketing products, experience on managing finances will also assist young people to start and run their businesses. It has been also illustrated that there is a tendency from developing countries that young people should attain education and get employed in different companies. It is emphasised that young people should get education and start their own businesses so that they get independent (Ndala & Pelser, 2019).

MSMEs are contributing to employment and growth of Malawi's economy. A large number of these MSMEs in Malawi are small in size in such a way that most of owners run their businesses without any business education. Majority of the young entrepreneurs in Malawi learn how to manage businesses by themselves. Some young people learn business knowledge from their parents or any family member. Running business without any business education faces a lot of challenges as illustrated by Finsco (2019). Young people have their own special characteristics different from old people in terms of entrepreneurship. In terms of business, young people have a positive mind towards being an entrepreneurs that what most older people advise their children to get education and get employed. Though most of young entrepreneurs have that motive of starting businesses, majority fail to establish and sustain their businesses because they have no enough resources and have no experience. Most countries are eliminating this challenge by encouraging young people to be entrepreneurs so that they become independent (Diraditsile & Maphula, 2018).

The countries are encouraging private businesses and NGOs to train the youth on entrepreneurship. Since most of the young people are not from business background, they consider business as not important. Most of the developing countries including Malawi have poor

environment that do not support business. Such poor environment include high tax rates, difficult to get finance for the business among others (Mwatsika, 2021). Mwatsika (2021) indicated that entrepreneurship in most developing countries is not successful because the policies that are developed are politically motivated in such a way that they favour those that are attached to government or political party.

### **Policy for promoting youth entrepreneurship and Sustainable Development Goals**

There must be a linkage between entrepreneurship and Sustainable Development Goals (SDG) when developing different policies related to entrepreneurship. Sustainable Development Goal 8 explains that countries need to create an environment where they can prepare youth to access decent work and promote growth of the economy. In various countries, leaders have to ensure presence of conditions that prepare people to enjoy quality jobs (UN DESA, 2019). Some of the policies countries are to include in their programs are promoting entrepreneurship education and skills. Among others is that youth that are establishing their own businesses are able to employ others and also employ themselves. Mzwane et al (2022) indicated that offering entrepreneurship education to the youth has contributed a lot to growth of the economy. This has allowed the youth to gain skills that they use to open up businesses hence reduce the burden of unemployment. They indicated that unemployment has increased in South Africa just because of the COVID-19 pandemic which has caused some companies closing their businesses. When developing policies, countries have to address the main root cause that contributes to unemployment in different nations (Zwane et al, 2022).

Some nations have included in their curriculum courses related to entrepreneurship such as Swaziland where they started offering the course in tertiary education. This is because they have seen it as one way of addressing unemployment which is increasing in most countries (Dlamini & Bimha, 2017). Like Zanzibar in Tanzania, youth entrepreneurship is promoted to enhance the removal of burden of unemployment that has hit all the developed and developing countries. The country is trying to develop policies that supports the private sector to do business but still face a

lot of challenges such as corruption, many taxes charged on the products they produce and sell and difficult to access land for doing business (Khamis & Yusof, 2021).

Another issue that has led entrepreneurship in developing countries is that there is no adequate and even no entrepreneurship orientation among teachers so that they have positive attitude towards entrepreneurship. As such teachers do not consider it as an important course that can assist to develop the country. Most institutions fail to integrate entrepreneurship course into their programs they offer so it is regarded as not important (UNDESA, 2020). Another policy that is lacking in most young people to become successful entrepreneurs is lack of technological skills. In most developing countries, there is inadequate physical and digital IT infrastructure that can promote youth entrepreneurship and these include workplace, availability of electricity and even lack of ICT skills among the youth. Policy makers are taking it as not a priority to improve businesses for the young people. Implementing this policy would change the economy of a country (UN DESA, 2020).

Another burning issue that hinders young people from progressing in their businesses is the burden of accessing finances among them. There are several areas that need to be considered since most young people have no adequate financial literacy. Among the youth, they are also required to provide a collateral to the financial institutions when they want to get a loan from them. The nations are encouraged to promote this policy so that many young people access the finance and do business (AU, 2020).

Another policy area to be considered is to promote awareness and networking. Since societies have negative attitude towards entrepreneurship, it is important to promote entrepreneurship so that people change their attitude. People should be made aware of the advantages gained from supporting the youth on entrepreneurship. Societies have to engage the youth if they want to grow in entrepreneurship. There is also no adequate role models in societies that can motivate the youth to become entrepreneurs. Role models once having motivational talks on entrepreneurship stimulate young people to become entrepreneurs (UN DESA, 2020). On the

same policy, countries were advised to promote competition relating to business so that those that win should receive a prize. This will motivate more young people to get attracted to entrepreneurship activities. It is the role of the society to encourage the young people to get connected. Once youth are connected, they will be able to share entrepreneurship ideas, get business links and share challenges they face and possible solutions (AU, 2020). On the same policy, governments were encouraged to promote business opportunities to the youth starting from national level to local level. This will help young people recognize the opportunities that are available which they can tap and become successful entrepreneurs (UNDESA, 2020).

Another factor that motivates youths to start business is making the activity or work to be personal. No matter what, when you have been employed in any organization, though you are given a big position, still it is not your own business. One day you will be dismissed or you will resign. Therefore, young entrepreneurs would want to start business so that they own the business to become personal property (Chron Contributor, 2021). To be the owner of a business motivates young entrepreneurs to start a business.

In addition to this, young entrepreneurs are motivated to start business because they want to improve their finances. When young entrepreneurs compare between being employed and starting their own business, they explain that they get more money to support themselves when doing business than being employed (Business Know How, 2021).

Not only these, young entrepreneurs are motivated to do business because they want to transform the societies in which they stay. Once they do business, they may want to contribute positively to the society by providing goods and services which members of the society are not able to produce or get on their own. Others construct shops and provide support to the society in form of corporate social responsibility (Chron Contributor, 2021).

Some young entrepreneurs start businesses because they want to boost the country's economy. Some young entrepreneurs may want to improve the economy in the sense that other people may buy other products from them and start their own businesses as well.



Others may employ some people within the community who will be getting money to support their families (Business Know How, 2021).

Some youths are motivated to start their own businesses because they want to acquire business skills. Once they get business skills, they become happy because they have achieved what they wanted to get (Business Know How, 2021).

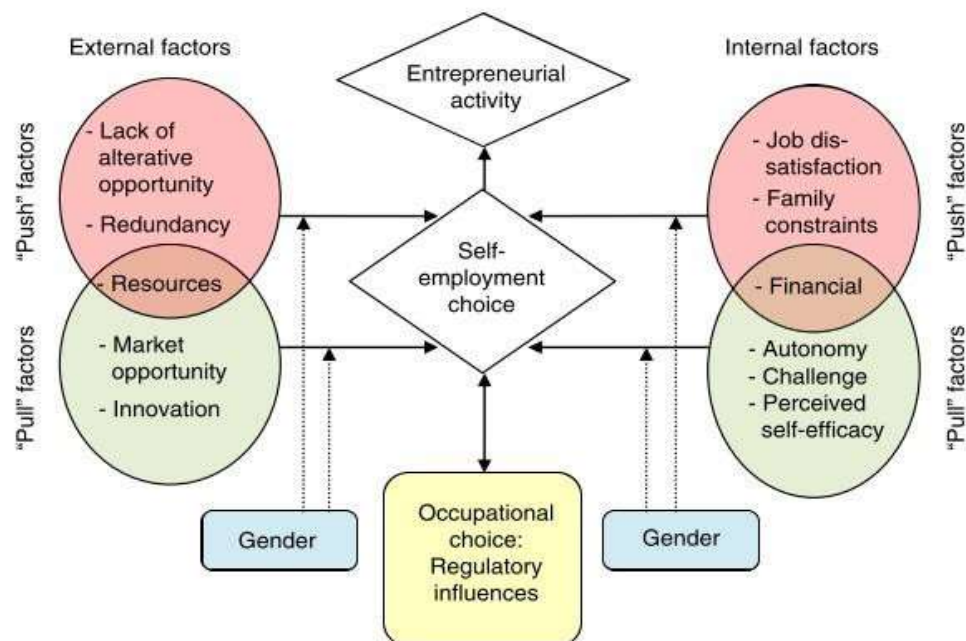
It is important for every government of the world, including those in the Sub-Saharan region such as Malawi to formulating entrepreneurship development programs and policies through the help of institutions such as National Economic Empowerment Fund (NEEP) which was previously known as Malawi Enterprise Development Fund (MEDF) to promote entrepreneurial ventures in different sectors though the implementation of such programs is not very effective (NEEF, 2021).

The presence of some government policies would motivate young people to venture into entrepreneurial activities. Such policies could be tax policies set by the government, removal of some policies for example policies related to shorten business entry processes or policies related to financial accessibility.

Capital availability is another issue that makes businesses succeed. It is very important to have enough capital for the operations of the whole business aspects so that enterprises can remain competitive in the industry (Bushell, 2008). Sometimes, young entrepreneurs would want to be recognized and gain status in the community as successful people hence would want to start businesses. In so doing they put much effort as a result, they are also assisting the communities to access certain goods and services. They become happy when they are regarded as the role model of the society.

## **Figure 2.5**

*Push and pull factors of entrepreneurship motivation*



Source : Dawson & Henley ( 2012)

Above is a framework regarding aspects that motivate a person to start doing business. The factors are both pull and push factors that affect one to be motivated to be an entrepreneur.

### Preparing Youth for Entrepreneurial Activities

Youths are believed to have a potential to develop the economy of a country if given the required resources. The majority of the population of most countries is composed of youth that are energetic and skillful (Cuenta, 2017). In order to make sure that the economy is growing, one of the factors that can push the economy to greater levels is the engagement of the innovative youth towards entrepreneurship (Cuenta, 2017). Entrepreneurship training prepares the youth to be successful entrepreneurs. When youth are trained in entrepreneurship, they become innovative and are able to identify opportunities and use resources effectively. These youths need to be supported either by the government or private sectors in form of access to finance by providing soft loans, or encourage them to submit business plan proposals and also through training. Youth entrepreneurship activities prepare the youth to be self-employed (Segal et al, 2015). Youth can

identify business opportunities and turn them into productive outputs. Most youths have good business ideas but fail to turn them into reality due to lack of entrepreneurship training. In relation to Human Capital theory which says that individuals with high levels of input mostly produce high level outputs. Innovative youths through entrepreneurship training acquire business skills and produce high productivity. It is indicated that Hong Kong, China, Taiwan, Korea and Singapore developed economically due to entrepreneurship (Cuenta, 2017). Gibb & Richie (1982) developed Entrepreneurship Readiness Framework in 1982 which included four variables such as entrepreneurship motivation to do business. On this one, they stated that, entrepreneurs are ready to start businesses because they are motivated to be independent, motivated to earn profits after investing their resources in a particular business and motivated to achieve high in life. Opportunity identification as another independent variable gears entrepreneurs to be innovative, get connected to the society thus social networking and also acquisition of knowledge that help entrepreneurs to identify opportunities in life. They further explained that, there must be availability of resources in form of human capital, access to finance and other physical resources that can improve the entrepreneur. Lastly entrepreneurship ability as a variable looks at ability to manage finances, ability to manage people, ability to develop good and winning business plans and ability to build a team (Cuenta, 2017).

Furthermore, Papulova & Papula (2015) indicated that most children lack opportunity to learn entrepreneurship from their parents and even from previous generation because they had no entrepreneurship skills. Young talented people need to be supported with entrepreneurship skills so that they can create more jobs, businesses can be competitive at the market and they become innovative. There are several challenges that make the youth to be afraid to start businesses such as getting a trade license for the business from the government. In most countries, there is a long process concerning the same as such, the youth get discouraged (Papulava & Papula, 2015). Most youths are eager to find new innovative ideas and own their enterprises and become innovative. For the youth to be competitive, they need to consider to be connected only to those individuals who are experienced and dedicated to business so that they can learn something profitable. The

entrepreneurs should think of improving the internal processes, acquire modern assets and utilize the resources effectively for the success of their businesses. Youth of today perceive entrepreneurship in a positive way in order to improve the living standards of people in their societies, increase job opportunities and promote the common interest of the society thus providing necessary products. As such, it is necessary to provide conducive environment for the youth to run businesses. Papulava & Papula (2015), further illustrated that, youths of nowadays are more willing to take risks and challenges to start businesses than the elderly people.

### **What higher institutions should teach and how to teach**

Institutions that teach entrepreneurship whether in primary, secondary or higher institutions, approach it differently. The different approaches on teaching entrepreneurship brings several challenges as the courses are tackled in different ways. There are factors that also contribute to different handling of entrepreneurship courses and among them are the different categories of students that learn entrepreneurship mainly focusing on their capabilities on how they grasp the information taught to them, experiences of course instructors that teach entrepreneurship courses and also the institutions that offer courses on entrepreneurship are not the same and lastly the type of location where entrepreneurship is taught also matters more (Neck and Corbertt, 2018). Neck & Corbertt (2018) argued that there is no single or best approach for teaching entrepreneurship and there will be no single and best approach for this. Locations in this case the actual place where the course is taught, experience of course instructors, availability of resources to facilitate delivering the courses and the type of institution will contribute to the way the course is delivered to the learners. Teaching and learning entrepreneurship courses should consider five different interrelated and interconnected factors such as the objectives to be achieved at the end of the course, the type of students to be taught, the mode of assessment to be conducted, the content itself to be covered and the type of teaching or pedagogy to be involved ( Neck and Cortbertt, 2018). In their arugemt, it was indicated that entrepreneurship course should be taught as a compulsory course and should be tackled differently depending on the factors listed above. Those that

have chosen entrepreneurship as their course should be taught differently than those that are just learning it to grasp the concept. There cannot be one approach to delivery the course but should consider the type of students to be taught and the type of youth that are to take the course and their location. The entrepreneurship should be taught in three different framework such as learning about entrepreneurship, capacity building for entrepreneurship and learning through entrepreneurship. In this case, learning about mostly deals with providing awareness to young people or students or any other person so that they have theoretical knowledge regarding entrepreneurship. Tackling for entrepreneurship courses deals with providing capacity to learners so that they become entrepreneurs or business people and lastly education through entrepreneurship is preparing students or any other person to be involved in doing business thus practical aspect on the ground (Blenker et al, 2011). It is indicated that these three aspects cannot be separated when the course is being taught. They always go together though they have different outcomes. Meaning that, theory can be taught, doing practical aspect can also be done and moulding them to be entrepreneurs can be done the same time as well (Blenker et al, 2011).

### **Learning About Entrepreneurship (LAE)**

This covers providing capacity building in form of awareness meetings so that people should have knowledge regarding entrepreneurship such as what it is all about when people talk of entrepreneurship and also why should people do business and the contribution of entrepreneurship to the society. This is more about providing theory to the people or student on entrepreneurship so that people especially the youth should understand the concept of entrepreneurship (Blenker et al, 2011).

### **Education for entrepreneurship**

This is concerned with providing education to the youth so that they are prepared to become entrepreneurs in future. Preparing the youth to be self employed and also employ others. It is

indicated that this part of education is offered so that youth gain practical skills that will help them to start their own businesses (Longva et al, 2018). In this category of teaching and learning, learners learn business planning as one of the content in the modules. Several issues are covered in this approach so that the youth should know the challenges and opportunities they are going to meet. Several topics are taught that prepares the youth to be an entrepreneur such as production of goods, how to finance a business, how to market the product and human resources for the business they are going to establish (Pittaway & Edwards, 2012).

It is indicated that after learning entrepreneurship, people behave differently and think differently. After the course, some youth take it and start their own businesses while others do not start at all. Other young people start motivating their friends to be entrepreneurs and others start joining their family business to assist them running the operations. According to Neck & Cortbertt (2018) indicated that students and many other youth do not learn much on the practical aspects of the business instead they learn more on the theory.

### **Learning Through Entrepreneurship (LTE)**

This aspect has been welcomed by many course instructors, institutions, learners and different stakeholders. This is considered to be an effective way of changing the mindset of the youth so that they become entrepreneurs. In this category, the students and all other youth learn practicals thus what they learn as theory is now taken on the ground. It is argued that institutions should emphasise this approach if they want to increase number of young entrepreneurs in their society. Entrepreneurship capacity building should deal much on practice so that the youth should become entrepreneurs (Longvaet et al, 2018). This will let the youth to have a bias towards business. This aspect allows learners to be more in doing than theory. This is more important especially when the youth have started doing business or are about to start business (Longva et al, 2018). The practical aspect of teaching and learning helps the learners to identify and utilize opportunities for their business. This is also important in getting feedback from the learners on what they have

experienced on the ground as they are doing business with regard to the theory they learn ( Longva et al ,2018).

### **Entrepreneurship education as a career exploration intervention**

It is believed that entrepreneurship capacity or education is to change the mindset of students in higher institutions or any other young person. This is seen to be an opportunity for youth to create jobs for themselves and other young people in the society. Young people are to be informed that entrepreneurship can create a lot of opportunities in the society after school or in the absence of not being employed by any other organization. Participation of youth on entrepreneurship will have an impact on their career (Gabrielson, 2018). It is argued that countries that have emphasised entrepreneurship in their institutions have a progress in terms of development and job creation. Gabrielson (2018) indicated that there is need for good policy that can encourage entrepreneurship in all institutions of higher learning regardless of the course that is being taken by students. Every learner to learn entrepreneurship whether he is taking Law, Engineering or Community Development as a course but on top of that entrepreneurship to be included. This will change the thinking capacity of the youth and bring change in the societies they are doing business.

### **Entrepreneurship learning in higher institutions**

Entrepreneurship has attracted little attention in higher institutions globally. It is not considered as an important course to be learned by all students since not all students will be employed after college. Few higher learning institutions are offering career talks especially on being an entrepreneur to students in tertiary institutions (Longva et al, 2018) This has made some learners not to think of employing themselves as entrepreneurs. More career talks on entrepreneurship will motivate the youth to become entrepreneurs. European Union has tried to promote entrepreneurship and it considers it as an important competence that can make youth to earn a living for their lifetime and even employing majority youth in the society (Longva et

al, 2018). It makes sense that entrepreneurship that is promoted in European Union region is also promoted on a larger scale in other regions.

Entrepreneurship is seen as one way of creating jobs and promoting development in all aspect. Youth in higher institutions are believed to start their own businesses after learning entrepreneurship courses. These youth will become the change agents in their societies who could create vital value (Rae et al, 2016). As indicated that European Union promotes entrepreneurship, the recommendation by them is to provide it at all levels in the education system globally. It has been indicated that UK is promoting entrepreneurship education nowadays in higher institutions but still few students take part on establishing their own businesses despite efforts done by the government (Rae et al, 2016). In Sweden, the number of youth especially students in universities that receive entrepreneurship is increasing. Danish government indicated that they are promoting entrepreneurship education in higher institution on a larger scale (Longva et al, 2018). Literature as indicated by Longva et al (2018) showed that Norway is taking entrepreneurship policy seriously so that it is taught in higher institutions and learned by majority of youth. The Norwegian government makes sure that even those that are taking courses not related to business should learn entrepreneurship (Gabrielsson et al., 2018).

### **Entrepreneurship capacity building and career reflection**

It is argued that entrepreneurship is one of the factors that promote prosperity of nations. People learn entrepreneurship from different institutions with an aim of gaining skills and knowledge to become successful entrepreneurs (Rae et al, 2016). One of the ways that can promote entrepreneurship is education. It is indicated that education provides positive change towards those that have acquired it. Education mainly on entrepreneurship increase motivation for one to become an entrepreneur and change their behaviour. It is argued that most institutions spend



a lot of time teaching the youth on theory aspect than practical aspect which is a waste of resources. Theory part does not prepare the youth to become business persons. This is because they lack entrepreneurial skills. More research need to be done as illustrated by Longva et al (2018) to find out the impact of entrepreneurship education that the youth acquires. The emphasis of this entrepreneurship capacity building is to prepare the youth to take entrepreneurship as a career in their life and to mould them to change their behaviour after this capacity building. It is argued that sometimes it becomes a challenge to measure the impact of the entrepreneurship capacity building since most youth take some time before they start business after acquiring that specific education. In most institutions too, trasser study is not being done to find out what the youth have done after entrepreneurship education (Neck & Corbertt, 2018).

It is indicated that entrepreneurship is an intentional behaviour in most institutions to promote entrepreneurship. The main intention for entrepreneurship is to motivate more youth to become entrepreneurs and start their own businesses and later employ others. This should be taken as a priority area in most countries. The main purpose for offering education is to change the mindset of the youth so that their behaviour should not be the same as they were beginning the courses. Another aspect that the institutions should concentrate is on intrapreneurship which focuses on the administration of the existing business so that owners or employees of that particular firm have acquired required knowledge and skills for the management of the business. This has attracted attention of more institutions offering entrepreneurship courses. Other authors called it corporate entrepreneurship (Neck & Corbertt, 2018). This aspect of intrapreneurship is mostly disregarded in most firms that do business hoping that it can not bring any help to the success of the firm. Intrapreneurship focuses on a firm to have a deep financial muscle so that it can have several sources of financing their business. It also concentrates on developing operational and delivery knowledge on how an organization can deliver its activities so that it is successful. The firms are taught so that they

become client-focused and creating long term relationship with customers. This will help to retain customers. They are also equipped with adopting strategic plans that can move the firm to a great success and also focuses on general management of people in an organization.

Some notable characteristics of intrapreneurship are that the employees or management of the firm have skills in problem solving. Due to the skills they learn, people who have intrapreneurship characteristics are able to identify the cause of the problem and find possible solutions on how they can manage their business. In addition to this, they are fully engaged in the business they are operating as such they are able to monitor every aspect of the business process. Apart from this, they are able to secure resources and control them since they would want the operations to continue (Gabrielson, 2018). Intrapreneurship is important as those who have acquired those skills are able to control the operations of their businesses. They are able to improve their productivity since they know the cause of the problems as such they are able to find better solutions to make sure that the business operations are not at stand still than before. Another importance is that they are able to improve the well being of the people in the society hence improve the economy of a country. Institutions that promote intrapreneurship have the following goals to achieve: the management of the organization are able to provide enough support to the operations of the organization if resources for example are needed, they are able to provide necessary support (Rae et al, 2016). Another goal is that the management is able to improve infrastructure of the organization such as providing enough technological support, make sure that electricity is available and in absence of hydro electric power, gensets or solar power should be made available.

Apart from this, another goal is to improve leadership of the organization so that they can manage their business and support their subordinates. Another goal is to bring change to an organization. Intrapreneurship helps to make sure that all stakeholders accept change that comes along the way (Longva et al, 2018). New developments, new innovations and new processes

are to be accepted. In addition to this, intrapreneurship is to make management to engage their subordinates and engage every stakeholder who will be necessary to assist the operations of the organization (Gabrielson, 2018).

### **Contribution of Young Entrepreneurs to the Society**

According to Chigunta (2002)), entrepreneurship in general is there to eliminate unemployment challenges in different nations. Entrepreneurship is an important instrument to end the community's unemployment challenges. Promoting entrepreneurial ventures and educating people to start running businesses is important since it makes people to have knowledge relating to business. The new knowledge gained helps the business people to produce new products that helps the society to access important services and goods. Entrepreneurs are always innovative and try to bring something new to the society. They bring something new which was not previously to benefit the society. Real entrepreneurs think of their community to bring several changes that can uplift the lives of people in different areas (World Bank, 2020). It is important as entrepreneurs provide goods and services that the society requires to use them so that their lives can change in a positive way.

According to Chigunta (2002), there are a number of benefits that come along with youth entrepreneurship. GEM Report (2012) indicated that there are positive contributions to stimulating youth entrepreneurship in different countries. Chigunta (2002) added that youths create jobs which they help to employ other people through their businesses. In so doing, these youth become employers where they create opportunities for others to survive and also to improve the economy of the country.

According to GEM Report, (2015), young entrepreneurs help to make youth to be independent since not every young person who has attended school can be employed by the government or in private sectors. In the same way, Chigunta (2012) added to this that youths promote innovation by bring something new to their communities which later the community benefit.

Youth entrepreneurship help young people to acquire skills and experiences that help to solve other challenges in their communities (Chigunta, 2002). Youth entrepreneurship also help to address social-economic challenges that arise as a result of youths being jobless in the society. Young entrepreneurs assist in the provision of valuable and scarce goods to the communities.

### **How access to finance affects the success of youth start-ups**

The main reason for having successful business start-ups among the youth in different countries is to ensure that youth are not only employed but can also employ others and have sufficient income to sustain their livelihoods. Once youths have sufficient income, they can contribute to economic development of their nations (Simpson & Christensen, 2009). Strengthening youth entrepreneurship is a key policy option for most developing countries to in order to improve the economy of a country. Fatoki, (2014) and Brown et al, (2020), indicated that age of the entrepreneurs is regarded as one of the criteria used to provide SMEs with funding. The financial institutions favour the old people and mature people to be given access to finance than the young people. Apart from age, size of the business is also another criterion for awarding funding. Large firms have an upper hand to access finance from money lending institutions because they have large assets which increase their probability of accessing long-term finance because of their favourable impact of the assets in their debts.

According to Renko et al (2012), access to finance is a channel and mechanism available to the youth to gain capital that could be used to fund the business ventures, either through bank loans, soft loans from government, youth enterprise funds, grants from donors, government grants, and private sector grants. He indicated that mechanisms for access to finance by the youth venturing into business start-ups should be easily accessible to the youth and not only as a motivational factor of venturing in business start-up, but also as a mechanism of ensuring that the start-up will survive and be successful.

Solomon (2014) indicated that access to finance for business has been a challenge and is still a major challenge for many business start-ups and those that have been in business for quite

some time globally. He noted that every business enterprise commences as an entrepreneurship start-up such as Microsoft Company. One of the major components that enables start-ups to bloom into full profitable business ventures is the accessibility to finances. Any entrepreneur starts with an idea and the idea becomes a viable venture only when the ventures will turn profitable by launching their concepts as business start-ups. In other countries as indicated by Wanjohi & Mugure (2008), there is lack of access to youth start-up finance is not unique to Kenya only but globally this is a major challenge among the youth. Renko et al., (2012) argue that the purpose of access to finances in business start-ups is to give the entrepreneurs the chance to test their innovative ideas and initiatives that can bring new products to the market and thus, facilitating sustainable economic development.

Most youth in developing countries like those in Sub-Saharan Africa like Malawi do not own factors of production and also do not have access to collateral for accessing loans from money lending institutions like banks which makes access to financing difficult as illustrated by Brian, (2011). Most banks and other financial institutions regard youth enterprise start-ups as high risk businesses and therefore decline to invest in these youths. Not only this, youths face a lot of challenges accessing such as stringent loan conditions. Ostry et al., (2014) illustrated that youth entrepreneurs rarely access favorable terms in getting loans. Most financial institutions do not treat young entrepreneurs the same way as adult entrepreneurs who have been in business for a long time and they have collateral which is one of the conditions for accessing a loan. It is indicated that stringent loan access conditions are a major challenge to youth who would want to venture into entrepreneurship.

According to Naidu & Chand (2012), failure of youth start-ups is due to inability for young entrepreneurs to access external and internal finance. They emphasized that success of youth business startups should be improved by accessing loans should be affordable to the youth entrepreneurs. Ostry et al., (2014) indicated that in Sub-Saharan Africa that more than 70% of youth start-ups fail in the first year due to poor financing mechanism or lack of financing all together from the financial institutions as one of the factors.

Managing sales and debtors is another challenge facing youth start-ups to access finances according to Mbonyane & Ladzani (2011). Start-ups expect sales from the products goods and services sold but in most cases youth start-ups tend to offer these products on credit as such, the cash flow becomes unhealthy which contributes to the youth start-up entrepreneurs risk the change of accessing finances since they cannot accumulate collateral which is one of the requirements for accessing a loan from money lending institutions (Renko et al., 2012). Most governments have established Youth Development Fund (YDF) like in Kenya in 2009 to make sure that the youth are able to access the business financial funding for the youth to access at a low interest rate (Renko, et al 2012). In the same way, the other objective of the YEDF in Kenya and other countries is to help reduce youth unemployment by creating new jobs (GoK, 2010).

Youth start-up entrepreneurs face a major challenge of accessing business finance due to long processes regarding registering the ventures. To register a start-up business, it may take months but this problem is being addressed by shortening the business registration process though it is not perfect. However, the NGOs and government keep on encouraging the youth to engage in venture start-ups, yet they do not provide conducive environment for access to finances that is critical to success of youth entrepreneurship (UNOWA, 2010).

Another challenge for the youths to access the finance for their business is lack of experience in managing their businesses. Most financial institutions would want to provide financial support in form of a loan to entrepreneurs who have experience to manage their businesses because they are confident that those entrepreneurs will manage the funds properly and pay back the loan (Fumo & Jabbour (2011). Wawire & Nafukho conducted a study in (2010) and indicated that poor start-up management is another major contributing factor that led youth entrepreneurship failure in accessing external funding from external financial service providers since the financial service providers require the start-up youth entrepreneurs to provide the business management profile and accept those who have experiences in managing their ventures. In most Africa countries, young entrepreneurs have business idea but have not yet established any business due to lack of financial resources and other resources related to business such as links to other well-established

entrepreneurs (Kinyanjui, 2010). High interest rates charged on the borrowed money is also creating another problem. Kinyanjui (2010) illustrated that high interest rates charged from the loans that the young entrepreneurs get from money lending institutions make them feel hard to borrow and do business because they are afraid to bring back more money in so doing, they cannot make profits, due to this, most youth start-ups fail at the inception stage.

### **Challenges faced by young entrepreneurs and possible solutions**

As the young entrepreneurs are doing their businesses, they face a lot of challenges that makes them not to succeed. One major challenge is the lack of access to finances. The young entrepreneurs receive insufficient funds from the creditors (Katrodia & Sibanda, 2018). The money is required from the start of the business to the mature stage but this is not happening. Enough funds are also required so that they can establish a business that can bring impact to the community. Young entrepreneurs need financial capital so that they can employ well qualified and experience people to assist in the running of their businesses. According to Beck et al, (2005), funding SME especially for the youth becomes a major challenge as illustrated by the World bank survey conducted in more than 80 countries. The money lending institutions are not sure whether the young entrepreneurs will pay back because they mostly do not have an experience in business.

Young entrepreneurs find a challenge of finding reliable customers for their goods and services they offer (Yoganandan & Chander, 2017). They illustrated that customers opt to go to buy from old and experienced entrepreneurs because they have been at the market for a long time and are well known. Old and experienced entrepreneurs understand customer trends and demands and in so doing, they develop products that meet their demand (Yoganandan & Chander, 2020).

Young entrepreneurs also experience a challenge of hiring skilled and experienced people to assist in running their enterprises because they do not have well established businesses and have limited resources such as financial resources. Due to this fact, most customers do not like to get services or buy goods from new and young entrepreneurs (Yoganandan & Chander, 2017).

Another challenge that young entrepreneurs face is Social rejection (Trilocham, 2015). The society that includes parents, family members, and other community members do not understand what the young entrepreneurs want to do. They are not certain of their businesses and products they offer. As a result, the society does not want to support them financially or non-financially (Trilocham, 2015).

Brixiova et al (2014) indicated that one of the major challenges that face young entrepreneurs is that they do not have access to participate on policy development that can contribute to promoting their interest so that they can contribute positively to the development of their countries. However, young entrepreneurs face a lot of challenges as they are venturing into different enterprise activities. In many countries, the challenges faced are common. It requires the effort of the young entrepreneurs to identify solutions to the challenges (Ahmed, 2017). The challenge of lack of business knowledge through trainings and coaching, the government, private and Non-Government Organizations should provide trainings to entrepreneurs in order to equip them with knowledge and skills on how they can expand their businesses (Ahmed, 2017).

Each nation should target the start-ups and grass root entrepreneurs to train them on business management hence they will perform well and improve the economy of the country. Apart from this, financial institutions should allow the commercial banks and other money lending institution to reduce the interest rates from the money borrowed and also consider the issue of collateral so that even those entrepreneurs who cannot manage to have proper collateral should be allowed to borrow money since access to finances is a big challenge. The government and other institutions should make it possible for the market information to be available through several forms. When entrepreneurs are connected to the government and private firms, information regarding business will be accessed easily hence sell their products (Khin & et al, 2017). As entrepreneurs, they need to conduct more research on what the competitors are offering at the market and will identify proper strategies to remain competitive.



### **The connection between entrepreneurship and innovation**

Innovative and entrepreneurship, have the potential of creating new jobs and advance economy of a country. Firms, that have become early adopters for products have to engage themselves in the existence by relocating in friendly environment, but need to maintain improving innovation. This may be an early stage for the creation of more wealth (Joshi, 2017).

Entrepreneurship is significant drivers of economic growth and innovation plays crucial role to sustain the turbulent times at competitive level and becoming wealthy nations as compared to its competitors that bare not involved in entrepreneurship and innovation at a large scale. The countries with high levels of entrepreneurship activity realizes higher rates of growth in terms of employment and productivity (Legge & Hindle, 1997).

Innovation is a necessity to countries nowadays for them to improve entrepreneurship and develop the economy. Most countries are including innovation in their investment plans and this brings economic change when implemented. The impact of innovation on nation's economy is seen on establishing the innovative environment that helps to bring wealth in the long-term perspective (Joshi, 2017).

Based on literature on entrepreneurship and innovation, it has been established that there is connection between entrepreneurship and innovation that will facilitate employment and economic growth of a country.

### **Contribution of Entrepreneurship to the Economy of a Country**

Entrepreneurship is important for the growth of Malawi as a nation and Blantyre city in particular. This is because it improves the living among people through the products they access from entrepreneurs. Entrepreneurship help to create wealth among the citizens of a country hence improve the economy of a country.

Entrepreneurs also create new business both large and small thereby the society access new goods and services as a result, entrepreneurship creates new employment, which can produce a virtuous circle in the economy. These new ventures that are created stimulate the increased

production of a country. Entrepreneurs create social change in the society. Through their unique offerings of new goods and services, entrepreneurs become innovative by breaking away from old tradition way of doing things and introduce modern ways of doing business.

New and improved ventures produce the products or technologies that enable the people to use to improve their daily survival (Sergeant & Crawford, 2001).

### **Field Description**

Based on the literature review, the study has discussed the literature that was developed by other researchers on the same topic of entrepreneurship. This study has used both qualitative and quantitative methods because of its nature since it has both research questions and hypothesis. Qualitative research in this study has dwelled much on seeking information from participants by allowing them to explain more and give their views (Creswell, 2005). This particular approach requires a lot of information to be given by the participants on what they feel or observe what is happening around them. This type of research requires participants to that are involved directly or indirectly to give their own opinions. The qualitative research requires participants to the explain or responding to questions and where they do not understand properly, they have freedom to ask the researcher to explain more so that he or she grasps the information that is being asked (Cresswell, 2005). The participants that were responding to the qualitative research were directly or indirectly linked to the problem and in this case youth entrepreneurship (Denzin & Lincoln, 1994).

Saunders et al (2012), indicated that research study can also be in form of quantitative approach where apart from giving the participants to give in their views by explain their opinions or experiences, the study can be in form of giving statistics and is objective in nature. Quantitative research is more of addressing the research questions that have been developed by the researcher. These research questions are directly linked to the research problem. The way respondents answer the research questions, helps the researcher to analyse the data descriptively. The quantitative data is more reliable than qualitative data and valid. The combination of both

qualitative and quantitative data makes the research findings and analysis rich. This also helps to reduce bias in the collection of data and analysis as well. The quantitative data also helps to indicate the close relationship that exist between variables that have been developed (Zikmund et al, 2010).

For this study, a mixed method approach suits well since it reflected the participants' point of views and it is flexible in the sense that those that are capable in quantitative approach found it suitable and also those that are capable at responding questions qualitatively found it suitable as well. This approach is suitable because it collected rich and comprehensive data that is needed for the study. The study findings were grounded from participants experiences. The qualitative research included interviews and focus group discussions as data collection tools where they voices of the participants were recorded as it is and transcribed into English which later was analysed thematically. For the quantitative research, questionnaires were developed that included questions relating to the research problem and objectives.

Sampling technique that was included in this study were simple random, purposive and convenient. Each sampling technique was relevant since participants were also of different categories (Saunders et al, 2010).

SPSS software for quantitative data was used to analyse data that was collected because of their ability to provide graphical and tabulation presentation. Both quantitative and qualitative data were analyzed. For the qualitative data, thematic analysis was used to reveal themes, motivations and behavior of people in the chosen sample (Creswell, 2005). Saunders et al., (2007) argued that thematic analysis helped to identify the themes in the data that has been collected and especially those that have appeared frequently where data is grouped together and summarised and later it is reconstructed so that it gives meaning.

The researcher collected data from young entrepreneurs that were found in markets in the city of Blantyre and from students that learn Business related courses in universities and colleges since they had information related to business. It also collected data from lecturers who are also

researchers in entrepreneurship and were relevant since they had adequate knowledge relating to the topic. This is because Blantyre city is one of the largest cities in Malawi and many business activities take place there. The questionnaire was pretested in a near-by market where the study did not take place.

## **Chapter Summary**

Entrepreneurship has been illustrated by different authors as a field that identifies the business ideas, gather resources, coordinate resources and exploit the opportunities and take calculated risks in order to get profit (Shane & Venkataraman, 2000). When youth are involved in entrepreneurial activities, they become empowered. Entrepreneurship provides unique hands-on experiences for the young people to produce goods and services at a profit and contribute to the economic development.

Most governments have focused on youth entrepreneurship considering the key role they play to transform the economy through job creation and provision of services among others. Most governments have introduced National Youth Policy that includes entrepreneurship aspects in order to promote entrepreneurship development in their countries (Liquori & Pittz, 2020).

The study has included literature from various authors globally and even from Malawi itself though in Malawi, few researchers have produced literature relevant to the topic. There are policies that were developed by government and most of the policies are not implemented which poses a big challenge to the field of entrepreneurship in Malawi. Implementation of the policies is very minimal as regard to the literature that was developed by the Malawian researchers which showed that there are no favourable factors that allow youth to do business let alone the adult entrepreneurs too.

Instead, there have been policy and strategy reviews that have led to more formulation of new policies and strategies that continue to fail to capture and address the critical issues affecting entrepreneurship and economic growth. It also appears that there could be some challenges by government in implementing theories illustrated in this study. Though these policies and programs

have been introduction by government and Non-Governmental Organizations in relation to promoting entrepreneurship, still favorable business environment for youth remains a big challenge in most countries including Malawi. Young people find it hard to access finance, get business skills, poor market connectivity and have few customers since they are not trusted by many people that they can produce good products.

The chapter has also reviewed several literatures related to entrepreneurship in general and youth entrepreneurship from local and international. The chapter has thoroughly covered the theories in entrepreneurship and how these theories relate to the study. The theories discussed are the Schumpeter Innovation and Entrepreneurship Theory, Human Capital Theory of Entrepreneurship, Resource Based Entrepreneurship theory, Psychological Entrepreneurship Theory and Economic Theory of Entrepreneurship. Schumpeter (1934) explained that for entrepreneurs to be successful, they need to create something new and bring it to the market thus new products, production and distribution so that they remain competitive at the market thus Schumpeter Innovation and Entrepreneurship Theory. At the same time, the resource-based entrepreneurship theory illustrated that, there must be availability of resources that the entrepreneur can use to produce goods and services and increase productivity (Barney,1991). Alvarez & Busenitz, 2001) argued that different entrepreneurs need specific resources for their ventures in order to exploit new opportunities for their firms. According to McClelland (1997) in his theory of Psychological Theory of Entrepreneurship, he suggested that individuals need to have a spirit of achieving high in life and this will make them work hard to fulfil their dream. McClelland (1997), illustrated that entrepreneurship becomes successful when the society has sufficient supply of people who have psychological characteristics such as need to achieve high, those that have vision and ability to face opposition but do not get discouraged.

Human Capital Theory explains that people that have attended education becomes useful in the society and able to make good decisions (Olaniyam & Okemakinde (2008). At the same time, Nnandi (2014), explained that educated people contribute a lot to the society that those illiterate. However, economic theory of entrepreneurship indicated that there is need to have

favorable condition that can facilitate entrepreneurship to be successful. Such factors could be good tax policies, stability of a country and advanced technology as illustrated by Harris (1970) and Papanek (1962).

The researcher developed the conceptual framework that explains the independent and dependent variables after reading different literature. The independent variables influence the achievement of dependent variables. For the dependent variable thus employment and economic growth to be achieved, it requires the presence of independent variable such as youth involvement, innovative entrepreneurs, experienced human capital, economic incentives and resource availability. Still both the independent and dependent variable, there is need for the intervening variables and in this case, strengthening entrepreneurship that will help to create jobs among the citizens of the country. In so doing, will facilitate economic growth of Blantyre city in Malawi.

The study has also illustrated on the entrepreneurship concept, how entrepreneurship started and the importance of entrepreneurship. There are several definitions of entrepreneurship as illustrated by several authors. Entrepreneurship has been explained as situation of making something that people can use from practically nothing (Schumpeter, 1934). Entrepreneurship started long time ago in the eighteenth century around 1700s by an Economist called Richard Cantillon and he is believed to be the originator of entrepreneurship in this world. Cantillon (1730) proposed that those who do entrepreneurship are called entrepreneurs and these entrepreneurs take calculated risks. Schumpeter (1934) defined entrepreneurship as someone who is innovative. Schumpeter (1934) illustrated that when entrepreneurship is high in a country, unemployment is also reduced at the same time. Entrepreneurship is also related to unemployment in the sense that when some people are not employed by firms, life becomes tough and now start business to become entrepreneur.

Entrepreneurs play a great role in the country such as job creation that help to create more wealth and bringing new ideas, new processes of doing things in their organisations and to the market by destroying old ways of doing things according to Schumpeter (1934) and (Kumar &

Raj, 2019). The role of entrepreneurs is to boost the economy of a country as illustrated by Doran, McCarthy & O Connor (2018). The availability of goods and services by entrepreneurs also help individuals to buy and sell some products hence increase the income of the households. Entrepreneurs make sure that the society is being assisted by addressing persistent societal issues and focusing on common good to the society through Corporate Social Responsibility (CSR) in so doing, transforming the society (Zahra & Wright, 2015).

The successful entrepreneurs possess some characteristics that make them successful. Some of the characteristics are as follows; risk takers, persistence, visionary leaders, self confidence in themselves (Chavez,2016). They also aim high in life (McClelland, 1958). Entrepreneurs are innovative and always aim at creating something new to bring to the society (Salamzadeh et al (2014). Entrepreneurs are hard workers and are problems solvers when they meet any challenges in life (Belas & Kilucnikov, 2016).

Entrepreneurs face a lot of challenges when they are doing their businesses. Some of the challenges include lack of business knowledge and proper guidance on how they can manage their businesses (Ahmed, 2017). There is also lack of training, skills and experiences on business management (World Bank, 2018). Entrepreneurs face a challenge of lack of accessing finances to run their businesses. They also face a challenge of lack of information and stiff competition (Khin et al, 2017). The study also illustrated the possible solutions to the challenges faced such as provision of entrepreneurship trainings, providing enough business information to entrepreneurs and provide business advisory services among others (Ahmed,2017); & Khin et al,2017).

Youth contribute to economic development through the establishments of businesses and become innovative in such a way that, they assist in bringing new products to the market (Manjusmita & Kulveen, 2012) and (Diraditsile & Maphula, 2018). So many challenges that young entrepreneurs face such as finding reliable customers, access to finance, challenge of hiring experienced human capital, lack of trust from the customers, lack of proper transport to take their commodities to the market and lack of policy development participation (Katrodia & Sibanda,

2018). Youth contribute to the development of an economy since they create employment in so doing reduce unemployment, they provide products to the society which help the individual to access scarce products, they also increase productivity and they are also innovative hence provide new products and new ways of doing things in so doing improve the economy of a country (ILO, 2016).

Entrepreneurs need skills when they want to perform effectively. The skills are crucial in the sense that the special skills are managerial skills, entrepreneurial skills and technical skills. The presence of these skills in entrepreneurs help them to achieve high results in their business (Cooney, 2012). Entrepreneurship education and training are there to make sure that there is an open space in the minds of people for a change (Ratten & Usmanij, 2020). The individuals need to have a spirit of always changing their strategies on how they conduct businesses. The skills are acquired through trainings and education programs (Cooney, 2009).

The government and private sectors including Non-Governmental Organizations play a crucial role on promoting entrepreneurs. They provide consultancy and general assistance on business to entrepreneurs (World Bank, 2019). The government and the private sector have to provide incubation business units in form of business shelters where the entrepreneurs can use as space to accommodate their businesses in cities and rural areas (Bayyoud & Sayyad, 2016). Likewise, government develops policies that help to easy business for the entrepreneurs (World Bank, 2003). Another role is for these institutions to conduct trainings to entrepreneurs and revamp the training centres where skills can be obtained such as Technical Entrepreneurship Vocational and Education Training centres (TEVET) in case of Malawi (Ndala & Pelsner, 2019). Different parties have to work together to reduce barriers encountered by entrepreneurs such as making sure that entrepreneurs have access to finances (Scarpetta, 2002). There is evidence that the economy of Sub-Saharan region is not satisfactory as argued by World Bank (2019) which states that economic growth has been down to 2.3 percent for 2018, from 2.5 percent in 2017. The growth has been below three percent since 2015. This is below population growth. This is due to several



factors such as deficits, political instability, poor governance and poor management of debts (World Bank, 2019).

Entrepreneurship create jobs and increase production and introduction of new technologies that help to improve production ( Stefanovic et al, 2018). Kritikos (2014) highlighted that new and already established firms introduce new innovations that brings change on the economic growth.

Entrepreneurship is very important to the society as it helps to provide products to the people which they could not manage without the creativeness of entrepreneurs. Entrepreneurship help to reduce unemployment as more firms are created and people get jobs. It helps to increase productivity too in the sense that the entrepreneur increases the ventures and produce more goods which then increase the demand for customers (Sergeant & Crawford, 2001). Entrepreneurship help to change the lives of the people when the people access new products and make them to live improved life.

Entrepreneurship affects the employment and economy of a country positively. What appears to be taken into consideration is how each country intensifies issues of entrepreneurship by providing conducive environment that will favour entrepreneurship. Some governments do not involve the youth much on entrepreneurship which poses a major threat to the nations. The next chapter will cover the research methodology with regard to the problem statement in question.

## **CHAPTER 3: RESEARCH METHODOLOGY AND DESIGN**

### **Introduction**

The chapter is to examine the research methodology and research design that is appropriate to address research problem. The investigated youth entrepreneurship initiatives as a strategy for economic growth in Blantyre city in Malawi. The topic is relevant in this particular study because there is need to explore more on businesses that are run by young people so that what makes these business remain unsuccessful should be identified. The economy of the country is not promising. There is slow growth of economy due to factors such as low technology that affects productivity, poor physical capital investment such as roads, low entrepreneurship and lack of connectivity to local and international markets among others (Kaonga, 2018). This country can continue to suffer slow economic growth if entrepreneurship is not promoted (Schumpeter, 2011). Youth participation on entrepreneurship and innovation is low in Malawi and Blantyre city is among them (World Bank, 2021). Unemployment rate in Malawi was high at 5.62% (World Bank, 2019) and youth unemployment rate was 9.85% (World Bank, 2021). Malawi youth forms the majority of the population of the country which is two thirds thus 12.6 million of the whole population which is under 30 years (Story Times Education, 2017). Poverty is increasing with over 50.7 % living below poverty line. The triangulation approach thus both qualitative and quantitative study was to identify strategies that will enhance economic growth in Malawi through enhancement of Youth Entrepreneurship Initiatives (YEI). This study will also help Non-Governmental Organizations (NGO), government, financial institutions and other key players to be aware of the importance of establishing youth entrepreneurship initiatives. Furthermore, the study was carried in order to come up with public policy recommendations which the government might implement for the purpose of improving the economy. The research took place in universities and colleges targeting students and lecturers. The study also targeting ordinary young entrepreneurs who have well established businesses or not provided they are in Blantyre city.

The mixed method research study was to assess youth entrepreneurship initiatives that would help to improve the economy of Blantyre city in Malawi. The study focused on achieving the following specific objectives; the first objective was to investigate the extent at which youth entrepreneurship has contributed to employment in Blantyre city. This objective was developed in order to find out how youths are contributing to the economy of a country through employment. The second was to examine challenges young entrepreneurs are meeting in Blantyre city. It helped to develop policies that will address the challenges the young entrepreneurs are facing. The third objective was to assess current and previous public policies that are implemented to increase the number of young entrepreneurs in Blantyre city. This helped to either maintain or improve the policies that are currently implemented by the government. The last objective was to analyze ways that the government can help the current entrepreneurs to increase their profits and ensure their survival. This helped the researcher to come up with policy recommendations on making youth to release profits through their businesses.

These youth entrepreneurship programs will enhance business sustainability, increase productivity, create more jobs and also increase start-ups as a means of reducing poverty. Justification for employing the mixed study approach was included which explained how and why the research was conducted, methods of collecting data and their instruments including how data was analysed after getting it from the primary source have been included. Anticipated limitations to be experienced when conducting the study were also indicated and how to mitigate them once the situation comes to reality. It is important to indicate the suggested solutions for the limitations that are going to be met so that the researcher prepares for them. A summary of the discussion for this chapter is also included.

### **Research Approach and Design**

This section will illustrate the theories and the conceptual framework that has been developed by the researcher. Since this particular study was about youth entrepreneurship and economic growth in Blantyre city in Malawi, coming up with policies that can help to involve the youth to increase employment and improve the economy is of great significance. The researcher has chosen to

employ qualitative and quantitative research approach due to the type of problem to be addressed. The research method chosen was seen to address the research problem that was indicated by the researcher. This is because the study has both research questions and hypothesis.

### **Justification for case study**

Several factors were considered for choosing the case study approach for this particular research. The type of questions and hypothesis that was included helped to have case study design as explained by Yin (1994) who stated that “case studies are preferred strategy when ‘how’ or ‘why’ questions are being posed, has little control over events, and when the focus is on contemporary phenomenon within some real-life context” . Since youth entrepreneurship initiatives in Blantyre city in Malawi was a ‘what’ type of question, this was relevant since a particular area chosen was in a good position to answer the question and give adequate information regarding the problem to be addressed.

The amount of control by the researcher who guided the respondents plays a role in choosing the case study type of research so that the views given by the participants can be generalized to a larger area as illustrated by Merriam (1998: 32).

Merriam, (1998: 32) stated:

*Case studies, by definition, get as close to the subject of interest as they possibly can, partly by means of direct observation in natural settings, partly by their access to subjective factors (thoughts, feelings, and desires), whereas experiments and surveys often use convenient derivative data, for example test results, official records. Also, case studies tend to spread the net for evidence widely, whereas experiments and surveys usually have a narrow focus.*

The last justification is connected to the results the study intends to achieve. Merriam (1998:38) stated:

*Will the results be presented as the end product of a cause-and-effect investigation? Will the end product be a holistic, intensive description and interpretation of a contemporary*

*phenomenon? Or quantification of the extent and nature of certain variables with a population? Or a historical analysis?*

Identifying youth entrepreneurship initiatives for economic development is what the study intends to achieve as the end product as illustrated by Merriam (1998):

*A case study is an examination of a specific phenomenon such as programme, an event, a person, a process, an institution, or a social group. The bounded system, or case, might be selected because it is an instance of some concern, issue or hypothesis...A case might also be selected because it is intrinsically interesting and one would study it to achieve a full an understanding of the phenomenon as possible.*

Adelman (1998) illustrated that “the most straightforward examples of ‘bounded systems’ are those in which the boundaries have a common sense of obviousness, such as an individual teacher, a single school, or an innovatory programme”. Youth entrepreneurship initiatives is bounded within the Blantyre city. Youth entrepreneurship initiatives as a strategy for economic development in Blantyre city in Malawi, Blantyre city was relevant since it has many businesses. Many people to buy the products offered by the businesses people are also available which makes the businesss people to remain in the city.

### **Research Philosophy**

This is one of the important areas that researchers need to concentrate and come up with proper research philosophy for a particular study. The reseach philosophies help to address the research problem under study. They also help to reduce repeation of some methododologies or research design. Research philosophies are important since they help the researcher to choose they type of research approach to be employed in the study. This involves a guidance on how the reswsearch will be conducted with regard to reality and nature of the knowledge.

It is recommended to use the tool that will help to achieve research objectives. This is noted by Saunders et al (2012) who indicated that pragmatic philosophy is important to explore paradox or phenomena to achieve the needed objective. Saundals et al (2012) indicated that the aim of

using pragmatism philosophy is to do research in a practical way where data obtained is always changing up until it is well understood rather than staying static (Creswell, 2014). It is important to study a particular issue where reality of nature and assumptions of individuals concerning the issue that is studied are justified through research of existing knowledge and the relationship they show in a natural setting. The questions that pragmatism would want to answer are like “what” “how” and “why” questions for the descriptive research as illustrated by Bryman (2008). This pragmatism allows the researcher to choose the research design so that research validity is maintained and reliability too is obtained. It uses a mixed method research approach.

In research philosophy, there are two main categories that include positivism and interpretivism. The two main categories represent different ways that humans understand the world around them. Positivism refers to reality that researchers observe the world objectively while interpretivism is more about the subjectivity since humans understand the world through their perception thus subjectivity (Ramsberg, 2018). The researchers consider positivism that it started from natural science and is mainly focusing on scientific research where hypothesis is being tested. In the same way, there is need for logical proof through statistical analysis of the research findings (Ramsberg, 2018). This type of research philosophy uses samples that are large in size, they are quantitative in nature and objective as well (Bryman & Bell, 2011, p.16; Saunders et al., 2012, p.137). Another category is interpretivism which is subjective in nature and the researcher allows the participants to respond to the questions in their natural environment whereby they are able to give their views or experiences (Saunders et al, 2012). This type of research philosophy uses qualitative data where participants are given chance to express their views, opinions and ideas. This study philosophy is not adequate as some researchers have indicated. Due to this shortfall, there is need to use a combination of two research philosophies thus post-positivism. This research philosophy indicates that since one philosophy alone has a short fall, combining the two brings more trust than one. This one combines positivism and interpretivism. Although many researchers indicate that positivism is more reliable than interpretism, it is argued that no scientific research that employs positivism research philosophy is hundred percent accurate. Due to this fact, it is advised to use both research

philosophies. Pos-positivism is a research philosophy uses hybrid type of research design. It is good to use the post-positivism since sometimes researchers are being influenced by the situation at that particular time or influenced by subjects at that particular time, hence a combination of two philosophies try to minimise that challenge (Panhwar et al, 2017).

This particular study employs both positivism and interpretivism since it wants to get views from the participants through qualitative research and also to prove the hypothesis that were included in this study thus quantitative in nature.

Merriam (1998) illustrated that research can be broadly defined as an inquiry and is there to help providing guidance in the inquiry where there are numerous well-tested designs and techniques that can be used. She observed that research design involves a critical decision-making process. The choice begins with two paradigms of systematic inquiry: (a) a rationalistic paradigm which embraces logical-positivist views and deductive thinking, and (b) a naturalistic paradigm, which embraced phenomenological views and inductive thinking to seek knowledge and understanding of social and organizational phenomena. Merriam (1998), indicated that there was no one best method. She suggested that the best method depends on the nature of one's research objectives, attributes of the phenomena under consideration and the constraints of the situation. However, it is important that the research perspective matches the purposes of the research conducted.

## **Research Approach**

### **Qualitative Research Approach**

Qualitative research according to Creswell (2005), indicated that it is as a type of research which is inductive in nature and occurs in a natural environment where participants have freedom to express their views, ideas or opinions. The researcher collects data from participants in form of words where the participants are recorded their voice, transcribed and then later coding and interpret after analyzing the data. This is a type of research which is interpretive in nature and collects data in non-numerical form. The aim behind this is to understand the experiences and

meanings and relationships in social process in the research (Choy, 2014). This type of research is interested in the beliefs, experiences and meanings drawn from people in this case participants. This type of research comprises one of the following; logic, ethnography, discourse analysis, case study and open-ended interviews. This type of research approach focuses on issues related to why people interpret things around them. Qualitative research is interpretive on social reality and describes living experiences. The main aim of qualitative research study is to get a deep understanding of a particular issue that is being studied. This research approach is there to interpret and describe a particular issue (Bryman, 2008). The research is subjective in nature where people conclude issues based on the opinion or experiences on individual who are participants. It is this type of research where coding is done after transcription (Saunders, et al, 2012). This type of research is common in social sciences than health sciences. It was first employed by the first Anthropologists and sociologists for them to inquire certain information that they wanted to use (Mohajan, 2018). In qualitative research, interviews are conducted up to a time when no new information is obtained from participants. They become exhausted where they start repeating similar answers. This stage is known as saturation stage. When all is done, qualitative research analysis is done separately from quantitative study if the study had a mixed method approach (Mohajan, 2018). In most cases, qualitative study uses purposive sampling technique to select participants for the activity. This type of research approach in most cases does not require a large sample size because of its nature but requires a researcher to do a pilot study so that the interview guides can be modified where necessary before engaging the actual participants (Busetto et al, 2020). However qualitative research has some advantages such as getting more views from participants, participants are able to explain and give their own suggestions depending on the type of topic and questions given to them. Gives more chance for participants to discuss as a group when responding to questions or interviews in a focus group discussion among others (Bryman, 2008)

Since literature review has explained the statistical presentations of the problem of low economic growth of Malawi, there are also some explanations on what caused this problem that



entrepreneurship should be low and many youth not taking part in entrepreneurship. The main cause of the problem has also been expressed by many authors to why most developing countries are not taking entrepreneurship seriously. Qualitative study is also relevant since it aims at facilitating the empowerment of youth entrepreneurship capacity building and engaging them on policy formulation so the opinions from majority of the youth will help in bringing real issues that affect youth entrepreneurship. The responses will cater for those with and without training or education in entrepreneurship and their experiences will be a great need to inform the type of approaches needed to enhance youth entrepreneurship (Saunders et al, 2012).

### **Quantitative Research Approach**

This particular research approach is objective in nature deductive in formal as well. This one is used to get quantitative data mainly to show relationship between independent which is a predictor and dependent variables which is an outcome. This type of research approach is numerical in nature since quantity means amount of something or quantity of something (Mohajan , 2020). This quantitative approach started in Physical Science in order to test theory in numerical form which was later analysed in mathematical form. This type of research asks specific questions and data is collected that is numerical in nature. This type of research approach is unbiased and objective in nature (Creswell, 2011). Quantitative research approach is used to control or manipulate the chosen variables that have been identified by the researcher. The researchers have to decide exactly what to study and dwells on specific questions narrow them down and data is collected statistically. Data in this approach is collected through data collection tool called closed-ended questionnaires. Data collected is expressed in percentages of graphs and the data collected is mostly used to develop theories and hypothesis. The hypothesis is a statement which can be tested to show relationship between variables that have been developed by the researcher. The quantitative research is positivism in nature (Mohajan, 2020).

Quantitative research follows five steps and these steps follow one after the other. The first stage involves determining research problem that need to be investigated and provide solutions. The second stage is to consider the people thus the participants in this case, those who

will be engaged in order to provide answers to specific questions. After this stage, comes the method chosen to be employed when answering research questions or identifying variables or measures to take to develop specific research questions under study. The following stage is to consider the tools to be employed to collect and analyse data. The last stage is the interpretation of data the study findings. The quantitative data is evaluated by considering the validity where the sample size chosen and there is no conflict of interest. On reliability, it looks at adequate sample size, different data categories of respondents (Saunders et al, 2012). Quantitative data has some advantages such as that it is quick to administer the questionnaire. Data that is collected is easy to analyse. The results that are obtained are broken down into social-economic group for comparison. The results obtained are used to guide the policy development that can be implemented. The data that is obtained is consistent and reliable (Zikmund et al, 2010). Some disadvantages include that it requires experienced people to analyse the data using software such as SPSS, it requires large sample size which is costly. It ignores an element of human element.

In the study, the researcher adopted both quantitative and qualitative research approaches. On the significance of combining both approaches, Crowther & Lancaster (2009) explained that there are some weaknesses from both research approaches so when combining them it brings good and reliable results that can be generalized (Saunders et al, 2012). Collins & Hussey, (2014) explained that this research study provides the basis where the researcher can develop theories that can help to develop policies that might be implemented by the government.

The aim of the study was to establish policies that would help to involve the young entrepreneurs so that issues that cause high unemployment among them and low economic growth can be established and come up with policies that can correct the situation.

## **Population and Sample of the Research Study**

### **Participant Selection**

The researcher selected respondents based on his conviction that are students at tertiary institution studying business related courses and young entrepreneurs that are doing business in Blantyre city as well. The participants were selected through purposive sampling and simple random sampling.

Pilot study was done to test the data collection tools to find out whether they have some challenges so that they can be modified before the actual data collection. Pilot study was conducted in universities where the actual study took place. A total of 20 participants were chosen for the pilot study to test the questionnaires. Similarly, the young entrepreneurs that were be targeted during pilot study were those from a nearby areas where the actual data collection was conducted.

## **Study Population**

### **Population and Sample of the Research Study**

#### ***Participant Selection***

The particular researcher selected respondents considering three categories of participants who can provide adequate data for this study and are students at tertiary institution studying business related courses and young entrepreneurs that were doing business in Blantyre city as well. The researcher also targeted Lecturers that were teaching business related courses from the universities and colleges where the students were engaged. The participants were selected using purposive, convenient and simple random sampling techniques.

#### **Pilot study**

Bryman (2008) recommended a pilot test of the questionnaire before using it in the study. The recommendation was to administer the questionnaire to a sample of individuals from population which the respondents was drawn. Criticism and recommendations for improving questionnaire was identified after the sample was pilot-tested, and ambiguous or weak parts were revisited and retested until they were understood accurately by the pilot-test sample. Pilot study was done to test the data collection tools to find out whether they have some challenges so that they can be modified before the actual data collection. Pilot study was conducted in universities and colleges where the actual study took place. A total of 20 participants were engaged during the pilot study. The young entrepreneurs, students and lecturers that were targeted during pilot study were from a nearby areas where the actual data collection was conducted.

## **Study Population**

The study engaged universities such as Blantyre International University and Chilobwe Community Technical College and young entrepreneurs from Limbe market, Chirimba market, Mbayani market and Blantyre Flea market all in Blantyre city were targeted. These formed the research targeted population from which the sample of students, lecturers and young entrepreneurs were drawn as the sampling frame of this study. Sampling frame refers to the list of all items in the population and this population contributed to diverse backgrounds in terms of education background, experience in entrepreneurial activities gender, marital status, cultures, et cetera. Their diversity meant that diverse views were solicited from their diverse backgrounds.

The study took place in 3 different places thus the universities, colleges and these two places involved the students that learn business related courses and lecturers that teach business related courses and also young entrepreneurs from markets within Blantyre city. This helped to have diverse views from different groups of people. The purpose behind selecting different groups of participants was to have a variety of responses that have different backgrounds. Having a choice from the youth entrepreneurs and academic expertise gave adequate information that helped to develop the policies that will help to increase employment, productivity and later improve the economy.

### **Sample Size and Sampling Technique**

This study targeted more than 220 but managed to engage 201 since participation respondents was voluntary as shown in table 3.1. Since most entrepreneurs in Malawi are not registered by the government, as such it was difficult to have an exact number of the young entrepreneurs that are doing business in the city of Blantyre. The researcher then wanted to engage a large number of youth that were willing to participate in the study since participation was free. There was no formula used to come up with this figure since most entrepreneurs both old and young are not registered with Malawi government. The study estimated to engage more than 170 young entrepreneurs in the city. More than 50 other group of participants estimated to include both the lecturers (10) and instructors that teach business related courses and students from universities and colleges that learn business related courses because they have some important information which

they can share on youth entrepreneurship. As such it was difficult to have the exact figure of young entrepreneurs in Blantyre city since participation was free.

The study population includes:

- a) Students in universities and colleges learning business related courses since these have knowledge relating to entrepreneurship.
- b) Lecturers in this case are considered researchers who promote innovation that are in these universities and colleges who also teach business related courses.
- c) Young entrepreneurs that are doing business in Blantyre city. Those that are found inside or outside the market places provided they are meeting the requirements.

**Table 3.1**

*Respondent, sampling technique and data collection method*

<b>Category of Respondent</b>	<b>Sampling technique and participants to engage</b>	<b>Data collection method and participants to engage</b>
1.College and University students	Simple random sampling and purposive sampling. More than 40 targeted	Questionnaires and one-to-one semi-structured interviews and Focus Group Discussion
2.College and university Lecturers	Purposive sampling More than 10 targeted	Questionnaires
3.Young entrepreneurs	Purposive More than 170 targeted	Questionnaires, one-to-one semi-structured interviews and Focus Group Discussion

The study involved the young entrepreneurs who are aged between 20 and 35 years. This was because this type of age group is strong and active and are quick in making decision. They also

have knowledge about entrepreneurship. For the young entrepreneurs, most of them were the ones that were found in the markets and along the streets doing business. For the Lecturers in the universities and colleges, they have adequate knowledge related to business since lecturers teach and students learn business related courses. For lecturers and students in universities, the researcher were given questionnaire and later collect the same day. While those young entrepreneurs, the researcher engaged them on one on one face to face interview and also conduct focus group discussions but made sure that all precautionary measures were followed due to COVID-19 pandemic. A distance of 1 metre apart was observed and also wearing of face masks was emphasized. Issues of sanitizer were there so that both the researcher and participants are safe.

The participants chosen were provided with enough information regarding the study. They provided information regarding the policies that can be put in place to improve youth entrepreneurship in the country. For this study, the purpose and the procedures set by UNICAF University Ethics Committee were followed when conducting the study in such a way that participants were communicated on the purpose of the study (Creswell, 2003). Proper communication and proper procedures that were followed helped to achieve the objective of the study. This helped to reduce issues related to participant's withdraw. Therefore, study procedures and ethical assurance to the participants before engaging them is vital for the success of the study and this helped to reduce doubts among participants.

### **Ethical Assurances**

Saunders et al (2012) illustrated the need to have confidentiality and privacy when research is being conducted and this brings trust among the participants not have have doubts on the study that is being conducted. This is to ensure that no one is harmed or suffers as a result of the study that is being done. In addition, Creswell (2003) states that the researcher has an obligation to respect the rights, needs, values and desires of the participants.

### **Seeking Consent.**

The researcher made it possible to provide adequate information related to the study before participants were engaged. In this case, participants were informed that the study was pure academic and it will not bring any harm to them. The participants were also shown a consent letter from the university in order to reduce suspicions. This was done so that the participants can voluntarily choose to participate or not. In this case, participants were informed and shown all research approvals from the university. If the study involves children, consent should be obtained from their parents or guardians. In this particular study, the study did not involve children. The respondents in this study were told that they are free to withdraw any time they feel so (Denzin & Lincoln, 2000). Participants in this study were given written consent forms from Unicaf University.

### **Privacy and confidentiality**

This was treated with much respect since it is one of the ethical issues which the participants are not sure of. The participants in this study were told that no name will be revealed that they participated in the study and were assured that all information will be kept confidential. They were assured that the information they have to provide is between the researcher and themselves, nobody else. Even when recording their voices, no name should be mentioned so that they remain anonymous (Basil, 2010). Participants were only told to fill their names on consent form and sign at the same time were requested to indicate the date of interview or date of responding a questionnaire.

For the interviews and focus group discussion sessions, they were conducted in a place where noise was not available in order to make sure that their voices are recorded properly. The role of the researcher was to make sure that participants were not harmed in any way and the study is conducted following the procedures and guidelines provided by the university.

## **Instrumentation of Research Tools**

### **Structured Questionnaire**

The researcher used both primary and secondary data. Primary data was collected using structured questionnaires. The structured questionnaire as data collection tool were chosen because it is quicker and cheaper than face to face interview and has high measurement validity (Saunders, et. al., 2012). They regard a questionnaire as a way to collect data in survey research that contains recorded questions that people respond to directly on the questionnaire form itself, without the aid of an interviewer. Saunders et al, (2012) explained that there are some advantages of using questionnaire in collecting research using questionnaires have some advantages over other data collection tools that are used when conducting research. Some of the included they are reliable since they can be used any time the researcher wishes so. They are important since they show relationship that exist between variables once the data is analysed. The questionnaires can also be used to collect a lot of information within a short period of time. The participants are also free to respond the questionnaires at their own free time while allowing some time to think about their answers. Secondary data sources included review of official documents, reports, review of related literature and publications on information related to the topic that is being studies.

### **In-depth interviews**

The goal for using interviews was to explore in depth a respondent's point of view, their behaviour, opinions, experiences, feelings, and perspectives (Len, 1996). However, the following are some of the disadvantages of in-depth interviews: quality of data depends on interviewer skills and quality of transcriptions, Researcher has little control over environment since interviews may take place in a variety of settings and the interview requires responses immediately so the participants do not have enough time to think over on what they have been interviewed. Therefore, this study uses open-ended questions within a structured interview guide (Len, 1996). However, the advantage is that participants have freedom to express their own opinions, ideas and experiences which contribute to rich data needed by the researcher.



### **Construct/Variable. Description/Operational Definition.**

This conceptual framework describes the relationship between the independent variables and dependent variables. Independent variables are presumed as the ones that cause the changes. In this case, innovation, youth involvement, education and training etc facilitate entrepreneurship growth which triggers employment growth and later boost the Growth Domestic Product of a country while the dependent variable discusses effects as a result of independent variables (Thomas, 2020) and Kothari, 2004). The conceptual framework for this study was developed based on several international authors such as Schumpeterian theory of entrepreneurship and innovation (Schumpeter, 1934). Schumpeter (1934) illustrated that entrepreneurs need to be innovative by bringing something new on the market which will improve entrepreneurship. Entrepreneurship was later led to increased employment and economic growth. The framework was based on Human Capital Theory which was developed by Becker in 1962 which illustrated that individuals have a set of skills which can be improved through education and training which later improved the market value (Becker, 1975). It was also developed based on the Resource-Based Entrepreneurship Theory which was developed by Wernerfelt in 1984 which explained that different entrepreneurs need specific resources such as financial resource for them to be successful (Barney, 1991). The other theory that the researcher referred to when developing the conceptual framework is the Psychological Entrepreneurship Theory which states that entrepreneurship is successful when the society has sufficient supply of people who want to achieve high in life, have vision and also those that have entrepreneurship family background since they are motivated by the family members to become entrepreneurs (McClelland, 1997). Economic Entrepreneurship Theory also explains that when the economy of a country is good, entrepreneurship can also be successful. Whereas when the economy of a country is poor, entrepreneurship also suffers. Harris (1970) and Papanek (1962) further explained that, for entrepreneurship to be successful, there must be some favorable conditions available such as financial institutions, institutions that provide entrepreneurship skills and training such as universities and colleges and government support in terms of good policies such as good tax policies and governance among others.

From the conceptual framework, there are independent variables such as psychological factors such as youth involvement who upon gaining knowledge and skills through entrepreneurship education and training, normally aims to achieve high in life through entrepreneurship. At the same time, the entrepreneurs need to have a clear vision of what they want to do and achieve in life regarding business. Other factors such as the family background of the entrepreneurs or the community where the entrepreneurs come from also influence the entrepreneurship mind as illustrated in psychological and sociological theories. The sociological theory explains that individual's behaviour is influenced by the society. The social attitudes, values and institutions influence the entrepreneurial supply in the society (McClelland, 1997). However, for entrepreneurship to be successful, entrepreneurship factors such as economic incentives for example tax policies, improved technology, political factors such as good governance in a country, political stability and social factors such as willingness of the community members to buy the products produced by entrepreneurs also play a big role including the purchasing power of the customers. The availability of institutions such as technical colleges, universities and other training centres to train entrepreneurs is vital so that they gain knowledge and skills on entrepreneurship and business management so that they make entrepreneurship grow. In the same way, there must be availability of resources such as finance, raw materials, human resources and many more Harris (1970) and Papanek (1962).

One other important variable that requires to be available for entrepreneurship to be successful is the innovativeness of the entrepreneurs. Entrepreneurs need to be innovative by creating something new out of nothing. Based on the entrepreneurship theories, innovation by entrepreneurs such as new products, new processes, new markets and new methods of production and creation of new and productive ventures and the presence of experienced entrepreneurs who gain knowledge and skills from training and development helped to organize and coordinate resources that are available (Schumpeter, 1934). A combination of these factors when implemented, lead to entrepreneurship to be successful that lead to increased employment and boost the Gross Domestic product of a country.

The selected framework was relevant to the present study because for entrepreneurship to be successful and in this case both young and older entrepreneurs, it required other factors to be present such as illustrated in the framework and entrepreneurship theories. Previously, the variables mentioned in the framework were applied by different entrepreneurs and the entrepreneurship process was successful. The economies of different countries developed when the factors illustrated in the theories were present. It is not the entrepreneurship factor only that can develop the country but the presence of other factors as well. The conceptual framework has included factors expressed in the entrepreneurship theories. This helped to develop the research questions apart from the main guiding research questions that have already been developed.

Due to this conceptual framework, the researcher employed a mixed method approach that combines both the qualitative and quantitative research approaches.

### **Construct/Variable.**

**Table 3.2**

#### *Variables and Definitions*

<b>Concept</b>	<b>Definition of Variable</b>
<b>1.Independent Variables:</b> 1.1: Psychological factors	These are factors that such as need achievement and entrepreneurship spirit that influence mental states of people.
<b>1.2</b> Entrepreneurship capacities	These are skills which individuals have to spot, recognize and absorb opportunities that have been put forward as necessary individual characteristics to become an entrepreneur such as education and training.
<b>1.3</b> Entrepreneurship environment	These refer to various factors within which enterprises whether small, big or medium sized ones have to operate. The environment influences the enterprise such as public policies, security, institutions, governance which are also called

	PESTEL factors: political, economic, social, technological, ecological and legal factors.
<b>1.4 Innovation</b>	This is the creation, development, and implementation of a new product, process or service with the aim of improving efficiency, effectiveness or competitive advantages.
<b>2.Moderating Variable</b> <b>2.1 Successful entrepreneurs</b>	These are the people that innovate or produce new products that the society uses for their own living. Their presence would increase productivity and help reduce unemployment among the youth.
<b>3. Dependent Variables</b> <b>3.1 Employment</b>	It is the number of percentage of people who have jobs in an area, a society or country.
<b>3.Dependent Variable</b> <b>3.2. Output growth</b>	This is the outcome as a result of the entrepreneur using the resources that are available.

### Study Procedures and Ethical Assurances

The researcher included all ethical requirements and procedures throughout all phases of the research. As such the researcher obtained an approval from Unicaf Research Ethics Committee (UREC) prior the start of the research that allowed the researcher to conduct the exercise. The researcher got permission from the chairpersons of Limbe market, Blantyre market, Chirimba market and Mbayani market. All these are in Blantyre city in Malawi. Permission was also sought from the principals from the universities and colleges to be visited. Throughout, the places that were visited, participants were informed that participation was voluntary and all ethical issues will be followed. All participants were assured that they will not be affected in a negative way because of this study although it was conducted when COVID-19 pandemic was at peak in Malawi.

## **Ethical Assurances**

### **Ethical issues**

It is important that issues of ethics were comprehensively addressed before people were involved in any research. Strike et al. (2005), Koshy (2006) and Cohen et al. (2011) argue that ethical issues must be satisfied in research in order to protect vulnerable groups. The study was approved by the Unicaf Research Ethics Committee as earlier explained.

Some of the ethical issues that were considered included that participation was free. No participant should be forced to take part in the study. If he feels so to withdraw, he was free to do so. The participants were also informed that they will not be harmed in any way as a result of this study. The participants were also informed that their information will be kept private and confidentiality will be maintained throughout the study. They were also assured that they will remain anonymous as such no name on the questionnaire or no name attached to the voice recording that will be taken (Cohen et al, 2000).

### **Seeking consent**

Before informed consent was sought, the researcher provided information to the respondents about the purpose of the study. The participants were informed about the study through the research project information sheet that was provided by Unicaf University.

Before conducting research in schools and colleges, markets in Limbe, Malawi, permission was sought from Principals of colleges and universities and also get permission from city council. Consent was also sought from chairperson of the markets that were visited so that they should not get taken by surprise if they see a person conducting research in their business area. The gatekeepers were informed in good time so that they inform or prepare for the research. Consent was also obtained from the participants themselves to participate in the study. They were allowed to fill the consent form first after being briefed about the study (Zikmund et al, 2010).

### **Trustworthiness**

The researcher maintained trustworthiness of the study by allowing the respondents to express their own views. Data was obtained from different categories of people and using different data collection tools. At the same time, data collected was kept safe and analysed using different data analysis tools as well (Denzin & Lincoln, 2000). The data was post-positivist where qualitative and quantitative approaches were employed.

### **Privacy and confidentiality**

The role of the researcher was to make sure that the study was running smoothly by making sure that he was following the schedule for the study (Basit, 2010). Once participants were booked especially in university and college, the researcher did not take time to engage them because the participants have other engagements too. It was emphasized that the interview or Focus Group Discussion should not consume much of their time. The researcher also made sure that the research was not biased by altering figures or statements made by respondents. The researcher will make sure that the study is reliable and valid. The researcher being worked in Non-Governmental Organizations, government departments and private sector, has a wide knowledge regarding how to handle people of different cultural backgrounds and different education levels. The researcher has also background knowledge on how surveys and focus group discussions and how data collection and is already aware of the ethical issues in research since he has done some research studies before with World Vision International and is currently an External Assessor in the Ministry of Local Government in Malawi. He has been doing this work for four years now, as such the researcher has confidence and is a person of high integrity on issues related to assessments and surveys. Following this, the researcher was very sure that the participants would be handled with ease and would follow all ethical considerations outlined by the Unicafe University Ethics Research Committee.

## **Data Collection and Analysis**

After collecting data, it was analyzed using SPSS and Microsoft Office Excel software because of their ability to provide graphical and tabulation presentation of data analysis. Both quantitative and qualitative data was analyzed (Creswell, 2005).

Data for this study was collected using different tools such as questionnaires for quantitative data, one on one interview and focus group discussion for qualitative data. After data collection was done, it was analysed using thematic analysis for qualitative data where thematic analysis involved transcribing, coding and developing themes and sub-themes. This form of thematic data analysis involved perusing the collected data and identifying information that is relevant to the research questions and objectives. and descriptive and inferential analysis for quantitative data using SPSS software (Saundals, 2012)

## **Data Cleaning, Coding and Entry**

The activity of recording data was concerned with transferring that particular information from questionnaires or code sheets to computer files for processing purposes, using letters or numbers to represent responses. In this way, findings from the data were easily found. The researcher had to be sure to avoid errors during data processing; however, human error cannot be avoided during the study. Thus, when there is a large amount of data, there is a greater probability of human error. However, data can be cleaned through double checking the data entries in the computer files (Carney et al, 1997).

After collection of all the completed interview guide that included Focus Group Discuss and One on one interview, transcription and coding was done.

## **Stage one of coding**

It included writing notes on the margins of the transcribed texts regarding issues relevant to the study. The transcribed texts were read with proper care in order to identify major themes and some unexpected emerging issues. Each individual Focus Group and interview data was managed

accordingly. This helped the researcher to have an in-depth interaction on each interview and focus group data. Coding was done manually and this helped to make sure that bulky data is managed in sections according to the specific interview or focus group. Cohen et al. (2011) indicated that manual coding becomes slow and cumbersome but it had so many advantages since it allowed mastering of issues being raised in the data. So chunks of words and statements were identified that applied to more than one theme.

### **3.10.2 Stage two of coding.**

This involved marking and highlighting key words emerging from the coding process. At this stage some of the coded statements were overlapping and therefore developing categories was important. So reflections on what the texts were saying led to have some idea relating to the data.

### **Stage three**

The texts were systematically marked in order to identify overlapping statements for categorization. Most respondents gave similar answers on the same question codes were identified and selected in relation to objectives of the study. Based on the repetition of responses, themes and sub-themes were identified.

### **Stage four**

The researcher was able to retrieve coded data to refresh the meaning and contexts of responses. At this stage, the interconnections between codes, applications of interpretations, understanding of data in the context of research questions became the main task.

### **Clustering of units of meaning to form themes**

This is one of the critical process of developing logical clustering of the various meanings into themes. These themes were engaged and help in the data discussion and presentation. The process



of collecting, listening, transcribing and data coding, contributed to the in-depth understanding of what the data were saying.

### **Transcription**

During data collection especially qualitative approach, all participants were recorded their voice when the data was collected. Some participants were recorded in one to one interview while others attended the focus group discussion sessions. After their voice was recorded, it was transcribed into English where the voices were now typed into written words since most of the participants gave their responses in vernacular language thus Chichewa (Hycner, 1985).

### **Quantitative Data Analysis**

In order to check the association between the entrepreneurship, employment, productivity and economic growth attributes of students pursuing entrepreneurship or business-related causes and lecturers teaching business related courses and young entrepreneurs doing business, was guided by information data that was collected. According to Saunders et al., (2007), inferential and descriptive analysis can be done quantitatively and computer programs were used to assist the researcher. Data was analyzed using Special Package for Social Sciences (SPSS) software because of its ability to provide graphical and tabulation presentation of data analysis.

### **Inferential and Descriptive Analysis**

In order to check the association between the entrepreneurship, youth unemployment and economic growth attributes of students pursuing entrepreneurship or business-related causes and lecturers teaching business related courses was guided by information strategy, chi-square goodness of fit test of association was used. In this case a hypothesis was tested for significance at 95% confidence limit.

**1. Quantitative:** Was used to describe the analysis strategy test for each hypothesis. The discussion was sufficiently detailed so that the appropriateness of the statistical tests chosen was evident (i.e., the statistical tests are appropriate to respond to the hypotheses and the variable constructs meet the assumptions of the statistical tests).

## **2. Qualitative Analysis:**

Descriptive research is designed to describe characteristics of a population or a phenomenon Saunders et al., (2012). It seeks to determine the answers to who, what, when, where and how questions (Zikmund et al, 2010). Further, Burns and Grove (2003), states that descriptive research is designed to provide a picture of a situation as it naturally happens. It may be used to justify current practice and make judgment and also to develop theories. One similar note, Williams (2007) says that descriptive research involves identification of attributes of a particular phenomenon based on an observational basis, or the exploration of correlation between two or more phenomena. The data collected in form of qualitative approach was analyzed thematically and coding was done manually.

### **One-to-one interviews**

Interviews involved the young entrepreneurs that were in Blantyre city. This specifically involved those young entrepreneurs who did not attend focus group discussion. Interview guide was prepared that contained three sections thus general information related to business ,the other section was related to challenges young entrepreneurs were facing and lastly on policies that the government were implementing and are currently implementing to improve youth entrepreneurship. It also made it possible to collect multiple views and allows data to be checked for accuracy as respondents could be interviewed more than once ( Saunders et al 2012). This is because most of the young entrepreneurs in the city have no specific place of business so letting them go after interview without verifying their accuracy will lead to miss them since only a few have offices where they operate their businesses.

### **Focus Group Discussion (FGD)**

Focus group discussion sessions are good for drawing a variety opinions from participants since participants are able to discuss the issue at hand. This tool was suitable since it provided relevant information since participants were offered an opportunity to discuss different views on a particular subject of the particular study.

Thematic analysis was done by categorizing verbal data to classify, summarize and tabulate the data. Thematic analysis was done where by a set of interviews or focus group discussion was done. This mainly applies where the bodies of data are large so the researcher groups data according to similarities in other words into themes. The themes helped to make sense of the content and derive meaning from it. This helps much especially to find out people's experiences, views and opinions (Warren, 2020).

### **Chapter Summary**

This chapter has illustrated the mixed method approach of collecting data that was appropriate to this particular study. This study wanted to get data regarding factors that contribute to slow growth of youth entrepreneurship so that the study can develop strategies that helped to develop strategy of improving the economy of Blantyre city. Using a quantitative and qualitative research approach, the study opted to capture data regarding youth entrepreneurship and engaged respondents in a number of groups, such as ordinary young entrepreneurs, students in universities and colleges and lecturers in universities and colleges teaching business related courses. Sampling methods included simple random sampling, purposive sampling and convenience sampling techniques were recommended to be employed as illustrated by Bryman (2008) are relevant in order to identify policies relevant to the study.

For this study to be effective, the researcher employed a mixed method research approach in which the right tools for each were employed to each particular research approach. Such tools included questionnaires focus group discussion and one on one interviews. Before the main research was conducted, pilot study was done where the researcher engaged participants who had similar characteristics to test the data collection tools (Bryman, 2008).

## **CHAPTER 4: FINDINGS OF THE STUDY**

### **Introduction**

Chapter 4 will discuss the research findings that participants responded in line to the objectives of the study and also presents other emerging issues linked to youth entrepreneurship, economic growth and poverty in Blantyre city and Malawi as a whole. The purpose of the mixed method research study was to identify strategies that will enhance economic growth in Malawi through promoting Youth Entrepreneurship Initiatives (YEI). This study will also help Non-Governmental Organizations, government departments, private sector, financial institutions and other key players to be aware of the importance of establishing and implementing youth entrepreneurship initiatives. Furthermore, the study helped to come up with public policy recommendations which the government might implement that will help to develop the economy of Blantyre city. The main objective for the study was to get views from different respondents especially entrepreneurs on why the economy of Malawi and Blantyre city in particular is growing very slowly, why there is high unemployment rate and what policies can be put in place to utilize the youths who are in majority on entrepreneurship so that they can be a game changer in developing the economy.

The study took place in Blantyre city in Malawi especially involving young entrepreneurs in the markets in Blantyre city. The markets included Limbe Market, Blantyre Market, Chirimba Market, Mbayani Market and at Blantyre International University and Chilobwe Vocational Technical College. These places were appropriate since a lot of young entrepreneurs are found in these places and Blantyre too is one of the biggest cities in Malawi. Blantyre is known as a commercial city of Malawi.

For this study to be conducted, primary and secondary data were collected to triangulate study findings and made deep understanding of the parameters of the study setting. Data analysis would help the researcher to interpret the data collected and developed conclusion about youth entrepreneurship and economic growth in Blantyre city. The study employed simple random sampling technique, convenience and purposive sampling technique. Before engaging the

participants, consent was sought from gate keepers so that they can allow the study to take place in their premises. Once the consent was given a go ahead, the researcher then got consent as well from respondents. Once the consent was given, the researcher started engaging the respondents. Before the questionnaires were administered and the one-to-one interview and focus group discussion, the researcher had to make sure that the language used targeting the respondents was suitable. Those respondents who were not good in English, were asked questions in vernacular language in this case was Chichewa. Most respondents from universities and colleges preferred English than local language. Some young educated entrepreneurs chose to respond both in English and local language.

In order to answer the research questions that were developed in chapter 1, two separate questionnaires were prepared for quantitative research approach that were administered to the young entrepreneurs and the other one to the academia. The questionnaires were close ended questions and participants were given enough time to think over the question and give appropriate answer.

The researcher himself administered the questionnaires. The questionnaires were in two categories; one for the young entrepreneurs that do business in Blantyre city and the other one for the academia thus both the lecturers that teach business related courses and students that learn business related courses in universities and colleges. Some of the academia are also entrepreneurs. They have small businesses in the city. Apart from the questionnaires, one-on-one interviews and Focus Group Discussion sessions were done for qualitative research approach. Participants were told their voice will be recorded using a tape recorder or phone. Bryman (2008) argued that tape recording and note taking are good when conducting interviews and focus group discussion. Tape recording or note taking is appropriate so that the researcher can replay or read the notes now and again and get idea without compromising quality in form of forgetting or missing some verbatim expressions. The verbatim record was very important since it helped on data analysis. Some participants were not comfortable to be recorded their voices as such note taking was the option whereby their responses were recorded in note pad. They later accepted to be recorded after

noticing their colleagues being recorded their voices. Some respondents wanted the researcher to replay the recorder in their presence to make sure that what was recorded was really exactly what was discussed during the interview or focus group discussion. As such the respondents were allowed to listen to their voices and were happy because of that response. Many young entrepreneurs were willing to participate in the study through focus group discussion rather than individual interviews. There was a follow up after noticing that some audios were not audible enough due to the gadget that was used so recording was done for the second time only to those audios that had problems.

Interview guide was developed that was used to be administered to the respondents. Focus group discussion interview guide was developed too. The interview guide and focus group guide were grouped into four sections in order to achieve the research objectives. Section (A) had general questions related to entrepreneurship and extent of youth entrepreneurship in Blantyre city, Section (B) questions related to challenges young entrepreneurs face, Section (C) questions related to contribution of young entrepreneurship to the economy of Blantyre city in Malawi and how the government can increase young entrepreneurs to participate on entrepreneurship and Section (D) questions regarding previous and current policies on entrepreneurship that can enhance youth entrepreneurship in Blantyre city and Malawi as a whole.

Before the actual study was conducted, pilot study was done to a near-by area where the main study was expected to take place. A total of 20 respondents were engaged. The pilot study made sure that all the data collection tools were employed and are relevant. The pilot study exercise helped a lot because it helped to improve the questionnaire and interview guides for both individual and focus group discussion, rearranged the questions and also to rephrase some of the questions so that respondents should not find them difficult when responding to the questionnaires. On the pilot study, all categories of people were engaged thus the young entrepreneurs, the lecturers and students representing academia.

The researcher made sure that all ethical issues were followed to make sure that the respondents are not harmed in any way. The participation was voluntary and when respondents feel that they do not want to participate or once started participating in the study and want to withdraw, they were allowed to do so. The researcher made sure that the participants in the study remained anonymous.

For the study to answer the research questions, questionnaires for quantitative study approach were administered to respondents and for qualitative research approach was conducted and interviews were conducted in which one-to-one interviews and focus group discussion sessions. Young entrepreneurs took part in focus group sessions. Young entrepreneurs were willing to take part in the study through focus group rather than one to one interview. They were comfortable to participate in the research as a group than individually hence more interviews through focus group than one to one interview.

Another process that was done was memoing. This is a process involving writing in hard cover or note book what the participants were giving as answers to the the questions they were responding. What each participants was saying, there was note taking done to complement the recorded voices. Johnson & Christensen (2004) illustrated that memos in qualitative research study is important and of much suitable to the one-to-one interview and focus group data collection. Alvesson & Skoldberg (2000) indicated that memoshelps the researcher bto refer to them later when he needed information.

Coding is defined by Bryman & Bell (2003) as indexing or categorizing; linking chunks of data representative of the same phenomenon. Coding was done for both qualitative data and quantitative data. Quantitative coding is the process of categorizing the collected non-numerical information into groups and assigning the numerical codes to these groups.

In order to reduce biasness in this study, inductive coding was done and coding was done manually so that the researcher becomes familiar with the data that has been collected. This is the type of coding where the researcher starts from the scratch and then develop codes.

The study was conducted when COVID-19 was at peak in Malawi and some respondents were not willing to respond through Focus Group or interviews and through questionnaire as well. The chapter will cover the major findings after data was collected from diversity of respondents. Diversity of respondents was chosen in order to enrich the youth entrepreneurship and issues related to economic growth. Among the issues included are the purpose of the study, trustworthiness of the study, reliability and validity of data, results of the major findings, research questions/hypothesis, evaluation of the findings and chapter summary.

### **Trustworthiness of Data**

According to Hycner (1985) trustworthiness and validity of both qualitative and quantitative research is debatable in such a way that researchers cannot run away from making some errors or bias when analyzing and interpreting data. Trustworthiness of data is very important in academic research and any other research. Trustworthiness of data is important in both qualitative and quantitative research according to Cohen et al (2011). The researcher tried to comply with the research standards or ethical principles to make sure that the study is trustworthy. The researcher tried to collect data himself and captured data so that the results are credible. In this study, the researcher tried to capture what respondents provided honestly. The study allowed the respondents to tell their views by allowing them to write their ideas on the questionnaire for quantitative research approach and if they cannot write themselves, a friend or relative was requested to provide assistance to make sure that what was written in the questionnaire is exactly what they responded is the same. The same applied to qualitative research approach where participants were allowed to provide their views and captured through verbatim records in both one-to-one interview and focus group discussion session and in some instances the respondents were allowed to listen to their voice. To make sure that data is trustworthy, it was collected using diverse sources such as interviews, focus group and questionnaires to ensure triangulation of data sources. The researcher developed a credible strategy or approach for youth entrepreneurship that tried to avoid the researcher's own views that can influence the collection of data and analysis. The data that was collected was kept safe waiting for analysis and interpretation. There was diverse respondents



from different categories such as entrepreneurs, students and lecturers to make sure that the data collected is not biased. These are people of different ages, education and experiences. This then can reflect the trustworthiness and authenticity of the study.

One of the common issues when conducting research is biasness that may lead to the study not to be trustworthy. Some researchers indicated that it is not possible to completely run-away from being subjective when conducting both qualitative and quantitative study.

On the same note, May (2002) suggested that the strategy of exploring the researcher's position is necessary. However, Bodgan & Biklen (1982) explained that data that has to be collected should be interpreted following what the respondents provided.

argued that, in qualitative studies, it is critical that researchers should interpret data from the respondents' view point and not the researcher's point of view. The researcher maintained his professionalism by following all ethical issues including on the issue of eliminating biasness. He was mindful that personal influence on data collection and analysis is not acceptable and did not allow such things to happen in his study.

Hycner, (1985) commended that when conducting research study, the researcher should engage a large number that can result into a meaningful and credible results so in this case, the researcher engaged 201 participants meaning that views from all these people can bring a meaningful and credible results.

It was necessary to verify the meaning of some data that was collected from the respondents because some respondents were giving responses in a low voice which was difficult to capture exactly what the participant was saying. Participants were also happy to listen to the recoded voices so that they have confidence that what was recorded was exactly what they said.

Some respondents had doctorate degrees, others first degree, others Diploma, others Malawi School Certificate of Education which is equivalent to O level qualification and others had primary school qualification. The study engaged both highly educated and those with little education to make sure that the study is not biased.

The researcher also had to ask some academic researchers or lecturers the meaning of some answers that were given by the respondents. Some of the answers from questionnaires and interviews were given to some researchers or lecturers who are conversant with the topic to help discuss the meaning in the understanding of some of the responses. This is to make sure that the results are credible. In this case, the researcher was mindful that the results of the study are very important for this particular study.

To get relevant information related to the study, common language thus English and Chichewa were chosen as language of communication in this study. The researcher was able to use the language that the respondents were comfortable with so that the respondents can understand the question and respond accordingly. The common languages that people speak and were comfortable to speak when responding to the interviews and questionnaires were English and Chichewa. In this case, the researcher reduced bias since the researcher collected the data himself without involving anybody else (Hycner, 1985). Had it been that the researcher was not able to speak the two common languages, this would give a disadvantage in the sense that the researcher could not get primary information from the respondents hence increase biasness.

Since the study was a combination of quantitative and qualitative, the researcher tried his best to make sure that the results are not subjective especially on qualitative approach when interpreting data that was collected. The researcher strictly made sure that his opinions are not part of the study.

Another thing that indicated that the data collected was trustworthy was that there was pilot study that was conducted before the actual study was done. This helped to fine-tune the questionnaires and interviews to make sure that respondents should not find them difficult to answer what was asked so that the study can achieve the research objectives. The pilot study was important since some mistakes were identified before conducting the actual study.

There was also good planning for example in terms of how the study would be conducted, where the study would be conducted, which respondents would be engaged and how the data

would be analyzed. The sampling methods also contributed to the trustworthiness of the data in such a way that simple random sampling was done especially in universities and colleges and the purposive and convenient sampling techniques that were employed also played a big role. Out of the 220 respondents that were targeted, 201 was achieved because when a respondent was not willing to participate in the study, the researcher did not force him or her but then engaged another respondent since it was not self-administered questionnaire. Through this process, it meant that the minimum required number of respondents was achieved meaning that the study engaged a good number of respondents evident enough to make study trustworthy. The study also engaged a large number of entrepreneurs themselves than the academia. This is because the entrepreneurs are the ones on the ground that are doing business and are in a good position to provide a lot of information relating to youth entrepreneurship in Malawi. The researcher himself is also an expert on issues of survey whereby he has worked with World Vision International and was involved in several surveys that the organization had been conducting in the past in different fields. This is also an indication that the researcher is familiar with research ethics and principles. The researcher is able to work with people of different cultural backgrounds and of different education levels in such a way that he knows how to conduct interviews, focus group discussions and administering questionnaires too. The researcher is also an External Assessor whereby he works as a Consultant with Local Government and Rural Development through National Local Government Finance Committee (NLGFC) and a Non-Governmental Organization called Local Government Accountability Performance (LGAP) Project where he had been part of the team which has been assessing the performance of Local Councils in Malawi. Therefore, experience and exposure from these types of work is also evidence that has contributed to the trustworthiness of data that has been collected.

This process is an evident that the data that was collected was authentic and trustworthy and adequate to offer enough evidence to inform the proposed entrepreneurship policies for economic growth of Blantyre city.

## Reliability and validity of data

### Establishing Reliability and Validity of data

In order to have results that are credible, Merriam (1998) illustrated that research is concerned with producing results that are valid and reliable that can be trusted in an ethical way. Eichelberger (1989) argued that *“what is needed is the confidence that the data are adequate to document, at some level of probability, that the conclusions made in a study are accurate reflections of the relationships among the variables”*.

Reliability of data is very important as the data that is collect should bring a change to the society once it has been used properly. Researchers have to consider this as one of the requirements when they are conducting their studies.

Merriam (1998) illustrated that reliability is the extent to which the researcher’s findings can be replicated. In other words, whether or not the study will produce the same findings if it is repeated several times. Lanenbach et al., (1994) argued that reliability is an estimation of the degree to which an instrument or other observation will produce similar results once it is done several times. According to Miles & Huberman (1994) argued that the underlying issue of reliability was whether or not the process of the study is consistent, reasonably stable over time and across researchers and methods and this is not easy in naturalistic studies.

Merriam (1998) argued that in a quantitative research design, reliability *“is based on the assumption that there is a single reality, which if studied repeatedly, will give the same results”*. As this will not fit in qualitative research design, Lincoln & Guba (1985) brought their views on this and used the term ‘dependability’ or ‘consistency’ of results obtained from data that has been collected. Lincoln & Guba (1985), proposed that rather than demanding that outsiders get the same results, the other researcher if they wish to conduct the study should the same results given the same approach and methodology being employed in the study. This means that the results should make sense by being consistent and dependable.

Reliability in other words refers to a degree of how constant the outcomes of a test are after it has been done several times using similar methodology and the environment remain unchanged. That is, if one administers a test to a subject several times should get the similar results on the second and proceeding administration as the initial test. It implies the level of resemblance of the outcomes obtained when a test is repeated on the same subject, object or the same group.

According to Merriam (1998), some of the techniques a researcher can use to ensure that the results are dependable are outlined:

- *Researcher's position: the researcher should explain the assumptions and theory underlying the study, the rationale for selecting particular respondents and the context within which data is obtained.*
- *Triangulation: the researcher should use multiple methods of data collection and analysis. The rationale is that this will eliminate the error to a greater degree, thus reliability as well as internal validity can be strengthened*
- *Audit trail: the investigator should document in detail how data were collected, how categories were derived, and how decisions were made throughout the inquiry, for ease of replicating the study.*

To ensure data reliability for this study, the researcher triangulated the research approach, used different data collection tools and to different categories of people thus students, young entrepreneurs and lecturers that teach business related courses in universities and technical colleges. In this case, the respondents were suitable hence reliable since they had information regarding the topic of study. Once the data collection tool was developed, the researchers involved the supervisor and another statistician to cross-check the data collection tool and the information on the research tools to ensure correctness, comprehensiveness, and consistency of the data to be collected.

### **Research Validity**

Several researchers have defined research validity in many words. The validity of a test refers to how close the study findings reflect the true situation. It is concerned with whether or not findings

truly represent the phenomena you are claiming to measure (Saunders et al, 2000; Mugenda & Mugenda, 2003).

Langenbach et al., (1994) illustrated that research validity is the determination of the credibility of the data research that can be measured or understood in a research study. Johnson & Christensen (2000) argued that in qualitative research, researcher's talk of research validity as the research is plausible, credible, and trustworthy and is defensible in nature. Stake (1995) explained validity in research refers to the degree of confidence that can be placed upon the findings of the research study. In addition, there must be consistency in the data collection, analysis, and reporting. Owens (1982) subscribed to this idea by arguing that naturalistic research is trustworthy when it is accurate or based upon well-corroborated evidence. Owens (1982) went on to suggest:

*Validity was enhanced through the strategy of a thick description, and that the purpose of a thick description was to take the reader there....so as to provide a report that yield a rich sense of understanding events and of having insight as to their meaning or more likely, meanings”.*

Research validity can be considered internally and deals with how one's findings if they match with the reality.

According to Merriam, (1998) & Mayan (2001):

*To be internally valid, the conclusions of the research must be supported by the data. Internal validity is judged according to the accuracy with which a description of particular event represents the data – complete confidence that your conclusion come from the data.*

Merriam (2002) illustrated basic strategies that can help a researcher to be successful in his research study:

- *Triangulation*: using multiple investigators, multiple source of data, or multiple methods to confirm the emerging findings in order to lessen the likelihood of error in results, to increase the validity, and ensure that the research results will be dependable
- *Member checks*: taking data and interpretations back to the people from whom they were derived and asking them if the results are plausible.
- *Peer review/examination*: discussions with colleagues regarding the process of study, the congruency of emerging findings with the raw data, and tentative interpretations.
- *Researcher's position or reflexivity*: critical self-reflection by the researcher regarding assumptions, worldview, biases, theoretical orientation, and relationship to the study that may affect the investigation.
- *Adequate engagement in data collection*: adequate time spent collecting data such that the data become "saturated"; this may involve seeking *discrepant* or *negative* cases of the phenomenon.
- *Maximum variation*: Purposefully seeking variation or diversity in sample selection to allow for a greater range of application of the findings by consumers of the research.
- *Rich, thick descriptions*: providing enough description to contextualize the study such that readers will be able to determine the extent to which their situation matches the research context, and hence, whether findings can be transferred

This study, the researcher employed different strategies so that internal validity is adhered to. The study was triangulated such as three different data collection tools were applied to collect data thus questionnaire, semi-structured one on one interviews and focus group discussion. The researcher used a combination of quantitative and qualitative approach. The researcher too engaged three categories of respondents thus, young entrepreneurs, students that are learning business related courses and lecturers that teach business related courses as well. This helped to

provide a variation of the study findings for this study. This helped to make the data rich and thick.

### ***External Validity***

Merriam (1998) indicated that “external validity (generalizability) is concerned with the extent to which the findings of one study can be applied to other situations”. Langenbach et al., (1994) defined generalizability as “an estimate of the degree to which results demonstrated in a research project are generalizable to the population”. Mayan (2001) pointed out that “*qualitative inquiry is the degree to which the audience or reader of the report is able to transfer the research findings to contexts outside of the study situation to other settings*”.

Interviews and focus group discussion sessions and questionnaires were used and were cross-checked before use throughout the study to ensure that the results to be collected were true and the descriptions were accurate, trustworthy and reliable. The researcher also conducted pilot study to make sure that the tools that were used were modified after identifying some challenges when the tools were being administered.

## **RESULTS OF THE FINDINGS**

### **Response Rate**

The response rate is vital in primary research and Saunders et al (2012), illustrated that response rate of above 60% is desirable.

**Table 4.1**

*Summary of response rate*

<b>Respondent</b>	<b>Sampling Technique and respondents attended.</b>	<b>Data collection method and respondents attended.</b>



Young entrepreneurs	Purposive and convenient 130 participated.	-Questionnaire: 86 males and 44 females participated (Young entrepreneurs).
Students in college/university	-Purposive and simple random 20 attended	-Questionnaire: (20) 10 males and 10 females participated.
Lecturers in College/university	-Purposive 6 attended	-Questionnaire: (6) 5 males and 1 females participated.
Young entrepreneurs	-Purposive 36 attended	6 Focus Group Discussion sessions: (36) 21 males and 15 females.
Young entrepreneurs and academia	-Purposive 9 Participated (2 Female ,7 male)	-One on one interview: (9) 7 males and 2 females

In total of 201 participants were engaged in the study out of more than 220 targeted as minimum to participate representing 91.36%. Out of this, 129 were males representing 64.17% and 72 were females representing 35.82%.

## Demographic Information

### Gender Profile of the Respondents

**Table 4.2**

*Gender of total participants*

Element	Frequency	Percentage
Male	129	64.17
Female	72	35.82
Total	201	100

Chapter 1 indicated that the study has focused on issues related to youth entrepreneurship and challenges that young entrepreneur face when doing business in Blantyre city. The study established that there were more young males than females that participated in this study in Blantyre city. This could be because it was the time when COVID-19 was at peak then female young entrepreneurs were scared to contract the disease.

**Gender of participants by category of participants**

The data collected through questionnaire from young entrepreneurs established that 86 (66.2%) were male followed by 44 (33.8%) who were females.

**Table 4.3**

*Gender of young entrepreneurs*

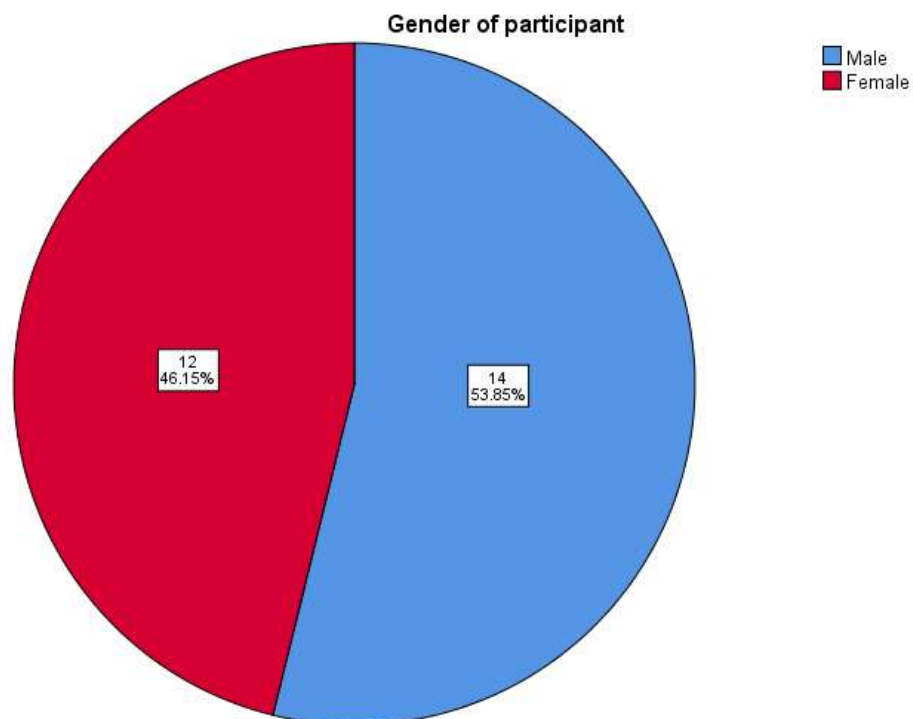
Gender of participant					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	86	66.2	66.2	66.2
	Female	44	33.8	33.8	100.0
	Total	130	100.0	100.0	

**Table 4.4: Gender of academia**

Gender of participant					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	14	53.8	53.8	53.8
	Female	12	46.2	46.2	100.0
	Total	26	100.0	100.0	

**Figure 4.1**

*Summary of gender of academia*



Data collected from academia through questionnaires indicated that 14 (53.85%) were male and 12 (46.15%) were females.

The young entrepreneurs that participated in the study were between 20 years old and 35 years old, which included students and young entrepreneurs doing business in Blantyre city. The youths were relevant in this particular study because the topic itself is relevant to young entrepreneurs and are in majority who can change the economy. The participants were youths as the topic indicated, they are entrepreneurs themselves, mentally fit and those in academia were only the ones they learn business related courses and Lecturers that teach Business related courses. They are all based in Blantyre city where the study was conducted.

### **Age of Participants**

**Table 4.5**

*Age of participants (Academia)*

<b>Age in years</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20	3	11.5	11.5	11.5
	21	5	19.2	19.2	30.8
	22	7	26.9	26.9	57.7
	24	1	3.8	3.8	61.5
	25	2	7.7	7.7	69.2
	26	2	7.7	7.7	76.9
	34	1	3.8	3.8	80.8
	42	1	3.8	3.8	84.6
	46	1	3.8	3.8	88.5
	48	2	7.7	7.7	96.2
	55	1	3.8	3.8	100.0
	Total	26	100.0	100.0	

The data collected indicated that majority of participants had ages between 20 and 25. There was only one participant who was 19 years 11 months who insisted to take part in the study and was allowed because he showed interest. The study also indicated that from 30 years old to 35 years, there were few participants who took part in the study.

**Table 4.6***Age of participants of young entrepreneurs*

Age of participant					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19	1	.8	.8	.8
	20	16	12.3	12.3	13.1
	21	11	8.5	8.5	21.5
	22	9	6.9	6.9	28.5
	23	9	6.9	6.9	35.4
	24	15	11.5	11.5	46.9
	25	10	7.7	7.7	54.6
	26	9	6.9	6.9	61.5
	27	8	6.2	6.2	67.7
	28	7	5.4	5.4	73.1
	29	8	6.2	6.2	79.2
	30	9	6.9	6.9	86.2
	31	6	4.6	4.6	90.8
	32	2	1.5	1.5	92.3
	33	4	3.1	3.1	95.4
	34	4	3.1	3.1	98.5
	35	2	1.5	1.5	100.0
	Total	130	100.0	100.0	

#### 4.3.1.6 Education Qualification.

**Table 4.7**

*Education qualification of academia*

<b>Education qualification</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary	4	15.4	15.4	15.4
	Diploma	5	19.2	19.2	34.6
	Degree	14	53.8	53.8	88.5
	Other qualifications	3	11.5	11.5	100.0
	Total	26	100.0	100.0	

Data collected from participants indicated that majority of the participants from academia side had degree qualification followed by diploma. Few participants had secondary school qualification followed by other qualifications.

**Table 4.8**

*Education qualification of young entrepreneurs.*

<b>Education qualification</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	19	14.6	14.6	14.6
	Secondary	47	36.2	36.2	50.8
	Diploma	42	32.3	32.3	83.1
	Degree	17	13.1	13.1	96.2
	Other qualifications	4	3.1	3.1	99.2
	Skipped	1	.8	.8	100.0

Total	130	100.0	100.0	
-------	-----	-------	-------	--

From young entrepreneurs using questionnaires, it indicated that most participant had a secondary school qualification followed by diploma qualification. A good number of participants had primary school qualification and degree qualification. This helped the participants to respond the questions with ease.

### **Type of business for the young entrepreneurs**

**Table 4.9**

*Type of occupation for young entrepreneurs*

<b>Type of occupation</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed	17	13.1	13.1	13.1
	Self-employed	75	57.7	57.7	70.8
	Student	38	29.2	29.2	100.0
	Total	130	100.0	100.0	

From the data collected, it indicated that the majority of participants were self-employed followed by those that are learning in different institutions but they are doing business. Few were employed elsewhere in addition to doing business.

### **Length of time in Business**

**Table 4.10**

*Length of time in business for young entrepreneurs*

<b>Length of time the business has been operating</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	88	67.7	67.7	67.7



4-5 years	34	26.2	26.2	93.8
6-10 years	7	5.4	5.4	99.2
Skipped	1	.8	.8	100.0
Total	130	100.0	100.0	

Data collected from young entrepreneurs through questionnaires indicated the following; those that have been doing business between 1-3 years were 88(67.7% and those that are in business between 4-5 years were 34(26.2% and those that are in business between 6-10 years were 7(5.4%) and 1 skipped the question.

### **To what extent does the youth entrepreneurship contribute to employment in Blantyre city?**

This is the question the study wanted to answer. Data collected from participants highlighted several issues under this section. This section will discuss factors that motivated the youth to start businesses, type of innovation employed in business, benefit of entrepreneurship to the society, kind of support provided to the government, level of youth unemployment, how entrepreneurship create employment and extent of youth entrepreneurship to employment and economy.

### **Factors that motivate young entrepreneurs to start their own business.**

This section presents general motivational factors for the youth to start doing business. Respondents from those that answered using questionnaires cited flexibility, family, friends, no job security, opportunity for higher income and support oneself. These emerged as the most important factors.

**Table 4:11**

*Summary of factors that motivate young entrepreneurs to start their own business.*

<b>Statistics</b>
-------------------

		Flexibility motivates you to start your own business	Family motivates you to start your own business	Friends motivate you to start your own business	No job security motivates you to start your own business	Opportunities for higher income motivate you to start your own business
N	Valid	130	130	130	130	130
	Missing	0	0	0	0	0
Mean		3.48	3.14	3.15	3.94	4.23
Std. Deviation		1.301	1.579	1.547	1.363	42

A sample of 130 young entrepreneurs was involved in the study and the study findings revealed that all factors are important for motivating someone to start business. Opportunity for high income (mean 4.23) was the major motivating factor followed by no job security since the mean (3.94). Another important factor was flexibility (mean 3.48) followed by motivation by friends (mean 3.15). Lastly young entrepreneurs are motivated to start business by family members (mean 3.14).

### Flexibility

The figure below illustrates the number of young entrepreneurs who gave their views on factors that motivates young entrepreneurs to start business. One of them is flexibility. According to data that was collected from the participants especially young entrepreneurs, 27(20.8%) indicated that flexibility is a very important factor that motivates young entrepreneurs to start their own business. On the same, 46(35.4%) remained neutral and 12(9.2%) indicated that flexibility is a low important factor that can motivate youth to start business and 12(9.2%) illustrated that it is not an important factor and 6(4.6%) skipped the question.

**Table 4.12**

*Flexibility as a motivating factor for young entrepreneurs*

<b>Whether flexibility motivates you to start your own business</b>
---

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	12	9.2	9.2	9.2
	Low importance	12	9.2	9.2	18.5
	Neutral	46	35.4	35.4	53.8
	Important	27	20.8	20.8	74.6
	Very important	27	20.8	20.8	95.4
	Skipped	6	4.6	4.6	100.0
	Total	130	100.0	100.0	

From the academia, several views were given relating to this. Out of 26 academia, 15(57.7%) illustrated that flexibility is very important for young entrepreneurs to start their own business. On the same, 7(26.9%) illustrated that this is an important motivation for young entrepreneurs to start their own business and 4(15.4%) remained neutral.

**Table 4.13**

*Flexibility as a motivating factor for academia*

Flexibility is important for young entrepreneurs to start their own business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	4	15.4	15.4	15.4
	Important	7	26.9	26.9	42.3
	Very important	15	57.7	57.7	100.0
	Total	26	100.0	100.0	

From focus group discussion session and one on one interview, the young entrepreneurs expressed several issues that motivated them to be entrepreneurs. They argued that one of the factors is flexibility. One young entrepreneur explained: *“Entrepreneurship is important because it makes a person to have freedom to do whatever you want. I can decide to open my business and close any time I want rather than being employed in government department.”*

### Family factors

According to data collected from questionnaires from young entrepreneurs, it showed that family plays a big role when it comes to motivating youths to start businesses. Out of 130 young entrepreneurs, 29(22.3%) indicated that family is a very important factor to motivate youth to start their own businesses while 19 (14.6%) illustrated that family is an important factor to motivate youth to start their own businesses. However, 28(21.5%) indicated their silence and 1(14.6%) indicated that family is a low important factor that motivates youth to start their own businesses and lastly 29(22.3%) indicated that it is not an important factor that can motivate youth to start their own businesses. Out of these participants, 6(4.6%) skipped the question. Refer to table below:

**Table 4.14**

*Family as a motivating factor for young entrepreneurs*

Whether family motivates you to start your own business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	29	22.3	22.3	22.3
	Low importance	19	14.6	14.6	36.9
	Neutral	28	21.5	21.5	58.5
	Important	19	14.6	14.6	73.1
	Very important	29	22.3	22.3	95.4

Skipped	6	4.6	4.6	100.0
Total	130	100.0	100.0	

From the academia, data collected from the lecturers and students from university, out of 26 participants, 10(38.5%) indicated that family is a very important factor that motivates young entrepreneurs to start their own businesses while 4(15.4%) indicated that it is an important factor to motivate youth to start their own businesses. While 8(30.8%) indicated their silence and 2(7.7%) indicated that it is a low important factor and 2(7.7%) indicated that it is not an important factor.

**Table 4.15**

*Family as a motivating factor from academia*

Family is important for young entrepreneurs to start their own business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	2	7.7	7.7	7.7
	Low importance	2	7.7	7.7	15.4
	Neutral	8	30.8	30.8	46.2
	Important	4	15.4	15.4	61.5
	Very important	10	38.5	38.5	100.0
	Total	26	100.0	100.0	

#### 4.3.2.3 Friends as a motivating factor for the youth to start their own business.

One of the motivating factors for the youth to start their own business is friend as a factor. Data collected from the young entrepreneurs, out of 130, 27(20.8%) indicated their view that it is a very important factor for the youths to start their own businesses and 16(12.3%) illustrated that is an

important factor and 36(27.7%) showed their silence on this issue and 17(13.1%) indicated that it is slightly important and 27(20.8%) indicated that it is not an important factor.

**Table 4.16**

*Friends as a motivating factor for young entrepreneurs*

Whether friends motivate you to start your own business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	27	20.8	20.8	20.8
	Low importance	17	13.1	13.1	33.8
	Neutral	36	27.7	27.7	61.5
	Importance	16	12.3	12.3	73.8
	Very important	27	20.8	20.8	94.6
	Skipped	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

From the academia side, several views were also given, 7(26.9%) indicated that friends can influence someone to start business. It is a very important factor. 5(19.2%) indicated that it is an important factor and 11(42.3%) illustrated their silence and 1(3.8%) indicated that it is not an important factor.

**Table 4.17**

*Friends as a motivating factor to start their own business from academia*

<b>Friends are important for young entrepreneurs to start their own business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	1	3.8	3.8	3.8
	Low importance	2	7.7	7.7	11.5
	Neutral	11	42.3	42.3	53.8
	Important	5	19.2	19.2	73.1
	Very important	7	26.9	26.9	100.0
	Total	26	100.0	100.0	

### **No job security, a factor that motivates youth to start business**

One of the cited important factors was that youth are motivated to start their own businesses because they lack job security once employed in government, Non-Governmental Organization or private sector. Out of 26 participants, 10(38.5%) indicated that no job security is a very important factor that motivates youth to start businesses and 4(15.4%) also indicated that job security is an important factor and 3(11.5%) illustrated their silence on this issue and 4(15.4%) indicated that it is of low importance and 5(19.2%) indicated that no job security is not an important factor that can motivate someone to start business.

**Table 4.18**

*No job security as a motivating factor for academia*

<b>No job security is important for young entrepreneurs to start their own business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	5	19.2	19.2	19.2
	Low importance	4	15.4	15.4	34.6
	Neutral	3	11.5	11.5	46.2
	Important	4	15.4	15.4	61.5
	Very important	10	38.5	38.5	100.0
	Total	26	100.0	100.0	

From the young entrepreneurs, once data was collected on no job security as a factor motivating youth to start their own businesses, several views were given. Out of 130, 49(37.7%) indicated that it is a very important factors that motivates youth to start their own business while 37(28.5%) indicated that it is an important factor that motivates youth to start their own businesses. However, 10(7.7%) indicated that it is a less important factor that can motivate youth to start their own businesses and 12(9.2%) indicated that it is not an important factor to motivate youth to start their own businesses and 15 (11.5%) remained neutral. They decided not to say anything and 7(5.4%) skipped the question.

**Table 4.19**

*No job security as a motivating factor*

Whether no job security motivates youth to start own business				
	Frequency	Percent	Valid Percent	Cumulative Percent



Valid	Not important	12	9.2	9.2	9.2
	Low importance	10	7.7	7.7	16.9
	Neutral	15	11.5	11.5	28.5
	Important	37	28.5	28.5	56.9
	Very important	49	37.7	37.7	94.6
	Skipped	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

From the focus group discussion and interviews, few young entrepreneurs explained that they started business because there is no job security so it is better to do business. One young female entrepreneur had said: *'I started doing business because I have seen many people losing jobs in different organizations. Therefore, doing business is good than being employed elsewhere.'*

### **Opportunity for higher income**

Another important factor that motivates youth to start their own business is the opportunity to have higher income than before so that they can do more things. From the data that was collected from young entrepreneurs across Blantyre city markets, it brought several views from the youth. Out of 130 young entrepreneurs that participated in the study, 74(56.9%) indicated that it is a very important factor that moves youth to start their own businesses. From data collected, 28(21.5%) indicated that opportunity for higher income is an important factor that motivates youth to start their own businesses. While 10(7.7%) remained neutral and 5(3.8%) indicated that this factor is not important in such a way that it can motivate youth to start their own business and 3(2.3%) skipped the question.

**Table 4.20**

*Opportunity for higher income as a motivating factor for young entrepreneurs*

<b>Whether opportunities for higher income motivate youth to start own business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	10	7.7	7.7	7.7
	Low importance	5	3.8	3.8	11.5
	Neutral	10	7.7	7.7	19.2
	Important	28	21.5	21.5	40.8
	Very important	74	56.9	56.9	97.7
	Skipped	3	2.3	2.3	100.0
	Total	130	100.0	100.0	

From the academia, 17(65.4%) indicated that opportunity for higher income is a very important factor that motivates youth to start their own business while 5(19.2%) of the academia indicated that it is an important factor. Then, 2(7.7%) indicated that their silence and 1(3.8%) indicated that it is of a low important factor to motivate youth to start their own business and 1(3.8%) indicated that opportunity for higher income is not an important factor for youth to be motivated.

**Table 4.21**

*Opportunity for higher income as a motivating factor for academia*

<b>Opportunities for higher income is important for young entrepreneurs to start their own business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	1	3.8	3.8	3.8

Low importance	1	3.8	3.8	7.7
Neutral	2	7.7	7.7	15.4
Important	5	19.2	19.2	34.6
Very important	17	65.4	65.4	100.0
Total	26	100.0	100.0	

From the focus group sessions and one on one interview, many young entrepreneurs had expressed their views that they started doing business because they wanted to increase or have higher income since after doing business, there is profit. One female young entrepreneur argued:

*“I started doing my business because I wanted to earn more income. When one is doing business, there is additional money that is realized at the end. The money from business can also help me in daily life. This motivated me that being employed where I can work for many days a month but receive very little at the end. I came to think of starting up this kind of business because of economic problems. ”*

### **To support oneself**

From the focus group discussion and one on one interviews, almost all young entrepreneurs indicated that they started running business because they wanted to support themselves. One female young entrepreneur argued:

*“I started doing business because I wanted to support myself financially. I looked for jobs but I was not employed then decided to do business to support myself. There are certain things we can buy as youths which we cannot request our parents to buy for us every time. Sometimes our parents are in financial hardships. I also wanted to buy school supplies and even paying fees for myself and support my little sister as well.”*

### Innovation employed in business by young entrepreneurs

This section presents new innovations employed by young entrepreneurs in their businesses. The following factors were illustrated as important innovations: good customer care, adoption of new technologies and acceptance of debit/credit card, marketing in social media, fast delivery and e-commerce. Participants were asked whether they are innovative in their business. Several answers were given; The following were the results:

**Table 4:22**

*Summary of innovations employed by the youth*

Statistics		Customer service makes your business different from your competitors	Ad option of new technologies makes your business unique	Ac eptance of del it or credit card makes your business unique	Marketing in social media makes your business different from	Fast delivery makes your business different from competitors	E- commer ce makes different from competi tors
N	Valid	130	130	130	130	130	130
	Missi ng	0	0	0	0	0	0
Mean		4.73	4.45	2.72	4.04	4.48	3.08
Std. Deviation		.938	1.162	1.997	1.611	1.080	1.43

Data from participants indicated that good customer service (mean 4.73) is an important innovation that makes the business of young entrepreneurs to be successful. This is followed by fast delivery (mean 4.48) as another important innovation that makes business unique. Adoption of new technologies (mean 4.45) is seen to be a good innovation that makes the business unique and liked

by customers. Marketing in social media (mean 4.04) is also another important innovation that improves the business of the youth. E-commerce (mean 3.08) indicates that it is also another innovation that can makes the business successful. On the other hand, acceptance of debit card or credit card (mean 2.72) was indicated as not an important innovation that makes the business unique.

Figures below indicates how participants expressed their views by specific innovations they apply that makes the business successful. Out of 130 young entrepreneurs, 108(83.1%) participants indicated that they are innovative in their business while 18(13.8%) of the youth indicated that they are not innovative in their business and 4(3.1%) skipped the question.

**Table 4.23**

*Innovation applied for young entrepreneurs*

<b>Whether you are innovative in your business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	108	83.1	83.1	83.1
	No	18	13.8	13.8	96.9
	Skipped	4	3.1	3.1	100.0
	Total	130	100.0	100.0	

### **Good customer care**

The participants were asked to indicate the type of innovation they implement in their business. Several responses were given on this issue.

Out of the 130 young entrepreneurs, 73(56.2%) of the young entrepreneurs illustrated that in their business, they employ customer care as an innovative way of boosting their business. It is a very important innovation. While 29(22.3%) illustrated their level of agreement that they agree it is

important innovation. 19(14.6%) skipped the question and 4(3.1%) remained neutral and 3 (2.3%) disagree and 2(1.5%) strongly disagreed.

**Table 4.24**

*Customer care as innovation applied for young entrepreneurs*

**Customer service makes your business different from your competitors**

		Frequency	Percent	Valid	Cumulative
				Percent	Percent
Valid	Strongly disagree	2	1.5	1.5	1.5
	Disagree	3	2.3	2.3	3.8
	Neutral	4	3.1	3.1	6.9
	Agree	29	22.3	22.3	29.2
	Strongly agree	73	56.2	56.2	85.4
	Skipped	19	14.6	14.6	100.0
	Total	130	100.0	100.0	

**Acceptance of credit /debit card**

Another innovation employed by the young entrepreneurs is the acceptance of debit or credit card when customers want to buy products from them. Out of 130 young entrepreneurs, 14(10.8%) indicated the strongest level of agreement with this that when they accept credit card, customers like them. The other group of young entrepreneurs 15(11.5%) agreed with the statement that credit or debit card is an innovation they employ in their business and makes it unique than their competitors. while 20(15.4%) skipped the question and 8(6.2%) remained neutral, they decided not to say anything. On the other hand, 6(4.6%) disagreed with the statement and 67(51.5%)

strongly disagree that acceptance of credit card or debit card makes their business unique from competitors.

**Table 4.25**

*Acceptance of credit card as innovation applied for young entrepreneurs*

<b>Acceptance of debit or credit card makes your business unique</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	67	51.5	51.5	51.5
	Disagree	6	4.6	4.6	56.2
	Neutral	8	6.2	6.2	62.3
	Agree	15	11.5	11.5	73.8
	Strongly agree	14	10.8	10.8	84.6
	Skipped	20	15.4	15.4	100.0
	Total	130	100.0	100.0	

### **Adoption of new technologies**

Data collected from young entrepreneurs had several responses on this innovation. Out of 130 young entrepreneurs, 52(40.0%) indicated strong agreement that their business is unique than their competitors because they adopted new technologies and 34(26.2%) agreed that adoption of new technologies makes business unique while 21(16.2%) skipped the question and 14(10.8%) remained neutral, 6(4.6%) disagree those new technologies make their businesses unique than their competitors. On the same 3(2.3%) strongly disagree with the statement that adoption of new technologies can make their business unique than competitors.

**Table 4.26**

*Adoption of new technology as an innovation.*

<b>Adoption of new technologies makes your business unique</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	3	2.3	2.3	2.3
	Disagree	6	4.6	4.6	6.9
	Neutral	14	10.8	10.8	17.7
	Agree	34	26.2	26.2	43.8
	Strongly agree	52	40.0	40.0	83.8
	Skipped	21	16.2	16.2	100.0
	Total	130	100.0	100.0	

From the focus group sessions and interviews, majority of young entrepreneurs explained that they use modern technology to do business. One female young entrepreneur said:

*‘‘I advertise and sell my products using new technology such as E-mails and or calling them direct using phones. I also do business transaction using new technology such as allowing customers to pay through phones through online money transfers and also getting orders or offering quotations using my phone.’’*

### **Marketing in social media**

On the issue of innovation being employed in the business that makes it different from competitors, marketing in social media was another innovation that was illustrated. Out of 130 young entrepreneurs, 45(34.6%) strongly agreed that marketing products in social media makes the business unique than their competitors while 25(19.2%) agreed that marketing products in social media makes the business different from the competitors. On the same, 21(16.2%) skipped the



question and 15(11.5 %) of the participants remained neutral on this issue and 5(3.8%) disagreed with the statement and 19(14.6%) strongly disagreed that marketing products in social media can make the business different than those of the competitors.

**Table 4.27**

*Marketing in social media as an innovation*

<b>Marketing in social media makes your business different from competitors</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	19	14.6	14.6	14.6
	Disagree	5	3.8	3.8	18.5
	Neutral	15	11.5	11.5	30.0
	Agree	25	19.2	19.2	49.2
	Strongly agree	45	34.6	34.6	83.8
	Skipped	21	16.2	16.2	100.0
	Total	130	100.0	100.0	

From the focus group discussion and interviews, a lot of young entrepreneurs explained that they employ innovation in their business by advertising and selling through social media. One male young entrepreneur who is also a student explained:

*“In my business, I advertise my products through social media such as WhatsApp. I display my products on Facebook, WhatsApp status and even in different business groups for people to appreciate what I am offering to customers. Customers press their orders through the same forum. Through that, people buy my products.”*

### Fast delivery

Data that was collected from the young entrepreneurs to find out about whether fast delivery can make the business of young entrepreneurs different from the competitors, out of 130 participants, 46(35.4%) young entrepreneurs strongly agreed with the statement that fast delivery really makes their business unique, 45(34.6%) of the participants agreed that fast delivery of the products once customers have purchased makes the business different from the competitors. On the same, 14(10.8%) of the participants remained neutral and 4(3.1%) of the participants disagree that fast delivery can make the business of young entrepreneurs unique.

**Table 4.28**

*Fast delivery as an innovation*

<b>Fast delivery makes your business different from competitors</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	3.1	3.1	3.1
	Neutral	14	10.8	10.8	13.8
	Agree	45	34.6	34.6	48.5
	Strongly agree	46	35.4	35.4	83.8
	Skipped	21	16.2	16.2	100.0
	Total	130	100.0	100.0	

### E-Commerce

Another important cited innovation that makes the business unique is e-commerce. Electronic commerce is when business people sell their product electronically using either emails or WhatsApp whereby business people do not meet the customers physically. Out of 130 young entrepreneurs, 14(10.8%) strongly agreed that this innovation makes the business of young

entrepreneurs unique and 16(12.3%) agreed that this really can make the business unique and 12(9.2%) disagreed with this statement and 47(36.2%) strongly disagree that doing business using e-commerce can make the business unique. While 24(18.5%) skipped the question and 17(13.1%) decided not to say anything.

**Table 4.29**

*E-commerce as an innovation*

<b>E-commerce makes your business different from competitors</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	47	36.2	36.2	36.2
	Disagree	12	9.2	9.2	45.4
	Neutral	17	13.1	13.1	58.5
	Agree	16	12.3	12.3	70.8
	Strongly agree	14	10.8	10.8	81.5
	Skipped	24	18.5	18.5	100.0
	Total	130	100.0	100.0	

From the focus group discussion and one on one interview, young entrepreneurs explained that they sell products using e-commerce method as an innovation. They sell through email, whatsapp, Facebook. One young male entrepreneur explained:

*‘I do business using e-commerce method. I do send emails to my customers and send messages and pictures to my customers in order to remind and*

*inform them about the new available products I am offering at that particular time. Payment is also done online.’’*

### **Offering high quality and unique products to customers as an innovation**

From the focus group sessions and one on one interview, five young entrepreneurs argued that they do offer high quality products to their customers and also provide unique products to them.

One young entrepreneur said:

*‘‘In my business, I provide high-quality products to my customers and I also try my best to provide them with unique thus good and latest products to my customers. In so doing, they like my products. As such they buy more’’*

### **Door to door selling as an innovation employed in business**

Another innovation that is employed by the young entrepreneurs in Blantyre city is selling products door to door so that customers should not travel long distances to get the products. During focus group session, one female young entrepreneur said:

*‘‘The innovation I employ in my business is to make sure that I visit customers in their respective homes so that they do not travel long distances. Sometimes customers may want to buy something but because of long distance they may wish not to buy. I sell many products when I visit customers in their respective places.’’*

### **Current status of the business of the young entrepreneurs.**

This section explains the current status of the businesses the young entrepreneurs are doing in Blantyre city. From the young entrepreneurs that were engaged, out of 130 young entrepreneurs, 107(82.3%) indicated that their businesses were not legally registered by the Malawi government while 22(16.9%) indicated that their businesses are legally registered and on the same, 1(0.8%) of the respondents skipped the question.

**Table 4.30**

*Current status of the business*

<b>Current status of business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Legally registered	22	16.9	16.9	16.9
	Not legally registered	107	82.3	82.3	99.2
	Skipped	1	.8	.8	100.0
	Total	130	100.0	100.0	

**Length of time in Business**

After data was collected from participants indicating the length of time the young entrepreneurs have been in business, out of 130 young entrepreneurs, 88(67.7%) indicated that they have been in business for a period between of 1- 3 years and 34(26.2%) indicated that they run the business for 4-5 years while 7(5.4%) illustrated that they have been in business for a period between 6-10 years and 1(0.8%) skipped the question.

**Table 4.31**

*Length of time in business*

<b>Length of time the business has been operating</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	88	67.7	67.7	67.7
	4-5 years	34	26.2	26.2	93.8
	6-10 years	7	5.4	5.4	99.2

Skipped	1	.8	.8	100.0
Total	130	100.0	100.0	

### Number of employees currently employed in business

After data collection from participants especially from 130 young entrepreneurs, the following were the results; 38(29.2%) young entrepreneurs indicated that they have employed between 1-4 people in their business. While 12 (9.2%) of young entrepreneurs indicated that they have employed between 5-10 people in their business and 2(1.5%) illustrated that they have employed between 11-15 people in their business and 78(60.0%) indicated that they have not employed any person in their business.

**Table 4.32**

*Number of employees currently employee*

Number of employees currently employed					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-4	38	29.2	29.2	29.2
	5-10	12	9.2	9.2	38.5
	11-15	2	1.5	1.5	40.0
	None	78	60.0	60.0	100.0
	Total	130	100.0	100.0	

On number of employees currently employed in the business, data shows that young entrepreneurs do not employ many in their business. Few young entrepreneurs employ a small number of employees (mean 2.20) meaning that majority do not employ any person in their business.

**Table 4.33**

*Number of employees currently employed by young entrepreneurs*

Statistics		
Number of employees you currently employ		
N	Valid	130
	Missing	0
Mean		2.20
Std. Deviation		1.771

### **Main activity of the business run by young entrepreneurs**

After inquiring from the young entrepreneurs in Blantyre city, out of 130 participants, 29( 22.3%) indicated that their main activity in business is selling second hand clothes/shoes, groceries, raw food stuff, restaurants , 27(20.8%) illustrated that their main activity is hair dressing saloon, barber shops, 13(10.0 %) indicated that their main activity in business is ; agriculture, forestry and fishing while 10(7.7%) indicated that their main activity is one of the following electricity, gas, steam and air-conditioning supply, welding, spare parts while 8(6.2%) indicated that their main activity is within Transportation and storage, mining and quarrying while 7(5.4 %) indicated that their main activity is construction. On the same,5(3.8) indicated that their main business is within arts and entertainment and recreation, wholesale and retail trade, repair of motor vehicles and motorcycles, accommodation and food services. On the same issue, 3(2.3%) indicated that their main activity is one of the following; water supply, sewage, waste management activities, Information and communication. However, 2((1.5%) indicated that their main activity is profession, scientific and technical activities and education and lastly 1(0.8%) indicated that their main activity is financial, insurance services and real estate activities.

**Table 4.34**

*Main activity of business of young entrepreneurs*

<b>Main Activity of the business</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture, forestry and fishing	13	10.0	10.0	10.0
	Information and communication	3	2.3	2.3	12.3
	Financial and insurance services	1	.8	.8	13.1
	Real estate activities	1	.8	.8	13.8
	Professional scientific and technical activities	2	1.5	1.5	15.4
	Education	2	1.5	1.5	16.9
	Arts and entertainment and recreation	5	3.8	3.8	20.8
	Second hand clothes/shoes, groceries, raw food stuff, restaurants	29	22.3	22.3	43.1
	Hair dressing saloon, barber shops	27	20.8	20.8	63.8
	Mining and quarrying	8	6.2	6.2	70.0
	Manufacturing	1	.8	.8	70.8



Electricity, gas, steam and air-conditioning supply, welding, spare parts	10	7.7	7.7	78.5
Water supply, sewage, waste management and remediation activities	3	2.3	2.3	80.8
Construction	7	5.4	5.4	86.2
Wholesale and retail trade	5	3.8	3.8	90.0
Transportation and storage	8	6.2	6.2	96.2
Accommodation and food services	5	3.8	3.8	100.0
Total	130	100.0	100.0	

## Second main activity of business of young entrepreneurs

Table 4.35

*Second main activity of business young entrepreneurs*

Second main activity of the business						
			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture, forestry and fishing	3	2.3	2.3	2.3	2.3

Professional scientific and technical activities	2	1.5	1.5	3.8
Human health and social work	1	.8	.8	4.6
Arts and entertainment and recreation	2	1.5	1.5	6.2
Second hand clothes/shoes, groceries, raw food stuff, restaurants	6	4.6	4.6	10.8
Hair dressing saloon, barber shops	8	6.2	6.2	16.9
None	89	68.5	68.5	85.4
Manufacturing	1	.8	.8	86.2
Electricity, gas, steam and air-conditioning supply, welding, spare parts	4	3.1	3.1	89.2
Water supply, sewage, waste management and remediation activities	2	1.5	1.5	90.8
Construction	4	3.1	3.1	93.8
Wholesale and retail trade, repair of motor vehicles and motorcycles	2	1.5	1.5	95.4

Transportation and storage	4	3.1	3.1	98.5
Accommodation and food services	2	1.5	1.5	100.0
Total	130	100.0	100.0	

### Second main activity of the young entrepreneurs

From the data collected from young entrepreneurs, out of 130 young entrepreneurs, 89(68.5%) indicated that they do not have any second business. They only run one type of business. Refer to the table above.

Furthermore, data collected also indicated that 109(83.8%) do not run a third type of business. They depend on the first type of business only.

### Profits from business from previous year (2020)

Data was collected in 2021 and participants were requested to state whether they made profits or losses in their business. Out of 130 young entrepreneurs, 44(33.8%) indicated that they made a sales profit of below MK100,000 per year, 43(33.1%) indicated that they made a profit between MK100,000-MK500,000 and 18(13.8%) made a sales profit between MK500,000 and MK1,000,000. On the same, 9(6.9%) of young entrepreneurs made a profit of between MK1,000,000 and MK5,000,000 and 1(0.8%) made a sales profit of between MK5,000,000 and MK10,000,000. However, 10(7.7%) indicated that they made loss in 2020 and 5(3.8%) skipped the question.

**Table 4.36**

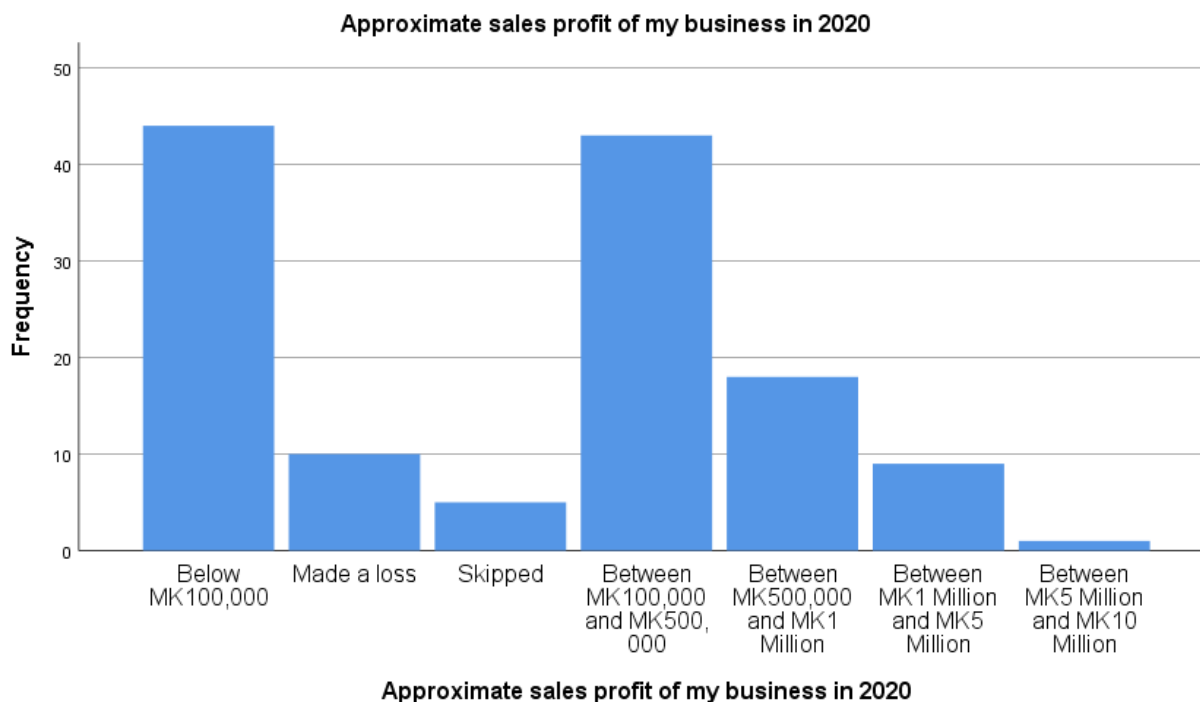
*Approximate profit of business young entrepreneurs in 2020*

<b>Approximate sales profit of my business in 2020</b>
--

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below MK100,000	44	33.8	33.8	33.8
	Made a loss	10	7.7	7.7	41.5
	Skipped	5	3.8	3.8	45.4
	Between MK100,000 and MK500,000	43	33.1	33.1	78.5
	Between MK500,000 and MK1 Million	18	13.8	13.8	92.3
	Between MK1 Million and MK5 Million	9	6.9	6.9	99.2
	Between MK5 Million and MK10 Million	1	.8	.8	100.0
	Total	130	100.0	100.0	

**Figure 4.2**

*Approximate profit of business young entrepreneurs in 2020*



### **Contribution of youth entrepreneurship to employment**

#### **4.3.8.1 Create jobs when business is expanding for himself and others.**

Since level of unemployment is high therefore entrepreneurship can be one of the factors that can help to reduce unemployment in Blantyre city in Malawi.

All the respondents indicated that entrepreneurship helps to create jobs especially when one has started business and the business is growing, he or she needs someone to assist in the business because the entrepreneur cannot do everything alone. One respondent especially a male young entrepreneur on one-to-one interview indicated the following:

*“ By starting a business means that you have created a job for yourself. When the business is growing, you need someone to help in the running of day-to-day operations of the business because the owner of a business alone cannot manage to do everything alone hence you employ someone in so doing, you have created a job. When the one you have employed is also making strides, he may think of opening his own business as well. When*

*he has opened a business, he can employ someone to assist in his business, this means that one has created a job as well''*

### **Youth entrepreneurship create employment by employing yourself**

From the focus group discussion and one to one interview, young entrepreneurs explained that entrepreneurship create jobs by employing himself or herself. One young male entrepreneur explained:

*Youth entrepreneurship create jobs, on the first place, you employ yourself thus creating employment and then later you employ another person. Self-employment is job creation on its own.''*

### **Extent of youth entrepreneurship contribution to employment in Blantyre city**

One of the important questions was to investigate the extent of youth entrepreneurship contribution to employment. Out of 130 young entrepreneurs, 20(15.4%) indicated that it is very good while 47(36.2%) indicated that it is good and 48(36.9%) illustrated that youth entrepreneurship contribution to employment is on average. However, 10(7.7%) indicated that it is poor while 5(3.8%) skipped the question.

**Table 4.37**

*Extent youth entrepreneurship contributes to employment in Blantyre city.*

<b>Extent youth entrepreneurship contributes to employment in Blantyre city.</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	10	7.7	7.7	7.7
	Average	48	36.9	36.9	44.6
	Good	47	36.2	36.2	80.8
	Very good	20	15.4	15.4	96.2
	Skipped	5	3.8	3.8	100.0
	Total	130	100.0	100.0	

### Results using Chi Square goodness-of-fit test

A sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of young entrepreneurs who said youth entrepreneurship contributes a lot to employment was equal in all the five categories (Expected = 26).

**Table 4.38**

*Results using Chi Square goodness-of-fit test*

Extent youth entrepreneurship contributes to employment in Blantyre city.			
	Observed N	Expected N	Residual
Not at all	4	26.0	-22.0
Not highly	27	26.0	1.0
Moderately	42	26.0	16.0
Highly	39	26.0	13.0
Very Highly	18	26.0	-8.0
Total	130		

**Table 4.39**

*Extent youth entrepreneurship contributes to employment in Blantyre city*

Test Statistics	
Extent youth entrepreneurship contributes to employment in Blantyre city.	
Chi-Square	37.462 <sup>a</sup>
Df	4
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 26.0.	

A sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of young entrepreneurs who said youth entrepreneurship contributes to employment was equal in all the five categories (Expected = 26). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(4) = 37.462, p \leq .05$ .

More than half of the young entrepreneurs illustrated that youth entrepreneurship contributes positively to employment in Blantyre city.

**Table 4:40**

*Extent youth entrepreneurship contributes to employment in Blantyre city*

Extent youth entrepreneurship contribution to employment in Blantyre city			
	Observed N	Expected N	Residual
Yes	21	13.0	8.0
No	5	13.0	-8.0
Total	26		

Test Statistics	
	Extent youth entrepreneurship contribute to employment in Blantyre city.
Chi-Square	9.846 <sup>a</sup>
Df	1
Asymp. Sig.	.002
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 13.0.	

A sample of 26 Academicians in Blantyre city was drawn and evaluated whether the number of academicians who said youth entrepreneurship contributes to employment (f=21) was equal to those who said youth entrepreneurship does not contribute to employment (f=5). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of



confidence of 5% thus  $H_0: \chi^2(1) = 9.846, P \leq .05$ . More than half of the respondents said youth entrepreneurship in Blantyre city contributes to employment.

From the focus group discussion and one on one interview, majority of young entrepreneurs explained that youth entrepreneurship is creating employment on a large scale. This too will help to develop the economy of Blantyre city. One female young entrepreneur who is also a student at a university argued:

*“In Blantyre city, youth entrepreneurship is creating employment on a large scale because when one has started a business, normally he employs another person to assist in selling. For example, I run a small business but I employed someone to sell my products when I am at school. When the business is growing also, entrepreneurs employ many people to assist them in selling the products.”*

### How does entrepreneurship create employment in Blantyre city?

On this section, issues related to how entrepreneurship create employment are highlighted. Several answers were given depending on their opinion.

**Table 4.41**

*Summary of how entrepreneurship create jobs*

Statistics					
	Young entrepreneurs create employment in Blantyre city through self-employment	Young entrepreneurs create employment in Blantyre city by employing	Young entrepreneurs create employment in Blantyre city by opening up businesses	Young entrepreneurs create employment in Blantyre city through	Young entrepreneurs create employment in Blantyre city by helping firms to

			other young people		fostering innovation	increase investment
N	Valid	26	26	26	26	26
	Missing	0	0	0	0	0
Mean		4.23	3.62	4.04	3.77	3.69
Std. Deviation		.992	1.098	.916	.992	.23

Data collected indicated that in Blantyre city, entrepreneurs create employment. To be specific on particular area, entrepreneurs create employment on a large scale through self-employment (mean 4.23) while by opening up business as another way of creating employment (mean 4.04) contributes a lot to employment. Entrepreneurs create employment also by fostering innovation (mean 3.77) followed by increasing investment (mean 3.69) which also play a part on employment. Lastly entrepreneurs create employment by employing other young people (3.62).

### Youth entrepreneurship create employment through self-employment

This section cited that youth entrepreneurship will create employment to the youth through several factors. The factors are: self-employment, employing other young people, opening up businesses, fostering innovation and helping firms to increase fixing investment.

From the data that was collected from young entrepreneurs, it indicated that 13(50%) participants strongly agreed with the statement that entrepreneurship helps to create self-employment amongst themselves. Once they do business it means they have created a job for themselves, 9(34.6%) agreed that youth entrepreneurship create self-employment to the youth. While 1(3.8%) participant remained neutral and 3(11.5%) disagreed with the statement that youth entrepreneurship create employment in Blantyre city.

**Table 4.42**

*Young entrepreneurs create employment in Blantyre city through self-*

*Employment*

Young entrepreneurs create employment in Blantyre city through self-employment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	11.5	11.5	11.5
	Neutral	1	3.8	3.8	15.4
	Agree	9	34.6	34.6	50.0
	Strongly agree	13	50.0	50.0	100.0
	Total	26	100.0	100.0	

### Youth entrepreneurship create employment through employing other youth

Another issue that came out was that youth entrepreneurship help to create employment by employing other young people in the city of Blantyre. Out of 26 academia, 6(23.1%) strongly agreed that youth entrepreneurship help to create employment by employing other young people, 9(34.6%) of participants agreed that youth entrepreneurship create employment among the youth. While 7(26.9%) remained neutral and 3(11.5%) disagree that youth entrepreneurship create employment by employing other young people and 1(3.8%) strongly disagree that youth employment create employment among the youth in Blantyre city.

**Table 4.43**

*Young entrepreneurs create employment in Blantyre city by employing other young people*

Young entrepreneurs create employment in Blantyre city by employing other young people					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	3.8	3.8	3.8
	Disagree	3	11.5	11.5	15.4
	Neutral	7	26.9	26.9	42.3
	Agree	9	34.6	34.6	76.9
	Strongly agree	6	23.1	23.1	100.0

Total	26	100.0	100.0	
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### Youth entrepreneurship create employment through opening up business

Data that was collected from young entrepreneurs cited that youth entrepreneurship create employment through opening up businesses. Out of the 26 participants, 9(34.6%) strongly agree that really youth entrepreneurship create employment as they open up a business, they employ others especially when the business is growing, 11(42.3%) agreed that this creates employment among the youth while 4(15.4%) remained neutral and 2(7.7%) disagreed with the statement.

**Table 4.44**

*Young entrepreneurs create employment in Blantyre city by opening up*

*Businesses*

Young entrepreneurs create employment in Blantyre city by opening up businesses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	7.7	7.7	7.7
	Neutral	4	15.4	15.4	23.1
	Agree	11	42.3	42.3	65.4
	Strongly agree	9	34.6	34.6	100.0
	Total	26	100.0	100.0	

#### 4.3.10.4 Youth entrepreneurship create employment in Blantyre city through fostering innovation.

From the data that was collected from academia, it was revealed that 7(26.9%) strongly agree that fostering innovation in entrepreneurship create employment among the youth, 9(34.6%) agreed that fostering innovation create employment among the youth and 7(26.9%) remained neutral and 3(11.5%) disagreed with the statement that fostering entrepreneurship innovation create youth employment in Blantyre city.

**Table 4.45**

*Young entrepreneurs create employment in Blantyre city through fostering innovation*

<b>Young entrepreneurs create employment in Blantyre city through fostering innovation</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	11.5	11.5	11.5
	Neutral	7	26.9	26.9	38.5
	Agree	9	34.6	34.6	73.1
	Strongly agree	7	26.9	26.9	100.0
	Total	26	100.0	100.0	

**Youth entrepreneurship create employment in Blantyre city through helping firms to increase fixing investments**

**Table 4.46**

*Young entrepreneurs create employment in Blantyre city by helping firms to increase investment*

<b>Young entrepreneurs create employment in Blantyre city by helping firms to increase investment</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	3.8	3.8	3.8
	Disagree	2	7.7	7.7	11.5

Neutral	9	34.6	34.6	46.2
Agree	6	23.1	23.1	69.2
Strongly agree	8	30.8	30.8	100.0
Total	26	100.0	100.0	

From the data that was collected, 8(30.8%) strongly agree that fixing investment will create employment among the youth in Blantyre city, 6((23.1%) agreed that fixing investment really create employment among the youth, 9(34.6%) remained neutral on this issue and 2(7.7%) disagree with the statement while 1(3.8%) strongly disagree that fixing investment can create employment among the youth in Blantyre city.

### Extent of youth unemployment in Blantyre city

**Table 4.47**

*Extent of youth unemployment in Blantyre city*

Statistics		
Level of youth unemployment in Blantyre City in Malawi		
N	Valid	130
	Missing	0
Mean		4.02
Std. Deviation		.960

From the data collected from young entrepreneurs, it was indicated youth unemployment in Blantyre city is very high as shown (mean 4.02), which shows that unemployment has a big impact in the city. It is very high, many young people are not employed.

This section describes the level of youth unemployment in Blantyre city. From the focus group sessions and one on one interview, all participants illustrated that youth unemployment in the city is very high. One male young entrepreneur explained:

*“Youth unemployment in Blantyre city is very high. Many youths are not employed either in government, private sector of Non-Governmental Organizations. The government has to promote youth entrepreneurship in order to create jobs.”*

One of the important questions for participants to answer was to find out the level or extent of youth unemployment in Blantyre city. After data was collected from participants, out of 130 young entrepreneurs, 31(23.8%) illustrated that the level of youth unemployment is very high in Blantyre city, 73(56.6%) indicated that level of youth unemployment in Blantyre city is high and 12(9.2%) of the young entrepreneurs indicated that level of unemployment is at medium. On the other hand, 6(4.6%) indicated that level of youth unemployment is low and 4(3.1%) indicated that level of youth unemployment is very low in Blantyre city. While 4(3.1%) skipped the question.

**Table 4.48**

*Level of youth unemployment in Blantyre city in Malawi*

Level of youth unemployment in Blantyre city in Malawi					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	4	3.1	3.1	3.1
	Low	6	4.6	4.6	7.7
	Medium	12	9.2	9.2	16.9
	High	73	56.2	56.2	73.1
	Very high	31	23.8	23.8	96.9
	Skipped	4	3.1	3.1	100.0
	Total	130	100.0	100.0	

### **Benefits of entrepreneurship to the society**

This section explains the benefits of youth entrepreneurship to the society. Data collected from focus group discussion and one on one gave different opinions. Several benefits were illustrated by young entrepreneurs ranging from provision of services, develop the area, access to certain goods which they could not access themselves and jobs creation.

#### ***Job creation***

Entrepreneurship create jobs to the members of the society. This is what most young entrepreneurs explained in focus group discussion and one on one interview.

One male young entrepreneur said:

*“ By starting a business means that you have created a job for yourself. When the business is growing, you need someone to help in the running of day-to-day operations of the business because the owner of a business alone cannot manage to do everything hence you employ someone in so doing, you have created a job. When the one you have employed is also making strides, he may think of opening his own business as well. When he has opened a business, he can employ someone to assist in his business, this means that one has created a job as well”*  
*Entrepreneurship helps to create jobs to the community members when entrepreneurs are implementing some different projects that are done in the society.”*

#### ***Provide goods and services to the the society***

Majority of young entrepreneurs explained that entrepreneurship is important because it makes goods and services available to people. This was disclosed on focus group discussions and one on one interview. One young entrepreneur explained:

*“ Entrepreneurship is important because it makes people to access certain products which they cannot manage on their own. Entrepreneurs make goods and*



*services to be accessible to the community members. People are able to access good and services which they could not manage own their own''*

### **Source of income to the owner (the entrepreneur)**

Entrepreneurship is important to the society because once the entrepreneur starts doing business, he is able to increase his income which helps to assist family members in providing basic needs. One young entrepreneur argued:

*''When an entrepreneur does business, he is able to get more money and increase his income as such he is able to support his family members and even other people in the society. Entrepreneurship really helps to make sure that the entrepreneur has money always as compared to being employed.''*

### **Help to develop the area**

*''Youth entrepreneurship is very important to the society because it helps to develop the area. Some entrepreneurs construct different buildings such as houses, shops and roads as part of corporate social responsibility which transforms the area. Some pay fees to the need learners which helps to continue their education.''*

## **Kind of support received from government**

**Table 4.49**

*Kind of support received from government*

Statistics		
Whether you got or are getting any government support		
N	Valid	130
	Missing	0
Mean		2.02
Std. Deviation		.278

Data collected from young entrepreneurs according to statistics shown above indicates that the young entrepreneurs do not get enough support from the government to boost their businesses. Since the mean is 2.02. Majority of young entrepreneurs illustrated that they do not receive support from the government. Only few get support. This shows that it has a great impact of the support given to the young entrepreneurs.

Data collected from young entrepreneurs from focus group Discussion sessions and one on one interview indicated that as per their opinion, all indicated that they do not receive any kind of support from the government. One young entrepreneur said:

*‘The government is not supporting our businesses in any form. Every effort is done by ourselves to boost our business.’*

### **What are the Challenges faced by young entrepreneurs in Blantyre city?**

On academia, a total of 26 respondents which included 6 lecturers from university and technical college and 20 students from the same university and technical college took part in responding to questionnaire. Several factors were illustrated.

#### **Analysis using chi square goodness-of-fit test.**

A sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said young entrepreneurs face challenges ( $f=102$ ) was equal to those who said they do not face challenges ( $f=28$ ). The data shows that majority of respondents indicated that young entrepreneurs in Blantyre city are facing challenges as they are doing business.

**Table 4.50**

*Analysis using chi square goodness-of-fit test on young entrepreneur*

<b>Do young entrepreneurs in Blantyre face challenges in doing their businesses?</b>			
	Observed N	Expected N	Residual
Yes	102	65.0	37.0

No	28	65.0	-37.0
Total	130		

Test Statistics	
	Do young entrepreneurs in Blantyre face challenges in doing their businesses?
Chi-Square	42.123 <sup>a</sup>
Df	1
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 65.0.	

A sample of 26 Academia in Blantyre city was drawn and evaluated whether the number of respondents who said youth entrepreneurship face challenges (f=23) was equal to those who said they do not face challenges (f=3). Data collected indicates that majority of respondents especially academia indicates that young entrepreneurs are facing challenges when they are doing business in Blantyre city.

**Table 4.51**

*Analysis using chi square goodness-of-fit test on Academia*

Do young entrepreneurs in Blantyre city face challenges when doing their businesses?			
	Observed N	Expected N	Residual
Yes	23	13.0	10.0
No	3	13.0	-10.0
Total	26		

Test Statistics
-----------------

	Do young entrepreneurs in Blantyre face challenges in doing their businesses?
Chi-Square	15.385 <sup>a</sup>
Df	1
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 13.0.	

### Taxes as an Obstacle in Business

Responses from the academia thus lecturers and the students through the questionnaire, out of 26 participants, 16 respondents (61.5%) indicated that taxes are a very major burden on entrepreneurship since the government charge huge taxes on imported as well as domestic goods. While only 2 respondents (7.7%) indicated that taxes are a major obstacle when young entrepreneurs are doing business in Blantyre city while 4 respondents (15.4%) indicated that taxes are not a major obstacle in business in Blantyre city while 4 participants remained neutral. They did not say anything on taxes as a major obstacle.

**Table 4.52**

*Taxes as an Obstacle for Young Entrepreneurs in Business*

Taxes as an Obstacle for Young Entrepreneurs in Business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	4	15.4	15.4	15.4
	Neutral	4	15.4	15.4	30.8
	Important	2	7.7	7.7	38.5
	Very important	16	61.5	61.5	100.0
	Total	26	100.0	100.0	

From focus group discussion and one to one interview, all 45 participants indicated that the government charge high taxes on the goods that we buy for us to sell even when young entrepreneurs buy from outside the countries so high taxes are charged in borders. This makes them not making profits. One young entrepreneur illustrated as follows;

*‘‘When we buy goods from outside the country, Malawi Revenue Authority officials charge us high taxes and sometimes request us to pay an additional amount of money not related to taxes So this makes us not to make profits on our businesses. This demolilizes us to continue with our businesses.’*

A young entrepreneur from Limbe market also urged:

*‘‘The government charge high taxes on the raw materials and the finished products we buy for sale within the country as such we sell at a loss.’’*

### **Government Bureaucracy as an obstacle in business**

Another challenge is on government bureaucracy. The majority thus 12 respondents (46.2%) indicated that government bureaucracy plays a major challenge for the success of the business. While 4 respondents (15.4%) indicated that government bureaucracy hinder the growth of business among the youth. The other respondents thus 2 (7.7%) indicated that government bureaucracy is not a challenge for the young entrepreneurs.

Contrary to the academia, 44 young entrepreneurs (38.3%) were neutral meaning that they did not know what to say may be because they have no knowledge on the same. While 25 young entrepreneurs (19.2%) indicated that government bureaucracy is another challenge that affected the performance of a business. It takes many levels of command in order to fully register and start operating a business. While 13 young entrepreneurs (10%) argued that bureaucracy is not a challenge that can affect the performance of a business and cannot stop someone from being an entrepreneur.

### Government fees as an obstacle for young entrepreneurs in business

**Table 4.53**

*Government fees is an obstacle for young entrepreneurs in business*

Government fees is an obstacle for young entrepreneurs in business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	1	3.8	3.8	3.8
	Low importance	2	7.7	7.7	11.5
	Neutral	5	19.2	19.2	30.8
	Important	4	15.4	15.4	46.2
	Very important	14	53.8	53.8	100.0
	Total	26	100.0	100.0	

On government fees, 14 respondents (53.8%) indicated that it is a challenge for the business to prosper among the young entrepreneurs in Blantyre city. While 1 respondent (3.8%) indicated that it is not a challenge at all. Then 5 respondents (19.2%) remained neutral, they did not say anything.

Young entrepreneurs also had their own views. The 32 young entrepreneurs (24.6%) indicated that government fees is a challenge that affect businesses of young entrepreneurs. The other young entrepreneurs 37 (28.5) did not say anything on the government fees. The other group of young entrepreneurs 27 (20.8 %) indicated that it is a challenge and is another important factor that affect the performance of businesses.

### Business registration

Upon inquiring from young entrepreneurs, data that was collected, 15 respondents (57.7%) in this study indicated that business registration is also another challenge in Malawi since there are long

processes that are followed for the business to be registered. This makes the young entrepreneurs stop from registering their businesses.

Young entrepreneurs, 44 which is 33.8% illustrated that business registration is one of the major challenges and is an important factor in operating a business and many businesses are not registered as illustrated by young entrepreneurs. Out of 130 young entrepreneurs that were contacted, 107 (82.3) indicated that their business are not legally registered. The other 30 young entrepreneurs (23.1%) indicated that business registration is important since it becomes a recognized business entity. Contrary to this, 14 ((10.8%) young entrepreneurs indicated that business registration is not a challenge and is not an important factor.

The argument by these academia and young entrepreneurs were supported by a young academia who is also an entrepreneur and said:

*“When we want to start business, there are many processes to be followed before we are accepted to register and start the business. This discourages the youth to be involved in business. Others discontinue the process of registering and just start business without registering it.”*

### **Lack of self confidence among young entrepreneurs**

Another challenge in youth entrepreneurship is lack of confidence in themselves. A good number of academia 18 of them (69.2%) illustrated that this is really a challenge in business since as young people, they are not certain whether their business will succeed or not or whether they will provide quality products or not. While 1 respondent (3.8%) indicated that lack of confidence in themselves is not an issue that can affect the business.

Contrary to what the academia said, most young entrepreneurs about 42 (32.3%) were not certain on what to answer on lack of self-confidence in business. While 32 young entrepreneurs (24.6%) indicated that lack of self-confidence is less important and the same number of young entrepreneurs also indicated that lack of self-confidence is not an important factor or cannot be a challenge that can affect the performance of the business while 12 young entrepreneurs (9.2%)

indicated that it is a very important factor that can affect the performance of a business among the youth and 4 young entrepreneurs skipped the question.

One young entrepreneur who is a graduate argued that one of the challenges is that people underrate us because we are young and thought that we cannot offer high quality products. As such we lose confidence in ourselves.

*‘ ‘Since I raise and sell chicken as my business in my community, people underrate me and give me different mockery names since they have a misconception that those that are educated cannot be entrepreneurs but employed in offices. They expect me to be working in white collar jobs. They do not have confidence in me. This makes me to lose confidence in myself.’ ’*

#### **4.3.3.6 Lack of information.**

When people are doing business, they expect to meet certain challenges or obstacles that can hinder the achievement of their goals. Results from young entrepreneurs in various markets indicated that they face several challenges. Lack of information is one of the challenges they face. They do not get adequate and proper information regarding business. Out of 130 young entrepreneurs, 87 (66.9%) indicated that information is a very important factor needed in business. On the same, 26 respondents (20%) showed that information related to business is important as well. Relevant information is key to entrepreneurs because they are able to know where they can get customers, when they can get raw materials for their business and where they can produce their products. While 2 respondents (1.5%) explained that information is not important in business. The business can succeed regardless of getting business related information or not.

As academia, they indicated that being young entrepreneurs, they miss a lot of information regarding business. Adequate, quality and relevant information is vital in every business success. As such, missing business information is the same as missing business. The 17 respondents (65.4%) indicated that information is important in business. While 1 respondent (3.8%) argued that it information is not important in business.



### **Lack of skills to run the business**

One of the challenges is lack of business skills. Many participants indicated that this is a big challenge. One of the challenges expressed by young entrepreneurs is that there is lack of business skills among the youth. One entrepreneur said:

*‘‘When I was starting my business of selling second hand clothes and other items, it was really difficult for me to attract customers and negotiate prices. Even today it is a big challenge because I have never attend any business training to acquire business skills.’’*

### **Few Customer**

After data was collected from participants, almost all participants indicated that when they were starting business, they had few customers. A day could pass without selling goods. One young entrepreneur argued like this:

*‘‘As the time I was starting my business, I had few customers and a day could pass without selling anything. This is because customers could not trust young and start-up entrepreneurs rather opted to go and buy from already established adult entrepreneurs. This affected my profits and sales in a negative way.’’ it is very difficult to build a foundation because at first I didn’t have customers to buy clothes from me and sometimes when coming back from ordering the clothes from Tanzania, I would be detained by the customs officers at the boarder*

### **City Council officials confiscate goods from young entrepreneurs**

One entrepreneur who is also a student expressed her sadness when the city officials confiscated her good because she had no business license. She stated like this:

*‘‘One day as I was selling my samosa in Blantyre city along the road, city council officials arrived in a car and started chasing us. They managed to catch me and confiscated my goods which I was selling. I wanted to use the money to buy school supplies and food since my parents could not afford. This was the end of my*

*business because, my capital was there in samosa which I was selling. I went home with no many because I was just arriving in the street to start selling my samosa.’’*

### **Other challenges related to business were as follows**

Young entrepreneurs through focus group discussion and one on one interview highlighted several challenges. One of them was that it was difficult to get loans for capital since they requested young entrepreneurs to produce collateral of which young entrepreneurs could not manage to produce as such they had no enough capital to run their businesses. Apart from this challenge, there is stiff competition at the market. Since the young entrepreneurs had no enough capital to produce high quality products and had no business skills, they faced competitors that are well established and offered to customers high quality products as such customers opted to buy from them rather than young entrepreneurs.

Another challenge that was illustrated by young entrepreneurs was the COVID-19 pandemic. The coming of this pandemic affected the performance of entrepreneurship. This is because they could not be allowed to move around to buy and sell. One young female entrepreneur said:

*‘‘The coming of COVID-19 pandemic affected my business in a negative way. Before COVID-19 pandemic, I could travel to different places to buy raw materials and finished products to sell for my business and people could buy more. The coming of this pandemic came along with a lot of challenges. As for me, the challenge that I am currently facing is that; with COVID 19 that has affected the economy, most families prefer buying substitute products like beans instead of chickens, as a result, they no longer buy the chickens and this becomes a challenge for me.’’*

### **Possible Solutions to challenges faced by young entrepreneurs**

*Entrepreneurship Training a possible solution to entrepreneurship challenges faced*

**Table 4.54**

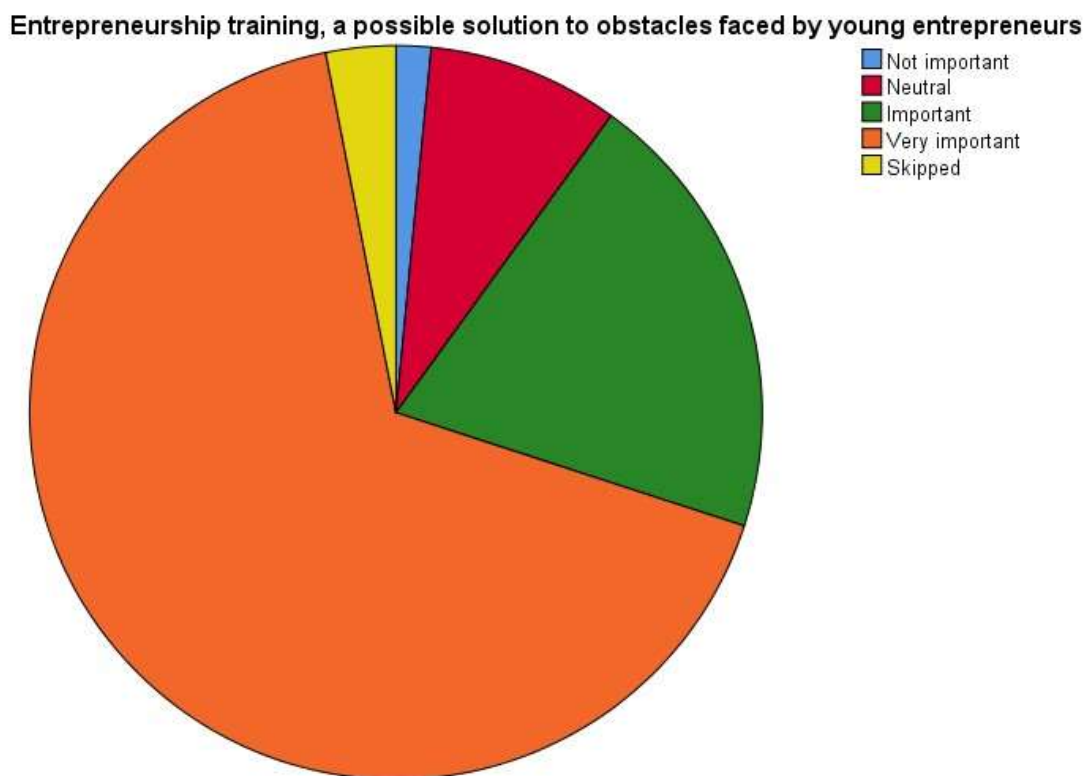
*Entrepreneurship Training a possible solution to entrepreneurship challenges faced*

<b>Entrepreneurship training, a possible solution to obstacles faced by young entrepreneurs</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	2	1.5	1.5	1.5
	Neutral	11	8.5	8.5	10.0
	Important	26	20.0	20.0	30.0
	Very important	87	66.9	66.9	96.9
	Skipped	4	3.1	3.1	100.0
	Total	130	100.0	100.0	

By just knowing the challenges that hinder proper operation of the business is not enough. The entrepreneur has to identify possible solutions that can help to overcome them. Young entrepreneurs about 87 (66.9%) out of 130 indicated that entrepreneurship training is very important to curb the challenges faced since young entrepreneurs are able to acquire new skills and knowledge out of it. At the same time, 26 young (20%) indicated that entrepreneurship training is important to overcome the challenges the young entrepreneurs face. While 2 young entrepreneurs (1.5%) explained that training is not a solution to entrepreneurship challenges.

**Figure 4.3**

*Entrepreneurship Training a possible solution to entrepreneurship challenges faced*



On training as a solution to young entrepreneurs, 21 (80.8%) academia out of 26 illustrated that providing training to young entrepreneurs could strongly solve the problem they face. While 4 (15.4%) showed that training is important to boost the young entrepreneurs when they are doing business. On the same, 1(3.8%) respondent illustrated that training is not a solution to young entrepreneurs to perform their businesses effectively.

From the focus group discussion and one to one interview, a female young entrepreneurs explained in the following way:

*‘We do businesses without attending any entrepreneurship training and as such we miss a lot of skills and knowledge that are required for an entrepreneur. I urge the government to conduct business trainings and invite young entrepreneurs and prospective entrepreneurs to attend. Those that do not attend any business training before, fail to prosper in their business.’*

**Team work as a solution to challenges faced by young entrepreneurs**

**Table 4.55**

*Team work, a possible solution to obstacles faced by young entrepreneurs*

<b>Team work, a possible solution to obstacles faced by young entrepreneurs</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	3	2.3	2.3	2.3
	Low importance	4	3.1	3.1	5.4
	Neutral	24	18.5	18.5	23.8
	Important	29	22.3	22.3	46.2
	Very important	65	50.0	50.0	96.2
	Skipped	5	3.8	3.8	100.0
	Total	130	100.0	100.0	

Results from 65 (50%) young entrepreneurs indicated that team work is a solutions eliminate the challenges young entrepreneurs are meeting. When there are issues either positive or negative affecting young entrepreneurs, working together is a very important factor to overcome them. On the same issue, 29 (22.3%) young entrepreneurs said that team work is important to overcome the challenge they face while 3 (2.3%) young entrepreneurs indicated that team work is not a solution to overcome entrepreneurship challenges.

On the same issue challenges faced by young entrepreneurs, 19 (73.1%) academia out of 26 indicated that team work is a very important factor to solve the challenges the young entrepreneurs face. While 4 (15.4%) indicated that team work is important solution to challenges faced by young entrepreneurs.

***Building network is a solution to challenges young entrepreneurs face***

Responses from the 59 young entrepreneurs (45.4%) out of 130, indicated that building network is very important in overcoming challenges young entrepreneurs face. While 26 (20%) young entrepreneurs indicated that building network is important and can be a challenge to problem young entrepreneurs face. While 3 (2.3%) young entrepreneurs indicated that building network is not a solution to challenges young entrepreneurs face. Only 2(7.7%) indicated that team work is not a solution to young entrepreneurs to solve their problems.

While on building network,15 (57.7%) academia indicated that building network is a very important factor to solve the challenges young entrepreneurs face while 7(26.9%) indicated that building network is important in solving challenges young entrepreneurs face while 1 participant remained neutral.

***Building network is an important solution to obstacles young entrepreneurs are facing***

**Table 4.56**

*Building network, a possible solution to obstacles faced by young entrepreneurs.*

<b>Building network is an important solution to obstacles young entrepreneurs are facing</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	1	3.8	3.8	3.8
	Low importance	2	7.7	7.7	11.5
	Neutral	1	3.8	3.8	15.4
	Important	7	26.9	26.9	42.3

Very important	15	57.7	57.7	100.0
Total	26	100.0	100.0	

***Government support is a solution to challenges young entrepreneurs face***

When entrepreneurs are doing business, they expect the government to support them. Responses from 69 (53.1%) young entrepreneurs indicated that government support to businesses is very important and can motivate them to increase productivity. On the same, 29(22.3%) young entrepreneurs illustrated that government support to young entrepreneurs is important in order to boost their business. On contrary, 3(2.3%) young entrepreneurs indicated that government support on entrepreneurship is not important and cannot change anything on their business.

On government support as a solution to young entrepreneurs, 18 (69.2%) young entrepreneurs indicated that it is a very important factor to overcome the challenges young entrepreneurs face. While 5 (19.2%) indicated that government support is an important factor to overcome challenges young entrepreneurs face. On the same, 2(7.7%) of the academia indicated that government support is of less importance to solve the challenges young entrepreneurs are currently facing.

***Reducing Taxes is a solution to challenges faced by young entrepreneurs***

From the data that was collected qualitatively, it was expressed that reducing tax could fix the challenges those young entrepreneurs face. Since the government charge high taxes on domestic and imported goods, young entrepreneurs are not making profits as such they expressed their concern that the government should reduce taxes. Almost all participants indicated that taxes are high. One young male entrepreneur stated as follows:

*“Young entrepreneurs are not making profits since the government charge high taxes on our products. I would like the government to reduce taxes on the goods we sale. This will help us to make profits.”*

### **What current and previous public policies were undertaken to increase the number of youth entrepreneurs in Blantyre city**

#### **Previous public policies implemented by government to boost entrepreneurship**

Under this section, issues of policies were cited as critical issues in this study. Policies being implemented by the government are as follows; provision of loans, entrepreneurship education and training, access to finance, institutional support, introduction of community technical colleges and youth involvement in entrepreneurship activities.

#### **Analysis using chi square goodness-of-fit test.**

A sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said policies can be undertaken to increase the number of young entrepreneurs in Blantyre city ( $f=104$ ) is equal to the number of respondents who said policies cannot be undertaken to increase the number of young entrepreneurs ( $f=26$ ). Data collected and analysed indicated that majority of participants thus young entrepreneurs shows that majority of participants indicated that entrepreneurship policies are important and the government need to take into consideration on them in order to make entrepreneurship successful in the city.

**Table 4.57**

*Analysis using chi square goodness-of-fit test on public policies on young entrepreneurs*

<b>Can public policies be undertaken in order to increase the number of young entrepreneurs in Blantyre city?</b>			
	Observed N	Expected N	Residual
Yes	104	65.0	39.0
No	26	65.0	-39.0
Total	130		

**Table 4.58**



*Analysis using chi square goodness-of-fit test on public policies on academia*

Test Statistics	
	Can public policies be undertaken in order to increase the number of young entrepreneurs in Blantyre city?
Chi-Square	46.800 <sup>a</sup>
Df	1
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 65.0.	

A sample of 26 Academia in Blantyre city was drawn and evaluated whether the number of respondents who said policies can be undertaken to increase the number of entrepreneurs in Blantyre city (f=18) is equal to the number of respondents who said policies cannot be undertaken to increase the number of young entrepreneurs (f=8). Data indicates that majority of academia are with the view that entrepreneurship policies are important for the young entrepreneurs to be successful in Blantyre city.

**Table 4.59**

*Analysis using chi square goodness-of-fit test on public policies on young entrepreneurs to increase participation*

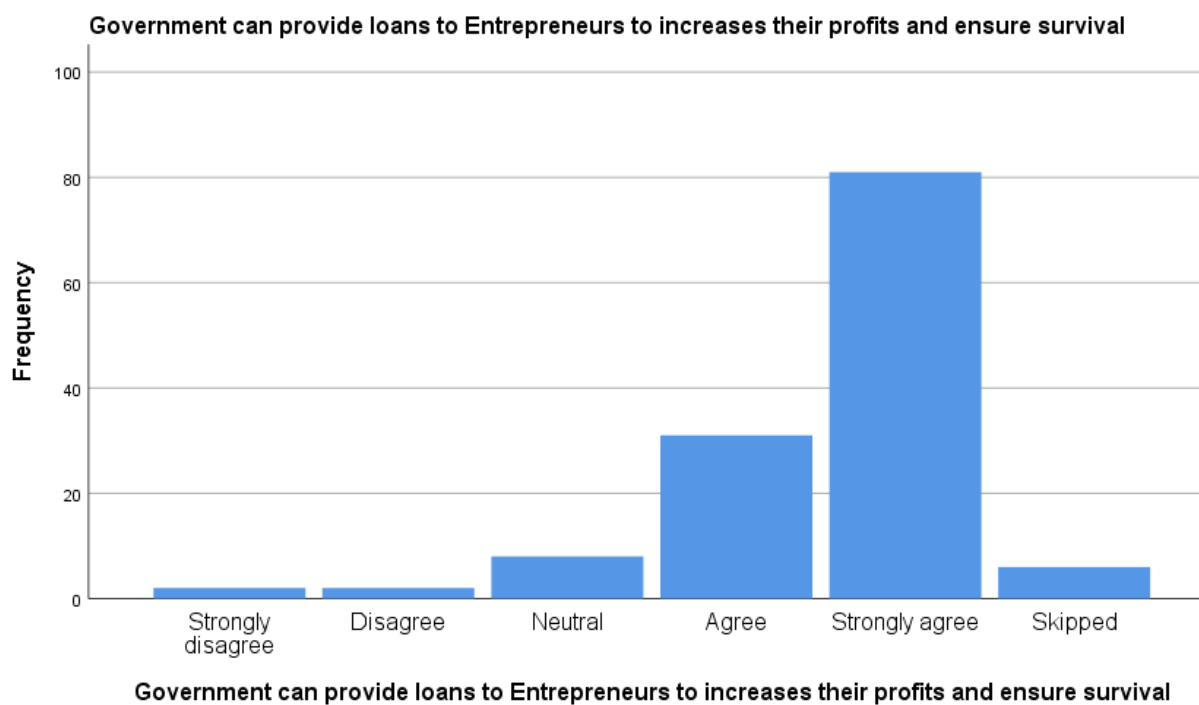
Can public policies be undertaken in order to increase the number of young entrepreneurs in Blantyre city?			
	Observed N	Expected N	Residual
Yes	18	13.0	5.0
No	8	13.0	-5.0
Total	26		

Test Statistics	
	Can public policies be undertaken in order to increase the number of young entrepreneurs in Blantyre city?
Chi-Square	3.846 <sup>a</sup>
Df	1
Asymp. Sig.	.050
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 13.0.	

### Government to provide loans to the young entrepreneurs

**Figure 4.4:**

*Government can provide loans to young entrepreneurs as possible solution to obstacles faced by young entrepreneurs*



From the data that was collected, majority of respondents indicated that government should be providing loans so that young entrepreneurs can boost their business. The participants also indicated that loans that are being provided are selective. Only those that are attached to political party or some officials or that are related to providers of loans are the ones that benefit. One male young entrepreneur stated as follows:

*‘ ‘ It is very important for us young entrepreneurs to get loans from the government at a reduced rate so that we can boost our business. Not many receive loan from government though there is such a policy. Only those that are attached to a political party or government officials are the ones that benefit. This policy is very important indeed. ’ ’*

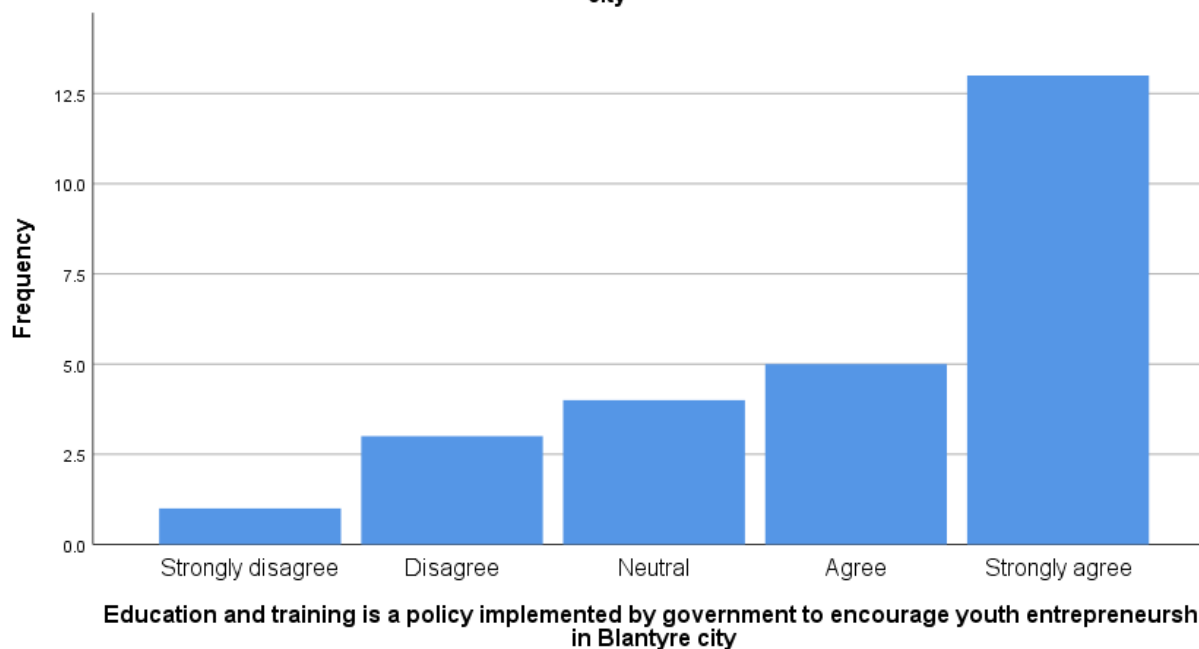
### **Provide entrepreneurship training by the Government, private and Non-Governmental Organizations**

On policies previously or currently implemented by the government, 13(50%) academia agreed that this policy is very important for young entrepreneurs to perform well.

#### **Figure 4.5**

*Education and training as a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

**Education and training is a policy implemented by government to encourage youth entrepreneurship in Blantyre city**



**Table 4.60**

*Education and training as a policy implemented by government to encourage youth entrepreneurship in Blantyre city.*

Whether you have heard about Education and training as a government initiative					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	5.4	5.4	5.4
	Disagree	10	7.7	7.7	13.1
	Neutral	13	10.0	10.0	23.1
	Agree	50	38.5	38.5	61.5

Strongly Agree	43	33.1	33.1	94.6
Skipped	7	4.6	4.6	100.0
Total	130	100.0	100.0	

From the data that was collected from young entrepreneurs, it was discovered that 50 (38.5%) agreed that they heard that the government and Non-Governmental Organizations provided trainings and education as a policy to the young entrepreneurs so that they can acquire skills and knowledge related to entrepreneurship. While 43 ((33.1%) strongly indicated that they heard that previously and currently, training and education are policies implemented by the government to encourage youth entrepreneurship in Blantyre city in Malawi. While 13(10%) remained neutral on this issue. About 10 (7.7%) of young entrepreneurs disagreed that they heard about this policy or initiative. 7(5.4%) strongly disagreed and 7(5.4%) skipped the question.

However, on the same, 13(50%) of academia strongly agreed that education and training are the policies the government previously and currently are implementing to encourage youth to participate on entrepreneurship in Blantyre city in Malawi. While 4 (15%) of academia remained neutral and 3((11.5%) disagree with the statement and 1(3.8%) strongly disagree that education and training can promote youth entrepreneurship in Blantyre city. Refer to the table below.

**Table 4.61**

*Education and training as a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Education and training is a policy implemented by government to encourage youth entrepreneurship in Blantyre city</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Strongly disagree	1	3.8	3.8	3.8
	Disagree	3	11.5	11.5	15.4
	Neutral	4	15.4	15.4	30.8
	Agree	5	19.2	19.2	50.0
	Strongly agree	13	50.0	50.0	100.0
	Total	26	100.0	100.0	

From the focus group discussion session and one to one interview, this issue came several times in all occasions. Young entrepreneurs indicated that the government is implementing this policy but on a small scale. One male young entrepreneur indicated as follows:

*“ Education and training are vital for us young entrepreneurs. I do not know whether the government provides these trainings to many young entrepreneurs. Most often, trainings are attended by well-established entrepreneurs and those that are well known to the government. Sometimes instead of choosing the youth to attend the trainings, they choose adults to attend. This is a good policy for us to boost our business”*

### **Access to finance is a policy implemented by government to encourage youth entrepreneurship**

**Table 4.62**

*Access to finance is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Access to finance is a policy implemented by government to encourage youth entrepreneurship in Blantyre city</b>

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	2	7.7	7.7	7.7
	Disagree	4	15.4	15.4	23.1
	Neutral	1	3.8	3.8	26.9
	Agree	13	50.0	50.0	76.9
	Strongly agree	5	19.2	19.2	96.2
	Skipped	1	3.8	3.8	100.0
	Total	26	100.0	100.0	

From the data that was collected from academia, it was revealed that 5(19.2%) strongly agree that when young entrepreneurs have access to finance, it can encourage them to engage in entrepreneurship. While 13(50%) agreed that the government is implementing access to finance to encourage youth entrepreneurship. The other 4 (15.4%) academia disagreed about this statement and 2(7.7%) strongly disagreed with the statement and 1((3.8%) academia skipped the question.

From the focus group discussions and one to one interviews, all participants indicated that access to finance is very important in any business. Money lending institutions are stiff when giving out money though loans to young entrepreneurs. One focus group had to say:

*“ It is very important if some restrictions set by the government and other money lending institutions are looked into. It is not easy to access finance if there is no collateral. Where are we going to get the collateral since some of us are coming from school and this is our first business? We do not have properties to act as collateral so it becomes difficult to access money. They should allow us young entrepreneurs to get access to finance if we form groups and give us loans without requesting a collateral.”*

### **Government support as a policy implemented by government to encourage youth entrepreneurship**

**Table 4.63**

*Government support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Government support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	19.2	19.2	19.2
	Disagree	2	7.7	7.7	26.9
	Neutral	6	23.1	23.1	50.0
	Agree	6	23.1	23.1	73.1
	Strongly agree	5	19.2	19.2	92.3
	Skipped	2	7.7	7.7	100.0
	Total	26	100.0	100.0	

Data collected from academia indicated that 5 (19.2%) of academia strongly agreed that government support is a policy implemented by the government to encourage youth entrepreneurship while 6(23.1%) agreed that it is a policy implemented by the government to encourage youth entrepreneurship. 6(23.1%) remained neutral on this issue and 2(7.7%) disagreed and 5(19.2%) strongly disagree on this statement while 2(7.7%) skipped the question.

On the same, data collected from the 130 young entrepreneurs, 17(13.1%) strongly indicated that they are aware that there is government support as an initiative provided by the government to young entrepreneurs while 28(21.5%) agreed that there is such an initiative by the government. On the same, 42 (32.3%) remained neutral and 14(10.8%) indicated that they do not agree that



there is such an initiative and 19 (14.6%) indicated that they strongly disagree with this statement that such an initiative is available and 10(7.7%) young entrepreneurs skipped the question.

**Table 4.64**

*Government support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

Whether you have heard about government support as a government initiative					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	19	14.6	14.6	14.6
	Disagree	14	10.8	10.8	25.4
	Neutral	42	32.3	32.3	57.7
	Agree	28	21.5	21.5	79.2
	Strongly agree	17	13.1	13.1	92.3
	Skipped	10	7.7	7.7	100.0
	Total	130	100.0	100.0	

From the focus group discussion sessions and one on one interviews, issue of government support was considered as important. The participants expressed their different opinion and indicated that government support in different forms can boost the entrepreneurs and ensure survival. One young entrepreneur indicated as follows:

*‘ ‘The government is supposed to assist us to provide different types of support such as loans, reducing long and tiresome business registration processes and reducing interest rates among others. This will make us young entrepreneurs motivated to expand our businesses and encourages others to be entrepreneurs too. This policy should be taken seriously by the government. ’ ’*

## **Institutional support as a policy implemented by the government on entrepreneurship**

**Table 4.65**

*Institutional support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Institutional support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	15.4	15.4	15.4
	Neutral	6	23.1	23.1	38.5
	Agree	8	30.8	30.8	69.2
	Strongly agree	6	23.1	23.1	92.3
	Skipped	2	7.7	7.7	100.0
	Total	26	100.0	100.0	

On institutional support as a policy implemented by the government, data collected from academia has the following results; 6(23.1%) strongly agree that there is such a policy that institutions are supporting young entrepreneurs. While 8(30.8%) agreed that there is institutional support from the government to young entrepreneurs, 4 ((15.4%) disagree that there is such a policy because they have not seen one, 6(23.1%) remained neutral and 2(7.7%) skipped the question.

However, data collected from the young entrepreneurs, out of the 130, 11(8.5%) strongly agreed that there is institutional support to young entrepreneurs in Blantyre city, 29 (22.3%) agreed that there is institutional support from the government to support young entrepreneurs, 32 (24.6%) remained neutral meaning that they had nothing to say on this issue. On the same, 22 (16.9%)

disagree that there is institutional support to young entrepreneurs and 25(19.2%) strongly disagree that there is institutional support to young entrepreneurs and 11(8.5%) skipped the question.

**Table 4.66**

*Institutional support is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Whether you have heard about institutional support as a government initiative?</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	25	19.2	19.2	19.2
	Disagree	22	16.9	16.9	36.2
	Neutral	32	24.6	24.6	60.8
	Agree	29	22.3	22.3	83.1
	Strongly agree	11	8.5	8.5	91.5
	Skipped	11	8.5	8.5	100.0
	Total	130	100.0	100.0	

### **Enabling Legal and regulatory environment as a policy implemented by the government to support entrepreneurs**

Data that was collected from the 26 academia, 5(19.2%) strongly agree that they heard about enabling legal and regulatory environment as a policy that supports entrepreneurs, 5(19.2%) agreed that there is enabling legal and regulatory environment implemented by government to support entrepreneurs, 9(34.6%) remained neutral, 4(15.4%) disagree with the statement, 1(3.8%) strongly disagree and 2(7.7%) skipped the question.

**Table 4.67**

*Enabling legal and regulatory environment is a policy implemented by government to encourage youth entrepreneurship in Blantyre city*

<b>Enabling legal and regulatory environment is a policy implemented by government to encourage youth entrepreneurship in Blantyre city</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	3.8	3.8	3.8
	Disagree	4	15.4	15.4	19.2
	Neutral	9	34.6	34.6	53.8
	Agree	5	19.2	19.2	73.1
	Strongly agree	5	19.2	19.2	92.3
	Skipped	2	7.7	7.7	100.0
	Total	26	100.0	100.0	

### **Youth involvement on entrepreneurship as a policy development and implementation**

From all the focus group discussion sessions and one to one interview, it was revealed that youth involvement on entrepreneurship activities is a good policy that can boost the young entrepreneurs. From the one of the focus group sessions, it was explained as follows:

*“Youth involvement is a policy very helpful to us young entrepreneurs. To our surprise is that, most youth are not involved on entrepreneurship activities. Going to rural areas, you will never hear that government officials came to engage the youth on any entrepreneurship activity. This is a good initiative that should be*

*implemented by the government. But NGOs are involving the youth on a small scale. Government need to improve on this important initiative that it should put youths as a priority.’’*

### **Introduction of Entrepreneurship course from Primary, Secondary up to tertiary education level as a policy**

From the focus group discussion sessions and one on one interview, participants in these groups indicated that for people to appreciate and develop a business minded culture, or the importance of entrepreneurship, this should be taught in schools starting from primary school, secondary school and tertiary education level. One female young entrepreneur argued:

*‘‘In order to change mindset of people towards entrepreneurship, business related courses should be taught in primary schools, secondary school and tertiary education level. This entrepreneurship should be a compulsory subject starting from primary up to tertiary. In this way, people will have adequate knowledge towards business which then can help to develop the country.’’*

### **Factors that can increasing youth participation in entrepreneurship in Blantyre city**

#### ***Entrepreneurship education and training can increase youth participation***

After data was collected from young entrepreneurs, it was illustrated that 93(71.5%) of the youth indicated that entrepreneurship education and training is a very important factor that can increase youth participation in business, 23(17.7%) illustrated that it is an important factor to increase youth participation in entrepreneurship and 6(4.6%) indicated their silence while 1(0.8%) of the young entrepreneurs indicated that it is of low importance.

**Table 4.68**

*Entrepreneurship training or education can increase youth participation in entrepreneurship*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low importance	1	.8	.8	.8
	Neutral	6	4.6	4.6	5.4
	Important	23	17.7	17.7	23.1
	Very important	93	71.5	71.5	94.6
	Skipped	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

All the young entrepreneurs had similar views on the provision of loans to the youth to encourage them to participate in entrepreneurship activities.

One male young entrepreneur argued:

*‘‘For us to be motivated to participate on entrepreneurship activities, the government should provide loans to the youth in different communities.’’*

***Formation of Village savings and loans Groups can increase youth participation in entrepreneurship***

Data collected from young entrepreneurs, out of 130 participants, 79(60.8%) indicated that formation of village savings and loans groups can increase youth participation in entrepreneurship. It is a very important factor. On the same, 34(26.2%) indicated that formation of village savings and loan groups can increase youth participation in entrepreneurship. On the same, 9(6.9%) skipped the question and 2(1.5%) indicated that it is of low importance and 2(1.5%) indicated that it is not an important factor to increase youth participation in entrepreneurship.

**Table 4.69**

*Village, Savings and Loans formation can increase youth participation in entrepreneurship*

<b>Village, Savings and Loans formation can increase youth participation in entrepreneurship</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	2	1.5	1.5	1.5
	Low importance	2	1.5	1.5	3.1
	Neutral	4	3.1	3.1	6.2
	Important	34	26.2	26.2	32.3
	Very important	79	60.8	60.8	93.1
	Skipped	9	6.9	6.9	100.0
	Total	130	100.0	100.0	

***Formation of cooperatives can increase youth participation in entrepreneurship***

This is another important factor that was put forward for the young entrepreneurs to give their views. Out of 130 young entrepreneurs, 40(30.8%) indicated that it is a very important factor that can increase youth participation in entrepreneurship, 28(21.5%) indicated that it is an important factor to increase youth participation in entrepreneurship while 47(36.2%) remained neutral and 9(6.9) skipped the question and 4(3.1%) indicated that it is of low importance and 2(1.5%) indicated that it is not an important factor to increase youth participation in entrepreneurship.

***Financial support can increase youth participation in entrepreneurship***

After data collection from participants, several views on this factor were highlighted. Out of 130 young entrepreneurs, 63(48.5%) participants indicated that financial support is a very important factor to motivate youth to participate in entrepreneurship and 44(33.8%) indicated that it is an important factor to participate in entrepreneurship, 12(9.2%) indicated their level of silence while 1(0.8%) indicated that it is a low important factor that can increase youth participation in entrepreneurship and 1(0.8%) indicated that financial support is not an important factor to increase youth participation in entrepreneurship and 9(6.9%) skipped the question.

**Table 4.70**

*Financial support can increase youth participation in entrepreneurship*

<b>Financial support can increase youth participation in entrepreneurship</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	1	.8	.8	.8
	Low importance	1	.8	.8	1.5
	Neutral	12	9.2	9.2	10.8
	Important	44	33.8	33.8	44.6
	Very important	63	48.5	48.5	93.1
	Skipped	9	6.9	6.9	100.0
	Total	130	100.0	100.0	

From the focus group discussion and one on one interview, issue of financial support came from almost every participant. They indicated that financial support can increase youth participation in entrepreneurship. One young entrepreneur argued:

*‘Young entrepreneurs do not have access to finance. Although there are some government financial institutions like National Economic Empowerment Fund (NEEF), only few youths access the funds. There is favoritism and corrupt practices when finances in form of loans are disbursed to the youth. Those that are attached to the political parties and some government official. An ordinary person like me cannot access the finances.’*



***Enabling legal and regulatory environment can increase youth participation in entrepreneurship***

The data that was collected from young entrepreneurs, several opinions were given. Out of 130 young entrepreneurs, 42 (32.3%) indicated that they heard about enabling legal and regulatory environment and it is a very important factor that can increase youth participation in entrepreneurship and 47(36.2%) illustrated that it is an important factor that can increase youth participation in entrepreneurship and 25(19.2%) remained neutral and 3(2.3%) indicated that it is a low important factor and 4(3.1%) indicated that it is not an important factor that can increase youth participation and 9((6.9%) skipped the question.

**Table 4.71**

*Enabling legal and regulatory environment can increase youth participation in entrepreneurship*

<b>Enabling legal and regulatory environment can increase youth participation in entrepreneurship</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	4	3.1	3.1	3.1
	Low importance	3	2.3	2.3	5.4
	Neutral	25	19.2	19.2	24.6
	Important	47	36.2	36.2	60.8
	Very important	42	32.3	32.3	93.1
	Skipped	9	6.9	6.9	100.0
	Total	130	100.0	100.0	

**Skills that are important to be acquired in universities or colleges for young entrepreneurs to be successful**

Below indicates a summary of results on skills that are need for young entrepreneurs to perform their businesses well.

**Table 4.72**

*Summary of results on skills that are need for young entrepreneurs to perform their businesses well.*

Statistics		Opportunity recognition is an important skill to be acquired in Universities for young entrepreneu r	Market networking is an important skill to be acquired in Universities for young entrepreneu rs	Business communicat ion is an important skill to be acquired in Universities for young entrepreneu rs	Creativity is an important skill to be acquired in Universities for young entrepreneu rs	Handling complex business solutions is an important skill to be acquired in Universities for young entrepreneu rs	Risk managemen t is an important skill to be acquired in Universities for young entrepreneu rs
N	Valid	26	26	26	26	26	26
	Missin g	0	0	0	0	0	0
Mean		4.58	4.42	4.50	4.42	4.19	4.27
Std. Deviation		.758	.809	.583	.987	1.021	1.02

Data collected from academia indicated that all skills illustrated have a great impact. Opportunity recognition (mean 4.58) is a very important skill to be acquired by young entrepreneurs followed by business communication skill (mean 4.50). Other important skills to be acquired as illustrated by participants are market networking and creativity which both have a (mean of 4.42). Another important skill to be acquired by young entrepreneurs in universities is risk management (mean 4.27). Handling complex business solutions (mean 4.19) was illustrated as another important skill to be acquired in universities so that young entrepreneurs can perform well.

### **Opportunity recognition as a skill**

Acquiring skills can be part of the solutions the young entrepreneurs face. On skills required to be acquired in universities to boost young entrepreneurs, 16 (61.5%) of the academia indicated that opportunity recognition is a very important skill the university can intensify so that young entrepreneurs can be successful. On the same, 6(32.1%) academia indicated that acquiring skills in universities or colleges is an important factor to be strengthened in tertiary education. On the same, 3 academia (11.5%) remained neutral on this point. They did not want to say anything for reason better known to themselves. One participant skipped the question.

Another skill that the academia indicated which is very important to be acquired from universities and colleges is market networking. Then, 13(50%) participants indicated that market networking is a very important skill that can make young entrepreneurs successful. Other academia 8 of them thus 30.8% indicated that acquiring these skills is an important factor to be acquired from universities while 4(15.4%) of academia did not say anything on this one. They preferred to remain neutral than giving out their views. One participant (3.8%) skipped the question.

### ***Market networking Skill***

The other important skill that young entrepreneurs need to acquire is market networking. Networking is the ability to get connected to other stakeholders who can help in information sharing regarding business. Out of 26 academia, 13 (50%) indicated that market networking is a very important skill required by young entrepreneurs. While 8 academia thus 30.8% indicated that market networking is an important skill needed to be acquired by young entrepreneurs for them to be successful. On the same, 4 (15.4%) academia remained neutral on this issue. One academia (3.8%) skipped the question and did not indicate the reason why the question was skipped.

### ***Business Communication Skill***

On businesses communication as a skill to be acquired in universities /colleges for young entrepreneurs.

Out of the 26 academia, 14 (53.8%) academia indicated that business communication skills is a very important skill required to be acquired by young entrepreneurs for their success in business. While 11((42.3%) participants indicated that business communication skills is an important for young entrepreneurs to prosper in their business. On the same, 1(3.8%) participant remained neutral. The participant did not say anything on this issue.

***Creativity as an important skill to be acquired by young entrepreneurs in Universities/Colleges***

Another important skill to be acquired by young entrepreneurs is creativity. Out of 26 academia, 15 (57.7%) mentioned creativity a a very important skill to be acquired by young entrepreneurs to be successful in their businesses. Out of 26 participants, 6(23.1%) indicated that creativity is an important skill to be acquired that can help to make young entrepreneurs successful. On the same 2 (7.7%) participants indicated that creativity is not necessary for young entrepreneurs to be successful and 2 (7.7%) participants remained neutral and 1 (3.8%) skipped the question.

**Handling complex business solutions as an important skill to be acquired by young entrepreneurs in universities and colleges**

On handling complex business solutions, responses from academia, 12 (46.2%) illustrated that this skill is a very important one to be acquired by young entrepreneurs. Out of 26 academia, 5 (19.2%) did not say anything, they remained neutral while 1 (3.8%) of academia indicated not an important and 1 (3.8%) skipped the question.

**Risk management as an important skill to be acquired in universities and colleges for young entrepreneurs to progress well in business**

When academia were asked on whether risk management skill is important for young entrepreneurs to acquire, 15 (57.4 %) indicated that it is a very important skill for young entrepreneurs to prosper in business. On the same issue, 5 (19.2%) of academia indicated as important for young entrepreneurs to successfully do business. 4 (15.4%) of academia remained neutral.

## How can the government help entrepreneurs to increase their profits and ensure survival?

This section will cover underlying factors that can increase entrepreneurs' profits and ensure survival. The section presents views of the respondents on government support to entrepreneurs, role of universities and colleges, policy/strategy related factors.

### Kind of government support to entrepreneurs

All the young entrepreneurs except two indicated that they do not get any support in any form from the government to boost their business. Young entrepreneurs illustrated that support like giving loans, entrepreneurship trainings and reducing interest rates could be among the support necessary for the success of youth business.

**Table 4.73**

*Whether young entrepreneurs got or are getting any government support*

Statistics		
Whether you got or are getting any government support		
N	Valid	130
	Missing	0
Mean		2.02
Std. Deviation		.278

Data collected from 130 young entrepreneurs according to statistics above indicates that the majority of young entrepreneurs are not getting support from the government to boost their businesses. This is evidenced by the (mean 2.02). This shows that it has great impact. Very few young entrepreneurs illustrated that they do receive support from the government.

## **Role of universities and Colleges on entrepreneurship to increase profits and ensure survival**

**Table 4.74**

*Whether Research and Development is an important role of a university*

<i>Whether Research and Development is an important role of a university</i>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low importance	1	3.8	3.8	3.8
	Important	6	23.1	23.1	26.9
	Very important	19	73.1	73.1	100.0
	Total	26	100.0	100.0	

Data that was collected from academia, 19(73.1%) indicated that universities have a very big role to come up with innovations through research and development. On the same, 6(23.1%) indicated that it is an important role of the universities and colleges to train human capita on entrepreneurship while 1(3.8%) indicated that research and development is not an important role of the universities on entrepreneurship.

### **4.4. 3 Training human capital as a role of universities and colleges.**

From the data that was collected from academia, out of 26 academia, 11(42.3%) indicated that training human capital on entrepreneurship is a very important role of universities to produce entrepreneurs while 6(23.1%) illustrated that it is an important role of universities and colleges to train human capital in order to promote entrepreneurship. However, 6(23.1%) of academia especially students remained neutral on this issue. The other 3(11.5%) of the academia indicated

that training human capital on entrepreneurship related courses is not an important role of the universities.

**Table 4.75**

*Whether training human capital is an important role of a university*

<b>Whether training human capital is an important role of a university</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	3	11.5	11.5	11.5
	Neutral	6	23.1	23.1	34.6
	Important	6	23.1	23.1	57.7
	Very important	11	42.3	42.3	100.0
	Total	26	100.0	100.0	

**Dissemination of information to the society on entrepreneurship as an important role of universities and colleges**

**Table 4.76**

*Whether dissemination of information is an important role of a university*

<b>Whether dissemination of information is an important role of a university</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important	2	7.7	7.7	7.7

Low importance	1	3.8	3.8	11.5
Neutral	6	23.1	23.1	34.6
Important	6	23.1	23.1	57.7
Very important	11	42.3	42.3	100.0
Total	26	100.0	100.0	

After collecting data from academia, 11(42.3%) indicated that dissemination of entrepreneurship information to the society is a very important role of the universities and colleges, 6(23.1%) indicated that dissemination of information to the society on entrepreneurship is an important role of the university and colleges and 1(3.8%) indicated that it is not an important role of the universities to disseminate entrepreneurship information to the society while 6(23.1%) remained neutral.

### **Role of the universities and colleges on bringing entrepreneurship innovation to the society**

**Table 4.77**

*Summary of roles of universities and colleges on bringing innovation to the society*

<b>Statistics</b>					
		Importance of Research and Development as a University's role	Importance of Training human capital as a University's role	Importance of dissemination of information to the society on entrepreneurship as a University's role	Importance of bringing innovation as a University's role
N	Valid	26	26	26	26
	Missing	0	0	0	0
Mean		4.65	3.85	3.88	4.54



Std. Deviation	.689	1.317	1.243	.582
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From the statistics shown according to data collected from academia, it shows that there are several roles played by the university or college to promote entrepreneurship. The majority of academia indicated that the major role is research and development according to the results which indicated the (mean 4.65), followed by innovation which has a mean of (4.54). Another important role is dissemination of information to the society related to entrepreneurship which has a (mean 3.88) and lastly the academia indicated that training human capital is the university's role in order to promote entrepreneur which has a (mean 3.85).

**Table 4.78**

*Whether bringing innovation is an important role of a university*

Whether bringing innovation is an important role of a university					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	1	3.8	3.8	3.8
	Important	10	38.5	38.5	42.3
	Very important	15	57.7	57.7	100.0
	Total	26	100.0	100.0	

From the data that has was collected from academia, out 26 participants, 15(57.7%) indicated that bringing entrepreneurship innovation is very important to promote entrepreneurship. On the same, 10 (38.5%) participants indicated that it is an important role of universities and colleges to bring entrepreneurship innovation to the society. However, 1(3.8%) of the participants remained neutral.

### Did you get or are getting support from government to support the business?

Young entrepreneurs were asked to find out what kind of support they get from the government to support their business.

**Table 4.79**

*Whether young entrepreneurs got or are getting any government support*

Whether young entrepreneurs got or are getting any government support					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	3.1	3.1	3.1
	No	120	92.3	92.3	95.4
	Skipped	6	4.6	4.6	100.0
	Total	130	100.0	100.0	

From the data figure below that was collected from the participants refer the figure below especially from young entrepreneurs, 120 (92.3%) indicated that they did not get support to boost their businesses. On the same, 4(3.1%) of the participants indicated that they receive support from the government and 6 (4.6%) of the participants remained neutral on this question. When asked the type of support they get or were getting from the government to support their business, they indicated that they attended an entrepreneurship training organized by government department and also got a loan from the government department.

**Table 4.80**

*Whether you got or are getting any government support from young entrepreneurs*

Statistics		
Whether you got or are getting any government support		
N	Valid	130

	Missing	0
Mean		2.02
Std. Deviation		.278

Data collected from young entrepreneurs indicates that majority of them did not get enough support from the government as shown above (mean 2.02). Only few young entrepreneurs are getting support to make their business succeed.

From the focus group discussion session and one on one interview, this issue of government support was also very critical. From the participants engaged, all except two indicated that the government did not support them. One young female entrepreneur argued:

*‘The government did not support me in any form since I started my business some years back. If support was provided to others, could be those that are attached to a political parties or are known by senior managers in government department not the other way round.’*

One male young entrepreneur also concurred with the female entrepreneur from the focus group discussion:

*‘I have not received any support from government to boost my business. Instead, the government robes us through market fee and taxes that resulted us not making profits. I do not know if others get support in any form from government’*

**What can the government do to help entrepreneurs increase their profits and ensure survival?**

**Table 4.81**

*Government can introduce friendly trade policies to help entrepreneurs increase their profits and ensure survival*

**4.6.1 Government can introduce friendly trade policies to help entrepreneurs increase their profits and ensure survival.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	2	1.5	1.5	1.5
	Disagree	5	3.8	3.8	5.4
	Neutral	32	24.6	24.6	30.0
	Agree	47	36.2	36.2	66.2
	Strongly agree	37	28.5	28.5	94.6
	Skipped	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

On what the government can do to increase entrepreneurs' profits and ensure survival, the solution to it is by introducing friendly trade policies. Data collected from participants especially young entrepreneurs indicated that; 37(28.5%) strongly agree that the government can introduce friendly trade policies that can help entrepreneurs to make profit and ensure survival. On the same, 47(36.2%) agreed that in order to increase profits and survival for entrepreneurs, government can introduce friendly trade policies. 32 (24.6%) remained neutral on this issue, 5(3.8%) disagree that entrepreneurs can increase their profits and ensure survival by introducing friendly policies. On the same, 2(1.5%) strongly disagreed with this statement, 7(5.4%) skipped the question.

From qualitative data that was collected, all participants indicated that the government need to provide friendly or favourable business policies to help entrepreneurs. One entrepreneur indicated:

*“Government has a lot of policies and the policies should be friendly to us young entrepreneurs. Policies favour old and well-established entrepreneurs. These policies can help us to make profits and ensure business survival”*

**Government can provide loans to entrepreneurs to increase their profits and ensure survival**

**Table 4.82**

*Government can provide loans to Entrepreneurs to increases their profits and ensure survival*

<b>Government can provide loans to Entrepreneurs to increases their profits and ensure survival</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	2	1.5	1.5	1.5
	Disagree	2	1.5	1.5	3.1
	Neutral	8	6.2	6.2	9.2
	Agree	31	23.8	23.8	33.1
	Strongly agree	81	62.3	62.3	95.4
	Skipped	6	4.6	4.6	100.0
	Total	130	100.0	100.0	

Participants thus lecturers and students in universities and colleges gave their different views. Out of 130 young entrepreneurs, 81 (62.3%) indicated that in order to increase profits for entrepreneurs and ensure their survival, government has to provide loans to entrepreneurs in order to promote them while 31(23.8%) of the academia agreed that government can provide loans to boost entrepreneurs profits and ensure survival and 8(6.2%) did not say anything, they remained neutral and 2(1.5%) disagree and 2(1.5%) strongly disagree with the statement. However, 6(4.6%) skipped the question.

From focus group discussion and one on one interviews, all participants indicated that the government is supposed to provide business loans to young entrepreneurs to boost their business and earn profits. One male young entrepreneur indicated:

*‘For us to make profits and ensure sustainability of our businesses, government should have a provision of providing loans to us so that we can boost our businesses and earn good profits and later develop our country.’*

### **Government can lower interest rates to help entrepreneurs increase their profits and ensure survival**

Young entrepreneurs from different markets in Blantyre city provided different views and they are as follows; Out of 130 young entrepreneurs, 82(63.1%) strongly agreed that if government can lower interest rates, it can help entrepreneurs to increase profits and ensure survival. On the same, 28(21.5%) agreed that once the government can reduce interest rates, this can help to boost entrepreneurs on their business, 7(5.4%) skipped the question, 6(4.6%) remained neutral and 2(1.5%) disagreed that lowering interest rates after borrowing money can help entrepreneurs to make profits. And 5 (3.8%) strongly disagree with the statement that reducing interest rates can help entrepreneurs to earn more profits and ensure survival.

**Table 4.83**

*Government can lower the interest rates to help entrepreneurs increase their profits and ensure survival.*

<b>Government can lower the interest rates to help entrepreneurs increase their profits and ensure survival</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	3.8	3.8	3.8
	Disagree	2	1.5	1.5	5.4

Neutral	6	4.6	4.6	10.0
Agree	28	21.5	21.5	31.5
Strongly agree	82	63.1	63.1	94.6
Skipped	7	5.4	5.4	100.0
Total	130	100.0	100.0	

From the qualitative data collected, almost all participants indicated that for entrepreneurs to increase profits and ensure their survival, the government should reduce the interest rate from the money borrowed from banks. One male and female young entrepreneurs said the same thing:

*‘For youth to be successful in their business, the government needs to reduce interest rates from the money we borrow from banks and other money lending institutions. If the interest rate is reduced to 5%, this can motivate young entrepreneurs to do business and make profits and ensure their survival. Hence will improve the economy of Blantyre city’*

### **Government can boost productivity to help entrepreneurs increase their profits and ensure survival**

From the data that was collected from participants, out of 130 young entrepreneurs, 68(52.3%) indicated strong agreement to the statement that boosting productivity will increase profits and ensure survival and 40(30.8%) agreed that this can really increase profits of entrepreneurs and 10 participants remain neutral on this issue while 4(3.1%) disagree with this statement and 1 (0.8%) strongly disagree that boosting productivity can help to increase profits and ensure survival of entrepreneurs.

**Table 4.84**

*Government can boost productivity to help entrepreneurs increase their profits and ensure survival.*

<b>Government can boost productivity to help entrepreneurs increase their profits and ensure survival</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	.8	.8	.8
	Disagree	4	3.1	3.1	3.8
	Neutral	10	7.7	7.7	11.5
	Agree	40	30.8	30.8	42.3
	Strongly agree	68	52.3	52.3	94.6
	Skipped	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

### **Analysis using chi square goodness-of-fit test**

A sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said government can help current entrepreneurs to increase profits ( $f=108$ ) was equal to those who said government cannot help current entrepreneurs ( $f=22$ ). Majority of young entrepreneurs indicated that young entrepreneurs indicated that the government need to help young entrepreneurs to increase their profits and ensure survival.

**Table 4.85**

*Analysis using chi square goodness-of-fit test on profits made by young entrepreneurs*



Can the government help current entrepreneurs to increase their profits and ensure survival?			
	Observed N	Expected N	Residual
Yes	108	65.0	43.0
No	22	65.0	-43.0
Total	130		

Test Statistics	
	Can the government help current entrepreneurs to increase their profits and ensure survival?
Chi-Square	56.892 <sup>a</sup>
Df	1
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 65.0.	

A sample of 26 Academicians in Blantyre city was drawn and evaluated whether the number of respondents who said government can help current entrepreneurs to increase profits ( $f=22$ ) was equal to those who said government cannot help current entrepreneurs ( $f=4$ ). Results indicated that majority need the government to help young entrepreneurs to support them for their survival.

**Table 4.86**

*Can the government help current entrepreneurs to increase their profits and ensure survival?*

Can the government help current entrepreneurs to increase their profits and ensure survival?			
	Observed N	Expected N	Residual
Yes	22	13.0	9.0
No	4	13.0	-9.0

Total	26		
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Test Statistics	
	Can the government help current entrepreneurs to increase their profits and ensure survival?
Chi-Square	12.462 <sup>a</sup>
Df	1
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 13.0.	

### **What can the government do to foster youth entrepreneurship in Blantyre city?**

The responses below are from the focus group discussion and one on one interviews. From the young entrepreneurs, several responses were given. Almost all young entrepreneurs urged that the government should reduce barriers on youth entrepreneurship so that they can do business with confidence.

#### **Civic education on entrepreneurship**

From the data that was collected from young entrepreneurs, almost all indicated that civic education is important for the youth and this will help to foster youth entrepreneurship. One female young entrepreneur argued:

*“Civic education is an important aspect that can foster youth entrepreneurship in Blantyre city. The government should consider this as an important factor. The government should go in communities and explain the importance of youth entrepreneurship.”*

#### **Introduce and intensify short courses on entrepreneurs**

Data collected from participants from focus group and one on one interview, all the participants illustrated that the government can introduce short entrepreneurship courses to foster youth to do

business and make profit. This can encourage youth to do business. One young female entrepreneur argued:

*‘‘The government is not doing its best. Entrepreneurship trainings and short courses are occasionally conducted to the youth to foster them to do business. These short courses are for us to gain knowledge and skills.’’*

### **Government to increase number of Money Lending Institutions**

From the focus group discussion, a participant indicated that the government should increase number of money lending institutions so that many can afford to get loan. He stated as follows:

*‘‘In order to boost youth entrepreneurship and develop the country, the government needs to increase the number of money lending institutions so that many youths can have access to finances. This is the other way to boost entrepreneurship among the youth.’’*

### **Involve youth of entrepreneurship policy formulation and implementation**

Another policy deemed to be important as indicated by one of the young entrepreneurs is that youth should be involved during planning state and as well as formulation stage. He stated:

*‘‘For the government to boost entrepreneurship among the youths, the government should involve the young entrepreneurs from policy formulation to implementation stage. This will motivate the youth and feel that they are part of the team that is trusted and respected.’’*

### **Government to increasing number of community technical colleges**

From the focus group discussion sessions, young entrepreneurs claimed that in order to boost entrepreneurship community technical colleges should increase in number where they can learn technical skills. One young male entrepreneur claimed:

*‘Technical colleges especially community technical colleges are vital for the development of the country and boost entrepreneurship. If the government increases the number of technical colleges, this can boost entrepreneurship since many youths will acquire different business skills. The government should do something on this.’*

### **Government to conduct a lot of awareness meetings on entrepreneurship**

From qualitative data, it was established that in order to enhance and motivate youth to do business, the government should conduct and intensify entrepreneurship awareness meetings so that more youths should have a knowledge of importance of entrepreneurship. The young entrepreneurs also indicated that the campaigns should also reach the youth in rural areas so that many youths participate. It was learnt that most activities performed by the government do not reach the rural areas hence are left behind. One young entrepreneur indicated:

*‘For youth to be motivated to do business, the government need to conduct a lot of awareness meetings so that more youths participate in business activities. The messages should target the rural areas as well since these people in rural areas are ignored by the government.’*

### **Government to introduce and make it compulsory to teach entrepreneurship course starting from primary school, secondary school up to university**

Literature in chapter 2 and research findings established that education is a key ingredient in entrepreneurship. The study also discovered that institutions like universities, colleges, secondary schools and primary schools are the sources of knowledge and skills that can promote entrepreneurship in Blantyre city. These institutions have to revisit their curriculum so that they include entrepreneurship or business- related courses that will meet the current needs of the market. With this idea that educational institutions like secondary, primary and universities should be providing entrepreneurship or business-related courses should focus on providing attractive and motivating relevant content to encourage the learner to have long lasting love towards

entrepreneurship. This particular study could be the bench mark for recommendations to those policy makers to think twice over the implementation of policies that suits the needs entrepreneurs or youth to become employers (Davey & Hannon, 2016).

## **EVALUATION OF RESEARCH FINDINGS**

### **Extent of youth entrepreneurship contribution to employment in Blantyre city**

This section describes the extent of youth entrepreneurship contribution to employment in Blantyre city –Malawi referring to research question illustrated: To what extent does youth entrepreneurship contribute to employment in Blantyre city? The study also wanted to test the hypothesis as illustrated below;

*Ho:* Youth entrepreneurship cannot contribute to employment in Blantyre city.

*H1:* Youth entrepreneurship can contribute to employment in Blantyre city.

On extent of youth contribution to employment in the city of Blantyre, Schumpeter Innovation and Entrepreneurship Theory which is the main guiding theory states that, entrepreneurs can earn profit by introducing successful innovations. An entrepreneur has to introduce innovations which will result into profits. The entrepreneurs have to find ways of reducing costs during production and increase demand for their products (Schumpeter, 1934). He explained that development is a process and it is driven by innovation through the launch of new products or by improving already existing products, opening up new markets, application of new methods of production and new industry structure. He further illustrated that anyone seeking profits must innovate. The entrepreneur has to introduce and perform all activities that reduce costs such as introduction of new methods, new machinery or innovative methods of organizing the type of industry undertaken (Schumpeter, 1934).

This theory also concurs with Human Capital Entrepreneurship Theory which states that human capital can mean the state of health, education and capacity that an individual has (Todaro & Smith, 2006). This perspective of human capital places more weight on the production side of

the economy and an individual. This definition places more weight on the wellbeing aspect of an individual. The study concurs with the Psychological Theory of Entrepreneurship which states that individuals need to have a spirit of achieving high and this will make them work hard to fulfil their dream. McClelland (1997), illustrated that entrepreneurship is successful when the society has sufficient supply of people who have psychological characteristics such as need to achieve high, those that have vision and ability to face opposition but do not get discouraged. Gracia (2018) argued that entrepreneurs or parents should encourage their children to engage in entrepreneurship activities and allowed to think on their own and this promotes creativeness. Youths need to aim at achieving high in terms of entrepreneurship hence will develop the economy.

From the results obtained from participants from quantitative data, they indicated that youth entrepreneurship contribution to employment is good and many young entrepreneurs have been employed due to businesses established by fellow young entrepreneurs. As one entrepreneur starts a business, he or she employs someone to assist in running the business hence job has been created. Referring to statistics and results from focus group discussion and one on one interview, majority of young entrepreneurs explained that youth entrepreneurship is creating employment on a large scale. Many youths are working in shops or companies whose owners are entrepreneurs. This too helps to develop the economy of Blantyre city.

The study also established that young entrepreneurs in Blantyre city are employing different innovations to make sure that they are satisfying their customers. These innovations include good customer service which was rated high followed by fast delivery, employing new technologies advertising and selling products on line and in social media such as WhatsApp, online transaction where customers can pay through their phones and also view the products on WhatsApp. Customers are also communicated through online means such as e-mails thus e-commerce. Other innovations include door to door delivery so that customers should not travel long distances to access the products, offering unique quality products among others. The study also established that many young entrepreneurs are motivated to start business in order to earn high incomes so that they can support themselves since parents cannot manage to provide

everything and some indicated that they are motivated to do business because of flexibility. Others are motivated to do business because there is no job security hence start businesses. Others are motivated to start business because of influence from friends and families.

It was also established that most young entrepreneurs have been in business between 1-3 years and majority have employed 1-4 people to assist in the business. It was established that majority have one type of business. Very few young entrepreneurs have second type of business.

From the data collected, youth entrepreneurs illustrated that youth unemployment is very high in Blantyre city. Many young entrepreneurs are not employed. From data collected, it showed that the government is not supporting enough to young entrepreneurs in their business in any way to boost their business. If support is given, unless those young entrepreneurs are attached to a certain political party.

On the level of youth entrepreneurship contribution to employment, data collected indicated that youth entrepreneurship creates employment. In Blantyre city, youth unemployment is very high. Youth entrepreneurship help to create jobs by employing themselves thus self-employment, through fostering innovations, increasing investment and also employing other people in the society. The data collected from participants indicated that entrepreneurship is important to the society because people are able to access certain products which on their own could not manage to do so. Entrepreneurship also help to create jobs in the society through the projects that are being done in the area and also through the businesses that are done in that particular society. Entrepreneurship also helps to develop the area since some entrepreneurs build different structures such as shops, houses and many more as such the economy of a country grows. The results in this study are the ones expected and in line with the literature that has been produced in this study in chapter two as illustrated by Diraditsile & Maphula, 2018).

To test hypothesis, a sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated where the number of young entrepreneurs who said youth entrepreneurship contributes to employment was equal in all the five categories (Expected = 26). The data was analysed using

chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5%, thus  $H_0: \chi^2(4) = 37.462, P \leq .05$ . Majority of young entrepreneurs illustrated that youth entrepreneurship contributes to employment in Blantyre city. A sample of 26 participants from academia from university and technical college in Blantyre city was drawn and evaluated whether the number of academicians who said youth entrepreneurship contributes to employment ( $f=21$ ) was equal to those who said youth entrepreneurship does not contribute to employment ( $f=5$ ). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 9.846, P \leq .05$ . Majority of academia indicated that youth entrepreneurship in Blantyre city contributes a lot to employment.

The results of this study also agreed to hypothesis *H1* which says that: *H1*: Youth entrepreneurship can contribute to employment in Blantyre city. The study findings are also in line with the theories as illustrated above and conceptual framework that explains the importance of innovations and research and development in entrepreneurship which promote entrepreneurship, create jobs and increase productivity.

### **Challenges faced by young entrepreneurs in Blantyre city and possible solutions to challenges**

This section describes the challenges that young entrepreneur in Blantyre city face and possible solutions to the challenges. The study wanted to answer the research question on challenges or obstacles they meet when doing business. The study also wanted to test the hypothesis named below: *H0*: There are no challenges faced by young entrepreneurs in Blantyre city. *H2* : There are challenges faced by young entrepreneurs in Blantyre city.

Results in this study are also relevant and corresponds to what is in chapter 2, literature review which explains that young entrepreneurs are facing a lot of challenges when doing business (Ahmed (2017) and (Khin et al, 2017) and theories especially the Resource-Based Entrepreneurship Theory where Alvarez & Busenitz (2001) illustrated that Wernerfelt in 1984 developed the theory. Some challenges included high interest rates, high taxes charged,



unfavourable business climate, lack of accessing finance among others. If entrepreneurs are to be successful, challenges faced by young entrepreneurs have to be solved. The availability of resources either financial or human resource is vital. This theory emphasizes the importance of resources for an entrepreneur to be successful. Simpeh (2011), argued that the resources could be in form of financial or social and human capital. Apart from capital, there is need for social networks thus human resources need to get connected in order to share knowledge, skills and experiences. Entrepreneurs need to have access to social network or connection for them to exploit enough resources for their businesses (UN DESA, 2020). The entrepreneurs should acquire education and experiences for them to identify different opportunities including resources and exploit them so that they become successful. Barney (2018) illustrated that entrepreneurs require resources such as leadership and specific information and knowledge and education. He further argued that when firms have enough resources, what is required is just to organize and coordinate those resources for smooth running of the operations of the firm.

The theory is relevant in such a way that entrepreneurs because it has revealed several challenges, some of them are inadequate resources or lack of resources such as financial resources. From the data that was collected, young entrepreneurs illustrated that they are not progressing in their business because they lack finance. They also illustrated that they do not have enough capital because they are scared to borrow from banks and other money lending institutions because of high interest rates charged. Some of the challenges explained is lack of knowledge and skills so that they can run their business properly. These skills and education can be obtained through trainings. Other challenges young entrepreneurs face in Blantyre city is lack of government support to boost their business. The results indicated that government is not providing much support to boost their business. Results from young entrepreneurs in various markets in Blantyre city indicated that they face several challenges. Majority of young entrepreneurs indicated that lack of information is one of the challenges they face. They do not get adequate and proper information regarding business as illustrated in the theory that information is vital in business. The study findings also came up with possible solutions to challenges those young entrepreneurs face. Some

of the solutions include, imparting knowledge and skills for the success of the young entrepreneurs in such a way that they become stable and economically independent. Other solutions include provision of financial support by the government through loans so that they can have adequate finance to either buy raw materials or finished products for their enterprise. The study results are also the same as what is in conceptual framework where it illustrated that education and training are important for the entrepreneur to be successful. When an entrepreneur is successful, he can employ other people hence creating employment in the city of Blantyre. Once the jobs are created, output increases hence economic growth. Apart from the training and education where people get skills and knowledge, in the conceptual framework, issues of other resources are illustrated as important that entrepreneurs need to have such as financial resources, human resources among others.

To test the hypothesis, a sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said youth entrepreneurship face challenges ( $f=102$ ) was equal to those who said they do not face challenges ( $f=28$ ). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of

5% thus  $H_0: \chi^2(1) = 42.123, P \leq .05$ . Majority of young entrepreneurs sampled indicated that they face challenges as they are doing business. A sample of 26 participants from academia from university and technical college in Blantyre city was drawn and evaluated whether the number of respondents who said youth entrepreneurship face challenges ( $f=23$ ) was equal to those who said they do not face challenges ( $f=3$ ). The data was analysed using chi square goodness-of-fit test. The

null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 15385, P \leq .05$ . Majority of the academia sampled said that they face challenges.

The results of the study agree with hypothesis  $H_2$ : which states that there are challenges faced by young entrepreneurs in Blantyre city (World Bank, 2018). The study results were the ones expected as the literature illustrated the same challenges for young entrepreneurs in different parts of the world so too in Malawi specifically Blantyre city. The results concurs with the

literature that as young entrepreneurs face a lot of challenges, solutions have to be identified so that young entrepreneurs make strides in their businesses (Conney, 2012) and Brixiova et al, 2014).

### **What current and previous public policies are important to increase the number of youth entrepreneurs in Blantyre city?**

This section illustrates the public policies that are being implemented by the government to boost youth entrepreneurship and also possible policies or strategies that the young entrepreneurs feel important for the success. The section is guided by the research question: Which current and previous public policies were undertaken to increase the number of young entrepreneurs in Blantyre city? The study also wanted to test the following hypothesis: *H<sub>0</sub>*: Public policies cannot be undertaken into consideration to increase number of young entrepreneurs in Blantyre city. *H<sub>3</sub>*: Public policies can be undertaken into consideration to increase number of young entrepreneurs in Blantyre city. This section on policies, is related to the Economic Theory of Entrepreneurship where Harris (1970) & Papanek (1962) explained that economy and entrepreneurship are related. Gracia (2018) explained that when the economy of a country is good, entrepreneurship can also be successful. On the other hand, when the economy of a country is poor, entrepreneurship also suffers. Harris (1970) and Papanek (1962) further explained that, for entrepreneurship to be successful, there must be some favorable conditions available. They argued that economic incentives must be available that can help an entrepreneur to be successful. Such incentives include improved technology, good tax policies, availability of resources, good infrastructure, and political stability among others Harris (1970) and Papanek (1962). Based on this theory and the literature in chapter two, for the entrepreneurship to be successful, some incentives must be present. Data that has been collected from participants illustrated that the government has put in place some policies and there is need to improve on these policies since most of them are not implemented. Such policies such include issuing loans to the youth. Youth in Blantyre city argued that they do not have access to these loans introduced by the government unless the young entrepreneur is attached to any political party or a government official in the country. The young entrepreneurs argued that the government has to make sure that the loans are accessible to them so that they can

boost their business. The young entrepreneurs also illustrated that another policy is on reducing the interest rates from the money borrowed from banks. Young entrepreneurs explained that currently interest rates are very high which a burden to them too. The participants also argued that education and trainings are good policies to be strengthened since current situation does not promote this. Training and education help young entrepreneurs to acquire knowledge and skills necessary to promote entrepreneurship. Other policies include civic education. This is very important as youth need to have knowledge on entrepreneurship. Participants illustrated that some people do not do business because they do not know the importance of business to them and their society due to lack of knowledge.

From the conceptual framework, issues of policies are also explained. Such issues include economic policies such as access to finance. This policy explains that if youth are able to access the finances, they can boost their business hence create employment that can boost productivity and economy of Blantyre city (Diraditsile & Maphula, 2018). The conceptual framework also discusses the importance of education and training to the young entrepreneurs. Once the young entrepreneurs acquire skills and knowledge, they will be able to run their businesses well. Successful entrepreneurs create employment which will improve the country's output hence the economy can grow. From the data collected, the young entrepreneurs argued that in a city or country where there is low criminality, entrepreneurship becomes success. From the data collected also, participants indicated that support from institutions such as universities, Ministry of Trade and Industry is very vital since they help to provide guidance on issues related to business and finances or trainings. The study findings are what was expected in relation to literature review that has been highlighted in chapter two. The study findings are also in line with the conceptual framework which explains the independent variables on policies important for the entrepreneur to be successful as illustrated in this section (Rankhumise & Masilo, 2017). The results have answered the research question about public policies that they are important for the entrepreneur and tested the hypothesis  $H_0$ : Public policies can be undertaken into consideration to increase

number of young entrepreneurs in Blantyre city as illustrated by UN DESA (2020) and Bayyoud & Sayyad (2016) and (Mndala & Pelser, 2019).

In order to test the hypothesis, a sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said policies can be undertaken to increase the number of entrepreneurs in Blantyre city ( $f=104$ ) is equal to the number of respondents who said policies cannot be undertaken to increase the number of young entrepreneurs ( $f=26$ ). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with

level of confidence of 5% thus  $H_o: \chi^2(1) = 46.800, P \leq .05$ . Majority of young entrepreneurs illustrated that entrepreneurship policies are important need to be considered seriously by the government so that youth entrepreneurship can be promoted. A sample of 26 participants from academia from university and college in Blantyre city was also drawn and evaluated whether the number of respondents who said policies can be undertaken to increase the number of entrepreneurs in Blantyre city ( $f=18$ ) is equal to the number of respondents who said policies cannot be undertaken to increase the number of young entrepreneurs ( $f=8$ ). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of

5% thus  $H_o: \chi^2(1) = 3.846, P \leq .05$  Majority of academia said entrepreneurship policies are important and can be undertaken to improve youth entrepreneurship in the city.

### **How can the government help the current entrepreneurs to increase their profits and ensure their survival?**

This section illustrates what the government can do to make sure that entrepreneurs increase their profits and ensure their survival. The arguments in this section are built on the theories and literature, the research questions and hypothesis. The research question is as follows: How can the government help the current entrepreneurs to increase their profits and ensure their survival? This is guided by the research hypothesis as follows:  $H_o$ : The government cannot help the current entrepreneurs to increase their profits and ensure their survival.  $H_4$ : The government can help the current entrepreneurs to increase their profits and ensure their survival.

The theories underpinning this research question are; Resource-based Entrepreneurship Theory, Economic Theory of Entrepreneurship and Schumpeter Innovation and Entrepreneurship Theory. Schumpeter Innovation and Entrepreneurship Theory (1934) states that, entrepreneurs can earn profit by introducing successful innovations. An entrepreneur has to introduce innovations and then profit will follow. The entrepreneurs have to find ways of reducing costs during production and increase demand for their products (Schumpeter, 1934). He explained that development is a process and it is driven by innovation through the launch of new products or by improving already existing products, opening up new markets, application of new methods of production and new industry structure. He further illustrated that anyone seeking profits must innovate. The entrepreneur has to introduce and perform all activities that reduce costs such as introduction of new methods, new machinery or innovative methods of organizing the type of industry undertaken (Schumpeter, 1934).

Resource-Based Entrepreneurship Theory (Wernerfelt, 1984) explains that if entrepreneurs are to be successful there must be availability of resources either financial or human resource is vital. This theory emphasizes the importance of resources for an entrepreneur to be successful. Simpeh (2011), argued that the resources could be in form of financial or social and human capital. The entrepreneurs should acquire education and experiences for them to identify different opportunities including resources and exploit them so that they become successful. Barney (2018) illustrated that entrepreneurs require resources such as leadership and specific information, knowledge and education. He further argued that when firms have enough resources, what is required is just to organize and coordinate those resources for smooth running of the operations of the firm.

The theory was introduced based on the notion that economy and entrepreneurship are related. Gracia (2018) explained that when the economy of a country is good, entrepreneurship can also be successful. On the other hand, when the economy of a country is poor, entrepreneurship also suffers. Harris (1970) and Papanek (1962) further explained that, for entrepreneurship to be successful, there must be some favorable conditions available. They argued that economic

incentives must be available that can help an entrepreneur to be successful. Such incentives include improved technology, good tax policies, availability of resources, good infrastructure, and political stability among others Harris (1970) and Papanek (1962).

To test the hypothesis, a sample of 130 young entrepreneurs in Blantyre city was drawn and evaluated whether the number of respondents who said government can help current entrepreneurs to increase profits ( $f=108$ ) was equal to those who said government cannot help current entrepreneurs ( $f=22$ ). The data was analysed using chi square goodness-of-fit test. The null

hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 56.892, P \leq .05$ . Majority of young entrepreneurs sampled said that it is important for the government to implement the policies in order to help young entrepreneurs to increase profits and ensure their survival. A sample of 26 participants from academia from university and technical college in Blantyre city was drawn and evaluated whether the number of respondents who said government can help current entrepreneurs to increase profits ( $f=22$ ) was equal to those who said government cannot help current entrepreneurs ( $f=4$ ). The data was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 12.462, P \leq .05$ . Majority of academia sampled said that the government can come in and help young entrepreneurs to increase profits.

From the data that was collected from participants who are young entrepreneurs and lecturers, illustrated that for young entrepreneurs to be successful, earn profits and ensure survival, the government should be providing loans to the youth /young entrepreneurs in order to earn profits which can be reinvested back into the business and expand the business hence create jobs and improve the economy of Blantyre city. Apart from this, participants indicated that the government should reduce interest rates when they have borrowed money from banks and other money lending institutions. The young entrepreneurs indicated that they would like interest rate to be reduced to 5% so that they can be making profits. They are not making profits because interest rates are very high as such the business cannot survive. They argued that the government should be providing entrepreneurship education and training to young entrepreneurs so that they can boost their

business in so doing create jobs and increase productivity hence improves the economy of a country. Another thing which the government can do to the young entrepreneurs is to provide entrepreneurship course to early grade, secondary school through university. The entrepreneurship should be a compulsory module or subject in the schools so that youth can start appreciating this at an early stage. The young entrepreneurs also indicated that government should conduct civic education to the society highlighting the importance of entrepreneurship. The young entrepreneurs also illustrated that creating a conducive environment for the business like reducing or eliminating long and tiresome business registrations process is vital so that many businesses should be registered. In addition to these, the government should conduct and intensify awareness campaigns or civic education so that more youth have an idea of what entrepreneurship is all about. The campaigns should target rural areas as well. The study findings also indicated that entrepreneurship should be taught from early grade through university so that youth develop entrepreneurship culture (Davey & Hannon, 2016).

The results collected from the participants is the one expected and are in line with the theories illustrated in chapter two thus literature review (Renko et al, 2012), ILO (2016) and Brixiova et al (2014). The research has also answered the research question and the research hypothesis *H<sub>0</sub>*, which states that: The government cannot help the current entrepreneurs to increase their profits and ensure their survival (Kinyanjui, 2010). The results are also in line with the conceptual framework which has illustrated issues related to education and training, public policies or initiatives as independent variables that can help entrepreneurs to make profits and ensure their survival in order to increase productivity and create jobs (Schumpeter, 1934).

## **Chapter Summary**

This chapter has provided adequate data about youth entrepreneurship initiatives as a strategy for economic growth in Blantyre city. The main objective was to come up with youth entrepreneurship initiatives that can improve the economy of the city. The chapter has highlighted several issues regarding youth entrepreneurship. The chapter has captured issues relevant to answer the research questions: To what extent does the youth entrepreneurship can contribute to employment in



Blantyre city? What are the challenges faced by young entrepreneurs in Blantyre city? Which current and previous public policies were undertaken to increase the number of youth entrepreneurs in Blantyre city? How can the government help the current entrepreneurs to increase their profits and ensure their survival?

The chapter discussed how the study was conducted to make sure that data collected was trustworthy and reliable. The researcher tried to collect data himself and captured data so that the results are credible. In this study, the researcher tried to capture what respondents provided honestly. The study provided an opportunity to respondents to express their views by allowing them to write their ideas on the questionnaire for quantitative research approach. The same applied to qualitative research approach where participants were allowed to provide their views and captured through verbatim records in both one-to-one interview and focus group discussion session and in some instances the respondents were allowed to listen to their voice. To make sure that data is trustworthy, it was collected using diverse sources such as interviews, focus group and questionnaires to ensure triangulation of data sources. To ensure data reliability for this study, the researcher triangulated the research approach, used different data collection tools and to different categories of people thus students, young entrepreneurs and lecturers that teach business related modules in universities and technical colleges. In this case, the respondents were suitable hence reliable since they had information regarding the topic of study. Once the data collection tool was developed, the researchers involved the supervisor and another statistician to regularly cross-checking the data collection tool and the information on the research tools to ensure correctness, comprehensiveness, and consistency of the data to be collected. For this particular study, the researcher employed several strategies to ensure internal validity. The study was triangulated such as three different data collection tools were applied to collect data thus questionnaire, semi-structured interviews and focus group discussion. The researcher used a mixed method approach thus a combination of quantitative approach and qualitative approach. The researcher too engaged three categories of respondents thus, young entrepreneurs, students that are learning business related modules and lecturers that teach business related modules as well.

In this chapter, data collected from participants provided different opinions depending on their level of understanding and experience. The first part was to answer the research question: what extent does the youth entrepreneurship can contribute to employment in Blantyre city? From the participants several sub-questions emerged from this. Participants illustrated different reasons why they were motivated to start business. Some indicated that they wanted higher income, others wanted to support themselves others indicated that there is no job security. The participants were asked to explain whether they are employing innovations in their business. Almost every participant explained that they employ different innovations in order to satisfy customers and make profit. Such innovations include advertising on social media, door to door selling and fast delivery among others. When asked about benefits of entrepreneurship in the society, they indicated that entrepreneurship creates job, helps to provide goods and services to the people and helps to develop the area. On the kind of support provided by the government to the young entrepreneurs, they indicated that they do not get any kind of support from the government to boost their business. On the same, participants were asked to explain how entrepreneurship create jobs, several answers were given such as by employing themselves and once they start business and the business is growing, they employ others. On the issues of extent of youth unemployment, they indicated that youth unemployment in Blantyre city is very high. The data collected also indicated that majority of young entrepreneurs did not make profits in the 2020 year due to several challenges that were also explained. The study also wanted to know the role of universities and colleges on youth entrepreneurship. The findings indicated that the universities have a big role to make sure they train young entrepreneurs on business related issues. The universities also have a responsibility of doing research so that they come up with different innovations which can improve the youth entrepreneurship. Data also indicated that many businesses done by youths are not legally registered. Since the businesses are small, most of them employ 1-3 people and have been in business for a period between 1-4 years. Majority of the youth have one type of business only.

Several challenges were explained by participants. Participants were requested to explain the challenges they were facing when they first started their businesses and the current challenges

they are facing as they are doing business now. The participants were also requested to identify possible solutions to the challenges they face because by just identifying challenges was not enough. Participants were responding questions from questionnaires and focus group discussion and one on one interviews. Some of the challenges the young entrepreneurs face are: in adequate financial resources to boost their business. Many young entrepreneurs do not have access to loans as such their businesses do not grow. If one is to get a loan, they need to be attached to a particular political party of which many cannot manage. Another challenge illustrated was lack of entrepreneurship education and trainings. They also face a challenge of high interest rates so this makes them to be afraid of getting a loan. Some young entrepreneurs were not recognized by customers when they just started the business hence, they did not make good sales. After identifying challenges, some possible solutions were to request the government to provide trainings and civic education to the young entrepreneurs. Apart from this, the government should reduce taxes and interest rates so that the entrepreneurs can make strides in their business. Not only this, the government should introduce business friendly environment so that young entrepreneurs can find it easy to start business and improve the already existing businesses.

On the important current and previous public policies undertaken to increase the number of youth entrepreneurs in Blantyre city, the young entrepreneurs gave several views on this one. Young entrepreneurs illustrated that the important policies which were and are being implemented are not applicable to many young entrepreneurs are; Provision of loans to the youth so that they can assist to boost capital for the youth for their businesses. They explained that they do not have access to loans which makes them hard to expand their business. They explained that the policy is there but is not successful. Another policy is the provision of entrepreneurs' education and training to the young people so that they can acquire skills and knowledge that can be applied in their businesses. The young entrepreneurs indicated that though the policy is there, trainings are not conducted to the majority of the youth. Another important policy which they wish should be improved is the issue of interest rate. The interest rate is very high which makes the young entrepreneurs difficult to borrow money for business.

On the question of which strategies or initiatives the government can do formulate and implement or improve relating to youth entrepreneurship participation, the young entrepreneurs indicated that the government should reduce interest rates to 5% so that the youth can manage to borrow money and boost their businesses. The other thing is that civic education and trainings should be conducted and should target the young entrepreneurs or the youth. The other policy or initiative is that the government should make entrepreneurship course/module/subject to start being taught at primary school, secondary school and tertiary education level and this must be a compulsory subject. The young entrepreneurs also illustrated that the government should reduce taxes on the raw materials or finished products so that they make profits and ensure survival.

From the results that were collected from participants, the results in this study are the ones expected and in line with the literature that has been produced in chapter two. The results also agreed to hypothesis one which says that *H1*: Youth entrepreneurship can contribute to employment in Blantyre city. The data was analysed from young entrepreneurs using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0$ :

$$\chi^2(4) = 37.462, P \leq .05$$

Majority of young entrepreneurs illustrated that youth entrepreneurship contributes to employment in Blantyre city. The data was analysed from academia using chi square goodness-of-fit test. The null hypothesis was rejected,  $\chi^2(1) = 9.846, P \leq .05$ . Majority of academia said youth entrepreneurship in Blantyre city contributes to employment.

The study findings are also in line with the theories and conceptual framework that explains the importance of innovations and research and development in entrepreneurship. The results of the study agree with hypothesis number two *H2*: which states that there are challenges faced by young entrepreneurs in Blantyre city. The data was analysed from young entrepreneurs using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5 % thus

$H_0: \chi^2(1) = 42.123, P \leq .05$  . Majority of young entrepreneurs sampled indicated that they face challenges as they are doing business. The data was analysed from academia using chi square

goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 15385, P \leq .05$ . Majority of academia sampled said young entrepreneurs are facing challenges.

The study results were the ones expected as the literature illustrated challenges young entrepreneurs are facing in different parts of the world so too in Malawi specifically Blantyre city. The study findings are what was expected in relation to literature review that has been highlighted in chapter two. The study finding are also in line with the conceptual framework which explains the independent variables on policies important for the entrepreneur to be successful that as illustrated in this section. The results have answered the research question about public policies important for the entrepreneur and answered the tested hypothesis *H3*: Public policies that can be undertaken into consideration to increase the number of youth entrepreneurs in Blantyre city. The data was analysed from young entrepreneurs using chi square goodness-of-fit test. The null

hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 46.800, P \leq .05$ . More than half of the entrepreneurs illustrated that policies need to be taken seriously by the government. The data was analysed from academia using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 3.846, P \leq .05$ . More than half of the entrepreneurs said policies can be undertaken in order to make sure that young entrepreneurs are making profits and ensure their survival. The results collected from the participants are the ones expected and are in line with the theories illustrated in chapter two and literature review. The research has also answered the research question and the research hypothesis numbers *H4*. The data was analysed from young entrepreneurs using chi square goodness-of-fit test. The null

hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 56.892, P \leq .05$ . More than half of the young entrepreneurs sampled said that the government can come in and help young entrepreneurs to increase profits and ensure their survival. The data was analysed from academia using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of

5% thus  $H_0: \chi^2(1) = 12.462, P \leq .05$ . More than half of the entrepreneurs sampled said government can come in and help young entrepreneurs to increase profits.

The government can help the current entrepreneurs to increase their profits and ensure their survival. The results are also in line with the conceptual framework which has illustrated issues related to education and training, public policies or initiatives as independent variables and increased employment and productivity which then can help entrepreneurs to make profits and ensure their survival.

## **CHAPTER 5: IMPLICATION, RECOMMENDATIONS AND CONCLUSION**

### **Introduction**

The economy of Malawi is growing slowly though the government of Malawi has put in place several strategies to improve it. Unemployment levels in Blantyre city is very high especially for the youth. Malawi has a high population of the youth who are not employed and that are not doing any type of business. The youth in Blantyre city are energetic and can take part in entrepreneurship but mostly they are used by politicians to bring violence to the society especially during political rallies or when there are demonstrations especially against the opposition parties. One of the factors that improves the economy of a country is entrepreneurship. Based on the Schumpeter Innovation and Entrepreneurship Theory, entrepreneurs are innovators and bring different innovations that promote economic growth (Schumpeter, 2011). Malawi can continue suffering slow economic growth if entrepreneurship is not promoted taking the advantage of the large number of the youth in the country. If entrepreneurship is promoted, it can help to create employment that will lead to increased productivity in Blantyre city. Enhancing youth entrepreneurship will help to boost the economy.

This particular study employed qualitative and quantitative approach used to identify strategies that will enhance economic growth in Blantyre city through enhancement of Youth Entrepreneurship Initiatives (YEI). This study will help the Government of Malawi, Non-Governmental Organizations, financial institutions and other key players to be aware of enhancing youth entrepreneurship initiatives. Furthermore, the study will help to develop public policy recommendations which the government might implement that will help to develop the economy of the city. The study was conducted in tertiary academic institutions in the country namely public and private academic institutions such as university and technical college, targeting students and

lecturers. The study also targeted ordinary young entrepreneurs. For this study to be conducted, data was collected from participants to find the responses that could be used to make deep understanding of the parameters of the study setting. Data analysis helped the researcher to interpret the data collected and provide conclusion regarding youth entrepreneurship and economic growth in Blantyre city and draw recommendations. The study employed simple random technique, convenience and purposive sampling technique. Before engaging the participants, consent was sought from gate keepers so that they can allow the study to take place in their premises. Once the consent was given a go ahead, the researcher then got consent as well from respondents. Once the consent was given, the researcher started engaging the respondents. Before the questionnaires were administered and the one-to-one interview and focus group discussion sessions, it was made clear that the language used was easy for the respondents. the researcher had to make sure that the language used was appropriate to the respondents. The researcher allowed the respondents to give their responses both in English and Chichewa which is a vernacular language for Malawi. It is necessary to communicate effectively so that the respondents understand the issues. The researcher made sure that the data collected was the one expected by following all the procedures that were outlined to make the findings a reality. The researcher involved a large number of participants (young entrepreneurs) from different locations within Blantyre city and also involved academia as well. Different tools like questionnaires and interview guide were employed in this study. Different sampling techniques were used in this study too. Different methods of analyzing data were employed. This was done to make sure that the results should be reliable ones.

The researcher faced some limitations when collecting data. Some major limitations included the COVID-19 pandemic. The data was collected when COVID-19 pandemic was at peak in Malawi. As such some young entrepreneurs and lecturers were not willing to take part in the study despite all assurance that COVID-19 measures will be followed. It was not possible for the young entrepreneurs to be given self-administered questionnaires bearing in mind that it would be difficult to collect them because they are not usually found at one designated place. They often go



to do their businesses in mobile market during market days in specific areas and even within the city of Blantyre. The other issue is the level of education for the young entrepreneurs to understand the questions from the questionnaire. Some participants were requesting the researcher for clarification hence my absence would mean that they could not respond to the questions properly. So the issue of COVID-19 was handled by having sanitizer which was given to the participants before handling the questionnaires. Wearing of masks was also enhanced to avoid the spread of the disease. Another limitation was that most young entrepreneurs were not willing to take part in the one-to one interview. When asked why, they indicated that they are not comfortable to respond to the interviews individually because they were thinking that they could be laughed at when they fail to answer a question correctly. Solution to this was to involve them to take part in the focus group discussion sessions.

Another limitation was that some participants wanted to be given money in order to respond to the questions because they were thinking that the research had been sponsored by the NGO so the researcher had a lot of money. Solution to this was to explain further that it was an academic research study whereby no any funding from any organization. They were shown the documents from Unicaf University so that they should believe that it is an academic study. As such, those participants were left out from this study when they insisted to be given money. The researcher tried as much as possible to make sure that consent was sought and gatekeepers were informed in advance before the actual day of collecting data (Bryman & Bell, 2014).

Issues of ethics are very crucial when doing research and must be comprehensively addressed before participants are involve. The study got approval from Unicaf University Research Ethics Committee.

Ethics is described as principles to be followed when conducting research to avoid harming the respondents.

The researcher concluded and assured the participants that the study cannot do harm in any way once they participate in this particular study so that they should not have any fear when taking

part. What the study wanted to achieve, methods employed, anticipated benefits of the research were explained to the participants (Saunders, 2012). Confidentiality and anonymity were emphasized hence no name on the questionnaire.

Apart from these, the researcher followed all other research ethical factors such as making sure that consent was sought first from the participants and all other gate keepers before engaging them. The study was voluntary, those who did not want to participate were not forced to take part even some wanted to withdraw while they have already started answering the questions and they were allowed not to continue. These ethical issues were emphasized before the start of data collection from them. All data collection tools were administered at the same time and analysed separately as well.

This chapter will cover the study implications where the researcher will interpret the research findings taking into consideration of the research questions and hypothesis. The researcher will draw conclusion based on the research findings and also referring to research problem, conceptual framework and also describing whether the findings are what were expected or not. When interpreting the study findings, the researcher referred to literature view. The chapter will also discuss the importance of the study to the academia and researcher himself.

The chapter will also discuss the recommendations for application and recommendations for future study. The chapter will end with a conclusion explaining what is the take home message from this study describing how the results responded to the problem, demonstrate significance of the study and how it will contribute to the existing literature and practical aspect.

### **Implication of the Study**

#### **To what extent does the youth entrepreneurship contribute to employment in Blantyre city?**

This is the question the study tried to answer in order to achieve the research objectives. Data collected from participants highlighted several issues under this question. This section critically analyzed the study findings which are the factors that motivated the youths to start businesses,

type of innovation employed in business, benefit of entrepreneurship to the society, kind of support provided to the young entrepreneurs from the government, level of youth unemployment in Blantyre city, how entrepreneurship create employment and extent of youth entrepreneurship to create employment and improve the economy. When analyzing the study findings, the researcher took into consideration of the literature review and the views of the participants. Discussion took into consideration the theory of entrepreneurship and innovation explained in this study in chapter two.

The section also presents arguments related to general motivational factors for the youth to start doing business in Blantyre city. The factors that were illustrated by the young entrepreneurs as indicated at 4.3.1 such as flexibility, family, friends, no job security, opportunity for higher income and support oneself. All these factors were illustrated as important factors for business success. Psychological theory of entrepreneurship by Mc Clelland (1997), the theory suggested that individuals need to have a spirit of achieving high and this will make them work hard to fulfil their dream. McClelland (1997), illustrated that entrepreneurship is successful when the society has sufficient supply of people who have psychological characteristics such as need to achieve high, those that have vision and ability to face opposition. Gracia (2018) argued that entrepreneurs come from family background. In this case, family is one of the motivational factors as illustrated by Nieman & Nieuwehuizen (2009) that children get the motivation from their parents to be self-employed as illustrated in chapter 4 sub-section 4.3.1.2.

On the same, young entrepreneurs illustrated that they employ different innovations in their businesses as illustrated in chapter 4 subsection 4.3.2.1. Such innovations include good customer service which was rated high followed by fast delivery, employing new technologies advertising and selling products on line and in social media such as whatsapp, online transaction where customers can pay through their phones and also view the products on whatsapp. Customers are also communicated through online means such as e-mails thus e-commerce. Other innovations include door to door delivery so that customers should not travel long distances to access the products, offering unique quality products among others. Advertising on social media such as

WhatsApp, door to door selling, allowing debit/credit card from customers. The innovations assist the young entrepreneurs to sell more as illustrated from the data that was analyzed in chapter 4, sub-section 4.3.2.1. Young entrepreneurs also possess skills that are needed in business such as opportunity recognition, business communication, market networking, creativity, risk management and handling complex business solutions. The study also established that universities have a big role to play such as research and development, innovation, dissemination of information related to entrepreneurship and training human capital on business management. As illustrated by Schumpeter in his Schumpeter innovation and entrepreneurship theory, entrepreneurs have to find ways of reducing costs during production and increase demand for their products (Schumpeter, 1934). He explained that development is a process and it is driven by innovation through the launch of new products or by improving already existing products, opening up new markets, application of new methods of production and new industry structure. Schumpeter, (1934) added that, creative destruction involves creating new and productive ventures that replace the old and less productive ventures in the economy.

### **Benefits/Contribution of entrepreneurship to the society**

#### ***Create jobs***

Since level of unemployment is high, therefore entrepreneurship can be one of the factors that can help to reduce unemployment in Blantyre city in Malawi. This is reflected in chapter 4 subsection 4:3.2., 4:3.2.5.2, 4:3.2.5.2 where all the respondents indicated that entrepreneurship helps to create jobs especially when one has started business and the business is growing, he or she needs someone to assist running the business because the entrepreneur himself cannot do everything alone. Entrepreneurship reduce unemployment and increase productivity. One respondent especially a male young entrepreneur on one to one interview indicated the following:

*“ By starting a business means that you have created a job for yourself. When the business is growing, you need someone to help in the running of day to day operations of the business because the owner of a business alone cannot manage to do everything alone*

*hence you employ someone in doing so, you have created a job. When the one you have employed is also making strides, he may think of opening his own business as well. When he has opened a business, he can employ someone to assist in his business, this means that one has created a job as well''*

Literature according to Sergeant & Crawford, (2001) indicated that when more and more entrepreneurs come into being, customers experience new products because entrepreneurs try always to be creative to beat the competitors in so doing, they always produce what can satisfy customers at the market. Entrepreneurship can improve the wellbeing of people in the society. Without entrepreneurs, life would be tough and many activities that are easily done today could be very difficult to be accomplished in the absence of entrepreneurs. In so doing, more entrepreneurs mean more jobs for the youth. This will lead to increased productivity hence promote economic growth.

#### **Kind of support received from government.**

Data collected from young entrepreneurs from Focus Group Discussion sessions and one on one interviews as per their opinion, majority indicated that they do not get assistance from government. Very few get assistance such as entrepreneurship training. One young entrepreneur said:

*‘The government is not supporting our businesses in any form. Every effort is done by ourselves to boost our business.’*

The failure by government to provide enough support on entrepreneurship cannot boost youth entrepreneurship and the country can remain poor forever.

#### **Level of youth unemployment in Blantyre city.**

Level of youth unemployment is high in Blantyre city as illustrated by young entrepreneurs in Blantyre city. From the focus group sessions and one on one interview, all participants illustrated that youth unemployment in the city is very high. One male young entrepreneur explained:

*“Youth unemployment in Blantyre city is very high. Many youths are not employed either in government, private sector or Non-Governmental Organizations. The government has to promote youth entrepreneurship in order to create jobs.”*

### **Benefits of entrepreneurship to the society**

This section explains the benefits of youth entrepreneurship to the society. Data collected from focus group sessions and one on one gave different opinions concluded that entrepreneurship is important to the society in different ways as illustrated by young entrepreneurs ranging from provision of services, develop the area, access to certain goods and services which they could not access themselves as well as jobs creation. One male young entrepreneur said:

*“Youth entrepreneurship is very important to the society because it helps to develop the area. Some entrepreneurs construct different buildings such as houses, shops and roads as part of corporate social responsibility which transforms the area. Some make goods and services to be accessible to the community members. Entrepreneurship is important because it makes people to access certain products which they cannot manage on their own. Entrepreneurship helps to create jobs to the community members when taking part in different projects that are done in the society.”*

Youth entrepreneurship also helps to provide goods and services to the society and also help to develop the area since some entrepreneurs build houses, shops and roads in the society.

### **Extent of Youth entrepreneurship Contribution to employment in Blantyre city**

The level of youth entrepreneurship contribution to employment in Blantyre city is high since most of the youth are employed by other young people in small shops as illustrated at 4.3.2.6. Therefore, enhancing youth entrepreneurship will improve the economy of the city.

One female young entrepreneur who is also a student at a university argued:

*‘‘In Blantyre city, youth entrepreneurship is creating employment on a large scale because when one has started a business, normally he employs another person to assist in selling the products. For example, I run a small business but I employed someone to sell my products when I am at school. When the business is growing also, entrepreneurs employ other people to assist them in selling the products.’’*

This is also illustrated in literature review chapter two whereby Diraditsile & Maphula (2018), illustrated that private businesses help reduce unemployment, increase productivity and improve the economy of the country. Chigunta (2002) illustrated that youths create employment to the majority of the youth. This is an evidence that youth entrepreneurship creates jobs for the youth. With the research problem that youth unemployment is high, this could be the solution to the problem identified if many young people are engaged in business and supported accordingly.

### **What are the challenges faced by young entrepreneurs in Blantyre city?**

This was another question the study wanted to get answers from participants. This section will discuss specific challenges that young entrepreneurs face in Blantyre city. The discussion analyses the challenges and ways of addressing challenges associated with youth entrepreneurship.

Data indicated that young entrepreneurs in Blantyre city are facing a lot of challenges when doing business as indicated on chapter 4:3.3.10. According to Ahmed (2017), young entrepreneurs face a lot of challenges when they are doing business. One of the problems faced by entrepreneurs include lack of business knowledge especially how to establish the business. It is believed that, most small-scale entrepreneurs lack proper guidance on how they can start and run the business. Grassroots people that are poor mostly suffer from this challenge. Government and large firms target the well-established entrepreneurs to support them while forgetting the small start-ups. This is according to literature review in chapter two.

Khin et al (2017) illustrated that, most entrepreneurs face a problem of lack of entrepreneurial training on how to run and manage their businesses. Lack of training to obtain

skills to run the business which is illustrated in chapter 4 sub-section 4:3.3.0.6 is a major issue. According to young entrepreneur who illustrated that there are many challenges the young entrepreneurs face:

*‘ ‘When I was starting my business of selling second hand clothes and other items, it was really difficult for me to attract customers and negotiate prices. Even today it is a big challenge because I have never attended any business training to acquire business skills.’ ’*

When an entrepreneur wants to perform effectively, he needs to acquire crucial skills as argued by Nieuwenhuizen (2009) that the special skills are managerial skills, entrepreneurial skills and technical skills. The presence of these skills in entrepreneurs help them to achieve high results in their business but their absence create a big challenge (Cooney 2012).

The other challenge young entrepreneurs face is lack of information regarding where they can get markets for their products, information regarding how to register the businesses, how they can attract good customers for their businesses 4.3.3.05. On this one, Chauke (2021) indicated that most Small and Medium Enterprises face a challenge of accessing market information for their products. Most SMEs do not have access to information such as where they can get the good market for their goods and services. Market information is not made available to most start-up entrepreneurs. Government fees is another challenge young entrepreneurs are facing. There are unnecessary fees charged on the goods they sell for example market fee, parking fees if the entrepreneurs have brought a vehicle, fees collected from the young entrepreneur when allocated a place to sell their products as illustrated on 4.3.3.0.3. Another challenge is that young entrepreneurs have few customers since people in the society do not trust them that they can offer quality products as shown on 4.3.3.0.7.

After data was collected from participants, almost all participants indicated that when they were starting business, they had few customers. This is also another major challenge young entrepreneurs are facing. One young entrepreneur argued like this:



*‘‘As the time I was starting my business, I had few customers and a day could pass without selling anything. This is because customers could not trust young and start-ups entrepreneurs rather opted to go and buy from already established adult entrepreneurs. This affected my profits and sales in a negative way.’’*

One entrepreneur who is also a student expressed her sadness when the city officials confiscated her goods because she had no business license and was selling along the streets as illustrated on 4.3.3.0.8. She stated like this:

*‘‘One day as I was selling my samosa in Blantyre city along the road, city officials arrived with a car and started chasing us. They managed to catch me and confiscated my goods which I was selling. I wanted to use the money to buy school supplies and food since my parents could not afford. This was the end of my business because my capital was there in samosa which I was selling. I went home with no money because they confiscated my goods as I was just arriving in the street to start selling my samosa.’’*

Chauke (2021) argued that most Small and Medium Enterprises face a challenge of accessing finance through loans since most money lending institutions require a collateral for them to be allowed to borrow money to finance their businesses. Young entrepreneurs argued that this is one of the major challenges they face as illustrated in chapter 4, section 4.3.3.0.9.

Another challenge is that there is lack of self confidence among young entrepreneurs themselves. They do not have courage that they can do business and prosper. This makes them not continue doing business or even starting a new business as indicated in chapter 4, section 4.3.0.3.4. One of the challenges is that young entrepreneurs face a challenge of high taxes on the products thus finished products or raw materials they buy for sale. This makes them not to make profits in their businesses.

Another challenge that was illustrated by young entrepreneurs was the COVID-19 pandemic. The coming of this pandemic affected the performance of entrepreneurship. This is

because they could not be allowed to move around to buy and sell. One young female entrepreneur said:

*‘The coming of COVID-19 pandemic affected my business in a negative way. Before COVID-19 pandemic, I could travel to different places to buy raw materials and finished products to sell. The coming of this pandemic came along with a lot of restrictions. At one point, there was partially lockdown and this affected me because I could not do my business and customers too had no enough money to buy goods as previously were doing.’*

As argued by Brixiova et al (2014) one of the major challenges that face young entrepreneurs is that they do not have access to participate on policy development that can contribute to promoting their interest so that they can contribute positively to the development of their country. Data collected from young entrepreneurs also indicated that young entrepreneurs are not invited to participate on policy formulation regarding youth entrepreneurship.

### **Possible Solutions to challenges young entrepreneurs face**

There are some solutions identified to the problems that were highlighted by young entrepreneurs. The challenge of lack of business knowledge through trainings and coaching, the government, private and Non-Government Organizations should provide trainings to entrepreneurs in order to equip them with knowledge and skills on how they can expand their businesses (Ahmed, 2017). The challenge of lack of training for young entrepreneurs to obtain skills and knowledge is a major one as illustrated by young entrepreneurs themselves. The recommendation by young entrepreneurs is that the government should provide entrepreneurship training to the youth so that they have knowledge on how to run the businesses as indicated on 4.3.3.1.

Apart from this, financial institutions should allow the commercial banks and other money lending institution to reduce the interest rates from the money borrowed and also consider the issue of collateral so that even those entrepreneurs who cannot manage to have proper collateral

The young entrepreneurs also indicated as illustrated on data findings on chapter 4 subsection 4.3.3.1.5 that government should provide support by directing the money lending institutions to

reducing interest rates so that young entrepreneurs can afford to borrow money and invest in the business.

The government and other institutions should make it possible for the market information to be available through several forms.

When entrepreneurs are connected to the government and private firms, information regarding business will be accessed easily hence sell their products. As entrepreneurs, they need to conduct more research on what the competitors are offering at the market and identify proper strategies to remain competitive. Young entrepreneurs should be allowed to borrow money since access to finances is a big challenge (World Bank, 2018).

### **Which current and previous public policies are important to increase the number of young entrepreneurs in Blantyre city?**

This section will discuss the public policies undertaken to increase youth entrepreneurship in Blantyre city according to the data findings from the data that was collected from participants. Majority of participants indicated that current and previous entrepreneurship policies are important for the young entrepreneurs to be successful.

### **Government to provide loans to the youth to boost their business as a policy**

One of the policies that young entrepreneurs indicated which can boost youth entrepreneurship is that the government should introduced provision of loans. From the findings in chapter 4, it was indicated that the government should allow the young entrepreneurs to access the loans as it is in the policy but this is not implemented accordingly. Only very few young entrepreneurs are able to get loans that are introduced by the government. Only those young entrepreneurs that are attached to some politicians are able to access the loans. If loan is made accessible to majority of young entrepreneurs, this will assist to boost the business.

### **Education and Training as a policy**

Education and training is a policies that the government of Malawi is implementing and is an important policy. This is also indicated by young entrepreneurs in chapter 4 sub-section 4.3.3.2.1.

As illustrated by UN DESA (2020), entrepreneurship education is key to enhancing the success of young entrepreneurs' business start-ups (Ratten & Usmanij, 2020). On factors contributing to the success of youth business start-ups indicated that quality of entrepreneurship education offered by NGOs, the government, and development partner contributes to the success of youth business start-ups. Entrepreneurship education has been emphasized by the donor organizations, Non-Governmental Organizations and governments as a solution to address the issue of unemployment and poverty reduction in Sub-Saharan African as most of those that acquire entrepreneurship education start their own ventures and manage them successfully (African Union, 2020). Here in Blantyre city, this is not emphasized much by the government.

### **Access to finance as a policy**

According to Renko, et al (2012), access to finance is a channel and mechanism available to the youth to gain capital that could be used to fund the business ventures, either through bank loans, soft loans from government, youth enterprise funds, grants from donors, government grants, and private sector grants. What one male young entrepreneur explained on access to loans:

*‘‘For us to make profits and ensure sustainability of our businesses, government should have a provision of providing loans to us so that we can boost our businesses and earn good profits and later develop our country.’’*

From, it can be concluded that the government is not doing much on making sure that the youth have access to finance through loans for them to boost their businesses.

### **Government Support as a policy**

Another policy which is said to be available is government support to entrepreneurs. The support could be in form of allowing the youth to access finances or access the loans that can help them to boost their businesses. From the literature in chapter 2, according to Rankhumise & Masilo,(2017), it is illustrated that support could also be in form of business advisory services, construction of good roads so that entrepreneurs can transport their produce easily, improved technology, improved electricity as most of times like Malawi is faced with blackouts that affects the

production. Bayyoud & Sayyad (2016) also indicated that government can support entrepreneurs by linking them to the cooperatives. This is also reflected in chapter 4, sub-section 3.3.4. This is one of the policies but the government of Malawi is not doing its best to support the youth to start or improve their businesses. The policy is there but lacks proper implementation thus according to the views of the participants.

### **Institutional Support as a policy**

There is institutional support in Blantyre city that supports entrepreneurs to do their businesses though they do not reach many entrepreneurs especially start-ups. For example, universities and colleges in the city provide education and trainings to the youth though not on a large scale. Presence of these institutions will promote youth entrepreneurship in the city. From the literature review in chapter 2, supporting the young entrepreneurs could change the economy of a country. ILO (2016) indicated that most young people in Africa do not have formal jobs, so supporting the youth on entrepreneurship could bring change to the economy of a country taking into consideration that 60% of these young entrepreneurs are not employed formally.

### **Enabling legal and regulatory environment**

According to the views of the respondents, having an enabling legal and regulatory environment is a good policy that can promote youth entrepreneurship. However, majority of the youths indicated that in Blantyre city, the regulatory and legal environment is not conducive much for business. Some young entrepreneurs are being mishandled by the city council officials by confiscating their products claiming that their businesses are not registered. This was disclosed on one of the focus group discussion session where one female young entrepreneur explained her concerns. This is also in line with the conceptual framework which was developed in chapter 2 which indicated that for youth entrepreneurs to be successful, there is need for enabling environment that can help to boost the business.

### Youth involvement on entrepreneurship activities

According to Brixiova, et al (2014) as indicated that most young entrepreneurs do not have access to participate on policy formulation and implementation as one of the factors that motivates them to promoting their interest on entrepreneurship so that they can contribute positively to the development of their countries.

While there is need to promote business in Blantyre city in order to make the economy grow, this can work well if youth are involved. From all the focus group sessions and one on one interviews, it was revealed that youth involvement in entrepreneurship is a good policy that can boost the young entrepreneurs. From one of the focus group sessions, it was explained as follows:

*“Youth involvement is a policy very helpful to us young entrepreneurs. To our surprise is that, most youths are not involved on entrepreneurship activities. Going to rural areas, you will never hear that government officials came to engage the youth on any entrepreneurship activity. This is a good initiative that should be implemented and enhanced so by the government. But NGOs are involving the youth on a small scale. Government needs to improve on this important initiative that it should put youths as a priority.”*

Another young entrepreneur also indicated:

*“For the government to boost entrepreneurship among the youth, the government should involve the young entrepreneurs from planning to implementation stage. This will motivate the youths and feel that they are part of the team that is trusted and respected.”*

However, in this case, it shows that the government does not involve much on entrepreneurship hence low motivation for the youth on business. Involving the youth would bring motivation to the youth towards entrepreneurship.

### **How can the government help the current entrepreneurs to increase their profits and ensure their survival?**

When a person is doing business, he expects to get profit out of it and the business to continue. However not all businesses that have been established continue. This is due to various reasons as illustrated by young entrepreneurs on the challenges. One of them is that the government does not support the entrepreneurs. This section explains what the government can do to increase entrepreneur's profit and ensure their survival.

From that data that was collected and analyzed in chapter 4, responses from participants indicated several ways that the government can do to increase the profits of entrepreneurs and ensure survival. The participants disclosed the need for government to issue assistance in order for them to increase profits and ensure survival.

#### **Government to introduce friendly business environment**

In order to make sure that young entrepreneurs are making profits from their businesses and ensure survival, participants indicated that the government should provide business friendly environment that can motivate them to do business. As illustrated in chapter 4 sub-section 4.3.3.3.6.1 Majority of young entrepreneurs illustrated that introduction of friendly business environment like policies by government can boost and encourage youths to engage on entrepreneurship. The conceptual framework in chapter 2 and Economic theory of entrepreneurship which states that there must be healthy economy in the country and entrepreneurship will also be healthy and there must be incentives present such as improved technology, good tax policies, availability of resources, good infrastructure, and political stability among others Harris (1970) and Papanek (1962). So the presence of friendly business environment is an essential ingredient in promoting entrepreneurship making entrepreneurs earn profits and survive in Blantyre city.

#### **Government to provide loans to the young entrepreneurs.**

Another important factor is that can increase young entrepreneur's profits and ensure survival is the provision of loans to the young entrepreneurs. Responses from participants indicated that

majority of the youth supported this and requested the government to provide loans regardless of which political party of any government affiliation. Provided he or she is an entrepreneur, young entrepreneurs need to access loan in order to boost their business. One male young entrepreneur indicated:

*‘For us to make profits and ensure sustainability of our businesses, government should have a provision of providing loans to us so that we can boost our businesses and earn good profits and later develop our country.’*

This is a response from one male young entrepreneur from a focus group discussion as illustrated in chapter 4 sub-section 4.3.3.4.5. From the Economic theory of entrepreneurship illustrated by Harris (1970) and Papanek (1962) presence of incentives such as provision of loans by the government to the young entrepreneurs can increase profits of entrepreneurs and ensure their survival in Blantyre city.

### **Government to lower interest rates**

Arguments from participants from chapter 4 sub-section 4.3.3.2 reducing interest rates is one of the important factors that can boost the youth entrepreneurship. The participants illustrated that high interest rates is a challenge they are facing, as such, they become scared to borrow money from money lending institutions. Reduction of interest rates can assist the entrepreneurs to borrow money and expand their business and earn more profits than before. Since majority of the youth are not making good profits in their businesses as illustrated in chapter 4 sub-section 4.3.2.4.1, some participants illustrated that they made losses and others made a small profit of between MK100, 000 to MK500, 000 a year which is very small indeed. Arguments from one female young entrepreneur said:

*‘For youth to be successful in their business, the government needs to reduce interest rates from the money we borrow from banks and other money lending institutions. If the interest rate is reduced to 5%, this can motivate young*



*entrepreneurs to do business and make profits and ensure their survival. Hence will improve the economy of Blantyre city''*

As argued by Ahlstron et al (2019), most money lending institutions charge high interest rates. He further argued that high interest rates charged from the loans for entrepreneurs makes them to face a lot of challenges especially to youth entrepreneurs to access financing.

The study argues that the government should reduce interest rates which are high at the moment. When interest rates are high, entrepreneurs become scared to borrow money from money lending institutions.

### **Government to boost productivity to help entrepreneurs increase their profits and ensure survival**

To ensure that young entrepreneurs are making profits and ensure survival, the study argues that the government should increase productivity which can create employment as illustrated in chapter 4 sub-section 4.3.3.4.8. As also illustrated in chapter 2 of this dissertation that well educated entrepreneurs will be innovative and increase productivity. This is illustrated by (Schumpeter, 1934) who claimed that entrepreneurs have to introduce and perform all activities that reduce costs such as introduction of new methods, new machinery or innovative methods of organizing the type of industry undertaken in order to increase production and create employment (Schumpeter, 1934). Boosting productivity will help to increase profits of entrepreneurs and ensure survival.

### **Government to provide entrepreneurship education and training**

Arguments from the young entrepreneurs was that education and training on entrepreneurship or civic education is vital to have adequate knowledge on entrepreneurship. This can make entrepreneurs to be have knowledge on how to run businesses and earn profits as illustrated in chapter 4 sub-section 4.3.3.8.1 where young entrepreneurs illustrated their concerns.

One female young entrepreneur argued:

*“Civic education is an important aspect that can foster youth entrepreneurship in Blantyre city. The government should consider this as an important factor. The government should go in communities and explain the importance of youth entrepreneurship.”*

Arguments from literature review in chapter 2, indicates that entrepreneurship education is key to enhancing the success of young entrepreneurs’ business start -ups (UNDESA, 2020). Entrepreneurship training is vital and should focus on assessing the entrepreneurial capacity and the inner skills of the upcoming entrepreneurs so that once they start their businesses, they should have adequate knowledge about business (Olugbola, 2017). This study argues that education and training help entrepreneurs to make profits and ensure survival.

### **Government to introduce and intensify short courses on entrepreneurship**

Providing short courses is an important factor that can make young entrepreneurs’ business succeed. This can help young entrepreneurs gain knowledge and skills which can boost their businesses. The knowledge and skills gained can make entrepreneurs earn profits. This was argued by young entrepreneurs as illustrated by the participants in chapter 4 sub-section 4.3.3.4.7 as one young entrepreneur argued:

*“The government is not doing its best. Entrepreneurship trainings and short courses are not conducted to most youths to foster them to do business. These short courses are for us to gain knowledge and skills.”*

Entrepreneurship education gained through short courses is vital and should tailed on focusing assessing the entrepreneurial capacity and skills of the start-up entrepreneurs so that once they start their businesses, should improve the business performance (Olugbola, 2017).

This study established that short courses on entrepreneurship are very important to boost productivity in Blantyre city.

### **Government to increase number of money lending institutions**

One way the government of Malawi can do to ensure that young entrepreneurs are making profits and ensure their survival is by increasing number of money lending institutions as revealed in this

study. This is important since financial institutions assist the young entrepreneurs to borrow money for their businesses. As illustrated in chapter 2, Renko, et al (2012) illustrated that access to finance is a channel and mechanism available to the youths to gain capital that could be used to fund the business ventures, either through bank loans, soft loans from government, youth enterprise funds, grants from donors, government grants, and private sector grants.

### **Involve youth on entrepreneurship policy planning and implementation**

For the youth to earn profits and ensure survival, they need to be motivated. One way of motivating the youth is to involve them in different entrepreneurial activities. Such activities include involving them in policy formulation and implementation as revealed by this study. One young entrepreneur in chapter 4 illustrated as follows: He stated:

*“For the government to boost entrepreneurship among the youth, the government should involve the young entrepreneurs from planning to implementation stage. This will motivate the youth and feel that they are part of the team that is trusted and respected.”*

It is the responsibility of the government to involve the youth on entrepreneurship policy planning and implementation since entrepreneurship is promoted to achieve economic development and reduce unemployment.

### **Government to increase number of Community Technical Colleges**

In order to promote entrepreneurship and make the economy grow in Blantyre city, the study argues that there is need to increase number of community technical colleges so that more youth can acquire entrepreneurial education and skills. This is part of institutional support that the government can enhance to the young entrepreneurs as illustrated in chapter 4 sub-section 4.3.3.5. Young entrepreneurs and lecturers as participants claimed that training human resource is the role of universities and colleges as illustrated in chapter 4 sub-section 4.3.3.4.3. This is evidenced by one male young entrepreneur who claimed that:

*‘Technical colleges especially community technical colleges are vital for the development of the country and boost entrepreneurship. If the government increases the number of technical colleges, this can boost entrepreneurship since many youths will acquire different business skills. The government should do something on this.’*

Entrepreneurship education initiatives have emphasized the need for basic knowledge and technical skills, entrepreneurship knowledge and access to microfinance with an aim of reducing youth unemployment (Onugu, 2015). The level of entrepreneurship depends on institutional structure, level of development of a country and cultural factor such as women and youth involvement on entrepreneurship (UN DESA, 2020). Quality of institution also contributes to quality of entrepreneurs since formal education and trainings are conducted to improve the skills of individuals. Technical colleges help youths to acquire knowledge and skills on entrepreneurship and produce skilled entrepreneurs.

### **Government to introduce and make it compulsory to teach entrepreneurship course starting from primary school to university**

One thing the study reveals is that in order for the country's economy to grow, entrepreneurship should be enhanced. This could be done by introducing entrepreneurship subject as a compulsory course starting from primary school through university. This is also as indicated in literature review in chapter two (Davey et al, 2016) who illustrated that entrepreneurship should be taught from early grade through universities so as to instill entrepreneurship spirit among the youth. This is what young entrepreneurs said during focus group discussion session: One male young entrepreneur argued:

*‘In order to change mindset of people towards entrepreneurship, business related courses should be taught in primary schools, secondary school and tertiary education level. This entrepreneurship course should be a compulsory subject*

*starting from primary up to tertiary level. In this way, people will have adequate knowledge towards business which then can help to develop the country.’’*

This then means that the government should change its approach and take into consideration that entrepreneurship to be taught from primary school.

### **Summary of the section**

The study findings and analysis have revealed that in Blantyre city, entrepreneurship has contributed a lot to youth employment and reduced unemployment. This is because most young entrepreneurs have been employed by small and medium enterprise owners and some youth have started businesses that have created self-employment to them as the research problem described that most youths in Malawi are not employed by either government or Non-Governmental Organizations. The research problem further states that most youths are not involved in entrepreneurship and if this continues, the economy of Blantyre city will continue to be poor.

Another issue revealed in this study was that, young entrepreneurs in Blantyre city are facing a lot of challenges that make their businesses not to grow. As such some young entrepreneurs do not continue doing business and other youth are not motivated to start business at all so that they can become entrepreneurs. However, the study tried to come up with possible solutions to the problems they face. Most of the challenges they face are due to the fact that the government is not supporting the young entrepreneurs in various ways. Therefore, young entrepreneurs have suggested solution so that the government can improve on its side. The study also tried to assess the current and previous public policies on entrepreneurship. The study has revealed that the government has good policies but they are not implemented accordingly. The study also tried to come up with some policies which the government might implement so that the young entrepreneurs are motivated to engage themselves in entrepreneurship. In so doing, youth unemployment can be reduced, enhance economic performance and develop the city. The study also has established that since most young entrepreneurs are not making profits and those that make profits, the profits are just minimal which makes them find difficult to survive. The study

also indicated that young entrepreneurs have not registered their businesses due to long process that is followed when registering the business and other legal issues demanded. Therefore, the study came up with possible ways that can help them to make profits and ensure their survival. The study also described the implication that would arise if youth entrepreneurship is enhanced in Blantyre city. This study is in line with the research hypothesis Ho1, Ho2, Ho3 and Ho4 that were outlined in chapter one.

### **Recommendations for application**

This section presents recommendations based on the study findings which were attempted in this study to fill the research gap identified in youth entrepreneurship. These recommendations are based on the views brought forth by the participants after collecting primary data.

There is need for joint effort by the government, Non-Governmental Organizations, private sector and individuals to play a big role to promote youth entrepreneurship in this country especially Blantyre city. The recommendations could be in form of policy so that the government might implement so that youth entrepreneurship should be enhanced in so doing improving the economy of Blantyre city. The recommendations are based on the study findings after collecting data and the analysis that was done. The recommendations are also based from the literature from chapter two.

In order to enhance youth entrepreneurship in Blantyre city, the following recommendations are suggested:

#### **Government to provide loans to the young entrepreneurs**

Based on the research findings from participants in chapter 4 sub-section 4.3.3.4.5, it was discovered that young entrepreneurs in Blantyre city have no proper access to loans to boost their businesses. This is one of the challenges young entrepreneurs face in developing countries including Malawi. World Bank (2018) explained that most Small and Medium Enterprises fail to access finance through loans since most money lending institutions require a collateral for them to be allowed to borrow money to finance their businesses. Based on the literature in chapter 2, Harris

(1970) and Papanek (1962) illustrated that those incentives such as provision of loans by the government to the young entrepreneurs can increase profits of entrepreneurs and ensure their survival. According to Alshuridah et al (2019), entrepreneurship should be a dream for everyone especially the youths so that they become independent and make productive decisions in their country. This can help to create jobs and boost the economy. Therefore, it is recommended that the government should be providing loans to the young entrepreneurs in order to boost their business.

### **Government to lower interest rates**

Results from participants from chapter 4 sub-section 4.3.3.2 indicated that high interest rates is one of the challenges young entrepreneurs face in Blantyre city. Reducing interest rates is one of the most important solution that can motivate youths to borrow money from money lending institutions to start and boost their business. The young entrepreneurs suggested that the government should reduce interest rate to about 5% so that they do not have much to pay back. Literature in chapter 2 indicated that most governments in Sub-Saharan Africa have established Youth Entrepreneurship Development Fund (YEDF) to allow youths to access loans. In Kenya in 2009 the government introduced the Youth Entrepreneurship Development Fund so that young entrepreneurs can access funds through loans at a low interest rate (Renko, et al 2012). YEDF in Kenya helps young entrepreneurs to get loans and establish business in so doing, help to reduce youth unemployment by creating new jobs (GoK, 2010). Therefore, the government of Malawi should reduce interest rates so that youths can be motivated to borrow in order to boost their business and encourage more start-ups thereby creating more jobs than before. Long at last improve the economy of Blantyre city.

### **Government to boost productivity to help entrepreneurs increase their profits and ensure survival**

Since most young entrepreneurs produce products in small quantities, this makes them not to earn more profits. More profits can be realized if production is increased. When individual entrepreneurs and the government increase production, this can help create employment and

improve the economy of Blantyre city as illustrated in chapter 4 sub-section 4.3.3.4.8. As also illustrated in chapter 2 of this dissertation that well educated entrepreneurs will be innovative and increase productivity. This is illustrated by Schumpeter, (1934), who claimed that entrepreneurs have to introduce and perform all activities that reduce costs such as introduction of new methods, new machinery or innovative methods of organizing the type of industry undertaken in order to increase production. Boosting productivity will help to increase profits of entrepreneurs and ensure survival. Therefore, the study recommends that the government should increase production by supporting young entrepreneurs to be innovative and reduce production costs. This will help to create jobs and improve the economy of the city.

### **Government to provide entrepreneurship education and training**

Based on the literature in chapter 2 and data analysis in chapter 4 sub-section 4.3.3.8.1, it was revealed that it is necessary to provide capacity building to the young entrepreneurs. Majority of young entrepreneurs have no access to entrepreneurship education and training, as such they perform poorly at the market. From their arguments, it was established that entrepreneurship capacity building is an important aspect for the success of young entrepreneurs. Arguments from literature review in chapter 2 illustrated that capacity building is necessary for young entrepreneurs (UN DESA, 2020). Olugbola, (2017) highlighted that entrepreneurship training is very important and should concentrate on assessing the entrepreneurial capacity and the inner skills of the start-up entrepreneurs so that they should have adequate knowledge about business. This can also help the entrepreneurs to have confidence in themselves. Therefore, the researcher recommends that government should enhance providing entrepreneurship education and training to the youths so that they become motivated to become entrepreneurs who could assist in developing the city of Blantyre through job creation and boost the economy.

### **Government to introduce and intensify short courses on entrepreneurship**

Short courses are important factor that can make young entrepreneurs' business. This can help young entrepreneurs to gain knowledge and skills which can boost their businesses. The knowledge and skills gained can make entrepreneurs earn profits. This was argued by young



entrepreneurs as illustrated by the participants in chapter 4 sub-section 4.3.3.4.7 as one young entrepreneur argued:

*‘The government is not doing its best on entrepreneurship. Entrepreneurship trainings and short courses are not conducted to the youth to foster them to do business. These short courses are for us to gain knowledge and skills.’*

Entrepreneurship education gained through short courses is vital and should tailed on focusing assessing the entrepreneurial capacity and skills of the start-up entrepreneurs so that once they start their businesses, should improve the business performance (Olugbola, 2017).

This study established that short courses on entrepreneurship are very important to boost productivity in Blantyre city. Therefore, the study recommends that the government should introduce more short courses and should be targeted towards the youths so that they can be part of the solution to the problems the country is facing

### **Government to increase number of money lending institutions**

Upon engaging the young entrepreneurs, it was observed that money lending institutions for the youths to borrow money for the business are not adequate. It was discovered that most money lending institutions do not allow start-ups to borrow money from them because they do not have collateral. This poses a big challenge for the youth to do business in Blantyre city. This was revealed during focus group discussion session and is shown in chapter 4 sub-section 4.3.34.7 where some young entrepreneurs raised this issue. One male young entrepreneur stated as follows:

*‘In order to boost youth entrepreneurship and develop the country, the government needs to increase the number of money lending institutions so that many youths can have access to finances. This is another strategy of boosting entrepreneurship among the youth.’*

The same issue is also illustrated in chapter 2 by Renko et al (2012) where they indicated that entrepreneurs need to have access to finance and this access is a channel and mechanism available to the youth to gain capital that could be used to fund their businesses either through bank loans,

soft loans from government, youth enterprise funds, grants from donors, government grants, and private sector grants. Therefore, increasing number of money lending institutions will help young entrepreneurs to access finance for business. The study recommends that government should increase number of money lending institution so that more youths should have access to finance for business.

### **Involve youth on entrepreneurship policy formulation and implementation**

One of the policies raised by most young entrepreneurs is the involvement of the young entrepreneurs on policy formulation, development and implementation. It was discovered that young entrepreneurs are not involved during planning and implementation stage. As such it becomes a challenge for them to know what is happening out there in terms of business as illustrated in chapter 4 sub-section 4.3.3.4.8. Involvement of the youths during policy formulation and implementation will help the young entrepreneurs to include their views in the policy being developed. This will also help to sustain the policies that have been developed. As indicated in chapter 2, Mwatsika (2020) indicated that the presence of some government policies would motivate young people to venture into entrepreneurial activities. He further indicated that some policies set by the government are tax policies, policies related to shortening business entry processes or policies related to financial accessibility. This shows that business policies that are set by the government are of great importance. Therefore, the government should involve the youths on entrepreneurship policy development and implementation.

### **Government to increase number of Community Technical Colleges**

Another important issue that was raised from young entrepreneurs is that they wished if more community technical colleges are established in the country to allow more youths to learn different skills that include technical skills and business skills so that they can be equipped with business knowledge as indicated in chapter 4 sub-section 4.3.3.4.9. In the end they can start their own businesses as illustrated by one young entrepreneur:

*‘Technical colleges especially community technical colleges are vital for the development of the country and boost entrepreneurship. If the government increases the number of technical colleges, this can boost entrepreneurship since many youths will acquire different business skills. The government should do something on this.’*

In technical colleges, education and trainings are conducted. This is part of institutional support by the government. Good business ideas are needed to be backed by training as illustrated by Olugbola (2017). Therefore, the study recommends that the government should increase number of technical colleges so that more youths can acquire skills and knowledge related to business.

### **Government to introduce and make it compulsory to teach entrepreneurship course starting from primary school to university**

Literature in chapter 2 and research findings established that education is a key ingredient in entrepreneurship. The study also discovered that institutions like universities, colleges, secondary schools and primary schools are the sources of knowledge and skills that can promote entrepreneurship. These institutions have to revisit their curriculum so that they include entrepreneurship or business- related courses that will meet the current need of the market. With this idea that educational institutions like secondary, primary and universities should be providing entrepreneurship or business-related courses, it should focus on providing attractive and motivating relevant content to encourage the learner to have long lasting love towards entrepreneurship. This particular study could be the bench mark for recommendations to those policy makers to think twice over the implementation of policies that suit the needs of entrepreneurs or youths to become employers.

The study established that entrepreneurship if taught as a compulsory subject starting from primary school through university or colleges will help to change mindset of the youth and start liking and understanding that entrepreneurship can help to boost the economy of a country. Understanding entrepreneurship at an early stage will help them to understand that not everyone

who is educated can be employed in white color jobs but some can use the knowledge gained to run businesses as illustrated in chapter 4 sub-section 4.3.3.7. Literature in chapter 2 has illustrated that entrepreneurship education gained through short courses is vital and should be tailed on focusing on assessing the entrepreneurial capacity and skills of the start-up entrepreneurs so that once they start their businesses, should improve the business performance. Teaching entrepreneurship courses is part of entrepreneurship education. (Olugbola, 2017). Considering this, policy makers and other influential government officials should learn and understand the importance of creating business environment that will promote entrepreneurship in the contry. Therefore, the study recommends that entrepreneurship as a course should be taught from early grade in schools, secondary school and university or colleges as a compulsory subject.

### **Government to introduce and implement friendly business environment**

There was an issue where participants were requested to give their views whether they heard and whether friendly business environment is important. Majority of respondents indicated that they heard about this policy and it is a very important policy that can promote business in Blantyre city. This was included in chapter 4 sub-section 4.3.3.8.6. In chapter 2, literature also supported the same. Harris (1970) and Papanek (1962) explained that in order for business to be successful, favorable business environment must be available. They argued that incentives include improved technology, good tax policies, availability of resources, good infrastructure, legal environment, and political stability among others must be available Harris (1970) and Papanek (1962). Looking at this, it indicated that friendly business environment is important for the success of youth entrepreneurship. Therefore, the researcher recommends that the government should introduce and implement friendly business environment for the youth in Malawi.

### **Recommendations for future research**

The study has covered issues regarding young entrepreneurs and entrepreneurship in general. Still there are some questions related to entrepreneurship that requires further study. The suggested research topics are based on the findings after data collection from participants and data analysis and some recommendations from the participants. The following are the suggested topics for future research:

#### **Why entrepreneurship is not a priority by the government on poverty reduction in Malawi?**

From the study, it has been argued that in Malawi including Blantyre city, poverty is high and the economy is growing slowly as illustrated in chapter 1, sub-section 1.1.1 which indicates how the economy of Malawi is performing which shows that there is slow progress as it has indicated an average growth of 3.46 % on Growth Domestic Product (GDP) (IMF,2917). The low economic growth has resulted in many people living below poverty line. Bearing in mind, literature has indicated that one of the factors for economic growth is entrepreneurship. Entrepreneurship creates jobs for the youths as illustrated in this study. Entrepreneurship helps to boost the economy by providing products and people pay taxes that help the government to collect money and perform other developmental activities. Entrepreneurship boost productivity in a country. Despite this, few people in Malawi are doing business. The government is not enhancing entrepreneurship, the question now comes “ why is the government not considering entrepreneurship as a priority to reduce poverty in Malawi?”. Therefore, further investigations can be made to find out reasons for this.

#### **Government to make sure that finances are available for start-up businesses in Malawi**

After data was collected from participants and analyzed, it showed that there is more to find out why government does not put much effort to make sure that there is access to finances for the young entrepreneurs who are start-ups. From literature, (World Bank Group, 2020), it has

been noted that it is the role of government to create a favourable business environment for the entrepreneurs. Young entrepreneurs expressed their concern that once they have access to finances from banks in form of loans, interest rates are always very high which denies them that chance as well. At the same time, they require the youths to bring the collateral of which they do not have. This makes the young entrepreneurs not to afford to access finances. Government should consider directing and making money lending institutions to consider those youths that are not fit for the loans to be considered to support them. If this spirit continues, when will the youth have access to finances to boost their business? This creates a big problem for the youth to do business. Therefore, more should be researched to investigate possible ways of helping the youth to access the funds so that they can be part of the solution to improving the economy.

### **Assessing effects of corruption on performance of indigenous SMEs in Malawi**

One of the factors which young entrepreneurs highlighted is the challenge that not many of them access loans from money lending institutions especially those loans that belong to the government like thus National Economic Empowerment Fund (NEEF). Only those that are attached to political party or government officials access the loans as illustrated in chapter 4, sub-section 4.3.3.8 whereby one young entrepreneur argued:

*‘We do not have chance to get money to run our businesses. Although there are some government financial institutions like National Economic Empowerment Fund (NEEF), only few youths access the funds. There is favoritism and corruption when finances in form of loans are disbursed to the youth. Those that are attached to the political parties and some government official are the ones accessing but an ordinary person like me cannot access the finances.’*

Harris (1970) and Papanek (1962) illustrated those incentives such as provision of loans by the government to the young entrepreneurs can increase profits of entrepreneurs and ensure their survival in Blantyre city. Considering this, many young entrepreneurs do not borrow money

to boost their businesses. What will be the impact of this on the economy? Therefore, further study can be conducted on effects of corruption on the performance of indigenous SMEs in Malawi.

### **Effects of Community Technical Colleges on economic development of Malawi**

Study has revealed that education and knowledge are important factors that can promote entrepreneurship in Malawi. The availability of universities and colleges will assist entrepreneurs to acquire necessary knowledge and skills. Institutional support promote entrepreneurship. There are few community technical colleges in Malawi especially in Blantyre. Institutions like universities and colleges help entrepreneur to be innovative and engage themselves in research and development to come up with innovations. Arguments from literature review in chapter 2 illustrated that providing capacity building is important to enhance young strat-ups (UN DESA, 2020). This has also been illustrated in chapter 4 sub-section 4.3.3.4.9. Therefore, it is necessary that this research topic has been proposed in order to find out the effects of technical colleges on economic development of the country and in this case Malawi.

### **Impact of entrepreneurship on rural local developments**

Further study on this particular topic is important since entrepreneurship is one of the drivers that help the area to develop. Development is transformation and this transformation is a process. This particular study tried to find out if entrepreneurship can help to develop Blantyre city through youth businesses. This study established that entrepreneurship can help to develop the city of Blantyre as one of the benefits of entrepreneurship. Further topic has been proposed to find out whether entrepreneurship can bring development on rural local community. The topic has been chosen considering the low developments that are taking place in rural local communities in Malawi. Referring to chapter 4 sub-section 4.3.2.8, entrepreneurship benefits the society. One male young entrepreneur argued:

*“Youth entrepreneurship is very important to the society because it helps to develop the area. Some entrepreneurs construct different buildings such as houses, shops and roads as part of corporate social responsibility which transforms the*

*area. Some make goods and services to be accessible to the community members. entrepreneurship is important because it makes people to access certain products which they cannot manage on their own. Entrepreneurship helps to create jobs to the community members when taking part in different projects that are done in the society.’’*

The study will try to find out whether entrepreneurship in rural areas can bring similar results.

### **Effects of social network on the performance of business start-ups in Malawi**

Social network is very important in business. People need to link to one another in order to get information related to business. The information could be related to markets for their products, how to products quality products, information related to trainings, information related to research and developments and many more. From this study, chapter 4 sub-section 4.3.1.3 indicated that some young entrepreneurs are motivated to start business because they are motivated by friends. This clearly shows that social networks is important in business because friends can help in sharing important and relevant information. On the same, chapter 4 sub-section 4.3.3.1.2 indicated that youth are not getting proper information related to business as such they do not have the right knowledge on how businesses should be run. Therefore, building network could be a solution to the problem they face. This lack of information could be due to lack of social network. This particular topic is proposed and is important because it will help to bring out the improvements of business performance in many areas.

### **Impact of resources availability on start-ups business success in Malawi**

As illustrate in chapter 2 that entrepreneurs require adequate resources for them to progress in their businesses. UNDESA (2020) issued a statement that Resource Based Theory that was developed by Wernerfelt in 1984 stated that entrepreneurs need specific resources for their business in order to exploit new opportunities for their organizations. Resource based theory clearly indicated that the entrepreneur could not perform well if resources are not available. Such resources could be financial resources, labour and land among others. Barney (2018) further explained that



entrepreneurship cannot be successful if resources are not available to support the business. In chapter 4, sub-section 4.3.2.8.1 the same issue has been illustrated by the participants that government is not providing enough support and the support could be in form of finances or human resource to train the young entrepreneurs. In chapter 4.3.3.3, young entrepreneurs illustrated that access to finance is very important for the success of the business. Finances is part of resources that entrepreneurs need. The researcher proposed this topic to be further researched.

### **Assessing the influence of education on entrepreneurship performance in Malawi**

This topic is important because it will develop a basis for future entrepreneurs to emphasize much on education. This can also help Malawi government to appreciate the role of education on entrepreneurship. This too can also be a basis for the policy makers to incorporate entrepreneurship as course into primary and secondary school curriculum. This study has indicated that entrepreneurship education and training are important to boost the youth entrepreneurship. This is illustrated in chapter 4, sub-section 4.3.3.8.1 where it indicated that it is one of the factors that can increase youth participation on entrepreneurship. Education and training will help the youth to get knowledge that will be used to improve the already existing businesses and also motivate them to start new ventures. Literature has also revealed that education is important in promoting entrepreneurship as illustrated in chapter 2 where entrepreneurship education has been emphasized as an initiative needed for basic knowledge and technical skills for the success of entrepreneurs both start-ups and well-established ones as illustrated by UN DESA,2020). He further emphasized that entrepreneurship education and knowledge are important in microfinance organizations in order to create employment. Therefore, this topic is worth researchable in order to find effects of education on entrepreneurship performance in Malawi.

### **Assessing the impact of introducing entrepreneurship course in early grade and secondary schools in Malawi**

Introducing entrepreneurship course in primary and secondary schools in Malawi is of great importance since the education planners and curriculum developers will have a basis to incorporate

this in education system in Malawi. Data that was collected from participants indicated that there is no such a subject in Primary school and in most secondary schools, the subject is an optional one. This was revealed in chapter 4 sub-section 4.3.3.8 where one of the young entrepreneurs was quoted:

*‘‘In order to change mindset of people towards entrepreneurship, business related courses should be taught in primary schools, secondary school and tertiary education level. This entrepreneurship should be a compulsory subject starting from primary up to tertiary. In this way, people will have adequate knowledge towards business which then can help to develop the country.’’*

In chapter 2, the same issue was raised that education is important to boost entrepreneurship. Arguments from literature review in chapter 2 illustrated that capacity building on entrepreneurship is important to enhance youth to start businesses (UNDESA, 2020). This then is evidence that finding out more on this particular topic will benefit the young entrepreneurs to have entrepreneurship knowledge starting at a tender age.

### **Investigating entrepreneurship activities on performance of faith based organizations**

Entrepreneurship activities on performance of faith based organizations is an important topic to be researched since most religious organizations are struggling to get money to support themselves. Most of these churches depend on donations from well-wishers. If well-wishers opt not to support them, they suffer a lot. Sometimes they depend on church collections from church members of which nowadays church members are struggling to raise funds for their families as well. The proposed topic is to find out whether religious organizations can improve financially if they start entrepreneurship in their different organizations. Literature has indicated that the economy of a country can develop since entrepreneurship is one of the factors that can promote economy. As the entrepreneurs have to introduce all innovations that can increase customer demand for the products. Entrepreneurs will always try to bring new innovations such as introduction of new

products which can attract customers or introduction of new quality goods that can please the market (Schumpeter, 1934). Looking at this, the same way could be the same with faith based organizations.

### **Assessing the impact of entrepreneurship on the livelihoods of vulnerable community members**

In most parts of Malawi, most citizens are vulnerable in different forms. Some are vulnerable because they cannot access education due to lack of finances, others are vulnerability due to unemployment, and others are vulnerable due to illnesses and others due lack of food and other basic needs. The topic is necessary because it will help to highlight the root causes of their vulnerability and then find solutions. Once participants are in focus group discussion, they will be able to share possible solutions with regard to entrepreneurship. As the questionnaire will tackle issues related to reducing vulnerability through entrepreneurship, this might help them to change their mindset and have entrepreneurial spirit. In chapter 1, it has been indicated that most people in Malawi are poor and the economy itself is growing very slowly. Studies have revealed that in Sub-Saharan Africa countries, entrepreneurship is widely seen as a solution to youth unemployment challenge, (Gough & Langevang, 2017). In this study, participants indicated that one of the benefits of entrepreneurship is that it brings development in the society. The question will be: what will happen to these vulnerable groups of people once they become entrepreneurs?

### **Attempting to determine the extent to which entrepreneurship could increase productivity in Malawi**

Malawi is among the poorest country from developing nations that is struggling to improve the welfare of its citizens as indicated by major financial institutions (World Bank , 2022). In Malawi, productivity is not as expected, it is very low and the economy is not growing as expected. If productivity is low, unemployment also becomes low and the economy becomes low as well. IMF (2017) indicated that poverty in Malawi is increasing and productivity is low as well due to lack of diversification and inadequate information relating to business. They further indicated that the

economy is dwindling due to poor business policy implementation. It was revealed from the International Monetary Fund Report (2017) that there was poor productivity due to the fact that people do not like doing business in Malawi. It is suggested that entrepreneurship can increase productivity in the country, as such, there is need to increase productivity for the success of Malawi. The researcher then decides to include this topic in order to find out if entrepreneurship could increase productivity in Malawi and increase economic growth.

## **Conclusion**

### **Results of the study**

The study was to identify youth entrepreneurship initiatives that could improve the economy of Blantyre city bearing in mind that the economy of Malawi is growing slowly despite the government introduced different strategies to improve it. The study was guided by the main research objective which was to investigate youth entrepreneurship initiatives as a strategy for economic growth in Blantyre City in Malawi. There were four specific research objectives that followed which the study wanted to achieve. Objective one was to investigate the extent at which youth entrepreneurship has contributed to employment in Blantyre city. This was followed by the second object which aimed at examining challenges young entrepreneurs are facing in Blantyre city. The other objective was to assess current and previous public policies that are important to increase the number of young entrepreneurs in Blantyre city. Lastly, to analyze policies that can be recommended to the government for current entrepreneurs to increase their profits and ensure their survival.

The study revealed that youth entrepreneurship is not successful in Blantyre city due to several challenges they face. The study established that the government is not supporting the youth to do business in the city although there are policies set aside by the government to promote youth entrepreneurship. The study revealed that youth entrepreneurship create jobs for the youth. The study also established that if youth are involved on entrepreneurial activities in Blantyre city, they can perform well and create more jobs which latter will increase production and improve the economy.

The study also revealed that by offering business related courses will help to instill an entrepreneurial spirit or culture among Malawians. The study also established that the role of institutions like universities and colleges is to build capacity on youth on entrepreneurship. Graduates should know that employment will not be always on their side so they have to acquire business management skills so that they can start their own business as self-employment and employ others hence reduces unemployment. The university has a vital responsibility of supporting and promoting economic growth activities so that new businesses can be created, use the resources properly and develop good business partnership with different stakeholders. The role of universities and colleges is to advance innovation and capacity building.

**Specific Objective 1:** Specific objective one was to investigate the extent at which youth entrepreneurship has contributed to employment in Blantyre city.

The aim for developing this objective was to find out whether youth entrepreneurship can contribute to employment in this city. This is because literature indicated that entrepreneurship can help to create jobs. After data was collected and analyzed, it was established that youth entrepreneurship has assisted in job creation to a large extent since youth and even adults are employed by young entrepreneurs in different businesses run by these young people. The study also established that youth unemployment in Blantyre city is very high. Many young people are not employed by organizations and are not self-employed as well. The study also established that entrepreneurship has contributed to job creation in such a way that once one young entrepreneur starts business and when the business is growing, he is able to employ other people to assist in running the business. The study further established that youth are motivated to do business by several factors such as to earn more money. The study also established that the youth in Blantyre city employ different innovations so that they are progressing in their businesses. The study also established that the government is not providing much needed support to the young entrepreneurs to boost their business. Youth entrepreneurship has helped in reducing unemployment, helps to provide products to the people in the city and also develop the area because some entrepreneurs have built shops and other structures which have transformed the area. The study then put

recommendation so that if the government implements them, can help to change the current situation.

**Specific Objective 2:** Specific objective two was to examine challenges young entrepreneurs face in Blantyre city.

The aim of this objective was to allow young entrepreneurs to explain whether they are meeting challenges or not as they are doing businesses and for them to come up with possible solutions to eliminate such challenges. The study established that youth in Blantyre city face a lot of challenges which have been illustrated in chapter 4. They indicated that challenges were met at start-up stage and even when the business is well established. The challenges make them find it hard to progress in their businesses. Some of the challenges include lack of government support to the young entrepreneurs, lack of accessing finances through loans, high interest rates, lack of entrepreneurship education and trainings, inadequate institutional support, lack of trust by the society, unfavorable business environment among others. The young entrepreneurs were asked to find solutions to the problems they meet. Some of the solutions included business management training to be provided to the youth, reduce interest rates, allow the youth to access the loans regardless of race, political party affiliation or level of education. The objective was developed so that after getting results, the researcher could put recommendation to the government.

**Objective 3:** The other objective was to assess previous and current public policies that are important to increase young entrepreneurs in Blantyre city.

The motivation to develop the objective was to allow young entrepreneurs to illustrate their views on the previous and current policies that are important in promoting youth entrepreneurship in the city of Blantyre and suggest possible recommendations on policies. After data was collected and analyzed, the study revealed that they heard about policies introduced by the government but the youth are not involved in policy formulation and implementation which makes it hard for the young entrepreneurs to implement and sustain the policies. The analysis indicated that the government is not implementing adequately the policies that were formulated. Previous and

current public policies were similar in nature and are as follows; Loan provision to the youth, access to finances, provision of education and training to the youths, government support to the youth, institutional support, enabling legal and regulatory business environment and youth involvement on entrepreneurial activities. The study also revealed that for the young entrepreneurs to be motivated to participate on entrepreneurship, the following activities were suggested by the young entrepreneurs, formation of cooperatives, formation of Village savings and Loans groups and entrepreneurship education and trainings and financial support.

**Objective 4:** to analyze policies that can be recommended to the government for current entrepreneurs to increase their profits and ensure their survival.

This objective was developed so that the young entrepreneurs can suggest to the government the entrepreneurship policies that can help to enhance business in Blantyre city. The study revealed that young entrepreneurs are not making good profits. Those that are making profits, the profits are just minimal which cannot help them to boost their businesses. Most youth are not even making profits at all.

The policies or initiatives that were illustrated by young entrepreneurs to increase profits and ensure survival and increase youth participation on entrepreneurship were as follows; Loan provision to the youth, access to finances, provision of education and training , government support, institutional support, enabling legal and regulatory business environment, youth involvement on entrepreneurial activities and introduction of entrepreneurship course in primary, secondary and universities and colleges. They also added that this course should be a compulsory subject to be taken by everyone in order to instill entrepreneurial spirit in the youths. On this objective, the researcher suggested recommendation on policies so that the government might implement.

## **Revisiting Theories based on Results**

### **.Schumpeter Innovation and Entrepreneurship Theory**

The Schumpeter Innovation and Entrepreneurship Theory (Schumpeter, 1934) which is the main guiding theory explains that for entrepreneurs to be successful, there is need to be innovative. They should always bring something new to the customers in order to increase demand for the products. The study has benefited from this theory because the theory has helped to expose the need for young entrepreneurs to be innovative. The government itself is failing to support the young entrepreneurs so that they can promote their innovation to higher levels. Lack of innovation will lead to unsuccessful entrepreneurs. Most of the innovations implemented by young entrepreneurs are simple innovations that require improvement. There was need for more additional theories to support this one as the study has included many factors on entrepreneurship.

### **. Human Capital Entrepreneurship Theory (Becker, 1975)**

Human Capital Theory refers to the human resources expertise that ?in this case entrepreneurs need to possess. Nnandi (2014), explained that people who acquire education becomes productive than those that are illiterate. This theory is very helpful in this study since it has revealed the gap in terms of education, and trainings that were supposed to be equipped in the young entrepreneurs in Blantyre city for them to acquire knowledge and skills to be used in managing their businesses so that they become successful entrepreneurs. The study has revealed that the government is doing contrary to what it is supposed to do to train and educate young entrepreneurs so that they become experts in entrepreneurship. The young entrepreneurs revealed that the government is not providing enough education and training to them which is a requirement for them to improve their businesses. The theory has helped the researcher to make recommendations for the government to act on them in order to improve youth entrepreneurship in the city.

### **. Resource-Based Entrepreneurship Theory (Wernerfelt, 1984)**



The theory explains that entrepreneurs need adequate resources either in form of human resource, finances or buildings where entrepreneurs can do their business. The theory is important in this study since it has helped to expose the challenges young entrepreneurs face in terms of resources needed for the business. The government is failing to provide necessary resources needed to boost youth entrepreneurship in Blantyre city. Young entrepreneurs illustrated that the government is not supporting them accordingly in terms of providing finances in form of loans or human resource to train them on entrepreneurship. The theory helped the researcher to put recommendations so that the government might improve by implementing them.

#### **. Psychological Theory of Entrepreneurship (McClelland, 1997)**

The theory explains that individuals need to have a spirit of achieving high. In this case, entrepreneurs and the society have to work hard to fulfil their dream. The theory also exposes the need for the society to work hard and aim high in order to develop their country. The theory helped in this study because it has revealed the personal characteristics that young entrepreneurs need to possess and the motivations for doing business. The theory also has highlighted what the government should do to the young entrepreneurs in order to meet their dreams. Young entrepreneurs explained that they require the support of the government to make entrepreneurs to be successful. Having heard from the participants, the theory helped the researcher to make recommendations.

#### **. Economic Theory of Entrepreneurship (Harris (1970) and Papanek (1962)**

The theory illustrates that when economy of a country is good, entrepreneurship also becomes successful in a country and there must be favourable conditions for doing business in a country. The theory is important because it helped the young entrepreneurs to reveal the shortfalls from the government side such as long processes to register the business, not allowing youths to access loans, high taxes and high interest rates among others. The theory helped in this study because the researcher managed to come up with recommendations for the government to act upon.

### Research Hypothesis.

This particular study was to investigate youth entrepreneurship initiatives as a strategy for economic growth. Below are the hypothesis:

**Ho:** Youth entrepreneurship cannot contribute to employment in Blantyre city.

**H1:** Youth entrepreneurship can contribute to employment in Blantyre city.

The study findings are in line with hypothesis H1 that youth entrepreneurship has contributed to employment in Blantyre city according to the results from chapter 4. The data from young entrepreneurs was analysed using chi square goodness-of-fit test. The null hypothesis was rejected

with level of confidence of 5% thus  $H_o: \chi^2(4) = 37.462, P \leq .05$

Majority of young entrepreneurs illustrated that youth entrepreneurship contributes to employment in Blantyre city. The data from academia was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_o: \chi^2(1) = 9.846, P \leq .05$ . Majority of academia said youth entrepreneurship in Blantyre city contributes a lot to employment in Blantyre city.

**Ho:** There are no challenges faced by young entrepreneurs in Blantyre city.

**H2:** There are challenges faced by young entrepreneurs in Blantyre city.

The findings after collecting data indicated that young entrepreneurs are facing a lot of challenges when doing their businesses. Therefore, the results are in line with H2. The data from young entrepreneurs was analysed using chi square goodness-of-fit test. The null hypothesis was rejected

with level of confidence of 5% thus  $H_o: \chi^2(1) = 42.123, P \leq .05$ . Majority of the young entrepreneurs sampled indicated that they face challenges as they are doing business. The data from academia was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_o: \chi^2(1) = 15385, P \leq .05$ . Majority of academia sampled said young entrepreneurs are facing challenges when doing business.

**Ho:** Public policies cannot be undertaken into consideration to increase number of young entrepreneurs in Blantyre city.

**H3:** Public policies can be undertaken into consideration to increase number of young entrepreneurs in Blantyre city.

Findings of the study have indicated that government need to take seriously on the policies they introduced and the proposed policies from this study. Therefore the findings are in line with Hypothesis Ho. The data from young entrepreneurs was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 46.800, P \leq .05$ . Majority of the young entrepreneurs illustrated that policies need to be taken seriously by the government. The data from academia was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 3.846, P \leq .05$ . Majority of the academia said policies can be undertaken seriously by the government to make youth entrepreneurship successful.

**Ho :** The government cannot help the current entrepreneurs to increase their profits and ensure their survival.

**H4:** The government can help the current entrepreneurs to increase their profits and Ensure their survival.

Findings from this study indicated that there is a lot that the government can do to improve in order to help young entrepreneurs manage businesses so as to earn profits and ensure their survival. Policies are there for the young entrepreneurs but they are not implemented as expected. The data from young entrepreneurs was analysed using chi square goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 56.892, P \leq .05$ . Majority of the young entrepreneurs sampled said that the government can come in and help young entrepreneurs to increase profits and ensure their survival. The data from academia was analysed using chi square

goodness-of-fit test. The null hypothesis was rejected with level of confidence of 5% thus  $H_0: \chi^2(1) = 12.462, P \leq .05$ . Majority of the academia sampled indicated that the government can come in and help young entrepreneurs to increase profits.

### **Conceptual Framework**

From the conceptual framework that was developed in chapter two with regard to theoretical framework, the independent variables were psychological factors where issues of need achievement were discussed. The entrepreneurs have to aspire to achieve high always for them to develop their livelihoods and the society. Entrepreneurial spirit should be in every person in order to promote entrepreneurship in the city. Entrepreneurship capabilities was an independent variable where issues of education and training were considered. Another independent variable was entrepreneur environment. This considers that if the business environment is good, like public policies on entrepreneurship, education and training for the youths, if the area has proper security and availability of institutions like academic institutions or money lending institutions where entrepreneurs can borrow money for business and where there is good governance in a country, it was hoped that this can create a good environment where more youth can become entrepreneurs. Another independent variable was innovation where it was discussed that research and development should be promoted to encourage innovation. The entrepreneurs should continuously be linked to local research institutions where they can learn different skills and acquire different set of knowledge. It was also discussed that there must be availability of universities and colleges where innovation can be promoted. If these business factors are available, it was assumed that it will lead to successful entrepreneurs as dependent variable, so successful entrepreneurs will help to create employment which will reduce high unemployment in Blantyre city. This too will lead to increased production which later will improve the economy. The study findings revealed that there are no favourable entrepreneurship environment like policies such as tax policies which can promote youth entrepreneurship. There are no enough educational institutions which can provide entrepreneurship and trainings and there are no enough universities and colleges to promote innovations through research and development. It was noted that it is difficult for the youths to

access finances. From this, recommendations were put forward for the government to act upon so that youth entrepreneurship should be one of the government priorities in Blantyre city which can create jobs for the youth and make the economy grow.

### **How the study responds to the research problem**

The study research problem has important elements contained in it. These are: The economy of Malawi is poor and is growing slowly. Malawi including Blantyre city has high number of unemployed youth. Large number of populations of Malawi consists of energetic, educated youth who are unemployed. Entrepreneurship is one of the factors that creates jobs and promote economic growth in a country. In Malawi, entrepreneurship is low as compared to other countries within Africa and beyond. The government is not emphasizing much on it. Malawi government has National Youth policy that explains about empowering youth such as on entrepreneurship. The country is not implementing the policy properly. Young people are the key people to improve the economy of a country.

By revisiting the research problem, the study has revealed a lot of flaws that need to be addressed by the government. The study has put in suggested recommendations in form of policies to address the challenges. On the challenge of many young entrepreneurs not being employed, the study has responded by suggesting policies related to enhancing entrepreneurship to help in creating jobs. The challenges of not having a spirit of engaging in entrepreneurship, the study has recommended policies of enhancing entrepreneurship education and training to the young people so that they are motivated and instill a spirit of business in their minds.

On the same, the study has put recommendation to introduce entrepreneurship course from early grade and the course should be a compulsory one as English is a compulsory subject in schools in Malawi. The study also put in a recommendation to increase number of community technical colleges that can allow many youths to access entrepreneurship courses. The study has also put in recommendations as policies in a way that the government can start supporting young

entrepreneurs in different ways like reducing taxes, reducing interest rates, allowing youth to access finances through loans regardless of political party affiliation, race or qualification.

### **Significance of the study**

Conducting the research was essential since it has managed to develop public policy recommendations that might be adopted and implemented by the Government. The researcher managed to develop the suggested policies after data was collected from participants and analyzed it. Issues that have been incorporated in the suggested policies are from the views of the participants.

The investigations has managed to expose the barriers to business prosperity among the youth and made them to suggest possible solutions on their own. It will also help to explore the policy rationale for support to the youth enterprise development in Blantyre city and at a national level and could possibly also be applied to other African countries. The study has also highlighted the possible suggested measures to be taken by government to support the young entrepreneurs so that they increase their profits and ensure survival. This has been possible due to the challenges and suggested solutions they have raised. The study has managed to highlight extent of contribution of youth entrepreneurship towards employment in Blantyre city so that government can bring suitable initiatives or strategies to reduce levels of unemployment which is high at the mean time and improve the economy. The findings from this study will help the youth to be economically independent and improve their well-being. The Academia will also benefit from this study since original contribution on new literature for future references has been added. The study has also helped the researcher to increase knowledge on how to analyse a situation before making a final decision. It has also helped to understand in depth issues related to youth entrepreneurship in Malawi, youth unemployment and level of productivity in Malawi.

### **Contribution to existing Literature or Practice**

This particular study has contributed to the existing literature and practice in the sense that the topic itself, ‘‘Youth entrepreneurship initiatives as a strategy for economic growth in

Malawi.” will help scholars to refer to it when doing their studies. There is proper relationship between literature relating to the topic and practical experience on youth entrepreneurship in Malawi by revealing the challenges the young entrepreneurs are facing in Blantyre city in Malawi so that the young entrepreneurs themselves can be in a better position to know what affects their business negatively and can propose possible solutions since some suggestions have been put forward for improvement. At the same time, the government will also have a benchmark on youth entrepreneurship and make improvements where it is failing to fulfil its promises on implementing the entrepreneurship policies. It also contributed to the rich literature since the study has managed to develop conceptual framework which will be used by scholars and other business people.

The discussions in chapter 4 have assisted to expose the underlying factors that have contributed to the low level of entrepreneurship in Malawi hence prompt to come up with possible solutions as suggested policies. The study has also contributed to recognizing that most of the challenges young entrepreneurs face are not their deliberate fault but the negligence of the government. The study has also contributed to the suggested topics for further study that will also have a positive impact on youth entrepreneurship in Malawi and beyond.

The study has also contributed to the formulation of recommendations which the government need to explore and act accordingly and share with its stakeholder like Non-Governmental Organizations and private sector for joint effort on curbing the challenges. Theories that have been used in this study if applied by entrepreneurs in Blantyre city will help to promote entrepreneurship, create jobs and develop the economy. The economy of Malawi will remain poor if the government will not change its approach towards entrepreneurship.

### **Concluding Remarks**

This particular study aimed at identifying initiatives that can enhance youth entrepreneurship so that the employment rate can increase, increase productivity and improve the economy of Malawi.

This particular topic was chosen after realizing that there is high youth unemployment in Blantyre city and entrepreneurship is not promoted. The decision also came about after noticing that the economy of Blantyre city or Malawi in general is growing slowly as comparing to other countries that are promoting entrepreneurship. Youth entrepreneurship was chosen because the large population of Malawi consists of youths and mostly these youths are being exploited by politicians to bring violence in the country when there are some disagreements between different political parties. The idea was in a form of question to find out if these youths are used productively on entrepreneurship, could those issues raised turn the economy the other way round? Referring to the main guiding Schumpeter Innovation and Entrepreneurship Theory, Malawi government was ignoring the entrepreneurship aspect according to the study findings and recommendations from participants from chapter 4 and research problem in chapter 1 to address the problem since entrepreneurship is one of the factors that can improve the economy.

The researcher believes that if the recommendations that have been put forward are being implemented by the government, can improve the economy of Blantyre city and Malawi nation as a whole. The researcher believes that theories should be put into practice and policies that are developed should also be implemented in order to improve the economy. Based on this, if the government ignores the results of different research studies, the economy will continue to be poor. As such, the people will continue to remain poor.



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## APPENDICES

### Appendix 1: Questionnaires for Young Entrepreneurs

**TITLE OF DISSERTATION:** YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY IN MALAWI.

Please mark the X in the appropriate box below:

#### **PART A: Demographic information for Respondent.**

1. Gender of Participant:

(1) Male

☐

(2) Female

☐

2. Age in years.

☐

3. Education Qualification:

(1) Primary

☐

(2) Secondary

☐

(3) Diploma

☐

(4) Degree

☐

(5) Other qualifications

☐

4. Type of occupation

(1) Employed

(2) Self-employed

(3) Student

(4) Lecturer/Instructor

**PART B: Information with regard to Business**

5. How long have you been operating the business?

(1) 1-3 years

(2) 4-5 years

(3) 6- 10 years

(4) 11-15 years

(5) 16 years and above

6. How many employees do you currently employ?

(1)1-3

(2) 5-10

(3)11-15

(1) 16 and above

(2) None

☐

(7). What is the current status of this business? (*Interviewer: Accept*

*only one answer.*)

Legally registered	1
Not regally registered	2

8. (a) What would you say is the main activity of your business?

(b) What would you say is the second main activity of your business?

(c) ) What would you say is the third main activity of your business?

	8(a)	8 (b)	8(c )
Agriculture, forestry and fishing	1	1	1
Mining and quarrying	2	2	2
Manufacturing	3	3	3
Electricity, gas, steam and air-conditioning supply, welding, spare parts (vehicles, bicycles)	4	4	4
Water supply, sewage, waste management and remediation activities	5	5	5
Construction	6	6	6
Wholesale and retail trade, repair of motor vehicles and motorcycles		7	7

	7		
Transportation and storage	8	8	8
Accommodation and food services	9	9	9
Information and communication	10	10	10
Financial and insurance services	11	11	11
Real estate activities	12	12	12
Professional scientific and technical activities	13	13	13
Administrative and support services	14	14	14
Education	15	15	15
Human health and social work	16	16	16
Arts and entertainment and recreation	17	17	17
Second hand clothes/shoes, groceries, raw food stuff, restaurants	18	18	18
Hair dressing saloon, barber shops,	19	19	19

9. What motivations are important for you to start your own business? (Put a tick)

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Flexibility	1	2	3	4	5
Family	1	2	3	4	5
Friends	1	2	3	4	5
No job security	1	2	3	4	5
Opportunities for higher income	1	2	3	4	5



Other

(Specify) \_\_\_\_\_

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10. To what extent the following factors are important for your business? (Put a tick)

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Markets	1	2	3	4	5
Income	1	2	3	4	5
Low criminality level	1	2	3	4	5
Access to finance	1	2	3	4	5
Entrepreneurship education/training	1	2	3	4	5

Other

(specify) \_\_\_\_\_

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(11) Are you innovative in your business?

(1) Yes ☐ (2) No ☐

**If yes, go to question 14, if not go to question 15.**

(12) What makes your business different from competitors? Indicate the level of agreement. (you can choose more than one)

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1.Customer service	1	2	3	4	5
2.Adoption of new technologies	1	2	3	4	5
3.Acceptance of debit/credit card	1	2	3	4	5
4.Marketing in social media	1	2	3	4	5
5.Fast delivery	1	2	3	4	5
6.E-commerce	1	2	3	4	5

Other

(specify) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

13) Did you get or are getting any kind of government support?

1. Yes ☐

2. No ☐

14) If yes, please specify and state the name of the program.

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**PART : Youth Entrepreneurship Contribution to Employment.**

(15) What is the level of youth unemployment in Blantyre city in Malawi?

(1) Vey low ☐ (2) low ☐ (3) medium ☐ (4) high ☐ (5) Very high

(16) To what extent do you think the youth entrepreneurship contribute to employment in

Blantyre city? Please tick appropriate option in the box.

(1) Poor ☐ (2) Average ☐ (3) Good ☐ (4) Very Good ☐

(17) Which of the following can increase youth participation in entrepreneurship?

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Entrepreneurship training/education	1	2	3	4	5

Village, Savings and Loans (VSL) formation	1	2	3	4	5
Formation of cooperatives	1	2	3	4	5
Financial support	1	2	3	4	5
Enabling legal and regulatory environment	1	2	3	4	5

**D. Challenges young entrepreneurs are facing in Blantyre city.**

18. Grade the following obstacles according to the significance for your business:

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Taxes	1	2	3	4	5
Other Government fees	1	2	3	4	5
Government bureaucracy	1	2	3	4	5
Business registration	1	2	3	4	5
Lack of self confidence	1	2	3	4	5
Lack of information	1	2	3	4	5

19. The following are possible solutions to obstacles the young entrepreneurs are facing.

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Entrepreneurship training	1	2	3	4	5
Team work	1	2	3	4	5
Building network	1	2	3	4	5
Government support	1	2	3	4	5

(20) **Government service.** Please rate your agreement with the following statements using a scale of 1 to 5, where 1 is “Completely disagree” and 5 is “Completely agree.”

(21) Youth entrepreneurship in Blantyre city is growing due to the following: Indicate level of agreement or disagreement.

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Somewhat agree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
In my city/country/ there is a well- functioning support infrastructure to support the start-up of new firms	1	2	3	4	5	6

Ques		Completely	Somewhat	Neither agree d	Somewha	Completel	Don't
		1	2	3	4	5	
A	I am treated by City council/government staff with respect and dignity	1	2	3	4	5	0
B	The city council/government staff are fair in their dealings	1	2	3	4	5	0
C	The city council/government staff are cooperative	1	2	3	4	5	0
D	I am satisfied with the time the city council/government take to respond to my queries and problems	1	2	3	4	5	0
E	They take appropriate measures to ensure access to and availability of tax officers	1	2	3	4	5	0
The atmosphere in my city/country inspires		1	2	3	4	5	6

me to develop ideas for new businesses						
There is a favourable climate for becoming an entrepreneur in my city/country	1	2	3	4	5	6
In my city/country, students are encouraged to engage in entrepreneurial activities	1	2	3	4	5	6
My peers participated in entrepreneurship education/training then they influenced my attitudes towards entrepreneurship	1	2	3	4	5	6
It is the biggest city	1	2	3	4	5	6
There are more business opportunities than in other places.	1	2	3	4	5	6

**PART E: Previous and Current Public Policies on youth entrepreneurship.**

(22) Have you heard about the following government initiatives/policies?

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1.Education and training	1	2	3	4	5
2.Access to finance	1	2	3	4	5
3.Government support	1	2	3	4	5
4.Institutional support	1	2	3	4	5

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(23) What can the government do to create youth employment in Blantyre city in Malawi?

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### **Profits from businesses**

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(24) What was the approximate sales profit of this business in 2020?



Below MK100,000	1
Between MK100,000 and MK500,000	2
Between MK500,000 and MK1 million	3
Between MK1million and MK5 Million	4
Between MK5 million and 10 million	5
Between MK10million and MK50 million	6
Between MK50 million and MK200 million	7
Between Mk200 million and MK500 million	8
Between MK500 million and MK1 billion	9
Above MK1 billion	10
Made a loss	11

(25) How can the government help entrepreneurs to increase their profits and ensure survival?

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1.Introducing friendly trade policies	1	2	3	4	5
2.Proving loans to entrepreneurs	1	2	3	4	5
3.Lower interest rates	1	2	3	4	5

4.Boosting productivity	1	2	3	4	5
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Any other (specify:

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**THANK YOU FOR YOUR KIND COOPERATION.**



## **Appendix 2: Research Questionnaires for Academia.**

**TITLE OF DISSERTATION:** YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY IN MALAWI.

Please mark the X in the appropriate box below:

### **PART A: Demographic information for Respondent.**

1. Gender of Participant:

(1) Male

☐

(2) Female

☐

2. Age in years.

☐

3. Education Qualification:

(1) Primary

☐

(2) Secondary

☐

(3) Diploma

☐

(4) Degree

☐

(5) Other qualifications

☐

4. Years of experience in academia.

- (1) 1- 5 years
- (2) 6-10 years
- (3) 11- 15 years
- (4) 16 years and above

**PART B: Information with regard to Universities and Colleges on entrepreneurship.**

(5) Rate the following University's roles according to its importance.

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Research and development	1	2	3	4	5
Training human capital	1	2	3	4	5
Disseminations of information to the society on entrepreneurship	1	2	3	4	5
Bringing innovations	1	2	3	4	5

(e) Any other

(Specify) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(6) What kind of skills are important to be acquired in universities for young entrepreneurs?

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
1.Opportunity recognition	1	2	3	4	5
2.Market networking	1	2	3	4	5
3.Business Communication	1	2	3	4	5
4.Creativity	1	2	3	4	5
5.Handling complex business solutions	1	2	3	4	5
6.Risk management	1	2	3	4	5

(7)What can Universities do to increase higher engagement of youths in entrepreneurship?\_\_\_\_\_

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### **PART C. Challenges young entrepreneurs are facing in Blantyre city in Malawi.**

8. Which of the following factors are obstacles for young entrepreneurs in business:

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Taxes	1	2	3	4	5
Government bureaucracy	1	2	3	4	5

Government fees	1	2	3	4	5
Business registration	1	2	3	4	5
Lack of self confidence	1	2	3	4	5
Lack of information	1	2	3	4	5

9. The following are important possible solutions to obstacles the young entrepreneurs are facing.

	Not important	Low importance	Neutral	Important	Very important
Entrepreneurship training	1	2	3	4	5
Team work	1	2	3	4	5
Building network	1	2	3	4	5
Government support	1	2	3	4	5

#### **PART D: Youth Entrepreneurship Contribution to Employment.**

(11) What is the level of participation from youth entrepreneurship in Blantyre city?

(1) Vey low  (2) low  (3) medium  (4) high  (5) Very high

(12) To what extent does the youth entrepreneurship contribute to employment in

Blantyre city? Please tick appropriate option in the box.

(1) Poor ☐ (2) Average ☐ (3) Good ☐ (4) Very Good ☐

13. What motivations are important for young entrepreneurs to start their own business? (Put a tick)

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Flexibility	1	2	3	4	5
Family	1	2	3	4	5
Friends	1	2	3	4	5
No job security	1	2	3	4	5
Opportunities for higher income	1	2	3	4	5
None of above	1	2	3	4	5

14. To what extent the following enhancing factors are important for young entrepreneurs in business? (Put a tick)

	<b>Not important</b>	<b>Low importance</b>	<b>Neutral</b>	<b>Important</b>	<b>Very important</b>
Markets	1	2	3	4	5
Income	1	2	3	4	5

Low criminality level	1	2	3	4	5
Access to finance	1	2	3	4	5
Entrepreneurship education/training	1	2	3	4	5

(15) Youth entrepreneurship in Blantyre city is growing due to the following: Indicate level of agreement or disagreement.

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Somewhat agree</b>	<b>Neutral</b>	<b>Agree</b>
In my city/country/ there is a well-functioning support infrastructure to support the start-up of new firms	1	2	3	4	5
The atmosphere in my city/country inspires me to develop ideas for new businesses	1	2	3	4	5
There is a favourable climate for becoming an	1	2	3	4	5



entrepreneur in my city/country					
In my city/country, students are encouraged to engage in entrepreneurial activities	1	2	3	4	5
My peers participated in entrepreneurship education/training then they influenced my attitudes towards entrepreneurship	1	2	3	4	5
It is the biggest city	1	2	3	4	5
There are more business opportunities than in other places.	1	2	3	4	5

(16). How do young entrepreneurs create employment in Blantyre city in Malawi?

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1. Self-employment	1	2	3	4	5
2. Employing other young people	1	2	3	4	5
3. Opening up businesses	1	2	3	4	5
4. Fostering innovation	1	2	3	4	5
5. Helping firms to increase fixed investment	1	2	3	4	5

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(17) What can the government do to foster youth employment through entrepreneurship in Blantyre city in Malawi?

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**PART E: Previous and Current Public Policies on youth entrepreneurship.**

(18) Which previous and current public policies are implemented by the government to encourage youth on entrepreneurship in Blantyre city?

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1.Education and training	1	2	3	4	5
2.Access to finance	1	2	3	4	5
3.Government support	1	2	3	4	5
4.Institutional support	1	2	3	4	5
5.Enabling legal and regulatory environment	1	2	3	4	5

**THANK YOU FOR YOUR KIND COOPERATION**



### **Appendix 3: Semi-Structured Interview Guide.**

**TITLE OF DISSERTATION:** YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY IN MALAWI.

#### **A. General Questions related to Business. (15 Minutes)**

1. What motivated you to start business?
2. What type of innovation are you employing in your business?
3. Explain the benefits of entrepreneurship to the society of Blantyre city?
4. What kind of support do you get from government to boost your business and earn more profits?

**B. Youth Entrepreneurship Contribution towards Employment. (20 Minutes)**

5. What is the level of youth unemployment in Blantyre city in Malawi?
6. How does entrepreneurship create employment?
7. To what extent do you think the youth entrepreneurship contribute to employment and Economic growth in Blantyre city?

**C. Challenges Faced by Young entrepreneurs. (15 Minutes)**

8. (a) What obstacles;
  - (i) Did you face during the introduction stage of your business?
  - (ii) Are you currently facing?
- (b) How can you overcome the obstacles you are facing if any?

**D. Policies/Strategies Related to Entrepreneurship. (15 Minutes)**

9. Which public policies are important to encourage youth entrepreneurship in Blantyre city?
10. Are young entrepreneurs involved in developing policies related to entrepreneurship?
11. Which policies/initiatives can government implement to increase youth participation on entrepreneurship?
12. Which initiatives/policies can be recommended to boost profits of entrepreneurs and ensure their survival?

**Thank you for attending this interview**



**Appendix 4: Focus Group Discussion Interview Guide.**

**TITLE OF DISSERTATION:** YOUTH ENTREPRENEURSHIP INITIATIVES AS A STRATEGY FOR ECONOMIC GROWTH IN BLANTYRE CITY IN MALAWI.

**A. General Questions related to Business. (15 Minutes)**

1. What motivated you to start business?

2. What type of innovation are you employing in your business?
3. Explain the benefits of entrepreneurship to the society of Blantyre city?
4. What kind of support do you get from government to boost your business and earn more profits?

**B. Youth Entrepreneurship Contribution towards Employment. (20 Minutes)**

5. What is the level of youth unemployment in Blantyre city in Malawi?
6. How does entrepreneurship create employment?
7. To what extent do you think the youth entrepreneurship contribute to employment and Economic growth in Blantyre city?

**C. Challenges Faced by Young entrepreneurs. (15 Minutes)**

8. (a) What obstacles ;
  - (i) Did you face during the introduction stage of your business?
  - (ii) Are you currently facing?
- (b) How can you overcome the obstacles you are facing if any?

**D. Policies/Strategies Related to Entrepreneurship. (15 Minutes)**


9. Which public policies are important to encourage youth entrepreneurship in Blantyre city?
10. Are young entrepreneurs involved in developing policies related to entrepreneurship?
11. Which policies/initiatives can government implement to increase youth participation on entrepreneurship?
12. Which initiatives/policies can be recommended to boost profits of entrepreneurs and ensure their survival?
13. Any other (specify:

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**THANK YOU FOR YOUR KIND COOPERATION.**

#### **Appendix 5: REAF Application Form**



REAF\_DSPA - Version 1.0AP

**UNICAF UNIVERSITY  
RESEARCH ETHICS APPLICATION FORM  
DOCTORAL STUDIES PROVISIONAL APPROVAL**

The Provisional Approval - Research Ethics Application Form (REAF) should be completed by Doctoral level candidates enrolled on Dissertation stage 1.

This form is a **provisional approval** which means that the UREC committee has accepted the initial description of the project but this is conditional as changes may have to be implemented following Dissertation Stage 2 and piloting in Dissertation Stage 3.

**This is a conditional offer and acceptance of the project needs to be verified and confirmed upon completion of the Research Ethics Application Form in Dissertation Stage 3.**

**Important Notes:**

- An electronic version of the completed form should be uploaded by the student to the relevant submission link in the VLE. Student's supervisor will then review the form and provide feedback as appropriate. Once supervisor's initial approval is given then the supervisor will forward this to



REAF\_DSPA - Version 1.0



**UNICAF UNIVERSITY  
RESEARCH ETHICS APPLICATION FORM  
DOCTORAL STUDIES PROVISIONAL APPROVAL**

UREC USE ONLY:

Application No:

Date Received:

**Student's Name:** Wellington Binali**Student's E-mail Address:** wellingtobinali@yahoo.com**Student's ID #:** R1705D2823690**Supervisor's Name:** Dr.Cristina Isabel Ibarra Armenta**University Campus:** Unicaf University Malawi (UUM)**Program of Study:** UUM: PhD Doctorate of Philosophy - Business Administration**Research Project Title:** Investigating Youth Entrepreneurial Initiatives as a Strategy for Economic Growth in Blantyre city in Malawi.**1. Please state the timelines involved in the proposed research project:**

Estimated Start Date: April,2020

Estimated End Date: 20-May-2022

**2. The research project****a. Project Summary:**

In this section please fully describe the purpose and underlying rationale for the proposed research project. Ensure that you pose the research questions to be examined, state the hypotheses, and discuss the expected results of your research and their potential.

It is important in your description to use plain language so it can be understood by all members of the UREC, especially those who are not necessarily experts in the particular discipline. To that effect please ensure that you fully explain / define any technical terms or discipline-specific terminology (maximum 300 words +/- 10%).

The purpose of this study is to investigate youth entrepreneurship strategies or initiatives as a strategy for economic growth in Blantyre city in Malawi. The rationale behind this study is to improve the economy of Blantyre city by coming up with better strategies of engaging the youth on entrepreneurship. This will help to develop public policies that might be adopted and implemented by Malawi government. The study will come up with recommendations that might be adopted hence will help on the development of the economy of Blantyre city. The study has the following main research question: Can youth entrepreneurship contribute to significant economic growth of Blantyre city? This Main research question is followed by the following research questions; 1) To what extent does youth entrepreneurship contribute to employment in Blantyre city? 2) What are the challenges faced by youth entrepreneurs in Blantyre city? 3) Which youth entrepreneurship initiatives can contribute to economic growth in Blantyre city? 4) Which measures can be put in place to strengthen youth entrepreneurship in Blantyre city? 5) What contribution does youth entrepreneurship bring to the economy of Blantyre? The study has the following Research objectives 1) To investigate the extent at which youth entrepreneurship has contributed to employment in Blantyre city. 2) To examine challenges faced by youth entrepreneurs in Blantyre city. 3) To assess youth entrepreneurship initiatives that will improve the economy in Blantyre city. 4) To analyse measures to put in place to strengthen youth entrepreneurship in Blantyre city 5) To identify the significant contribution of youth entrepreneurship to the economy of Blantyre. The study has the following hypothesis; Youth Entrepreneurship can significantly contribute to the economic growth of Blantyre city.

The study is expected to develop a theory that will be applied so that the nation can grow economically. The study is also expected to come up with policy recommendations that will enhance economic growth once policy makers adopt and implement them. This study will contribute to academic literature as a reference point. This study will benefit the citizens of Blantyre city and the whole nation.

The research hypothesis is as follows;

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**b. Significance of the Proposed Research Study and Potential Benefits:**

Outline the potential significance and/or benefits of the research (maximum 200 words).

The study will be of great significance and benefit to the citizens of Blantyre city since it will identify the factors that contributed to poor economic development in the city and then will come up with possible recommendations to curb the situation through youth entrepreneurship, since the aim of the study is to provide policy recommendations that will improve economic growth. The study will also come up with policies that might be adopted by the government and all other stakeholders and inform decision makers to develop policies that will be followed. It will also help to evaluate the weaknesses or strengths on current policies regarding the youth engagement and help to understand the existing problems. The study will also come up with measures that will help to engage the youth on developing the economy of Blantyre city through youth entrepreneurship initiatives that will be identified. The study will also help the academia to have a reference point on the same as it will contribute to literature on economic growth through youth entrepreneurship. The researcher will also develop a theory that will help to improve the economy of Blantyre city and other cities and towns in Malawi and beyond.

**3. Project execution:**

**a. Type of project. The following study is an:**

- ☒ experimental study (primary research)
- ☒ desktop study (secondary research)
- ☐ desktop study using existing databases involving information of human/animal subjects
- ☐ Other

If you have chosen 'Other' please Explain:

**b. Methods. The following study will involve the use of:**

Method	Materials / Tools
<input checked="" type="checkbox"/> Qualitative	<input checked="" type="checkbox"/> Face to Face Interviews <input type="checkbox"/> Phone Interviews <input checked="" type="checkbox"/> Face to Face Focus Groups <input type="checkbox"/> Online Focus Groups <input type="checkbox"/> Other*
<input checked="" type="checkbox"/> Quantitative	<input checked="" type="checkbox"/> Self-administered Questionnaires <input type="checkbox"/> Online Questionnaires <input type="checkbox"/> Experiments <input type="checkbox"/> Tests <input type="checkbox"/> Other *

\*If you have chosen 'Other' please Explain:

**4. Participants**

**a. Does the Project involve the recruitment of participants?**

☒ YES    **If YES, please complete all following sections.**

☐ NO    **If NO, please directly proceed to Question 5.**

**Note:** The definition of "participation" includes active participation, such as when participants knowingly take part in an interview or complete a questionnaire.



### b. Relevant Participant Details of the Proposed Research

Please state the number of participants you plan to recruit, and describe important characteristics such as: demographics (e.g. age, gender, location, affiliation, level of fitness, intellectual ability etc). It is also important that you specify any inclusion and exclusion criteria that will be applied (e.g. eligibility criteria for participants).

Number of participants

Age range From  To

Gender ☒ Female  
☒ Male

#### Eligibility Criteria:

- Inclusion criteria 

Entrepreneurs with small and medium firms, both with and without a physical establishment. Students enrolled in business related courses. Course instructors or lecturers teaching business related courses.
- Exclusion criteria 

The study will not include children. In this case anyone that is below 20 years. The study will also not include those people that are mentally challenged since they cannot provide relevant information. The study will also not include anyone who is not an entrepreneurs

Disabilities

Other relevant information (maximum 100 words):



**c. Recruitment Process for Human Research Participants:**

Please clearly describe how the potential participants will be identified, approached and recruited (maximum 200 words).

The researcher will collect data from participants himself and data analysis will also be done by the researcher himself. Participants will be identified by doing random and purposive sampling. It will be a mixed method research approach, thus qualitative and quantitative. Face to face interviews will be conducted to the entrepreneurs while Focus Group Discussion and self administered questionnaires to students and course instructors respectively. A total of 20 to 30 questionnaires /interviews will be administered per week. Data collection will take place for a period of 2 months since there will be a total of 220 participants thus 10 instructors and 30 students from 3 academic institutions and 180 entrepreneurs both with physical or non-physical business establishments. The study will engage students and instructors teaching from universities and colleges within Blantyre ie, The Polytechnic, Blantyre International University and Soche Technical college making a total of 10 instructors and 10 students from each of these academic institutions making a total of 30 students. Only students who are learning business related courses and entrepreneurs aged 20 to 35 years will be targeted.

**d. Relationship between the principal investigator and participants:**

Is there any relationship between the principal investigator (student), co-investigators(s), (supervisor) and participant(s)? For example, if you are conducting research in a school environment on students in your classroom (e.g. instructor-student).

☐

YES

☒

NO

If YES, please specify (maximum 100 words).

**5. Further Approvals**

Are there any other approvals required (in addition to ethics clearance from UREC) in order to carry out the proposed research study?

☐

YES

☒

NO

If YES, please specify (maximum 100 words).



#### 6. Potential Risks of the Proposed Research Study

Are there any potential risks, psychological harm and/or ethical issues associated with the proposed research study, other than risks pertaining to everyday life events (such as the risk of an accident when travelling to a remote location for data collection)?

☐ YES ☒ NO

If YES, please specify (maximum 150 words):

#### 7. Application Checklist

Please mark ✓ if the study involves any of the following:

- ☐ Children and young people under 18 years of age, vulnerable population such as children with special educational needs (SEN), racial or ethnic minorities, socioeconomically disadvantaged, pregnant women, elderly, malnourished people, and ill people.
- ☐ Research that foresees risks and disadvantages that would affect any participant of the study such as anxiety, stress, pain or physical discomfort, harm risk (which is more than is expected from everyday life) or any other act that participants might believe is detrimental to their wellbeing and / or has the potential to / will infringe on their human rights / fundamental rights.
- ☐ Risk to the well-being and personal safety of the researcher.
- ☐ Administration of any substance (food / drink / chemicals / pharmaceuticals / supplements / chemical agent or vaccines or other substances (including vitamins or food substances) to human participants.
- ☐ Results that may have an adverse impact on the natural or built environment.



### 8. Final Declaration by Applicants:

- (a) I declare that this application is submitted on the basis that the information it contains is confidential and will only be used by Unicaf University and Unicaf University Research Ethics Committee (UREC) for the explicit purpose of ethical review and monitoring of the conduct of the research proposed project as described in the preceding pages.
- (b) I understand that this information will not be used for any other purpose without my prior consent, excluding use intended to satisfy reporting requirements to relevant regulatory bodies.
- (c) The information in this form, together with any accompanying information, is complete and correct to the best of my knowledge and belief and I take full responsibility for it.
- (d) I undertake to abide by the highest possible international ethical standards governing the Code of Practice for Research Involving Human Participants, as published by the UN WHO Research Ethics Review Committee (ERC) on <http://www.who.int/ethics/research/en/> and to which Unicaf University aspires to.
- (e) In addition to respect any and all relevant professional bodies' codes of conduct and/or ethical guidelines, where applicable, while in pursuit of this research project.
- (f) I understand it is my responsibility to submit a full REAF application during Dissertation Stage 3 to UREC. If a REAF application is not submitted my project is not approved by UREC.
- (g) I fully acknowledge that this form does not constitute approval of the proposed project but it is only a provisional approval.

☒ I agree with all points listed under Question 8

Student's Name:

Wellington Binali

Supervisor's Name:

Dr.Cristina Isabel Ibarra Armenta

Date of Application: 24-Jun-2021

#### Important Note:

Please now save your completed form (we suggest you also print a copy for your records) and then submit it to your UU Dissertation/project supervisor (tutor). **In the case of student projects, the responsibility lies with the Faculty Dissertation/Project Supervisor.** If this is a student application, then it should be submitted via the relevant link in the VLE. Please submit only electronically filled in copies; **do not** hand fill and submit scanned paper copies of this application.



**Before submitting your application, please tick this box to confirm that all relevant sections have been filled in and the information contained is accurate to the best of your knowledge.**