Adult Learning and Small-Scale Business Promotion in the Communities: Prospects, Challenges and Strategies

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ADULT LEARNING AND SMALL-SCALE BUSINESS PROMOTION IN THE COMMUNITIES: PROSPECTS, CHALLENGES AND STRATEGIES

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Abstract
This paper examines prospects of adult learning and small business promotion in the communities; ascertaining challenges and strategies to address them. It is a library study that probes into small business generation of employment opportunities in the communities. The entrepreneurial capabilities of community members in small businesses serve as key to prosperity in the communities. Small businesses registered by Internal Revenue Service kept increasing from 46,961; 51,749 and 52,575 as at 2005, 2006 and 2007 respectively. However, enterprising community members need knowledge, skills and values of modern-day business plans, funding sources, market outlets and management skills. Many small-businesses wind up before the end of their first year. Provision of adult learning skills through lifelong learning process is key to success. Funding through group-lending approach is an important option. Government and financial institutions should resource entrepreneurs. Providing advisory services to small business entrepreneurs to manage businesses is another important strategy. These steps, when properly considered, will help reduce poverty and make communities sustainable in addressing joblessness and hopelessness facing community members.

Keywords: Adult learning, small-scale business, entrepreneurship, business plans, human capital development, community members

Introduction
The 21st century is described as the ‘era of entrepreneurship,’ and it seems appropriate largely because globally, every economy is putting in place plans to accelerate growth of small-scale businesses (SSBs) as a strategy to make life in the communities a thriving one. The questions that arise are: What at all constitutes a small business in Ghana? Does it make any contribution to the growth of the economy? If yes, why now? What does adult learning have to do with the growth of small businesses? To Lind (2012), there is no universally agreed –on definition of a small business. This is because ‘size’ is relative. In terms of personnel, the “Ghana Statistical Service (cited in Biney, 2009) considers businesses with less than 10 employees as small-scale enterprises” (p. 85). Abor and Quartey (2010) assert that “micro, small medium enterprises (MSMEs)contribute about 70 percent to Ghana’s gross domestic product (GDP) and hold about 92 percent share of businesses in Ghana” (p. 218). To them,“there is a growing recognition of the important role small and medium enterprises (SMEs) play in economic development. Small business is seen as efficient and a prolific job creators, the seeds of big businesses
and the fuel of national economic engine” (Abor and Quartey, 2010, p. 218). Ghana, as a developing country, is confronted with two major challenges—unemployment and poverty. According to the World Bank, “Ghana needs to create between six to seven million new jobs by 2030 to be able to absorb the people who enter the world of work” (Baafi & Acheampong, 2014, p. 69). The paradox, however, is that the youth of Ghana in particular, and those of sub-Saharan Africa region in general, which is about (33%) of the population, are largely unemployed. Frimpong (2016, p.10) opines that “about 88 million young women and men worldwide are also unemployed, [hence generating employment opportunities through adult learning, becomes important].”

Mulu-Mutuku (2001) asserts that “the development of small enterprises has been identified as one way of alleviating poverty in Kenya” (p.142). It is not surprising that The European Parliament in a 2006 Recommendation, recognised the importance of taking initiative and entrepreneurship as key competences for lifelong learning, and has since supported entrepreneurship education in several resolutions (Debyser, 2013). Ghana, as a country, has no excuse but to embrace the promotion of small businesses because the public sector lacks the capacity to offer more employment opportunities than what the private sector could offer the unemployed adults in the communities. There is also a high despondency and hopelessness in the communities because of mass extensive poverty facing the adults’ population. Designing lifelong learning programmes for adult community members is a laudable strategy to be adopted. A study conducted among adult learners in Stirling (Stirling Council, 2017) to identify the wider impact of adult learning in their home, work and in their communities revealed that learning provides new opportunities, including starting a business. Adult learning programmes, including skills in starting a business, will make the community members acquire some creative business management skills based on their own interests. Skills, including initiating small businesses in snail-rearing, mushroom farming, block moulding, mobile phone repairs, barbering, hair-dressing and dress-making could be provided to the enterprising men and women in the communities.

The good news is that some community members in Ghana are showing interest, however small, in launching small businesses in their vicinities. Accessing funds from the banks and non-bank financial institutions, removal of nuisance taxes, and steady lowering of interest rates are currently being experienced in Ghana. In spite of the exciting business climate being experienced today in Ghana, many of the enterprising community members seem to lack appropriate knowledge, skills, values and understanding of modern-day business plans, ability to identify credible funding sources and marketing outlets, and management skills. Hence many of the small businesses wind up before the end of their first year. This paper, therefore, examines adult learning and human capital development, and adult learning
and small business promotion in the communities. It establishes that whilst it is significant to find some prospects in Ghana for building the mindset of community members to develop enterprising spirit in their communities, it is equally important to ensure that the challenges involved in managing small businesses are identified, and the appropriate strategies put in place to surmount them.

**Adult Learning and Human Capital Development**

Singh (1999) made us understand that “the education of adults contributes to their self-reliance and personal autonomy in exercising basic rights, and to increased productivity and labour efficiency” (p. 2). Adult learning, to the practitioners, is a “human development and productive investment”, and must be utilised as such (Singh, 1999, p. 3). It was then not surprising that Singh (1999) opines that the “major goals of adult learning now include preventing and combating unemployment, promoting a smooth transition from school to work, social inclusion and social cohesion” (p. 3). The term “human capital” first coined by Adam Smith in 1776 was taken further by Theodor Schulz and Gary Becker (Schuller & Field, 1998). It states that “investment in education and skill formation is as significant for economic growth as investment in machines and equipment” (UNESCO Institute of Lifelong Learning, 2010, p. 22). Applying econometric analyses in measuring human capital, however, has received fierce criticisms. Becker (1964, cited in Sernau, 2009) maintains that “just as investments in physical capital (say, a more technologically advanced factory) would increase productivity and efficiency, so, too, education could be seen as an investment in human capital, increasing the productivity and efficiency of humans” (p. 109). Sen (1999) brought a new twist to human capital concept discourse by considering the capability approach to development. To Sen, the “enhancement of human freedom is both the main and the means of development, thus, people have to be seen to be actively involved in shaping their own destinies, rather than the passive recipients of development programme” (Sen, 1999 cited in Matsuura, 2010, p. 23). Lifelong learning (which adult learning is perceived), has economic benefits (Field, 2012). Field argues that “economic factors such as income and employment play an important part in lifelong learning. The direct economic effects of lifelong learning potentially include impacts on earnings, on employability, and on the wider economy. And since steady employment tends to have further effects on health, well-being and sociability, it follows that the economic effects of learning have indirect outcomes” (Field, 2012, p. 2). Dweck (2006) asserts that “people have more capacity for lifelong learning than they ever thought” (p. 5). She adds, “experience, training and personal effort take us the rest of the way” (p. 5).

One can then argue that adult learning is an important field or discipline of empowering communities, not only to strive for social and political freedoms, but economic freedom as well. Thus, getting adult population in the communities’ employable skills, knowledge and values in financial literacy, planning
and management in businesses through learning, appears a good strategy to be pursued. Currently in Ghana, small and micro-size businesses engage 71.4 percent of the total workforce as against the 16.6 percent the large-size businesses are able to engage (GSS, 2017). It is an accepted view that educated people can do more and do it better and contribute more to national development, and the researcher finds this assertion significant because Roe et al. (1990, cited in Dougherty & Hammack, 1990) observe that the nineteenth and twentieth century’s saw the world’s work force become less “labour intensive” and more “brain intensive.” In societies, as observed by Wadhwa (2000) “where there are few paid jobs and many adults lack the basic education to master them, the simplest acquisition of job skills, whether called education or training may not matter much; what really matters is ensuring the community members secure relevant skills to create job avenues for themselves” (p. 121). It means therefore that encouraging and motivating the adult population to engage in functional learning endeavours, including small business creation and management, could serve as a strategy of engendering sustainable development in our communities. The acquisition of financial literacy, planning and managerial skills are critical for any enterprising community members desiring a better quality of life. Useem (1998) best puts it in this way:

We have to transform everybody from a bureaucrat to an owner, and an owner, has to be concerned with everything in the business. Success and rewards will go to the managerial generalist (p. xi).

Succeeding in this direction, however, requires that the community members engage actively in adult learning endeavours. The effort being made to drive small business mindset in Ghana, and the success and growth of small business activities in the communities depends to some extent, on the degree of active and willing participation of the community members themselves in such ventures (Biney, 2009). The participation of the community members to improve their conditions of living through the investment of their energies, and all other resources either individually or co-operatively, is an activity worth pursuing. Investing in small business activities by community members with as much reliance as possible on their own initiatives demonstrates firstly, the level of ingenuity of the community members and secondly, the degree of business acumen possessed by some community members (McConnell and Bidwell, 1990). This observation is significant to the extent that the pivot of life of every man or woman is a job, and if community members are to have any degree of social security, they must develop a self-reliant spirit and also find a place for productive work in their own communities.
Adult Learning and Small Business Promotion

Mitchell (1998) opines that in the early 1900s, Edward L. Thorndike, a pioneer of educational psychology, did some of the most definitive work on learning. He concluded that there are three laws that govern how we learn, and comprise laws of readiness, effect and exercise. Simply put, “the law of readiness means we only learn when we are ready to learn. Readiness includes seeing a need to learn, feeling a desire to learn, being interested in the subject, and having sufficient skills to both comprehend and utilise the new information” (Mitchell, 1998, p. 7). In this era of advancement in information communication technology (ICT), in which we are unrelentingly producing new technologies like electronic tablets and smart phones, it is difficult to progress without learning one new thing or the other, however old we are. Engaging in learning for employment generation such as building of skills in small businesses, is a kind of learning endeavour that seems to attract as many potential enterprising community members as possible. Building commitment and motivation of community members to take to acquiring knowledge and skills in becoming enterprising to create jobs is the way to go as a country. To Newton (2006), small businesses in Australia have used adult community training programmes to build the capacity of small businesses to address the needs of their clienteles. It will therefore not be far-fetched to admit that adult learning today, seeks to engender preparation of learners for improved competences in knowledge, skills, values which enable them keep body and soul together in a satisfactory manner. To keep body and soul together in a satisfactory manner requires that community members engage in productive activities, including setting up of small-scale businesses, to comprehensively address issues of poverty and unemployment in their respectively communities. Community members need to make time, be ready to learn and invest their investible resources and energies in small businesses because Abor and Quartey (2010) opine that SMEs generate “about 85 percent of manufacturing employment in Ghana” (p. 218).

The law of effect, according to Mitchell (1998), states that “nothing succeeds like success. This law points out that the more success we feel in learning, the more excited we get about learning. We need to gain pleasure from our learning, and the successful performance of a formerly difficult task, is one’s greatest pleasures” (p. 6). The law of exercise, in essence means, “Practice makes perfect”. This means that hands-on drill is necessary. It also means that the more personally we are involved in learning, that is, the harder we work at it, the more we learn” (p. 6). Adult learning in small business creation is a non-formal education (NFE) activity. It has to do with hands-on experience, sharing of skills and knowledge or changing attitudes. At the root of non-formal education, according to Peace Corps (2004), is a “participatory, grassroots approach to helping people to address their own needs” (p. 1). In this context, however, creating jobs to address unemployment and poverty confronting community members is a
laudable initiative to be undertaken by innovative community members. In any event, NFE offers community members learning opportunities that are meaningful and relevant – leading to skills such as entrepreneurship and small business development that enhances lifelong learning (Nafukho et al., 2005). NFE goes to the heart of what it means to be an enterprising business-people that have a “respect for local knowledge, a faith in the wisdom of the people, and a humble awareness of one’s own strengths, gifts, and challenges” (Peace Corps, 2004, p. 1). NFE provides a powerful philosophy, and an effective approach for identifying and creating learning opportunities, and facilitating change in a community (Peace Corps, 2004). NFE is thus an important tool for enterprising individuals to undertake business ventures. It also means that such enterprising people should be interested in the kind of venture they enter into, such that they will remain committed to their businesses, even in the midst of hurdles that come their way.

A study by the Kauffman Foundation (cited in Scarborough, 2012) shows that “the level of entrepreneurial activity among people of age 55 to 64 actually is higher than that of those of age 20 to 34 a pattern that has been held for the last decade” (p. 27). Some small business operators commence business ventures in their adulthood stage, signifying that engaging in adult learning programmes is a best strategy to become enterprising in your own right. ‘Small business’ to Lind (2012) is an ill-defined concept, not least because ‘small’ is a relative term. He asserts that a small business in a Western country may be regarded as a medium-size or even a big business in a developing country. “A small business can be anything from one person bicycle repair shop in a street in Hanoi to a high-tech manufacturing company in Stockholm with around 50 employees” (Lind, 2012, p. 4). However, Cordeiro (2007) asserts that it is appropriate to perceive a small business as possessing features, including a small share of the market; employs a small number of people, and independently owned. He adds that the management and control are in the hands of the owner. More so, management is personalised rather than formal, and finally, it is not part of a large group.

Osei et al. (1993) define small-scale enterprises in Ghana using employment cut-off point of 30 employees to indicate Small Medium Enterprises (SMEs). They separated SMEs into micro business employing less than 6 people, very small employing between 6-9 people; and small business employing between 10-29 employees. It is safe to infer from the various definitions aforementioned that most small scale enterprises employ not more than 30 employees if the criterion of the number of employees the business has is the yardstick used. It is evident that the number of small businesses registered by the Statistics Unit of the then Internal Revenue Service in the communities kept increasing from 46,961; 51,749 and 52,575 as at 2005, 2006 and 2007 respectively (Biney, 2009). Small businesses are
widespread, and can be found in all the three major sectors of the economy - agriculture, industry and service. Success in small enterprise promotion, however, requires three essential components, comprising technical, managerial and entrepreneurial skills. Technical skills, as observed by Mulu-Mutaku (2001), are specific to a particular occupation which includes knowledge of the particular business one is planning to establish. Mulu-Mutuku (2001) observes that “possession of technical skills can facilitate entry into self-employment, at least on a very small scale, but as the business develops, these skills necessarily must be built upon” (p. 143). Drucker (cited in Knowles, 2003) opines that entrepreneurs, [which is equated to small business operators], tend to defy stereotyping and broad-brush labeling; such that people of diverse personalities and temperaments perform well in entrepreneurial challenges. Small business entrepreneurs, to Abor and Quartey (2010), “are the fuel of the private enterprise system. They provide the competitive zeal; create jobs, new ventures, and opportunities for others” (p. 218). The activities of small businesses, especially in the rural areas, will largely help improve the economic growth and social fibre, in the respective communities.

On developing learning services to small businesses in Australia to address their needs, Newton (2006) observes that an explicit link be made between business needs and human resource needs if small businesses are to see training as a valuable business tool. Small business initiatives in the local communities, be it production of tangible goods or services, require the business-people to exhibit important features such as plain hard working spirit, vision, passion, independent thinking, goal-oriented, moderate risk taking, creativity, and also serve as change agents in the communities. Ryan and Hiduke (2006) observe that new start-ups are the marriage of money and hard work. Endurance, perseverance and persistence are critical requirements of business operators to succeed in businesses, whether engaged in bottled and sachet water production, food joint, fashion designing and barbering. Small business operators are soldiers and heroes of any country’s economic advancement (Nakhaie & Nakhaie, 2011). There are a number of government institutions in Ghana, including agricultural extension centres, non-governmental organisations (NGOs), community-based organisations (CBOs) and faith-based organisations (FBOs) providing business skills to community members to make them relevant in their communities. Such initiatives are significant because enterprises undertaken by adventurous people can largely change the phase of local economies to become thriving, and the image of the community members’ profoundly changed for better.

Prospects of Building Enterprising Mindset of Community Members

Developing and building an enterprising mindset among community members to create jobs in their communities could largely make as many people as possible become employed and productive in their
own vicinity. The New Patriotic Party Government, in its first budget reading in March 2017, instituted business-friendly policies and tax credits as well as incentive packages to make cost of doing business become cheaper, and thus set the stage for job creation in Ghana. It is thus, important to motivate and encourage enterprising people to initiate, and create jobs for themselves and many others in the communities. For instance, there has been a reduction of electricity tariff charges as revealed by Public Utility Regulatory Commission. Aside reduction in electricity charges, there are a number of good motorable roads and internal air flight functioning. There is also a large pool of well-trained graduates searching for jobs in Ghana. These initiatives could impact positively on reducing the cost of production or services rendered by business-people in the communities. There are, however, huge resources in the communities which require values to be added to them, yet many of the people do not have the entrepreneurial eye to recognise unrecognised needs, and exploit them to the benefit of all the citizenry. It also appears that many people feel unfulfilled and want to be happier but do not know how to become fulfilled; hence developing a more enterprising mindset may largely help them. This should be expected because “enterprise and entrepreneurship are trans-disciplinary, with a strong connection to issues of employability, innovation, knowledge transfer, commercialisation, and intellectual property” (Quality Assurance Agency for Higher Education, 2012, p. 24).

What then is an enterprising mindset? To Jones (2015), it is “about having a way of thinking which sees opportunities rather than barriers, that sees possibilities rather than failure, making one do something to make a difference rather than sit and complain about the problems” (p. 2). Ball (1995) aptly describes an enterprising person in this apt way:

“An enterprising individual has a positive, flexible and adaptable disposition towards change, seeing it as normal, and as an opportunity rather than a problem. He/she has a security born of self-confidence when dealing with risks, difficulty and the unknown. He/she has the capacity to initiate creative ideas, develop them, and see them through into action in a determined manner. He/she is able, even anxious, to take responsibility and is an effective communicator, negotiator, influencer, planner and organiser. He/she is active, confident and purposeful, not passive, uncertain and dependent” (Ball, 1995 cited in Cordeiro, 2007, p. 77).

An enterprising mindset can be beneficial in many situations. The researcher, however, links it to business start-ups and making money, and making the communities’ better place to live. To Jones (2015), people with enterprising mindset usually have “high need for self-fulfillment, passion to create something so that
others benefit, desire to make their idea become reality (even when things get in the way), and are self-motivated. She adds that people with enterprising mindset do not only see the benefit of building relationships, but also have self-belief, are resourceful and always want other people to have good experience” (p. 2).

It thus appears to the researcher that being a small business owner is about having the mindset enumerated above. It also requires the budding entrepreneur to be willing to take some elements of informed risk. Such risk could either be money or your reputation, in order to develop a big idea, and also nurture and expand your business. It is possible to have an enterprising mindset yet one should learn to organise him/herself very well so as to make a headway in his/her business endeavours. Murphy (2010) however admits that it is not everyone with an enterprising mindset who wants to or is able to do it for himself as his own boss. One can then argue that some people may have an enterprising mindset, yet not everyone with such a precious quality, thus mindset, will choose to become self-employed. Jones (2015) observes that even as we strive to create businesses for ourselves, we need to understand that the people we employ to work with, may have a mindset which can help us grow our business if only we understand how to value them, and support them appropriately. The question of whether entrepreneurs are born or made frequently comes up, but from all the studies conducted on this puzzling question, the conclusion arrived at has always been that entrepreneurs can be made. It means, therefore that through adult learning, people with diverse personalities and temperaments perform well in their entrepreneurial challenges. Nevertheless, if generalisation must be made, as observed by Knowles (2003) and Jones (2015), one can say that most of the entrepreneurs possess critical skills-set, including high levels of intellect, determination, drive or passion to get something done, ability to calculate and take risk and being good communicator. They add that entrepreneurs have high levels of emotional intelligence, are willing to make decisions quickly, and are also people person. They finally, add that entrepreneurs are liked by people, and also possess the ability to connect with people.

One can argue that it is not just about possessing all the skills that matter, but a combination of them will aid people develop for themselves enterprising mindset to create, and own their businesses. It has to be added that some of the enumerated skills and ways of thinking creatively can be learnt through attending short workshops, seminars, symposia among others. Murphy (2010) opines that “some people seem to naturally have a combination of these skills from a very early stage. It is probably true that for many, they have some of the skills and mindset from birth or early in their lives, but other elements are learnt along the way from experience and a determination to improve and become the whole person” (p. 33). It is on the basis of these that adult learning becomes significant when it comes to building an entrepreneurial
mindset and creating a venture for oneself. This is because, the reservoir of experience adult learners brings to managing their businesses seems to provide them with some kind of urge over that of the youth who have not had that vast, rich, diverse and varied life experiences. Therefore, enhancing the capacity of the adult population in the communities to generate better ideas and the skills to initiate and create businesses for themselves is a laudable initiative to undertake. Jones (2015) opines that:

“If you want team members to have an enterprising mindset it stands to reason that by encouraging and supporting any of the skills they have naturally, and encouraging them to develop others, you could help them become more entrepreneurial in their thinking and ways of working” (p. 2).

Building enterprising mindset among community members also requires that they are taught critical thinking and awareness strategies to become balanced in their operations. For example, providing budding entrepreneurs’ in our communities accounting, organisation and book-keeping skills would make them remain focused on their work. As observed by Cordeiro (2007), thinking of new ways of thinking described as ‘convergent thinking,’ and the other called ‘divergent thinking’ should be fostered among business-people. Simply put, successful business-people learn to acquire super-abundance of creative responses to problems and also become incredible organisers in their businesses (Cordeiro, 2007). It thus requires that business-people live up to responding to constantly changing demands and challenges in the business lines they choose for themselves. After all, a lot of thinking arises from problems that emerge in the day-to-day course of business activity, as well as from looking for new marketing ideas (Cordeiro, 2007).

To Cordeiro (2007), creativity which has to do with thinking that results in new ways of solving problems must necessarily be a critical part of fostering enterprising mindset of business-people. This is because creativity happens very often in everyday life and business owners need to take notice of that. But what conditions actually foster creativity in business-people in our communities? Baron (1992) offered five conditions, including developing a broad rich knowledge base, fostering independence, encouraging the use of analogies, encouraging curiosity, and finally, encouraging positive feelings in people. Baron (1992) asserts that studies show that “people are three times as likely to be creative when feeling positive than when feeling neutral or negative” (p. 5). Hence the adult populations in our communities are to be continuously encouraged and motivated to invest their investible resources, time, intellects and energies in creating small businesses through lifelong learning to make our communities thriving and vibrant.
Challenges in Managing Small Businesses in the Communities

Abor and Quartey (2010) observe that lack of management skills, training, and finance are major challenges that confront small business operators in Ghana. Indeed, Abor and Quartey (2010) opine that “lack of managerial know-how places significant constraints on Small Medium Enterprises (SMEs) development, even though SMEs tend to attract motivated managers; they can hardly compete with larger firms” (p. 224). They add that “the scarcity of management talent, prevalent in most countries in the region, [including Ghana], has a magnified impact on SMEs” (p. 224). Galambos and Abrahamson (2002) found lack of managerial talent and capital as two major challenges facing even some large organisations for successfully managing their enterprises. Todaro (1997, 2009) asserts that “commercial banks [in Ghana, in particular] are not structured to handle small loan requirements with no collateral, and are therefore unwilling to finance small enterprises, especially in the informal sector” (p. 59). Lack of access “to credit is a serious problem, particularly for women” (cited in Cordeiro, 2007, p. 52). Bhide (2011) best captures it in this way:

“Of the hundreds of thousands of business ventures that entrepreneurs launch every year, many never get off the ground. Others fizzle after spectacular rocket starts” (p. 35).

The assertion above vividly illustrates the difficult nature of lack of credit, or finance as one major challenge that confronts almost all shapes of businesses, but serious with that of small businesses. Collateral is required before credit is offered but most small businesses do not have such collaterals to enable them solicit credit to fund their businesses. Some small business operators commence their businesses from their own savings or funds provided by the family. Such funds are usually small in sum, making it difficult, sometimes, to expand their businesses. The reason being that the family members depend on the business people for financial support as observed by Igusi (2005) in a small business study conducted in Nigeria.

It should be noted that a large number of small enterprises operated by business people experience failure essentially due to poor planning and management. Indeed, some business people do not even plan at all, let alone undertake market research to inform the products or services they offer to the clienteles. To Schermerhorn (2005), it is a combination of factors, including high cost of capital, lack of experience, lack of expertise, poor financial control as well as insufficient commitment that leads to business failure. Cost of capital has been a major challenge to small business operators. Paying interest rate of between 26% - 35% is difficult for start-ups to content with.
Archer and Newman (2003) revealed two main reasons for failure of small businesses in developing countries as firstly, “not enough attention is paid to the macro-environment, and secondly, micro-credit participants are not supported within a wider learning process with skills for business accounting and record keeping” (p. 12). This is where the connection of adult learning to small business promotion in the communities becomes significant. Active engagement of enterprising people in acquiring appropriate business knowledge and skills, values and attitudes in small business management is particularly important in Ghana. There is a lot of conservatism in the communities. The older people, more often than not, appear skeptical accepting new ways of life and new ideas emanating from the young adults as far as launching their brand of businesses are concerned. The simple truth is that today’s social-media-savvy-learners are full of creative entrepreneurial activities. Often the older people, according to Cordeiro, (2007), “feel threatened by young people when they launch new music and new fashions in clothes and hairstyles. Some adults get a bit resentful when young people take leadership roles and try to push society in new directions through their enterprising endeavours” (p. 74).

We also “live in an unequal society where the wealth is owned disproportionately by a few people and technocrats who serve them” (Cordeiro, 2007, p. 94). It can then be argued that such few people seem to control the resources for their own ends. It thus becomes difficult to get access to money, land and technology to power small businesses that adventurous people initiate and establish in our communities. The reality is that there are a number of opportunities for enterprising adults to launch new businesses through enterprise schemes, but many of these businesses go bankrupt very quickly because they do not secure the required support due to ways things are structured in Ghana. In fact, it takes not only more than three weeks before business-people could register their businesses, but also they do not secure requisite tax holidays to help them obtain a strong foothold in the market.

Some of the business-people, again, cannot afford the high cost of training and advisory services while others do not see the need to upgrade their skills due to complacency. As to technology, “some of the [business operators] have difficulty in gaining access to appropriate technologies and information on available techniques” (Aryeetey et al., 1994, p. 224). It is also necessary to learn that each person tends to be different and so is each situation, but in the Ghanaian context, there seems to be some internal barriers such as fear of the unknown and fear of taking risks even at a time when things appear not to be going too badly. More so, people have the opportunity to do things differently, it might be better to hang on to what appears to work for them. Then again, there appears a slight lack of confidence about the ability people possess to cope with difficult nature of the business terrain, especially in Ghana. This is significant
because enterprise, to *Twentieth Century Dictionary* (cited in Cordeiro, 2007, p. 97), is “a bold or dangerous undertaking; [which requires] readiness, initiative and daring; a business concern [to venture; after all, ‘nothing ventured nothing gained’].

**Strategies in Managing Small Businesses in the Communities**

Engaging actively in lifelong learning largely helps inculcate in business people the savings culture as a safety net to build their businesses. Actively participating in short workshops, seminars and symposia are crucial if success is to be realised in launching and successfully managing small businesses by business people. The combined skills, knowledge, and information acquired by business people, usually called *intellectual capital*, are largely required for the success in managing small businesses. Adult learning should be focused on addressing unemployment and poverty problems currently confronting Ghanaians through job creation. Since adult learning is synonymous with learning for work as observed by (English & Mayo, 2012), it suggests that learning to create small businesses in the communities to offer jobs to people is the obvious choice in Ghana now. After all true enterprising community members are always working hard to establish and own businesses.

Enterprising individuals could come together as groups to solicit credit from banks and non-bank financial institutions to create thriving businesses in their communities. There is also a number of private micro-finance and credit houses who grant loans to groups of business-people, knowing very well that payment would be effected by the groups but not the individuals. Such enterprising individuals in the communities could solicit group funding and training opportunities from the commercial banks, non-bank financial institutions, and government institutions, including the Youth Enterprise Service (YES), Rural Enterprise Programme (REP), National Board for Small-Scale Industries (NBSSI), Micro-Finance and Small Loan Centre (MASLOC) and Venture Capital Trust Fund (VCTF). The provision of these important supports systems in quantities to hard working business-people, would largely aid them to create sustainable jobs for many community members in their communities.

The development of realistic and sound business plan is critical to success of small businesses. The wise saying: ‘failure to plan amounts to planning to fail’ holds true in small business management. It is significant because business plan details out products or services the venture would offer, the type of market they want to sell their products or services and the process of reaching it. It also provides the financial requirements needed in establishing and operating the business, the expected returns and how the business would be operated are captured. If such details are not documented to guide the direction of the venture, it becomes difficult to succeed in business endeavours, because essentially, you would be
groping in the dark, and not knowing exactly where you are going with your business. Even the type of media to employ to promote your products and services is also important here. Building effective planning strategy into a business enables the business operator ascertain his/her objectives, the market research to be undertaken, the timetable guiding the business, thus short, medium and long-term plan for the business, and evaluation methods to adopt to steer the business on the right part. Planning of the business would become real to the owner of the business, his strengths, weaknesses, opportunities and threats (SWOT) analysis to be undertaken in managing the business, so as to adopt strategies to remain relevant in his/her line of business. Planning, is indeed, key to success in business enterprise.

Group-lending is another strategy to be adopted to grow and manage small businesses in the communities. Putting in place micro-finance programmes to make loans easily accessible to small business owners by means of group guarantees is another good approach in driving small businesses. In this case, the members of the credit groups, according to Erulkar, et al. (2006), guarantee each other’s payments as an alternative to traditional forms of loans collateral such as land, other assets, or income from former employment. “Group lending models are seen as a promising approach to reducing the cost of lending and increasing repayment rates while reaching the small business operators with bank services” (Erulkar, et al., p. 12). Additionally, credit groups are seen to have social value in bringing people, and in this case business operators together, to discuss their problems, exchange ideas, and interact within a wider social network (Erulkar et al., 2006). When the micro-finance institutions operating in Ghana adopt the Grameen Bank model in doing business with small business operators, it will help in propping small businesses up, and help them grow in the communities. More so, approaches that combine micro-finance with training and mentoring of business-people in managing small business enterprises are extremely significant in supporting small businesses in Ghana.

Success in enterprising mindset in the communities requires that business-people strive hard to become visionary transformers as observed by Peters and Waterman (cited in Kourdi, 2015). They reveal that the skills to succeed in visionary transformation “include energy and drive, dogged determination, a capacity for hard work, exceptional communication skills and the ability to empower and motivate others and to act as a role model” (p. 32). Kourdi (2015) asserts that the “success of a visionary approach depends ultimately on pragmatism: the ability to achieve a vision by listening, acting and learning rather than adopting plans or rigid approaches [to small business management]” (p. 32). This observation indicates one significant thing, thus learning, and for that matter, adopting adult learning strategies, are critical for success in managing small businesses. Bringing on-board mentors, role models, entrepreneurs’ specialist and active participation in seminars, workshops, and symposia are extremely important signals of success.
to prospective business people. The developments of the ‘can-do’ spirit in the business endeavours, undertaken by prospective business people, are equally important in succeeding in managing small businesses effectively. It means, therefore, that the development of appropriate attitudes, skills, experiences, self-motivation and personal situations of business people also largely accounts for the success or otherwise of small businesses. Appropriate skills and attributes the prospective business men or women bring into managing the businesses are very vital. All these demonstrate the essence of lifelong learning, which adult learning is perceived today, as very critical to successful management of small businesses in our communities.

Conclusion and Recommendations

This paper examined how adult learning connects to small-scale business promotion in Ghana. It sought for prospects, challenges and strategies to help promote enterprising mindset in the communities. It was a library and hands-on study. The paper indicated that mass extensive poverty and unemployment continue to be the biggest worries of many community members in Ghana. No wonder, many young adults today, have taken to wanton destruction of the environment, including the water bodies through the illegal mining activities dubbed ‘galamsey,’ which literally refers to the ‘gathering of mineral resources and selling them.’ It revealed that there are many entrepreneurial opportunities in our communities; however, many community members do not have the entrepreneurial eye to identify the needs in the communities. Meanwhile this era is described as the ‘age of entrepreneurship.’ There exists in Ghana, today, business friendly economic policies which potential business people can take advantage of, and create small businesses in our communities. To comprehensively promote and succeed in small businesses endeavours in the communities, business people, government, and adult learning institutions would have to do a number of things. Based on the observations made, the following recommendations are proffered:

- Business people should take up the challenge of actively participating in formal and non-formal adult learning programmes on small business management organized by government institutions, NGOs, FBOs, CBOs and International Development Organisations. It is through these educational programmes that the enterprising people in our communities would acquire and develop growth mindset in business management skills, knowledge, values and attitudes to remain motivated, committed, and abreast of their lines of business. In short, the business people active participation in short tailor-made business courses, workshops, seminars and symposia would make them become better prepared for the business environment they operate in.
- Government should successfully motivate community members to take up the challenge of initiating, creating and launching small businesses in our communities. Group-lending and
microfinance schemes should be instituted, strengthened, promoted and encouraged by the financial and non-bank financial institutions to support local people create small businesses for themselves and others. Repayment of credit advanced to operators of small businesses, should be guaranteed by the group members, not just the individuals. The NBSSI, YES, MASLOC, NEIP and VCTF should be strengthened financially, and technically, to provide training in business plan development, management, basic market research and advisory services to enterprising people in our communities.

- Government should adopt integrated multimedia communication approach to vigorously promote and build the enterprising mindset of community members toward small business initiatives in the communities. The over 500 radio stations, television stations, Information Service Cinema Vans and appropriate social media techniques should be used to sensitise, conscientise and educate community members on the need to be entrepreneurial in their thinking and action.

- Adult learning institutions should design and roll out appropriate training programmes comprising on-the-job and off-the-job, to prospective business-people to continually build their capacities in initiating, launching and managing businesses. Regular education and training programmes provided to business-people would put the enterprising people in a better stead to cope with fast-paced and profound changes taking place in business environment nationally and globally. Such training programmes when properly planned and undertaken would empower business-people to demonstrate not only plain hard working spirit, but also engender excellent managerial talent, skills and resilient leadership capabilities in managing small businesses in the communities.

References


