

**METHODS USED IN TRAINING MICROCREDIT BORROWERS BY  
MICROFINANCE COMPANIES: A CASE OF VALUELAND FINANCIAL  
SOLUTIONS AND INVESTMENTS IN LUSAKA DISTRICT**

**By**

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**(M. Ed-Adult Education)**


**THE UNIVERSITY OF ZAMBIA**

**LUSAKA**

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## AUTHOR'S DECLARATION

I, **Judith Chibwe Mwape**, do hereby declare that the work titled *Methods used in Training Microcredit Borrowers by Microfinance Companies: A Case of Valueland Financial Solutions and Investments in Lusaka District* is a result of my own individual effort. I further declare that this dissertation has not been previously published for any academic award at any institution of higher learning, and that all the work used from other sources have been indicated and acknowledged accordingly by means of complete references.

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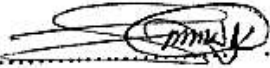
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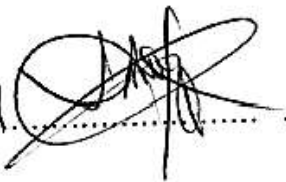
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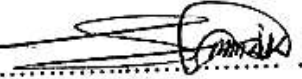
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## **DEDICATION**

This work is dedicated to my dear late husband, Col. Clifton Choongo (Rtd.), Moonga Choongo-Tembo and Lupupa Choongo for their unfailing amazing, immeasurable love and support. To Dr. Pamela Chirwa-Banda and Dr. Emmy H. Mbozi for being the foundation behind this pivotal achievement in my life. This is for you. To my mother, Doreen Musonda for always being there for me. Mum, I love you and may our good God bless you abundantly.

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## ABSTRACT

Microcredit Institutions aim at providing financial services in limited amounts to low-income persons and small informal businesses in order to empower the citizenry and contribute to poverty alleviation. These institutions also provide training to microcredit borrowers. However, despite the training availed, there is a high dropout rate of borrowers from the same institutions. Hence, the purpose of this study was to explore methods of training used in imparting knowledge and skills to microcredit borrowers of Valueland Financial Solutions and Investments in Lusaka district. The objectives of the study were to explore the appropriateness of the methods of teaching used in training, and to examine the factors that influence the methods of teaching used.

This research used a qualitative research approach and a case study design. Interview guides, (one for trainers and the other for trainees), document review and an observation checklist were used to collect data. The population comprised 5 trainers and 100 trainees. The total sample was 105. Interviews were held with all the 5 trainers. In the 5 classes comprising 20 trainees each, 5 trainees were purposely selected from each of the classes and interviewed. All the 5 classes were observed using an observation checklist. The data collected was analysed by identification of emerging themes.

The findings of the study showed that the trainers used lecture, discussion and demonstration methods to train the microcredit borrowers. Of all the three methods of teaching lecture method was dominant. However, despite lecture method being used with the assistance of power point, it was perceived to have less influence on the learning process of trainees. All the interviewed trainees stated that lecture method failed to provide them with an understanding of what was being taught most of the time. It was established that the microcredit borrowers preferred discussion and demonstration methods of teaching. These methods of teaching were perceived to have more positive influence on the learning process of trainees than the lecture method, as seen by learners taking centre stage in their learning. The study findings also revealed that the main determinant of the choice of method of teaching was the time to be saved when that particular method of teaching was used, so that other engagements could be fulfilled like debt collection and field monitoring.

The study recommended that Valueland Financial Solutions and Investments should facilitate training of its current trainers in teaching methods suited for adults and must deliberately include adult education teaching methods as one of the requirement those wishing to be trainers must possess. It should also have distinct days in a week for training only, and days for monitoring, debt collection and recruitment to allow ample time for training. This would ensure trainers use methods that promote exploration, creation, reflection, collaboration, connecting and sharing in order to enable trainees make meaning of the various information presented to them and hence avoid dropouts. Apart from loan management, Valueland Financial Solutions and Investment should include numeracy and book-keeping on its training programme. This would enable borrowers manage their businesses properly and help to wean them off successfully.

**Key words:** *Adult learning, teaching methods, Microcredit loan, Valueland Financial Solutions and Investments.*

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>AIDS</b>	Acquired Immunodeficiency Syndrome
<b>BoZ</b>	Bank of Zambia
<b>CARE</b>	Caring and Activities for Relief Emergencies
<b>CETZAM</b>	Christian Enterprise of Zambia
<b>COMESA</b>	Common Market for Eastern and Southern Africa
<b>FINCA</b>	Foundation for International Community Assistance
<b>GDP</b>	Gross Domestic Product
<b>HIV</b>	Human Immunodeficiency Virus
<b>MBT</b>	Micro Bankers Trust
<b>MFI</b>	Microfinance Institutions
<b>NBFI's</b>	Non-Bank Financial Institutions
<b>PULSE</b>	Peri-Urban Lusaka Small Enterprise Project
<b>PRIDE</b>	Promotion of Rural Initiatives and Development Enterprises
<b>SEDA</b>	Small Enterprise Development Agency
<b>SME</b>	Small and Medium Size Enterprises
<b>UNV</b>	United Nations Volunteers
<b>VFSI</b>	Valueland Financial Solutions and Investments
<b>ESL</b>	English as a Second Language

# CHAPTER 1

## INTRODUCTION

### 1.1 Overview

This chapter serves as an introduction to the study. It commences by providing a background to the study titled ‘Methods used in Training Microcredit Borrowers by Microfinance Companies: A case of Valueland Financial Solutions and Investments in Lusaka District’. In this case study, microcredit is contextualised in order to provide an insight into how microcredit loans and the training accompanying it, is provided by Valueland Financial Solutions and Investments of Lusaka District in Zambia. It also provides the statement of the problem. The purpose of the study as well as the research objectives, research questions, significance of the study, limitation of the study, theoretical framework and conceptual framework are also highlighted. The operational definitions of various terms used in the study are explained in line with the study and the organisation of the study is outlined. It concludes with a summary of the chapter.

### 1.2 Background of the Study

Meaningful development can only be instituted by the citizens of a country. In Zambia, most of its nationals live below the poverty datum line making it practically impossible for the same nationals to help develop the nation without any form of assistance in terms of funding and education. Findings of the living conditions and monitoring survey indicate that the incidences of poverty in the country were 76.6 per cent among the rural population and 23.4 per cent among the urban population (Central Statistical Office, 2016).

This has been compounded by the fact that sourcing finances in many African countries has not been easy for poor individuals, with Zambia being no exception. Chiumya (2015) observes that access to finance in Zambia is significantly lower than the African average, with 62.7% of the population lacking access to financial services. This gap however is being filled by microfinance institutions. Ledgerwood, (2002) defines microfinance as a provision of financial services such as microcredit loans, saving, deposit, insurance and repayment services to those who are deprived of

accessing conventional financial services. Microcredit in particular, is termed by Postelnicu et al. (2013) as a small-scale financial tool designed to help the poor and those with no collateral to access loans. In Zambia, the Microfinance Regulations of the Banking and Financial Services Regulations (2006) defines microfinance service as the provision of services to small microenterprises and to low income customers and includes the provision of credit facilities usually characterised by frequent repayments and acceptance of remittances and any other services that the Bank of Zambia may designate.

This study is premised on the assumption that the methods employed by educators in teaching microcredit borrowers can either enhance or inhibit effective learning among such borrowers. It is therefore important that the methods of teaching used promote comprehension of what is taught so that the desired learning outcomes are achieved. This alleviates borrowers dropping out as they are able to operate their businesses profitably and pay the loans. The researcher was motivated by five aspects namely; historical perspective of microfinance, microfinance industry in Zambia and Valueland Financial solutions and Investment, microcredit as a poverty alleviation tool, importance of training microcredit borrowers and drop out problem. The following subsections discuss these aspects in detail.

### **1.2.1 Historical perspective of Microfinance**

The origins of microcredit in its current practical form can be linked to several organizations founded in Bangladesh, especially the Grameen Bank, which is generally considered the first modern microcredit institution, founded in 1976 by Muhammad Yunus (Yunus,1994). Dunford and Denman (2001) explain that the need for providing credit facilities to the informal sector in order to grow the middle and lower economical bases of the rural communities precipitated the creation of microcredit. The lending institutions provided financial literacy towards the loans they disbursed to clients in order to ensure credit sustainability. In this respect borrowers were provided with educational and other financial skills on how to utilise finances as a group and be able to pay back on time. This was termed “credit with education”



In recent times, Credit with Education programs also provided education for better business skills to enhance profitability of micro businesses. Hossain (1997) highlights that the most developed and documented of the first type, is the credit with education model of freedom from hunger, inspired originally by the Grameen Bank, of Bangladesh. which combines a distinctive form of village banking with a simple change-promotion agenda known as the “Sixteen Decisions.” Freedom from Hunger has since developed a deeper adult education strategy within the context of the village banking model originally developed by Foundation for International Community Assistance (FINCA). As seen microcredit with education programs are meant to provide education for better business skills to enhance profitability of micro businesses.

### **1.2.2 Microfinance industry in Zambia and Value Land Financial Solutions and Investments**

The history of microfinance industry in Zambia dates back to around the years 1992 and 1993, when according to Maimbo and Mavrotas (2003), Zambia’s financial services industry was undergoing liberation. To ensure delivery of services, Micro Bankers Trust, (MBT) was established in 1996 as a joint venture between the Zambian government and the European Union through the Ministry of Community Development and Social Services. The primary objective of MBT was to foster microcredit delivery for the empowerment of the poor through provision of wholesale funds and training to MFIs, strengthen institutional capacity through staff training, assist in development of viable effective microcredit delivery systems and improve MFI performance through evaluation, research, and performance monitoring and sound policies. However, in 2000, MBT stopped wholesale funding and began to provide microcredit directly to clients. According to Chiumya (2010), Zambia’s microfinance sector is part of the formal Non-Bank Financial Institutions (NBFIs) regulated and supervised by the Bank of Zambia. Bank of Zambia has come on board to regulate microfinance entities in order to promote the National Strategy on Financial Education in Zambia in an effort to increase financial literacy. Hence most microcredit institutions have training programmes, and ensure that borrowers undergo some form of training before loans are given.

Valueland Financial Solutions and Investments is one of the microfinance institutions which has come on board in Zambia providing microcredit loans. It is located in Kamwala business centre at Kapingila House. According to Valueland Financial Solutions and Investments Report (2017), it commenced business in the year 2002 as a sole trading enterprise. It was officially registered as a company in 2007. It boasts of twenty (20) full time employees. The services offered by the company are loans to which collateral security is attached and microcredit loans which are usually given to small entrepreneurs, men and women and does not need collateral.

According to Chiumya (2015), The microcredit business loans comprise group loans which are disbursed after borrowers are trained. Hence individuals with no collateral security, form groups to obtain loans. Each borrower in the group is jointly liable for the debts of the other members. If a member of the group fails to repay their loan, other members of the group cannot be given more loans until the defaulting borrower's debt is repaid. Loan repayment is done and monitored in groups. After the first round of loan repayment, the group may get a loan for a higher amount.

Aligned to the forgoing, Valueland Financial Solutions and Investments, offer training to microcredit borrowers before loans are disbursed. According to the Valueland Financial Solutions and Investments Report (2017), the company register shows that the firm gave microcredit loans to three thousand clients in ten thousand Kwacha disbursements to date. Karlan and Valdivia (2011) observe that a growing number of microfinance organizations are attempting to build the human capital of micro-entrepreneurs in order to improve the livelihood of their clients and help further their mission of poverty alleviation. Chiumya (2015) on a visit to Chongwe branch of Micro Bankers Trust highlights that before the first loan is given, clients are required to undergo training. This is similar to what Valueland Financial Solutions and Investment does. They also ensure that borrowers undergo training before they are provided with financial services.

The reasons for picking Valueland Financial Solutions and Investments among others is because, the institution stands out in the provision of financial services in limited amounts to low-income persons and small informal businesses in Lusaka and surrounding areas. The institution also recorded a significant number of drop outs

despite providing training as earlier mentioned. 30 out of 100 microcredit borrowers dropped out between January 2017 to April, 2017 and 45 out of 200 microcredit borrowers between October and December, 2017. (Valueland Financial Solutions and Investments Report, 2017).

### **1.2.3 Microcredit as a Poverty-alleviating Tool**

The underlying logic of microcredit financing as can be deduced is, that through extending financial services, low income earners can have the ability to participate in the economic market and exploit entrepreneurial opportunities through start-up of new businesses, extending current business or introducing new activities. Studies have shown that this is achievable if people concerned gain adequate knowledge, skills, and attitudes necessary, making adult education highly imperative (Karlan and Valdivia, 2011).

This is cardinal in a nation where most of the people are poor. Chiumya (2015), highlights that the average population density in Zambia is 20 people per square meter with 38% living in urban areas and 60.5% living below the poverty line (2010 estimate). The Central Statistical Report (2011) shows that in 2010, the rural population remained poor with overall poverty levels estimated at 77 per cent. This means that the majority of the people resides in the rural part of Zambia and are poor. Chiumya (2015) explains that despite Zambia's real GDP growth rate estimates averaging at 5.4% to 6.8% in the years 2012 to 2014, its status as a lower middle income country, and a little improvement in the rural areas, widespread extreme rural poverty and high unemployment levels still remain a significant problem. This is compounded by a high birth rate, a relatively high HIV/AIDS burden and market distorting agricultural policies. The living conditions and monitoring survey as per Central Statistical Report of 2016 shows that the incidences of poverty in the country were 76.6 per cent among the rural population and 23.4 per cent among the urban population. Ministry of Education, (2015) retaliates that the country's continued affliction with poverty could largely be attributed to among other things, lack of education.

Zambia's case is not an isolated one. World Bank Report (2013) indicates that in 2010, over 900 million poor people (78 % of the poor) lived in rural areas, with about 750

million working in agriculture (63 % of the total poor). One billion people (14.5 % of the world's population) could be classified as extremely poor. As seen extreme poverty remains an alarming problem especially in the world's developing regions, despite the advances made.

In view of the above, a lot of initiatives have been undertaken in order to reverse the poverty trend. Developing and facilitating entrepreneurial activities as earlier alluded to have been one way of alleviating poverty and promoting economic growth, thereby help develop nations. To achieve this, micro-credit loans have been seen as a sure way of stimulating this entrepreneurship development financially. However, given the above scenario where most people are poor, there was a realisation that microcredit loans on their own may not achieve significant poverty reduction needed. This is because the same individuals requiring microcredit loans are not usually educated as well. Such people needed to train in order for their entrepreneurial activities to yield a positive impact on their lives. This is evidenced by researches carried out by Karlan and Valdivia (1999), and Kessy and Temu (2010). To this effect, most microfinance companies make clients undergo training.

#### **1.2.4 Importance of training Microcredit Borrowers**

The importance of training as one tool for entrepreneurial growth has been recognised worldwide. Many studies have revealed how training contributes immensely to an enterprise's growth. Edgcomb (2002) establishes that training has significant impact on participant characteristics and final participant outcomes. Training help entrepreneurs to acquire skills, change their behaviour and attitude positively. As seen their perception and conduct of business activities changes. Training enhances their ability to perform better and this help to ensure loan sustainability .The study carried out by Kessy and Temu (2010) reveal that micro credit client-enterprises owned by recipients of business training had a higher level sales revenue compared to enterprises owned by non-recipients of training. The implication is that training in business skills is vital for firm's performance, growth and improved owner's living standards in addition to credit access.

Roomi et al. (2009) assert that through training, the entrepreneur can acquire networks, transfer technology, develop commercial entities and acquire new and better management techniques. This is because business training is mainly geared towards building entrepreneurial skills and traits of the recipients in order to better their businesses practices. The assumption as earlier highlighted is that the self-employed poor rarely have any formal training in business skills. The benefits of effective methods of teaching in order to impart these business skills in microcredit lending, hence cannot be over emphasised.

### **1.2.5 Microcredit Borrowers Drop out Problem**

Even though microcredit borrowers are trained, indications are that countries like Zambia will not succeed in reducing poverty levels using entrepreneurial stimulation through microcredit loans. This is due to high dropout rate of microfinance borrowers among many other reasons. Although there are no current studies on client dropout, the study by Siame (2004) reveal that, the client dropout rate by the 22 groupings at Pulse ranged between 0% and 67%. An impact assessment of CARE PULSE found a dropout rate of 52%. (Copestake et al., 2002). On the Copperbelt Province, a dropout study was done at CETZAM and found a dropout rate of 32% (Masumbu, 2000). These three studies indicate that dropout rates in Zambia are high.

### **1.3 Statement of the Problem**

The influence of microcredit loans on entrepreneurs and effects of microfinance services like training on the growth of the SMEs has been widely researched and published. The importance of training borrowers in entrepreneurial skills has also been acknowledged by most microfinance institution that provide training to their clients. Training is done to ensure that borrowers gain the necessary knowledge for sustainable management of loans given to them. As such, there are numerous published reports on training of microcredit borrowers by those availing microloans. However, despite conducting training to ensure borrowers gain knowledge cardinal to a successful business venture, the borrowers' dropout rate remains high.

Most of the studies conducted on microcredit borrower's dropping out reflect that the phenomenon is due to a number of issues, inter alia, the inflexible financial services

MFI's provide to their clients. Delays in loan disbursements, unilateral reallocation of loan use by clients, are also cited as contributory factors. (Karama 2007; Rahman 2014). Institutions in Zambia, notably PULSE have researched on the problem of dropouts, and subsequently adjusted their product line. However, the dropout rates continue to be high.

While what is taught is known and reasons for dropout given (it is evident from the reasons researched on for microcredit borrowers dropout, that none looked at the methods used to train microcredit borrowers in the numerous published reports.) The need to look at the methods used by trainers so as to ascertain whether these methods support adult learning in the wake of high dropout motivated the researcher to explore the appropriateness of methods used in training microcredit borrowers of Valueland Financial Solutions and Investments in Lusaka District. No research on dropout problem has looked at methods of teaching as possibly being a contributory factor for this phenomenon, hence this study.

#### **1.4 Purpose of the Study**

The purpose of this study was to explore the teaching methods used in training microcredit borrowers on sustainable loan management at Valueland Financial Solutions and Investments in Lusaka district.

#### **1.5 The Objectives of the Study**

The study was guided by the following objectives:

- (i) to explore the appropriateness of the methods of teaching used in training microcredit borrowers.
- (ii) to assess the factors influencing the methods of teaching used.

#### **1.6 Research Questions**

The study answered the following research questions:

- (i) how appropriate are the methods used in training microcredit borrowers?
- (ii) what factors influence the methods of teaching used?

### **1.7 Significance of the Study**

Adult learners require knowledge, skills, and attitudes that enable them to function effectively and efficiently in both social and economic life. One way in which educators can ensure success of the microcredit-training programme is through the use of effective methods of teaching. These form a conduit through which transformation occurs. Hence, through this study, Valueland Financial Solutions and Investments may be enabled to come up with appropriate methods of teaching suited for their borrowers. The valuable feedback of participants could help refine contents and methods used in training borrowers, as well as highlight the needs of the borrowers. In the long run this would help improve competences of trainers and borrowers. As seen above this study has the potential of offering knowledge to regulators, practitioners and learners in the field of adult education on the role of facilitators' methods of teaching to ensure the success of adult education programs and avoidance of drop-outs in this case. This, in the long run, may lead to improved efficiency and effectiveness of beneficiary's businesses in the country leading to an improved national economy. Lastly, the findings of this study have added on to the already existing knowledge on this subject.

### **1.9 Limitations of the Study**

The study focused on the methods of teaching used during training of microcredit borrowers at Valueland Financial Solutions and Investments of Lusaka district only. Hence generalising the findings of the study should be with caution since the sample is a representative one and other factors may be different from other entities depending on company and training objectives as well as general agenda.

### **1.10 Theoretical Framework**

A framework is a structure that supports in this case a theory of a research study. A theoretical framework hence is used as a mirror to check whether the findings agree with the framework or whether there are discrepancies (Imenda, 2014). This study was guided by the heutagogy theory of learning. Heutagogy is a learning theory developed in 2000 by Stewart Hase of Southern Cross University and Chris Kenyon in Australia. It is the study of self-determined learning. Blaschke and Hase (2015) define heutagogy as the study of self-determined learning. Heutagogy theory provides a comprehensive understanding of how adults learn due to the fact that it incorporates the six most important aspects to adult learning. These aspects are exploring, sharing, creating,

connecting, collaborating and reflecting. A heutagogical learning environment hence facilitates development of capable learners and emphasises both the development of learner competencies as well as development of the learner's capability and capacity to learn.

Hase and Kenyon (2007) explain that heutagogy expands upon the role of human agency in the learning process. Thus, the learner is seen as, the major agent in their own learning, which occurs as a result of personal experiences. In addition, Hase (2014) add that the learner and teacher work in partnership as the learner negotiates what she or he will learn and how she or he will learn it. The learner in heutagogy decides what to learn and the educator provides guidance and resources, but fully relinquishes ownership of learning path and process to the owner. It is also an attempt to challenge some ideas about teaching and learning that still prevail in teacher centred learning and the need for 'knowledge sharing' rather than 'knowledge hoarding.'

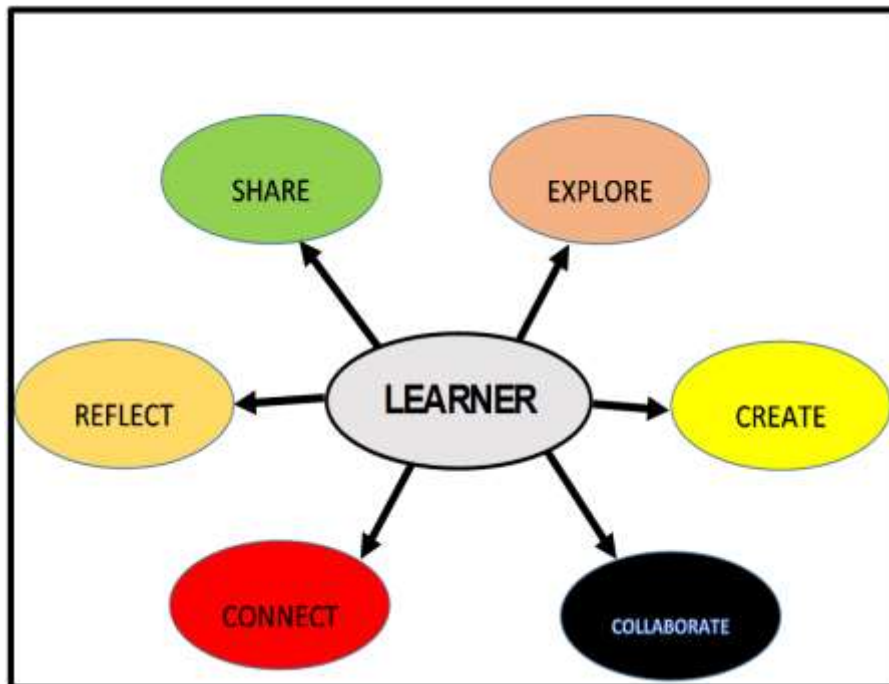
The learner is at the centre of the learning process rather than the teacher or the curriculum. In fact, both of these agents need to be flexible, able to shift as learning occurs, and the learner forges new paths, new questions, and new contexts. Blaschke (2012) add that the theory includes the emphasis on developing capability, self-reflection, and metacognition or an understanding of one's own learning process, double-loop learning, and nonlinear learning and teaching processes.

The heutagogic design process has learning outcomes whose activities are well designed for interaction between the learners and the trainers. Blaschke and Hase (2015) highlight that the learning activities include the identification of the resources, identifying and developing learning skills, designing learning activities, provide formative feedback and self-reflection. These are all done through the constructive or learner centred methods which support learner participation. It also includes a demonstration of competencies and skills on what has been taught. This theory enables the learners to gain competencies and skills in the required fields of interest in their chosen program which is in line with the financial literacy support scheme.

Heutagogy puts mature learners in the driver's seat, as the final stop in the learning continuum. Blaschke(2012) explains that in a heutagogical approach to teaching and learning, emphasis is placed on development of learner capacity and capability with



the goal of producing learners who are well-prepared for the complexities of today's workforce.



**Figure 1:** *The Huetagogic design of learning*

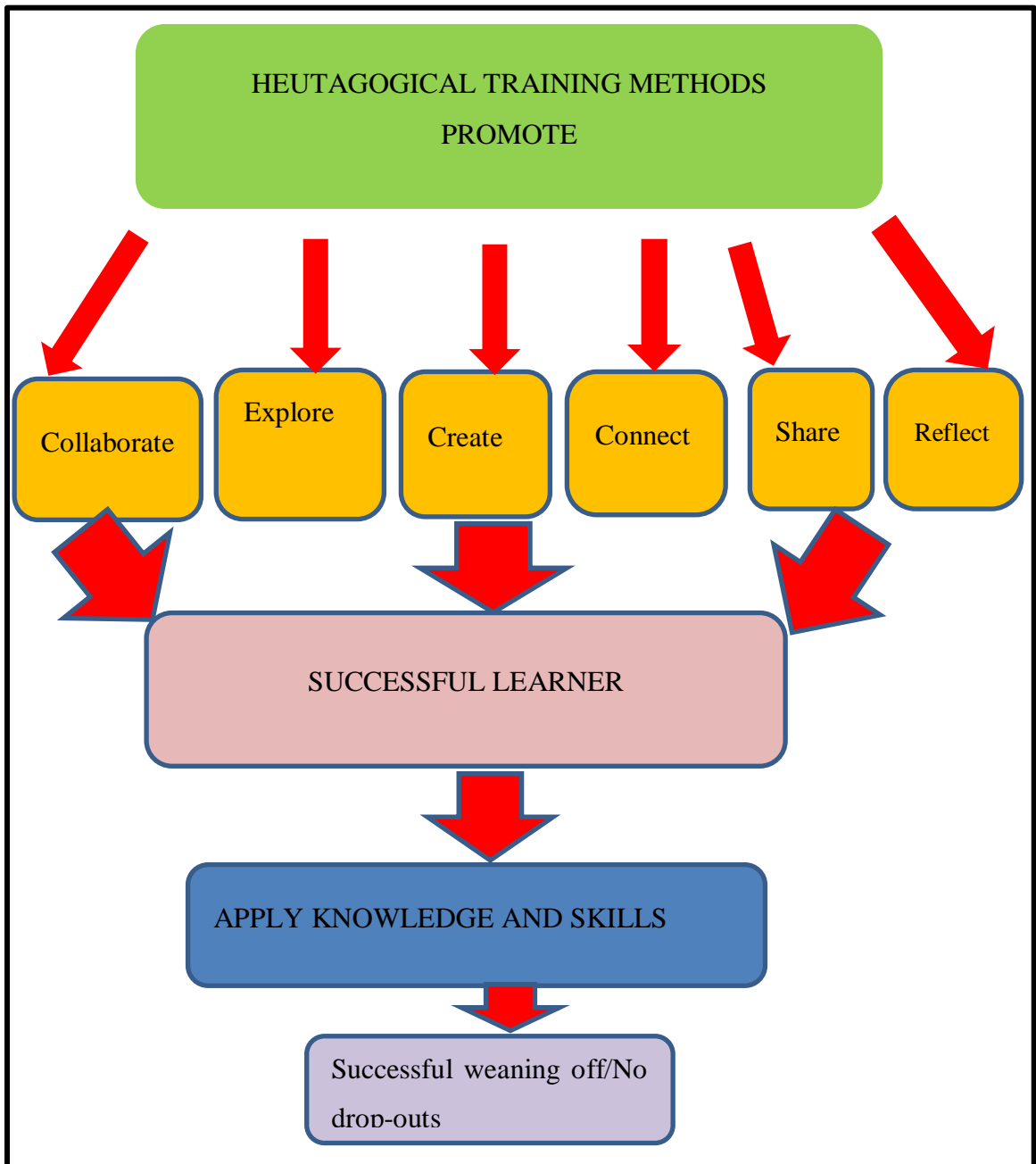
*(Adopted from Blaschke and Hase, 2015)*

Dick (2013) notes that to be successful in this design process, teachers need to create a challenging, achievable and worthwhile task, providing participants with as much autonomy as possible, and engendering support based on strong and collaborative relationships. However, from a learner's perspective, once learners have a taste for self-determined learning, few want to return to the restrictions of a fully structured curriculum. Brandt (2013) affirms that learners have to explore their learning needs through a learner defined curriculum. Another important design element of heutagogy is giving the learner the freedom to create. This can be achieved using a variety of learning approaches, for instance, writing, designing, and drawing. One useful learning approach is creating mind maps and applying their business ideas on paper. Through collaboration, Dick (2013) adds, learners are able to solve problems and reinforce their knowledge by sharing information and experiences, continuously practicing, and experimenting by trial and error. Students in groups or individually reflect on the different business plans and connect to their needs in the society.

### **1.10.1 Implications of the Theory in Adult Education**

This theory is applicable to this study due to the fact that it espouses self-determined learning and partnership or collaboration between learners and trainers. More specifically, it allows for collaboration that allows learners to discover things for themselves and identify own needs. This is cardinal especially for trainees who are to run different types of businesses. The learner in this case explores and is involved in content selection. It advocates techniques that allow partnership collaboration and participation. Hence, it promotes learner centred or instructional techniques, which are collaborative or participatory in nature. This theory also entails that learners share real life experiences and work together to achieve the desired goal.

Microcredit borrowers are adults who bring life experiences and knowledge to the learning encounter in the quest to learn in order to meet their current needs. As such adults like to be given opportunity to use their existing foundation of knowledge and experiences gained from life experience, and apply it to their new learning experiences. Newcomb et al., (1986) describe it as guiding and directing the learning process such that those who are learners acquire new knowledge, skills, or attitudes; increase their enthusiasm for learning; and develop further their skill as learners. Therefore, they want to fully get involved in their learning so that they can share their experiences. They are also practical. This means that learners require teaching methods that promote their ability to practice what they have learned. When learners practice what they have learned, they become better positioned to reflect on new and already existing knowledge and to discern valid knowledge from them. This would assist microcredit borrowers not to drop out of the training programmes.



**Figure 2:** Relationship between heutagogy theory and microcredit borrowers dropping out (Source of some Concepts, Blaschke and Hase, 2015).

It is clear from the above, that the heutagogical environment provides methods of teaching which actively promote collaboration, exploring, creation, connecting, sharing and reflecting. This result into a successful learner who applies the knowledge and skills enabling such a microcredit borrower to successfully wean off the microcredit programme instead of dropping out.

### **1.11 Conceptual Framework**

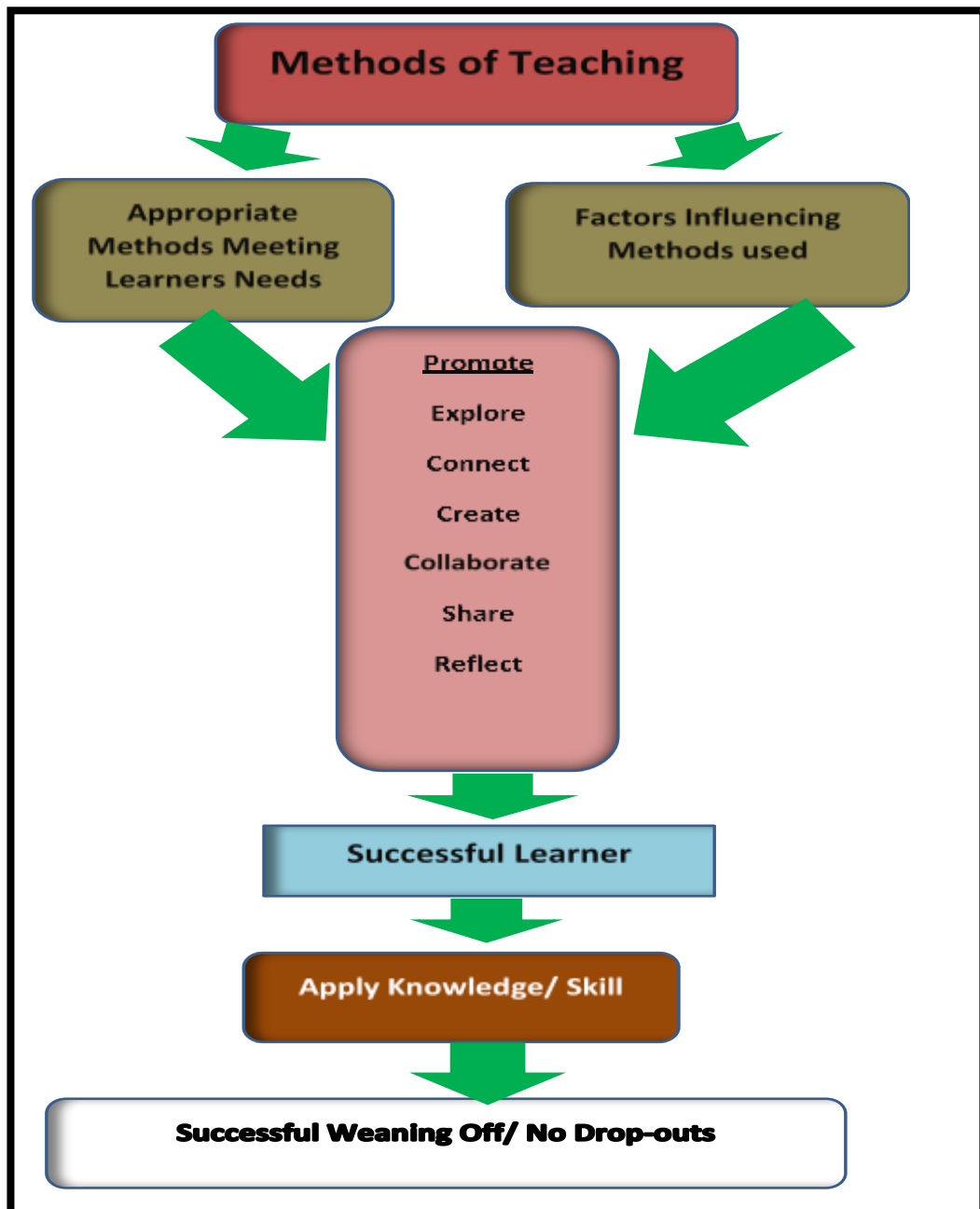
The researcher wished to explore the methods employed by Microfinance Company when training microcredit borrowers. The first part involves exploring the appropriateness of the methods used. This is done by highlighting the types of methods used in teaching and then examine how effective these methods are, by considering how according to Blaschke and Hase (2015) promote learners experience and how these methods integrated into them is the ability to enable the trainees to explore, create, collaborate, connect, share and reflect on their learning. If the methods used do not promote the above, microcredit borrowers may drop out of the programme. It should be borne in mind that adult learners should be agents of their own learning as they come with personal experience and want to learn in order to use what is learnt to solve their immediate problems.

As seen adults are problem and task oriented who want hands on experience in things meant for immediate use. However, if the training methods integrate methods promoting exploration, sharing, creating, collaboration, connecting and reflections, this eventually lead microcredit borrowers to applying the knowledge and skills learnt. This finally led to a successful weaning off, of the microcredit borrowers and a successful business venture.

Finally, it is envisaged that factors influencing the choice of methods selected should be those in tandem with the heutagogical design elements among many factors. If this informs the choice of methods to use in disseminating knowledge and skills. Microcredit borrowers are likely to stay in the programme and wean off at appropriate times as opposite to dropping out.

**The diagram below (figure 3) presents the conceptual framework for this study**

**Figure 3:** Conceptual framework (Source of some Concepts, Blaschke and Hase, 2015).



### 1.12 Operational Definition of Terms

**Adult:** A person who is 18 years and above.

**Dropouts:** Clients who leave the programme before completing all the loan cycles that are offered by the MFI.

**Implementation:** Putting into effect plans, steps and decisions made for the training programme.

<b>Methods of teaching adults:</b>	The planned and systematic way by which an adult trainer imparts knowledge, skills, and attitudes to adult learners.
<b>Microcredit:</b>	Microloans that have a small value.
<b>Participation:</b>	An act of taking part or having a share with others in a training action.
<b>Programmes:</b>	Planned activities to be implemented over a period of time aimed at meeting set objectives.
<b>Research:</b>	An investigation undertaken or advanced detailed study of a subject, in order to discover new facts.
<b>Trainer:</b>	Someone who provides knowledge and skills to different individuals for their use in their respective environments.
<b>Training:</b>	The imparting of knowledge and skills of a particular field or the learning process that involves the acquisition of knowledge, and skills.

### **1.13 Organisation of the Study**

Chapter 1 introduced the study by giving the background of the study. The motivation of the study being the high dropout rates of adult learners in microcredit lending institutions despite these institutions providing training to microcredit borrowers. The chapter also outlined some key items such as the statement of the problem, purpose of the study, study objectives and their research questions, the significance of the study, scope (limitation), the theoretical and conceptual frameworks and lastly the operational definitions of terms.

Chapter 2 outlines a review of related literature to the problem under exploration. Literature is presented under the following sub-headings: methods of teaching used in training microcredit borrowers; appropriateness of methods of teaching used in training adults; Training offered to microcredit borrowers; training needs of

microcredit borrowers; and factors influencing the selection of methods of teaching used.

Chapter 3 provides the methodology which includes the research paradigm, research design and approach, study area, study population, study sample, sampling techniques, data collection methods and instruments, data collection procedures and time line, data analysis, credibility and trustworthiness of the research, and ethical considerations.

Chapter 4 presents the analysis of the findings. Heutagogy theory and the research objectives were used for both vertical (within case analysis) and horizontal (across case analysis). However, the document only reflects the horizontal analysis. Lesson observation schedule was accompanied by audio recordings. Semi-structured interviews were used to supplement the lesson observations.

Chapter 5 provides the discussion of the findings presented in the preceding chapter (chapter 4) in line with the research objectives. These findings are further discussed in view of the literature reviewed and the theoretical foundations that informed the study.

Chapter 6 gives the conclusion, contributions to the field of adult education and recommendations based on the findings. The conclusion summarises the study while the recommendations provide suggestions to inform institutional policy and` practice.

#### **1.14 Summary of Chapter 1**

This chapter presented the background information to the study. It showed what the problem for this study was. The purpose of the study as well as the research objectives, research questions, significance of the study, limitation of the study. The theoretical framework and conceptual framework were highlighted. The chapter also operationally defined the key terms used that needed clarity. Finally, the chapter presented the organisation of the study.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Overview

This chapter presents literature from different parts of the world on the themes which are derived from the objectives of the study. A critique of various studies was given to ensure that this study stood on firm ground. Literature has been presented under the following sub-headings: methods of teaching used in training adult learners (microcredit borrowers), appropriateness of the methods of teaching used in training adults, training offered to microcredit borrowers, training needs of microcredit borrowers, and factors influencing the selection of methods of teaching adults. Looking at literature under these sub-headings was appropriate because the researcher wanted to have an insight of the teaching methods available in adult training and which of those methods were appropriate in training adults. The researcher also wanted to have an idea of the training offered to microcredit borrowers, as well as their training needs, factors influencing the selection of methods of teaching adults so that the researcher could be knowledgeable during data gathering.

#### 2.2 Methods of teaching Adult Learners

Adults are unique learners whose economic and social roles apart from their developmental stages differentiate them from young learners. As such to be able to teach them effectively is somewhat dependent on understanding them. The various features highlighted by Knowles (1980) have far reaching implications for how adult learners are taught. Fry, Medsker and Bonner (1996).are of the view that when selecting methods of teaching for adults one must take into consideration adult learning theory, which emphasises involvement, interaction, facilitation and participation. However, the need for a teaching method to fit specific content, objectives, audience and personal choices is also deemed cardinal as this guides the educator in the selection of the desired method of teaching. These views are paramount in the selection of appropriate methods of teaching adults even though, the researcher is of the view that additionally the educator should employ methods of teaching which promote learner autonomy.



At this point in time, it is cardinal to highlight that research on the most effective method of teaching that is conducive for adult learners is not conclusive. This could be due to a number of reasons, one being that the choice of a specific method of teaching is usually influenced by the educator's orientation, teaching style, and the nature of the content to be taught, as well the number of learners involved in the learning encounter. In spite of these factors, Theall and Franklin (2001) assert that there is ample empirical evidence to suggest that students are the most qualified sources to report on the extent to which the learning experience was productive, informative, satisfying, or worthwhile. They further note that while opinions on these matters are not direct measures of instructor or course effectiveness, they are legitimate indicators of student satisfaction, and there is substantial research linking student satisfaction to effective teaching.

A study conducted by Mwenya (2014) on the learning experiences of adults in adult schools indicated that adults are particularly motivated to learn information that seems immediately applicable to their situation and needs. It was revealed that practical learning was desired and liked, which made them be involved in the manipulation of knowledge and creating it. Adults tend to be frustrated with "theory" that needs to be stored away for future use or learning for the sake of learning. The study recommended that there was need to tie the content of programs to the application needs of the learners and to weigh the content of education toward the utilitarian, not the theoretical so that they become participants and not anticipators.

Addae (2016) explains that adult learners require different approaches, strategies, methods, and techniques of teaching due mainly to the unique characteristics they bring to the teaching and learning situation. One of the major distinguishing characteristics between adult and young learners, according to Lawler (2003), is that adult learners' life experiences, education, and personalities increase with age and shape their outlook on educational experiences, past and present. These experiences also influence their perspective on future educational events, including their motivation to engage in professional development activities, (Lawler, 2003). If the above views are anything to go by with, it means that learners must be actively involved in the planning, and execution of their learning.

It is worth noting that there are various methods used in teaching which are used in the teaching and training programs of adult learners. Some of these methods are lecture, discussion, demonstration, role-play, case study, debates and tutorials to mention but a few. Research has shown that all teaching methods have their strengths and weaknesses (Barnes and Blevins, 2003; Maphosa and Ndebele, 2014). Below are some of the selected methods of teaching discussed to ascertain their relative appropriateness in the training of adult learners:

### **2.2.1 Lecture Method**

Lecture method is a process of verbally delivering a pre-planned body of knowledge to a class in a one-way teacher to learner's style. Petty (2004) sees a lecture as a situation where information passes from the notes of the teacher into the notes of the pupil, without passing through the brains of either. Davies (2009) provides a somewhat detailed explanation of the lecture method contending that the classroom lecture is a special form of communication in which voice, gesture, movement, facial expression, and eye contact can either complement or detract from the content. James as cited in Kochhar (1985) was apt when he explained that a lecture is a pedagogical method whereby the teacher formally delivers a carefully planned expository address on some particular topic or problem. Put simply it's an oral presentation of information to an audience. This is explaining (lecturing) and it is one of the very important teaching methods in education. It is where the teacher presents the information in a direct and a logical way.

Maphosa and Ndebele (2014) assert that the lecturer is active and responsible for the transmission of a specified body of knowledge while students are active receivers of knowledge. Students' understanding of internalised knowledge is judged by their internalising of the learnt content. As seen in this encounter trainer and learner have distinct roles to play. In this method, the teacher is seen, as a sole repository of knowledge and, through oral presentation is able to transmit such knowledge to learners. Maphosa and Kalenga (2012) contend that, to this end, assessment methods consistent with the transmission methods encourage students to cram what is learnt. Advocates of this method like Addae, (2006) argue that it could be used to introduce the lesson, clarify issues, review and evaluate a point in a lesson or expand or restrict

the contents. It gives learners a chance to attain skills in listening and writing notes. The teacher can cover a lot of material in a short period of time. However, this method has been heavily criticised because learners are not required in most cases to be active during the lesson but rather consent to the teacher's authority.

The teacher is the only transmitter of knowledge. Therefore, it makes the learner passive and lessens the opportunity for the learner to 'learn by doing'. It does not guarantee understanding as the pace of the teacher might not appeal to all students and the learners may be bored due to monotony of the lecture, (Cashin, (2010). This observation about this method of teaching raises a number of serious concerns for a trainer especially, one teaching entrepreneurs, who are supposed to run ventures practically. This is because availing knowledge and skills to microcredit borrowers is premised, inter alia, on the element of active participation, practising what is learnt in the teaching and learning encounter so that trainees are enabled to conduct their businesses successfully. Karlan and Valdivia (2011) allude that the goal of the business training intervention is to improve business outcomes and overall welfare for clients. However, from the preceding discussion, it can be noted that the lecture method used this way does not promote the active participation of trainees in the teaching and learning encounter. Newble and Cannon (1994, cited in Maphosa and Ndebele, 2014) assert that lectures are not suited in instances where the intended learning outcomes require the students' application of knowledge and the development of critical thinking skills. In addition, Trevor (2002) observes that while the lecture method gives the instructor or teacher chances to expose students to unpublished or not readily available material, the learners play a passive role, which may hinder their learning. This then calls for the method to be used sparingly and carefully.

Goddu (2012) explains that adult learners are Self-directed and independent and they want to take responsibility for their own learning hence, they need to actively participate in their learning. Adults who are academically able, like in universities need to be differentiated from learners in schools. Lecture method is relevant for the fast learning and coverage of academic content since students go to read more when they knock off. Trevor (2002) posits that after all, for an explanation to be good, the explanation must be valid in the context in which it is used and must be understood by the listener. Hase and Kenyon (2000) observe that learning for adults should be

learner-centered and learner-determined and this will help to develop competencies and capabilities of entrepreneurs especially that the trainees are adults who have their idiosyncratic experiences regarding their businesses.

Additionally, Maphosa et al. (2013) posit that radical pedagogies have challenged the conventional teacher-centered approach especially the lecture method on the premise that the student is the recipient to new knowledge and the teacher is the knower. This is also consistent with Freire's thoughts that the banking method colonises the mind and dehumanises the individual. He argued that such an approach denies the students an opportunity for emancipatory literacy (Freire, 1970). Ebbinghaus (1913), states that human beings' memory retention declines with time to the extent of losing most of what is learnt in days unless the material learnt is revised. The forgetting curve shows that within the first 24 hours, adults will remember less than 50 percent of what they would have learned within an hour of learning unless they have the opportunity to reinforce and practice it during or immediately afterwards.

A study by Ültanır and Ültanır (2010) indicate that despite the fact that lecturing has fallen from grace and other methods have been shown to be more effective, lecturing sometimes has a place. For instance, while movement of learners towards autonomy and ability to direct own learning is cardinal, it is critical to be aware that not all trainees embraces such an opportunity. Therefore, in spite of the many limitations of lecture as a method used in teaching, it has inherent strengths. According to Cashin (2010), lectures can communicate the intrinsic interest of the subject matter, if the speaker lets his or her enthusiasm for the topic show. Lectures are capable of highlighting how experts in a given field think, approach questions, and how they try to solve problems. A lecture can summarise scattered materials, or describe latest discoveries or issues. A study by Rahman et al. (2011) highlights that lecture method can be an effective instructional tool due to its versatility, especially when visual aids, models, or some form of group participation are included. What is required basically is to use this method with other teaching methods that are learner-centred as they are more effective.

Another study by Martin (1970) reveals that the job of someone who explains something to someone is to fill in the gap between his audience's knowledge about some phenomena and what he takes to be the actual state of affairs. From Martin's

point of view, one can insinuate that what counts is causing the audience to know or believe something of which they were previously ignorant through the teacher centered method. Addae (2006) notes that teacher centered methods like lecture method still engage learners because questions are asked and students' progress is ascertained after answering. Ali (2011) asserts that responses from students exposed to a lecture format included their preference for the lecture because this method allowed the teacher to lead in a structured way as compared to the group work where discussion among students lead to unnecessary chatter. However, it is cardinal to note that adults are receptive to valid questions relevant to their learning experiences. It is hence pertinent to assert that adult learners like teaching methods that are interactive in nature and make them practice what is taught unlike listening all the way.

Lecture method as highlighted above, therefore may change a trainee's perception of a problem or theory, it may increase a trainee's insight, and it may stimulate the trainee to read, think, and discuss ideas with others. It may also inhibit learning. The probabilities of these events depend upon the trainee's knowledge, attitudes, and motivation to learn and on the trainer's preparation, lecture structure and presentation.

### **2.2.2 Discussion Method**

The other method used in training is discussion. The purpose of discussion is that eventually, as Capel et al. (2005) put it, bear the fruits of active learning, efficiency in communication and motivation. Those involved in the learning encounter have freedom of expression. Svinicki and McKeachie (2011) define discussion as two-way, spoken communication between the teacher and the students, and more importantly, among the students themselves. To discuss is to examine, analyse carefully and give reasons, pros and cons, merits and demerits. In using this method, the teacher introduces a problem (topic) and allows pupils, as a whole class or in smaller groups, to participate in solving it or arriving at a common conclusion agreeable to all. As seen discussion as the name implies refers to a form of communication between the teacher and learners and also amongst the learners where the views of all participants are regarded as equally important. In the words of Rahman et al. (2011), the discussion class is intended to be a free give-and-take between the teacher and the students and among students on the current topic of concern in the course. It is characterised by

probing questions from the teacher designed to elicit student interpretations, opinions, and questions.

It should be born in mind that group discussions engage the trainees in teamwork, exhibiting leadership skills and presentation capabilities as individuals as well as a group. However, the facilitator should moderate with regards to content and duration of the discussion. Teachers should organize small groups of approximately three to six members so that students are mixed heterogeneously, considering academic abilities, ethnic backgrounds, race, and gender. Students should not be allowed to form their own groups based on friendship or cliques. The main advantages with heterogeneous groups are that students tend to interact and achieve in ways and at levels that are rarely found with other instructional strategies. They also tend to become tolerant of diverse viewpoints, considerate of the thoughts and feelings of others, and seek more support and clarification of various opinions. This is like this because discussants requires to be “mutually responsive” to the different views expressed. Bridges (1988, cited in Abdu-Raheem, 2011). This is typical of co-operative learning, an instructional strategy which organises students so that they can work together to maximise their own and each other's learning.

Commenting on the merits of the discussion method, Lowman (1995) states that, in addition to clarifying content, teaching rational thinking, and highlighting affective judgments, discussion is particularly effective at increasing student involvement and active learning in classes. Discussion approaches are seen by Bloom et al. (1956) as an effective method that develops learners’ thinking skills and higher-level learning such as application, analysis, synthesis, and evaluation and also creativity. Anderson and Krathwohl, (2001) asserts that trainee’s confidence is boosted, enhancing their speech and thinking skills. It is seen from the above that this method is useful for developing entrepreneurs’ higher-order thinking skills which enables them to interpret, analyse, and manipulate information concerning their businesses. This method allows trainees to interpret their business ideas basing on their context as opposed to reciting or memorising facts. This occurs because they are not passive receivers of information but rather sharing from their experiences.

A study by Ali (2011) reports on students' performance after two groups of students were each exposed to different teaching methods; cooperative learning and traditional lecture formats. His findings were that the responses from students exposed in a cooperative classroom included preferences for the cooperative session because it catered for interaction, participation, and discussion; but that some students found the noisiness created by their interactions with each other disturbing and this affected their learning.

Interesting findings were presented by Heals (2010) in the study conducted in Sweden amongst the migrants. It was about how the migrants learnt the local language before they could be integrated into the community. The findings indicated that adults vary as learners in terms of age and experiences. Such differences were seen as a powerful resource for adult learning. It was learnt that through collaboration in small groups, adults benefited from their variety of experiences and taught each other. It was also learnt that dialogue with other adults enabled adult learners to perceive more nuances of application, and possible problems with new concepts, than could ever be gained from private reflection. Engagement of adult learners in discussions seemed to produce positive results when teaching them than when teacher exposition is used in class.

In the use of cooperative learning as a learner centred method to teach adults, Ali (2011) argues that cooperative learning creates an interactive classroom for all students. This interactivity may alleviate the challenges faced by lecturers and may assist in achieving other organisational objectives. This is consistent with Atkins (2010), who mentions that advocates of collaborative classrooms assumed that students learn better from each other and that the teacher is not the only source of information in the classroom. Adults share experiences and learn from one another. This enables learners to sustained knowledge which is applicable in their lives. Kuhne (2013) conducted a study in Pakistan on fitting adult learning and teaching for entrepreneurship programs. The study findings established that learner centered methods like group discussion, projects and class presentation increased their confidence and helped them to learn the practical aspects of the skills. In addition, Schunk (2008) states that discussions give learners the opportunity to express views about the topic under consideration.

From the forgoing, it is seen that the various strengths of the discussion method make the method extremely desirable in adult learning where the learner's experiences and freedom of expression is cardinal. The learner's experiences brought to the fore through discussion are critical in training. This is due to the fact that trainees are given a chance to challenge conventional wisdom and hence suggest alternatives which greatly improves their learning. This view is shared by Oyedeji (1996, cited in Abdu-Raheem, 2011) who notes that the discussion method works on the principle that the knowledge and ideas of several people are more likely to find solutions or answers to specified problems or topics. Discussion is therefore an interaction most importantly between students and also between students and the teacher who acts as a facilitator of the process.

Discussion is of particular importance to this study in that it is at core of promoting better understanding of the topics of interest to all learners who are entrepreneurs or would be entrepreneurs. This is because all trainees are given equal opportunities to express their views on the area of interest.

### **2.2.3 Demonstration Method**

Making a learner understand what is being taught can be a daunting task. In certain instances, a learner may learn well by being shown exactly how it is done. This calls for the trainer to show step by step how it is done. This is demonstration method of teaching. Trevor (2002) defines demonstration, which is also called the coaching style or the Lecture-cum-Demonstration method, as a process of teaching through examples or experiments. Demonstrations provide a concrete picture to the learners. While learners look on as the teacher exhibit the skill, they internalise the various steps required in the performance of the activity. Chamberlain and Kelly (1981), stress that demonstrations are used to show procedures and to explain techniques. This entails that trainees are enabled to see and hear exactly what the teacher is doing and saying in relation to the technique or procedure being taught. This calls for full concentration from the trainees. Petty (2004) explains that demonstration is showing how to do something using an example. The instructor must show students the actions necessary to perform a skill. As little extraneous activities as possible should be included in the demonstration if trainees are to clearly understand while the instructor is accurately performing the actions previously explained. If, due to some unanticipated



circumstances the demonstration does not closely conform to the explanation, this deviation should be immediately be highlighted and explained.

Chikuni (2003) observes that demonstrations help to raise learner interest and reinforce memory retention because they provide connections between facts and real-world applications of those facts. Clark et al. (1979) notes that much of the teacher effectiveness research conducted in the 1980s and 1990s questions the extent to which pure learner-centred approaches can effectively enable learners to develop basic skills. However, findings by Nyimbili (2016) and Phiri (2015) note that effective learner centred methods helps learners to manipulate the new knowledge and become creators. This motivates adults since their learning is self-motivated.

Addae (2016) Observes that stimulating learner interest seems to be one of the key benefits of the demonstration teaching method. However, of particular importance as well is the aspect of serving as a tool to translate theory into practice since the focus of the study is adult learners. Demonstration method saves time and facilitates saving of material. The method is also an attention-inducer and a powerful motivator in lesson delivery as trainees are able to receive feedback immediately through their own products. Ekeyi (2013) asserts that the focus is on trainee motivation as a major benefit accruing from demonstration in the teaching and learning encounter. Given the need for adults to regularly upgrade their knowledge and skills in order to stay relevant in the business, means that skill and knowledge acquisition is of utmost paramount. As seen, the need for adult learners to immediately, apply skills and knowledge learned makes demonstration important in adult learning.

The benefits of demonstration techniques in the teaching of adult learners cannot be over emphasised. Study findings by Nzeneri (1996) highlights that the effectiveness of any teaching process is usually determined by the teaching learning outcomes. This means that the more knowledgeable and more skilled the trainees become, the more effective the teaching and learning encounter has been.

#### **2.2.4 Role Playing**

This is a learner centred teaching and learning situation in which individuals or groups of learners are assigned roles in which they perform and display actions to the solution

of the problem. Yardley-Matwiejczuk (1997) notes that role-play is a term which describes a range of activities characterised by involving participants in ‘as-if’ actions. Bhattacharjee and Ghosh, (2013) highlight that using the techniques of drama, role-play teaching is a holistic teaching method that inculcates the process of critical thinking, instigates emotions and moral values, and informs about factual data. Maloch (1999) states that when learners engage in role play, it helps them to develop their way of thinking and feelings of empathy. Role play helps learners to cope with real life situations which support their social and emotional growth. A role-playing game is one in which the participants assume the roles of characters and collaboratively create stories from real life situations. Participants determine the actions of their characters based on their characterisation. Within the rules, they may improvise freely their choices, shape, the direction and outcome of the games. They role play in order to have a feel of the knowledge which at hand and this make the learners to understand the teaching content better than when its orally taught.

Role-playing is a form of simulation. Earlier studies by Froebel (1782-1852) indicate that play, as the language of young people, facilitates and encourages sensory and perceptual experience and leads to construction of knowledge. It affords a safer release of physical and mental energy, relieves emotional tension and provides valuable theoretical and practical accolades. Through this method teachers, therefore, aim at giving joy, freedom and contentment to the learners during the process of teaching and learning. It is the planning and giving learners freedom that teachers are often reluctant to do and give respectively. Beyond the classroom environment, Rately (2009) mentions that role-play is a vital activity for the learners, stimulating their imagination and enhancing their social development. Role-play encourages friendship through cooperation, listening and turn taking. It can improve learners’ language skills and helps them to understand different points of view, go into the future or the past and travel anywhere in the world and beyond.

### **2.2.5 Case Study Method**

Involving learners in the teaching and learning encounter is cardinal in imparting relevant skills and knowledge to them. This invokes active learner participation in the learning encounter. One way of actively engaging learners is by use of case study

method. According to Goodenough (1994), teachers interested in involving their students more fully in classroom discussion have found that case studies can provide a rich basis for developing students' problem solving and decision making skills. Implicit in this method is the opportunity it offers to educators to infuse in real life problems for learners work through by analysing and suggesting possible solutions. The same is true for the field of education in that students can be provided with educational or real life cases for them to explore.

A case study (also called a case, case method, or case study method) is usually a “description of an actual situation, commonly involving a decision, a challenge, an opportunity, a problem or an issue faced by a person or persons in an organisation”. cases do not give simple or explicit answers; rather, they provoke students' critical thinking, illustrate how to think professionally, and urge students to use theoretical concepts to highlight a practical problem (Popil, 2011). A common feature of the case study method of teaching is the aspect of promoting critical thinking in students. Since cases by design do not suggest any solutions, much rests on students to critically analyse the cases in relation to their prior knowledge and experiences.

Commenting on the usefulness of case studies in nursing education, Popil (2011) asserts that Case studies incorporate ideas of experimental learning by providing student centred education and providing opportunities that will motivate students through active involvement. Case studies also provide an avenue for using problem solving skills and promote decision making in a non-threatening environment. Case studies allow students to “experience” real client situations that they may not have access to in a clinical setting. They promote development of critical thinking skills by offering the chance for direct data analysis that includes consideration of the outcomes. For example, by exposing student to a practical scenario in the classroom, they are given “hands on” experience. They can read and examine real life data and attempt to resolve the situation, or at least find potential solutions to the situation without having to be in the situation at the moment.

In the same vein, Grupe and Jay (2000) assert that cases create the need to know, enhancing the listening and cooperative learning skills of the students; building partnerships among learners and teachers; encouraging attention to and self-

consciousness toward assumptions and conceptions; and helping students learn to monitor their own thinking, and promote thinking and brainstorming. Case studies share some similarities with role-play, but in case studies, students do not act out a given role; instead they are given some narrative problem to solve.

As with other teaching methods, the effective use of case studies requires instructors to determine the specific goals they hope to accomplish. In general terms, cases can assess the application of concepts to complex real world situations, including building analytic skills that distinguish high priority from low priority elements (Goodenough, 1994). Popil (2011) explains that cases are based on real life scenarios, providing supporting data and documents to be analysed, and an open ended question or problem is presented for possible solution. While individuals can be crafted in the study it is groups which are presented with the study so that they brainstorm solutions to the problem or question presented

In a survey at Harvard Business School on the use of case studies in their lessons, Boehrer and Linsky (1990) found that a good case presents an interest provoking issue and promotes empathy with the central characters. It delineates their individual perspectives and personal circumstances well enough to enable students to understand the characters' experience of the issue. The importance of the compelling issue and the empathetic character reflects the fact that cases typically focus on the intersection between organisational or situational dynamics and individual perception, judgment, and action. This observation is pertinent to adult education where adults require skills and knowledge that they can readily implement in their businesses. They do not prefer deferred application of knowledge and skills acquired. As such, case studies present an excellent opportunity for adult learners to relate their individual decision-making processes and skills to perceived inherent problems.

### **2.2.6 Experiential Learning**

Adults have a wide range of life experiences. It appears that these experiences that individuals have acquired eventually lead them to learn. Dewey (1938, cited in Merriam et al., 2007:162) postulated that:

*All genuine education comes about through experience. However, this does not mean that all experiences are genuinely or equally educative... in fact some experiences mis-educate in that they actually distort growth ... narrow the field of further experience ... and place people in a groove or rut.*

The major assumption of this theory is that the basis of learning is human experience. Human beings learn from experience in a myriad of ways namely: reliving past experience; association or collaboration with others; or through introspection (Fenwick, 2003). According to Boud and Miller (1996), experiential learning refers to the way in which current experiences create the learning need and previous experiences govern the learning changes made in response to current experience. The nature of experiential learning has however been the source of debate amongst theorists. Different theoretical viewpoints can be identified in experiential learning. Fenwick (2003:38) postulates five perspectives that “raise important questions about the nature of experience” which are:

1. reflecting on concrete experience (constructivist theory of learning);
2. participating in a community of practice (situative theory of learning);
3. getting in touch with unconscious desires and fears (psychoanalytic theory of learning);
4. resisting dominant social norms of experience (critical cultural theories);
5. exploring ecological relationships between cognition and experience (complexity theories applied to learning) (*ibid.*:22).

The constructivist view of learning posits that learning is a meaning-making process whereby people reflect on concrete experiences and as result construct new knowledge. Situative learning theorists disagree with this view as reflected in the words of Fenwick (2003:25): “learning is rooted in the situation in which the person participates, not in the head of that person as intellectual concepts produced by reflection”. This means that meaning-making is not entirely about reflection, but also about the situation within which an event occurs. Individuals must also participate in the situation in order to learn. The outcome of experiential learning as participation is that the community refines its practices, develops new ones, or discards and changes practices that are harmful or dysfunctional (Fenwick, 2003:27). The psychoanalytic

perspective, Merriam, et al. (2007:160) contend, sees our unconscious as interfering with our conscious experiences. The conflicting desires of individuals affect their ability to learn.

Experiential learning allows adult learners to make practical use of their knowledge and apply it in a context similar to the way that knowledge would be used in real life (Goddu, 2012). Experiential techniques, such as discussion, simulation, case method, and problem solving, tap into the experiences of the learner, engaging adult learners (Caminotti & Gray, 2012). **Simulation**, for example, is a successful method because it encourages experiential, active, and reflective learning. Students “create knowledge using prior knowledge... it creates an atmosphere where internal and external processes of learning can occur” (Rutherford-Hemming, 2012). Simulations provide students with an environment where they can reflect on their choices, “review what was learned... and contemplate what could have been done in other ways” (Rutherford- Hemming, 2012).

### **2.3 Suitable methods of teaching to support Adult Learning**

The suitability of the teaching and learning methods calls for the usefulness to the adults and how adults are engaged in the acquisition of knowledge and skills. A study by Lynch (2010) mentions that adult learning methods are supposed to take responsibility for learners’ learning, directly involving them in the learning process and raising social activities like collaboration, meaningful communication, choice and cooperation. Lynch (2010) further states that the adult related teaching methods should have the following principles:

- (i) Learners should develop their own knowledge by communication, critical thinking, and problem solving.
- (ii) Instead of learning irrelevant materials, learners could have this opportunity to learn directly related materials to their real life.
- (iii) In Traditional Method, students’ performance is assessed based on a test. Some students are well on testing with average in school and some are weak test takers but well on their curriculum. While these factors are not considered in teacher-led learning, it is a practical testing, which is considered in teaching adults.

These principles indicate that the adults are supposed to be guided in the acquisition of practical knowledge in an adult learning program. In view of this, Dick (2013) presents that the most common type of collaborative method of teaching in a class is classroom discussion. It is also a democratic way of handling a class where each learner is given equal opportunity to interact and put forth their views. The process of learning for adults has to be an engagement between themselves and the teacher and vice versa through practical works.

Suitable student-centred methods have characteristics which are different from the teacher centred ones. Peyton, et al. (2010) summarises student-centred approach as those promoting interaction among learners, using the native language when possible and appropriate, connecting instruction with learners' lives, and teaching learning strategies explicitly. Along this theory, Condelli and Wrigley (2009), in a study of adult ESL classes, found positive gains in reading and oral English communication for students whose teachers used their native language for explanation, introducing new ideas, and clarifying the materials during instruction. For example, Thai language plays great role in Thai education system, especially in rural areas and this substitution should be regarded at early stages when student entered methods were used (Mascolo, 2009).

The selection of a teaching method should be guided either by the adult principles or by the theory guiding the teaching. It is important that when selecting a method of teaching, an adult learning theory, which emphasises involvement, interaction, facilitation and participation, should be considered (fry, et al. 1996).

Another study by Blaschke and Hase (2005) presented findings valid for this study. The duo established that by sharing information with each other, learners are able to learn from each other's discoveries and experience as well as identify others with similar interests, which can lead to potential opportunities for future collaboration. In addition, Maphosa and Ndebele (2014) indicate that for a particular teaching method to be appropriate and efficient, it has to be in tandem with features of the learner and the learning it is expected to bring about. Therefore, a teaching method can be appropriate to one group of adults and it can fail to fit the other group of adults

depending on what they are learning and looking at. It is the teacher to determine what ought to be done.

Appropriate Learner-centred methods promote and cater to individual differences among learners. According to Lambert and McCombs (1998), each learner comes to the learning situation with their own personalities, learning styles, motivation and focus. When a learner creates knowledge based on his or her previous knowledge, he or she has to instil concepts or things with personal meaning. Everyone has a typical way of thinking, remembering and solving problems. Learners come to the learning experience with prior knowledge that is peculiar to themselves and with different beliefs and backgrounds and must be respected if they are to participate actively in their learning process. Appropriate methods call for the respecting of the learners' emergent literacy and uses it to build on the new knowledge to be taught.

#### **2.4. Training offered to Microcredit Borrower**

The goal of the business training intervention is two-fold: to improve business outcomes and overall welfare for clients and to improve institutional outcomes for the microfinance institution. Clients may be less likely to default if they are satisfied with the training. A number of studies have been conducted on how best receivers of borrowed funds from financial institutions can be assisted to manage their funds. This is because according to Armendáriz, Aghion and Morduch, (2005) the impact of microfinance works differently from one context to another and the impact is dependent on the attitudes to debt, group-cohesion, enterprise development, financial literacy, financial service providers and others. However, the best impact to the beneficiaries, observed Al-Shami et al. (2013) is when the financing is accompanied with capacity building training which is need driven. It must be borne in mind that adults are goal-oriented. Therefore, when they get a microcredit loan and enrol in a training programme, they usually know what they aspire to achieve. In this respect what is required is to have an educational programme that is organised with clearly defined elements. According to Roodman and Morduch (2009), targeted training or purposive training has been the ultimate answer.

Chiumya (2015) highlights that before the first loan is given, clients are required to undergo training. The training covers the terms and conditions of obtaining a loan from



MBT, entrepreneurship, record keeping and developing group bylaws according to MBT's guidelines. After the training is completed, the members are tested to ensure that each member has assimilated what they have been taught.

In a study conducted by Karlan and Valdivia (2009) in Lima, and Ayacucho, it was established that the business training materials were developed through a collaborative effort between FINCA, Atinchik, and Freedom from Hunger (FFH). Although the pedagogy did include discussions with the clients (not just lecture) and various short exercises, the program was not focused on providing specific, individualised advice. The content of the training was organised and presented differently to cater to the differences in educational levels and learning processes.

Karlan and Valdivia (2011) further explain that, the training program materials were organised in modules. The first module was on management of business money. It explained how to separate business and home finances by establishing the differences between income, costs, and profit, teaching how to calculate production costs, and product pricing. The second module was on how to increase of sales and planning for a better business. In this module trainees are introduced to what a business is, how a business works, and the marketplace. Clients are taught to identify their customers, competitors, and the position of the business in the marketplace and then learned about product, promotional strategies and commercial planning. The program also included general business skills and strategy training, not client-specific problem solving.

## **2.5. Training needs of Microcredit Borrowers**

In order to motivate adult learners, Noor (1982) suggests that the content of the learning materials should be culturally oriented and relevant to adults' perceptions. Topics designed to be too specific for functional work needs may alienate the learners. The ICAE (1979) argues that if literacy programmes are imposed on people and not related to total development or local conditions, they have little chance of improving people's lives. They should encourage the skills of participation and self-management. They must see a reason for learning something. Learning has to be applicable to their work or other responsibilities to be of value to them. Knowing learners needs and experience hence is of significance. Shrivastava and Tandon (1982) state that the formal accreditation or certification in adult literacy facilitates collaboration on not only a

specific product or outcome but also structuring and restructuring the learning process according to the needs and interests of the group. The learning process becomes as important as the learning outcome. However, much freedom can actually be given to the adult learner in choice of content and method. Bataille (1976) states that successes are achieved when literacy is linked to man's fundamental requirements, ranging from his immediate vital needs to effectively participate in social change. Learners come with their experiences and make new ones during the training process. Therefore, it is important that learners and resource persons report on their experiences and share their experiences to find appropriate solutions.

## **2.6 Factors influencing the selection of Methods of Teaching Adults**

Adult learners resist learning when they feel others are imposing information, ideas or actions on them (Fidishun, 2000). He adds that the role of the teacher is to facilitate a students' movement toward more self-directed and responsible learning as well as to foster the student's internal motivation to learn while meeting the set target for the numbers to be recruited. As educator of entrepreneurs, the facilitator should set up a graded learning program that moves from more to less structure, from less to more responsibility and from more to less direct supervision, at an appropriate pace that is challenging yet not overloading for the learner. This will enable them be motivated to learn since they are already self-motivated as reflected by their enrolment. The facilitator should then ensure that learner centred methods are selected so that learners are able to participate in class than listening to ideas.

A given teaching method becomes relevant when it links its teaching to the kind of assessment which is desirable. Heals (2010) contends that adults are assessed orally or by doing what they are learning in class. Assessing adults call for the evaluation of the acquisition of the practical skills which are presented before them. Note that a written assessment is important but a demonstration that the skill as been acquired is even better. Addae (2016) argues that adult assessment is advantageous because it provides instant feedback both to the teacher and the learner. This enables the trainers to make informed decisions as to whether to proceed with the instruction or to do remedial work before the learners can graduate and go to perform other duties. Assessment is important and has to be practical for adult learners since the interest is skills acquisition and not memorizing concepts like school going children.

The teacher's role is to ensure that the learners are taken into the practical steps of imparting them learners with practical knowledge using the right teaching methods. Knowles, (1980) advises that the teacher's role is to facilitate a student's readiness for problem-based learning and increase the student's awareness of the need for the knowledge or skill presented. As educator, one should provide meaningful learning experiences that are clearly linked to personal, client and fieldwork goals as well as assessment and future life goals. The choice of the method of teaching is determined among other things the age and number of learners attending the given course as well. This will also determine the form of assessment, which is used on the students too.

Factors influencing the selection of methods of teaching for adult learners depends on what learners want to know. The relevance of what they are learning and to what extent they want to achieve makes the facilitators select a teaching method, which is suitable with the content. Patrick (2011) mentions that one way to help students to see the value of their observations and practical experiences throughout their placement is to provide some choice of fieldwork project by providing two or more options, so that learning is more likely to reflect the student's interests. This helps the learners to acquire the practical skills needed to know for their life experience and application in the world of work.

The other factors influencing the selection of methods of teaching when teaching adult learners is promotion of active participation by allowing students to try things rather than observe and be passive in class. It is cardinal to provide plenty of practice opportunity in assessment, interviewing, and intervention processes with ample repetition in order to promote development of skill. Confidence and competence is another factor that influences the choice of a teaching method. Breunig (2009) contends that the selection of methods of teaching also determines the type of assessment which the class will take. Patrick (2011) mentions that assessing adults concerns the practicality of the learnt content and not written exams which are scored. Learner centred methods calls for the learner centred assessments because adults learn practical skills and not theoretical ones hence assessment has to be practical too. He adds that oral questions and explanations from the adults on a given topic becomes assessment. The choice of the teaching method also determines the selection of the assessment method too.

It is important to keep in mind that the learners are still developing occupational entrepreneurship practice skills hence the teaching method should be that which encourages them to continue attending lessons and not to discourage them (Fidishun, 2000). However, with the theory and principles of adult learning in mind, one can facilitate the learning approach of the learners to move from novice to more sophisticated learning methods. This facilitates greater integration of knowledge, information and experience. The learners learn to distinguish what is important when assessing and working with clients. Prioritising client needs, goals and case load is known as well. The learner also learns when rules can be put aside and how or when the approach to occupational skills practice and professional communication emerges from strict modelling of behaviour into a unique therapeutic and professional expression of self (Lieb, 1991).

The other factor that influences the choice of the teaching method is the nature of the adults who are attending the class and their level of education. Some people are theoretical learners and are stimulated by abstract ideas and concepts. They like to consider numerous viewpoints and theories and to analyse situations before selecting options and approaches to a task. They learn through observation, discussion, analysis, and enjoy logical and sophisticated reasoning (Sample, 1999). Whilst others are pragmatic learners, they enjoy learning from qualified demonstrators, and need to see the practical advantage of all that they are doing. They need to know that what they are doing works and is realistic. According to Addae (2016), adults are likely to participate in any educational programme if the goals of the learning encounter are immediately applicable and relevant to their situation and needs. Adults have a number of goals which they want to be fulfilled through their participation in the learning encounter. Walklin (1990) affirms that adult learners come to the learning environment with needs. They do not want to learn for the sake of it. Learning, to adults, must bring some relevance to their socio-economic as well as political life. As such, there is need for the adult educator to select a method of teaching which involve adults in designing the various learning experiences that adults will have. What is cardinal in this case, is the adults seeing that what they are learning can be applied practically.

There are other learners who are reflective learners and there is need to make them feel considered in the teaching and learning process while not forsaking others. The adult

educator should ensure that learners make efforts to feel thoroughly prepared, in order to boost confidence and to accept goal as achievable. This can be done by preparing for in-service by collecting and reading a lot of relevant (or sometimes broadly relevant) information relating to the topic. This is to gain a comprehensive understanding of the theme; and will prepare for delivery of in-service through memorising. The choice of the methods of teaching in this case does not rest on one factor but a number of them and they should be well considered for adults to learn effectively (Addae, 2016).

A study by Fitzgerald (2007) establishes that it was important to allow students time to plan, consult and research information relevant to a task within reason time. Therefore, a teaching method selected should be one which help to monitor student's interpretation of information gathered to ensure that relevance and prioritisation of important information is effectively distinguished from less relevant. The teaching method should be one which assists students avoid overwhelming themselves with too much information. Encourage time for quiet reflection prior to providing feedback or joint reflection session.

## **2.7 Summary of Chapter 2**

This chapter reviewed literature related to this study. A number of themes emerged from the literature reviewed. Methods of teaching used in training microcredit borrowers was one theme, which emerged. Types of teaching methods, such as lecture, discovery, demonstration, and many others and their impact on training were looked at. It emphasised that when selecting methods of teaching, an adult learning theory which emphasise involvement, interaction, facilitation and participation should be considered. Methods of teaching should fit specific content, objectives, audience and personal preferences. As seen, this study has been informed on the theory to consider when selecting adult teaching methods, factors that determine the selection of methods for adult learners and the various teaching methods

Appropriateness of methods of teaching used in training adults was yet another theme which emerged. In this respect it was highlighted that teaching methods used to teach adults should be those that allow their involvement so that they can bring out their experiences. Teaching methods should allow adult learners to explore, create,

collaborate, connect, reflect and share ideas. The study hence has been informed on the methods which are appropriate in the teaching of adult learners.

Training offered to microcredit borrowers included business skills in entrepreneurship, record keeping and developing group by laws according to microcredit institution guidelines. Training needs of microcredit borrowers was another theme which emerged. It highlights that adults are motivated to learn information that seems immediately applicable. Adults learn well when they are involved. The study has been informed that microcredit borrowers need to learn what is relevant to their immediate needs if learning is to be meaningful. This also set a tone for the researcher when collecting information. The researcher was armed with what to look out for.

Factors influencing the selection of methods of teaching used by trainers was yet another theme. These factors include what learners want to know, promotion of active participation, qualification of trainers and nature of assessment are some of the factors considered. The availing of what should be considered when selecting methods of teaching for adults set a tone for the researcher to explore in order to find out if there were other factors not captured. The next chapter deals with the Methodology that was used in the study.

## CHAPTER 3

### METHODOLOGY

#### 3.1 Overview

This chapter discusses the choice of research paradigm and design, population, sample size, sampling procedure and research instruments. It also addresses aspects of data collection and data analysis procedures. Aspects of credibility and reliability and research ethics are also highlighted.

Methodology according to White (2003) is a term in research meaning, steps taken to have an activity started and ended systematically. Kothari (2004) defines methodology as a coherent procedure which outlines specific steps to be followed in the answering of the stated objectives of the study. The study was therefore, guided by the following methodology described below.

#### 3.2 Research Paradigm

According to Kuhn (1970), a research paradigm is a set of common beliefs and agreements shared between scientists about how problems should be understood and addressed. It is a research model to conducting a research that has been verified by the research community. Most research paradigms emerge from one or two approaches to research. The most common paradigms are positivism, constructivism or interpretivism and pragmatism. The study is situated in constructivism research paradigm.

The basic assumption of constructivism is that people are active learners who construct knowledge for themselves (Geary, 1995). As a result, “one learns through engaging, incorporating, and critically exploring the views of others, and new possibilities of interpretation are opened through the interaction (Gergen, 1995). Knowledge is actively constructed by the learner, not passively received from the outside. Knowledge hence become true, when learners reflect meaningfully on it by comparing what they already know and the new knowledge presented to them.

Although knowledge in one sense is personal and individual, the learners construct their knowledge through their interaction with the physical world, collaboratively in social settings and in a cultural and linguistic environment. Cobb and Bowers (1999) explain that people develop knowledge based on their values, beliefs, and experiences in situations which differ from person to person. This suggests that the cultural structure of individuals plays a significant role in their meaning-making of events and ultimately on their knowledge. According to Addae (2006), a basic premise of constructivism is that meaning-making is the product of the physical and social contexts as well as the ability of individuals to reflect on such contexts. This paradigm is appropriate for this study because the researcher was interested in studying the teaching methods used by trainers when teaching microcredit borrowers. The microcredit borrowers are adults who have experiences and engage in microcredit borrowing in order to achieve what they have envisaged. It was also appropriate because the teaching methods used in training microcredit borrowers were used in the natural setting (classrooms) where teaching and learning is done through interaction and collaboration. Merriam, Caffarella and Baumgartner (2007) assert that a constructivist stance maintains that learning is a process of constructing meaning; it is how people make sense of their experiences. In the next Section, the researcher describes the research design.

### **3.3 Research Design**

Yin (1994) describes a research design as a “*blueprint*” of the research. In its widest sense it is perceived as a programme designed to guide the researcher in collecting, analysing and interpreting observed facts (Bless and Achola, 1988). On the other hand, Bryman (2001) describes it as a plan outlining how information is to be gathered for assessment or a framework for the generation of evidence that is suited both to ascertain set of criteria and to the research questions which the investigator is interested in. In this study a descriptive case study design was used. A case study has been defined by Msabila and Nalaila (2013) as an investigation that seeks to describe in detail a unit in context and holistically.

This design was chosen in order to obtain detailed information and clear picture of the specific teaching methods used in training borrowers of microcredit loans. Furthermore, the case study enabled the researcher to interact with the trainers and the



borrowers in their natural environment and learn from them on how the training process takes place. The next Section outlines the study population.

### **3.4 Universe Population**

Kothari (2004) views population as the total of the items or units in any field of inquiry or the total of items about which information is desired. In defining population in research, Msabila and Nalaila (2013) note that target population is also defined as the population from whom the findings are got from in general. In this study the universe population comprised the following:

- (i) All the trainers employed at Valueland Financial Solutions and Investments.
- (ii) All the microcredit borrowers in training in the period commencing 2<sup>nd</sup> September, 2019 to 13<sup>th</sup> September, 2019.

### **3.5 Sample Size**

Merriam and Simpson (1995), define a sample as a strategically and systematically identified group of people or events that meets the criteria of representatives for a particular study. On the other hand, Gosh ((1982), describes a sample as a subset of a population or a group of subjects or situations selected from larger population that is examined to gather information that will be part of the research According to Kasonde-Ng'andu (2014), a sample for observation is actually drawn from the entire population to represent the majority.

This study had a total sample of 105 respondents segmented as follows: 5 trainers, employed by Valueland Financial Solutions and Investments and 100 learners who were observed in groups of 20 learners per group. Five (5) learners were selected from each group of 20 learners using purposive sampling for interviews purposes. The main reason for picking Valueland Financial Solutions and Investment was that despite the institution standing out in the provision of financial services in limited amounts to low-income persons and small informal businesses in Lusaka and surrounding areas, it recorded a significant number of dropouts. The next Section discusses the sampling techniques used in this study.

### **3.6 Sampling Techniques**

The term sampling technique is defined by White (2003) as a process of selecting units from the universal population of the researcher's interest. Kasonde-Ng'andu (2014) sees sampling techniques as that part of the research plan that indicates how objects are to be selected and included in the study.

Purposive sampling (specifically typical case sampling) procedure was used in order to come up with the actual sample for observation and interviews. The term purposive sampling, according to Sidhu (2014), deals with how the investigator selects a particular group or category from the population to constitute the sample because this category is considered to mirror the whole with reference to the question. Meanwhile, Kothari (2004) defines purposive sampling as the sampling method involving purposive or deliberate selection of particular units of the universe for constituting a sample which represents the universe.

Purposive sampling was used to come up with the trainers who were involved in training borrowers. This category was purposively sampled because the trainers were only 5. 25 microcredit borrowers were also purposively sampled for interviews. These were microcredit borrowers in training who had been consistent in attending lessons. They were purposively sampled using the attendance register. The next Section discusses data collection instruments and methods.

### **3.7 Data collection Instruments and Methods**

An interview guide and an observation checklist were the tools used to collect data in this study. Instruments of data collection are defined by White (2003) as the tools which the researcher uses to fulfil the research design and answer the set research questions. Two distinct interview guides were used to conduct semi-structured interviews with the 5 trainers of the microcredit borrowers and twenty five learners selected. Three interviews were conducted with the trainers depending on the contents they were teaching at the time, and five interviews were conducted with the microcredit borrowers in training (one for each group from the five classes at the end of data gathering). Face-to-face interviews provided rich information on the particular methods of training used in the training programmes for borrowers. Use of face-to-face interviews is supported by Marczyk, DeMatteo and Festinger (2005) who mention

that an interview is a more reliable method of data collection because the researcher gets information directly from the affected person together with the non-verbal language. Such interviews help the researcher to have a clear understanding of the training methods employed in the training of borrowers. Interviews generally allows researcher to modify questions for more clarity and to have information in a systematic manner. Berg (1989) agrees that interviews permit interviewers to probe far beyond the answers to their prepared and standardised questions.

Training sessions at Valueland Financial Solutions and Investments were conducted on Monday and Friday for two hours. Lesson commenced at 09.00 hours and ended at 10.00 hours. To this end, the researcher used non-participant observation method to observe the 100 borrowers in training sessions on the mentioned days. Observation was conducted for the entire period of each session. This was done in a two-week period. The observations were carried out in order to see and understand how trainers and learners interacted in the teaching and learning encounter. It also enabled the researcher to observe the sequence and methods of teaching used. The observations assisted the researcher to understand the levels of participation by the learners in the teaching learning process as well. It also highlighted how the sessions were managed. All this is cardinal in understanding and knowing methods of teaching which the instructors employ. Mack, Woodson, MacQueen, Guest and Namey (2011) state that participant observation is appropriate for collecting data on naturally occurring behaviours in their usual context in any qualitative approach. Apart from this tool being key for ethnographical studies, it is a reliable tool to help the researcher have a real and hands on experience.

Various documents were reviewed and these included official records of the organisations activities, and annual reports. The records provided an insight on how the firm operated. These provided trends in microfinance lending and repayments as well as client dropout. Other documents reviewed were those providing physical evidence of teaching and learning in the microfinance company like the training materials, hand books and educational posters. These helped to know the content taught. A list of trainers and their respective qualifications was also accessed. This helped in determining effectiveness of trainers in terms of knowledge of content and methods of training adult learners.

### **3.8 Data Analysis**

Data collected was analysed thematically. This involved coding and grouping of related themes emerging from data together for simpler understanding. This entailed categorising relevant and common responses into themes. The categorised themes, each reflecting a single and specific thought. Valsiner (2006) states that thematic analysis involves the researcher looking for related themes and describing the information in themes and patterns exclusive to that set of participants. Kothari (2004) asserts that theming means putting data responses into identifiable themes and categories after which interpretations and discussions could be done (thematic analysis). In relation to this study, similar responses on a question were recorded as they were presented by the respondent from interviews. The reporting of the findings was headed by the research questions then emerging themes were written as sub-headings in the study. Verbatim were presented where possible to emphasise on the actual phrases and words used by the respondents. Having discussed data analysis, the researcher presents credibility, dependability and transferability in the next section.

### **3.9 Credibility and Reliability**

There was need to ensure credibility and reliability of the findings generated in this study. Morse, Barrett, Mayan, Olson, and Spiers (2002) assert that without rigor, research is worthless, becomes fiction, and loses its utility. Hence, a great deal of attention is applied to reliability and validity in all research methods. In this study, the concern was with regards to issues of credibility and reliability. Bryman (2012) states that the significance of this stress on multiple accounts of social reality is especially evident in the trustworthiness criterion of credibility. After all, if there are several possible accounts of an aspect of social reality, it is the feasibility or credibility of the account that a researcher arrives at that is cardinal. Credibility help to determine dependability, transferability and acceptability of the account arrived at in research. To ensure credibility there was prolonged stay in the field in order to gain a better understanding of the phenomenon under investigation.

Reliability is defined by Fraenkel and Wallen (1993) as the consistency of an instrument to yield the same results at different times. Other scholars like Mugenda and Mugenda (1999) define reliability as a measure of the degree to which a research instrument yields consistent results or data after repeated trials. As such in research,

reliability deals with how trust worthy the research instruments are in order to produce reliable findings. The most common way of measuring reliability is piloting. Bell (1993) highlights that piloting is one way of checking reliability of instruments.

In relation to this study, research instruments were piloted at Izwe Microfinance Company in Lusaka, which is a different institution from the one researched. The pilot study was designed to pre-test the instruments to be used for the main study and to test the appropriateness of the instruments of data collection and whether questions were being understood. The pilot study also assisted to test the methods of teaching, clarity, ambiguity, level of language used and other additional information on the observation guide and the interview guide. In addition, the pilot study allowed the researcher to have some field experience before the main study (Teijngen and Hundley, 2001). Difficult questions to answer and the unanswered ones were modified to make them answerable.

Reliability of the instruments was also determined by establishing ambiguities in the items and whether the instruments were eliciting the type of data anticipated and also if the type of data desired is meaningfully analysed in relation to research questions of the research. Necessary changes to the instruments were made in order to collect the required data for the questions. The next Section outlines the ethical considerations.

### **3.10. Ethical Considerations**

Ethics refers to standards that govern the conduct of members of a profession. Miller (2003) defines ethics as sets of moral principles that guide individuals or groups of people in order to achieve a standard behaviour in conducting the business (in this respect research) and in relating with others so that their conduct is seen to reflect their values, good governance, integrity, accountability, and other qualities deemed desirable. Valesquez (2010) explains that ethics are concerned with the moral fitness of decision or action. Code of ethics helps professionals to do their utmost in meeting their target responsively as well as provide them with a solid foundation and useful support from both local and international authorities. May (1993) advocates that professional code of ethics should be concerned with issues such as academic honesty, adherence to confidentiality, data privacy, and impartiality in data analysis, professional consultation and accountability.

Issues such as academic honesty, adherence to confidentiality, data privacy, and impartiality in data analysis, professional consultation and accountability were taken care of in this study by adhering to the University of Zambia, Research Ethics. An introductory letter was obtained from the Directorate of Research and Graduate Studies to authorise the research to be undertaken in the designated area. The researcher accessed the site of study, after seeking permission from the relevant authorities to conduct research there. In respecting the research site, the researcher made minimum disruption to ensure smooth running of the company activities. Arrangements were made with respondents through physical visits before the data collection process in order to agree on the days and time for the data collection process. The value of the research and the procedures to follow were discussed at a briefing conducted. The researcher obtained informed consent from each participant, who were also informed that participation in the study was on voluntary basis, with rights to withdraw at any time. The fact that the research was a fundamental requirement for the award of a Master of Education in Adult Education and hence the study was purely for academic purposes was communicated to all participants. Confidentiality of participants' responses was assured and the emphasis that their identities would remain anonymous was affirmed, through for instance, not mentioning authentic names. In the next Section, the researcher presents the summary of the chapter.

### **3.11 Summary of Chapter 3**

This chapter outlined and described the methodology used in the study. The study employed a constructivist research paradigm, and a case study design following a qualitative research approach. Purposive sampling technique was used to select 105 participants (5 trainers and 100 microcredit borrowers) who participated in the study. Data collection was done by observing trainers teaching first, and then interviewing them later. Thereafter, interviews were conducted with the 25 purposively sampled microcredit borrowers in training. Data analysis was done thematically using the research objectives. Credibility was ensured by conducting a pilot study and by the supervisor and colleagues cross-examining the data and ensuring that themes generated aligned with the study. The next chapter serves to present the study findings according to the research questions.

## CHAPTER 4

### FINDINGS

#### 4.1 Introduction

The findings of this study are presented in forms of themes that emerged from the data collected from lesson observations, and semi-structured interviews. In order to ensure coherence in data presentation, this chapter is divided into two main sections. The first section presents analysed data elicited from trainers and the second section from the microcredit borrowers. Data finding was guided by the following research questions:

- (i) How appropriate are the methods of teaching used in training microcredit borrowers?
- (ii) What factors influence the methods of teaching used?

The following codes have been used in this study for identification of the participants; trainer X1, trainer X2, trainer X3, trainer X4 and trainer X5 to refer to all the five trainers who were teaching microcredit borrowers, and microcredit borrowers interviewed have been identified as A, B, C, and so on. The five classes were coded Leo, Cougar, Cheater, Leopard and Tiger.

#### 4.2 Appropriateness of methods of teaching used in training Microcredit Borrowers.

Qualitative data from interviews with the trainers and observations carried out were compared. The findings from interviews and observations showed that trainers used three methods of teaching namely; lecture method, demonstration method and discussion method. The findings also revealed that writing in the classes was not mandatory. It was however, observed that few individuals in all the classes wrote, as lessons went on. The methods of teaching are analysed below:

##### 4.2.1. Standing in front of the Trainees and talking to them

The study revealed that all five trainers used lecture method. In each of the five classes observed, the trainer stood in front of the class and provided information to the microcredit borrowers. However, teaching was interspaced with questioning. Questioning was mainly from trainer to trainees. The study showed that lecture method

was used more than the other methods and it was complemented by power point presentations. However trainers like Trainer X1 used lecture method all the time of the observations.

The study further revealed that teaching using this method was trainer-centered and based mainly on loan management. When asked during interviews why lecture method was used predominantly, the trainer **X1** said that:

*“It is a faster way of teaching and power point presentations assists a lot because teaching time is limited.”*

Similarly, the trainer **X 3** remarked:

*“It is a very good method of teaching as it can be used to teach many learners at one time and it saves time.”*

During interviews, microcredit borrowers affirmed that indeed lecture method was a dominant teaching method used by the trainers when training them. This came out when microcredit borrowers described how the teaching was done by their trainers. One of them said:

*“Our trainer comes to only talk to us for the whole session. We do not participate unless a question is asked, which is rare. Most of the time the trainer just comes and off loads what she prepared and it is done! Attending lessons being a requisite for getting a loan, I am forced to sit through the session learning nothing” (V).*

Equally a microcredit borrower dissatisfied with lecture method lamented as follows:

*“When our facilitator talks to us, we do not have many chances to ask questions about what he has taught and he doesn’t ask us many questions. So mostly we do not understand the topics well” (A).*

The above findings show that the trainers used mostly the lecture method to teach microcredit borrowers the knowledge needed for their loan management. It can also be deduced that trainees were of the view that they were denied chances of participating in their own learning. The next theme highlights the findings on demonstration method.



#### 4.2.2 Use of Tangible Objects

Lesson observations and interviews revealed that all the trainers used tangible objects in all the classes when teaching. These were used when teaching learners how to add and subtract daily sales. In class Tiger, cut coloured papers were used as money. Each colour denoted a certain denomination then coins were bottle tops, a coke top was a 1 kwacha, Fanta was 50 ngwee. The trainer demonstrated how to count the daily takings, then subtract the savings towards loan repayment. The rest that remained was then used for stock replenishment. As the trainer demonstrated, microcredit borrowers asked where they were not clear, then trainees were asked to volunteer to go forward and count the daily sales. The microcredit borrowers, one by one also demonstrated what should be done at the end of each day. This method promoted active participation and practical application of what was learned during lessons. In class Lion which had learners who could not read or write, stones were used. Learners took turns to count after the trainer.

When asked during interviews, the microcredit borrowers who could not read and write said:

*“Even though I cannot read or write, at least, through class demonstration, I am able to subtract savings and hence honour the loan repayment when it is due” (D).*

Learners were shown how and where to sign on the consent forms and all other forms used in borrowing and paying back the loans. Those that could not sign used fingerprints. The trainers in all classes demonstrated signing their signatures, then asked learners to go forward and demonstrate signing too.

Most learners were excited to append signatures as some of them were signing their signatures for the first time. One had this to say:

*“Being shown what to do is good because I am able to see what the trainer is doing, then I emulate. It is easy to recall what you see being done and do it as well” (N).*

Based on the forgoing, the study established that learners preferred methods of teaching which involved their participation. Trainers indicated that the importance of demonstrations when teaching adult learners cannot be over emphasised as some of

them may be illiterate who can be assisted through what they see. The following excerpts are typical examples of what trainers said when the researcher asked about the rationale for them teaching adult microcredit borrowers using the method:

*“Showing learners how it is done enables them to understand what is being taught by observing what is being done through demonstrations” (Trainer X2).*

Additionally, the other trainer affirmed as follows:

*“It is important for the microcredit borrowers to be shown how it is done as it helps them to learn easily. This is due to the fact that demonstrations are drawn from learners encounters in their businesses. Therefore it is easy for them to follow.” (Trainer X5).*

Interviews with trainees revealed that learning using objects and being shown how it is done, made it easy for them to understand various topics such as loan management since demonstrations were based on real life experiences. The following excerpts are typical examples of what trainees said concerning being shown how certain things are done. One microcredit borrower retorted:

*“Learning loan management through being shown how to handle and save money, helps me to understand what to do in my business and I usually enjoy learning other topics in that way” (X).*

Another microcredit borrower stated:

*“I like it when our trainer uses examples from real life and we are engaged to show how the loans should be managed. Through demonstration we learn how to calculate and keep the 10 percent. That way it helps me to know what to do to pay my loan on time and also to grow my business” (J).*

The above findings show that being shown what do was preferred by the microcredit borrowers. Trainers used demonstration method to teach that which they thought would develop the skills of learners.

### 4.2.3 Talking to one another

Results from lesson observations revealed that both trainers and microcredit borrowers were talking to one another, this happened in all the classes. Discussions were on business etiquettes and business ethics. This topic was dealt with in all the classes. However, in class Leopard, how to lure customers was also looked at. In class Cougar, how trainees conducted their businesses was another added topic of discussion. In Class Cougar, the trainer made inquiries on how those learners already in business conducted their businesses. Those who had been in business for some time went forward and identified the businesses they were engaged in and then explained their daily routines. Those not yet in business were engaged on how they would want to use the loans.

When asked to comment on the reasons for using discussion method in the training of microcredit borrowers, the following is an example of the answers given by the trainers:

*“When learners engage in discussions, it helps them to clearly, understand the subject matter as various views and experiences are brought out, by fellow microcredit borrowers” (Trainer X2).*

Interviews with trainers showed that discussions were in certain instances preferred because some of the borrowers had been in business for a long time and presumed to know quite a lot. This is reflected in most of the answers by trainers like one below:

*“Engaging in discussions enables learners to bring out their experiences and share with the rest of the learners what they understand about the topic at hand. Some of their understanding could be emanating from their experiences, since they are adult learners who come to learn with idiosyncratic experiences in their lives” (Trainer X5).*

Interviews with the microcredit borrowers showed that sometimes they preferred to be engaged in lessons through discussions. This was revealed when the researcher asked them if they preferred to be engaged in lessons through discussions. The following verbatim are typical examples of microcredit borrowers’ responses:

*“When we are given chance to discuss with friends on some topics, we learn a lot from our friends who have experienced some of the things which our trainers teach us and we also learn more from those who have vast knowledge of some topics” (A).*

*“Discussing amongst ourselves as microcredit borrowers is good because sometimes we learn a lot from our colleagues than we learn from our trainers. It is therefore very important that we learn from each other through discussions” (E).*

#### **4.2.4 Suitability of Methods of Teaching used**

Results from lesson observations and interviews with trainers and trainees showed that talking to one another in form of discussion and using tangible objects and showing learners how it is done were preferred methods. The suitability of teaching methods was determined by microcredit borrowers’ participation and engagement in various activities and their reaction and actions during lessons. From the observations made, these methods allowed microcredit borrowers to share their experiences regarding their businesses and other related issues in line with what the trainers were teaching. Apart from Leo class where 4 microcredit borrowers were having difficulties in understanding what was put forward, all classes observed reflected microcredit borrowers’ clear understanding of various components of topics taught. In all classes, trainers used tangible objects and it proved very suitable to what trainees were learning. Microcredit borrowers were able to count the money and subtract at least 10 percent to save for loan repayments. It was observed that through demonstration, learning was more practical. It enhanced trainees understanding as seen by their volunteering to get to the front and demonstrate calculations. From the observations, in all classes, despite some Microcredit borrowers not being able to read and write, counting money was not a problem and they were able to subtract savings with relative ease

Trainers acknowledged the fact that discussion and demonstration methods were suitable for teaching microcredit borrowers. This became known when they were asked to outline some of the advantages of using discussion method when training

microcredit borrowers. The following response by Trainer **X2** was typical example of trainer's responses:

*“Some learners usually have good information regarding certain topics. So, when they discuss and demonstrate, ideas are shared with other learners and many things are understood” (Trainer X2).*

Another trainer concurred:

*“Through demonstration and discussion, they use their common language in their groups and this helps them to understand what the trainers are talking about. English is not well understood by some of them, so they lag behind, but through discussions, they catch up” (Trainer X3).*

The other trainer retorted:

*“It is important to allow learners to discuss and demonstrate on some topics. In that way they can learn from the experiences of other learners. Apart from that, some learners may have adequate knowledge on certain topics, that's why sometimes I allow them to make presentations and demonstrations after their discussions in groups” (Trainer X5).*

During the interviews, both the learners and trainers agreed that the trainers standing in front and talking was not very suitable in promoting learners' participation and comprehension of the subject matter. When asked why they stood in front and talked alone throughout the lesson, the following were trainers' comments:

*“Lecture method is good because it is fast and it easy to use because it can be used to teach many people at once. It makes me to cover more topics in a short time. This method is also convenient since we have a lot of things to attend to as trainers other than teaching microcredit borrowers” (Trainer X3).*

*“We usually have a lot to attend to, so we work within a certain time frame. We use the most suitable method to finish the session faster so that we go into the field for debt collection and monitoring” (Trainer X5).*

The researcher observed that during the time that lecture method was used some learners just sat through, waiting for the lesson to finish, as it was a loan requirement to attend lessons. In interviews, trainees outlined some of the disadvantages that come with lecture method whenever it is used by the trainers when teaching them, which are: not arousing their curiosity to learn; making them inactive in the lessons; difficult for them to follow some lessons since some trainers were too fast; their passiveness hindering them from learning. The study established that microcredit borrowers perceived lecture method as having the ability to hinder their learning from each other as well. Asked how they felt when trainers used lecture method, one learner explained:

*“The problem with our lessons is that we are mostly taught using a computer beamed on the board. The teacher is usually very, very fast since they follow time. We even fail to follow and as such we don’t ask even if we have not understood” (H).*

Another microcredit borrower echoed similar sentiments:

*“Most of the times when we are not involved in the lessons, we become passive and it becomes difficult for us to follow the lessons and the interest to learn is most of the time not there” (O).*

It is seen that while the discussion and demonstration methods were deemed suited in eliciting microcredit borrowers’ participation in lessons and understanding of subject-content, the purported lecture method as used by trainers in this study was not viewed in the same regard. This was evident from many learners’ failure to give correct answers to questions asked after being taught by this kind of method. Inference from answers given pointed to the methods failure to enhance comprehension and participation of microcredit borrowers. In fact, the trainers opined that the lecture

method used the way trainers did was not suited to invoking the participation of learners in class activities and comprehension of the subject content.

Trainer **X4** affirmed to this by saying:

*“Even though I stand in front and talk alone throughout the lesson, at the back of my mind I know I do not get through to the trainees. I normally do all the talking and the trainees are usually quick to answer in the affirmative that they understand, when in-fact they do not. Try to ask a question and, they would all be quiet and they never ask questions. To tell you the truth, this method does not help the trainees to be involved in the lessons taught” (Trainer X4).*

It was ascertained that majority of the microcredit borrowers perceived method of trainer standing in front and talking alone throughout the lesson to have little or no positive influence on their learning process.

#### **4.2.5 Methods of Assessment and Feedback**

To properly explore the suitability of the assessment methods used, it was cardinal to start by first identifying the methods employed in assessing learners’ understanding in each of the five classes observed. It is worth noting that in all the classes observed, writing was not mandatory and learning as earlier hinted was based on loan management.

When trainers were asked about methods used to assess the microcredit borrowers’ progress, all five indicated that assessments were done orally in all the classes. Hence oral questions were a tool used to assess the microcredit borrowers learning and progression. In all the classes questions asked varied. However, in Cougar and Tiger classes, besides oral questions given, oral assignments were also given. In both classes, learners were asked to go and effect calculations of daily sales, subtracting the loan repayment savings (as demonstrated in class on the same), then explain to the class in the next session what transpired. Trainer **X2** echoed that:

*“I ask my learners a lot of varied oral questions during the lecture, and after the lesson. They in-turn give me oral answers. They answer me one by one. If at all learners had a discussion, I ask them many questions on the topic of discussion and they provide me answers.”*

Trainer **X5** said:

*“In my case, apart from questions being asked during and after my demonstrations. Trainees are asked to repeat what they saw being done.”*

On the same issue, a microcredit borrower maintained that:

*“Our trainer uses oral questions and answers to assess us. After every lesson, she would ask us questions orally to know if we understood what was taught. We would take turns to provide answers orally too. We don't write down the answers.” (C)*

From the forgoing, it was observed that the method used to assess learners was preferred by the microcredit borrowers and the trainers despite it being oral assessment.

#### **4.2.5.1 Suitability of the Assessment Methods**

In order to gauge the suitability of the assessment methods, trainers were asked to highlight whether the assessment methods used to gauge the learners' performance helped in identifying areas needing remediation. The trainers were of the view that the method employed in assessing learners was suitable in identifying areas in which learners needed help even though the training hinged mainly on loan management. When asked to explain the reason(s) for their answer(s) one trainer said that:

*“When we do class exercises, I am able to know where my learners are confused so that I help them to understand”*  
*(Trainer1).*



Trainer 4 indicated that:

*“After my learners discuss the topic of the session, I ask them many questions on what they have discussed, and they provide answers. From the answers given I am able to identify their shortcomings and strengths. Areas needing redress are then worked on.”*

The trainer in Class Tiger explained that:

*“During and after my demonstrations, I ask trainees some questions. Sometimes I ask them to repeat the demonstrations. This way I am able to help those that I see struggling to perform” (Trainer 5).*

On the suitability of assessment method used, trainees were asked how the trainers measured their progress. The microcredit borrowers affirmed oral questioning was the main form of assessment employed to assess progress. They indicated that the method helped in consolidating their understanding, of the topic at hand. One microcredit borrower said that:

On the suitability of assessment method used, trainees were asked how the trainers measured their progress. Their views collaborated with those of trainers. The microcredit borrowers affirmed oral questioning was the main form of assessment employed to assess progress. They indicated that the method helped in consolidating their understanding, of the topic at hand. This especially helped where discussion and demonstration methods were used in teaching and assessing their progress and in meeting the desired learning outcomes. One microcredit borrower observed that:

*“Trainers are able to correct us there and then when one does not answer correctly. At times, the same question is thrown back to other trainees. This way you learn from your friends and you do not forget. If another trainee fails, you get consoled that you are not alone” ((P).*

A microcredit borrower stressed that:

*“The trainer uses oral questions and answers to assess us. At the end of each session, oral questions are asked by the trainer to ascertain our understanding of the content,” (T)*

From the foregoing, it can be seen that the various views of the trainees suggest that the method used to assess them, met their expectations. The method thus helped in consolidating their understanding of the topic at hand.

#### **4.2.6 Summary of findings for research question 1**

Research question one (1) sought to examine the appropriateness of teaching methods used by trainers to teach microcredit borrowers. In order to do this, methods used in training borrowers were looked at and then their suitability was ascertained. Findings for research question one revealed that the teaching methods used in training microcredit borrowers were; standing in front and talking, using tangible objects and talking to one another. The findings of the study further showed that among the methods of teaching used, standing in front and talking with the help of power point was dominant. However, despite the use of power point when using this method, it was perceived to have less influence on the learning process of the trainees. The learners were of the view that this method did not accord them freedom of participation and interaction in their lessons. The study further established, that using the method of standing in front and talking resulted in having a learning environment dominated by a trainer.

Research findings also showed that the microcredit borrowers preferred talking to one another and using tangible objects of teaching as seen by learners taking centre stage in their learning.

From the observations, it can be deduced that oral questions were a tool used to assess the microcredit borrowers learning and progression.

### **4.3 Factors influencing the Methods of Teaching used**

Research question two focused on exploring factors influencing the selection of the teaching methods employed by the trainers in training microcredit borrowers. The main findings of the study indicated that the methods of teaching were mainly informed by the trainers' quest to finish teaching quickly so that debt collection, field monitoring and recruitment of new borrowers, could be carried out afterwards. The other factors, which influenced the methods of teaching, used included education background, and method of assessment of microcredit borrowers. The factors are analysed under the following sub-themes:

#### **4.3.1 Saving time**

Results from interviews showed that trainers used the method of standing in front and talking predominantly. The researcher asked the trainers why they predominantly used this method and what it was that they taught these borrowers, to which the trainers answered in the affirmative that:

*“It is a practice which I found. We normally teach loan management only. Thereafter we go for debt collection.”  
(Trainer X3).*

*“We have set targets to beat every month. So, we go through our sessions quickly so that we go and meet our clients in the morning before they knock off. Our lessons mainly hinge on teaching borrowers how to save every day, so that they are able to repay their loans. ”(Trainer X4).*

The above excerpts indicate that the trainers used the method of standing in front and talking because it was quicker and saved time for them to go out for debt collection and field monitoring, which was their daily routine. The next section presents trainers' commission as a factor informing their practice.

#### **4.3.2 Money as commission for recruitment**

Results from the interviews showed that trainers were given a certain amount of money as commission, depending on how many people they recruited. This became known

when the researcher asked trainers why they opted for quicker methods of teaching. The commission given to trainers affected their choice of methods of teaching to use. They used those methods that are quick, to save time for recruiting the microcredit borrowers. The verbatim below are examples of what trainers said in response:

*“We usually use quicker methods to save on time since we have other activities to do after teaching microcredit borrowers. For example, we have to go out for debt collection as well as for recruitment of new microcredit borrowers. That is usually our daily routine” (Trainer X3).*

*“We are paid some money on each recruitment as commission, so we ensure teaching is done quickly to enable us have time for recruitment” (Trainer X 5)*

This demonstrated that trainers were being given money as commission for recruiting microcredit borrowers. It was clear that trainers liked quicker methods of teaching for them to save time for going out to recruit microcredit borrowers.

#### **4.3.3 No teaching background**

Findings from interviews with trainers revealed that all the five of them were not trained educators and were not vested in adult education principles despite them having knowledge of general practices of teaching. Three were degree holders and two were diploma holders. They did not possess any teaching background. No one among them was trained in business as well. Hence, they taught according to the best of their abilities even though they did not keep close to the training needs of the clients. In order to sidestep the problem of unqualified teaching personnel, the firm routinely organised two weeks of intensive training on loan management every time a new trainer was employed.

#### **4.3.4 Assessment only during lessons**

Results from lesson observations showed that trainers only assessed trainees during the lessons. There was seemingly no assessment written at the end of the course. Assessment was done orally in all the classes. Oral questions were a tool used to assess

the trainees learning and progression as mentioned by the trainers in the earlier interviews. In all the classes, questions asked varied. For example, in Cougar and Tiger classes besides oral questions given, oral assignments were also given. In both classes, learners were asked to go and effect calculations of daily sales, subtracting the loan repayment savings (as demonstrated in class on the same), then explain to the class in the next session what transpired. When asked why formative assessment only and no summative assessment was used, two trainers gave the following responses:

*“We are aware of the fact that we teach learners who are in this case, adults and need to learn in order to meet their immediate needs only. Therefore, to us those tests which are given at the end of the term or year may not be that important as long as we use oral questions and activities to ensure that the learners understand what we are teaching and can apply it in their businesses” (Trainer X1).*

*“It is different from formal education, the education which is provided to microcredit borrowers here is aimed at ensuring that they gain knowledge and skills which are necessary for their businesses and loan management. Therefore, if we ask them oral questions and they answer accordingly and apply the knowledge and skills in their businesses that’s enough for us, no tests at the end of training period” (Trainer X3).*

From the above findings; it was clear that assessment was also a factor which influenced the selection of methods used to teach microcredit borrowers. The trainers selected the methods of teaching, which they thought were adequate to convey the information to microcredit borrowers for their immediate use and not for summative assessment. Therefore, these trainers only assessed during lessons.

#### **4.3.5 Summary of Findings for research question 2**

Question two (2) sought to highlight the factors affecting the selection of teaching methods used by the trainers to teach microcredit borrowers. It was established from the interviews and observations that the trainers used teaching methods not based on the trainees’ needs, or content to be taught, in most of the cases. Methods of teaching were usually based on how quick and time saving they were. As such methods to save

time were predominantly used because they needed time for them to go out for debt collection and field monitoring and recruitment after teaching microcredit borrowers.

Results from interviews also showed that trainers were given money as commission depending on how many people they recruited. This also was a factor which influenced the selection of the teaching methods they used as they had to use those methods which are quick to save time for recruiting the microcredit borrowers. Another factor was no teaching background for trainers. All of them were not trained educators. Assessment of learners was another factor. It was discovered that trainers only assessed trainees during lessons and it was in form of oral questions and assignments.

#### **4.4 Summary of chapter 4**

Chapter four reported on the findings on the appropriateness of methods of teaching used in training microcredit borrowers and factors considered by trainers when choosing the method of teaching to be used. Three methods were used in training microcredit borrowers and these are standing in front and talking, using tangible objects and talking to one another. The microcredit borrowers preferred discussing and demonstrations. Despite the use of power point by trainers, it was perceived by the microcredit borrowers to have less influence on their learning process.

Factors considered when selecting methods of teaching by trainers mainly hinged on saving time. Trainers used predominantly a method that would enable them teach and still have time for debt collection, field monitoring and recruitment of new clients, so that a commission is earned. No teaching background of trainers was yet another factor, which influenced methods of teaching employed in training microcredit borrowers. The method of assessments which was assessment during lessons also played a role in selecting a method of teaching to use.

The next chapter (Chapter 5) discusses the key findings.

## CHAPTER 5

### DISCUSSION OF FINDINGS

#### **5.1 Introduction**

This chapter discusses the findings as presented in chapter four. Just like in the previous chapter, the discussion is done in subsections. Sections 5.2 and its subsections provide discussions on the appropriateness of the teaching methods used by trainers in teaching microcredit borrowers. In doing so methods used in training microcredit borrowers are looked at. The suitability of the said methods are then highlighted in order to explore the appropriateness of the methods used in training microcredit borrowers. Methods of assessment and feedback are then discussed, as well as their suitability. Section 5.3 discusses the factors that influence the selection of teaching methods used by trainers when teaching microcredit borrowers at VFSI. Finally, Section 5.4 summarises the chapter.

#### **5.2 Appropriateness of Methods of Teaching used in Training Microcredit Borrowers**

Research question one focused on exploring the appropriateness of the teaching methods used by trainers in training microcredit borrowers. In so doing, methods used in training microcredit borrowers were looked at. Trainers were observed teaching microcredit borrowers, thereafter, interviews were held with them and then with trainees. In this section, the analysis therefore, was done by looking at the methods used by trainers to impart knowledge and skills, so that the appropriateness of each method could be determined.

##### **5.2.1 Methods of teaching used in training microcredit borrowers**

The findings revealed that trainers used three dominant methods of teaching and these were lecture, demonstration and discussion methods. The methods are discussed as follows:

### **5.2.1.1 Standing in front of the trainees and talking to them**

Through interviews and observations made, the study revealed that all five trainers used to stand in front of trainees and unpack the contents to them. This was lecture method of teaching. Teaching was, however, interspersed with questioning. Questioning was mainly from trainer to trainees (learners). The study established that lecture method was dominant among the three methods used and it was complemented by power point presentations. The study further revealed that teaching was trainer-centered and based on loan management only. During interviews, trainees indicated that indeed lecture method was a dominant teaching method used by the trainers when training microcredit borrowers. This was inferred by the way microcredit borrowers described how the teaching was by the trainers.

This type of teaching is contrary to how adults learn according to Goddu (2012) who stated that adult learners are self-directed and independent and they want to take responsibility for their own learning. Hence, they need to actively participate in their learning. The findings do not agree with Hase and Kenyon (2000) who noted that learning for adults should be learner-centered and learner-determined. This is true because for sure adult learners need to be involved in their own learning. That helps to develop competencies and capabilities of entrepreneurs especially that the microcredit borrowers are adults who have their idiosyncratic experiences regarding their businesses. Lecture method was therefore not appropriate to be used to teach the adult learners in the skills development program.

The findings of the study further revealed that lecture method was used frequently because it enabled the trainers to quickly go through their tasks within the given time in the session. This is in line with the findings of Rahman et al. (2011) who argues that lecture method can be an effective instruction tool due to its versatility especially when visual aids, models, or some form of group participation are used properly. In short, this means that lecture method in itself is not a problem as it has some advantages as well. What is needed is only to use this method alongside other teaching methods that are learner-centred. The lecture method is just one of the several teaching methods, though in higher learning environments it is usually considered the primary one.



One of the advantages of lecture method is that it is cost-efficient, and convenient for institutions especially with larger classroom sizes. This is why lecturing is the standard for most college courses, where there are several hundreds of learners in the classroom at once; lecturing lets professors address a lot of people at once, in the most general manner, while still conveying the information that they feel is most important, according to the lesson plan. In addition, Trevor (2002) observes that while the lecture method gives the instructor or teacher chances to expose students to unpublished or not readily available material, the learners play a passive role which may hinder learning. While this method facilitates large-class communication, the lecturer must make constant and conscious effort to become aware of learner problems and engage the students to give verbal feedback. It can be used to arouse interest in a subject provided the instructor has effective writing and speaking skills.

Lecture method is very good whenever a teacher wants to explain concepts in detail especially the concepts that seem to be challenging for the learners. This is in agreement with Martin (1970) who says that, the job of someone who explains something to someone "is to fill in the gap between his audience's knowledge or beliefs about some phenomena and what he takes to be the actual state of affairs." From Martin's point of view, one can argue that what counts is causing the audience to know or believe something of which they were previously ignorant. At the extreme end, explanation has been thought of in a restricted sense as a special type of telling which goes beyond description. Pavitt (2000) is of the view that answering the question "why" is an explanation. In another debate, Trevor (2002) argues that for an explanation to be good, the explanation must be valid in the context in which it is used and must also be understood by the listener. This implies that for an explanation to be understood, it should be clearly presented by the explainer.

The findings of the study also established that it is the responsibility of the trainer to ensure that his or her explanation appears sufficiently worthwhile and interesting to the trainee for them to attend to the information being provided in the lecture. The findings concur with the views of Wragg (2003) when he mentions that good explanations can be described as clearly structured and interesting to the explainer and can unlock understanding while poor or inadequate explanations may lead to confusion and boredom. This was seen in some of the classes the researcher visited. Learner

boredom was seen in classes where trainers used lecture method and explained concepts poorly. From another standpoint, Fry, Medsker, and Bonner, (1996), were of the opinion that explanation is deemed successful if it fulfils the purpose of explanation. This implies that for an explanation to be understood, it has to appear to be well structured by the explainer. With such, it is dependent on the trainer to make the method good or bad to the audience.

Therefore, this means that lecture method is good whenever a teacher wants to explain concepts to the learners. However, to ensure learner participation and easy understanding, this method needs to be used alongside learner centred methods such as investigation, demonstrations and discussions. In adult learning lecture method should not be used consistently in complete isolation of learner centred methods.

### **5.2.1. 2 Use of tangible objects**

Lesson observations also revealed that trainers used tangible objects when training microcredit borrowers. This is demonstration method of teaching. From the foregoing, it could be said that demonstration which promoted practical application and discussion were employed by the facilitators in the classes visited to promote learning among the adult learners. Demonstrations were used especially when learners were shown how and where to sign (or append their signatures) consent forms and all other forms used in paying back the loans. Those that could not sign used fingerprints. The trainers in all classes demonstrated signing their signatures, then asked learners to go forward and demonstrate signing too. The findings agree with Chikuni (2003), who explains that demonstration is where the teacher shows how something is done by actually doing it and it is useful in a situation where a skill is being imparted. Moreover, demonstrations can also involve a teacher asking learners who may have some ideas on the topic under discussion to show their friends how something is done by doing it before them.

It was also observed that demonstration was also used when teaching learners to add and subtract daily sales. Cut coloured papers were used as money. Each colour denoted a certain denomination, then coins were bottle tops, a coke top was a 1 kwacha, Fanta was 50 ngwee. In this way, it was very easy for adult learners to follow the procedures used in calculating percentages for saving and for loan payments. The findings are in

line with Trevor (2002) who said that demonstrating, which is also called the coaching style or the Lecture-cum-Demonstration method, is the process of teaching through examples or experiments. The framework mixes the instructional strategies of information imparting and showing how. For example, a science teacher may teach an idea by performing an experiment for learners. A demonstration may be used to prove a fact through a combination of visual evidence and associated reasoning. This method of teaching was seen to arouse learners' interest of learning as it was centred on real businesses of which the learners were interested in. Therefore, it was concluded that there was learning taking place each time this method was used.

The findings revealed that demonstrations allowed learners to personally relate to the presented information. Memorization of a list of facts is a detached and impersonal experience, whereas the same information, conveyed through demonstration, becomes personally relatable. The findings agree with Chikuni (2003) who observes that demonstrations help to raise learner interest and reinforce memory retention because they provide connections between facts and real-world applications of those facts. Lectures, on the other hand, are often geared more towards factual presentation than connective learning. Learner interest and connection of topics to real world was vivid in classes where trainers used demonstrations to explicate on some concepts when teaching microcredit borrowers.

The study findings established that the advantages of the demonstration method were that it enables the inclusion of different formats and instruction materials to make the learning process engaging. This leads to the activation of several of the learners' senses, creating more opportunities for learning since adult learners need motivation to learn. These findings agree with the huetagogy theory which emphasizes that the methods which should be used to teach adult learners should be those which allow the learners themselves to be involved in their own learning (Blaschke and Hase, 2005). Therefore, it is important for trainers of microcredit borrowers to take this into consideration during the training process.

The findings of the study also revealed that demonstration approach was beneficial on the part of the trainer because it is adaptable to both group and individual teaching and the learning encounter. The outcomes are seen after learner demonstration. While demonstration teaching, can be effective in teaching many topics and subjects, it can

prove ineffective in a classroom setting that calls for the accommodation of the learners' individual needs. However, in the case of Valueland Financial solutions and Investment this method was appropriate since the microcredit borrowers did not have peculiar learning needs despite having different business ventures and plans. For example, learning loan management is the same despite the type of business one would like to venture into, hence common interests in learning.

According to Nzeneri (1996) the effectiveness of any teaching process is usually determined by the teaching learning outcomes. This means the amount of learning the students have been able to achieve from the teaching and learning encounter. The more effective the teaching, the greater the amount of learning outcome. In this case, it was seen that demonstration method was suitable and learning took place as reflected by the microcredit borrowers' active participation in the lessons. This resonates with huetagogy theory which emphasizes that the methods to be used to teach adult learners should be those which allow the learners themselves to be involved in their own learning (Blaschke and Hase (2005).

#### **5.2.1.3 Talking to one another**

Results from lesson observations revealed that trainers provided an opportunity for trainees to talk to one another and share knowledge. This is typical of discussion method of teaching. The study showed that this method invoked learner participation in all the classes observed. Learners were seen to be actively involved in the lessons through this teaching method. There was maximum interaction amongst the learners during the discussions. The trainers served as a guide in the process only interrupting the discussions to provide further information where necessary. This finding is in line with Schunk (2008) who states that discussions give learners the opportunity to express views about the topic under consideration. This means that learners are able to reflect on their experiences by relating the views of other learners to what they already know. This finding also resonates with huetagogy theory whose environment facilitates development of capable learners and emphasises both the development of learner competencies as well learner's capability and capacity to learn using learner centred methods, which support learner participation (Hase and Kanyon, 2000). It expands upon the role of human agency in the learning process. The learner is at the centre of

the learning process and is seen as the major agent in their own learning which occurs as a result of personal experiences.

The findings further highlighted that the discussions were taking place in a classroom and were either facilitated by a teacher or by a learner. Class discussions enhanced learner understanding, added context to academic content, broadened learner perspectives, highlighted opposing viewpoints, reinforced knowledge, built confidence and supported community in learning. The findings are in agreement with Dick (2013) who states that the most common type of collaborative method of teaching in a class is classroom discussion. It is also a democratic way of handling a class where each learner is given equal opportunity to interact and put forth their views. The opportunities for meaningful and engaging in-class discussion may vary widely, depending on the subject matter and format of the course. Motivations for holding planned classroom discussion remain consistent. An effective classroom discussion can be achieved by probing more questions among the learners, paraphrasing the information received, using questions to develop critical thinking with questions.

The study findings revealed that the use of discussion provided communication between trainers and trainees as well as amongst trainees themselves. It was also found that communication in school was a mutual interchange of information among teachers and learners, learners and learners during the educational process. The findings are supported by Mareš and Křivohlavý (1995) who note that learners have an active role in the whole process of discussion in a classroom, but its roles and forms vary. Predominantly, explanation is seen as a tool for describing relevant phenomena, developing learners' logical thinking, and guiding learners by inductive judgement to generalizing. It leads to clarifying interrelations, demonstrating and justifying.

Collaboration is another key element to heutagogy and aims to provide the kind of environment where learners can learn from each other. Working together toward a common goal, learners are able to solve problems and reinforce their knowledge by sharing information and experiences, continuously practicing and experimenting by trial and error. They simply help each other along the way. The teacher serves as coach during the collaboration process, letting learners forge forward together and stepping in only when absolutely necessary. In applying heutagogic practice in teams, Dick (2013) recommends giving team members complete autonomy. Trainer in class

Cougar for example, inquired on how those trainees in business conducted their businesses. Those who have been in business for some time went forward and identified the business they were into then explained their daily routines. Those not yet in business were engaged on how they wanted to use the loans. This was a fruitful way of teaching adult learners which was facilitated by this particular method.

The findings agree with Blaschke and Hase (2005) who notes that by sharing information with each other, learners are able to learn from each other's discoveries and experience, as well as identify others with similar interests, which can lead to potential opportunities for future collaboration. Teachers can help learners identify and use information sharing tools and applications. It is important to engage adult learners in their own learning especially that in this case it involved the activities microcredit borrowers engaged in for them to earn a living. Therefore, it is imperative for the trainers to continue employing such methods where learners are permitted to explain certain issues regarding how they conduct the businesses they are engaged in. It is also important for trainers who do not employ learner centred methods like this one to begin to employ it as it may help them teach adult learners effectively.

### **5.2.2 Suitability of teaching methods used**

Results from lesson observations and interviews with trainers and trainees showed that discussion and demonstration methods were preferred methods for teaching microcredit borrowers. These methods allowed learners to share their experiences regarding their businesses and other related issues in line with what the trainers were teaching. Trainers acknowledged the fact that discussion and demonstration methods were preferred and deemed suitable methods for teaching adult learners. This finding is in tandem with the theory of heutagogy, which emphasises collaboration and demonstrations amongst learners as key elements in learning. Collaborations aim to provide an environment in which learners can learn from each other (Blaschke and Hase, 2014). Moreover, adult learning is premised amongst other things, on the element of active participation of learners in the teaching and learning encounter.

The lecture method, however, did not yield the desired results. During the study, both the learners and trainers agreed that the lecture method was not effective in promoting learners' participation in lessons. What was observed collaborated the views of the two

groups. The learners became passive listeners and mere spectators. It was established that some learners just sat through without learning anything, waiting for the lesson to end as it was a loan requirement to attend lessons. Theall and Franklin (2000) highlight that the ample empirical evidence available suggest that learners are the most qualified sources to report on the extent to which the learning experience was productive, informative, satisfying, or worthwhile. Lectures in this instance were not suited as the intended learning outcomes required the learners' application of knowledge and the development of critical thinking skills. Moreover, it is cardinal to recognise the role of human agency, hence any method of teaching should enable the learner to collaborate, explore, connect, reflect, share and create in order to avoid these borrowers dropping out of the programme (Blaschke, 2012).

The trainees least preference for lecture method in the state it was used is an indication that traditional lecture method require modifications if microcredit borrowers are to comprehend what is being taught and avoid dropping out of microcredit institutions. This resonates with Maphosa et al. (2013) who conclude in their findings that students perceived lecture with discussion methods to be an effective approach as it involved learners in their learning as opposed to wholly lecturer dominated teaching session. Carpenter (2006) similarly establishes that most learners enjoy a blend that includes at least some component of active participation in combination with traditional lecture. The implication of the results may be that the trainer-centred method of teaching carried out in the manner it was, made lecture method inappropriate to most microcredit borrowers.

For microcredit borrowers, whose training is linked to businesses being carried out or to be carried out, a method of teaching, encompassing participation is cardinal. This is due to the fact that, the goal of the business training intervention is two-fold: to improve business outcomes and overall welfare for clients and to improve institutional outcomes for the microfinance institution. Where trainees are fully engaged in their learning, they may be less likely to default (Karlan and Valdivia, 2009). This in the long run alleviate microcredit borrower dropout.

### **5.2.3 Methods of assessment and feedback**

Results from lesson observations showed that trainers only used formative assessments to keep track of learners' knowledge acquisition. Assessment was conducted orally in all the classes and this was arrived at due to some trainees not being able to write. Oral questions were a tool used to assess the trainees learning and progression. In all the classes questions asked varied. For example, in Cougar and Tiger classes besides oral questions given, oral assignments were also given as already outlined under chapter four. The findings are supported by Patrick (2011) who mentions that assessing adults concerns the practicality of the learnt content and not written exams which are scored. Oral questions and explanations from the adults on a given topic becomes assessment. Learner centred methods calls for the learner centred assessments because adults learn practical skills and not theoretical ones hence assessment has to be practical too.

The assessment methods employed largely enabled the educators to judge learners' comprehension of the subject matter. In the case of the oral questioning which was also employed, it can be said that it helped both the educators and learners to make a judgment on the latter's performance. The findings are in line with Heals (2010) who contends that adults are assessed orally or by doing what they are learning in class. Heals adds that assessing adults calls for the evaluation of the acquisition of the practical skills, which are presented before them. Hence, demonstration that the skill has been acquired is paramount as it provides a basis for assessment.

Response from the trainees was immediate in that there was no gap between assessment and feedback. The feedback was verbal where the trainees were asked to respond orally to questions from the trainers, and the researcher observed that the use of praise was employed to signify correct responses. This was adequate since the trainers only needed to be sure that knowledge and skills were well transmitted to the learners as they intended to. The findings are in agreement with Fisher (2010) who asserts that adult assessment is advantageous because it provides instant feedback both to the teacher and the learner. This enables the trainers and microcredit borrowers to make informed decisions as to whether to proceed with the instruction or to do remedial work before the students can graduate and go to perform other duties. Any form of assessment for adult learners should link what they have learnt with what they are supposed to do in real life.



#### **5.2.4 Suitability of assessment methods**

Results from lesson observations and interviews with trainers and trainees showed that talking to one another in form of discussion and using tangible objects were preferred methods. The suitability of teaching methods was determined by microcredit borrowers' participation and engagement in various activities and their reaction and actions during lessons. From the observations made, these methods allowed microcredit borrowers to share their experiences regarding their businesses and other related issues in line with what the trainers were teaching. Apart from Leo class where 4 microcredit borrowers were having difficulties in understanding what was put forward, all classes observed reflected microcredit borrowers' clear understanding of various components of topics taught. In all classes, trainers used tangible objects and it proved very suitable to what trainees were learning. Microcredit borrowers were able to count the money and subtract at least 10 percent to save for loan repayments. It was observed that through demonstration, learning was more practical. It enhanced trainees understanding as seen by their volunteering to get to the front and demonstrate calculations. From the observations, in all classes, despite some Microcredit borrowers not being able to read and write, counting money was not a problem and they were able to subtract savings with relative ease.

#### **5.3 Factors influencing methods of teaching used**

Research question two focused on exploring the factors that influenced the selection of the methods of teaching used by the trainers in training microcredit borrowers. The educator's orientation, teaching style, and the nature of the subject content, as well as the size of the class usually informs the choice of a specific method of teaching. Felder and Henrique (1995) allude that, it is not just the nature of subject content, but also the suitability of the teachers teaching style. In this respect factors influencing method of teaching should take into account the desired learning out.

The findings of the study were that the methods of teaching were mainly informed by the trainers' quest to finish lectures so that debt collection and field monitoring could be done afterwards. Trainers' commission, education background and qualifications as well as methods of assessment also influenced the methods of teaching used. The factors considered are analysed below:

### **5.3.1 Saving time**

Results from interviews showed that trainers used lecture method because it is quicker and saved time for them to go out for debt collection and field monitoring afterwards. This is contrary to what should inform the practice. When selecting a method of teaching, an adult learning theory which emphasizes involvement, interaction, facilitation and participation should be considered (Fry, et al 1996). Maphosa and Ndebele (2014) indicate that for a particular teaching method to be appropriate and efficient, it has to be in tandem with features of the learner and the learning it is expected to bring about.

### **5.3.2 Money as commission for recruitment**

Results from interviews also showed that trainers were given a certain commission depending on how many people they recruited. This also is a factor which influenced the selection of the teaching methods they used as they had to use those methods which were quick so that time could be saved for recruiting microcredit borrowers. Fidishun (2000) explains that the role of a teacher is to facilitate students' movement toward more self-directed and responsible learning as well as to foster students' internal motivation to learn while meeting the set target for the numbers of new borrowers to recruit. Rushing activities becomes a disadvantage to the trainees as they need patience.

It should be borne in mind that adult learners enter into a learning process because they want to solve a specific problem. In this case most of the credit borrowers probably know the ventures they want to go into or what they want to improve on. They possess a lot of experience and hence want to participate in their learning. Therefore, it is imperative that the selection of teaching methods be dependent on the experiences and needs of the trainees, whom in this case are adults requiring to meet their immediate needs in life. Knowles (1984) asserts that as a person matures, time perspective changes from one of application of knowledge to immediacy of application. As a result, his or her orientation toward learning shifts from one of subject- centeredness to one of problem centeredness. Adult learning should be tailored to problem solving activities hence, the choice of the right method brings in reliable teaching methods to fulfil the course.

### **5.3.3 No teaching background**

Findings from interviews with trainers revealed that all five of them were not trained educators, and therefore, not well vested in education principles. They hence taught according to their abilities. Three were degree holders and two were diploma holders, and none of them possessed any teaching background. In order to sidestep the problem of unqualified teaching personnel, the firm routinely organised two weeks of intensive training on the loan management every time a new trainer was employed. This period of training trainers was not adequate for them to be well vested in the methods of teaching which are in line with adult learning.

The findings are contrary to UNESCO (1998) which directed that the delivery of quality adult education depend on well-trained adult practitioners. It highlights that such educators play a pivotal role in addressing critical economic, political, and social problems specific to learners across a variety of contexts. Well-trained practitioners can do much to enhance the quality of the learning experience for adults. Therefore, it is important that the firm either extends the period for training trainers or engage people who are trained in adult education in the long run to teach microcredit borrowers in order to enhance the quality of learning experiences for adults.

### **5.3.4 Assessment only done during lessons**

Results from lesson observations showed that trainers only assessed trainees during the lessons. There was seemingly no assessment written at the end of the course. Assessment was done orally in all the classes. Oral questions were a tool used to assess the trainees' learning and progression as mentioned by the trainers in the earlier interviews. In all the classes, questions asked varied. For example, in Cougar and Tiger classes besides oral questions given, oral assignments were also given. In both classes, learners were asked to go and effect calculations of daily sales, subtracting the loan repayment savings (as demonstrated in class on the same), then explain to the class in the next session what transpired. We can therefore conclude that only formative assessment was being considered by trainers.

#### **5.4 Summary of chapter 5**

This chapter discussed the findings of the study on methods used in training microcredit borrowers by microfinance companies in Lusaka district. The study revealed that lecture, demonstration and discussion were the methods used by all the trainers to teach microcredit borrowers. The study further established that the lecture method complemented by power point presentations was dominant among the three methods. However, the study also showed that despite using power point presentations lecture method did not yield desired results. It was perceived not to influence learners positively as it was mostly trainer centred. Only discussion and demonstration methods of teaching were perceived to have positive impact on the trainees. Therefore, the implication of these findings may be that the latter two methods were appropriate in teaching microcredit borrowers. These two methods allowed trainees to share, create, discuss and collaborate when learning.

The study findings further indicated that assessment in all classes visited was mainly in the form of oral questioning and both the trainers and trainees indicated a preference for the method in judging learners' progress

The chapter also discussed the factors influencing the selection of teaching methods used by the trainers. The factors were; saving time, money as commission for recruitment, non-teaching background, and assessment during lessons only. The next chapter presents the conclusion and recommendations of the study.

## CHAPTER 6

### CONCLUSION AND RECOMMENDATIONS

#### 6.1 Introduction

This chapter concludes the study (Section 6.2) and highlights the major contribution the study has made to research (Section 6.3). Thereafter, the recommendations (Section 6.4) are made in order to improve the methods of teaching employed by trainers when training microcredit borrowers.

#### 6.2 Conclusion

The study emanated from the continued drop out of microcredit borrowers from microfinance institutions despite undergoing training before the loans are given. The study therefore in objective one, sought to explore the appropriateness of the methods of teaching used by trainers when training microcredit borrowers. The second objective sought to examine the factors influencing the choice of methods of teaching used. In order to get information on the above, lesson observations were conducted in all the five classes at Valueland financial solutions and investments in Lusaka district. Trainers and trainee microcredit borrowers were also interviewed.

As stated in the preceding paragraph, the first objective for this study was to explore the appropriateness of the methods of teaching used to train microcredit borrowers. In exploring the appropriateness of the methods of teaching used, it was observed that standing in front of trainee microcredit borrowers and talking to them, use of tangible objects and letting them talk to one another regarding the topic for the day were the three methods of teaching used. The study also established that standing in front of trainees and talking to them was complimented by power point presentations and was dominant among the three methods used.

The observation was that all the five trainers used lecture method. In each of the five classes observed, the trainers stood in front of the class and provided information to the trainee microcredit borrowers. During the study, both the trainees and trainers acknowledged that this method was not effective in promoting learner participation during the learning process. The learners became passive listeners and mere spectators.

It was established that some learners just sat through without learning, waiting for the lesson to end just because it was a loan requirement to attend lessons. Lecture method in this case made the training to be trainer-centred. Microcredit borrowers hence perceived this method of teaching to be less suited and as such, it emerged as a less preferred method of teaching. The study concluded therefore that lecture method of teaching carried out in that manner made lecture method inappropriate to most microcredit borrowers.

The study established that use of tangible objects and letting trainee microcredit borrowers talk to one another regarding the topic for the day allowed them to participate and share their experiences regarding their businesses and other related issues in line with what the trainers were teaching. The methods provided hands-on training for microcredit borrowers. There was maximum interaction amongst the learners as seen by their active involvement in the lessons when these methods of teaching were used. The trainers served as guides in the process, only interrupting the discussions, for instance when providing further information where necessary. Trainers interviewed actually acknowledged the fact that demonstration and discussion methods were suitable methods for teaching trainee microcredit borrowers. It was established that these methods of teaching had a positive influence on the learning process of microcredit borrowers. The study therefore, concluded that demonstration and discussion methods were the most preferred methods of teaching by the microcredit borrowers and hence perceived as appropriate methods of teaching microcredit borrowers.

The study established that trainers used only formative assessment in form of oral questions and assignments to keep track of learners' progression. It was further established that trainers and microcredit borrowers preferred the method of assessment used.

Furthermore, objective one established that trainers used three methods of teaching (lecture method, demonstration method and discussion method), which were trainer-centered and trainee-centered. The trainee microcredit borrowers perceived their learning environment to be dominated by trainer-centered teaching through use of lecture method. It also ascertained that out of the three methods of teaching, lecture method was perceived not to enhance the learning process while demonstration and

discussion methods were the most preferred methods of teaching. Consequently, it was deduced that demonstration method, discussion methods and the method of assessment used were perceived to have a positive influence on the learning process of trainee microcredit borrowers.

The study's second objective sought to examine the factors influencing the choice of methods of teaching used. It was established that trainers used the lecture method because it was quicker and saved time for them to go out for debt collections and field monitoring after teaching microcredit borrowers. The study also revealed that trainers were given commission depending on how many people they recruited. In this respect they had to use methods of teaching which were quicker so as to save time for recruiting microcredit borrowers. Other factors, which influenced the selection of methods of teaching used by the trainers, were the education background and qualification of trainers. Thus, for objective two the study concluded that, what determined predominantly the choice of method of teaching was the time to be saved, so that other engagements could be fulfilled.

Based on the forgoing it can be construed that despite lecture method being used predominantly by the trainers, it was not essentially the most preferred method. It was also perceived not to have a positive influence on trainee microcredit borrowers' learning process. This scenario may lead to microcredit borrowers' failure to manage businesses and finally drop-out.

Demonstration and discussion methods on the other hand were perceived to enhance learning and thus deemed appropriate. Thus Hase and Kenyon's assertions that a heutagogical learning environment is cardinal in adult learning holds true. A heutagogical learning environment facilitates development of capable learners and emphasises both the development of learner competencies as well as development of the learner's capability and capacity to learn. This is due to the fact that it encourages exploring, sharing, creating, connecting, collaborating and reflecting. However, what was learnt in terms of content during these demonstrations and discussions was limited to loan management only. Even though the method of assessment used by trainers was preferred by the trainers and trainees, loosely structured summative assessments should be introduced in order to gauge how adult learners are progressing.

### **6.3 Contribution to the field**

Some studies in adult education have applied heutagogy theory to explore various aspects in the field, but did not use the theory to explore methods of teaching used in training microcredit borrowers, which this study did.

### **6.4 Recommendations**

Based on the findings, discussions and conclusions, the following recommendations are made:

1. Valueland Financial Solutions and Investment should provide training in teaching methods to the current trainers. This would enable them to integrate methods that promote exploration, creation, reflection, collaboration, connecting and sharing when training microcredit borrowers. When this is done, trainees would be able to make meaning of the various information presented to them. This would also ensure microcredit borrowers involvement in their own learning. Finally, this would reduce on the dropout rates among the microcredit borrowers;
2. Valueland Financial Solutions and Investment must deliberately include Adult education teaching methods as one of the requirement those wishing to be trainers must possess, to ensure relevant knowledge and skill is imparted correctly on to the microcredit borrowers;
3. Valueland Financial Solutions and Investment's training programme should have distinct days in a week for training only, and days for monitoring, debt collection and recruitment. This would enable the trainers to have ample time to teach the microcredit borrowers in a way that would enable comprehension to take place. In the same vein the microcredit borrowers would be able to ask where they did not understand due to availability of time;
4. Apart from loan management, Valueland Financial Solutions and Investment should include numeracy and book-keeping on its training programme. This would enable borrowers manage their businesses properly. In the same vein



the company should conduct a needs assessment of the microcredit borrowers to enable the right training to be delivered;

5. The company must introduce trainees' evaluation of trainers. This would enable the microcredit borrowers to express their views on the teaching methods used by their trainers. The views expressed would then be used to make corrections where possible; and
6. There is need for trainers to introduce loosely structured summative assessments in order to gauge how adult learners are progressing in mastery of the contents taught to them. This would show how well the trainees apply the skills in their businesses.

### **6.5. Summary of the chapter**

This Chapter provides a conclusion for this study in relation to its purpose, objectives and theoretical framework. It has also presented recommendations based on the findings.

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## APPENDICES

### Appendix I: Research Budget

RESEARCH BUDGET					
NO	ITEM	UNIT COST	QUANTITY	TOTAL (ZMK)	GRAND TOTAL
1	STATIONERY				
	Ball pens	1.00	4	4.00	
	Flipchart	45.00	1	45.00	
	Front transparencies	8.00	5	40.00	
	Markers	5.00	4	20.00	
	Note books	10.00	2	20.00	
	Pencil	5.00	2	10.00	
	Perforator	50.00	1	50.00	
	Ream paper	40.00	4	160.00	
	Rubbers	5.00	2	10.00	
	Scientific calculator	45.00	2	90.00	
	Spiral binders	1.00	5	5.00	
	Stapler and Staples	60.00	1 each	60.00	
	Tippex	25.00	1	25.00	
					503.00
2	Transport	1000.00		1000.00	1000.00
3	Allowances	500.00		500.00	500.00
4	SECRETARIAL SERVICE				
	Printing research proposal	1.00	65pg ×2	130.00	
	Printing questionnaire	1.00	1 × 9pgs	9.00	
	USB flash disk	100.00	1	100.00	
	Photocopying questionnaire	1.80	60 copies	108.00	
	Printing final research report	1.00	100pg ×4	400.00	
	Binding final report	5.00	4	20.00	
	Data collection	500.00	To and fro	500.00	
					2047.00
	GRAND TOTAL				4050.00

## Appendix ii: Research Instruments- Interview Guide for Borrowers

### THE UNIVERSITY OF ZAMBIA

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

RESEARCH TITLE: METHODS USED IN TRAINING MICROCREDIT

BORROWERS BY MICROFINANCE COMPANIES. A CASE OF VALUELAND

FINANCIAL SOLUTION AND INVESTMENTS IN LUSAKA DISTRICT.

SEX..... DATE..... START TIME.....

Dear Respondent

I am Judith Mwape, a postgraduate student at the University of Zambia pursuing a Master's Degree Programme in Adult Education in the School of Education. I am currently conducting a research to assess the training programme offered to microcredit borrowers by Valueland Financial Solution and Investments in Lusaka district.

I seek your assistance and co-operation in answering question in the interview. I wish to state that this information is purely for my studies and confidentiality will be observed. No reference shall be made to you as a respondent.

All responses are for academic purposes. Feel free to ask where you are not sure. You can withdraw your participation in this research at any time you feel uncomfortable. I therefore request you to kindly participate in this interview with an open mind and answer honestly.

1. How does your trainer present the work to you?

Does it help you to understand what they are teaching about?

If not, where do you think improvements should be made to help you understand easily?

What do you like about their presentation?

How can you describe their way of teaching?

2. Does your trainer involve you in your learning? If yes. How often is this done?
3. How does the trainer know that you have understood what is being taught?
4. What activities do you practice on?
5. Do you conduct peer teaching?
  - *If yes, how often is this done?*

We have come to the end of our interview. I wish to thank you for finding time to respond to my questions. Should you wish to contact me, the following are my contact details. Mobile: 0977-822973, email:[judithmwape2017@gmail.com](mailto:judithmwape2017@gmail.com)

Judith Chibwe Mwape

University of Zambia

School of Education

Directorate of Research and Graduate Studies

Department of Adult Education and Extension Studies

P.O. Box 32379

Lusaka

### **Appendix iii: Research Instruments- Interview Guide for Trainers**

#### **THE UNIVERSITY OF ZAMBIA**

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

RESEARCH TITLE: METHODS USED IN TRAINING MICROCREDIT

BORROWERS BY MICROFINANCE COMPANIES. A CASE OF VALUELAND

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Dear Respondent

I am Judith Mwape, a postgraduate student at the University of Zambia pursuing a Master's Degree Programme in Adult Education in the School of Education. I am currently conducting a research to assess the training programme offered to microcredit borrowers by value land Financial Solution and Investments in Lusaka district.

I seek your assistance and co-operation in answering question in the interview. I wish to state that this information is purely for my studies and confidentiality will be observed. No reference shall be made to you as a respondent.

All responses are for academic purposes. Feel free to ask where you are not sure. You can withdraw your participation in this research at any time you feel uncomfortable. I therefore request you to kindly participate in this interview with an open mind and answer honestly.

How long have you been with this financial institution?

How do you impart knowledge and skills intended for your learners?

Why do you think the mentioned ways are the best for imparting knowledge for your learners

{What determines the use of the methods mentioned?}

How does your way of imparting knowledge and skill help microcredit borrowers to understand what is being taught?

1. Does your way of teaching promote learners' participation in the lesson?

How do you gauge learners understanding of your teaching?

Does your way of assessment highlight areas of need for the learners?

*If not, why?*

How do you provide feedback to the learners?

How does your feedback on learners' work help to enhance their learning?

We have come to the end of our interview. I wish to thank you for finding time to respond to my questions. Should you wish to contact me, the following are my contact details. Mobile: 0977-822973, email:[judithmwape2017@gmail.com](mailto:judithmwape2017@gmail.com)

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**Appendix iv: Research Instruments-Training Session Observation Sheet**

**THE UNIVERSITY OF ZAMBIA**

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

RESEARCH TITLE: METHODS USED IN TRAINING MICROCREDIT

BORROWERS BY MICROFINANCE COMPANIES. A CASE OF VALUELAND

FINANCIAL SOLUTION AND INVESTMENTS IN LUSAKA DISRTICT.

SEX..... DATE..... START IME..... END.....

This document centres on *the training offered to microcredit borrowers by Value land Financial Solution and Investments in Lusaka District.*

OBSERVATION	TICK	COMMENTS
Organisation of the training room.		
Teaching and learning material.		
Learner Participation.		
Teaching method(s)used in the lesson		
Teaching method(s) promoting subject-matter comprehension		
Class management.		
Assessment of learning / teaching.		
Method(s) of assessing teaching		
Methods promoting participation		