



Developing a Conceptual Framework of Lifelong Learning for Microentrepreneurs through Ethnographic Research

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Abstract. This research article proposes a project that will help to develop a framework of Lifelong learning that aims to upskill Food and Beverage (F&B) microentrepreneurs in Malaysia. The developed framework will help to create a module of life- long learning that stems from the learning experience of the microentrepreneurs that will be discovered through a semi-structured interview and observation process, a learning module development and dissemination, as well as feedback collection from the microentrepreneurs. The steps mentioned will be conducted based on several learning theories included but not limited to Kolb's Experiential Learning Theory, Adult Learning Theory (Andragogy) as well as Kirkpatrick Four Level Training Evaluation. The intended research outcome of this article is to provide a headway into understanding the microentrepreneur learning process as well as developing an initial upskilling program for the microentrepreneur to study its impact on their learning development as well as their business process. The developments of this research will have implications that range from future research to policy making process regarding microentrepreneur development.

Keywords: lifelong learning; microentrepreneurs; ethnography; informal learning; experiential learning theory, adult learning theory, four level training evaluation.

1 Introduction

1.1 Purpose of the Publication

The framework of lifelong learning introduced in this paper aims to aid microentrepreneur of the F&B industry in increasing their skill level in terms of innovation and cost accounting in their business process. Microentrepreneurs in Malaysia have a pertinent issue regarding their skill level. According to the Department of Statistics Malaysia (DOSM) education level amongst microentrepreneur is lacking in both formal and skill-based level. In Malaysia the majority of Micro Small and Medium Enterprise (MSME) operators are educated at only the secondary school level or SPM. Forty-five percent of the MSME operators have only secondary level of education while nineteen percent of them have lower than secondary school level education (DOSM, 2017a). The number for the Food and Beverage (F&B) sector of MSME in terms of education level is lower compared to the whole average. Fifty one percent of the total MSME F&B operators are categorized as low skilled while only 11.64 percent are high skilled workers (DOSM, 2017b).

One of the suppositions explaining the predicament of low skill and low education level of MSMEs operators can be attributed with the findings of several researchers that discuss knowledge transfers and acquisitions of microentrepreneurs. Several researchers (Bishop, 2020; Sharafizad, 2018; Smith & Barrett, 2014) explains that MSMEs operators are averse towards formal learning and place emphasize of their workers learning towards informal methods.

The problems that come with low skill low education as well as the propensity towards informality from the microentrepreneurs are what the researcher aimed to aid in this research. The development of a non-formal learning module to alleviate issues that comes with the lack of formal learning as well as the issues that come with the adoption of informal learning is also supported by the OECD (Organisation for Economic Co-operation and Development). Werquin (2010) on his report for the OECD stated that recognition of non-formal learning helps to create a more visible and valuable human capital for the society at large (Werquin, 2010).

1.2 The Theme of the Publication

The theme of this article is to develop a learning framework utilizing several key learning theories that are applicable for the participants of this research. The research will be conducted in stages where the participants are involved in every step. The steps are based on Kolb's Experiential Learning Theory (1984). Experiential Learning Theory discusses how learning needs to contain *concrete experience, reflective observation, abstract conceptualization, and active experimentation* to be effective. These factors form a cycle of learning that allows an effective learning process to be formed (Petkus, 2000). Each part of the experiential learning cycle is utilized in this research to justify the methods done with different phases of the research process. Concrete experience is based on the experience of the research participants and how they operate their business as well as their previous knowledge and understanding, collected through. Semi-structured Interview and observation. Reflective observation and abstract conceptualization is the concept of how the microentrepreneur will relate to their past experiences and form their learning during the dissemination of the learning program, active experimentation occurs when the microentrepreneurs return to their business and apply the learning. This cycle is supplemented with assessments done during learning and after the end of their active experimentation through formative and summative assessment based on Kirkpatrick Four Level Training Evaluation.

The Flow of the Publication. In what follows is the description of the context of the framework utilization in the Malaysian setting in which we argue as per why the development of such framework is a necessity for microentrepreneurs. Second, we will discuss specific issues that the development of a learning program faces when encountering real life implications. Third, we will discuss how the conceptual tools

-stemmed from the Experiential Learning Cycle can help understand the process of lifelong learning for the research participants and utilized to create a lifelong learning program and modulation. In the final part we will conclude in how the potentials can be derived from utilizing the framework in the Malaysian F&B setting.

2 Challenges in Lifelong Learning Development

2.1 Preference towards Informal Learning

One of the suppositions that can explain the predicament of low skill and low education level of MSMEs operators can be attributed with the findings of several researchers that discuss knowledge transfers and acquisitions of microentrepreneurs. Several researchers (Bishop, 2020; Sharafizad, 2018; Smith & Barrett, 2014) explains that MSMEs operators are averse towards formal learning and place emphasize of their workers learning towards informal methods. These informal methods of learning entail utilizing the internet, seeking mentorship from someone with experience, as well as finding other MSMEs to form a network to learn together. Woschke (2017) explains that MSME often have constraints in terms of resources with financial scarcity being one of its biggest hurdles in finding and implementing learning methods, hence why they gravitate towards informal learning as an option (Woschke et al., 2017)

Researchers noted that informal learning is the most preferred method of MSMEs operators in conducting business learning in their day-to-day operations (Barrett, 2015; Bishop, 2020; Jeong et al., 2018; Sharafizad, 2018). Several reasons that these micro-entrepreneur cites that caused them to prefer informal learning is because of their lack of resources in conducting a more formalized system of learning (Woschke et al., 2017), informal learning being the more flexible approach of learning for their business (Sharafizad, 2018), the rapidity of informal learning compared to a more rigid and harder to learn structured learning, and the lack of investment MSMEs provide to their employees (Jeong et al., 2018). From the standpoint of the MSME operators the usage of informal learning seems to be advantageous enough for them to sustain their business operations. The lack of enthusiasm towards formalized learning also has andragogical reasons; teaching adults are not easy. A common feature among microentrepreneur is that they do not have the time to learn many aspects of their business operations, this caused the microentrepreneur to adopt a “just enough” perception in terms of their learning hence causing a barrier to learn more, especially through a more structured learning program (Tam & Gray, 2016). A factor of learning, especially of adult learners, is the need for individual agency to make them motivated in learning (Bishop, 2020). High intrinsic motivation is categorized as a high requirement for these adult learners, with curiosity forming a large drive for them in terms of seeking learning (Sugiyanto et al., 2020). The propensity towards nonformal learning and the set conditions that can dampen the willingness of adult learners to pursue learning can make the provision of learning difficult for the learning provider.

The issue with adopting sole informal learning process. It is now understood that the MSMEs have propensity towards informal learning and have utilized informal learning in their business practice. There are observable issues in relying heavily on informal learning as a main method of obtaining knowledge. Bishop (2020) observes that the utilization of informal learning in small business is not always fruitful to the employees of such businesses. The lack of formalization in the informal learning experience often led to confusion on aspects of the business. He saw that the application of informal learning is reliant on the individual agency of the employee themselves (Bishop, 2020). Woschke (2017) explains that the use of informal learning due to the constraints that the microentrepreneurs have is an issue because of the need for practical expertise on certain subjects that the microentrepreneur would like to learn but hard to understand through informal learning methods (Woschke et al., 2017).

The main objective of this framework is to develop a learning module that can be

utilized to enrich and upskill the microentrepreneurs. The problems that come with low skill low education as well as the propensity towards informality from the microentrepreneurs are what the researcher aimed to aid in this research. The development of a non-formal learning module to address issues that comes with the lack of formal learning as well as the issues that come with the adoption of informal learning is also supported by the OECD (Organization for Economic Cooperation and Development). Werquin (2010) on his report for the OECD stated that recognition of non-formal learning helps to create a more visible and valuable human capital for the society at large (Werquin, 2010)

2.2 Lifelong Learning Challenges in Malaysia

Microentrepreneurs are the backbone of the Malaysian economy. With more than 78.7% of Malaysian businesses being microenterprises they comprise the largest of all business entity in the country. Four-fifth of those entity stems from the service industry and the second biggest entity in the service industry in terms of employees and revenue is the food and beverage industry (DOSM, 2017a; Sabli & Latiff, 2019). This large number possess a challenge for MSMEs as most of their employees or owner-manager are unskilled and lack formal education, more than 80.4% of F&B MSMEs only possess secondary level education (SPM) or less and considered as unskilled (DOSM, 2017a). Nabila et al. (2020) states that the lack of assurance in term of skill development has caused several issues for microentrepreneurs that reduce their possible sustainability in their business. This is evident with 4 out of 10 microentrepreneurs can overcome the challenge of growing their business and 60% fail within the first five years (Nabila et al., 2020). Early on Braun and Hadwiger (2011) believed that the distribution of knowledge from researcher to the industry (MSME) will provide help as the MSME cannot afford the cost of research and are mostly dependent on external knowledge to improve their business process (Braun & Hadwiger, 2011). This dependency on external knowledge is often attributed to the fact that the majority of microentrepreneurs are from the B40 category with many considered as part of the urban poor with income of less than two thousand ringgit a month (Azman et al., 2020). The 2015/2016 economic report states that the B40 category are those who require help from governmental and non-governmental organizations (NGO) to survive. The researcher believes that the microentrepreneur could reduce the challenges of sustainability and growth as well as alleviate themselves in terms of income lines by introducing knowledge from the researcher that they can apply in their business.

The subsequent lack of skill in microentrepreneurs makes them unable to utilize their resources that they have, as scarce as they are, to its full extent hence causing them issues that are numerous. Dansoh et al. (2017) explains that there is a lack of innovation among microentrepreneur due to their constraint on resources hence causing them to rely on adopting innovation instead of developing innovation from their own business (Dansoh et al., 2017). The finding by Dansoh et al. (2017) is in correspondence with previous research done by Plotnikova (2016): Plotnikova explains that the microentrepreneur that have business education and or secondary level education and higher caused them to have higher propensity to adopt innovative means as well as favor innovation in their business (Plotnikova et al., 2016). To understand and utilize innovation in their daily operations microentrepreneur requires not only the understanding of innovation but also the expertise and knowledge on how to innovate, Woschke (2017) explains that these two components are lacking among microentrepreneur hence making them require guidance in utilizing innovation to better their business operations (Woschke et al., 2017).

Another consequence of the low skill and low education rate among microentrepreneur is their financial literacy that affects their bookkeeping capabilities. The issue with financial literacy stems from the aversion of microentrepreneur in applying accounting in their business, Muhinda, Mzua and Zhou (2014) found that microentrepreneur have a dislike towards using accounting in their business. This caused them to have an incomplete accounting record of their business due to their

own lack of accounting knowledge as well as the possible high expense of hiring an accountant for them.

(Mzuzu et al., 2014). This aversion causes issues towards microentrepreneur in the long run as Ramli et al (2017) states that 44.8% of the microentrepreneur surveyed by the Malaysian SME Annual Report stated that they have cash flow and liquidity problems (Ramli et al., 2017). The problems caused by the mismanagement due to ignorance of financial learning will cause issues for the microentrepreneur not only during their daily operations but also in the long run Widayanti (2017) explains that the lack of interest for MSME to do bookkeeping will make it difficult for them to monitor their business operations (Widayanti et al., 2017) while Andarsari and Ningtyas (2019) explains that the MSME often mix their business and personal finances hence causing them confusion in figuring out their profit and cost management (Andarsari & Ningtyas, 2019).

2.3 Learning Provision vs Adaptation

One of the biggest learning providers for Malaysian MSME is the government and its bodies that help with regulating and aiding MSME. One such government body is the MRRD or the Malaysian Ministry of Rural and Regional Development. The ministry has developed plenty of program that pertains to cost accounting such as “Advanced Financial Management” to the ones that aid them in business innovation which are “Advanced improve quality through packaging” and “Packaging and Branding Quality Improvement”. However, Hussin et al. (2015) claims that the usage of these training programs still has not provided enough for the MSMEs. He states that the common criticism of these training is that they do not address the need of the MSME because there are indicators stating that the training is a translocated form of Western and East-ern European based training that are applied to country like Malaysia. This translocation is not beneficial because the Malaysian MSME still lacks the formalized knowledge to make sense of the learning that are provided to them hence they are not open to expanding the learning that they obtain and would rather do as they are told to succeed (Hussin et al., 2015). One of the more basic trainings for microentrepreneur is conducted by Amanah Ikhtiar Malaysia (AIM) an NGO (Non-governmental organization) whose goal is to promote entrepreneurship through microcredit provision as well as skill development. AIM provides a learning program that discusses the basic of entrepreneurial skills, the development of their microcredit recipient entrepreneurial character, and the basic of business technical aspects. This skill enhancement does not only last at the beginning, AIM provides skill and human capital development from the start up to the training for management and business development (Misnan et al., 2015). The recipients of the microcredit as well as the training program are required to attend weekly meetings to monitor their progress (Zainol et al., 2017).

The issue with the use of microcredit entrepreneurial development is that even though it is beneficial, simplified and it is present in every step the only recipient of the learning program is those who are part of the program. While the development training programs have been numerous for microentrepreneur most of the reports about its effects do not have a clear grasp about how effective the development training program can be. The research (Al Mamun et al., 2018; Alom et al., 2016; Zainol et al., 2017) stated positive relation between these development program that they report however suggest future studies to report on the limitations and opportunities that human capital development program can bring.

In terms of the content of these learning program that the government have provided there are elements of cost accounting and innovation that are included in the learning program itself. However, the content can be quite challenging for the microentrepreneur to understand, especially if they are not familiar with the

knowledge behind the context. One such example would be MRRD's use of "Advanced Financial Management" being provided to the microentrepreneurs. However, the sustainability of the learning content is disputed. Hussin et al. (2015) explains that there needs to be an understanding of the microentrepreneur actual needs rather than the knowledge and skill coming out of the expert thought and beliefs (Hussin et al., 2015). In terms of innovation there are several training courses that emphasize providing innovative understanding and breakthroughs for the microentrepreneurs of a community. Malek (2020) explains the University Ambassador Program that aims to bring the knowledge of a University Ambassador for the development of a community. This innovation learning is provided in terms of product development, branding, techniques as well as modern methods of marketing their product. However, the issue persist where the effort of the microentrepreneur stops when the program ended as well as the implementation being uncompleted causing sustainability issues (Malek, 2020).

3 Developing a Conceptual Framework for Lifelong Learning

3.1 Developing a Module for Learning

This research is conducted through an interventive approach that seeks to develop a learning module for microentrepreneurs that will impact their business operations. In developing the module several theories are employed: Ausubel Assimilation Theory, Knowles Andragogy Theory, and Kolb's Experiential Learning Theory. All the theory listed has contributed significant amount to the development of learning until today. This research seeks to provide a contribution to the existence of the theory by utilizing the theory in a practical form in the development of a learning program for microentrepreneurs. In Ausubel's Assimilation Theory it is stated that people learn best when they can link or assimilate new information with past knowledge that they have (Al Tamimi, 2017), this research will conduct learning provision for the participants as well as obtain feedback from them during and after the provision of learning.

3.2 From Conceptual Framework to Actionable Module and Plan

To utilize Kolb's Experiential learning for the research each part of the experiential learning cycle ties into certain part of the research that will provide a full view of how each of the theoretical framework utilized in this research relates to one another in the cycle and form the framework basis of this research itself. This cycle is done in phases and will reflect the phases of the research that will tie into other theory of learning and the creation of the learning module.

The first phase will consist of interviews and participant observations. The formation of the questions will tie into the core of constructivism theory as well as assimilation theory on how the microentrepreneur develops knowledge as it seeks to answer the problems that previous learning provision. Now the subject of how important the learner's experience has been discussed the next step is to know how to harvest this experience from the learner and gather what kinds of experience they know to be able to be applied in the research. One way to obtain the information is using a research tool that is semi-structured interview. The use of a semi-structured interview allows the researcher to obtain more additional information regarding the facts of the research and the individual perception of the participants as it leads to a deeper intimacy with the participants and provides depth in the reflection of the study (Sułkowski & Marjański, 2018). Ekanem (2007) explained that the use of semi-structured interview will allow a good understanding of the decision-making process, behaviour and and motivation of the participants as it allows for a more conceptual understanding of the research participants (Ekanem, 2007).

The second phase will contain learning provision for the microentrepreneurs, this learning provision will contain a module of learning developed by the researcher that reflects Kolb's Experiential Learning theory as well as the use of Knowles' Theory of

Andragogy. The participants will also be provided formative assessment derived from Scriven Formative Assessment (Divall et al., 2014). One of the main criticisms of utilizing learning for microentrepreneurs is the issue of aversion to learning other than informal learning. We seek to create a module of learning that is adaptable to the microentrepreneur using non-formal learning that will aid them in understanding learning concepts that will help upskill them. The adaptability of the learning provision falls in line with Kolb's concept of Abstract Conceptualization where the previous understanding of the microentrepreneurs is married with the new concept that they are about to obtain. The content of the learning module itself will be created under knowledge that the participants are familiar in order to create better cognitive assimilation (Barrouillet, 2015).

The third phase is tied into how the participants will conduct their own learning and form active experimentation. After the active experimentation the researcher will conduct the summative assessment based on Kirkpatrick's Four Level Theory (Kirkpatrick & Kirkpatrick, 2007) to understand how the participants receive and apply the learning that they have obtained from the learning module. The participant of this research is the factor that comes to mind when incorporating other theories into the theory of experiential learning. To apply the concept of active experimentation in this research the researchers will provide a mobile application that the learner will install during the learning provision. This application can be utilized to recall the information that the learner has been given in the learning provision as well as application that can be directly applied to their business to rectify certain aspects of the learning to the participants.

One of the main issues that plagues the provision of a learning module is the continuation of usage for microentrepreneurs. Malek (2020) explains that the weakness of a learning provision is the issue of continuation with the threat of discontinuation after the absence of the program (Malek, 2020). Omar (2014) explains that a more hands on and self-applicable learning is going to be beneficial for the development of the learning participants hence a more hands on approach (provision of an application) that contains content that would directly benefit the research participants instead of only provision of knowledge that they have to conceptualize themselves would benefit their learning and continuation of usage post research (Omar et al., 2014). This is in line with the last assumption of adult learning by Knowles (1980) as the provision of a just-in-time learning method as well as a way to apply the knowledge that they have learned from the learning to the practical use of their own actions can be utilized to motivate the learner to learn as well as to entice them to apply the knowledge that they have learned (Forrest & Peterson, 2006).

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4 Conclusion

The formation of this research seeks to develop a lifelong learning module that seek to help aid the validation of nonformal and informal learning as a program that could aid in upskilling microentrepreneurs. Such program is in line with the early direction of Malaysian government policy cited in their Blueprint on Enculturation of Lifelong Learning as part of their Productivity Gain Program that seeks to add MSMEs involvement in Lifelong Learning (Ministry of Higher Education Malaysia, 2011). The result of this research could have potential impact in aiding the legislative body

of the government in determining how the usage of lifelong learning program could be more included in their initiatives in improving MSMEs potential. The more recent 12th Malaysia Plan states that the development of MSME's skill and potential as part of its plan in increasing the competitiveness of MSMEs. The government provide roadways through program that emphasizes on outreach to microentrepreneurs that stresses on innovation and sustainability (EPU, 2021). Parts of this research contains the emphasis on the understanding of microentrepreneurs on innovativeness and its importance to their business process. This aligns with the government plans hence allowing this re- search to be taken into consideration when the government decides to contextualize the plan into affective working plans for MSMEs.

Certain delimitations are imposed in the research due to the use of sampling techniques, the methods employed in the research as well as the constraints that come with the implementation of the research.

The population of the research is limited to Malaccans Microentrepreneurs who are operating and residing in the Melaka Tengah Area. This is because Melaka Tengah was chosen as part of the research due to its proximity to the research center which is Multimedia University Melaka Campus which will be utilized as a place for disseminating the learning provision. The participants must be commuting to the campus hence participants from Alor Gajah and Jasin are not applicable due to its distance. The participants of the research are also limited to those who are microentrepreneurs and no other types of business owners due to the group of people being those who the re- searcher deem to have the most visible impact due to their knowledge and skill traits

5 Acknowledgment

The author(s) disclosed of the following financial support for the research, authorship, and/or publication of this article: This article is part of a research project funded by the Malaysian Ministry of Higher Education through the Fundamental Grant Scheme (FRGS/1/2019/SS01/MMU/03/23) and the IR Fund (MMU/230035)

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