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AN EMPLOYEE ASSISTANCE PROGRAMME FOR SMALL AND MEDIUM ENTERPRISES IN NAMIBIA – A NEEDS ASSESSMENT

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The aim of this study was to explore the personal and work-related problems that impact on the productivity of employees in small and medium enterprises (SMEs) in Namibia. The study further investigated how such problems are dealt with in the workplace and explored the perceptions of employers and employees regarding the provision of an Employee Assistance Programme (EAP), as well as the type of EAP viable for the SME sector. Findings of the study revealed that employees experience diverse problems and that SME owners are not equipped to deal with employees' psychosocial problems effectively. The results also indicated a need for an EAP in SMEs to promote employee wellbeing.

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KEY WORDS: employee, employee, employee assistance programme, small and medium enterprises, needs assessment.

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INTRODUCTION

SMEs are believed to be important engines for economic growth and job creation (Berglund, Sevä & Strandh, 2016; Gerstenfeld & Roberts, 2002; Ipinge, 2010). SMEs help stimulate economic growth by providing employment opportunities to people, either as owners or employees (Business Case Studies, 2016; Ipinge, 2010). Even though the majority of SMEs consist of individuals in the subsistence sector of the economy, and the unemployed seeking to supplement their income (Karvinen, 1999), SMEs are believed to provide employment and income to approximately one third of the Namibian workforce (Schöneburg-Schultz & Schultz, 2006; Tonin, Dieci, Ricoveri, Foresi & Hansohm, 1998). In its quest to address the challenges of poverty, unemployment and inequality the Namibian government fittingly resolved to accord national importance to SMEs for the country's economic development (Ministry of Trade and Industry (MTI), 1997).

In as much as the advancement and subsequent growth of SMEs are ideal and commendable, the creation of SMEs also presents its own challenges (European Agency for Safety and Health at Work, 2014). Most available literature focuses on the challenges in the operational and economic categories including lack of management and entrepreneurial skills, finance, access to bank credit, access to markets, appropriate technology, low production capacity, recognition by big companies, lack of interest, long bureaucratic processes, and support for the roles that small businesses can play in economic development (Kongolo, 2010; Omar, Arokiasamy & Ismail, 2009). However, the ignorance around the human factor in the small business discourse (April, 2005) is a great concern. No business, regardless of size, is immune to human problems (European Agency for Safety and Health at Work, 2014). SMEs, just like bigger-sized businesses, or perhaps even more so, rely on the productivity of their human resources (Altshuler, Berry, McIninch & Nayeem, 2014). Psychosocial pressures, stress and mental health problems among workers in SMEs are common (European Agency for Safety and Health at Work, 2014; Zeng, Guo, Lu, Han, Chen & Ling, 2014). Even though workplace health, wellness and EA programmes have become a business imperative for many larger businesses globally (National Business Group on Health, 2008), the same cannot be said for SMEs (Cocker, Martin, Scott, Venn & Sanderson, 2013). Hitherto, small business owners may often be more worried about the mere survival of the businesses they have worked so hard to establish and build (Business Case Studies, 2016), thereby overlooking the real value of employees to the business enterprise (Mayson & Barrett, 2006). This is besides the fact that enhanced employee productivity is an essential factor for business effectiveness, which provides an impetus for the introduction of employee health, wellness and counselling programmes in the workplace (Tham, 1998). SMEs with employee problems may suffer more significantly the effects of an employee's problems, because decreased performance and productivity will more quickly hurt a smaller employer's bottom line (European Agency for Safety and Health at Work, 2014; Fully Effective Employees, [sa]).

EAPs are designed to maintain or improve health and productivity on the job by assisting employees in coping with a wide variety of personal problems, including mental health and emotional issues, substance use, family problems, relationship/marital problems, work-related concerns and others (Frey, Pompe, Sharar, Imboden & Bloom, 2018; Joseph, Walker & Fuller-Tyszkiewicz, 2018; Milot & Borkenhagen, 2018). By addressing core issues that impair work performance, organisations can have a dramatic impact on productivity and reduce absences from the work site (Richmond, Pampel, Wood & Nunes, 2017). By offering an EAP as a support service to staff, organisations may be seen as meeting the terms of employees' psychological contracts by positively contributing to staff wellbeing (Joseph & Walker, 2017). The workplace is also well positioned to help employees with their problems and at the same time improve employee morale and performance (Richmond et al., 2017).

PROBLEM STATEMENT AND AIM OF THE STUDY

Even though employee assistance services have become a business imperative for many businesses globally (Cocker et al., 2013), the same cannot be said for SMEs. Very few such services are offered by SMEs in Namibia; this is attributed largely to factors such as financial feasibility or lack of knowledge about available employee assistance services (Altshuler et al., 2014; Chikukwa, 2008). A troubled employee could, however, pose a great threat to the business, since employee commitment and involvement are important to sustaining a thriving business enterprise (Brown, 2011).

In order to effectively address employee concerns, an understanding of the type of personal and workrelated problems that impact on the workplace productivity of employees is vital. Key to building an effective EAP is understanding the needs of the organisation and exercising a combination of autonomy and flexibility when implementing programmes (Frey et al., 2018). Joseph et al. (2018) noted that EAPs for small to medium businesses have been underexplored to date as the focus hitherto has been on large organisations. Therefore, the purpose of this study was to explore the type of problems experienced by employees in SMEs, how they are being addressed as well as to assess the viability of and the type of EAP desired.

METHODOLOGY

This qualitative study sought to explore the challenges faced by employees in SMEs by focusing on describing and understanding the experiences (Babbie & Mouton, 2010) and at the same time emphasising "individual meanings and the importance of rendering the complexity of a situation" (Creswell, 2014:4). A needs assessment that used key informant interviews with employees and employees was used to elicit the participants' views on the matter.

The study employed purposive sampling (Bomberger, 2000; Rubin & Babbie, 2015) and conducted face-to-face interviews with four employers (n=4) and 21 employees (n=21) from 4 SMEs operating in Windhoek. Two semi-structured interview schedules were used to collect data from sampled employers and employees, respectively. All the interviews with key informants, which lasted about 30 minutes, were digitally recorded. The purpose and the procedures of the study were explained to the participants at the start of the study. Participants freely opted to participate in the study by signing a letter of informed consent and understood that they could withdraw at any stage of the research without any consequences. Permission was also sought from the participants for the use of a digital recorder during the interviews. Participants were given the assurance that the information and responses shared during the interviews will be presented as anonymous in order to protect their identity.

Permission to conduct the study was also sought from the management of the particular SME. In the absence of a regulatory body for SMEs in Namibia, permission for the study was obtained from the Namibia Chamber of Commerce and Industry (NCCI), the leading business representative and support organisation, as well as from Healthworks Business Coalition, an organisation aimed at creating a healthy and productive workforce in Namibia through the provision of workplace wellness support services. Ethical clearance for the study was obtained from the Research Committee Ethics of the Faculty of Humanities at the University of Pretoria.

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The researcher first transcribed all the digitally recorded data verbatim. Next, the data as contained in the transcriptions were examined, seeking to identify similarities and differences within the responses (Nieuwenhuis, 2016). After reading and re-reading through the transcripts several times, major themes that emerged from the discussions and observations were identified and coded (Creswell, 2014; Greeff, 2011). This coding process enabled the researcher to "achieve greater construct validity" (Thyer, 2010:366) and at the same time to quickly retrieve and combine all text and data associated with a specific thematic idea, so that these data could be examined together and different cases compared (Nieuwenhuis, 2016).

BIOGRAPHICAL DETAILS OF PARTICIPANTS

A descriptive analysis of the demographics from the interviews with employers revealed that the majority of participants (75%) were male and married (100%). The mean age of participants was 45 years and the mean for business ownership was 13.5 years.

Demographics of the employee sample showed that 57% of participants were male and 43% female. The majority (85%) of the participants were single, with the rest either married (10%) or widowed (5%). The mean age of participants was 30.5 years and the duration of the participants' employment in the particular organisation ranged from 3 months to 11 years.

FINDINGS

This paper presents five themes which emerged strongly from the thematic analysis of the data, namely (i) types of problems experienced by employees; (ii) problem-solving strategies used; (iii) benefits of EAPs; (iv) EAP service provision; and (v) utilisation of the EAP. Since varying responses were obtained from the employer and employee categories, sub-themes for each of the main themes were developed. This paper, however, presents only the common sub-themes identified by both the employer and employee groups.

Not all employees were keen on talking about their problems, stating that they do not experience problems that affect their work performance. Responses such as "I have never really experienced something I would say is like a big problem, like it can like affect my performance or the way I do my job," "there is no problem," "I never had any problems with work" were testimony to that. However, findings of this study indicate that employees in SMEs do experience personal and work-related problems that impact on their productivity.

Types of problems experienced by employees

Excessive use of substances, especially alcohol, by employees was noted as a concern. Expressions such as "alcoholism or excessive intake of alcohol is a challenge" and "people come to work drunk" were recorded. The effects of presenteeism were also noted by the participants who stated that "there are people [employees] who comes to work under the influence" and whose performance is affected by that. It was also noted that some employees do not "drink on duty but yesterday [the previous day] they may have a good evening or they might have a good week-end and then they come smelling alcohol. They do come to work but their productivity is definitely influenced by that." It is believed that continued work attendance by unwell employees may be more common in SMEs, as small teams' reliance on interdependent co-worker productivity may prompt individuals to continue working even while they are unwell (Islam & Tedford, 2012).

Generally, substance abuse is of grave concern in Namibian society, with the easy availability of alcohol at licenced and unlicensed liquor outlets contributing to alcohol misuse in the country. According to the World Health Organisation's (WHO) 2011 Global Status Report on Alcohol and Health, Namibia is ranked fifth on the African continent for alcohol consumption.

Besides employee substance use/abuse, a number of other health-related concerns, work pressures/demands, low wages and relational issues amongst employers and employers were noted. These findings corroborate studies which postulate that employees, no matter the size of the

organisation, face a variety of problems that may impact on their productivity (Altshuler et al., 2014; Chikukwa, 2008; Zeng et al., 2014). The key informants' responses indicate that the problems faced by employees are usually manifested through absenteeism and presenteeism in the workplace (Mishra & Kar, 2003; Islam & Tedford; 2012). The financial loss of being absent from work was also believed to have a greater impact on the lower-paid employees who have narrower personal financial margins, and accordingly their disposition to presenteeism might be expected to be higher (Aronsson, Gustafsson & Dallner, 2000).

Problem-solving strategies used

When probed about how problems are dealt with in the workplace, employers responded that in the absence of organisational policies, problems are dealt with in an ad-hoc fashion. One employer indicated they "have a more reactionary way of dealing with it [problems]. We try to deal with it caseby-case, but in terms of assistance the onus will be on the employee to highlight what assistance he requires, be it financial or time off or you name it. We don't have a set policy in place as to how we would handle such cases." Participants indicated that assistance offered by employers ranges from talking to the employees, providing financial and material support, and conducting formal disciplinary hearings.

Most employers felt they were not competent to address employee problems effectively, especially those pertaining to the employees' emotional and psychological wellbeing. Highlighting the challenges employers face in terms of their competency to deal with employees psychosocial concerns in the workplace, employers noted: "we are not trained to deal with some of the psychological problems people face"; and "it's sometimes very difficult to discuss that kind of personal problems with them because many factors could contribute to the fact that he is drinking a lot." Because of this ignorance about how to deal with the psychosocial concerns of employees, the study found that the most common form of support provided by employers was financial. One participant noted that financial aid was common because "we [employers] are actually more receptive to financially-based problems because it is a lot easier for us to deal with."

Employees, on the other hand, indicated "ignoring the problem" as a coping mechanism. Responses such as "just kept it [problems] to myself," "solve it on my own," "[keeping] my personal problems mine," and "I try not to make it an issue" were provided. Non-disclosure of problems could be as a result of fear of gossip, as noted by one participant who stated "Yah, gossip there and there, what is a why, why is it like this, you know those rumours." Another participant indicated that "the moment that you talk your personal problems and someone hears, you heard that it will go to somebody else." On the other hand, some employees supported sharing their problems with their workplace supervisors. They felt comfortable talking to their employer about their problems because "I regard him [the employer] as just an employee of the company, although you know there is always that respect that he is the boss. The way I approach my fellow employees, we do approach him as well." Access to the employer was also easy because "we don't have a hierarchy, we don't have a lot of channels." The informality of SMEs as well as SME owners having personal relationships with their employees places SMEs in a position that allows them to address employee problems effectively (European Agency for Safety and Health at Work, 2014; Mayson & Barrett, 2006; Meggeneder, 2007). According to the European Agency for Safety and Health at Work (2014:4) "small enterprises have unique social, organisational and environmental characteristics (such as approachable top management and easier communication with employees), which can be capitalised on in order to carry out successful workplace health and wellness programmes." Cocker et al. (2013) also regard the flexibility of SMEs as an advantage when it comes to implementing measures to address psychosocial risks in the workplace.

Nevertheless, employers were quite aware of the important role that SMEs play in the growth of the country's economy, as alluded to by Breslin, Kyle, Bigelow, Irvin, Morassaei, MacEachen, Mahood, Couban, Shannon and Amick III (2010), Dangayach and Deshmukh (2005), Gerstenfeld and Roberts

(2002), Ipinge (2010), Kongolo (2010), Organisation for Economic Co-Operation and Development, OECD (1997), Mead and Leidholm (1998) and Zeng et al. (2014). More and more employers also realized the importance of the contribution of a healthy, happy and thriving workforce for the development of their businesses (Cocker et al., 2013; Cohen & Schwartz, 2002). Besides the acknowledgement of the importance of attending to their employees' welfare, lack of resources, especially financial resources, was cited as a major reason why SMEs are not able to offer psychosocial support services to its employees (Allen, Lewis & Tagliaferro, 2012).

Some employees expressed concern over employers not being readily available to address employee concerns. One participant indicated that "sometimes our boss is not always here [available]." Similarly, another participant stated that "I do consult my boss when he is available and we do sort things out and it does help." SME owners are believed to spend most of their time on sales and finance, and tend to solve problems related to personnel only on a crisis basis (Van Aardt, 1997 cited in April, 2005). A study by Kongolo (2010) also found that SMEs in Namibia are under constant threat of survival, and therefore their focus has been on operational issues in order to secure the economic survival of their businesses.

Benefits of EAPs

Since most participants did not know what an EAP was, it was explained to them as a confidential programme available to assist the employee when he/she needs help to deal with life events, workplace issues and other personal problems and challenges (Employee Assistance Professionals Association (EAPA), 2011; Jacobson & Attridge, 2010). After the explanation the participants were probed on their thoughts about such a programme in their respective workplaces. One participant summed it up when he stated that the EAP will "benefit the employees and the employer... for the production of work."

Participants further believed that an EAP would be a great service available for the workplace. This fact was expressed through expressing sentiments such as "*I think that programme will be fantastic*," "*an EAP is a nice programme*" and "*they might assist them [employees] in a professional way compared to us or me [employer] here just talking to them while I am not a professional in that line*." The consequence of not having someone to talk to could be that employees "*start bunking, they don't come to work. Maybe they are having personal problems and they don't have anyone to talk to so they just stay at home and then they drink and then they don't come to work … and you don't have a reason why you didn't come and you don't have a doctor's certificate you don't get paid for the days … maybe the person might have a personal serious problem at home.*" This multifaceted statement by this participant also highlights the relationship between personal problems, substance abuse and absenteeism (Mishra & Kar, 2003; Islam & Tedford; 2012).

While emphasising the prevention services that the EAP could offer, one participant mentioned that "employees could go there [to the EAP] whether they have problems or not. You can't wait until a person has a problem." On the value of the EAP for a business, a participant noted that "if your productivity is affected, influenced or jeopardized, it influence your income and your profitability, so looking at the long run, it [the EAP] will be useful." Participants further noted that "wellness programmes has been key" to any business. Recognizing the benefits of an EAP to the employer, they further stated that "it's also educational to employers because people take it for granted that employers are conscious and aware of the needs of the workers" and by extension, how to deal with these needs.

Notwithstanding the benefits of EAPs, employers were sceptical about the availability of EAPs in SMEs because of the cost factor. Participants noted that "to employ a wellness officer is at a cost and moreover to employ a competent wellness officer is at a cost and most of us in this industry, in this sector, in this category do not have, even if you value it, even if you want to do it, do not have the necessary resources to do that. Therefore we might compromise and neglect [the EAP] as one of the non-core functions of our operations." Echoing this sentiment, another participant noted that "it is only big companies which can have it [the EAP] but if it is an institution [resource] for everyone whether

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small or big we are prepared to send our people there, but we cannot afford to employ an individual to solve problems or work on problems of our employees because we are a very small group."

Recognising the importance of an EAP for SMEs, but being cognisant of the cost factor, participants cautioned against the establishment of "*individual company-based programmes*" and suggested that "Government could set up centres that small and medium enterprises at whatever level are able to send their people." Another participant was in agreement that the government should provide financial support for programmes such as the EAP for SMEs when he stated "I think some of these programmes should actually be funded by government, because I think it goes above and beyond work-related. A lot of these issues can alleviate a lot of social problems we read in the newspapers daily, you know. I would want to believe that through the Ministry of Labour and Employment Creation such programmes can be funded."

The study found that the introduction of an EAP would be welcomed by most participants. The organisational structure, employee size, climate and culture in SMEs were found to be ideal for an EAP (Business Case Studies, 2016; Yan & Yan, 2013; Mayson & Barret, 2006; Meggender, 2007) despite the concern over the cost of such a programme. It was not clear, however, who should bear the responsibility of setting up the programme but some participants were of the opinion that the government has a role to play in the provision of psychosocial support services to all employees in general and the SME sector in particular. Jacobson and Hosford-Lamb (2008) noted that arguably the most essential function of a successful EAP is its ability to provide confidential services free of charge to employees and, often, to their families as well.

EAP service provision

The three types of EAP models, namely the internal, external and hybrid models, were explained to the participants. Then the participants' were asked to give an indication of their preference for a specific EAP model. The participants expressed a preference for an external EAP model through sentiments such as "we coming out should go there"; "I'm a very personal [person], I'd prefer it outside"; "Outside, yah. I think that will work" and "I prefer an outsider."

The discussion cautioned against the establishment of internal EAPs. Besides the cost factor, trust in the workplace was a major concern, as alluded to by a participant who stated "*people don't trust each other. Maybe they will think maybe after there they will start talking. You know whenever you have a lot of people, especially women, they talk too much.*" Most of the participants preferred an external EAP model whereby the EAP service providers are not in the employment of the participating SMEs. This will avoid potential conflict of interest by EAP staff (Encyclopedia of Small Business, 2007) but will also ensure easer maintenance of confidentiality (Sharar, Pompe & Attridge, 2013) that will in turn influence the level of trust. Another participant noted that "*how often do we get someone that we trust with our problems at our work place, with our fellows, not really.*"

One participant stated: "I don't think the social worker should be employed by this company, it's the one management ... I don't think there will be positive, assistance or results coming from them ... Because there'll always be influence maybe by big bosses ... Yah so I prefer an outsider This highlights the view of Sharar et al. (2013) that the external EAP is operates separately from the corporate politics of the organisation. The external service provider should visit the companies regularly to facilitate referral to off-site service providers as well as for more visibility.

Utilisation of the EAP

All participants were in agreement that they would make use of the services of the EAP should they be on offer, albeit for different reasons. Employee wellbeing was seen as pivotal to any business and hence the utilization of EAP, should it be available, was recognized as vital (National Business Group on Health, 2008). To this effect, a participant noted that "worker welfare is really important and we as employers we tend to shy away from it because everything related to worker welfare is always a cheque and a number but not always ... So let's look at the human element, let's look at the mental state of our

workforce and it is not always a cheque." Another participant noted "Oh but we are going to [use the EAP], lot of people will use this to be honest. They need it, they need it." Providing a futuristic outlook, a participant noted that "I can't say it's bad to implement the programme, what you are talking about now, so for my benefit and the younger ones' benefit I will recommend you to, to introduce it, cause I don't know what is going to happen in the future, you understand what I'm trying to say, so to me it's just a big yes."

Most of the participants saw the EAP as beneficial to SMEs in dealing with employees' personal and work-related problems, which will ultimately enhance employee welfare and productivity in the workplace.

CONCLUSIONS AND RECOMMENDATIONS

Employers are quite aware of the important role that SMEs play in the growth of the country's economy, as also confirmed by Breslin et al. (2010), Dangayach and Deshmukh (2005), Gerstenfeld and Roberts (2002), Ipinge (2010), Kongolo (2010), Mead and Leidholm (1998), National Youth Council of Namibia, NYC (2012), Organisation for Economic Co-Operation and Development (OECD), (1997) and Zeng et al. (2014). Namibia faces challenges to overcome poverty, unemployment and inequality (Ministry of Industrialization, Trade and SME Development, 2015; Institute of Management and Leadership Training (IMLT), 2003). The fact that SMEs provide income and employment to the population was of importance to the field of social work and this study in particular. Developmental social work aims to promote social and economic inclusion through enhanced personal functioning, strengthening of human capital, wellbeing and the livelihood capabilities of individuals, groups and communities that contribute to social justice and human development (Patel 2005, cited in Engelbrecht, 2008:2). The importance of SMEs can thus not be underestimated in Namibia and an upward trend in the establishment of SMEs has been noted in this regard over recent years, because "poverty alleviation is a fundamental outcome of social work employing a social development approach" (Engelbrecht, 2008:2).

Work in most SMEs is of a labour-intensive nature and relies greatly on the manual labour of its employees. Hence, the absence of employee assistance services has an impact on a business operations and output. Gornick and Blair (2005:2) noted that "forward-thinking employers [should] realise that the success of their organisation is fundamentally linked to how well they maximise the effectiveness of their people." Employers realise the importance of the contribution of a healthy, happy and thriving workforce for the development of their businesses. The implementation of an EAP was thus welcomed by most participants. Employers acknowledged the importance of attending to their employees' welfare, but cited lack of resources, especially financial resources, as a major reason why SMEs are not able to offer psychosocial support services to their employees (Allen et al., 2012). Participants were of the opinion that the government was a vital role player in the provision of health and psychosocial support services to its population, including employees in SMEs.

Findings of this study could be the tip of the iceberg concerning the improvement of the general welfare of employees in the embattled SMEs in Namibia. Nevertheless, all the participants saw the EAP as beneficial to SMEs in dealing with employees' personal and work-related problems, which will ultimately enhance employee welfare and productivity in the workplace. Hence, the importance of the employers' provision of assistance in the workplace was emphasised, which also "highlights the value of people as organisational assets" (Oher, 1999:4) and will ultimately contribute to enhanced workplace productivity. Participants also supported the utilisation of the EAP should it be available to employees in SMEs. The implementation of an EAP will also allow SME owners and managers to continue to concentrate on their internal operations (Encyclopedia of Small Business, 2007) to ensure the survival of their businesses.

Findings of the study also advocate for the development of an EAP for SMEs guided by the relevant EAP core technologies. When choosing the EAP to be implemented, one must acknowledge the

distinctive nature of SMEs (Fraser, Grant, Mwanza & Naidoo, 2002; Jacobson & Hosford-Lamb, 2008) and the contexts within which they operate (Csiernik, 2005). An EAP for SMEs should have a strong emphasis on dealing with substance abuse, which is a general concern in Namibia and impacts on the operations of SMEs. Future investigations should focus on the implementation of an EAP in SMEs and the subsequent evaluation of such a programme to determine its effectiveness.

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