



# WPI

## **Mental Health Support Model for Micro, Small, and Medium-Sized Enterprises In Windhoek, Namibia**

This report represents the work of one or more WPI undergraduate students submitted to the faculty as evidence of completion of a degree requirement. WPI routinely publishes these reports on the web without editorial or peer review.

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## Abstract

The insufficient support for the mental health of Namibian enterprises highlights the need for research to analyze challenges and propose solutions. The lack of mental health care and resources in Namibia exacerbates this issue. Being an entrepreneur often comes with work-related stressors. Between creating a business from the ground up, working through financial struggles, and trying to find employees, entrepreneurs often choose their work over maintaining their mental health (Grichnik et al., 2022, p. 4). With surveys and one-on-one interviews, we were able to identify unique stressors faced by entrepreneurs, examine the Namibian business culture, and justify the need for mental health resources. From our mixed methods study, it was found that overworking, lack of guidance, and normalization of stress are all common factors playing a role in entrepreneurs' mental health.

## Executive Summary

Entrepreneurs face a unique set of challenges. Running one's own company can take a toll on mental well-being. Between balancing home and work life, managing employees, and creating their own business, entrepreneurs are faced with a lot of stress. Many are sleep-deprived and have busy work schedules in order to support their company, prioritizing their work over their

health (Grichnik et al., 2022, p. 4). It's also common for company owners to believe that showing vulnerability will ruin the perception of success they've built, perpetuating feelings of shame and anxiety (Kindermann et al., 2023).

Prioritizing wellness in the workplace not only benefits the employees but also the company as a whole. When employees are struggling with their mental health their productivity and efficiency go down (Chapman et al., 2022). As a business owner, implementing different wellness initiatives makes happier employees and leads to business development.

Stressors are any event, force, or condition that results in physical or emotional distress.

Stressors can be internal or external forces that require the affected person to adapt or cope (American Psychological Association. (n.d.). This project aimed to assess the stressors that entrepreneurs of micro, small, and medium enterprises (MSMEs) face and provide recommendations to the NIPDB that will support and improve their well-being. To do this we began by sending out a survey to approximately 1400 entrepreneurs where we received 121 responses. The survey utilized various scales that measure human well-being, such as the Perceived Stress Scale (PSS) (Cohen et al., 1983) and the World Health Organisation- Five Well-Being Index (WHO-5) (Topp et al., 2015). In addition to using these scales, we also asked various demographic questions and more open-ended questions relating to mental well-being. To gather more qualitative data, our group conducted 16 one-on-one interviews with business owners of varying company sizes and sectors.

After analyzing survey responses and interview transcripts, a common theme that was shown is the normalization of stress. 1 in 5 entrepreneurs reported high levels of stress in the survey. Throughout the interview process, it was clear that entrepreneurs had many stressors in their lives, some being long work hours, pressure to succeed, and a competitive market. Refusing to admit that stress was negatively impacting their lives was a consistent theme. The normalization of stress has made it so entrepreneurs were downplaying the stress that they experience on a daily basis.

A secondary goal of this project was to assess Namibia's business culture in regard to mental health and wellness. For eight weeks we worked at the NIPDB and were engulfed in the Namibian business scene. We interviewed various coworkers from the NIPDB that we became acquainted with to get a better feeling of people's stress levels in the workplace. These interviews were crucial when determining that there is a need to normalize stress among entrepreneurs.

## 1.0 Introduction

Entrepreneurs are people who launch their own companies based on concepts or original products. Running one's own company is not easy. Many entrepreneurs face sleep deprivation and financial constraints along with a lack of time to cook healthy meals and exercise (Grichnik et al., 2022, p. 4). In addition to this, many try to maintain an air of control, not wanting to show any vulnerability (Kindermann et al., 2023). It takes a large toll on their psychological well-being when mental health resources in Namibia are limited. Between the normalization of stress and the limited resources, providing recommendations to the NIPDB for a mental health support system is a step in the right direction for getting entrepreneurs the help they may need.



Globally, the benefits of workplace mental health programs have been shown in numerous studies, along with their favorable return on investment (ROI). A \$1 investment in mental health interventions yields a \$4 return on improved productivity and health, according to the World Health Organization (The Lancet Global Health, 2020). A meta-analysis that was published in the Journal of Occupational and Environmental Medicine discovered that US businesses that had successfully implemented mental health programs saw a 31% increase in productivity and a 28% decrease in sick leave (Youn et al. by 2023).

Businesses that place a high priority on mental health and wellness frequently have an advantage over rivals in attracting top talent (Hess, 2023). Employee retention is higher in companies that support their mental health needs, according to the American Psychological Association's 2023 Work in America Survey. Furthermore, a Deloitte study of Canadian businesses discovered that organizations with robust mental health initiatives are viewed more favorably by prospective workers, which improves their recruitment efforts (Chapman et al. 2019.).

There are many benefits to giving mental health initiatives a top priority in the workplace. Employers can leverage mental health programs not only to boost overall worker productivity but also to achieve increased revenue resulting from this enhanced productivity. This is brought about by both lower healthcare expenses and improved employee well-being.

Although the effects of workplace mental health programs have been extensively acknowledged and documented on a global scale, there is still a great deal of uncertainty about how these

findings apply particularly to the entrepreneurial sector. In Namibia, there is a lack of research on the mental health of entrepreneurs, making this gap even more noticeable. Existing mental health frameworks do not adequately address the particular pressures faced by entrepreneurs, such as irregular work schedules, unstable finances, and elevated stress levels related to launching and operating a business (Stephan, 2018). Direct application of global research findings is further complicated by Namibia's cultural and economic background, which shapes attitudes and mental health care practices. This research attempts to close this knowledge gap by integrating global perspectives into the Namibian entrepreneurial context and putting forth focused mental health support plans that take into account regional differences.

### **1.1 Sponsor Background**

Working independently within the president's office, the Namibia Investment Promotion and Development Board (NIPDB) was created in January 2021. It serves as the main point of contact for foreign investors who are considering investing in Namibia. The organization takes part in a number of international gatherings and conferences in an effort to expand the nation's business community and draw in investors. The NIPDB actively promotes Namibia as a desirable location for investments by showcasing the nation's varied opportunities in sectors like manufacturing, renewable energy, mining, tourism, agriculture, and infrastructure development.

Another one of the NIPDB's core functions is supporting micro, small, and medium enterprises (MSMEs). They created a database of over 700 companies and launched an app that allows these startup owners to network. Their aim is to identify and categorize MSMEs by their sector, geographic location, and demographic profiles. This will then allow them to tailor their support

to specific companies and sectors. The MSME sector is the sector our group worked under.

## **1.2 Problem Statement**

The main goal of our project was to provide recommendations to the NIPDB on how to best support the mental well-being of entrepreneurs. In Namibia, the MSME ecosystem, particularly within the framework of the NIPDB, encompasses a coordinated network involving MSMEs, start-ups, business support organizations, hubs, and other entities directly influencing stakeholders. To accomplish this, we broke our project down into three main objectives:

1. Identify unique stressors affecting entrepreneurs
2. Examine the Namibian business culture
3. Justify the need for mental health resources for entrepreneurs

## **2.0 Background**

### **2.1 History of Namibia**

In 1884, Namibia which was then known as South-West Africa, became a territory of Germany. 1914 through 1915, during World War I, South Africa invaded and captured this area from the Germans (*About Namibia*, n.d.). The remaining Germans still had control over the diamond mines and the majority of properties. After 106 years of colonialism, on March 21, 1990, Namibia was granted national liberation from South Africa (*About Namibia*, n.d.). The Founding President was Dr Sam Nujoma and when he stepped down from power, there was a peaceful transition of power which has continued with the election of the second and third presidents (History, n.d.). Dr. Hage G. Geingob was elected into office as the third president in November 2014 and served as President from March 21, 2015 until his death on February 4, 2024. He was

succeeded by his Vice President, Nangolo Mbumba who is the incumbent president as the upcoming election year begins.

## **2.2 The Current State of Mental Health in Namibia**

According to the WHO (2022), “mental health is a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community.” People struggle with mental health everywhere. In 2019, Africa had the highest suicide rate in the world, estimated at 11.2 per 100,000 people (WHO Africa, 2022). This number is high in comparison to the global average which is 9.0 per 100,000 people (WHO Africa, 2022). In Namibia specifically, 12.2% of people on average felt seriously depressed in 2013 according to the most recent Namibian Demographic and Health Survey (12SS & ICF International, 2014). The suicide rate in Namibia has been steadily increasing. 1,542 Namibians have taken their lives between April 2020 and March 2023 (Petersen, 2023).

One major contributor to this mental health crisis on the continent is a lack of psychiatric healthcare. This is due to it not being seen as a priority (Curling, 2001). In Namibia’s neighboring country, South Africa, only 4.6% of the country’s total health budget went to mental health services (Sumaiyah et al., 2019). Of that 4.6%, 86% is going towards inpatient care (Sumaiyah et al., 2019). This leaves very little support for those struggling with non-severe mental health problems looking to get preemptive help. The care available to adolescents is even lower with only three of South Africa’s nine provinces reporting the existence of a public-sector child psychiatrist (Sumaiyah et al., 2019). In Namibia, mental health care is only available to

roughly 15% of the population due to a lack of psychologists and the finances needed to hire one (Curling, 2002).

Prior to Namibia's independence, those struggling with their mental health in rural areas had to travel to either Windhoek Central Hospital or the Oshakati Intermediate Hospital to receive care (Ashipala, 2013). Now, there is a focus on primary care facilities where patients can receive various types of care from one doctor. While this has been great for those with physical ailments, it has not significantly improved the mental health resources available to those in rural communities. A study was done by the University of Namibia that investigated the efficacy of these general healthcare facilities for mental health by interviewing the people working in them. It found that "although 77% of the research participants were trained in mental health; none of them expressed confidence with regard to delivering mental health services to their clients" (Ashipala, 2013). This shows that the implementation of the mental health portion of this care system has been inadequate. Overall, there is a clear need for better mental health resources in Namibia.

In addition to there being few resources for mental health, stereotypes portray those with mental health disorders as dangerous, dependent, and unfit to work (Egbe et al., 2014). One study done in Zambia reported that people are even afraid to marry into families with mental illness (Kapungwe et al., 2010). They believe that those struggling with mental health issues are cursed and that the curse can be spread, tainting families and even neighborhoods. These stereotypes are perpetuated by healthcare professionals as well, which can make getting help a daunting task. The belief that people suffering from mental illness are "faking it" or are weaker than the general

population is not uncommon among general healthcare providers who are new to treating psychiatric patients (Egbe et al., 2014). In an article assessing the culture around mental illness in Namibia, it was found that many general practitioners believe that mental illness is self-inflicted through drug and alcohol use (Vranckx, 1999). Some even refuse to treat physical illness in those with mental health issues (Kapungwe et al., 2010).

Churches in Namibia are starting to step in to support and educate the community (WHO Africa, 2022). Religion is an important part of Namibian culture. According to the 2021 U.S. Report on Religious Freedom, approximately 97% of Namibians identify as some kind of Christian (Office of International Religious Freedom, 2022). This means that churches have a great deal of influence in the community there. Religious individuals often feel more comfortable talking about sensitive topics like mental health with pastors rather than doctors (Bartholomew & Gentz, 2019). Consequently, a workshop was run in 2022 that brought together organizations like the WHO, the Ministry of Health and Social Services, and the Council of Churches in Namibia to equip religious leaders with the knowledge and resources to support those struggling in their community (WHO Africa, 2022).

Another popular avenue for mental health support among Namibians is traditional healing. A significant portion of the population in Sub-Saharan Africa does not subscribe to the clinical definition of mental illness (Kapungwe et al., 2010), so some choose to seek out traditional methods of treatment. Indigenous healers perform practices such as dream interpretations, cleansing, libation, and scarification (Bartholomew, 2016). All of these activities create a dialogue between the patient and the healer, allowing the healer to then prescribe them a native

medicine based on their troubles (Bartholomew, 2016).

While these methods are not based on western scientific research, they do provide those struggling with support and reassurance (Bartholomew, 2016). Mental health treatment is not “one size fits all.” People have different ways of coping, and that’s an important factor to take into account when considering this issue. Due to the limited number of psychologists in the country, and seeing as many people prefer to seek support from other sources, it makes sense to approach this project from a wellness perspective rather than a psychological one.

### **2.3 Entrepreneur Mental Health and Ecosystem Background**

Namibia’s immense economic potential is often overshadowed by its high unemployment rate, income inequality among the different socioeconomic classes, and bureaucratic burdens that slow down any attempts of economic growth (Bobek et al., 2019). In Namibia, the lack of skilled labor and the limitations of infrastructure may also pose challenges that must be carefully considered and strategically planned for (IMF Country Report No. 07/83, 2007, p. 7).

Wilfred Isak April discusses in his 2015 book *The Spirit of Entrepreneurial Education in Namibia*, that Namibia has only recently begun implementing entrepreneurial education in all of its economic sectors. The goal is to guarantee that Namibians possess the fundamental abilities and know-how needed to launch a business, provide them with access to the labor market, and allow communities to thrive. Entrepreneurship presents opportunities for national innovation and economic empowerment. It also brings with it a host of difficulties that can have a serious negative effect on mental health. Many times, business owners discover that they are stuck in a

never-ending work mindset, giving up socializing and downtime, and spending all of their free time thinking about work. Self-care routines like exercise and leisure activities are not prioritized, and many people experience sleep deprivation and financial hardships (Grichnik et al., 2022, p. 4).

Entrepreneurs are under pressure to project an air of total control because they worry that any hint of weakness could jeopardize their reputation. This "impression management" pressure keeps people feeling disconnected and ashamed, which deters them from getting help when they need it (Kindermann et al. 2023). A 2015 University of San Francisco study found that compared to people in traditional employment, entrepreneurs are more likely to experience mental health consequences. More specifically, anxiety was the most common mental health issue that 72% of American entrepreneurs surveyed for the study admitted to having experienced (Freeman et al., 2015, p. 18).

Due to the combination of economic, social, and cultural elements unique to the African environment, African entrepreneurs frequently confront unique difficulties (Muriithi, 2017). The scarcity of investment infrastructure and risk-averse financial institutions make it difficult for many African business owners to raise enough capital for their projects (Stanford University, 2021). In Africa, accessing loans or credit for entrepreneurs is difficult in traditional banking systems because they frequently have high interest rates or demand significant collateral (World Bank). Formal business networking spaces, like co-working hubs or incubators, may be inaccessible to entrepreneurs from Africa (Jimenez & Zheng, 2021). This may hinder their ability to establish connections with possible mentors, partners, or investors as well as to obtain



important resources and support systems (Jimenez & Zheng, 2021). In Africa, entrepreneurial behavior and attitudes are greatly influenced by cultural factors. Mental health needs may differ from those of entrepreneurs in other areas, necessitating interventions and support systems that are cognizant of these particular circumstances.

With 11 ethnic groups, Namibia is a country with a diverse culture and traditional beliefs and several cultural factors and stereotypes prevent even young people from participating in entrepreneurial education (April, 2014, p. 9). These factors can vary from the strong emphasis on the value of formal academic education over practical skills training which is crucial for entrepreneurship to the lack of resources such as mentorship, and networking (Morales et al., 2022).

In Namibian communities, extended families are commonly present. People disregard fundamental business principles and prioritize family values over business principles, even when they launch businesses. For example, employing and recruiting practices have the potential to create nepotism by favoring family. No matter how qualified or fit they are for the position, family members may work for the company, which could have an impact on its productivity and level of professionalism (April, 2014, p. 10). The efficiency and professionalism of the business may suffer as a result. Due to the pressure to balance commitments to their families, their businesses, and their professional integrity, these practices can cause mental health problems in entrepreneurs. Having to balance these competing demands without sacrificing any of them can be extremely stressful and may have an impact on the entrepreneur's general health (April, 2014, p. 11).

## **2.4 Existing Mental Health Programs for Entrepreneurs**

Increasingly more organizations are investing money into maintaining mental health programs into their workplace to supplement the well-being of their workers, and in turn improve productivity. Nestle Central West Africa (CWA), based in Ghana, encourages employees across Central West Africa to take daily “wellness breaks” in the office to discourage employees from being overly sedentary (Lausanne, 2019). Along with this, “Workout Thursdays” were implemented as an initiative to further encourage movement outside of the office by bringing in certified personal trainers, and “Fruity Tuesdays” were introduced to provide employees with nutritious fruit in the office (Lausanne, 2019). Nestle employees expressed that these initiatives made them feel “part of the company” (Lausanne, 2019).

Researchers have been able to investigate and produce support systems specifically designed for entrepreneurs. The Journal Occupational & Environmental Medicine Group in Australia published what is considered to be one the first randomized controlled trials to study “mental health promotion intervention designed to specifically target SMEs” (Martin et al. 2020). They designed several types of interventions to target owners of Small-to-Medium Enterprises or SMEs. Most of their intervention materials centered around education, as they supplied entrepreneurs with DVD videos detailing case studies conducted on SME owners, manuals, fact sheets, booklets, and posters. These materials formed what the researchers called an “intervention kit.” These kits were put together in an attempt to bring awareness to the importance and impact of mental health within the business sector. Most participants were found to have enjoyed their participation in the study in a follow-up survey (Martin et al. 2020). This

study was conducted across several groups that were given separate materials to determine which materials proved to be the most effective. The group with the highest overall satisfaction rate had an intervention kit with all of the listed materials, along with access to a hotline specific for mental health support for SME owners (Martin et al. 2020).

Education has proved to be useful in combating mental health struggles in the workplace, but a more integrated approach could also be worth reviewing. The British Occupational Hygiene Society (BHOS), a Chartered Society for Worker Health Protection, outlines three main approaches to integrated workplace mental health support (LaMontagne et al. 2018):

1. Reducing risk factors (work-related or otherwise) to prevent harm
2. Promoting and developing positive aspects of work
3. Addressing issues impacting mental health (work-related or otherwise)

These approaches could prove useful in implementing similar resources for entrepreneurs in Namibia. In terms of preventing harm, this could be as simple as quick self-reflection and evaluating personal needs, as well as meeting those needs as they come up. To incentivize more positivity in the workplace, highlighting and expanding the aspects of work that employees seem to enjoy the most could be incredibly effective. The BHOS outlines four responsibilities employers should be conscious of when attempting to address mental health issues (LaMontagne et al. 2018):

1. Recognizing signs of potential mental health problems
2. Appropriately expressing observations or concerns
3. Offering support
4. Directing or referring people to further help when needed

When combined, all of these strategies can be incredibly effective to entrepreneurs in Namibia.

There are many ways we can approach wellness among the population of Namibian entrepreneurs. Wellness is defined as “a holistic integration of physical, mental, and spiritual well-being, fueling the body, engaging the mind, and nurturing the spirit” (Stoewen, 2017). We can identify different “dimensions” of wellness that contribute to the mental wellness of individuals as physical, intellectual, emotional, social, spiritual, vocational, financial, and environmental factors (Stoewen, 2017). These factors are the building blocks of wellness and will prove critical in identifying and categorizing stressors among our participants. If participants are lacking in one of these areas it can grow to be a day-to-day struggle. As Charlie Morse explained in our consultation, “*Think of it like the rungs of a chair, without one, the chair can't stand*”. While that might be the case, many people can experience these dimensions differently. One person may experience intellectual well-being through learning how to play an instrument, while someone else might connect with intellectual well-being through pursuing higher education. In a study researching these dimensions of wellness, self-regulation and building habits are emphasized throughout different approaches individuals can take to promote these pillars in their lives. (Stoewen, 2017). Individuals can self-reflect and determine how these dimensions impact their lives and how they can work to improve them. Something as simple as this reflection exercise could inspire growth and the pursuit of well-being among entrepreneurs.

Ultimately, there are existing solutions to combat mental health struggles in the workplace, even specific to MSME owners. We considered these existing models when we drafted our recommendations for a support system to present to the NIPDB and empower them to provide

similar support for entrepreneurs in Namibia.

## 3.0 Methodology

### 3.1 Study Design

A mixed-methods approach was employed to examine the mental health status of Namibian entrepreneurs, incorporating both qualitative and quantitative research techniques. A short survey that took approximately 5 minutes to complete was sent to approximately 1400 entrepreneurs to collect demographic information and assess the extent and frequency of mental health issues among business owners numerically. The survey is a mix of scales and short answer questions. This allowed us to collect as much data as possible from only the surveys. To acquire a deeper comprehension of personal experiences, perspectives, and coping mechanisms linked to mental health concerns, we collected qualitative data via individual interviews. Examining mental health in the context of entrepreneurship in great detail was made possible by this combined approach.

In addition to our primary goal of analyzing the mental health of MSME owners, we took on the task of investigating the culture surrounding mental health within Namibian businesses through an internal analysis of the NIPDB. To do this, our group interviewed nine employees of varying positions at the NIPDB. Procuring these interviews was relatively easy for us, as we became acquaintances with many of the people working around us.

### 3.2 Study Population

For our study, we focused on micro, small, and medium enterprise owners specifically. The NIPDB describes micro-enterprises as companies with an annual revenue of N \$300,000 or less.

Small enterprises are defined as having an annual revenue of N \$3,000,00 or less, and Medium enterprises are defined as having an annual revenue of N \$10,000,000 or less. As a group, we interviewed and surveyed entrepreneurs from companies of all sizes and a variety of sectors. The main goal of this wide-ranging inclusion criteria was to gather a diverse picture of the mental health experiences and difficulties encountered by Namibian entrepreneurs.

Employees of varying ranks and departments at the NIPDB were also interviewed. This gave our team further insight into Namibia's business culture and their personal experiences working at the NIPDB.

### **3.3 Sample and Sampling Strategy**

Participants for the survey were drawn from the NIPDB database via email or from the NIPDB Instagram. This gave us a large and diverse pool of entrepreneurs across different sectors and organizational sizes. At the end of the survey, we asked the business owners whether or not they'd be interested in being a part of a one-on-one interview. This is how we procured a majority of our interviews with entrepreneurs. We used the strategy of snowball sampling; this is when you recruit participants from peers and acquaintances. To reach a larger sample size, we reached out to the sponsors of other groups in our cohort, many of whom are entrepreneurs or have connections to entrepreneurs. By doing this, we were able to gain a unique perspective from entrepreneurs who aren't as connected to the NIPDB but would want to be.

For our interviews with NIPDB employees, we started off by asking the interns working in our department. After this, we interviewed a higher-up who then helped us reach out to people from different departments and of varying ranks.

### **3.4 Recruitment Procedure**

To recruit participants for the MSME portion of our research, emails including the survey link and a flier created by the NIPDB marketing team were sent out to business owners in the database. This was done via an NIPDB company email that was provided to us by the MSME department. When reaching out to entrepreneurs on Instagram, the same flier was posted with a QR code linked to the survey.

For the portion of our research focused on the NIPDB staff, we secured interviews with employees by building connections and then asking for their participation either via email or in person. We completed 9 interviews with NIPDB employees. As a group, we became acquaintances with many of the people working around us which made asking for and procuring these interviews a simple task.

### **3.5 Measures Assessed**

As the stigma surrounding mental health discussions has waned over the years, the more expansive this research has become. Occasionally, this analysis can come in response to a crisis in mental health. Worcester Polytechnic Institute (WPI) experienced such a crisis in the fall of 2021, and in response they created the WPI Mental Health & Well-Being Task Force to investigate student mental health and produce tools to support student wellbeing. As students of WPI, we looked to this task force first when investigating existing approaches to creating mental health and well-being support.

At the recommendation of Charlie Morse, Dean of Wellbeing at WPI and key leader within the task force, we researched the Okanagan Charter. The charter outlines recommendations to improve wellness among student populations. While this deviates from our target demographic, the charter outlines key principles for action to address a holistic approach to improving mental health. These principles are outlined with two calls to action; “Embed health into all aspects of campus culture, across the administration, operations, and academic mandates” and “Lead health promotion action and collaboration locally and globally” (Okanagan Charter, 2015). These can be further broken down into more specific recommendations such as “Be proactive and intentional in creating empowered, connected, and resilient campus communities that foster an ethic of care, compassion, collaboration, and community action” (Okanagan Charter, 2015). While these recommendations are specific to college campuses, one can transpose them into recommendations for entrepreneurs. MSME owners can influence their company culture to accommodate and encourage compassion and community which would not only proactively encourage the wellbeing of their employees, but inevitably improve their mental wellbeing as well.

Following the initial investigation, the Mental Health & Well-Being Taskforce created a plethora of support structures across campus, including expanding the Student Development and Counseling Center, establishing a student Center for Well-Being, as well as expanding various campus-wide wellness events such as Wellness Days, where students are given the day off to destress and unwind. The institution recognized that prioritizing mental health not only had ethical implications but also had profound practical benefits. By investing in counseling services,



mentorship programs, and well-being initiatives, WPI aimed to create a supportive environment that fosters academic success while mitigating the negative impact of mental health challenges on student retention and performance.

Three takeaways from this investigation that can be applied to the investigation among entrepreneurs are as follows:

- Surveys and interviews can be used to produce solutions
- Building on existing data can supplement research
- Focusing on general well-being can improve efficiency

The WPI investigation was conducted with a similar goal in mind, improving mental health and wellness. Surveys and interviews were used in tandem with existing background information similar to what WPI used looking into existing research and student demographics. It can also be concluded that a focus on general well-being could prove to be an effective model of support for mental health. The solutions WPI produced can be adapted and implemented for entrepreneurs in Namibia who are facing similar circumstances. Students at WPI are generally in their early 20s, work in group settings frequently, are involved in organizations on and off campus, and are generally very busy individuals who find themselves in fast-paced work environments. These are traits similar to young entrepreneurs, who may also find themselves in a fast-paced environment. We used the insight from the WPI Mental Health Task Force as guidance to conduct our research and investigate entrepreneurial mental health in Namibia.

### **3.6 Data Collection**

We approached this investigation with general well-being in mind, and we wanted to ensure that we remained focused on improving the holistic health of our target demographic. We wanted to avoid approaching our research from a clinical perspective. To accomplish this, we kept a more broad perspective of mental health and wellness. Our target demographic is made up of small to medium-sized business owners.

#### **3.6.1 In-depth Interviews**

To gather qualitative data, audio recordings were used to document MSME owners' personal experiences within their company, as well as their experiences working with the NIPDB during the in-depth interviews. These recordings were taken using the Apple Voice Memos app and transcripts were created using the Microsoft Word transcribe and dictation feature. This procedure was followed in the interviews with MSME owners and NIPDB employees. On average, these interviews lasted about twenty minutes. The minimum was ten minutes, and the maximum lasted fifty minutes. All interviews were held either at the NIPDB office, virtually over Google Meets, or at the Co-Creation Hub in Windhoek.

#### **3.6.2 Survey**

All of our quantitative measurements were collected through our survey. The survey was sent out via Google Forms. Within the survey, we collected information on the identity of participants. This includes age, race, and religious beliefs. By doing this, we were able to categorize participants by markers such as years of experience, age, and so on. This gave us quantifiable metrics that allowed us to tailor our support system for specific groups. Another form of

quantifiable data collected from our survey is in the form of rating systems. We asked participants to not only write out their thoughts and emotions working in their industries but to quantify them as well. Participants taking the survey rated their work-life balance on a scale of one to five.

One focus of our study was to analyze the stress facing our participants. We understood that entrepreneurs tend to grapple with stress daily, but we wanted a way to be able to quantify and examine the extent to which it affects entrepreneurs in Namibia. After consulting with Paula Fitzpatrick, we were encouraged to research the Perceived Stress Scale to include in our survey. This is a tool comprising 14 questions and is used to measure the extent to which stress may be affecting a participant (Cohen et al. 1983). This was an invaluable measure to add to our survey because it would allow us to get a quantifiable measurement of the impact stress may have on our sample population. The PSS was designed so that anyone with a minimum of a junior high school level of education would be able to understand it, making it accessible to our study population (Cohen et al. 1983). We decided on using the Perceived Stress Scale because it is an academic tool that has been proven to be able to quantify perceived stress. Our intention was never to diagnose participants, rather to quantify the state of their mental health in a non-clinical way, seeing as we are not psychologists. The Perceived Stress Scale has been used and tested across the globe, including South Africa (CORC Child Outcomes Research Consortium, n.d.) making it highly applicable to the population we aimed to survey.

To avoid overwhelming our survey participants, we looked to shorten this portion of the survey. We discovered a shortened version of PSS to use that consists of only 10 questions via the New

Hampshire Employee Assistance Program (NH EAP, 2018). This version still takes all 10 questions from the original, so we opted to use this version to calculate scores. The questions can be found in appendix B.

At the guidance of our advisors, we included the World Health Organization Five Well-Being Index (WHO-5). This is a scale that determines well-being from a non-clinical perspective with five statements. From these statements, participants rate their answers from 0 to 5 where 0 indicates they have never experienced that statement and 5 indicates they experience that every day. (Topp, 2015)

### **3.7 Data Management And Analysis**

Our survey results were kept and managed within our Google Drive. We considered many options for data collection such as Qualtrics, but we sent our surveys via Google Form. This was to be able to utilize Google's built-in data analysis tools such as Google Sheets and Google Docs. From this, we were able to generate all of our graphs and visuals automatically.

To facilitate our qualitative research we created a codebook which can be found in appendix F. We analyzed data from the survey and interviews to identify common themes among our participant responses. These themes became our primary codes, challenges and recommendations. Under these primary codes, we have secondary codes, ranging from work-life balance, ecosystem issues, and wellness. Lastly we have our tertiary codes, time management and mental health stigma fall under work-life balance. Difficulty with marketing, inaccessible information, and lack of mentorship are some of the tertiary codes under ecosystem issues.

Finally, physical activity, religion, and meditation are all under wellness.

We used the Google Workspace tools to analyze the data we collected from our responses. We were able to do so directly through our survey, because we used Google Forms. The majority of analysis was done in Google Sheets. We used data visualization techniques through the creation of bar charts and graphs to use as figures, as well as some calculated averages used to present our findings. To further examine our responses, we used thematic analysis. Our team read through and examined the transcripts and audio recordings from interviews, and eventually worked to create a codebook to organize common themes. Using these techniques, we were able to see the common stressors among our participants and develop solutions to supplement well-being.

### **3.8 Study Limitations**

Our study limitations are different based on the data collection method used. We sent the survey to approximately 1400 people but we only received 121 responses. This revealed that the biggest limitation of our survey was selection bias. Since this was an optional survey, we expected to receive responses from entrepreneurs with very strong opinions on mental health either positive or negative. Receiving responses only from people with strong views on the topic created selection bias in our survey.

During the interview process, we asked open-ended questions to facilitate storytelling about their experiences with mental health and well-being to gain a better understanding. Along with a small number of participants, another limitation was entrepreneurs not wanting to share personal experiences with us. Some interview participants felt reluctant to share stories with us. This then

left the research team having to ask follow up questions to get real answers and stories as opposed to surface level answers. Mental health is a sensitive subject, so before the interviews began, all four investigators were expecting this issue.

Along with this, we did not probe participants enough regarding stigma. While our findings showed many participants downplaying the stress that they were experiencing, we are unsure why. This may call for future research into this topic, further exploring the topic of stigma with participants.

### **3.9 Ethical Considerations**

All data collected was stored in our private shared Google Drive. This is a cloud-based service that allows our team to monitor and analyze the data collected as efficiently as possible. Only four people had access to it, and access was exclusive to our team. All other parties, including the NIPDB and our advisors, only had access to de-identified data. We limited exclusive access to the entirety of our raw data to our research team of four.

Interviews were primarily conducted within the NIPDB office space. We offered participants located in Windhoek the option of receiving an on-site interview in an effort to make the interview process as simple and comfortable for participants as possible. All interviews were audio recorded and then transcribed. We made sure that participants understood that they could withdraw their audio recordings and or transcripts at any time. All outside parties only had, at most, access to de-identified transcripts of these interviews but not the audio recordings themselves to avoid participant identification.

Our final proposal contains quotes collected during the surveys and interviews. However, no names or company names have been attached. Along with this, any information given to us that may elude a certain person or company was excluded from the report.

## 4.0 Results

### 4.1 Demographic Characteristics of Study Participants

Most participants (40.2%) in our study fell between the ages of 26-35 as shown in the figure below.

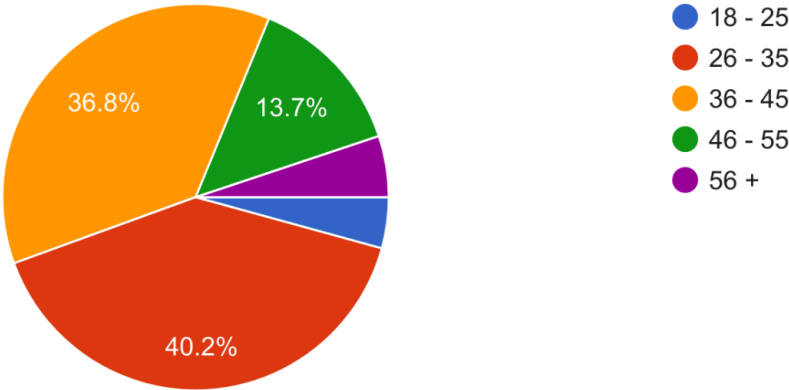


Figure 1. Entrepreneur Age Ranges

The least represented of these age groups are the oldest and youngest groups. Most participants identified as black when asked about their racial identity as shown in Figure 2.

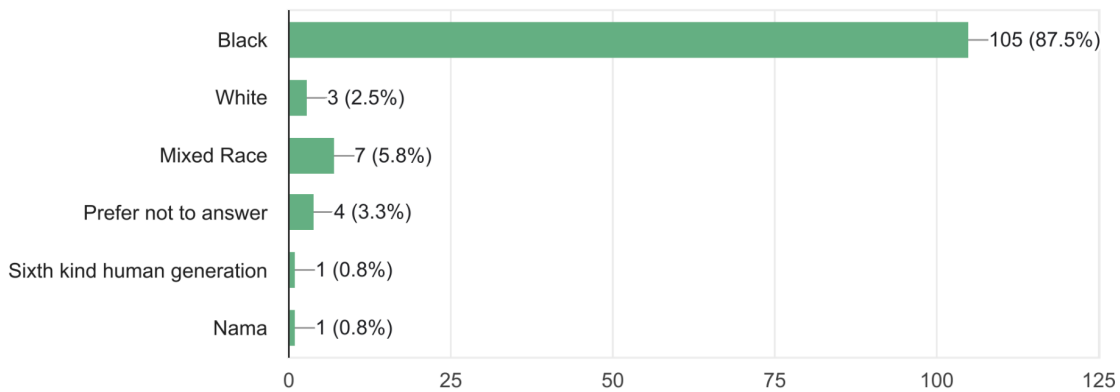


Figure 2. Entrepreneur Racial Identities

An overwhelming majority of participants were found to be spiritual or religious. A sweeping majority of 88.3% identified as Christian according to our survey data, shown below.

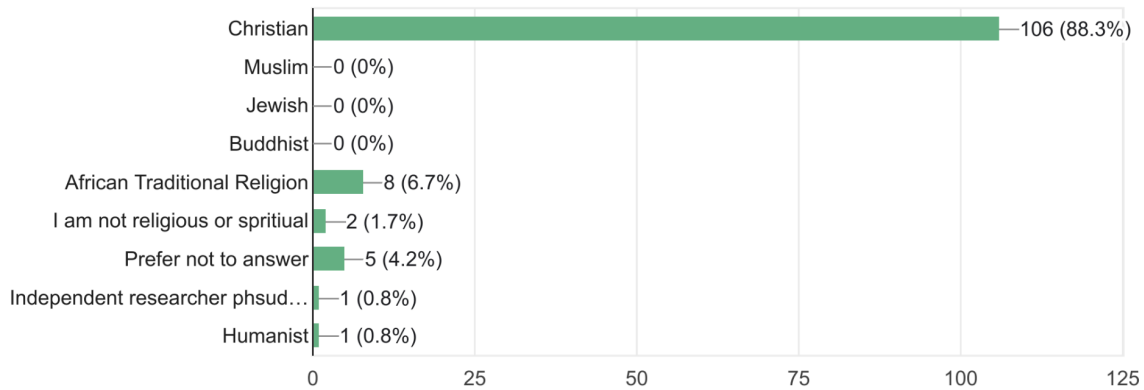


Figure 3. Entrepreneur Religious Identities

A large majority of entrepreneurs in our sample held the title of either owner or founder within their respective organizations, as shown in Figure 4. Owners denote entrepreneurs who own the company that they work for, whereas founders create and own their companies.



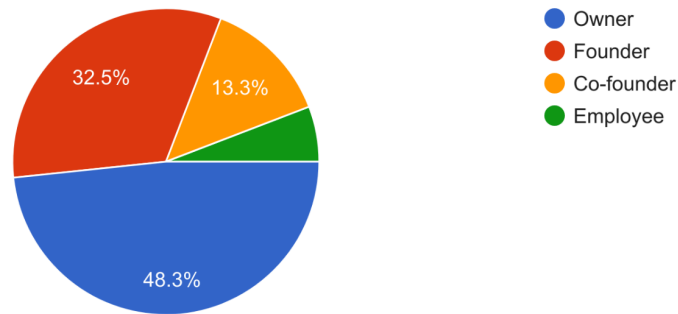


Figure 4. Entrepreneur Role Titles

We also asked survey respondents to share the years of experience they have had at their company. Over half of entrepreneurs surveyed have been working with their company for less than 10 years, with the majority falling under 5 years, as shown in Figure 5 below.

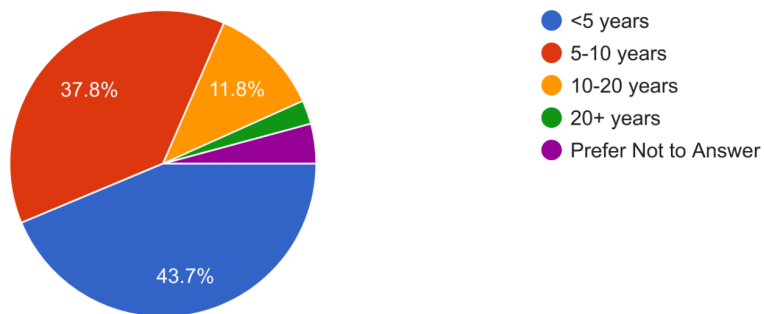


Figure 5. Entrepreneur Years of Experience

Most entrepreneurs surveyed were owners of their companies in their late 20s to early 30s, Black, and Christian, with just a few years of experience running their company. It's important to note that our sample is not representative of every entrepreneur in Namibia. Rather, this survey

was specific to owners of MSMEs that work with the NIPDB. Over 70% of these businesses had an annual income of no more than N\$ 300,000, indicating that they are a “Micro” enterprise as per the NIPDB definition.

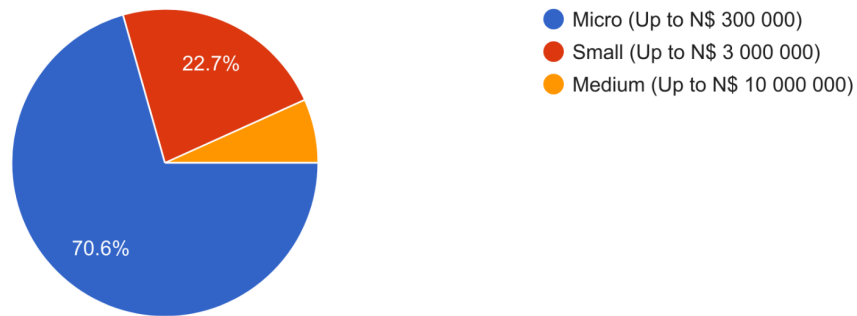


Figure 6. MSME Company Sizes

We also asked participants to share what industries their companies work in. The results provided insights into some of the more prevalent industries in Namibia shown in Figure 7 below.

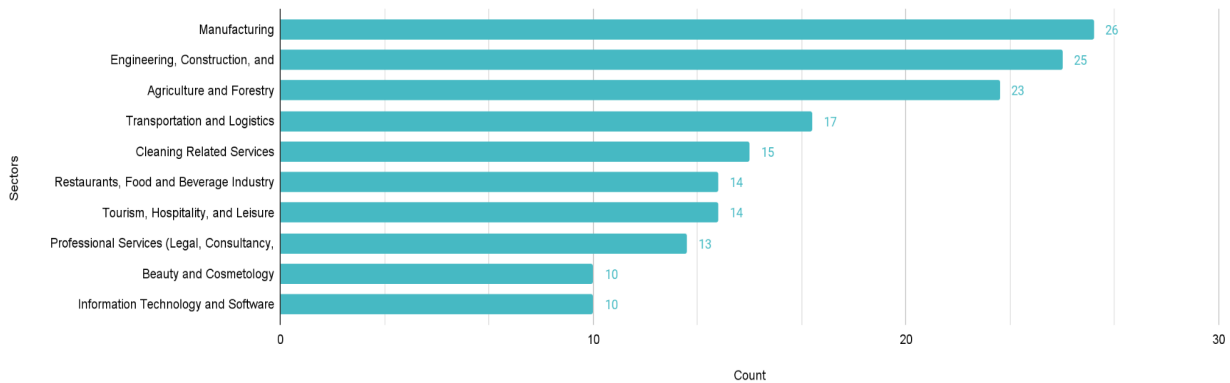


Figure 7. Top 10 MSME Business Sectors

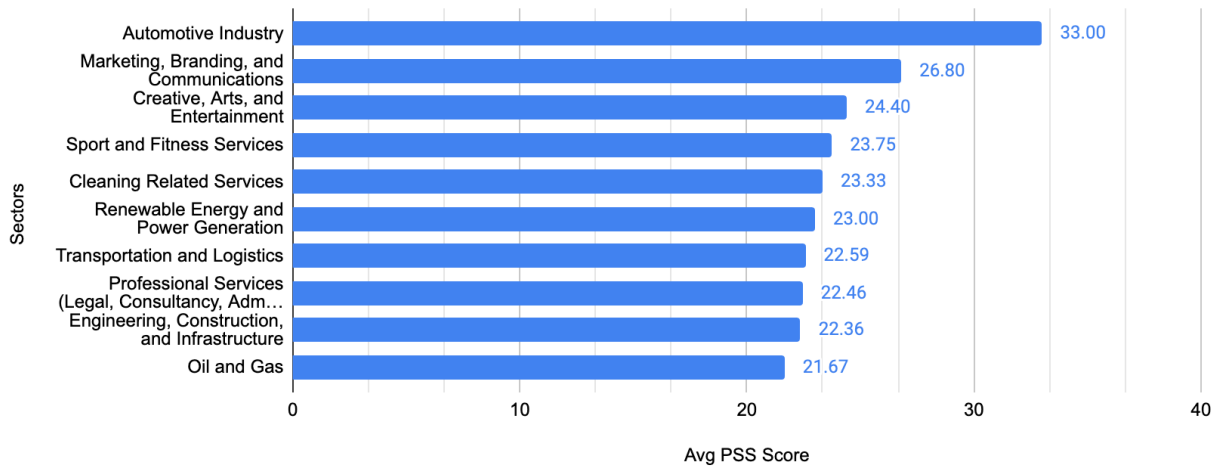
Manufacturing, engineering and construction, and agriculture and forestry are the three largest industries within our sample. From the 121 survey respondents, 74 fell under one or more of these three sectors.

## **4.2 Objective 1: Identify Stressors Affecting MSME Owners**

### **4.2.1 Perceived Stress Among Entrepreneurs in Namibia**

One focus of our study was to analyze the stressors facing our participants. A portion of our survey used the Perceived Stress Scale (PSS) which allowed us to quantify participant stress (Cohen et al., 1983). We used an adapted scale from the State of New Hampshire EAP (NH EAP, 2018), this version shortened PSS down to 10 questions. Participants were asked how often they experience various stressors on a scale of 0-4 ranging from 0 meaning “Never” to 4 meaning “Every day.” These questions were then used to score each participant's stress by first reversing the scores for questions 4, 5, 7, and 8 by subtracting 4. After doing so, the scores can be added together to produce a perceived stress score. These scores range from 0 to 40. According to the New Hampshire EAP, scores ranging from 0-13 would be low stress, 14-26 would indicate moderate stress, and 27-40 would indicate high perceived stress.

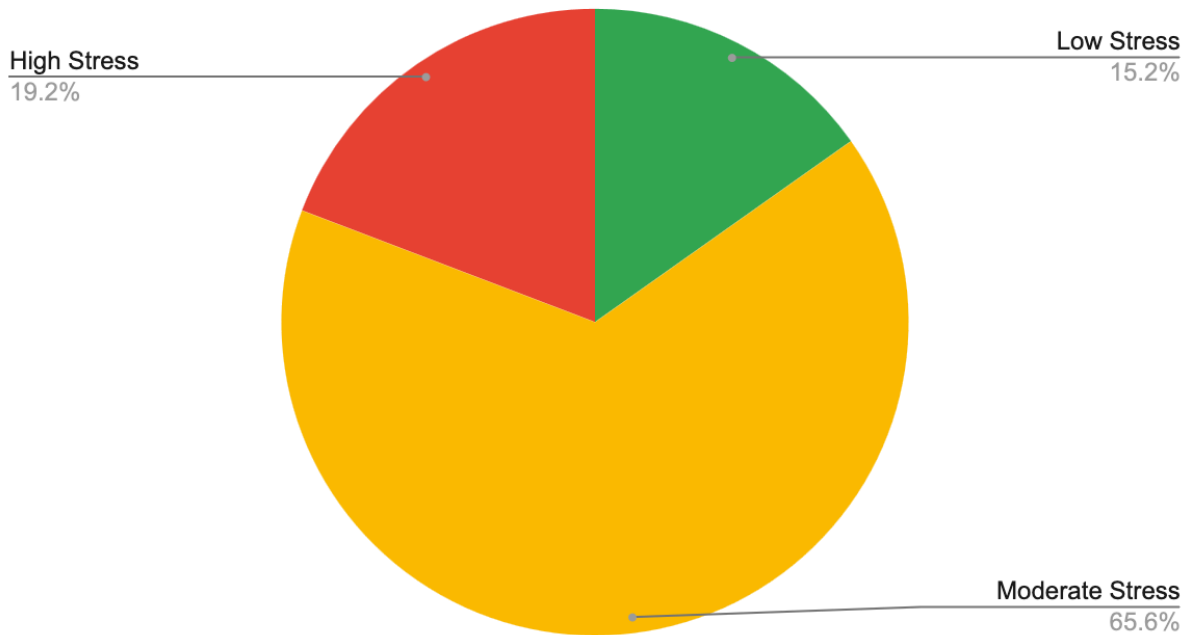
### Top 10 Industries by Highest Percieved Stress Scores



*Figure 8. Top 10 Sectors by Highest Average Perceived Stress Scores*

As shown in the figure above, the industries with participants reporting the highest average perceived stress scores were automotive, marketing, and creative arts. This data is reflective of our overall average PSS score of 20 from the survey. As shown in Figure 9, the industries with the highest PSS scores were all just over 20 and fell within the moderate stress category. Moderate stress means that participants were experiencing a substantial amount of stress, more than “low stress.” The automotive industry is the only industry that scored an average within the “high stress” category, with a score of 33, suggesting participants in that industry experience a concerning amount of perceived stress.

## Perceived Stress

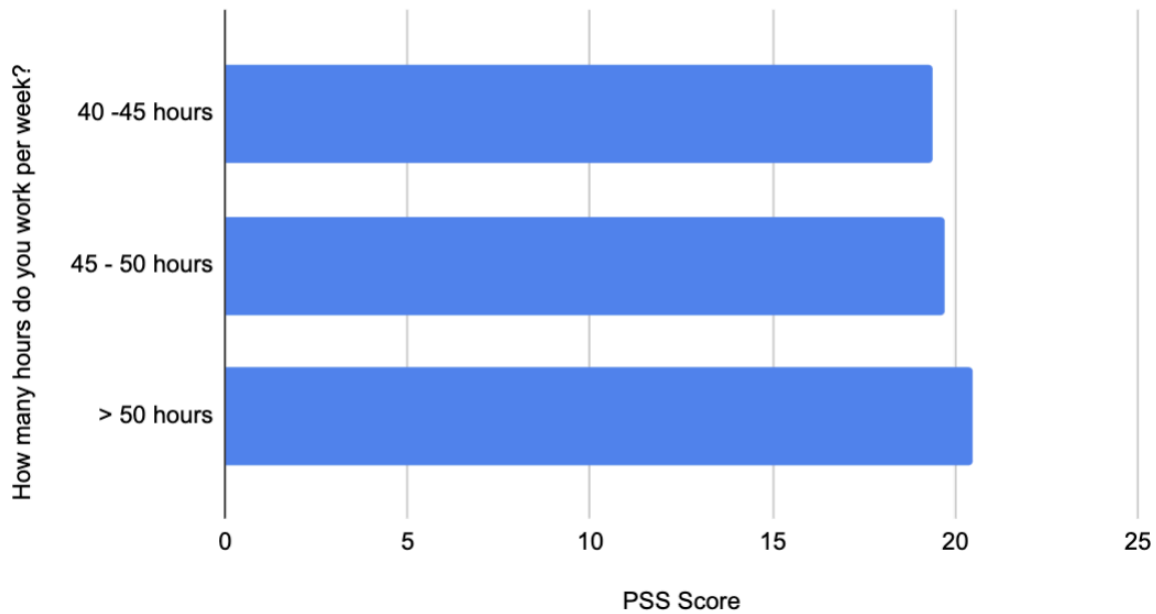


*Figure 9. Perceived Stress Totals*

Most participants had an average individual PSS score of 20 or higher, with 84.8% of our sample reporting scores higher than “low” perceived stress. A majority of these scores (65.5%) fall into the moderate category, which means that many entrepreneurs are experiencing stress levels that are higher than low stress. One-fifth of the sample reported high stress. Higher perceived stress scores have been linked to depression and anxiety (Ezzati et al., 2014).

Nearly half our sample (49.2%) reported working over 40 hours a week, and 61.6% of the sample rating their work-life balance as less than 3 on a scale of 1-5, we expected more participants to score a “high” level of stress. 19.2% of our sample scored a “high stress” as shown in the figure above.

## PSS Score vs. How many hours do you work per week?



*Figure 10. Average PSS Score by Hours Worked*

Entrepreneurs that work more hours tend to score higher on the PSS scale. Shown in the figure above, participants who reported working over 50 hours had the highest average PSS score of 21.5, whereas those who fell under the 40-45 hour category scored an average of 19.

### 4.2.2 Entrepreneur Well-being

Well-being is a broad concept covering physical, mental, and emotional health, all of which affect overall quality of life (Stoewen, 2017). The survey asked participants about their well-being to discover if there were any commonalities among entrepreneurs on this topic.

In this section of the survey, five questions were asked all surrounding well-being. These were based on the WHO-5 questions, which is a global rating of well-being. The WHO scale is meant to assess current well-being, because of this all questions are asked about experiences in the past

two weeks. The scores are calculated on a scale from 0 to 25 with 0 representing the worst and 25 the best quality of life. The WHO-5 consists of five response options,

- All of the time = 5
- Most of the time = 4
- More than half of the time = 3
- Less than half of the time = 2
- Some of the time = 1
- At no time = 0

The total raw score, ranging from 0 to 25, is multiplied by 4 to give the final score, with 0 representing the worst imaginable well-being and 100 representing the best imaginable well-being. Of the 121 survey responses, the average raw score was 11.869 which can be multiplied by 4 to give us a final score of 47.475. Scores that are less than 50 shows possible signs of depression and a sign of poor wellbeing (Omani-Samani, 2019). The responses are shown in the table below.

Responses n (%)						
	At no time	Some of the Time	Less than half the time	More than half the time	Most of the time	All of the time
My daily life has been filled with things that interest me	1 (.82%)	40 (33.06%)	19 (15.7%)	41 (33.88%)	17 (14.05%)	2 (1.65%)
I have felt cheerful and in good spirits	2 (.82%)	36 (29.75%)	20 (16.53%)	40 (33.06%)	21 (17.36%)	3 (2.48%)
I have felt calm and relaxed	5 (4.13%)	30 (24.79%)	25 (20.66%)	37 (30.58%)	16 (13.22%)	6 (4.96%)
I have felt active and vigorous	2 (1.65%)	31 (24.79%)	29 (23.97%)	34 (28.1%)	21 (17.36%)	4 (3.31%)
I woke up feeling fresh	3 (2.48%)	38 (31.4%)	33	25	18	3 (2.48%)

and rested			(27.27%)	(20.66%)	(14.88%)	
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Average (18-25)	Average (26-35)	Average (36-45)	Average (46-55)	Average (56+)
2.8	2.254166667	2.431818182	2.525	2.485714286

The question that stood out was the statement, *“I woke up feeling fresh and rested.”* Prior to the survey being sent out the research team had a hypothesis that this question would show that entrepreneurs are overworked, thus not getting enough sleep at night and not feeling fresh and well rested. From the table we can see that the majority, 74 participants (61%) reported feeling well-rested less than half the time, some time, and never. The bar chart below shows the 61% in the lower half of the graph, giving them a lower score for this particular question.

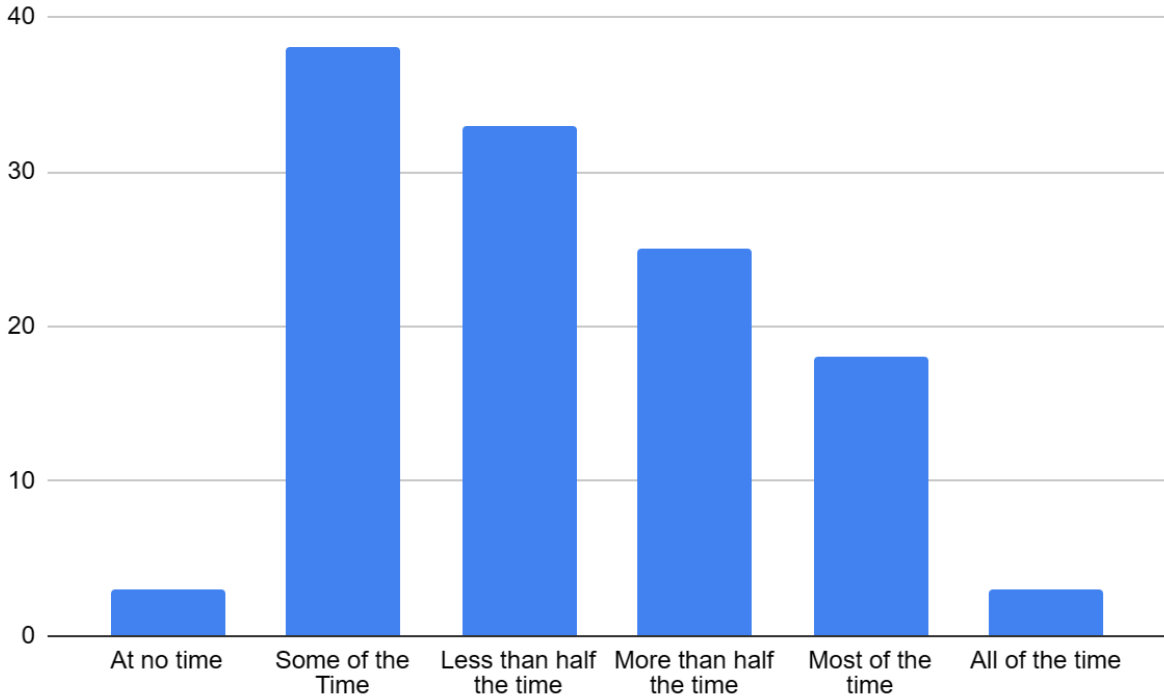




Figure 11. "I woke up feeling fresh and rested"

By looking at the WHO scale split by age groups we can make a few assumptions. The average composite score by age group is shown in the table below. The age group of 26-35 had the greatest score for this section of the survey. The average for this age group is 56, which falls above the poor well-being measure. The 46-55 year olds had an average composite score of 50.5 which just barely does not classify as poor well-being. As for the 26-45 and 56+ age groups, they all had an average score of less than 50. This means that on average, these entrepreneurs have a poor well-being and could be showing possible signs of depression. The lowest average score was 45.08 from the 26-35 age category. This value shows that the entrepreneurs falling in the range of 26-35 years old appear to have the worst well-being when compared by age.

Average (18-25)	Average (26-35)	Average (36-45)	Average (46-55)	Average (56+)
56	45.08333333	48.63636364	50.5	49.71428571

#### 4.2.3 The Normalization of Stress

Entrepreneurs often struggle with the overwhelming stress that comes with running a business. Long work hours, a difficult market, and the pressure to succeed are all factors that play a role in this stress.

When asked about stress during in-depth interviews, almost every participant had some experience with it. All were able to acknowledge their stress, but they were also quick to normalize it. One entrepreneur stated,

*“The stress is there. It’s kind of hand in hand with running a company.”*

Almost all participants understood that they were stressed over something work related, but to them, this stress is normal. The research team came to the conclusion that this is due to the normalization of stress that comes with being an entrepreneur. In the survey, the most common stress level reported was moderate which is notably higher than low or no stress, and confirms the findings from the interviews. This was shown in interviews entrepreneurs explained many aspects of their work life that caused them to feel overwhelmed. However, they did not necessarily describe these feelings as stress, nor did they acknowledge that these feelings were a problem. Reporting moderate stress shows that while the stress is not severe, it is still much higher than low stress and is therefore of concern. The normalization of stress appeared in every interview, with most participants making a point to let us know that their amount of stress was “okay.”

Participant four is the founder and CEO of his company for the past two years. When asked about stressors impacting his life, he began by saying that he doesn't like the word “stress” so he uses the word “challenges.” This participant then spoke of the stress that comes with trying to grow his business and trying to “get it from point A to point B”. He explained that learning as you go and plans not always being straightforward were factors playing into the challenges in his

life. Participant four continued by saying that the lack of technological advancements is one of the most frustrating aspects on the business side. He brought up how when trying to accomplish something, needing to submit certain forms on paper is frustrating- especially because it is beyond his control. After describing the specific causes for stress he ended with “it's just pure exhaustion, pure exhaustion. Sometimes I just want to switch off.” When the investigator followed up this story with a question about coping with stress, his response was,

*“Like I said I'm not using the word stress. And that is one of the ways I cope with it, I don't bring it into existence .”*

Close to five minutes of this interview was spent discussing the “challenges” in this entrepreneur's life; yet, they still refused to call it stress. It seemed as if this participant was afraid to admit that they experienced stress. The normalization of stress in the business sector was shown across the board in all interviews. It causes these entrepreneurs to push all of their feelings away and invalidate the stress that they report feeling.

#### 4.2.4 Main Sources of Stress Among Entrepreneurs

##### 4.2.4.1 Long Work Hours

One participant spoke about the long hours that most entrepreneurs face. She explained that even after years her business was not making enough profit to sustain her life. This is why she has a full-time job on top of being an entrepreneur. She stated that she enjoyed both her full-time job and running her own company. She felt very passionate about her business which is why she spends her free time trying to develop her company. When walking the investigator through her

every day life, she said that she is constantly going from 6:00 to 18:00 almost everyday. In the morning she wakes up, gets her child ready for the day, and drops them off at daycare. After that she goes to the gym, which she explained helps her reduce stress. Then for the whole rest of the day she is either working her full-time job or working to improve her company. Five of the entrepreneurs interviewed shared the same experience of being an entrepreneur and working a full time job to support their families.

This points to another major stressor found among our participants. It was found that nearly half of our participants (49.2%) are working over 40 hours a week, as shown in Figure 11.

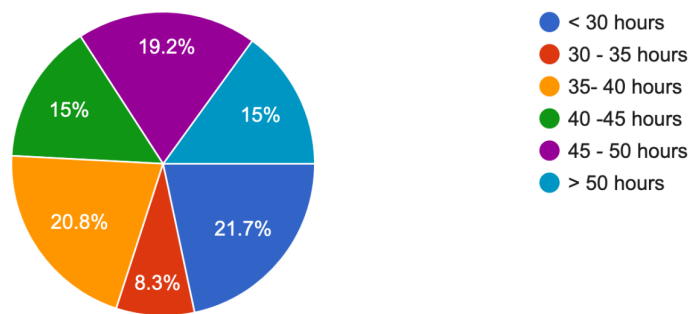


Figure 12: Entrepreneur Working Hours

This indicates a large portion of our study population may experience some stress due to working. In interviews, participants expanded on this tendency to overwork and the pressures that come with it.

#### 4.2.4.2 Crowded Market

The female entrepreneur mentioned earlier explained later in the interview her opinion on the business market. It was explained that because Namibia is a smaller country, it makes it difficult to reach her target audience. She stated, “This tends to be dominant players that have already

captured such a large market. So it tends to get saturated pretty quickly.” Starting a business is already intimidating, but fighting for a spot on the market puts even more stress on the shoulders of new entrepreneurs.

#### 4.2.4.3 Pressure to Succeed

Another interview that was conducted with a male co-founder showed the research team the pressure that entrepreneurs constantly feel. He explained that many people in Namibia are not fortunate enough to receive an education. This often means that some Namibians may find themselves as the sole provider for their entire family. This participant spoke about how many entrepreneurs have to put a large amount of their personal funds into their business before they can start to make a profit. He explained that his business has to fully support himself, his wife, his child, and his parents. In the very early days of starting his business he felt an immense amount of pressure to succeed because he had already put so much money into starting it and his whole family was counting on him to make it work. Not only was he feeling pressure from his family but he was feeling pressure from himself. He did not want to fail or disappoint the people he cared about most.

Between long working hours, fighting for a spot on the market, and the constant pressure to succeed, entrepreneurs have to deal with stress almost every day. Acknowledging stress and where it comes from is the first step in trying to improve one's well-being.

### **4.3 Objective 2: Examine The Namibian Business Landscape**

#### 4.3.1 Namibian Business Culture Through the Eyes of NIPDB Employees

Upon our arrival at the NIPDB office on the first day of work, we were greeted with smiles. Our

first activity of the day was a tour of the building. We were introduced to the entire company and everyone we met seemed happy to meet us. They embraced us into their company with open arms. The culture at the NIPDB is very social. It's common to see coworkers chatting whilst doing their work, and every morning is marked by a series of "good mornings" and waves. However, this isn't to say that people are not busy. In fact, we found it challenging to even schedule meetings with our sponsors due to their busy schedules. This made it difficult for us to receive feedback on our work. One employee we interviewed shared similar troubles and found communication between them and their senior managers to be lacking. To build on this, another interviewee commented on how they feel HR doesn't care about employee feedback. She stated that *"there's not a general trust for HR where people...feel like they're listened to, but they're not heard."* This points to a larger theme of lack of communication at the NIPDB.

Many participants also reported that working a full-time job at the NIPDB made it difficult to pursue other goals outside of their job. The typical Namibian workday is an hour longer than the typical American 9-to-5. It goes from 8 am to 5 pm according to the Labour Act (2007). This isn't to mention the time it takes to commute to work, of which three interview participants from the NIPDB reported their commute taking thirty minutes or more and stated that their commute was a source of stress for them. This leaves employees with very little free time to pursue goals outside of work and leads many to getting less than adequate sleep. One employee that we interviewed stated that, between pursuing a degree and working full-time, she only received 6 hours of sleep on average per night. Due to this, she mentioned that being tired has become a new normal for her. She spends her Saturdays at church and feels that Sundays are her only source of free time. Another interview participant also stated that he had *"literally and not*

*figuratively spent the night at the office more than once and seen the sun come up.*" Receiving less than adequate sleep can increase stress further and decrease productivity. From these interviews, it is clear that work-life balance is something that could be improved at the NIPDB.

Despite the apparent issues regarding work-life balance at the NIPDB, some employees deny the need for further support in managing their stress or deny their stress existing at all. One interviewee mentioned that he works from 8 am to 8 pm every night, and is only able to spend a couple hours with his family before he goes to sleep. However, he stated that although "*workload can be a lot, it's not something that would be called stress. It's just a challenge.*" In addition to this, the previous participant who mentioned spending nights in the office stated that in terms of stress he was doing "very good." These examples highlight a prioritization of work over well-being and a normalization of the stress they're experiencing.

The NIPDB has wellness days twice a year. During this day, they do various workshops related to wellness and bring in a contracted psychologist. However, some of the employees that we interviewed stated that seeking help from this psychologist would be uncomfortable for them. They feel that going to this counselor would make them seem weak or incapable to their coworkers. With this person only coming in twice a year and not being an employee of the NIPDB, interview participants also stated that they see this person as an outsider. This is why many people reported looking to religion, their friends, or their family for mental health support instead.

The NIPDB offices are quite nice. Every room has a sleek look with white walls and gray

flooring. The workspaces are open-concept, allowing for easy collaboration between coworkers. There are two cafeterias where employees can pour themselves a free cup of coffee or tea and enjoy meals together. Even the bathrooms are nice. In addition to all of these things that are commonplace at many offices, the NIPDB also has a quiet room. The quiet room is decked out with couches and beanbags, and the lighting is more yellow than other rooms in the building. It's a place where employees can go to relax if they're feeling stressed, and it's a place everyone in our group used frequently during our time at the NIPDB. Many of the people we interviewed reported that having the quiet room was useful for them. One person expressed the importance of "taking a step back" and told us that they use this room when their work is particularly overwhelming to either take a nap or write down their thoughts.

Working at the NIPDB has exposed our group to what being a part of the Namibian business sector is like. It is social, it is busy, and the days are long. Many people feel stressed in regards to everyday things like poor communication, time management, and lengthy commutes. Overall, the NIPDB does quite a lot to support the mental health of its employees. Not only do they have a contracted psychologist, but they also provide employees with a quiet place to wind down when they're feeling stressed. The main things holding the NIPDB back from a wellness perspective are the normalization of stress and overworking. An employee we interviewed stated that *"I feel like, in Africa, people don't really care about mental health. They expect us to be soldiers. They expect us to be strong."* This quote highlights a need for increased stress management and mental health support at the NIPDB.



#### **4.4 Objective 3: Justifying Mental Health Support Programs & Resources**

With the findings from our survey and interviews with entrepreneurs, it becomes evident that a mental health support system within the entrepreneurial ecosystem is not only desirable but necessary. One entrepreneur in our survey made a very impactful comment by saying *“I’m suffering from depression and it’s only getting worse.”* Another entrepreneur said *“I need the support please”* in their survey response. There is no doubt that based on these comments, the call for action within the Namibian entrepreneurial community is loud and clear.

Additionally, interview participants from both the NIPDB and MSMEs expressed gratitude for our project's focus on mental health, stressing its importance. One NIPDB employee remarked, *“Thank you for doing this”*. These responses are clear demands from enterprise owners and employees for dedicated mental health support.

##### **4.4.1 Entrepreneur Recommendations**

One of our interview questions was *“What could benefit your health and well-being provided by the NIPDB or otherwise?”*. In multiple interviews, some sort of mentorship program was mentioned. Many interviews consisted of stories of struggles in the early stages of starting a business. One participant stated, *“I need to speak to someone ASAP. I need business mentorship”* in their survey response. An overwhelming number of Namibian entrepreneurs stated that they had no one to teach them the proper way to start a business or how to maintain it. With the lack of business education, a mentorship program would give new entrepreneurs the guidance many wished they had.

In almost half of the interviews, entrepreneurs stated that they are struggling financially. In one interview, an entrepreneur said that most MSME owners have no generational wealth to fall back on, so taking risks within the business is often not an option. Insufficient funds make it so entrepreneurs can not reach out to other entrepreneurs to learn about the technical aspects of starting and maintaining a business. Many companies are started without proper knowledge on company registration, shareholding, and founding documents and contracts. These are all things that a senior business owner or mentor can teach to a new MSME owner. The lack of background knowledge causes immense amounts of stress and pressure on the founder of the company.

## 5.0 Discussion

The objectives of this project were to identify stressors affecting MSME owners, examine the Namibian business culture, and justify Mental Health programs and resources. From our study, we were able to come up with three key findings. These include a lack of guidance for new entrepreneurs, normalization of stress, and overworking.

A large portion of our study captured the experiences of micro-business entrepreneurs. Over 70% of participants who took our survey identified their business as a "micro-enterprise", meaning they had an annual income of less than N\$ 300,000. This gives our study a new perspective specific to the owners and founders of micro-enterprises. Many of these entrepreneurs have significantly less experience working in their industries in terms of age and years of experience when compared to those working within small or medium enterprises. A livable wage in Namibia is N\$3,670 a month for a family of 4 (Labour Dynamics CC Labour Relations

Practioners, 2023). This may be an additional stressor for owners of micro SMEs, as their income would likely fall below a livable wage.

Lack of guidance was a significant source of stress for MSME owners surveyed. Many of the people we interviewed and surveyed were struggling with things like marketing, managing finances, and managing time. With limited accessibility to resources for help on these things, a large proportion of study participants called for a mentorship program. Having a mentor when running a business helps newer entrepreneurs grow their company, have a second opinion when making big decisions, and learn “decades of institutional knowledge” (Paradise, 2023).

While many entrepreneurs were able to admit that they experienced stress, none admitted that it was a problem affecting their life. In more than one interview, participants would downplay their stress yet continue to talk about all of the things they’re struggling with at work. This shows a clear disconnect between what they’re saying and what they’re experiencing. Interviews with NIPDB employees showed similar results. Multiple employees shared that they sometimes spent up to twelve hours per day in the office and didn’t get enough sleep, yet stated their work-life balance as being good. The reasoning for this normalization of stress is still unknown. While one might assume that this normalization is due to the stigma surrounding mental health, our findings were inconclusive and we are not able to make that assumption. We encourage future researchers on this topic to further probe participants about stigma.

That being said, our research confirms that these entrepreneurs are experiencing stress. 15% of our sample reported experiencing low stress according to the PSS, 65.5% reported moderate, and

19.2% reported high perceived stress. 84.8% of the study population reported dealing with some substantial amount of stress; 19.2% of which reported high levels of perceived stress. This was confirmed by the WHO-5 scale, where half of our sample scored less than 50 out of 100 possible points, indicating a lack of wellbeing.

A recurring theme across our research was the tendency these entrepreneurs had to work well over recommended working hours. The World Health Organization discourages long working hours, asserting that overworking can lead to health complications such as heart disease and strokes (World Health Organization., n.d). However, according to the Labour Act passed in 2007, the expected Namibian work week is 45 hours or 9 hours per day.

Some additional findings included the increased perceived stress found among participants who worked in the automotive industry. While this finding was based on the experience of 2 participants, research indicates there may be some unique stressors present among those who work in automotive industries. Being one of the most dangerous industries to work in, workers in the industry report higher workload and physical stress (Jame Chenarboo et al., 2022).

These findings show a clear need for increased mental health support among entrepreneurs. For institutions like the NIPDB, improving the well-being of its employees and MSME owners who are affiliated with the organization can yield a positive impact for both sides. As we discussed in our introduction, businesses that successfully implement mental health programs see a significant increase in productivity and have an advantage over their rivals in employing top talent.

Additionally, according to their website, “NIPDB exists to unlock opportunities that enable a better quality of life for all Namibians”. Improving the well-being of these entrepreneurs who are essentially the driving force behind the expansion of a country’s economic power, will make their businesses more productive, efficient, and sustainable. This chain reaction of positive impact and value addition on this specific group of individuals will allow the NIPDB to unlock prospects for Namibia that could vary from decreased unemployment to meeting its responsibility toward fulfilling the Sustainable Development Goals (SDGs) objectives proposed by the United Nations.

More specifically, Namibia can get closer to accomplishing SDG 3 by fostering resilience and psychological well-being. With our recommendations, entrepreneurs will have help in the prevention, identification, and management of mental health issues. This will boost their overall productivity and success. Namibia will be able to fulfill SDG 8 on Decent Work and Economic Growth as a result of this, which will help foster an atmosphere encouraging sustainable economic growth and development. Since the NIPDB is affiliated with the office of the president and thus serves the interests of the Namibian government, this is a goal that aligns with the company’s objectives. Namibia among the rest of the 190 members of the United Nations have agreed to try to achieve the 17 SDGs by the year 2030.

## 6.0 Recommendations

### 6.1 Mental Health Program

Mental health stigma is the negative connotation and stereotypes when talking about mental health. The normalization of stress in Namibia leads to a lack of knowledge on mental health and

more importantly, creates barriers when trying to get help and support from others (Ahad et al., 2023). By educating others on mental health, the hope is that the stigma is reduced enough so more people will seek help when needed.

A mental health program designed specifically for entrepreneurs will be geared towards fostering a community among business owners. Teaching about mental health and strategies to cope is very needed in the business sector (Hennekam et al., 2020). Ideally, this program will be a group that will meet twice a month where mental health is a large topic. Entrepreneurs are seeking support networks among each other. One participant said in the survey, “I want more healthy conversations and collaborations”. By having this program be a group program as opposed to one-on-one, it will bring entrepreneurs together and create a support network among each other.

In this mental health program, each week does not need to be teaching about mental health. Some weeks will involve wellness activities like meditation to reduce stress. A free way to move your body in a group of peers is something that the MSME owners are calling for.

Additionally, this mental health program can include a mentorship element that would align with the surveyed entrepreneurs’ demands. Ideally, a mentor will be a business owner who has been in the business sector for many years. This person will know their way around the technical aspects of running a business. They will also be able to relate to the newfound business owner in times of struggle early on in their company. Mentors will be the first point of contact when hitting a roadblock. If the MSME owner has questions about technical aspects, coping with stress, work-life balance, and even just someone to talk to, their mentors will be the first ones to hear.

By matching up mentors with mentees of a similar race, gender, or sector, the hope is that there will be many similarities between the two.

This mental health program will directly cater towards what the entrepreneurs need. Education and wellness activities help reduce stress and lower the chance of a mental health crisis. A program created to create a support network and develop coping strategies will help to reduce the stigma and create a safe space for entrepreneurs to seek help. The mentorship element will assist these individuals in developing the necessary knowledge and confidence to start or run their businesses.

## **6.2 Recommendations For The NIPDB**

### **6.2.1 Employee Assistance Program and Workshops**

An Employee Assistance Program (EAP) would benefit NIPDB staff. This is typically a program purchased or funded by the employer, provided by an external organization, or occasionally by a department within the company. Employees can use this short-term counseling service to better handle obstacles in their personal and professional lives. Effective EAP programs have demonstrated significant benefits like improved mental health, increased productivity, and improved work environment in countries like South Africa and provide counseling in addition to legal and financial advice (Attridge 2023). By using EAPs that offer services like stress management workshops and crisis intervention, for instance, worker productivity has increased and stress and absenteeism have been successfully reduced in Australia and New Zealand. (Bouzikos et al., 2022).

Through interaction and interviews with NIPDB employees, we became aware that stress is an unavoidable part of professional life. It declines an individual's mental and physical health, and at the same time helps us become more productive by making us aware of our responsibilities. EAP sessions that include training in mindfulness, time management, and relaxation techniques, for instance, would empower employees to focus on the positive element of the sometimes complex feeling that we call stress. These sessions can also be designed to raise awareness, reduce stigma around mental health issues, and encourage employees to seek support whenever they need it.

### 6.2.2 Online Suggestion Box

From the interviews, it was made clear that the NIPDB needs to build better trust and communication between managers and their employees. Multiple employees that we interviewed reported poor communication. To improve this, we are suggesting that the NIPDB create an online suggestion box where employees from each department can anonymously give feedback to their managers. This will help employees feel more heard, and the anonymity will hopefully encourage people to be more open and honest. Additionally, having a suggestion box will allow managers to go through feedback when they have time to do so, and the wide range of ideas can lead to innovative solutions for improving processes, products, or the work environment (Lasrado et al., 2016). There are also disadvantages associated with this scheme. The easy submission of feedback can lead to an overload of information and an overwhelming number of irrelevant suggestions, or its misuse through the submission of malicious comments, which can create a negative atmosphere (Lasrado et al., 2016).



### 6.2.3 Flexible Work Arrangements

Flexible work arrangements, like remote work, is another recommendation that could be useful to the NIPDB. These arrangements improve employees' mental health and well-being (Anderson, 2024). The stress and time lost on the daily commute to a physical office would be eliminated. In addition to this, having a hybrid work schedule would allow employees working on other goals outside of work at the NIPDB to manage their time better. One employee we interviewed also reported that she struggles with the strict work hours that the NIPDB has. These hours make it difficult for her to take her mother to her cancer treatments and spend time with her family. Having the option to work from home would greatly improve her and other employees' work-life balance.

Employees can design spaces that are customized to their needs when they work in a serene and private environment. Employee productivity and focus are further increased by this (Hafeez et al., 2019). The primary disadvantage of working from home is the blurred line between work and personal life. Working from home can lead people to work beyond their hours and increase the carry over of work related stress into their home (Vyas, 2022). However, having a hybrid work structure where an employee works from home at least once a week has been shown to improve work-life balance (Vyas, 2022).

## 7.0 Conclusion

Many people in Namibia struggle with their mental health. However, due to a lack of resources and the stigma surrounding mental health, people find it difficult to seek help. Being an entrepreneur can make this task even more difficult. Many business owners try to maintain an air

of control because they worry that showing weakness will jeopardize their reputation. Oftentimes, the mental health of entrepreneurs is tied to the success of their business as well. They get stuck in a never-ending work mindset, giving up socializing and downtime, and spending all of their free time thinking about work.

From our results, we were able to identify three key findings. The first is a need for mentorship. A majority of the entrepreneurs that we surveyed had only been in business for five years or less. In addition to this, many of the people we interviewed spoke of issues relating to time management, financial constraints, and marketing. All of this points to a lack of experience and a need for guidance among these MSME owners. The second key finding is the normalization of stress. We found that, although entrepreneurs were able to admit that they were stressed, they did not acknowledge their stress as an issue. Many of the people we interviewed and surveyed reported their stress as coming hand in hand with running a company.

Our final key finding was the tendency for entrepreneurs to overwork. Several entrepreneurs that we interviewed stated that they worked well over the WHO's recommended working hours of 35-40 hours per week. Some were even found working over the typical Namibian working hours (45 hours a week) as per the Namibian Labour Act (2007). Working over 40 hours a week is a major hindrance on not only mental health, but physical health. However, working over 45 hours a week in Namibia is not only unhealthy, but illegal. Many sacrifice family time or sleep in order to manage their business which can increase stress even more.

The second recommendation we had for both entrepreneurs and NIPDB employees was a

wellness program. We found that normalization of stress and overworking were common themes throughout both our survey responses and one-on-one interviews. The wellness program would meet once or twice a month and teach people about ways to manage their time and cope with their stress. In addition to this, the program would serve to minimize mental health stigma and encourage people to seek help when they need it.

From our interviews with NIPDB employees, it was found that half of them think that the NIPDB already has good mental health support. The other half had neutral opinions or didn't mention it at all. Work-life balance and communication issues were the two things brought up the most in interviews. This is why our team has suggested that the NIPDB create an online suggestion box and allow their employees the option of a hybrid work schedule, in addition to the wellness program. Communication is an important part of working with other people, and it's clear that there are improvements to be made at the NIPDB, particularly between managers, HR, and lower-ranking employees. Work-life balance issues are also very prevalent despite some people denying them. Offering the option of working from home would likely decrease a significant amount of stress for some employees of the NIPDB.

With the recommendations we've provided in this paper, hopefully, the NIPDB can make a meaningful impact on the mental health of both their employees and the entrepreneurs they provide support to.

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## Appendix

### **Appendix A: Interview Informed Consent**

Investigator:

### Contact Information:

Title of Research Study: Mental health and well-being of MSME entrepreneurs

Sponsor: NIPDB

### Introduction:

You are being asked to participate in a research study. Before you agree, however, you must be fully informed about the purpose of the study, the procedures to be followed, and any benefits, risks or discomfort that you may experience as a result of your participation. This form presents information about the study so that you may make a fully informed decision regarding your participation.

### Purpose of the study:

You are being offered the opportunity to participate in this study because you are the entrepreneur of an MSME. This study aims to learn how mental health and well-being affect entrepreneurs specifically. The goal is to eventually create a mental health support system for all Namibian entrepreneurs.

### Procedures to be followed:

The one-on-one interview will be conducted in the NIPDB office or on-site at your company. This decision is left to your discretion. The interview will be approximately 45 minutes long. During the interview, your conversation will be fully audio-recorded to be reviewed once the interview is complete. Any personal or identifiable information will be redacted from the transcript. If the participant would like to end the interview they may do so at any time. Following the interview, the transcript collected will be read and reviewed to obtain qualitative data.

### Risk to study participants

Refusal to participate in this study will result in no penalty or loss of benefit to you. Mental health and well-being are very sensitive subjects that may be triggering. It is important to the research team that we approach this topic with sensitivity and respect.

### Benefits to research participants and others

There are no foreseeable benefits.

### Record-keeping confidentiality

The four students on the research team will have access to records of the information given during this focus group. The data will be stored and maintained on a Google Drive that will be

password-protected on all computers of the four members. Records of your participation in this study will be held confidential so far as permitted by law. However, our team of student study investigators will be able to inspect and have access to confidential data that identifies you by name. Our sponsor (NIPDB), its designee, and the Worcester Polytechnic Institute Institutional Review Board (WPI IRB) will, at most, be allowed to review our processed, dis-identified data that will not be linked back to you. Any publication or presentation of the data will not identify you.

For more information about this research or about the rights of research participation, contact:

Research team at [gr-nipdb@wpi.edu](mailto:gr-nipdb@wpi.edu)

IRB Manager Ruth McKeogh, Tel. 508 831-6699, Email: [irb@wpi.edu](mailto:irb@wpi.edu)

Human Protection Administrator Gabriel Johnson, Tel. 508-831-4989, Email:

[gjohnson@wpi.edu](mailto:gjohnson@wpi.edu)

Your participation in this research is voluntary.

Your participation is voluntary and you may stop or withdraw any information you have provided at any time. The research team retains the right to cancel or postpone the interview at any time if they see fit.

By signing below, you acknowledge that you have been informed about and consent to be a participant in the study described above. Make sure that your questions are answered to your satisfaction before signing. You are entitled to retain a copy of this consent agreement.

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Researcher Signature \_\_\_\_\_ Date: \_\_\_\_\_

## Appendix B: NIPDB Mental Health Support Background & Recruitment Survey

### Mental Health Support Survey

**Study Title:** Mental Health Support Model. A study to address the mental health challenges of entrepreneurs of micro, small, and medium enterprises.


**Study Goal:** This survey aims to assess the needs of mental health support for Namibian entrepreneurs. Investigating mental health and well-being among entrepreneurs will give us a better understanding of common struggles and challenges. With this research, the Namibia Investment Promotion and Development Board (NIPDB) and Worcester Polytechnic Institute (WPI) aim to develop a support system for entrepreneurs..

**Procedures to be Followed:** This survey will take 3 - 5 minutes to complete. The first section of the survey will ask background questions so that we can get an understanding of you and your company. This information will be used to draw comparisons between different groups of people and types of businesses. The second section will assess the level of stress in your life, if any. While the third section will ask about your well-being in the past two weeks. In the fourth section you will be asked about your general wellness and then end the survey with answering if you would like to continue to participate in additional mental health research and contribute to the promotion of well-being.

**Record Keeping and Confidentiality:** Only the WPI research team will have access to the survey responses. The data will be stored and maintained on a Google Drive which is password-protected on all computers of the WPI research team. Records of your participation in this study will be held confidential as far as permitted by law. However, the study investigators, the sponsor (NIPDB or its designee and, under certain circumstances, the Worcester Polytechnic Institute Institutional Review Board (WPI IRB) will be able to inspect and have access to confidential data that identifies you by name. Any publication or presentation of the data will not identify you.

**Risks:** Mental health and well-being are very sensitive subjects that may be triggering. It is important to the research team that we approach this topic with sensitivity and respect.

ashleighmperez140@gmail.com [Switch account](#)

 Not shared



\* Indicates required question

Do you consent to participate in the survey described above. \*

Yes

No

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## NIPDB Mental Health Ecosystem Support

We are a team of student researchers from Worcester Polytechnic Institute investigating the state of Mental Health within companies working with the NIPDB. We aim to produce recommendations to develop a Mental Health Support Model specific to the SME Ecosystem and be able to help entrepreneurs like you.

This survey should take no more than 5 minutes to complete. Your participation is greatly appreciated.

What is your age?

Choose ▼



What is your race/ethnicity? (Please select all that apply)

- Black
- White
- Mixed Race
- Prefer not to answer
- Other:

What is your religious or spiritual identity? (Please select all that apply)

- Christian
- Muslim
- Jewish
- Buddhist
- African Traditional Religion
- I am not religious or spritual
- Prefer not to answer
- Other:

What is your title/position within your company?

Choose



How long have you been running your company?

 ▼

What sector is your company in/what type of business? (Select all that apply)

- Agriculture and Forestry
- Fishing and Aquaculture
- Water and Sanitization
- Cleaning Related Services
- Mining and Extractive Industries
- Jewellery Making and Gemstones Processing
- Manufacturing
- Textile, Clothing and Leather Manufacturing
- Engineering, Construction, and Infrastructure
- Renewable Energy and Power Generation
- Oil and Gas
- Automotive Industry
- Transportation and Logistics
- Education, Training and Academic Services
- Professional Services (Legal, Consultancy, Admin, etc.)
- Information Technology and Software Development
- E-commerce and Online Services
- Banking, Insurance, and Financial Services
- Marketing, Branding, and Communications
- Creative, Arts, and Entertainment
- Tourism, Hospitality, and Leisure
- Restaurants, Food and Beverage Industry
- Retail and Wholesale Trade



- Healthcare and Pharmaceuticals
- Beauty and Cosmetology
- Chemicals and Industrial Care Products
- Defense and Security Services
- Real Estate and Property Development
- Sport and Fitness Services
- Other:

What region is your company located in?

Choose ▼

What size is your company?

- Micro (Up to N\$ 300 000)
- Small (Up to N\$ 3 000 000)
- Medium (Up to N\$ 10 000 000)

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## Stress

Using the 0 - 4 scale below, indicate your agreement with each item by indicating that response for each statement.

In the last month, how often have you been upset because of something that happened unexpectedly?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

In the last month, how often have you felt that you were unable to control the important things in your life?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Often



In the last month, how often have you felt nervous and stressed?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

In the last month, how often have you felt confident about your ability to handle your personal problems?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

In the last month, how often have you felt that things were going your way?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

In the last month, how often have you found that you could not cope with everything you had to do?

	0	1	2	3	4	
Never	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

In the last month, how often have you been able to control irritations in your life?

0 1 2 3 4

Never      Very Often

In the last month, how often have you felt that you were on top of things?

0 1 2 3 4

Never      Very Often

In the last month, how often have you been angered because of things that happened that were outside of your control?

0 1 2 3 4

Never      Often

In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

0 1 2 3 4

Never      Often

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## Well Being

Please indicate for each of the five statements indicate how often you have experienced each **over the past TWO WEEKS**

My daily life has been filled with things that interest me

	At no time	Some of the time	Less than half the time	More than half the time	Most of the time	All of the time
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



I have felt cheerful and in good spirits

	At no time	Some of the time	Less than half the time	More than half the time	Most of the time	All of the time
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have felt calm and relaxed

	At no time	Some of the time	Less than half the time	More than half the time	Most of the time	All of the time
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have felt active and vigorous

	At no time	Some of the time	Less than half the time	More than half the time	Most of the time	All of the time
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I woke up feeling fresh and rested

	At no time	Some of the time	Less than half the time	More than half the time	Most of the time	All of the time
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Wellness

In the past **TWO WEEKS**, how often have you...?

Consumed a healthy meal

	Never	Rarely	Once per week	Three times per week	Every day
Choose an Option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Exercised and remained active

	Never	Rarely	Once per week	Three times per week	Every day
Choose an Option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Addressed mental health challenges yourself and coped with them effectively

	Never	Rarely	Once per week	Three times per week	Every day
Choose an option	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How many hours do you work per week?

- < 30 hours
- 30 - 35 hours
- 35- 40 hours
- 40 -45 hours
- 45 - 50 hours
- > 50 hours

How would you rate your satisfaction with your work-life balance?

1      2      3      4      5

Very Unsatisfied                        Very Satisfied

Is there anything additional you would like to tell us regarding what would support your mental health?

Your answer

Are you willing to meet with our research team to discuss additional questions to help develop mental health support for entrepreneurs such as yourself? \*

- Yes, I would be most comfortable in a 1-on-1 in person interview
- Yes, I would be most comfortable in a focus group of my peers
- Yes, I'm open to either
- Maybe, I would need more information
- No

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## Research Information

One-on-one interviews may be conducted in person in the NIPDB offices, on-site in your offices (within Windhoek), or virtually over Google Meet. A member of our student research team facilitating and guiding you through questions.

Focus Groups will be conducted within the NIPDB offices and will consist of you and peers of yours discussing prompts given by our student facilitator. Either session should last no longer than 30 minutes. (include dates)

### Data Privacy Notice

Only the four students on the research team will have access to the survey responses. Records of your participation in this study will be held confidential as far as permitted by law. However, the study investigators, the sponsor (NIPDB) or its designee and, under certain circumstances, the Worcester Polytechnic Institute Institutional Review Board (WPI IRB) will be able to inspect and have access to confidential data that identifies you by name. Any publication or presentation of the data will not identify you.

### Focus Group Location

Focus Groups will take place within the NIPDB offices



**Interview location preferences?**

- In-person in the NIPDB
- In-person in my office
- Virtually
- No Preference

**Contact Preference:**

- Email
- Phone
- Other:

**Email:**

Your answer

**Phone:**

Your answer

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**Submit**

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### **Appendix C: Interview Guide:**

1. Can you tell me about your company?
2. What do you do at your company?
3. What does the day-to-day of running your business look like?
4. What stressors are currently impacting your life?
  - a. What are some of the overwhelming situations involved with running your company?
  - b. Difficulties
  - c. Challenges
  - d. Things that cause you to be concerned
  - e. Things that stress you
  - f. Keeps you awake at night
  - g. What worries you
  - h. What sorts of things give you a headache
5. How do you cope with stress?
6. What is the ecosystem like right now? (business sector)
  - a. How is/isn't it working for you?
7. What could benefit your health/well-being (provided by the NIPDB or otherwise)?
8. Do you have any questions or comments about our research?

## Appendix D: Survey Advertising/Recruitment Material

**CALL FOR PARTICIPATION**



**MSME MENTAL HEALTH SUPPORT MODEL SURVEY**

The survey aim to understand the mental health needs of Namibian entrepreneurs. The goal is to identify challenges and to support Namibia's entrepreneurial ecosystem. This survey will be conducted by Worcester Polytechnic Institute (WPI) in collaboration with the Namibia Investment Promotion and Development Board (NIPDB).

**Survey Details:**  
The survey takes about 3-5 minutes to complete and all responses will be treated with the utmost confidentiality. Your feedback is essential for crafting effective mental health support for entrepreneurs.

**For more information, please contact:**  
**Email:** [startups@nipdb.com](mailto:startups@nipdb.com)  
**Phone:** +264 83 333 8619

**Survey Link:**  
<https://forms.gle/AxgrZnv6w4yEoikp9>





## Appendix E: Interview Advertising/Recruitment Material

Hello,

Thank you for taking the time to fill our MSME Mental Health Support Model Survey. We are the student research team from WPI working with the NIPDB to research methods of mental health support for entrepreneurs of MSMEs. In the survey, you indicated that you would be interested in participating in a one-on-one interview. What is your availability this week?

Participation in this study is voluntary, and you are free to withdraw at any time. We've attached a copy of the informed consent containing important information regarding your participation in the study. You will be provided with the informed consent prior to beginning the interview but feel free to review it ahead of time. If you no longer wish to participate in this portion of our research, please let us know as soon as possible.

Thank you,

### MSME Mental Health Research Team

Ashleigh Perez, Erin Brodigan, Sara Kelly, & Dimitris Graikos  
NIPDB MSME Ecosystem Department  
Worcester Polytechnic Institute (WPI)  
Gmail: [startups@nipdb.com](mailto:startups@nipdb.com)  
Outlook: [gr-NIPDB@wpi.edu](mailto:gr-NIPDB@wpi.edu)

## Appendix F: Entrepreneur Code Book

Primary Code	Secondary Code	Tertiary Code	Times Mentioned in Interviews	Definition	Quotes
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Challenges	Work-Life Balance	Time Management	III	Struggles with managing time. Participants may overwork themselves or have issues finding the time to accomplish everything they'd like.	"So the hours are very very long, especially with when it comes to researching and and even entertaining some clients or sometimes we have to go after hours and yeah, so hours are very long. So you you're looking at probably 10 to 11 hour working day, yeah." (2)	
				"[I want] to adapt to a slow lifestyle" (survey)		
				"I never felt I had enough time to accomplish what I want to do"(4) "I wish there were two of me I wish there were more hours in the day"(4)		
			Pressure to Succeed		Participants show that their businesses success involves more than just themselves. Because of how much money it takes to start a business, entrepreneurs want to make sure their business succeeds.	"we have families we have to provide for, my job benefits more than just myself" (13)
					"most of us [entrepreneurs] don't have generational wealth to fall back on " (13)	
			MH/Stress Stigma		Participants reveal stigma towards mental health related matters. This may retract from their work-life balance and may encourage overworking.	"There is no such thing as work-life balance for an Entrepreneur. It's a myth. Key is finding something we are passionate about and letting that become your life's work." (survey)
					"As my business struggles to grow, I cannot cope with life issues as this is my bread and butter." (survey)	
					"Stressing is just about the low growth of the business. If that is fine I will be mentally fine." (survey)	
		"The stress is there. It's kind of hand in hand with running a company." (3)				
				"I don't like to use the word stress		

					rather challenges" (4)
					"like I said I'm not using the word stress yeah and that is one of the way I cope with it I don't bring it into existence " (4)
	Ecosystem	Difficulty Attaining Clients	III	Frustration due to difficulty bringing in customers. Participants struggle to find and keep clients.	"To day basis when it comes to what to do with basically a combination of, you know, maybe, getting enough clients for that day as you need to make a certain quota"
					"If I had more, bigger, paying clients, It would be good." (survey)
		Difficulty Marketing	II	Participants find it difficult to advertise when there's no time, money, or training for it.	
		Lack of mentorship		Unsure of how to run their start-up, participants need more guidance. Some participants directly ask for mentorship.	"We need specific information, specific context specific mentors based on our sector"(3)
					"Talking to mentors or peers from my industry who can help/advice on tough moments in real time" (survey)
		Lack of Financial Support	IIIIII	Participants encounter challenges managing personal and business expenses. They may cite financial support as a way to ease their stress	"I need to speak to someone ASAP. I need business mentorship." (survey)
					"Apart from that, stress is also financial. Support is not always a thing for namibian startups, or most African startups actually."(3)
Need for	II	Lacking the	"Financial stability will help ease my mental health" (survey)		
			"We need other interns and other		

		More Employees		help of good and affordable talent, participants are frustrated with the lack of or "incompetence" of employees.	people to help with the workload. So, there is that stress as well."(3)  "I wish I had more competent staff to assist me with the work load." (survey)
		Legislative Roadblocks			"Most of the entrepreneurs got stressed due to poor services they receive from government institutions or organizations." (survey)  "[We need] the elimination of unnecessary funding models and requirements and legislative reform" (survey)
		Inaccessible Information		?	"I see them a lot in the media but on the ground is what I do not see"(2)
Recommendations	Wellness	Physical Activity	III	Using physical activity as a coping mechanism. Anything that involves moving their body.	"I ATTEND WEEKLY YOGA" (survey)  "Regarding what supports my mental health, I prioritize regular exercise as well as listening to worship songs." (survey)
		Religion	I	To cope with stress, participants turn to faith.	"I would add one thing, the only thing that keep me focused and calm is my Relationship with our Father in Heaven. For some it may sound stupid, but it is working for me and my team. The health of my spirit starts with the one who created me and knows me. He is the only one that can guide me and keep me calm, no matter how big or bad the situation is looking." (survey)  "So I really need to take time to, you know, to practice my faith. So this is also really what helps me in terms of relieving the stress of all the burdens of everyday." (interview #2)

		Meditation		Participants take time to meditate or reflect on their personal struggles.	"Meditation to calm me every time" (survey)
--	--	------------	--	--	---