EVALUATION OF DETERMINANTS AFFECTING THE GROWTH OF SMALL SCALE RETAILERS IN BOMET COUNTY, KENYA:
A CASE STUDY OF KONOIN DIVISION

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SEPTEMBER 2013
DECLARATION

This research project is my original work and has not been presented to any other examination body. No part of this research should be produced without my consent or that of Kenyatta University.

Signature.......................................................... Date: 18/01/2013
Cheruiyot Paul Bii
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This research project has been submitted for examination with my approval as the Supervisor.

Signature.......................................................... Date: 18/01/13
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This research project has been submitted for examination with my approval as the Chairman of the Department.

Signature.......................................................... Date: 28/11/13
Muathe SMA (PPhD)
Chairman
Department of Business Administration
Kenyatta University
DEDICATION

This project is dedicated to my son Benson Kipkoech and my entire family for their support and encouragement they gave me until the completion of this study.
ACKNOWLEDGEMENT

I wish to acknowledge the affectionate love from the almighty God for giving me good health throughout my college studies.

In a special way my appreciation goes to my supervisor, Dr. CHARLES TIBBS who guided me through this research process to complete my project work at the right time may the Lord bless you all.
DEFINITION OF TERMS

**Potential clients:** - These are organisational customers who are willing to purchase and therefore they have been organisational customers

**Small scale retailers:** - They are business women and men who operate in small capacities within a very small locality

**Flexibility:** - A situation where one single entity or an entrepreneur can fit and survive in any environment despite the extreme forces that tends to decline their operations

**Bureaucracy:** - Is an organization of non-elected officials of a government or organization who implements the rules, laws, and functions of their institution.

**Liberalization:** - Refers to a relaxation of previous government restrictions, usually in areas of social or economic policy

**Business growth:** - Means an increase in the size or scale of operations of a firm usually accompanied by increase in its resources and output.
ACRONYMS/ABBREVIATIONS

CCSBEA: - Canadian Council for Small Business and Entrepreneurship Audience

SSR: - Small scale retailers

SME: - Small medium enterprises

NGO’s: - Non Governmental Organisations

KNBS: - Kenya National Bureau of Statistics

CBS: - Central Bureau of Statistics
ABSTRACT

Micro and small scale enterprises have been accepted worldwide as instrument of economic growth and development. No wonder the government, particularly in developing countries has made tremendous efforts and establish policies to enhance the capacity of micro and small scale enterprises. However, despite government institutional and policies support to enhancing the capacity of small and medium scale enterprises, they have fallen short of expectations. This, then generate serious concerns and scepticism on whether SMEs can bring about economic growth and national development in Kenya. This study therefore, aimed at evaluating the determinants that affect the growth of small scale retailers in Konoin Division, Bomet County. This is because; many economic determinants affect the growth of small scale retailers which have a negative effects on their business. It was guided by the following objectives; to determine how entrepreneurs’ preparedness affect the growth of their business, to evaluate the effect of marketing skills and knowledge on the growth of small business retailers, and to examine the effect of government regulations on the growth of small scale retailers. Which answered the following research questions; what is the effect of entrepreneurs’ preparedness on the growth of their business? How does marketing skills and knowledge affect the growth of small scale retailers? How do the government regulations affect the growth of small scale retailers? A descriptive research design was adopted, employing questionnaires because it was easy to analyse. The target population was 660 respondents; this was achieved by using random sampling method. The data was analysed by use of Statistical Package for Social Science. Validity was achieved by pre-testing, reliability was ensured by discussing the relevance of the research with the supervisor. The findings were, most of the small scale retail businesses have stagnated due to poor marketing knowledge and skills of their business. Moreover, this is because most of the entrepreneurs have poor knowledge of the business they operate. Others are not aware of the existing programs that the government have put in place to assist in running their business. Recommendations are Entrepreneurs are encouraged to advertise their products and services through media and other social networks. The government should invest more on infrastructure like roads and electricity so as to assist these entrepreneurs to easily deliver their goods and services to the markets on time. The government should also provide advisory services to the small and medium enterprises. The government should provide friendly administrative services to these entrepreneurs so as to help them grow. Entrepreneurs are encouraged to create product awareness through publicity and advertisement. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute, they should therefore use the same method to increase sales and invest in voluntary support to the community as a way of creating the product and service awareness.
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CHAPTER ONE
INTRODUCTION

Many economic determinants affect retailers nowadays which can have a positive or negative effect on businesses. The state of the economy decides effects of these determinants have on retail companies. The economy consistently faces determinants that can change its growth and decline, thus affecting retailers. Besides establishing economic determinants, there are social determinants also that affect the retail business come in a broad range of categories. Most importantly, there are key determinants that retailers must make themselves aware of when trying to decide where to locate their business. These categories are typically part of an economic survey of the area that a retailer is considering. It has been noted that most of the small scale retailers in Africa are less performing compared to wholesalers. In Kenya for example an entrepreneur can set up his or her enterprise to deal with certain type of goods, but basically the business might not grow as expected by the owner or might not meet the standards required. This has been attributed by certain determinants that hinder its progress. Therefore with an effort to seek the causes of such behaviour, this project aims at establishing determinants affecting the growth of small scale retailers. This chapter covers the background information, the statement of the problem, objectives of the study, its significance, limitations faced and the scope of the study.

1.1 Background of the Study

The small scale enterprises are one business unit in Kenya that faces so many determinants and yet they play a very important role in the Kenyan Economy. The sector contributed over 50 percent of new jobs created in the year 2005. Economic Survey (2006), Despite their significance, past statistics indicate that three out of five businesses fail within the first few months of operation (Kenya National Bureau of Statistics, 2007). One of the most significant determinants is the negative perception towards SSR. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Often larger companies are selected and given business for their clout in the industry and name recognition alone. Amyx C (2005)
Starting and operating a small business includes a possibility of success as well as failure. Because of their small size, a simple management mistake is likely to lead to sure death of a small enterprise hence no opportunity to learn from its past mistakes. Lack of planning, improper financing and poor management have been posited as the main causes of failure of small enterprises (Longenecker, et al., 2006). Lack of credit has also been identified as one of the most serious constraints facing small scale retailers and hindering their development (Oketch, M 2000 et al). Education is one of the factors that impact positively on growth of firms (King and McGrath, 2002). Those entrepreneurs with larger stocks of human capital, in terms of education and vocational training, are better placed to adapt their enterprises to constantly changing business environments.

As with many developing countries, there is limited research and scholarly studies about the SME sector in Kenya. McGrath, (2002) observes that the health of the economy as a whole has a strong relationship with the health and nature of micro and small enterprise sector. When the state of the macro economy is less favourable, by contrast, the opportunities for profitable employment expansion in SMEs are limited. This is true especially for those SSRs that have linkages to larger enterprises and the economy at large. Given this scenario, an understanding of the dynamics of SSRs is necessary not only for the development of support programmes for SMEs, but also for the growth of the economy as a whole. Given the importance of small businesses to the Kenyan economy and the exposure to risks owing to their location, there is a need to conduct an empirical enquiry to investigate the determinants that affect small scale retailers in Konoin Division, Bomet County.

1.2 Statement of the Problem

The small business sector is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty (Wolfenson J. D 2001). Small scale businesses are driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the mean through which accelerated economic growth and rapid industrialization have been achieved (Harries et al. 2006, Sauser 2005). Furthermore, small scale
businesses has been recognized as a feeder service to large scale industries (Fabayo J.A, 2009)

Many small medium enterprises have been striving to achieve the core business of maximizing profits through effective utilisation of scarce resources to gain competitive advantage over the others. For many decades studies for example, Longenecker, (2006), showed that Lack of planning, improper financing and poor management have been posited as the main causes of failure of small enterprises. Lack of credit has also been identified as one of the most serious constraints facing small scale retailers and hindering their development (Oketch, 2000). These researchers have found out that not all the small scale medium enterprises have performed to the expectations of the owner, this shows that there are determinants that hinder their growth rate. The Kenyan small scale retailers could not possibly see the declining rate of most business enterprises; others have collapsed due to inefficiencies brought about by poor management styles, culture and financial instabilities, among other factors. It is in this view that, such limitations like inadequate management skills, government policies, level of income, high dependence ratio, poverty and primary dependency on domestic products is what has caused more harm to small medium retailers. Given the importance of small scale businesses to the Kenyan economy and the exposure to risks owing to their performance, this research is worth to be studied to establish and evaluate determinants of the growth of small scale retailers.

1.3 Objectives of the study

1.3.1 Main objective

The main purpose of the study was to establish and evaluate determinants affecting the growth of small scale retailers in Konoin Division.

1.3.2 Specific objectives

a) To determine how the entrepreneurs’ preparedness affect the growth of small scale retailers.

b) To establish the effect of marketing skills and knowledge on the growth of small scale retailers
c) To examine the effect of government regulations on the growth of small scale retailers

1.4 Research Questions

a) How does entrepreneurs’ preparedness affect the growth of small scale retailers?

b) How does marketing skills and knowledge affect the growth of small scale retailers?

c) What is the effect of government regulations on the growth of small scale retailers?

1.5 Significance of the study

Upon achievement of the findings, this research study is of great significance to the following people;

Management: The findings are used to address current determinants that affect the small medium enterprises; such findings however provide both short and long term solutions. Short term solutions to the unresolved issues of interest gate that are clearly defined to be hindering the rapid growth, and long-term solutions is presented to fill the gaps that may provide permanent damage to the business like collapse, and thus is of great significance to present the tools used in forecasting future demands of the enterprise as it grows gradually.

Community: The surrounding community benefit at all cost provides immediate solution to their demands by honouring the demand of service or goods required. The distance sourcing of materials by the community will have been made easy by bringing them near, because there enterprises source the goods from far and supplying then with favourable prices within. The enterprises will also recruit the locals, thereby improving on their living standards.

Government: It is of great significant to the government, in that, the enterprise is in a position to pay taxes to the government because of its improved performance. This generates revenue which is used in other sectors of economy in this county. Since the local community benefit, the living standards of people will have improved which was one of the aims of the government hence economic status is improved. It creates jobs for the citizens of the country.
1.6 Limitations of the study

The following are determinants that were faced by the researcher during the study;

**Poor response:** Small medium enterprises are prone to competition with other entrepreneurs so this research was seen as trap made by competitors to establish their weaknesses and therefore it was sensitive; by this fact they did not provide enough and required information needed despite the assurance that, this research study was meant to benefit them after findings has been analysed and furthermore, it was treated with utmost confidence, hence was used for academic purpose only.

1.7 Scope of the study

The research study seeks to evaluate determinants affecting the growth of small scale retailers in Konoin division, Bomet County South of Great Rift Valley. It was done in the month of September 2013 with a total population of 660 small scale retailers.
CHAPTER TWO
LITERATURE REVIEW

2.1 Theoretical Review

2.2 Marketing

According to the Journal of Small Business and Entrepreneurship (2004) Published in Canadian Council for Small Business and Entrepreneurship Audience. The performance of all enterprises is greatly affected by the environment in which they operate. Hallberg (2009) for example, argues that a well-developed physical infrastructure that includes reliable transportation, warehousing and port facilities, and communications networks has an influence on SSRs development. A biased policy framework against SSRs therefore can, among others, restrict access to essential inputs such as start-up and working capital, machinery and equipment, and raw materials. Market share is the percentage of a market accounted for by a specific entity. In a survey of nearly 200 senior marketing managers, 67 percent responded that they found the dollar market share metric very useful, while 61% found unit market share very useful.

Marketers need to be able to translate sales targets into market share because this will demonstrate whether forecasts are to be attained by growing with the market or by capturing share from competitors. The latter will almost always be more difficult to achieve. Market share is closely monitored for signs of change in the competitive landscape, and it frequently drives strategic or tactical action. Increasing market share is one of the most important objectives of business. The main advantage of using market share as a measure of business performance is that it is less dependent upon macro environmental variables such as the state of the economy or changes in tax policy. However, increasing market share may be dangerous for makers of fungible hazardous products, particularly products sold into the United States market, where they may be subject to market share liability

2.2.1 Government regulations

Tolentino (1995) and Hallberg (2000) also argue that a legal and regulatory framework which results into excessively complex registration and licensing requirements and demands tedious and costly reporting practices is likely to impose
constraints on the business activities in addition to placing heavy burden on entrepreneurs and their businesses. In addition to stimulating the creation of new enterprises and fostering their viability and growth, an environment that is supportive to SSRs is likely to contribute to the effectiveness and sustainability of support programs. A conducive and enabling policy and regulatory environment are therefore crucial to the development of SSRs. Following the implementation of liberalisation policies in African countries during the last two decades; the African business environment has witnessed various changes. Such changes, among others, involve the opening of business opportunities within the private sector (Kristiansen, 2002). In pursuit of these business opportunities, however, small scale retailers seem to be hindered by formal procedures and bureaucracy. Despite the implementation of various economic adjustment programs, there is a growing shade of opinion that small businesses are still at a severe disadvantage (Kristiansen, 2002). While various studies. (Levy, 1991) have been conducted in the past in relation to small business environment in Tanzania, most of them focused on identifying the various factors that affect the environment for MSEs.

One basic premise is that there are a significant number of smaller enterprises, which do not fit into the conventional enterprise recognition in Kenya today. According to the informal sector survey of 1991, small scale retailers operating at that time in the informal sector alone numbered more than 1.7 million businesses, engaging about three million persons, accounting for about 20% of the country's labour force (URT, 2003). Similarly unemployment at present is a significant problem the country has to deal with. Estimates indicate that there are about 700,000 new entrants into the labour force every year. About 500,000 of these are school leavers with few marketable skills. The public sector currently is able to employ only about 40,000 of the new entrants into the labour market, leaving 660,000 to join the unemployed or the underemployed reserve. Secondly, Most of them end up in the MSE sector, and especially in the informal sector. In addition to job creation, it is also estimated that about a third of the country's GDP originates from this sector. Despite the current data on the small business sector being sketchy and unreliable, still the above statistics give a reflection of the role this sector plays in the country's economy.
2.2.2 Entrepreneurs' preparedness

Education is one of the determinants that impact positively on growth of firms (King and McGrath, 2002). Those entrepreneurs with larger stocks of human capital, in terms of education and vocational training, are better placed to adapt their enterprises to constantly changing business environments (King and McGrath, 1998). Education of small scale retailers has enabled proper Infrastructure to be in place which relates to provision of access roads, adequate power, water, sewerage and telecommunication. Despite the fact that such factors has been a major constraint in the development of SSRs due to incapability in its development since its inception. Mutiso J. (1999).

Workforce focus Human capital of a firm is therefore the knowledge, skills and expertise embodied in its employees that can be used to manufacture products of superior value to customers and thus improve overall performance of the firm (Amoako 2003). When organizations implement and practice human resource practices effectively, it should have a direct impact on its employees. It makes them happy and brings positive results to the firm. Studies have found a positive relationship between HRM and manufacturing performance (Olson, & Strauss, 1992).

Customer and market focus for the small business operator, it is quite easy to be in tune with its customers and also know the market in which it operates. There is the argument that small businesses do not have the capacity to conduct research for the purpose of knowing what the customer want. Customers in this modern era of globalization drive the market as to what is to be produced, in what quantity and quality. Therefore small businesses do not have a choice. Kuada and Buatsi (2005) have indicated that consumers in developing countries are sophisticated and conscious of their rights Measurement, analysis, and knowledge management the information is used to track and improve the organization’s performance at all levels. The information should be constantly updated so that stakeholders who may need it for analysis can always have access and the right information to work with. For example, the inaccurate information collected about customers will give wrong signals for the production of products that will not meet customers’ expectation thereby resulting in loss of revenue to the firm.
Process management According to Evans and Lindsay (1995), the management of process quality is concerned with how the organization designs and introduces products and services, integrates production and delivery requirements and manages the performance of suppliers. With innovation, Salz (2006) writing in the Wall Street Journal under the heading High performance, the key to sustainable success is unfettered innovation reported to create long-lasting advantage, produce dramatic shifts in competitive position and cross new performance thresholds, companies must do more than brainstorm; they must cultivate a management approach that will encourage a continuous flow of innovation, a recognized cornerstone of all high-performance businesses. This highlights the importance of process management.

Results

The results impact the company that ultimately decides the fate of the firm. The results performance indicators, which may give some sort of a trend analysis in terms of each of the areas, and how management is to deal with its improvement. The results of all that must be benchmark to world class performance both in and out of the industry and results of financial performance and market performance improvement should align with organizational improvements (Calhoun, 2002).

Performance measures

The definition of performance is not clear among researchers and academics. Depending on the topic of study, different researchers have different indicators to measure firm performance. There are some issues as already indicated and therefore the difficulty as to which indicator to use. The performance indicators for this study included profitability, customer satisfaction, sales growth, employee morale, and market share. Some of these performance measures have been used in previous studies (Yusuf & Saffu, 2005) Europe needs more entrepreneurs, more innovation and more high-growth SMEs. This is why it is necessary to stimulate the entrepreneurial mindsets of young people. The important role of education in promoting more entrepreneurial attitudes and behaviours is now widely recognized. Entrepreneurship refers to an individual's ability to turn ideas into action. It includes creativity, sense of initiative, innovation and risk-taking, as well as the ability to plan and manage projects in order to achieve objectives. The entrepreneurship competence includes therefore transversal skills and attitudes as well as more specialized knowledge and business skills. In a broad sense, entrepreneurship should be considered as a mindset that supports everyone in day-to-day life at home and in society, and provides a foundation for entrepreneurs establishing a social or
commercial activity. Entrepreneurship is a key competence for lifelong learning, as defined in the 2006 European Framework for Key Competences.

Education for entrepreneurship is already high on the agenda in most EU Member States. A wide variety of programmes and activities exist across Europe. However, there is a need of promoting these initiatives more systematically. The European Commission is committed to promoting education for entrepreneurship at all levels, from primary school to university and beyond.

2.3 Empirical review

Many past literature review have always concentrated their research on the contributions of small scale retailers and their contributions to the society at large, but they have not address the determinants that most of them face in an effort to meet their prime objective of maximising the profits. McGrath, (2002) for example, observed that the health of the economy as a whole has a strong relationship with the health and nature of micro and small retail sector. When the state of the macro economy is less favourable, by contrast, the opportunities for profitable employment expansion in small scale retailers are limited. This is true especially for those retailers that have linkages to larger enterprises and the economy at large but, this researcher did not emphasize the understanding of the dynamics of small medium retailers, which is necessary not only for the development of support programmes for small scale retailers, but also for the growth of the economy as a whole. Despite most of the researcher stating the negative implications of credit facilities on small scale retailers due to high interest rates coming with it, its availability of credit is no longer as bad as it used to be judging from the previous findings on credit and small scale businesses. Several research studies did not address the immediate solutions and strategies to be used which includes fair pricing, discounts and special offers, offering a variety of services and products, superior customer service and continuously improving quality of service delivery. Clearly there is no magic bullet in achieving success. Business success is a consequence of embracing the whole package of strategies in order to succeed. Selling a variety of products or offering a variety of services is just as important as embracing prudent financial management systems and this is the gap that the past research studies did not address.
2.4 Conceptual Framework

<table>
<thead>
<tr>
<th>Determinants</th>
<th>Performance of small scale retailers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing knowledge and skills</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs’ preparedness</td>
<td></td>
</tr>
<tr>
<td>Government regulations</td>
<td></td>
</tr>
</tbody>
</table>

**Independent variables**

**Dependent variables**

*Source: Researcher (2013)*
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
The chapter contains various methods that was used to collect data and information that was necessary for the completion of study. It was basically discussed on what was to be done with the aim of obtaining the valid and reliable data. It included research design, target population, sampling design, sample size determination, data collection instruments, validity and reliability of each instrument. This research adopted case study design.

3.1 Research design
A research design is the arrangement of conditions for collection and analysis of data in a manner that combines relevance to the research purpose with economy in procedure (Kothari, 2003). In this design, the researcher selected a sample of subjects and administered questionnaires and interviews to the sampled population. Descriptive research design was used. Kerlinger (1969) points out that descriptive studies are not restricted to fact findings, but may often result in the formulation of important principles of knowledge and solution to significant problems, they are more than just collection of data. They involved measurement, classification, analysis, comparison and interpretation of data.

3.2 Target population
Mugenda and Mugenda (1999) describes the target population as the complete of individuals, cases or objects with some common characteristics to which the researcher wants to generalize the results of the study.
Table 3.1 Target population

<table>
<thead>
<tr>
<th>Small scale retailers</th>
<th>Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mogosiek market</td>
<td>200</td>
<td>30.30</td>
</tr>
<tr>
<td>Boito market</td>
<td>100</td>
<td>15.15</td>
</tr>
<tr>
<td>Koiwa market</td>
<td>80</td>
<td>12.10</td>
</tr>
<tr>
<td>Cheptalal market</td>
<td>70</td>
<td>10.60</td>
</tr>
<tr>
<td>Itare market</td>
<td>50</td>
<td>7.60</td>
</tr>
<tr>
<td>Kaptengecha market</td>
<td>50</td>
<td>7.60</td>
</tr>
<tr>
<td>Embomos market</td>
<td>30</td>
<td>4.60</td>
</tr>
<tr>
<td>Sotit market</td>
<td>50</td>
<td>7.60</td>
</tr>
<tr>
<td>Kiptenden market</td>
<td>30</td>
<td>4.60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>660</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

3.3 Sampling design

Mugenda and Mugenda (1999) define sampling as process of selecting individuals for a study. Stratified random sampling was used to select sample to be studied. According to Mugenda et al (2003) stratified random sampling refers to probability technique that assumes that each population category has an equal chance of being selected for the study. The goal of stratified random sampling was to achieve representation from the various sub- groups in the population. Therefore, the sampled population required was identified using constant random sampling until the required number of sample was attained.

The general sample size when the population is less than 10,000 confidence of 95%, using solvent formula

\[
\text{nf} = \frac{z^2 \times \Sigma \times P}{p \times (0.05/2)}
\]

\[
\text{nf} = \text{final sample size}
\]

\[
\text{n} = \text{general sample size}
\]

\[
\text{N} = \text{target population}
\]

\[
\alpha = 1.96
\]

\[
p = \text{probability of being involved or not being involved}=0.05\%
\]

\[
\text{or}=0.5
\]

\[
\Sigma = \text{variance 0.05}
\]

\[
\text{N}=z^2 \times p \times N/(0.05^2)
\]
The final sample size

\[ N_f = n = \frac{384}{1+\frac{384}{660}} = 243 \]

The sample population is 243

3.4 Data collection instruments and procedures

According to Mugenda and Mugenda (2002), Research instruments are tools by which data is collected. The data was collected by aid of questionnaire. A questionnaire is a list of questions in a set form that is developed to address specific objectives, research questions of the study were closed and open ended questions were used. Part one of the questionnaire addressed personal information of the respondent, while part two of the questionnaire addressed information related to determinants affecting the growth of small scale retailers. These questionnaires were issued to the respondents to fill. They were given time to fill in order to give their confidential information and their opinions.

3.5 Validity of research instruments

Mugenda and Mugenda (2000) define validity as the accuracy and meaningful influence which are based on research thus enabling the researcher to verify the accuracy of the instruments used. The validity of the instruments was attained by ascertaining part of the questionnaires to the other small scale enterprises within Konoin constituency to relate the information achieved from pre-testing.

3.6 Reliability of the instrument

The chosen method was quite reliable since the standard questions in control of the researcher can be put in the simplest way possible which make respondent feel free to ensure the question are mailed or personalized to ensure them fill on their own. Mugenda (2000). The reliability of the instruments used was achieved by discussing the relevance of the instrument used in the study with the supervisor.
3.7 Data analysis and presentation

Analysis is the process of simplification and interpretation of data. The data was analyzed by use of Statistical Package for Social Science (SPSS). The quantitative measures were used to generate descriptive statistics to analyze for frequencies, means and percentages while a qualitative method was used in sorting out data from questionnaires. The questionnaires were screened for completeness and then coded and formatted. The results were reported using descriptive statistics such as frequency tables, pie charts and graphs. The findings were used to make inferences.
CHAPTER FOUR
DATA ANALYSIS, INTERPRETATION AND PRESENTATION OF FINDINGS

4.1 Introduction
This chapter presents the analysis of data collected, presentations and interpretation of the findings.

4.2 Presentations
From the data collected, out of 243 questionnaires issued, 182 were returned and 70% of the total questionnaires returned were filled correctly. That is 123 data responses used to analyze data.

4.2.1 Gender of the respondent

Table 4.1 Gender of the respondent

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>31</td>
<td>25.2</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

The table 4.1 shows the data collected, it revealed that majority of the respondents are males. 75% of the population indicated that they are males. Only 25% of the same population issued with questionnaires to fill indicated that they are females.
4.2.2 Age bracket

Table 4.2 Age bracket

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-25 years</td>
<td>18</td>
<td>14.6</td>
</tr>
<tr>
<td>26-30 years</td>
<td>12</td>
<td>9.8</td>
</tr>
<tr>
<td>31-35 years</td>
<td>52</td>
<td>42.3</td>
</tr>
<tr>
<td>36-40 years</td>
<td>30</td>
<td>24.4</td>
</tr>
<tr>
<td>41 years &amp; above</td>
<td>11</td>
<td>8.9</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The table 4.2 showed the data collected, the findings revealed that, majority of the entrepreneurs in Konoin division, Bomet County operating on the business falls in the age bracket 31-35 years of age. 42% responded positively on this. The research data revealed that most of the entrepreneurs fall in the age bracket 36 to 40 years; this was responded by 24% of the total population issued with questionnaires to fill. This further showed that such kind of entrepreneurs have operated for such a very long time in the business. Moreover, research findings showed that only 15% of the remaining population is under the age bracket 20-25 years and therefore most of them are new to the business. The least population issued with questionnaires to fill indicted that they fall in the age bracket 26 to 30 years of age, hence an indication that the business has helped them sustain their livelihoods. This was responded by 10% of the total population issued with questionnaires to fill. Only 9% of the total population falls in the age bracket 41 years & above.
4.2.3 Level of Education

Table 4.3 Level of Education

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary level</td>
<td>90</td>
<td>73.2</td>
</tr>
<tr>
<td>Diploma level</td>
<td>12</td>
<td>9.8</td>
</tr>
<tr>
<td>Bachelors degree</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>Masters level</td>
<td>2</td>
<td>1.6</td>
</tr>
<tr>
<td>Others</td>
<td>15</td>
<td>12.2</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Researcher data (2013)

Table 4.3 revealed the research findings from the data collected. The research findings showed that most of the entrepreneurs in Konoin division have attained the secondary school level in their academics. This was responded by 73% of the total population issued with questionnaires to fill. 2% of the remaining population showed that they hold masters, preferably in entrepreneurship but these entrepreneurs are not in the their business full time. Only 9% of the same population hold diploma thus, has full potential to move the business to the next level. Respondents showed that those who hold diploma certificates are the most active in business and make profits. 3% of the same population issued with questionnaires to fill has degree as their highest level of education attained. The remaining population showed that they have certificates obtained from tertiary colleges offering technical course.
4.2.4 Length of service in the enterprise

Table 4.4 Length of service in the enterprise

<table>
<thead>
<tr>
<th>Duration</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 2 years</td>
<td>2</td>
<td>1.6</td>
</tr>
<tr>
<td>3-6 years</td>
<td>30</td>
<td>24.4</td>
</tr>
<tr>
<td>7-10 years</td>
<td>78</td>
<td>63.4</td>
</tr>
<tr>
<td>11 years &amp; above</td>
<td>13</td>
<td>10.6</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

In table 4.4, the results show that majority of the respondents have served for quite a long time in the entrepreneurship. 63% of the total population indicated that they have been in the business for 7-10 years. This showed that they have gained experience enough to survive in the business for quite a long time. Only 24% of the same population issued with questionnaires to fill showed that they have served for duration not more than 6 years. The population indicates that, they just started venturing in the business with an aim of maximizing profits in a short term or long term depending on the returns they get after buying and selling goods and services to their customers. They have actually registered a record of business despite frequent challenges they have been facing over a long period of time. 11% have served for 11 years and above.

4.2.5 Ownership of business

Table 4.5 Ownership of business

<table>
<thead>
<tr>
<th>Ownership of the business</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>5</td>
<td>4.1</td>
</tr>
<tr>
<td>Owner</td>
<td>118</td>
<td>95.9</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)
Table 4.5 shows the research findings from the data collected. It showed that most entrepreneurs own their business which shows that they are self employed. This was responded by 96% of the total population issued with questionnaires to fill. Only 4% of the same population is employed in the enterprise.

4.2.6 Business identification

Table 4.6 Business identification

<table>
<thead>
<tr>
<th>Business identification</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market research</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>Information from businessmen</td>
<td>20</td>
<td>16.3</td>
</tr>
<tr>
<td>Consultation</td>
<td>5</td>
<td>4.1</td>
</tr>
<tr>
<td>Existing customers</td>
<td>15</td>
<td>12.2</td>
</tr>
<tr>
<td>Observations</td>
<td>76</td>
<td>61.8</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source: Research data (2013)*

The research findings, interpreted from table 4.6, showed that entrepreneurs never did research on the kind of business they started. Most of them observed that business should be established in the center. This was responded by 62% of the total population issued with questionnaires to fill. Only 15% of the same population established business information from their fellow business men and they end up starting their own business. Most of them developed their enterprise since most of the existing customers were suggesting alternative business activity that the entrepreneur could possibly start. This was responded by 12% of the total population issued with questionnaires to fill. Only 4% consulted business experts for some information on business establishment. 2% of the remaining population started their business since they had capital and near to the source of suppliers.
4.2.7 Business plan

Table 4.7 Business plan

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>2</td>
<td>1.6</td>
</tr>
<tr>
<td>No</td>
<td>121</td>
<td>98.4</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Table 4.7 shows that majority of the respondents do not have business plan to help them guide the business. This was responded by 98% of the total population issued with questionnaires to fill. The remaining 2% argued that they have business plan.

4.2.8 Level of education on business growth.

Table 4.8 Level of education

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7</td>
<td>5.7</td>
</tr>
<tr>
<td>No</td>
<td>116</td>
<td>94.3</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

From the data collected, in table 4.8, the research findings showed that level of education among these entrepreneurs has not contributed much to the growth of business. This was responded by 94% of the total respondents sampled. 6% of the same population indicated that their level of education has contributed a lot in developing customer base and general performance of the business.
4.2.9 Source of capital

Table 4.9 Source of capital

<table>
<thead>
<tr>
<th>Source of capital</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retained earnings</td>
<td>42</td>
<td>34.1</td>
</tr>
<tr>
<td>Credit cards</td>
<td>10</td>
<td>8.1</td>
</tr>
<tr>
<td>Bank loan</td>
<td>50</td>
<td>40.7</td>
</tr>
<tr>
<td>Others</td>
<td>21</td>
<td>17.1</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

In table 4.9, the research study showed that majority of the entrepreneurs in Konoin division obtained their start-up capital through loan provided by banks. This was responded by 41% of the total population issued with questionnaires to fill. Only 34% of the same population indicated that they obtained their start-up capital through retained earnings accumulated through other businesses. 8% of the same population issued with questionnaires to fill indicated that they get their start-up capital through credit cards given by the banks as a source of funds to facilitate the operations of the enterprise. Others get their start-up capital by selling the agricultural products or other idling assets within their homes to facilitate the operations of the business.

4.2.10 Accessibility of funds

Table 4.10 Accessibility of funds

<table>
<thead>
<tr>
<th>Accessibility</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lengthy</td>
<td>10</td>
<td>8.1</td>
</tr>
<tr>
<td>Easy</td>
<td>23</td>
<td>18.7</td>
</tr>
<tr>
<td>Fair</td>
<td>90</td>
<td>73.2</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Table 4.10 illustrates the response from the data collected. Majority of the respondents showed that most entrepreneurs in this region get easy access to the
funds as a start-up capital to the business. This was responded by 19% of the total population issued with questionnaires to fill. Only 73% of the same population indicated that it is fairly treated especially when they apply for the loan facility in the banks or other financial institutions. 9% of the remaining population showed that they normally take a lot of time to get access to the credit facility offered by banks or other financial institutions.

4.2.11 Effect of infrastructure

Table 4.11 Effect of infrastructure

<table>
<thead>
<tr>
<th>Infrastructure</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>80</td>
<td>65.0</td>
</tr>
<tr>
<td>Average</td>
<td>15</td>
<td>12.2</td>
</tr>
<tr>
<td>Low</td>
<td>23</td>
<td>22.5</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Table 4.11 the results shows that Infrastructural improvements in Bomet County have adversely affected the growth of small and medium enterprises. The research findings showed that infrastructure like roads, railways, electricity and airways has contributed to a very high extent on the growth of small and medium enterprises. This was responded by 65% of the total population issued with questionnaires to fill. Only 12% of the same population issued with questionnaires indicated that such infrastructure has affected the growth of small and medium enterprises at a low extent. 23% indicated that the effect of infrastructure on the growth of small and medium enterprises is on average.
4.2.12 Government policies

Table 4.12 Government policies

<table>
<thead>
<tr>
<th>Government policies</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advisory services</td>
<td>62</td>
<td>50.4</td>
</tr>
<tr>
<td>Administrative systems</td>
<td>37</td>
<td>30.1</td>
</tr>
<tr>
<td>Motivation schemes</td>
<td>24</td>
<td>19.5</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Government policies play a very important role in the development and the growth of small and medium enterprises. Table 4.12, the results shows that entrepreneurs in Konoin division lack advisory services that are supposed to be provided by the government on the performance and the growth of businesses. 50% of the population issued with questionnaires to fill responded positively to this. Administrative systems provided by the government have a great impact on the development stages of small and medium enterprises. The research findings showed that 30% of the same population indicated that they face a lot of challenges on government administrative systems since most of them pays more to the government inform of tax and operational license than what they receive as surplus. Awards like company of the year awards, best employer awards among others, small and medium enterprises in Konoin division has not benefited from these motivational schemes provided.
4.2.13 Products and services offered

Table 4.13 Products and services offered

<table>
<thead>
<tr>
<th>Products and services</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision of drugs and liquor</td>
<td>17</td>
<td>13.8</td>
</tr>
<tr>
<td>Building materials</td>
<td>11</td>
<td>8.9</td>
</tr>
<tr>
<td>Electronics and hardware</td>
<td>30</td>
<td>24.4</td>
</tr>
<tr>
<td>Books and stationery</td>
<td>12</td>
<td>9.8</td>
</tr>
<tr>
<td>Household retail merchandise</td>
<td>53</td>
<td>43.1</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Table 4.13 shows the results from the data collected, the research findings showed that most of the enterprises operate household retail merchandise and they are situated closely to each other. This was responded by 43% of the total population issued with questionnaires to fill. Most of the entrepreneurs within konoin division operate electronic and hardware shops hence they are competitive as compared to the household items, this was responded by 24% of the total. The research findings further showed that 14% of the total population indicated that they operate on chemists, agrovet or provision of drugs and liquor. While 9% of the total population indicated that they offer building materials like sand, ballast, bricks and cement to customers in the same region.
4.2.14 Transport cost

Table 4.14 Transport cost

<table>
<thead>
<tr>
<th>Transport cost</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suppliers only</td>
<td>84</td>
<td>68.3</td>
</tr>
<tr>
<td>Retailers only</td>
<td>22</td>
<td>17.9</td>
</tr>
<tr>
<td>Both</td>
<td>17</td>
<td>13.8</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

On the process of goods requisition, purchase and delivery most entrepreneurs in this region incur such expenses. Table 4.14 shows that 68% of the total population indicated that they bear transport cost. Only 18% of the same population showed that retailers do deliver the products for sale on their premises and therefore these retailers bear the cost of transportation but it is an additional cost of sales to these vendors. 14% indicated that they share transportation costs with the retailers or suppliers.

4.2.15 Location of the business

Table 4.15 Location of the business

<table>
<thead>
<tr>
<th>Location of the business</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source of supply</td>
<td>16</td>
<td>13.0</td>
</tr>
<tr>
<td>Easy location of customers</td>
<td>79</td>
<td>64.2</td>
</tr>
<tr>
<td>Commercial center</td>
<td>20</td>
<td>16.3</td>
</tr>
<tr>
<td>Transport network</td>
<td>8</td>
<td>6.5</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

The research data in table 4.15 showed that most entrepreneurs in Konoin division locate their business premise because there is easy location of customers. 64% of the respondents indicated. The location of some of the small and medium enterprises in
Konoin region was developed due to development and the growth of commercial centers. This was responded by 16% of the total population issued with questionnaires to fill. Only 13% of the total population issued with questionnaires to fill showed that there is easy and near source of supply to the goods to be sold. There is development of modern roads in Konoin division which has led to development and growth of small and medium enterprises along the roads. This has enabled easy access to the shops by the customers. This was responded by 7% of the total population.

4.2.16 Product awareness

<table>
<thead>
<tr>
<th>Product awareness</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>10</td>
<td>8.1</td>
</tr>
<tr>
<td>Publicity</td>
<td>68</td>
<td>55.3</td>
</tr>
<tr>
<td>Use of sales person</td>
<td>32</td>
<td>26.0</td>
</tr>
<tr>
<td>All of the above</td>
<td>13</td>
<td>10.6</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

Table 4.16 shows that most of the entrepreneurs in Konoin division create product awareness through publicity. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute. This was responded by 55% of the total population. Only 26% of the responded indicated that they use sales people to deliver and sell their goods to customers and by so doing they have increase their sales volume. Use of sales person is easy and very cheap. 8% of the same population does advertise their products on sign post and billboards in the same commercial centers. 11% of the remaining population showed that they use all advertising, publicity and sales persons to create awareness of the products they are selling.
4.2.17 Competitive technique

Table 4.17 Competitive technique

<table>
<thead>
<tr>
<th>Competitive technique</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product technique</td>
<td>21</td>
<td>17.1</td>
</tr>
<tr>
<td>Pricing</td>
<td>42</td>
<td>34.1</td>
</tr>
<tr>
<td>Promotion</td>
<td>52</td>
<td>42.3</td>
</tr>
<tr>
<td>Effective distribution</td>
<td>8</td>
<td>6.5</td>
</tr>
<tr>
<td>Total</td>
<td>123</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data (2013)

The research findings in table 4.17 show that 34% of the respondents do pricing technique as competitive strategy used to win more customers. Most of the entrepreneurs offer credit facility to their customers as a competitive strategy. This was responded by 42% of the same population. However these entrepreneurs offer discount facility to their customers. Packaging and branding of products is used by other small and medium enterprises in Konoin division as a competitive strategy they use. This was responded by 17% of the total population. Only 7% of the same population issue effective distribution as a competitive strategy they use to win customers.

4.3 Discussions

One of the objectives was to establish effects of marketing technique on the growth of small scale retailers. The past researchers have that the performance of all enterprises is greatly affected by the environment in which they operate. Hallberg (2009) for example, argues that a well-developed marketing infrastructure that includes reliable transportation, warehousing and port facilities, and communications networks has an influence on SSRs development. The research findings have that Entrepreneurs in Konoin division create product awareness through publicity. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute. The respondents do pricing technique as competitive strategy used to win more customers. Most of the entrepreneurs offer credit facility to their customers as a competitive strategy. Government regulations impact heavily on the growth of small scale retailers, the research findings showed that Administrative
systems provided by the government have a great impact on the development stages of small and medium enterprises. Entrepreneurs face a lot of challenges on government administrative systems since most of them pay more to the government in form of tax and operational license than what they receive as surplus.
CHAPTER FIVE
SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This chapter presents summaries of the findings, conclusions and recommendations made from the data collected.

5.2 Summaries of the findings
Majority of the entrepreneurs in Konoin division are males, while few are females. These entrepreneurs fall in the age bracket 36-40 years of age, while those who are struggling are above 41 years. Majority of the entrepreneurs are O level holders which mean they cleared secondary school level and ventured into business. Most of them have served in the business for duration not less than 7 years. The research findings showed that, they just started venturing in the business with an aim of maximizing profits in a short term or long term depending on the returns they get after buying and selling goods and services to their customers. They have actually registered a record of business despite frequent challenges they have been facing over a long period of time.

5.2.1 Entrepreneurs preparedness on the growth of their business.
Respondents were asked to identify their source of capital to their business in an effort to getting prepared on the challenges that has affected the growth of business. Most of them developed their enterprise since most of the existing customers were suggesting alternative business activity that the entrepreneur could possibly start. Most of them observed that business should be established in the center. They have established business information from their fellow business men and they end up starting their own business. Most of the entrepreneurs acquired the startup capital through loan provided by banks. While some obtained through retained earnings accumulated through other businesses. Some showed that they get their startup capital through credit cards given by the banks as a source of funds to facilitate the operations of the enterprise. Others get their startup capital by selling the agricultural
products or other idling assets within their homes to facilitate the operations of the business. Infrastructural improvements in Konoin division have adversely affected the growth of small and medium enterprises. The research findings showed that infrastructure like roads, railways, electricity and airways has contributed to a very high extent on the growth of small and medium enterprises.

5.2.2 Effect of marketing technique on the growth of small scale retailers
Respondents were asked how their marketing activities have affected the growth of business in Konoin division.
Entrepreneurs in Konoin division create product awareness through publicity. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute. The respondents do pricing technique as competitive strategy used to win more customers. Most of the entrepreneurs offer credit facility to their customers as a competitive strategy. However these entrepreneurs offer discount facility to their customers. Packaging and branding of products is used by other small and medium enterprises in Konoin division as a competitive strategy they use.

5.2.3 Effect of government regulations on the growth of small scale retailers
Government policies play a very important role in the development and the growth of small and medium enterprises. The research data obtained from the respondents showed that entrepreneurs in Konoin division lack advisory services that are supposed to be provided by the government on the performance and the growth of businesses. The research findings further showed that Administrative systems provided by the government have a great impact on the development stages of small and medium enterprises. Entrepreneurs face a lot of challenges on government administrative systems since most of them pays more to the government inform of tax and operational license than what they receive as surplus. There are motivational schemes normally offered to the entrepreneurs at the end of financial period. Awards like company of the year awards, best employer awards among others, but small and medium enterprises in Konoin division has not benefited from these motivational schemes provided.
From the data collected, the research findings showed that most of the enterprises operate household retail merchandise and they are situated closely to each other. Most of the entrepreneurs within konoin division operate electronic and hardware shops hence they are competitive as compared to the household items. The location of some of the small and medium enterprises in Konoin region was developed due to development and the growth of commercial centers. However, there is easy and near source of supply to the goods to be sold. There is development of modern roads in Konoin division which has led to development and growth of small and medium enterprises along the roads. This has enabled easy access to the shops by the customers.

5.3 Conclusions

Most of the entrepreneurs in Konoin division, Bomet County are males. Majority of these entrepreneurs are in the age bracket 36 to 40 years and they served for 7 years and above. Those who are more educated have served for a period less than 2 years. Most of them developed their enterprise since most of the existing customers were suggesting alternative business activity that the entrepreneur could possibly start. Others established business information from their fellow business men and they end up starting their own business. Most of the entrepreneurs acquired the startup capital through loan provided by banks and hence they have served in their enterprises for quite a long time since they service their loan obtained from back year in year out which attracted high interest rate. This has kept them stagnating in the same level of business for a very long time without signs of growth. Others have collapse since what they in business was less than expenditure hence their surplus was losses.

Infrastructural improvements in Konoin division have adversely affected the growth of small and medium enterprises. Infrastructure like roads, railways, electricity and airways has contributed to a very high extent on the growth of small and medium enterprises. Entrepreneurs in Konoin division lack advisory services that are supposed to be provided by the government on the performance and the growth of businesses. Administrative systems provided by the government have a great impact on the development stages of small and medium enterprises. Entrepreneurs face a lot of challenges on government administrative systems since most of them pays more to
the government inform of tax and operational license than what they receive as surplus. There are motivational schemes normally offered to the entrepreneurs at the end of financial period. Awards like company of the year awards, best employer awards among others, but small and medium enterprises in Konoin division has not benefited from these motivational schemes provided.

Most of the entrepreneurs operate household merchandise business, they have situated next to each other operating the same business. This occurred since they get the same supplies in the same place, they have never thought of doing something different in business. They target the same customers. This shows that they are still struggling with no signs of growth. Entrepreneurs in Konoin division create product awareness through publicity. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute. The respondents do pricing technique as competitive strategy used to win more customers. Most of the entrepreneurs offer credit facility to their customers as a competitive strategy. However these entrepreneurs offer discount facility to their customers. Packaging and branding of products is used by other small and medium enterprises in Konoin division as a competitive strategy they use.

5.4 Recommendations

The government should provide financial assistance meant for women empowerment so as to motivate more women to start up small medium enterprises. Youths should be encouraged to participate in income generating projects so as to develop self reliance behavior to sustain their livelihoods. Those who are educated and have not been employed should be encouraged to start up business and be independent. Entrepreneurs need to carry out a research on why they have been stagnating in the same position in business and provide solutions to challenges they seem to be facing. Entrepreneurs are encouraged to advertise their products and services through media and other social networks.

The government should invest more on infrastructure like roads and electricity so as to assist these entrepreneurs to easily deliver their goods and services to the markets on time. The government should also provide advisory services to the small and
medium enterprises. Some are carrying out agricultural business like dairy and cash crops, however the government through ministry of agriculture should train and offer necessary support to these entrepreneurs. The government should provide friendly administrative services to these entrepreneurs so as to help them grow. Entrepreneurs are encouraged to create product awareness through publicity and advertisement. Most of them has been known by customers as well servicing and therefore has attracted more customers through their premise repute, they should therefore use the same method to increase sales and invest in voluntary support to the community as a way of creating the product and service awareness. Pricing technique is competitive strategy to be used to win more customers. Most of the entrepreneurs should offer more of credit facility to their customers and create a security measure to curb default. Entrepreneurs are encouraged to invest in branding of the products and services they are offering so as to attract more customers.

5.5 Suggestions for further studies

The study basically evaluated determinants that affect the growth of small scale retailers in Bomet County. Most small scale retailers in Kenya and beyond have stagnated in the same position since its inception. Therefore, there is a need to explore further on the following areas;

a) To determine effect of economic activities on the growth and performance on small medium enterprises
b) Effect of Information and communication technology on the performance of small scale retail business.
c) Challenges facing entrepreneurs in adopting e-procurement policy in their business
REFERENCES


Dr. Michael B. (2009) (PhD) is a senior researcher at the Centre for Research, Publications and Consultancy in Daystar University, Nairobi, Kenya.


Makarius M. (2009) (MBA) is the Managing Director of Smart Outcome Services Ltd. Nairobi, Kenya.


Samuel M. (2009) (MBA, MA Communication) is a senior Lecturer in the Faculty of Postgraduate Studies at Daystar University, Nairobi, Kenya.


APPENDIX 1:

INTRODUCTORY LETTER

Mr Paul Bii
P.o.Box 13
Mogogosiek

Dear respondent,
I am a student of Kenyatta University pursuing Master of Business Administration (MBA) degree course. I am carrying out research project as a requirement of the course. My research project is to evaluate determinants affecting the growth of small scale retailers in Konoin Division.
Your honest and accurate answers will be very useful in accomplishing the identified objectives. Remember you are one of the few chosen respondent in this study and the information you give will be treated as confidential and solemnly for academic purpose.

Yours faithfully

Mr. Paul Bii
APPENDIX 2: QUESTIONNAIRE

Instructions
Please respond to the following questions with utmost honesty by ticking (V) where appropriate and giving comments, suggestions and opinions on space provided. Please DO NOT write your name anywhere in this questionnaire. Finally, answers given will be used for academic purposes ONLY.

SECTION A: Background information of the respondents

1. Please indicate your Gender.

   Male

   Female

2. In which age bracket do you fall in?
   (a) 20-25 years
   (b) 26-30 years
   (c) 31-35 years
   (d) 36-40 years
   (e) 41 years & above

3. Which level of education did you attain?
   a) Secondary level
   b) Diploma level
   c) Degree level
   d) Masters level
   e) Other

4. For how long have you been working in this organization?
   a) Below 2 years
   b) 3-6 years
   c) 7-10 years
   d) 11 years & above

5. Please indicate your terms of service
   a) Temporary
   b) Permanent
Section B: Information based on objectives of the study

1. How did you identify the business you are carrying out?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Market research</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Discussion with other business men</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Consultation with experts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Discussion with existing customers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) Observation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(f) Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. To what extend is the location of your business contributing to its growth?

<table>
<thead>
<tr>
<th></th>
<th>✓</th>
<th>x</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Very high</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Average</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Low</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. (A) Has Business plan contributed to the growth of the business?
   (a) Yes
   (b) No
   (c) Not prepared
   (B) If yes, how has it contributed

4. Have your level of education contributed to the performance of the business?
   (a) Yes
   (b) No
   If yes give comment

5. (A) Has the business organization structure contributed to the growth of the business?
   (a) Yes
   (b) No
   (B) Comment on how organization structure can contribute to the business
6. Which is your source of capital?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Retained earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Credit cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Bank loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If others specify them
(i) .................................................................
(ii) .................................................................
(iii) .................................................................

7. How costly is this source to your business?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) High</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Favorable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Low</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. How accessible is this source of fund identified to your business?
(a) Lengthy
(b) Easy
(c) Fair

9. Do lender/government offer skills on the use of these funds?
(a) Yes
(b) No
If yes comment on how they offer .................................................................

10. How do infrastructures affect your business?
(a) Very high extend
(b) High extend
(c) Average
(D) Low extend
Comment on what can be done on this issue to accelerate the growth of your business .................................................................
11. (A) Do government advisory services affect the growth of your business?
   (a) Yes
   (b) No

   (B) List the advisory services that your business have received
   (i) .................................................................
   (ii) .................................................................
   (iii) .................................................................
   (iv) .................................................................

12. Has government programmes contributed to your business growth?
   (a) Yes
   (b) No

   If yes, what are some of the programmes in place?
   (i) .................................................................
   (ii) .................................................................
   (iii) .................................................................
   (iv) .................................................................

13. Has policies put in place by the government contributed to the growth of your business
   (A) Yes
   (b) No

   If yes comment on each policy
   (i) .................................................................
   (ii) .................................................................
   (iii) .................................................................
   (iv) .................................................................

14. Do government administration systems of the business affect the performance of your business
   (a) Yes
   (b) No

   If yes comment on the way it affects the performance of your business
   ........................................................................

15. Has the government put in place motivation schemes which your business has benefited from?
   (a) Yes
   (b) No

   If yes specify each and comment on the same
   (i) .................................................................
   (ii) .................................................................

16. Has government put in place an insurance scheme which your business has benefitted from?
   (a) Yes
   (b) No

   If yes specify and comment on each of the scheme
   (i) .................................................................
   (ii) .................................................................
   (iii) .................................................................
17. What are the types of products / service you are offering?

<table>
<thead>
<tr>
<th>Types</th>
<th>yes</th>
<th>no</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Provision drugs and liquor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Building materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Electronics and hardware</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Books and stationery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) Automobile stores and parts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(f) others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If other specify
(i) .................................................................
(ii) .................................................................
(iii) .................................................................

18. Where do you get your supplies?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Goods produced by firm</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Bought directly from manufacturers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Bought from wholesalers/dealers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Others (both manufacturer/wholesaler)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. Who bear the cost of transport?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Suppliers only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Retailers only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Joint efforts of suppliers &amp; retailers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Bear no transport cost</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

20. Do you get credit from suppliers?
(a) Yes
(b) No
21. Do you normally receive goods in good condition?
   (a) Yes
   (b) No

22. Are you satisfied with your regular suppliers or you intend to change?
   (a) Yes
   (b) No

23. What are the factors you consider in locating your business?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Nearest to source of supply</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Easy location of customers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) It is a commercial center</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv) Good transport network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v) All the above</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

24. If you give credit, which form does credit facilities take?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Granting of credit purchase only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Cash loan only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Both</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

25. What are the factors you consider in marketing your goods?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Customer satisfaction only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Profit maximization only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Economic survival only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Customer satisfaction and profit maximization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) All</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
26. How do you create product awareness to your customers?

(a) Advertising  
(b) Publicity  
(c) Use of sales person/personal sale  
(d) All the above  
(c) Do not create awareness

27. Which media do you use to create awareness of your goods?

<table>
<thead>
<tr>
<th>Media</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) TV radio advertising</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Newspaper / magazine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Billboard/use of vehicles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

28. How effective are the media used?

<table>
<thead>
<tr>
<th>Effectiveness</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Very effective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Effective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Fairly effective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Ineffective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) Undecided</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

29. Are there any other alternative media available?

(a) Yes  
(b) No  
Specify others  
1.  
2.  
3.
30. How frequent do you carry out sales promotion?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)Monthly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)Quarterly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)Every 6 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d)Annually</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e)None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(f)No response</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

31. Which are the competitive technique do you adopt?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)Product technique</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)Price technique</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)Promotion technique</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d)Effective distribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e)No response</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

32. Which of these types of promotion techniques do you adopt?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)Price reduction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)Take home goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)Price draw</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d)Both price reduction &amp; take home goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e)Use of non-promotion techniques</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Thank you for your cooperation
APPENDIX 3: BUSINESS GROWTH MODELS

**Business growth**

- **Financial Growth**
  - Profitability, sales turnover
  - Resources
  - Performance

- **Strategic Growth**
  - New products
  - Strategic alliances
  - Asset accumulation
  - Direction

- **Structural Growth**
  - Use of assets
  - Net assets

- **Organisational Growth**
  - Number of people

(Source: Wickham, p.224)

**The small business life cycle**

<table>
<thead>
<tr>
<th>Stage 1</th>
<th>Stage 2</th>
<th>Stage 3</th>
<th>Stage 4</th>
<th>Stage 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inception</td>
<td>Survival</td>
<td>Growth</td>
<td>Expansion</td>
<td>Maturity</td>
</tr>
</tbody>
</table>

Size

Age of business

- Evolution
- Crisis

From: Scott and Bruce (1997)
Greiner Model: Evolutions and revolutions as organisations grow

From: Greiner (1972)

Churchill and Lewis model
APPENDIX 4: INFLUENCES OF GROWTH

Influences on Growth

Business Environment

Storey, 1994

Social
History
Education system
Role Models
Religion
Attitude to risk
Technology cycles
Internet
Sustainability
Digital

Technical

Influences on Growth

Economic

Modern
Age
Behaviour
Gender
Religion
Family
Experience

Support/training
Regulation
Political economy
Access to finance
Interest rates
Taxation
Employment levels

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Economic

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Religion
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Experience

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Modern
Age
Behaviour
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Religion
Family
Experience

Support/training
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Employment levels
APPENDIX 5: MAP OF KONOIN DISTRICT

KEY
Konoin division comprise of:

1. Mogogosiek
2. Boito
3. Embomos