EFFECTS OF TRAINING ON WOMEN-RUN MICRO AND SMALL ENTERPRISES
IN KAWANGWARE DIVISION, NAIROBI COUNTY

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A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF HUMANITIES &
SOCIAL SCIENCES IN PARTIAL FULFILMENT OF REQUIREMENT FOR
AWARD OF DEGREE OF MASTERS OF ARTS IN GENDER & DEVELOPMENT
STUDIES OF KENYATTA UNIVERSITY.

MAY 2013

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Effects of training on
women-run micro and
DECLARATION

This research project is my original work and has not been presented for a degree in any other university.

Signature ........................................ Date ............................

Sophia Njoki

This research project been submitted for examination with our approval as university supervisors.

Signature .......................... Date ............................

Prof. Catherine Ndungo

Signature .......................... Date ............................

Dr. Grace Wamue - Ngare
DEDICATION

This research project is dedicated to my late father Michael Njenga who worked tirelessly to educate but never lived to see me climb the educational ladder.
ACKNOWLEDGEMENTS

I would like to thank the Almighty God for bringing me this far. I am sincerely grateful to a number of people who offered me invaluable support without which this project could not have been produced. Specifically, I wish to thank my supervisors Dr. Grace Wamae - Ngare and Prof. Catherine Ndungo for their tireless efforts in supervision and technical support from the inception of this work.

In special way, I wish to register my appreciation to my mother, Virginia Njengaa and the entire Njenga’s family for their prayers and moral support during the entire period. Special mention to my nephew Michael Medad who deserves gratitude for typing the work dutifully. I am also thankful to Elizabeth my friend who kept on encouraging me to go on. Indeed am grateful to you all. I wish you all Gods blessings. Above all to God be the glory and honour.
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ABSTRACT

The study examined effects of training on women-run micro and small enterprises in Kawangware Division, Nairobi County. The study was guided by Bishop (1994) theory of training through empowerment based on the human capital theory the study objectives included establishing the nature of training offered to women who runs MSEs, the effects of training on women-run MSEs, gender related challenges that hamper the growth of women-run MSEs, and responsive strategies for training of women. The study adopted a descriptive survey design and targeted four women groups trained by four MFIs that operate in the area. The study used questionnaires and in-depth interview schedules as data collection instruments. The data was classified into different categories through coding and tabulation where descriptive statistics such as frequency distribution tables and percentages were used to present quantitative data. The qualitative data was presented thematically. As a result of training women-run businesses had become more profitable, had increased sales, became easier to manage and had more customers. In regard to gender-related challenges facing women-owned MSEs, the results revealed that most women entrepreneurs lack business management skills, capital as a result of gender roles. The study recommended that married women should be given support by their spouses in respect of finances, motivational encouragement, advice and actual involvement in the running of business. Access to credit by women entrepreneurs at the level of micro and small-scale enterprises, should be facilitated through innovative programs and financing arrangements that go beyond the conventional approaches; which require collateral and capital among other conditional ties. A major goal should be to promote the social and economic empowerment of women, as they constitute a vulnerable social category that is critical in sustainable development endeavours. Given that the study was confined to women running MSEs in Kawangware Division in Nairobi County, it is recommended similar studies be replicated targeting men and the youth entrepreneurs, to assess ways in which training influence their MSEs.
### ABBREVIATIONS AND ACRONYMS

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<tr>
<td>A MAP</td>
<td>Accelerated micro-enterprise advancement project</td>
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<td>CCN</td>
<td>City Council of Nairobi</td>
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<td>GOK</td>
<td>Government of Kenya</td>
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<td>GOMED</td>
<td>Growth Oriented Micro-enterprise development programme</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>K-REP</td>
<td>Kenya Rural Enterprise Program</td>
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<td>MFI</td>
<td>Micro Finance Institution</td>
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<td>MSE</td>
<td>Micro and Small Enterprises</td>
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<td>NGO</td>
<td>Non-governmental organization</td>
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<td>PSF</td>
<td>Private sector federation</td>
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<td>SSA</td>
<td>Social Security Administration</td>
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<tr>
<td>SWOT</td>
<td>Strengths Weaknesses Opportunities and Threats</td>
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<tr>
<td>UNESCO</td>
<td>United Nations Educational Scientific Cultural Organization</td>
</tr>
<tr>
<td>UNIDO</td>
<td>United Nation Industry Development Organization</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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OPERATIONAL DEFINITION OF TERMS

Micro and Small Enterprises: Those businesses engaged in income generating activities and whose total employment is 20 people or less.

Micro Finance Institutions: Financial institutions dedicated to assisting small enterprises, the poor, and households who have no access to the more institutionalized financial system, in mobilizing savings, and obtaining access to financial services.

Performance: Growth in terms of sales, profit and increase in number of employees.

Women-run: Business done by women
CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Many countries have increasingly recognized that advancing the socio-economic status of women is no longer a debatable issue but a subject that must continuously be pursued. Fostering women’s entrepreneurship development is crucial for the achievement of broader development objectives, including poverty reduction and economic development (Gakure, 2003). This is in accordance to the Beijing Declaration and Platform for Action (BPFA, 1995) which asserts that countries are expected to facilitate women’s equal access to resources.

Despite the intervention of Micro Finance Institutions (MFIs) providing finances to women, past statistics indicate that three out of five businesses fail within the first few months of operation (Brush et al, 2006). There are gender related issues that affect the success of women’s businesses. Most women multi-task production and reproduction, have limited resources, are often illiterate and least involved in decision making. These challenges limit their knowledge on business processes and operations (Amyx, 2005). As such they fail to take full advantage of available opportunities. Thus result either in business stagnation, desert loan, drop out or become delinquent. Therefore, Micro and Small Enterprises (MSEs) are unlikely to grow significantly without inputs that can address these constraints. Bardasi (2007) asserts that all women loan borrowers must be trained on business operations.
There is an ever present need for training women who run MSEs so that new and contemporary techniques may be applied as opposed to the old methods. There appears to be a consensus that training is crucial in the development of MSEs especially those run by women (Oketch, 2003). According to Boettkee (2004), improved and sustainable global economy development is much dependent on strong entrepreneurship training. Further, it is a crucial strategy as it makes people to be job creators other than seekers. While training provides opportunities for business planning; business management encourages imagination, creativity and risk taking in business.

Business training for women run-MSEs has been undertaken in many regions in the world. In the United States, the National Foundation for Women Business Owners found out that women who owned MSEs with the strongest commitment to training were significantly more likely to report positive revenue and productivity compared to other firms. It showed that there is a relationship between the degree of business training and the bottom-line performance of a firm which is expressed in terms of survival and also reflected in higher profits or sales (UNESCO, 2003).

In Bangladesh, interested business women were provided with three to seven days of initial training. They were given access to credit, of which one-quarter received skills while the remainder served as a control group. After training, it was reported that there was higher client satisfaction and lower rates of delinquency (Brana, 2008). In most African countries, both the Government and the private sector are
engaged in various efforts to empower women to grow their enterprises. Gozi and Klock (2003) report on African women entrepreneurs in Ethiopia, Zambia and Tanzania found that the vast majority of women-owned enterprises start very small and rarely grow beyond five workers, if they grow at all. However a study by ILO (2008), on women entrepreneurs in Zambia found out that the growth of women entrepreneurs had thrived due to involvement of training and capacity building. Half of the entrepreneurs had received credit only while the other half had access to several services, including skills management training and marketing support. The study found that those who received both types of services achieved better business results which allowed them to graduate to subsequent loans which had longer maturities. In Botswana, a review of 22 village banking institutions found that all three of those institutions that integrated finance and training performed better than those who received credit alone in terms of management of business. Those who did not train reported a failure in business (Zororo, 2011).

The Government of Kenya recognizes that women, who constitute over 50.3 % of the population, are a pillar in the development of the country and that investing in them is critical (GOK, 2008). A study carried out in Kenya that sought to determine if there is a relationship between business performance and level of training showed that 49.5 per cent of those who had received training in their areas of business reported higher profitability (GOK, 2008).
A study on women-run MSEs in Kilifi and Murang’a districts in Kenya, which focussed on a project run by an NGO in collaboration with UNIDO, revealed that a total of 170 women had been integrated into the project and the feedback received from participants indicated that there was a buy in (UNIDO, 2003). It also showed that women’s interest in business had increased in the course of training and that awareness was raised of the essential role of personal initiatives and self-confidence to succeed in business (Gakure, 2003).

1.2 Statement of the Problem

Despite the intervention of MFIs by providing finances to women in business, statistics indicate that 3 out of 5 businesses fail within the first few months of operation. This is to a large extent, attributed to lack of entrepreneurial skills and information on business processes and operations (Brush, 2006). Consequently, these women-run businesses face stagnation, and default loans from MFIs. Not only does business training promotes success, it also enables one to acquire skills in financial and personnel management, strategic planning, and marketing helps one to identify and exploit business opportunities. It is for these reasons that MFIs developed training programs that assist business women in their course.

Kawangware Division is one of the areas where women owned MSEs lack growth despite the fact that they have had access to financial services. The MFIs have indeed integrated finance and training which nevertheless does not enhance output.
The current study sought to establish the effectiveness of the training programs in women-run MSEs.

1.3 Research Questions

The study was guided by the following research questions:

1. What is the nature of training offered to women who run MSEs in Kawangware Division?
2. What are the effects of training on MSEs run by women in Kawangware Division?
3. What gender related challenges hamper the growth of women run MSEs in Kawangware Division?
4. In what ways can entrepreneurship training for women be enhanced in Kawangware Division?

1.4 Objectives of the Study

The study was based on the following objectives:

i. To determine the nature of training offered to women run MSEs in Kawangware Division.

ii. To assess the effects of entrepreneurship training on MSEs run by women in Kawangware Division.

iii. To establish gender related challenges that hamper the growth of women-run MSEs in Kawangware Division.
iv. To suggest gender responsive strategies towards enhancing entrepreneurship training for women.

1.5 Research Premises

1. There are gender related challenges that hamper the growth of women run MSEs.

2. That MFIs are conducting training as an intervention for growth in Kawangware.

3. There are effects accrued to training women-run MSEs.

1.6 Significance of the Study

For a long time access to loans was one of the major problems facing small scale enterprises in Kenya. MFIs have made it easy for MSEs to access loan by providing its members with financial and social intermediation services to help improve their businesses. MFIs are vital for start-ups growing firms and women entrepreneurs, especially in developing countries (Karnani, 2007). However it was disquieting to note that a high number of women after receiving loans were not clear as to what type of business they would engage in. This had detrimental effects such as investing in businesses that collapsed after start up. The findings of this study may be used to explain how training as an intervention can be used to address the major constrains that hamper women MSEs.

Women entrepreneurs may also benefit from the information that emanated from this study in that it gave invaluable insight into the role of MFIs intervention on the
growth of their micro and small enterprises. MFIs may also benefit from the findings of this study in that it gave valuable insight into the effects of their interventions on training of women-run micro and small enterprises. This may contribute substantially to informed decision-making in the formulation of sound policies that will lead to the promotion of women owned enterprises in the community.

1.7 Scope and Limitations of the Study

The study was conducted in Kawangware Division in Nairobi County. The study period was limited to women run-MSEs that have been in operation from 2004 to 2010 a period when most of MFIs operating in the study area introduced a policy of financing and training. The study also targeted trainers from the four MFIs namely: Kenya Women Finance Trust (KWFT), Kenya Rural, Enterprise Programme (K-REP), Equity Bank and Kadet. Further, by the very nature of MSEs, lack of record keeping was a limitation to this study since the operations of the business might not be truly reflected without records. This is because most entrepreneurs and especially in small and micro enterprises are known to be poor record keepers. The study also relied on estimations and responses from women to represent the operations of MSEs.
CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviews thematically, literature related to the impact of training intervention on the growth of women run MSEs. The chapter is organized in three sections, the first section reviews literature on the Nature of training offered to women running MSEs. The second section explores literature on the effects of training women who run MSEs, while the third section studies gender related Challenges that Hamper Women-run MSEs. Theoretical and conceptual frameworks are also discussed.

2.2 Nature of Training Offered to Women running MSEs

Training has been considered as the building blocks of entrepreneurial support to improve the professional competency of potential entrepreneurs. Karlan & Valdivia (2006) notes that training is a process planned to make people more effective in carrying out aspects of their work. They argue that training women entrepreneurs is the systematic modification way of doing things through learning, which occurs as a result of education and instructions development. There is a clarion call from women business owners for more formal training and education in business management marketing, financing, personnel management and technology (Stevenson .L A. (2005). Women entrepreneurs unanimously indicate their desire for the opportunity to learn about effective business. For example, nine out of ten women entrepreneurs
interviewed in Korea felt they needed education in business management issues, as did a majority of women business owners in Mexico and the Philippines, (Nieman, 2001). Quite often, the formal and informal networks that are available for men business owners are closed to women (Paula, 2000).

A business can only be successful if the people who make it up are properly directed and are committed to make an effort on its behalf. Therefore an entrepreneur must have leadership, motivation, delegation and communication skills. The study sought to establish whether these skills would help women run their businesses effectively. Shane (2003) asserts that planning skills improves business operations thus making an entrepreneur to see how his business satisfies the customers’ needs, why his customers find his product attractive than those of his competitors. This Study sought to identify whether the research findings would be the same for women entrepreneurs who have received planning skills.

In Kenya one of the areas that MFIs train on is the actual line of business. Majority of rural women start business without any idea of what they want to do. In most cases they go for similar business as of their friends without considering possibilities of success (Kapila, 2006). Training on the line of business helps the entrepreneur identify what is best and what is profitable. It helps them to do a SWOT analysis on the various types of business. This aims at helping them invest in the right business opportunities. This study aimed to establish if the research findings would be similar to that of rural area.
According to Nieman, (2001) for an enterprise to be successful it has to address ways of identifying or recognizing and generating a viable market opportunity. To gather resources in the face of risk, to pursue the opportunity and create an operating business organization of implementing the opportunity motivated business idea. Business location has impacts on the market potential and growth opportunities of new firms. Geographical proximity to either critical buyers or suppliers produces a form of enhanced environmental scanning that enables small business to more easily identify and exploit growth opportunities in the market (Longenecker, Petty, Moore, & Palich (2006). The entrepreneurs can be helped to prospect for their new markets through events such as seminars, and workshops which improve MSE access to information and markets. This study sought to assess if training has empowered women on the importance of market opportunities and location of their business.

According to Brana (2008), entrepreneurs with business and skill training background are well placed in terms of being innovative and can market their products in very unique and competitive ways. It also helps to acquire skills that are necessary to set up and run a business enterprise. This is because it ensures skill development of individuals, builds the community network, and leads to regional economic growth as well as providing valuable employees. This study employed a descriptive approach to find out if the research findings will be the same.

Advisory services and networking are necessary to entrepreneurs; they lead to increased business knowledge, lower business attrition, better business practices and
improvements in several household and member outcomes. Networking is key to both new and established MSEs and can positively impact on their performance and access to finance. A study by World Bank (2005) found that the formation of networks helps entrepreneurs to tap resources in external environment successfully. Shane (2003) agreed that networking can be used to reduce information asymmetry in creditor positively influences the firm's access to external financing. Networks play an important role in spreading knowledge about a firm's existence and its practices. Networks also help a firm learn appropriate behaviour and therefore obtain needed support from key stakeholders and the general public. This suggests that networking can positively impact on the growth of MSEs. The current study aimed to establish how advisory services and networking influence women-run MSEs in Kawangware.

Literature also explicated that limited education, skills and business experience are obstacles for women's performance (Stack, 2002) and across Rwanda, women entrepreneurs have indicated the need for management and technical skills plus better access to training facilities (Cutura 2008; Tzemach 2006; Hamilton 2000). According to PSF (2009: 34), the majority of women business owners are drawn from secondary education and there is an urgent need for 'basic skill-based training'. Nevertheless, what exactly are these 'basic skills'? Throughout the interviews, respondents came up with examples of knowledge and skills gaps, which has led to a diverse range of education needs of which 'financial management skills'; 'business
management skills’; ‘business innovation knowledge’; ‘resilience in doing business’; and ‘market information’ were mentioned most.

2.2.1 Financial Management Skills

According to Tzemach, (2006) twenty out of thirty women in Rwanda mentioned ‘financial management skills’, consisting of creating financial statements, keeping books of accounts and organising daily administration, as their main education need. These skills were often labelled as ‘hard’, ‘confusing’ and ‘boring’, inclining it is not the type of business activity women prefer doing. Women generally identified financials as an important aspect of doing business, which might be why they are afraid to make mistakes and therefore indicate a need for education on the subject. In its most basic form, knowledge about financial management relates to simple bookkeeping skills needed in order to clarify income and expenditure as well as profit.

Justin & Carlos (2003: 18) explains that “women don’t know what comes in and goes out”, which is when “they start losing money, sometimes even without knowing it.” Respondents recognise this from their own experience, and tell me that women “don’t always realise that expenses they make are related to their business”, which results in “losing money without realising it.” More advanced financial management skills relate to preparing financial statements for accounting purposes, budgeting and estimating investment possibilities. For most women in the lower and middle social segment, these types of financial management skills are not relevant due to the small
nature of their company. Nevertheless, some of the respondents in the higher social segment are growing fast and are considering or already acting internationally, whereby advanced financial management skills were identified as relevant education needs (PSF, 2009).

The second education need, mentioned by seventeen women entrepreneurs, is 'business management skills'. This is a general term describing how to run day-to-day operations in a business, such as sales, stocks, customer care and employee management, without losing sight on the bigger picture of managing the enterprise (Tzemach, 2006). Tzemach, (2006), explained how she needs knowledge on how to actually run the daily operations of the business, how to deal with employees, how to deal with the customers, how to plan the process and how to keep track of finances. She is a recent start-up belonging to the grassroots segment of women and admits that almost every day things happen that make her doubt about what she is doing. In addition, women identified knowledge about general business management skills as very essential.

According to Karlan (2006: 24), a fast-growing entrepreneur with ambitious future plans and belonging to the middle segment of women, explains that “as the owner you need to know about all the operations otherwise you won’t learn from experiences and you don’t know where things go wrong if they go wrong.” The higher segment of women entrepreneurs, owning relatively large companies and dealing with multiple suppliers and buyers, have linked business management skills
to time management and business planning and processes, indicating that they also relate to the need of improving the efficiency and effectiveness of doing business.

In a study by PSF (2009), twelve respondents, mainly young entrepreneurs from the middle segment, identified a need for ‘business innovation knowledge’. Business innovation incorporates elaborating on your business idea and showing innovative behaviour as an entrepreneur whereby your business is filling a gap in the market and does not copy existing enterprises. According to PSF (2009), most women business ventures are clustered in the commerce and services sector. Consequently, they advise women business owners to diversify and enter into other business sectors. Several respondents agree, and believe “focus should be on the business idea – some women think their idea will work, but once they put it on paper the reality looks different.” Related to being innovative and having a good business idea, PSF (2009) identifies the importance of having the right mind-set as an entrepreneur. According to one of the respondents, she often hears from women “that what they need is money, and then the rest will follow – but if you don’t have a good idea and [right] mind-set it will not bring you anywhere.” PSF (2009: 36) agrees this is important, and recognises that she herself might lack “some kind of innovative mind”, though she does not know whether this aspect can be easily taught.

This information reflects that learning to be innovative in business might not be as easy as improving, other skills such as bookkeeping which is a ‘hard’ skill to master and therefore more objective. Women who have followed entrepreneurship
education indicated the need for business innovation more frequently, indicating it might currently be lacking in programmes. This specific education need can be linked to the theoretical discussion of whether entrepreneurship can at all be taught, which is something not everyone agrees on. As reflected in literature by Lazear (2004), many entrepreneurship skills can be obtained through education.

2.2.4 Resilience in Doing Business

'Resilience in doing business' relates to learning about the downsides of doing business, getting prepared for hard times and receiving information on how to deal with challenges. From her own experiences and those of other women entrepreneurs, Olomi, (2009) explained that “some people don’t realise it is quite a tough process which does not always pay off right away”, though a good preparation before starting a business should help avoid obstacles that may discourage women from continuing with their businesses. Olomi, (2009) agrees and explains that “it is important that we know that being self-employed is not easy, that it will take time to be successful and that drawbacks will happen, which should not change our drive. It should simply be a state of mind.” In the current Rwandan environment the government is strongly encouraging entrepreneurship amongst its citizens where entrepreneurs seen as the backbone of development processes. It is therefore necessary that business owners are stable and have growth perspectives that limit failures as a result of losing money and time, learning about resilience in doing business seems to be an important educational need for self-employed women (Olomi, 2009).
2.2.5 Market Information

Market information relates to receiving information about competitors, customers, training opportunities, financing possibilities, support services and challenges in the market (Nelson and Duffy, 2010). In addition, market information signifies industry specific rules and regulations, such as health and hygiene standards, but also export regulations for certain product groups. Nelson and Duffy (2010) further explains that due to a lack of information about the markets, products and services are not up to quality standards and that women simply don’t have the information and knowledge about it.

Furthermore, market information takes into account context specific rules on taxation, registration and formalisation issues. According to PSF (2009), only 13 per cent of women business owners are aware of the taxation system in the country. Olomi (2009) says that it is important for women business owners to keep good records because if they cannot show a clear overview, the government automatically deducts tax. However, if women would keep good records the tax percentage would be much lower, so “they are losing money simply because they don’t have the knowledge and training on how to do proper book-keeping” (Nelson and Duffy (2010)). In this regard, information on taxation also seems to coincide with resilience in doing business, as this might cause problems along the way if business owners are not fully informed beforehand.
2.3 Effects of Training Women who Run MSEs

According to Rogerson (2001: 131), support for business development services in Sub-Saharan Africa has not been good because many training programmes have had a limited impact. Nonetheless, since the new millennium a policy turnaround has been taking place with a renewed interest in the supply and recognition of the importance of business service provisions for MSE development (Jeans 1998). Overall, the need for a more ‘balanced’ approach towards the support for MSEs began to emerge (Dawson 1997) and several researchers started arguing that business development services “have key roles to play in stimulating innovation and promoting self-sustaining growth” (Dawson & Jeans 1997: 8). Additionally, the critical importance of appropriate education systems to promote entrepreneurship and to prepare school leavers for self-employment has been stressed in several African studies, for instance McGrath & King (1995) and by Langowitz, & Minniti (2007). More recently, Naudé (2010) also illustrated the importance of entrepreneurial ability as a function of both culture and education in a particular country, as well as of economic development policies of governments.

As a practice, entrepreneurship education appears to include many dimensions and possible capabilities. Naudé (2008) explains how knowledge shared by existing successful entrepreneurs might be valuable to starting entrepreneurs and that successful entrepreneurship requires obtaining broad, practical skills. Lazear (2004) agrees and encourages multiple or balanced skills instead of specialisation. Education programmes should therefore include skill-building courses such as
networking, negotiation, leadership, management capabilities, product development and creative thinking (Dana and Wright 2004; Kuratko 2005; Naudé 2007). Hitt et al. (2001), finally explain that insights into entrepreneurial strategies are essential in deciding on the direction and future of one’s enterprise. In addition, Tikly and Barret (2009: 8) have identified general core capabilities that a quality education would seek to facilitate in a SSA context. They include autonomy, knowledge, social relations, respect and recognition, aspiration and voice. Nevertheless, an individual’s capability set will differ depending on forms of disadvantage such as rurality, disability, ethnicity, gender and relations of power and inequality (Tikly and Barret 2009: 8).

UNIDO (2003), in its program rural and women entrepreneurship development program in Central America set to start a promotion of women participation in the productive sector. They targeted women with low levels of training and education and those who were alone as the head of families and needed to organize themselves for productive gains to increase their income. It sought to find effective ways through the establishment and networking of business support programs to bring women and young entrepreneurs into the mainstream of entrepreneurial ventures and private sector development. The program strengthened their institutional capacities of counterpart agencies and their local collaborating agencies through training, developing and adapting methodologies and technical advice to address the demand for managerial and technical services required by women entrepreneurs. As a result, there was tremendous improvement in MSEs (UNIDO, 2003).
Oketch (1993) notes that enterprise-based training have many advantages over preparation either schools or in vocational training institutes. However, the element of theory that learners acquire in the training institutions is a further vital ingredient in small development. He holds that training in technical and vocational skill alone is insufficient. It must be combined with basic business, marketing and entrepreneurial skills. When the UNDP – funded Jua Kali project in Kenya, it offered short training programmes to owner-managers in the textile industry, it was found that they lacked management skills. It therefore started offering training in business management, accounts and book-keeping and taught them how to prepare good business plans. Here too, the effect of the informal training has not been measured. The study sought investigate what ought to be done to close the gap

USAID (2004-2008), carried out a participatory research study on the India Growth-Oriented Microenterprise Development Program (GOMED) and its impact in India and observed that the enterprise development project was a 4-year, $6.3 million program funded under the Accelerated Microenterprise Advancement project (AMAP), it was an innovative program that developed sustainable and scalable approaches to job creation in agriculture by fostering the growth of micro and small enterprises (MSEs). It pioneered the Village Extension Agent Model to expand the availability private agricultural extension services at reduced cost while providing employable skills to local women. Eighteen under-employed farm women from within a vegetable production cluster were recruited, trained in the rudiments of crop, soil, water and pest management then stationed in their home village. The
village agents, who spoke the local dialect and were acquainted with the village farmers, were trained to provide solutions to less complex farming problems and could call on professional agents whose work they supplemented. GOMED demonstrated commercially viable solutions to MSE growth constraints through development of these models, inspiring other industry participants to adopt them. This bond well for the sustainability and scalability of GOMED efforts, which benefit MSEs and the industries involved through enhanced competitiveness and greater growth opportunities in India (USAID, 2004-2008). It has however not been investigated how such an intervention may have impacted on women entrepreneurs in an urban setting in Kenya.

ILO (2008) carried out a desk review on a project run by UNIDO in Rwanda. The programme dubbed Rural and Women Entrepreneurship Development programme was being run in other countries but the review focused on Rwanda. It was established that the project targeted women who were already engaged in some form of processing activities such as dairy, fruit and vegetable products. Trainers were selected from the group of specialists working in the business. Bank officers and field extension officers were invited to run a series of mock consultation sessions with the women to discuss their business plans. By getting to know each other and sharing their business experiences and problems in ethnically mixed groups, women became aware of their need to be trained.
As a result of this programme, some 40 women entrepreneurs were trained in dairy products and fruit and vegetable processing in Byumba and Kigali Rural Prefectures. Ten of them obtained credit from local development banks for expanding their business and two of them successfully marketed their products into the urban market in Kigali; Trained women entrepreneurs started playing the role of a local adviser to fellow entrepreneurs at their own settings—a network was thus established among women entrepreneurs to share information, resources and equipment to produce food products; Some 26 trainers were trained in the organization of skill training for women entrepreneurs and 23 of them went through refresher training courses. More than half of them now belong to local NGOs and institutions. This resulted in tremendous growth in the MSE industry in the area of study (ILO, 2008).

However, ILO observed that due to time constraints and bureaucratic procedures of accessing these organizations, the research team was not able to acquire adequate data on their activities. Thus, the research team recommended that further research be carried out to establish their effect on MSEs growth in Kenya. As a result, this study therefore sought to carry out the same focusing on Kawangware, Kenya.

The studies conducted by Kale (1990); Kirve and Kanitkar (1993), revealed that training approach is an important element in helping women in non-traditional high skill, male dominated activities and also to build confidence among women to meet the specific needs. Intensified effort has to be undertaken to assess the social attitude, mentality, needs and abilities of the women and to impart training. Flexible
training programmes and interest-based skill training can push the women towards entrepreneurial activities. Training to develop good managerial skills is useful and essential to women (Padmavati, 2002 and Sathyasundaram, 2004).

Training and education in financial management skills could enable women to acquire the necessary skills, to save and develop the confidence to explore viable business ideas and market opportunities for their products or services. This is particularly true at the moment due to the growth of e-business and telecommuting. It is now possible for women to do commercially viable work from home. Some skills in elementary accounting like financial recording and reporting are needed. The larger and more elaborate the enterprise or project, the more the financial skills needed (Otuya, 2003). The most important conceptual point to make in financial training is that every transaction represents two elements: one party gives an amount of money, and another party receives that amount of money. That duality is represented in the principle of double entry accounting, (Justin and Carlos 2003).

2.4 Gender related Challenges that Hamper Women-run MSEs

The experiences the women entrepreneurs have in running their businesses include such problems as lack of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demands related to household chores and difficulties in licensing procedures. Finding staff with the right skills, willing to work for a small firm can be a problem, as is ensuring they have the time to update their skills and keep up with developments in the field (Kamani, 2007)
The greatest barrier facing women entrepreneurs in Kenya is access to finance. This is an issue because of requirements of collateral. In Kenya, only 1% of women own property and that makes it very difficult for women to provide collateral for banks (Kinyanjui, 2006). Most women who venture into businesses in the rural areas and need financing lack the needed collateral because to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification (Athanne, 2011). The financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo 2011, Brush 1992). Women entrepreneurs often lack information about how to get a loan, lack the necessary collateral to obtain one and/or face discriminatory laws or practices related to finance and credit (Commonwealth Secretariat, 2002). Finding the finance to get a new business going, or to grow an existing one is a difficult challenge.

According to Kinyanjui (2006) women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. Kinyanjui (2006) adds that some entrepreneurs felt that it was difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Consequently, most women entrepreneurs are likely to have multiple short-term loans to cater for both businesses and social needs. Studies have shown that loans to MSE entrepreneurs only satisfy a
fraction of their financial needs (Women Entrepreneurs in Kenya, 2008). Formal financial support is seen to be too expensive for many women entrepreneurs and hence they treat this as a last resort (Stevenson L. A. 2005).

According to Olomi, (2001) women engage in activities with low entry thresholds and low financial risk. In Tanzania, for example, the highest concentration of women-owned businesses is in wholesale and retail trade, hotel and restaurants and services because of low barriers of entry. The choice of the sector is accounted for by a combination of resource constraints, environmental uncertainty and specific female aversion to risk-taking. Women owned MSEs are known for their low start up and small working capital. A large number of women start the small scale enterprises with personal savings or traditional collective savings. This can be attributed to the fact that most women do not own assets hence can’t access loans. It can also be attributed to the fact women spend money upon consultation with significant males in their lives (UNIDO, 2003). This study therefore sought to establish the effect of gender challenges that women face in financing their businesses.

Another challenge that women entrepreneurs in Kenya face is discrimination. Even when women entrepreneurs do approach banks for financing, they tend to face discrimination. Women report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. The fact that banks engage in gender bias, prevents the women from approaching them. Some women
get so discouraged that they do not bother to seek bank financing and turn to informal savings groups instead. Gray (1996) adds that the women’s major problem during the start-up is the credit discrimination. For quite a while a woman was not allowed to open a bank account or own land without her husband’s or father cosignatory. Although inheritance laws were revised with the succession Act of 1981, women have rarely inherited land and other property in their own right. This means that they lack title deeds which are still the most commonly used form of security for borrowing money. Women own only 1 percent of Kenya’s land while 5 to 6 percent is held under joint names usually with husband (World Bank Report, 2001).

Women in the rural areas, gender stereotyped perception of self, lack of confidence and assertiveness appear to be major barriers. Being risk averse is a big hindrance. The status of women in a patriarchal social structure makes women dependent on males in their lives—husbands or fathers and family resistance is a major disincentive to business start-up. Other close male family members often make decisions for women hence going against the independent spirit of entrepreneurship. In addition, women are usually less educated than men, making them less well equipped to manage a business (Commonwealth Secretariat, 2002).

Ngau and Keino (2006) assert that women suffer due to the socialization and lack of collateral for business. They differ with their husbands or other family members over key business decisions. Men are perceived as the key decision makers in a family
and a woman is not often expected to make a decision on her own. This slows their businesses because they have to consult a male figure such as husband, brothers or fathers. The training of women on decision making will improve their performance and help them to undertake task that are necessary for their venture. The study investigated the influence of this disadvantage that women face in the running of the MSEs. The foregoing scholars agree that socio-cultural setup affects the development of women run MSEs. If training is done it will help the women to overcome gender related challenges thus be able to succeed in their entrepreneur ventures. This study sought to affirm these assertions.

The city council management has proved to be a very big challenge to women entrepreneurs in Kenya. The licenses are numerous and expensive. Being a woman seems to exaggerate that fact since most women are harassed by the city council officials when they come to inspect the business premises. Moreover, women are less likely to meet and negotiate bribes with the predominantly male council officials. Business licensing is an issue for many women entrepreneurs who perceive the process as lengthy and complex (Athanne, 2011). Bindra (2006) adds that many Kenyan MSEs are covered by some formal registration, the cost of such registration is nominal but entrepreneurs find the procedures to be followed and information about offices to be visited for requisite forms and registration to be confusing. There is no “one-stop shop” which inform an aspiring entrepreneur what is required of him or her in terms of regulations to be followed for licensing.
One other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide. Ahmad et al (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs’ wings of exploration.

Commonwealth Secretariat (2002) adds that when business training is available, women may not be able to take advantage of it because it is held at a time when they are looking after their family. Comparative studies show that women start business at an older age than men, when they have had the family and children (Zororo 2011, Green and Cohen 1995), this becomes a great challenge. The rural women appear not to be driven by profits but rather, by the need to provide for their families. They see enterprises as a means of setting them free from ‘begging’ money from their spouses for the basic necessities of their families – food, clothing and health. What they earn is totally spent for the benefit of the entire family. Another key motivating force for women to become business owners has been identified as interest in helping others. Generally women entrepreneurs in small scale business receive
substantial family support at start-up and in the course of running their business. Such support is however, based mainly on social rather than economic consideration.

A study carried out by IFAD (2006) on developing micro and small enterprises in the rural poor in Africa found out that family and community responsibilities take a lot of women’s time that could be applied on improving their income generating efforts. Most of them in their 30’s or 40’s are married, and have children. It is thus difficult for women to expertly run business, due to dual responsibilities of growing a business and raising a family. This study probed the challenges women face in relation to family responsibilities and the running of MSEs.

Women’s responsibilities for child care limit their mobility and oblige them to generate income in less conducive environment for business. Mavoux (2006) cites women’s responsibilities for children as reason for women’s low participation in skills training and literacy programs. Training on literacy is crucial for building business management skills of female entrepreneurs. Consequently, time spent on family duties leave women with less time to run their business, take advantage of training opportunities, or network. Training on management offered to women helps them manage their multiple burdens thus achieve in businesses.

According to Kathuri (1993), the pressure for women to start business activities to meet basic needs or supplement income was a prominent motive especially following the economic crises of the 1970s and early 1980s and the subsequent structural adjustment programmes. These programmes led to erosion of purchasing
power of salaried workers and limited job openings. The impact has been felt most by women, who have a greater burden of enabling the family to cope. Olomi and Sievers (2007) noted that in some cases, women have become the main breadwinners. Another explanation for the increased prominence of this motive is that the number of single mothers has been increasing, and many of these do not have any means of earning their livelihood other than self-employment. Women have reported that they get respected and trusted by husbands and others because they are self-employed. Some women have noted that when they are generating income from business activity their husbands cannot harass them, because they can take care of the family without the husbands financial support (Mavoux, 2006).

Access to justice is essential for ensuring, smooth business operations, and it spans issues such as enforcing contracts and employment disputes. Yet women entrepreneurs in Kenya have difficulties when accessing justice. Using the formal courts in Kenya can be costly, complex and time consuming for entrepreneurs. For women who are burdened with multiple responsibilities in the household and at work and who do not have the know-how to navigate government processes, dealing with the complicated and often corrupt bureaucracy is another challenge, (Athanne, 2011). Commonwealth secretariat (2002) records that women often have few or no contacts in the bureaucracy, and there may be a bias against women’s businesses. Women have little representation on policy-making bodies, partly because they tend not to belong to or reach leadership positions in mainstream business organizations.
Lower education levels put women entrepreneurs in Kenya at a disadvantage compared to men. While gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country’s overall economic growth. In education, preference is given to boys, thus the educational level of most women entrepreneurs is very low, creating a barrier to them in accessing training and other business development services (Women entrepreneurs in Kenya, 2008). In addition, women are usually less educated than men, making them less well equipped to manage a business (Commonwealth secretariat, 2002). Namusonge (2006) noted that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Despite the presence of Business Development services in Kenya not many women entrepreneurs use it because of cost, access, necessity, or availability (Steven et al, 2005).

According Bowen and Mureithi (2009) on average, women entrepreneurs are less educated than their male counterparts and are twice as likely as men to be illiterate. Historically, the patriarchal systems have discriminated against the girl child from access and control of resources. Traditional societal perceptions view girl-child education as a loss. The girl child has been thus disadvantaged compared to the boy child. This make most women to operate in an informal way that denies them access to markets as well as critical services which in turn confine them to a vicious cycle.
of low productivity, income and access to resources. Ongori, & Migiro (2011) cite that women’s high illiteracy rate also limits the types of vocational and skills training they can be offered. Lack of adequate skills has been cited as constraints faced by female entrepreneurs. This pattern helps explain why most female businesses are typically smaller in employment and sales compared to their male counterparts. When women are equipped with adequate skill through training it helps them succeed in their businesses. This study sought to examine if women will achieve better result in their businesses if trained.

A study by Richardson, Howarth and Finnegan (2004) on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa feel they lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women’s relative lack of exposure to the world of business. In addition to this lack of exposure, women’s business networks are poorly developed as social assets. This in turn impacts negatively on a range of factors that adversely affect the women entrepreneurs at all levels. It is grounded in women’s gendered experiences of education and work and, due to the demands of their reproductive and household roles, their lack of key dedicated “time” to be able to explore and nurture their own resources. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities. In a more general way, society’s views are largely negative about women entrepreneurs who associate and network with others in business (Mayaux, 2006).
Managing employees is another challenge that women entrepreneurs in Kenya face. Finding and retaining good employees is essential for the success of a business, but can be difficult for women entrepreneurs in Kenya. Since women owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent. Some women find that they are not taken seriously by their employees, especially in non-traditional sectors, and have to make a special effort to win their respect (Athanne, 2011).

According to Jaiyeba (2010) whilst micro-enterprises are very often the source of innovation, they are also especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, women often lack the resources to respond rapidly. Competition (markets) and information related factors, are said to be major challenges. Competition is seen in form of the size of market share in the rural setting. Most of these markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who were engaged in selling household products are emerging. To this could be caused by lack of marketing skills (Jaiyeba, 2010).

2.5 Theoretical Framework

This study was guided by Bishop, (1994) theory of training through empowerment based on the human capital theory. The focus of the theory is on access to and investment in education where the choice of training is made relative to the expected benefits spread over a lifetime, and costs of training. If groups of individuals were to
be prevented from accessing training due to costs and any other militating factor, then they are denied the benefits that accrue from training. Furthermore, investment in training contributes to human capital accumulation, which is essential for development (Henry, 2000).

Concepts related to role of training on empowerment have further been explored by Booth (2004) who emphasizes private and social returns to training in trying to justify household and public choice to create more opportunities of access to training. In the context of this study, training women should be given priority as the benefits will be both to the individual as well as her society. This study views entrepreneurship training for women running MSEs from three connected perspectives. The first assumption is that there exists private demand for training by women who would like to be empowered. To acquire this training, individual women have to have the initiative or belong to a group of women who may be given that training as a tool to empower them. The second assumption is that the government and the stakeholders have an obligation to provide training to disadvantaged members of the society so as to improve their standards of living and help them acquire life skills. Lastly, the student has to overcome all inhibiting factors and attend secondary education. In this context therefore, the study views MSEs training as a core component to improving the living standards of women by equipping them with skills to assist them eke out a living.
As such, the human capital theory informs this study on the basis of the two perspective with the ultimate aim of investigating the effects of MSEs training intervention on the growth of women run Micro and Small Enterprises in Kenya and specifically in Kawangware Division.

**Source:** Researcher (2013).

**Figure 1.1: Conceptual Framework**

The conceptual framework provides an illustration of ways in which entrepreneurship training for women running MSEs influences their businesses. It provides areas in which women receive training and these are finance management, business planning, marketing strategies and production innovation. Mastery of these areas of training is expected to lead to improved management of finances, preparation of good business plans, expanded market share and quality of products.
and services. However, a number of gender-related challenges stand in the way of
women in achieving this. The conceptual framework is in line with Bishop (1994)
theory of training through empowerment based on human capital theory as it provide
justification for investment in training programmes for women entrepreneurs as it
goes a long way to improve skills to run their business.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the methodology that was used in the study. It describes the location of the study; research design; target population; sampling techniques, instruments of data-collection; validity and reliability of the instruments; data collection procedures and data analysis. The chapter concludes with ethical issues.

3.1 Location of the Study

The study was conducted in Kawangware Division, Nairobi County. This is one of the divisions of Dagoretti District within Nairobi County. It is situated 10 km West of Nairobi’s city centre and covers an area of 38.7 km² (See Figure 2). It has a population of 800,000 (2009 Census). Kawangware constitutes seven villages namely: Sokoni, Coast, Muslim, Kiamboni, Kabiro, Congo and Kanunganga which are estimated to host about half a million people (CCN, 2007). Kawangware Division was selected for the study because most of the women are self-employed in small-scale income generating activities, or engage in casual labour due to limited access to education and finances. The MFIs in the area have integrated finance and training to women-run MFIs for better MSE’S practice thus, making this site suitable for study.
Figure 3.1: Map of Kawangware Division

3.2 Study Design

The study used a descriptive design (Gay, 1996). This is because the study was a mixed study and used both the qualitative and quantitative paradigms. Gall, Borg and Gall (2006) noted that a review of quantitative studies about a particular phenomenon combined with a review of qualitative studies about the same phenomenon can provide richer insights and raise more interesting questions for future research than if only one set of study is considered. The study also used the naturalistic design. According to Bogdan and Biklen (1998), in naturalistic designs, the actual settings are the direct sources of data, and the researcher is the key instrument. In this study, the naturalistic design enabled the researcher to interact with women running MFIs and MFI trainers.
3.3 Target Population

The study targeted four women groups in Kawangware Division that have been in existence between 2004 and 2010 and had received two loan cycles, lasting three years each. The business women had also received entrepreneurship training from the four MFIs operating in the area, namely KWFT, K-REP, Equity Bank and Kadet.

Table 3.1 presents a summary of the breakdown of the target population.

Table 3.1: Population Under study: Consistent Women who Received Credit and Training Between 2004-2010

<table>
<thead>
<tr>
<th>Women Groups</th>
<th>Number of Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Kaba Gucaria</td>
<td>16</td>
</tr>
<tr>
<td>2. Mwethegie</td>
<td>24</td>
</tr>
<tr>
<td>3. Wendo</td>
<td>30</td>
</tr>
<tr>
<td>4. Riika Organic Farming Women Group</td>
<td>30</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

3.4 Sample and sampling

The study employed stratified sampling technique. The women respondents from the four women groups were rolled per strata according to their groups. This ensured every element was taken care of. The respondents’ names were written alphabetically and then sampled using stratified sampling technique to select every even number per strata. This ensured all the individuals in the selected population had an equal chance to be selected.
A sample of 50 women was thus selected for study. To arrive at the sample of trainers, the researcher used one trainer from each MFI assigned to each of the four women groups; thus a sample of four trainers was obtained who were interviewed during the study. The purpose of selecting the four trainers is because they were directly involved in the training of the women and would provide rich insights for the study.

### 3.5 Research Instruments

The research instruments for this study included questionnaires for women running MSEs and an interview guide for MFI trainers.

#### 3.5.1 Questionnaire for Woman Running MSEs

Ogula (2002) defined a questionnaire as a carefully designed instrument (written, typed, or printed) for collecting data direct from people. The questionnaire for women running MSEs had four sections. Section A was used to obtain women’s demographic information such as age, level of education and information about their
businesses and section B was used to obtain information on Nature of training offered to women running MSEs, the effects of training women who run MSEs and gender-related Challenges that Hamper Women-run MSEs as highlighted in research objectives. The researcher used questionnaires because according to Wellington (2000), a questionnaire presents an even stimulus, potentially to a large number of people simultaneously and provides the investigator with a relatively easy accumulation of data.

3.5.1 Interview Guide for MFI Trainers

An interview schedule was used to collect data from the MFI trainers. It was used to obtain information on Nature of training offered to women running MSEs, the effects of training women who run MSEs and gender-related Challenges that Hamper Women-run MSEs in line with research objectives. An interview guide was fund to be appropriate as it makes it possible to obtain data required to meet specific objectives of the study (Mugenda & Mugenda, 1999). Further Cohen and Manion (1994) argued that the interview guide consists of items that help the researcher to uncover broad concerns of the study in-depth through consistent probing.

3.5.1 Instrument Reliability

The study used the internal consistency and test-retest methods to test reliability. A high degree of coherence in the way questions were answered by different respondents was achieved. In test-retest, different respondents were required to answer the same questions with slightly different wording and the coherence of their
answers assessed. The average reliability index for the questionnaires was found to be \( \pm 0.7486 \) which is above 0.5 and therefore questionnaires were found to be reliable for the study. The reliability of the tests (instrument) was estimated by examining the consistency of the responses between the two tests.

### 3.5.2 Instrument Validity

Validity was achieved when questions on how well data obtained was representative of the concept under study. The study achieved both content and faces validities. Content validity refers to the representation of the study items on the instrument, as they relate to the entire domain of content being measured. The content validity measure must sample adequately, the domain of content the researcher claims it measures. Face validity refers to the appeal and appearance of the instrument. The researcher ascertained face validity of the instruments by subjecting the instrument to a team of experts in the area of study. Re-testing the study instruments was done to increase the likelihood of face validity.

### 3.6 Data Collection Procedure

In order to conduct the study, research authority/permit was obtained from the Institute of Science and Technology. Copies of the permit were presented to the management of MFIs in Kawangare Division seeking permission to involve their employees (trainers) in the study. This was followed by the notification of the trainers of the intention to interview them. The researcher then visited the sampled women groups and administered the instruments. The purpose of the study was
clearly explained to the respondents and respondents assured of confidentiality and anonymity of the data to be collected so as to maximize objectivity in giving responses. The questionnaires were filled by the respondents under the guidance of the researcher since most of the women involved in the study had minimal education. Once the questionnaires had been dully filled in, the researcher collected them and then interviewed trainers.

3.8 Data Analysis and Presentation

This is the process of systematically searching, arranging, organizing, breaking the data into manageable units, synthesizing the data, searching for patterns, and discovering what is to be learned (Mugenda & Mugenda, 1999). Quantitative data were coded and analyzed using descriptive statistics such as means, percentages, and frequencies with the help of SPSS 11.5 program. Data were presented in form of graphs, charts, and tables. Generalizations were formulated. Qualitative data derived from the open ended questions and the interview guides was organized in relation to the themes or research questions and from this information, the researcher wrote a narrative and interpretive report in order to explain and reflect the situation as it is occurring in the school.

3.9 Ethical Considerations

Orodho (2002) argues that a researcher must put in place appropriate strategies to persuade respondents to cooperate and be assured of protection of their rights. The researcher sought permission from Ministry of Higher Education and was provided
with a research permit. The researcher personally informed the MFIs and women running MSEs about the study. The researcher made an introductory visit to the sampled women groups and fixed appointment dates for administering the questionnaires. During data collection process the researcher carried the research permit and the letter of introduction to the MFI trainers. Orodho (2002) argues that participants have a right to privacy and direct consent for participants must be obtained from adults and in the case of children or students from their parents/guardians or teachers. Mugenda and Mugenda (1999) argues that respondents should be protected by keeping the information given confidential. Assurance of confidentiality was given to the respondents. The researcher personally conducted all the interviews.
CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents data analysis and interpretation of the findings. The chapter is divided into two sections. The first section presents the demographic information of the respondents while the second section presents the discussion of findings organised under themes according to the research objectives.

4.2 Instrument Return Rate

Instrument return rate is the proportion of the sample that participated in the study as intended in all research procedures. The questionnaires were administered to a sample of 50 respondents out of which 40 respondents returned duly filled questionnaires. The questionnaire return rate was 80.0%. All the 4 trainers were interviewed making a return rate of 100.0%. The response of 80.0% and 100.0% were deemed to be an adequate representation of the sample size making the findings of this study valid. Babbie (1990) contended that a return of 50% is adequate, although Bailey (1987) set the adequacy bar at 75%. More recently, Schutt (1999: 254-255) instructed students that “a response rate below 60 percent is a disaster” and concluded that “it is hard to justify the representativeness of the sample if more than a third failed to respond.”
4.3 Respondents’ Demographic Information

This section presents the respondents background information considered crucial for subsequent discussions. This includes, age, levels of education, marital status, number of children/dependants and length of experience in running businesses.

4.3.1 Age of Respondents

In order to establish the age categories of respondents, women running MSEs were asked to indicate their age on the questionnaires. Their respondents are as shown on Table 4.1.

Table 4.1: Age of Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 25 years</td>
<td>4</td>
<td>10.0</td>
</tr>
<tr>
<td>26 to 35 years</td>
<td>18</td>
<td>45.0</td>
</tr>
<tr>
<td>36 to 45 years</td>
<td>8</td>
<td>20.0</td>
</tr>
<tr>
<td>46 to 55 years</td>
<td>4</td>
<td>10.0</td>
</tr>
<tr>
<td>Over 55 years</td>
<td>6</td>
<td>15.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Data in Table 4.1 indicates that a higher number of respondents (45.0%) were aged between 26 to 35 years followed by 20.0% who were aged between 36 to 45 years, then 15.0% who were aged 55 years and above while 10.0% were aged between 46 and 55 years and below 25 years respectively. This shows that most of the women running MSEs in Kawangware Division are middle-aged women.
4.3.2 Education of Respondents

Lack of sufficient education and training for women is an impediment to micro-enterprise success (Women entrepreneurs in Kenya, 2008). Therefore the trained women were asked to indicate their highest education levels. The findings are as presented on Figure 3.

![Graph showing highest level of education](image)

**Figure 4.1: Highest Education Level**

The findings on Figure 4.1 reveal that a higher number of women (40.0%) are holders of secondary education certificates. This is followed by 25.0% who completed primary school education and then 20.0% who have college education certificates. Only 5.0% had attained university education. From the interviews carried out on the trainers it was revealed that most trained women have attained secondary education but only a few of them have attained higher education. These findings show that majority of women trainee have lower levels of education. These findings concur with Bowen and Mureithi (2009) who noted that on average, women
entrepreneurs are less educated than their male counterparts and are twice as likely as men to be illiterate, thus there is need to ensure that more women access educational opportunities.

4.3.3 Respondents’ Marital Status

A study carried out by IFAD (2006) on developing micro and small enterprises in the rural poor in Africa found out that family and community responsibilities take a lot of women’s time that could be applied on improving their income generating efforts. In order to find out whether family responsibilities are affecting women-run MSEs, the study sought from trained women their marital status and the findings are as presented on Figure 4.

Figure 4.2: Marital Status
The results on Figure 4.2 reveal that a higher number of respondents (37.5%) are single (have never been married) followed by 25.0% who are married, then 20.0% who are divorced or separated while 17.5% are widowed. This is an indication that majority of women running small and micro enterprises are not married and are therefore shouldering most of family responsibilities. These findings concur with Ahmad et al (2011) who note that most women involved in MSEs are single mothers and thus overloaded with business and family responsibilities. As such, they may not have the time to join beneficial associations and this automatically limits their wings of exploration.

4.3.4 Number of Children/Dependants

One other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide (Ahmad et al, 2011). The study thus was carried out from the trained women information on the number of children or dependents they are supporting. Their responses are as presented on Figure 4.3.
The findings on Figure 4.3 reveal that most respondents (45.0%) indicated that they have one to four children/dependants followed by 30.0% who said that they did not have children/dependants while 25.0% said they have between five to ten children/dependants. This is an indication that most trained women have dependants and therefore they have financial obligations. According to the trainers most of these women are single young mothers with enormous financial obligations to deal with which drain their businesses. These findings are supported by (Ahmad et al, 2011) assertion that one of the challenges women entrepreneurs face is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would
otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide (Ahmad et al, 2011).

4.3.5 Types of Businesses

When asked the type of business they operate, the trained women indicated as follows. The results are as shown on Figure 4.4.

![Figure 4.4: Types of Businesses](image_url)

According to the findings on Figure 4.4, a higher number of respondents (42.5%) revealed that they operate retail shops/kiosks, followed by 35.0% who are involved in agri-business, 12.5% deal in second hand clothes while 10.0% are running salons.
This is an indication that most business enterprises run by women are small scale businesses. The trainers noted that women, who live in the outskirts of Kawangware Town, are farmers while most of those residing in urban areas deal in the buying and selling of farm produce. These findings concur with the 1999 National MSEs Baseline survey, which showed that there were 612,848 women in Micro and Small Enterprises (MSEs) in Kenya, accounting for 47.4 per cent of all those in MSEs. The results also confirm that women tend to operate enterprises associated with traditional women’s roles, such as hairstyling, restaurants, hotels, retails shops and wholesale outlets.

4.3.6 Persons Managing Businesses

Managing employees is another challenge that women entrepreneurs in Kenya face. Finding and retaining good employees is essential for the success of a business, but can be difficult for women entrepreneurs in Kenya. As a way of establishing whether women-run MSEs are faced with personnel related challenges, trained women were asked to indicate the person(s) managing their business. The results are as presented on Figure 4.5.
The findings on Table 4.5 reveal that majority of respondents (65.0%) indicated that they are the ones managing their businesses followed by 30.0% who said that the businesses are being managed by family members while 5.0% said the businesses are being managed by employees. According to the trainers who were interviewed, most women managed their own businesses apart from those owned by groups where they sub-divided management responsibilities amongst themselves. This is an indication that most trained women are managing their own businesses probably to avoid extra expenses of paying other persons to do it for them. These findings are in line with the 1999 National MSEs Baseline survey, which revealed that in general, women tended to operate smaller enterprises than men, with the average number of employees in a women-owner/manager MSE being 1.54 versus 2.1 in men-owner/managed MSEs. In women owner/managed MSEs, about 86 percent of workers were women owner/managers themselves, 4 per cent were hired workers, with the remainder made up, of unpaid family members and or apprentices. Whereas, in men-owner/managed MSEs, only 68 per cent of the workers were men.
owner/managers themselves, 17 per cent hired workers and the remainder made up of unpaid family members and/or apprentices.

4.3.7 Length of Experience in Running Businesses

The trained women were asked to indicate how long they had been running their businesses. Their responses are as presented on Figure 4.6.

Figure 4.6: Length of Time Respondents have Run Current Businesses

The results on Figure 4.6 reveal that a higher number of respondents (50.0%) had been running their businesses for more than 6 years. This is followed by 30.0% who said they had been running the businesses for less than 1 year while 20.0% said it is between 2 to 5 years. This shows that most trained women have been running their businesses for quite a while and are therefore aware of the challenges facing women entrepreneurs.
4.3.8 Reasons for Starting Businesses

The information provided on reasons why women start businesses was found to be critical in establishing levels of aspirations among women to grow their businesses. The results obtained are as presented on Table 4.2.

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No other income source available</td>
<td>15</td>
<td>37.5</td>
</tr>
<tr>
<td>To supplement family income</td>
<td>14</td>
<td>35.0</td>
</tr>
<tr>
<td>Upon advise from friends and family members</td>
<td>12</td>
<td>30.0</td>
</tr>
<tr>
<td>I had a business idea</td>
<td>7</td>
<td>17.5</td>
</tr>
<tr>
<td>Lack of support from family</td>
<td>6</td>
<td>15.0</td>
</tr>
<tr>
<td>Termination of employment</td>
<td>3</td>
<td>7.5</td>
</tr>
</tbody>
</table>

N = 40

The findings on presented on Table 4.2 show that a higher number of respondents (37.5%) said they started businesses because they had no other income source available a business idea. This is followed by 35.0% who said it was to supplement family income, 30.0% said it was upon advise from friends and family members while 17.5% said it was because they had a business idea. In the interview, the trainers revealed that most women have started businesses in order get some income and provide for their families. To some, the trainers revealed that their businesses are a pass time where in some cases husbands open businesses for their wives as a way...
of keeping them busy. These findings are an indication that most women entrepreneurs started businesses in order to raise some income. These findings concur with Bindra (2006) who noted that women appear not to be driven by profits but rather, by the need to provide for their families. They see enterprises as a means of setting them free from 'begging' from their spouses money for the basic necessities of their families – food, clothing and health. What they earn is totally spent on providing for the entire family. Another key motivating force for women to become business owners has been identified as interest in helping others (Bindra, 2006).

4.4 Nature of Training offered to Women Running MSEs

In order to determine the types of businesses owned by women running MSEs and reasons for starting these businesses, the researcher also sought information on the business background, structure and functioning of the businesses operated by the women entrepreneurs. The findings are as discussed in the following sub-sections.

4.4.1 Areas of Training and Quality

In order to establish areas of training and to assess the quality of training in these areas, the study required women to rate the quality of training in various areas. Their responses are as presented on Table 4.3.
<table>
<thead>
<tr>
<th>Table 4.3: Reasons for Participating in Training</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Response</strong></td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Inventory control and auditing</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Books and records</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Business plans preparation</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Financial statements</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Business skills and training</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Management information systems</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Planning and control decisions</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Quality control of goods and services</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Measurement of productivity of employees</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>
According to the findings on Table 4.3, areas where respondents feel they have had quality training include inventory control and auditing as cited by 22.5% who said it is excellent, 65.0% who said the training is very good and 12.5% who said it is good. This is followed by books and records as cited by 12.5% who said it is excellent, 60.0% who said it is very good and 27.5% who said it is good and then business plans preparation as cited by 20.0% who said it is excellent, 55.0% who said it is very good and 25.0% who said it is good. The area not very satisfactory was measurement of productivity of employees as cited by 10.0% who said it is excellent, 15.0% said it is very good while 75.0% said it is good. This is an indication that women entrepreneurs are being trained in various areas of business management and on the average, the quality of entrepreneurship training being offered is satisfactory to equip them with necessary skills. Oketch (1993) notes that enterprise-based training have many advantages over preparation either in schools or in vocational training institutes. However, the element of theory that learners acquire in the training institutions is a further vital ingredient in small development. He holds that training in technical and vocational skill alone is insufficient. It must be combined with basic business, marketing and entrepreneurial skills.

4.4.2 The Duration of Training

In order to establish how long women interact with the entrepreneurship programme, the women were asked to provide the necessary information. The results are as presented on Table 4.4.
Table 4.4: Women’s Levels of Knowledge on Areas of Training

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>One week</td>
<td>40</td>
<td>100.0</td>
</tr>
<tr>
<td>Two weeks to seven weeks</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Seven months and above</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The findings on Table 4.4 show that all respondents (100.0%) said that the entrepreneurship training takes one week and they graduate thereafter, figure 9 refers. The trainers were also in agreement that the training takes a period of one week. This is an indication that the training is relatively short.

4.4.3 Reasons for Participating in Training

As a way of finding out the motivation behind the women involvement in business, the study sought reasons why women participate in entrepreneurship programme. The responses are as presented on Table 4.5:
Table 4.5: Reasons for Participating in Training

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>To improve existing businesses</td>
<td>33</td>
<td>82.5</td>
</tr>
<tr>
<td>To learn more about running businesses</td>
<td>28</td>
<td>70.0</td>
</tr>
<tr>
<td>To learn how to set up businesses</td>
<td>16</td>
<td>40.0</td>
</tr>
<tr>
<td>To get a loan</td>
<td>14</td>
<td>35.0</td>
</tr>
<tr>
<td>It was a requirement</td>
<td>9</td>
<td>22.5</td>
</tr>
<tr>
<td>For self-fulfilment</td>
<td>0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

N = 40

From the findings on Table 4.5, the major reason for enrolling in the entrepreneurship training was in order to improve existing businesses as cited by 82.5% of the trained women. The trainers indicated that most women join the training after being approached and convinced by the trainers. This is followed by in order to learn more about running businesses as cited by 70.0%, then to learn how to set up businesses as cited by 40.0%, then to get a loan as cited 35.0% while 22.5% said because it was a requirement. According to the trainers, the women are first of all trained on financial literacy and then they are introduced to entrepreneurship training in areas such as marketing, production literacy, finance and business management.

4.5 The Effect of Entrepreneurship Training on Women-run MSEs

Training has been considered as the building blocks of entrepreneurial support to improve the professional competency of potential entrepreneurs. Karlan & Valdivia
(2006) notes that training is a process planned to make people more effective in carrying out aspects of their work. He argues that training women entrepreneurs is the systematic modification way of doing things through learning, which occurs as a result of education and instructions development. There is a clarion call from women business owners for more formal training and education in business management, marketing, financing, personnel management and technology (Stevenson, 2005). The study therefore sought to establish the nature of training being offered to women running micro-enterprises. The findings are as discussed in the successive sub-sections.

4.5.1 Acquired skills that trained women have applied in Business

Assessment of whether trained women have acquired some knowledge from entrepreneurship training was done. The findings revealed that 100% of respondents indicated that they had applied all learnt skills. According to the trainers interviewed by the researcher, upon evaluation it was established that women who have been trained were able to realise that they needed to set personal goals and achieve them. They were able to budget very well and save some money which they invested in business. The most remarkable was that they were now able to make own decisions and showed some level of independence. They demonstrated ability to make sound decisions in business management and were able to satisfactorily manage the cash-flow. This is an indication that trained women take the entrepreneurship training seriously.
4.5.2 Impact of Training on Businesses

According to Rogerson (2001: 131), support for business development services in Sub-Saharan Africa has not been good because many training programmes have had a limited impact. In order establish whether the knowledge obtained from training has been successfully transferred to business operation with success, the trained women were required to state whether the training they had received has had an impact on their businesses. Their responses are as presented on Figure 4.7.

![Figure 4.7: Impact of Training on Businesses](image)

Figure 4.7: Impact of Training on Businesses

The findings showed that majority of respondents (75.0%) indicated that the training has had an impact on their businesses while 25.0% said it has not had an impact as they were unable to apply the skills learnt and therefore their businesses were faced with challenges they had before the training. This is an indication that women entrepreneurs are applying the knowledge they have acquired on their businesses. These findings concur with ILO, (2008) report which revealed that trained women
entrepreneurs in Rwanda started playing the role of a local adviser to fellow entrepreneurs at their own settings; a network was thus established among women entrepreneurs to share information, resources and equipment to produce food products; Some 26 trainers were trained in the organization of skill training for women entrepreneurs and 23 of them went through refresher training courses. More than half of them now belong to local NGOs and institutions. This resulted in tremendous growth in the MSE industry in the area of a study (ILO, 2008).

4.5.3 Areas of Improvement in Businesses

In order to identify specific areas where businesses had witnessed improvement, the trained women were asked to provide information to this effect. The findings are as presented on Table 4.6.
The findings on Table 4.6 reveal that most respondents (62.5%) indicated that as a result of the skills acquired during entrepreneurship training, their businesses were more profitable. This is followed closely by 60.0% who said that they witnessed increase in sales then 55.0% who said their businesses are easier to manage while 40.0% said they now had more customers and are able to make decisions. This shows that the training has led to businesses being viable. These findings concur with Botha, Nieman, and van Vuuren (2006) in a study by on Evaluating the Women Entrepreneurship Training Programme: A South African study Chair in Entrepreneurship revealed that there are statistical significant differences between
the means before and after the entrepreneurship training of the experimental group for all the skills transfer factors identified. This indicates that skills transfer took place successfully and that the experimental group gained entrepreneurial and business skills and knowledge after the completion of the entrepreneurship training (Botha, Nieman, and van Vuuren, 2006). Appendix five presents photographs of women entrepreneurs who are beneficiaries of training offered by MFIs

4.5.4 Rating of the Effectiveness of Training

For purposes of establishing the effectiveness women rated the effectiveness of entrepreneurship training programme. The results are as highlighted on Figure 4.8.

![Figure 4.8: Rating of the Effectiveness of Training](image)

The results on Figure 4.8 show that majority of respondents (65.0%) said the training is effective followed by 20.0% who said it is very effective while 15.0% said it is fairly effective. The trainers were in agreement that the training is very effective in
promote entrepreneurial skills of women as well as empowering them socially and economically (See Appendix v). The results are an indication that the entrepreneurship training offered to women trainee is effective. These findings are in line with the findings by Botha, Nieman, and van Vuuren, 2006) which emphasise that the content of the training is effective in improving the entrepreneurial and business knowledge and skills of women entrepreneurs. According to Botha et al (2006), it is noteworthy to mention that all the individual items included in the business knowledge as well as entrepreneurial and business skills factors showed statistically significant differences before and after the training. These items are: drawing up financial statements, human resource management, business failure signs and causes, financial and cash-flow management, break-even analysis, risk orientation, general management, marketing of business/products/services, managing growth of the business, opportunity identification, sustainable competitive advantage, compiling a business plan, compiling a feasibility study, creativity and innovation, creative problem solving, legal aspects – business forms and registration, using role models for support and assistance, using mentors and counsellors, making use of networking opportunities and ability to obtain financial assistance for the business. This indicates that the respondents are now able to draw up an adequate business plan for their businesses as well as apply it practically to their businesses. This finding further illustrates that the training is also effective in improving the respondents’ operation of their businesses, which also leads to better general management (Botha, Nieman, and van Vuuren, 2006).
4.6 Gender-Related Challenges

The third objective of the study was establishing gender-related challenges that hamper the growth of women-run MSEs. According to Athanne (2011), the experiences the women entrepreneurs have in running their businesses include such problems as lack of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demand related to household chores, difficulties in licensing procedures, finding staff with the right skills, willing to work for a small firm can be a problem, as is ensuring they have the time to update their skills and keep up with developments in the field.

4.6.2 Challenges faced by Women Entrepreneurs

In order to establish gender-related challenges facing women-run MSEs, trained women were required to provide information to this end. Their responses are as presented on Table 4.7.
Table 4.7: Challenges faced by Women Entrepreneurs

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of managerial skills and experience</td>
<td>24</td>
<td>60.0</td>
</tr>
<tr>
<td>Lack of information on funding options</td>
<td>23</td>
<td>57.5</td>
</tr>
<tr>
<td>Lack of collateral</td>
<td>18</td>
<td>45.0</td>
</tr>
<tr>
<td>Inadequate capital for business start-up and development</td>
<td>18</td>
<td>45.0</td>
</tr>
<tr>
<td>Linkage of husbands’ networks thus cannot seek funding independently.</td>
<td>12</td>
<td>30.0</td>
</tr>
<tr>
<td>Scanty information on markets</td>
<td>12</td>
<td>30.0</td>
</tr>
<tr>
<td>Multiple roles</td>
<td>10</td>
<td>25.0</td>
</tr>
<tr>
<td>Inadequate education and skills</td>
<td>8</td>
<td>20.0</td>
</tr>
<tr>
<td>Restrictions on choice of business due to gender roles and responsibilities</td>
<td>4</td>
<td>10.0</td>
</tr>
</tbody>
</table>

N = 40

The findings on Table 4.7 reveal that majority of respondents (60.0%) indicated that lack of managerial skills and experience is a major challenge facing women entrepreneurs followed by 57.5% who cited lack of information on funding options, then 45.0% who cited lack of collateral and inadequate capital for business start-up and development while 30.0% cited Linkage of husbands’ networks thus cannot seek funding independently and scanty information on markets respectively. From the trainers, among the challenges women face include, inadequate funds/capital, family commitments where some mothers have to open their businesses late as they have to attend to their children in the morning. This has forced many of them to engage in businesses that will allow some flexibility and they balance between business and
family demands. The trainers also indicated that most of these women especially married ones do not have full control of their businesses and have to take directions from their spouses. Most of them are also forced to operate their businesses from near their homes thus further diminishing markets for their products.

This is an indication that most women entrepreneurs are faced with challenges related to lack of business management skills and inadequate finance as a result of not being able to make decisions independently or secure funding due to inability to meet funding requirements. The findings agree with Women Entrepreneurs in Kenya (2008) explains that lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child has been discriminated against; hence they had limited education and training (if any) which tends to affect effective performance in later life. According Bowen and Mureithi (2009) on average, women entrepreneurs are less educated than their male counterparts and are twice as likely as men to be illiterate.

These findings also concur with Athanne (2011) who noted that the greatest barrier facing women entrepreneurs in Kenya is access to finance because of requirements of collateral. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited
opportunities to make savings or undertake business expansion and diversification (Athanne, 2011).

According to Zororo (2011) and Brush (1992) the financial aspects of setting up a business are without doubt the biggest obstacles to women. Commonwealth Secretariat (2002) notes women entrepreneurs often lack information about how to get a loan, lack the necessary collateral to obtain one and or face discriminatory laws or practices related to finance and credit. Ahmad et al, (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration.

4.6.3 Whether Challenges are Gender-based

In bid to establish the sources of the challenges faced by women-run MSEs, the researcher inquired from the trained women and trainers the relevant information. Their responses are as presented on Figure 4.9.
According to the findings on Figure 4.9, (80.0%) said that the challenges they face are as a result of their gender while 20.0% said they are not. This is a confirmation that most challenges that face women entrepreneurs are as a result of their gender. These findings concur with Minniti’s (2009) report on women in entrepreneurship which reveals that women are 50 percent less likely to become entrepreneurs compared to men, have smaller amount of start-up capital, smaller proportion of equities, have smaller businesses, and slower company growth compared to men.

4.6.4 Factors Contributing to Gender-based Challenges

In order to establish the root-causes of the gender-related challenges facing women running MSEs, trained women were asked to provide information to this end. The results are as presented on Figure 4.10.
Figure 4.10: Sources of Gender-based Challenges

The findings on Figure 4.10 reveal that majority of respondents (62.5%) indicated that most of the challenges they face are as a result of multiple roles in the family followed by 37.5% who said that it is due to lack of education. This shows that most women entrepreneurs are having difficulties in running their businesses due to heavy family commitments/responsibilities. The trainers attributed challenges facing women entrepreneurs to their inability to fully control factors of production as most of them do not own property. These findings concur with a study carried out by IFAD (2006) on developing micro and small enterprises in the rural poor in Africa which found out that family and community responsibilities take a lot of women’s time that could be applied on improving their income generating efforts. According to IFAD (2006), most of them in their 30’s or 40’s are married, and have children. It is thus difficult for women to expertly run business, due to dual responsibilities of growing a business and raising a family.
Ngau and Keino (2006) assert that women suffer due to the socialization and lack of collateral for business. They differ from their husbands or other family members in key business decisions. Men are perceived as the key decision makers in a family in all areas of life thus a woman is not often expected to make a decision on her own. This slows their businesses because they have to consult a male figure such as husband, brothers or fathers. According Bowen and Mureithi (2009) on average, women entrepreneurs are less educated than their male counterparts. Historically, the patriarchal systems have discriminated against the girl child from access and control of resources. Traditional societal perceptions view girl-child education as a loss.

The findings also agree with Women Entrepreneurs in Kenya (2008) which depicts sufficient education and training for women, and thus poses another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life.

4.6.6 Gender-based Challenges facing Women Entrepreneurs

As asked to state the challenges they face as women entrepreneurs, the trained women had various responses. Their responses are as presented on Table 4.8.
Table 4.8: Reasons which Women face these Challenges

<table>
<thead>
<tr>
<th>Response</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited time due to family</td>
<td>31</td>
<td>9</td>
<td>40</td>
<td>77.5</td>
</tr>
<tr>
<td>responsibilities</td>
<td></td>
<td></td>
<td></td>
<td>22.5</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Lack of specific skills</td>
<td>28</td>
<td>12</td>
<td>40</td>
<td>70.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Financial obligations</td>
<td>20</td>
<td>20</td>
<td>40</td>
<td>50.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Lack of business training</td>
<td>12</td>
<td>28</td>
<td>40</td>
<td>30.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Culture and gender roles</td>
<td>8</td>
<td>32</td>
<td>40</td>
<td>20.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Lack of women empowerment</td>
<td>4</td>
<td>36</td>
<td>40</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td></td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The results on Table 4.8 reveal that majority of respondents (77.5%) indicated that the gender-based challenges they face is as a result of limited time due to family responsibilities followed by 70.0% who cited lack of specific skills, then 50.0% cited financial obligations, 30.0% cited lack of business training, 20.0% cited culture and gender roles which places barriers to women in terms of property ownership while only 10.0% cited lack of women empowerment. This is an indication that challenges
facing women entrepreneurs are as a result of the many family responsibilities and obligations facing women. These findings are in line with Bowen and Mureithi (2009) who note that historically, the patriarchal systems have discriminated against the girl child from access and control of resources. Traditional societal perceptions view girl-child education as a loss. The girl child has been thus disadvantaged compared to the boy child. This make most women to operate in an informal way that denies them access to markets as well as critical services which in turn confine them to a vicious cycle of low productivity, income and access to resources.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the findings, conclusions and recommendations of the study.

5.2 Summary of the Findings

The first objective of the study was to determine the nature of training offered to women run MSEs in Kawangware Division. The assumption was that the respondents have received entrepreneurship training and they are therefore properly sensitised on their course. According to the findings women entrepreneurs are being trained in various areas of business management and on average, the quality of entrepreneurship training being offered is satisfactory to equip them with necessary skills such as marketing and setting prices, cash-flow planning, book keeping and business management and planning.

The second objective was to assess the effects of entrepreneurship training on MSEs run by women in Kawangware Division. The assumption was that the respondents had participated in the training and were able to evaluate the impact of training on their businesses. The results revealed that majority of respondents indicated that the training had an impact on their businesses, where most of them stated that as a result of the skills acquired their businesses were recording more profits, others said they
have witnessed increase in sales while a number of them said their businesses are easier to manage and that they now have more customers and are able to make decisions. Majority of respondents therefore rated the training as being effective.

The third objective was to establish gender-related challenges that hamper the growth of women-run MSEs in Kawangware Division. This was based on the assumption that women sampled for this study were facing a number of challenges when running their businesses. The findings revealed that majority of respondents lack managerial skills and experience, others who lack information on funding options, some lack collateral and adequate capital for business start-up and development while others are affected by linkage of husbands’ networks thus cannot seek funding independently and scanty information on markets respectively. Majority of women feel that the challenges women entrepreneurs’ faces are as a result of their gender.

5.3 Conclusion

The study investigated effects of entrepreneurship training on women-run micro and small enterprises in Kawangware Division, Nairobi County. The study found that women entrepreneurs were being trained in various areas of business management ranging from preparation of business documents, business management and marketing. From the findings, training in these areas has recorded improvement in businesses run by women in terms of increased sales, better business management, managing the cash flow and better marketing strategies. It can therefore be
concluded that entrepreneurship training for women entrepreneurs has proved to be very effective in enhancing entrepreneurial skills of women. The findings revealed that women entrepreneurs are faced with a number of challenges most of which are attributed to the socio-cultural aspects which put women at a disadvantage. These challenges range from lack of managerial skills, lack of access to funding and not being able to make independent decisions. The findings of the study are in line with the Bishop (1994) theory of training through empowerment based on the human capital theory. This is because the findings revealed that as a result of training, women-run MSEs realised significant improvement. According to Bishop (1994) theory, there is need improved access to and investment in education where the choice of training is made relative to the expected benefits spread over a lifetime, and costs of training.

5.4 Recommendations of the Study

In view of the findings, the study makes the following recommendations:

1. The study revealed that the nature of training offered to women entrepreneurs touches on various aspects of business management. Therefore the study recommends that more institution should sensitize women on the need for training that result in expansion of business. This will help to promote the growth and sustainability of these businesses.

2. The study revealed that the entrepreneurship training offered to women running MSEs has yielded positive results in terms of efficient businesses management, increase in sales and expansion of the market share. The ministry of gender and
youth affairs and other stakeholders should spear head policy framework that support financing and training of small micro entrepreneurs and all business entrepreneurs. This would enable them to improve their business and their life standards of house holds and the country at large such a scenario would ensure an attainment of economic and social pillars of vision 2030. The MFI's should in addition to training intensify follow-up programmes to assist women having difficulties in applying skills learnt so as to ensure that all women benefit from entrepreneurship training.

3. The findings revealed that women running MSEs are faced in numerous gender-related challenges. The study recommends that the Public sectors and formal financial organisations that deal with women growth should enhance such training programmes in order to promote the social and economics empowerment of women as they constitute a vulnerable category that is critical in sustainable development endeavours, married women should be given support by their spouse in respect of finances, motivational encouragement, advice and actual involvement in the running of business. Access to credit by women entrepreneurs at the level of micro and small-scale enterprises, should also be facilitated through innovative programs and financing arrangements that go beyond the conventional approaches; which require collateral and capital among other conditional ties.
5.5 Suggestions for Further Research

In view of the delimitations of the study, the researcher suggests further research in the following areas:

1. The study established that entrepreneurship training has had an impact on women-run MSEs. A similar study should be carried out to assess the impact of training on men-run MSEs given that the MFIs are offering training for both genders.

2. A similar study should also be done targeting the youth to assess ways in which entrepreneurship training influence their MSEs.


Paula, K. 2(000). Promoting Women’s Entrepreneurship Development based on Good Practice Programmes: Some Experiences from the North to the South” (Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE).

Private Sector Federation (PSF) (2009), Consultancy on a targeted needs assessment for women and youth entrepreneurs, final report, Kigali: World Wide Initiatives.


APPENDICES

APPENDIX I

WORK PLAN AND TIME SCHEDULE

This refers to how long the investigator will take to finish the study. It is essential in that it enables the researcher to assess the feasibility of conducting the research within the scheduled time frame. It will also enable the researcher to stay on schedule as the research progresses.

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing research proposal</td>
<td>September 2012</td>
</tr>
<tr>
<td>Proposal correction and piloting</td>
<td>October 2012</td>
</tr>
<tr>
<td>Data collection</td>
<td>December 2012</td>
</tr>
<tr>
<td>Data analysis</td>
<td>December 2012</td>
</tr>
<tr>
<td>Research report writing</td>
<td>January 2013</td>
</tr>
<tr>
<td>Submission of 1st draft to supervisors</td>
<td>January 2013</td>
</tr>
<tr>
<td>Submission of project for Examination</td>
<td>April 2013</td>
</tr>
</tbody>
</table>
APPENDIX II

BUDGET PLAN

This refers to the list of items that will be required to carry out research and the approximate cost.

<table>
<thead>
<tr>
<th>MATERIALS/SERVICES</th>
<th>AMOUNT (KSHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literature review and collection of secondary data</td>
<td>5,000</td>
</tr>
<tr>
<td>Typesetting (proposal)</td>
<td>4,000</td>
</tr>
<tr>
<td>Photocopying and binding proposal</td>
<td>3,000</td>
</tr>
<tr>
<td>Typing and copying research instruments</td>
<td>5,000</td>
</tr>
<tr>
<td>Data collection – transport and subsistence</td>
<td>22,000</td>
</tr>
<tr>
<td>Data analysis</td>
<td>14,000</td>
</tr>
<tr>
<td>Typing, editing and copies of the report for examination</td>
<td>7,000</td>
</tr>
<tr>
<td>Collection of final thesis, making copies and submission</td>
<td>10,000</td>
</tr>
<tr>
<td>Miscellaneous expenses</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>75,000</strong></td>
</tr>
</tbody>
</table>
APPENDIX III

QUESTIONNAIRE

Questionnaire Topic: Effect of Training Intervention on the Growth of Women Run Micro and Small Enterprises in Kawangware Division

Precautionary Statement.

The data collected from the study is purely for academic purpose, response will be kept confidential and names of the respondents are not required. Kindly answer the questions freely.

Section I: Socio-Demographic Characteristics of Respondents

Please complete this section by checking/ticking ☑ the items as apply to you.

1. How old are you?
   - Below 25 years ☐
   - 26-35 years ☐
   - 36-45 years ☐
   - 46 years and above ☐

2. What is your highest level of education?
   - None ☐
   - Some primary education ☐
   - Completed Primary ☐
   - Secondary ☐
   - College ☐
   - University ☐
   - Other (specify) .............................................

3. What is your marital status? Tick one ☑
   - Single ☐
   - Married ☐
   - Divorced/Separated ☐
   - Widow/ Widower ☐

4. How many children or dependants do you have?
   - a) Less than one ☐
   - b) Between five and ten ☐
   - c) None ☐
Section II: Business Background, Structure and Functioning

5. What type of business are you engaged in? Tick one
(a) Farm produce.
(b) Salons
(c) Retail shops/Kiosks
(d) Second hand clothes
(e) Tailoring
(f) Other

6. For how long have you run the business?
(a) Less than 1 year
(b) 2-5 years
(c) More than 6 years

7. What was the main reason for starting your business? (Tick only one box)
   No other income sources available
   To supplement family income
   My previous job ended
   I had a business idea
   Advised by friends/family
   No support from family

8. Have you changed the nature of business since you started
   Yes
   No
   If yes, tick the following reasons
   Business stagnation
   Lack of market
   Family responsibilities
   Competition
   Any others (specify)

Section III: Gender related challenges

9. Who runs or manages your business
   Myself
   Employees
   Family members
   Others (specify)
10. What specific challenges have you faced as a woman entrepreneur? (tick all that apply).

- Lack of managerial training and experience
- Inadequate education and skills
- Scanty markets information
- Low levels of capital for business start-up and development
- Restrictions on choice of business due to gendered roles and responsibilities
- Lack collateral
- Lack of information on funding options
- Linkage to husbands' networks therefore cannot seek funding independently
- Multiple roles

11. Do you think you face more problems as a woman entrepreneur compared to a man? Yes □ No □

If yes, tick the following reasons:

(a) Multiple roles □
(b) Lack of education □
(c) Inability to make decisions □
(d) Others ........................................................................................................

12. What are the problems you face when attending the seminar?

- Time □ Seminar's day □
- Family responsibilities □
- Any other (specify) .........................................................................................
13. Do you think many of the problems that women face in business are a result of:
(tick all that apply)

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Culture and gendered roles</td>
<td></td>
</tr>
<tr>
<td>Lack of women empowerment</td>
<td></td>
</tr>
<tr>
<td>Lack of specific skills</td>
<td></td>
</tr>
<tr>
<td>Limited time due to family responsibilities</td>
<td></td>
</tr>
<tr>
<td>Financial obligations</td>
<td></td>
</tr>
<tr>
<td>Lack of business training</td>
<td></td>
</tr>
</tbody>
</table>

Section IV. NATURE OF TRAINING

14. For how long were you trained to run your business?

(a) One week □
(b) Two weeks to seven weeks □
(c) Seven months and above □

15. How would you rate your knowledge on the following indicators? (Tick appropriate choice for each)

1. Good (understand some but not all)
2. Very good (understand more aspects but have a small proportion of aspects not understood)
3. Excellent (fully understand and comprehend)
Business plans
Books and records
Financial statements
Customer retention
Business skills and training
management information systems
Planning and control decisions
Quality control of goods and services
Measurement of productivity of employees
Inventory control and auditing

16. What was your main reason to participate in the training?
   To learn how to set up my business  
   To learn more about running a business  
   To improve my existing business  
   For self fulfilment  
   I was invited it was a requirement  
   To get a loan  
   Other (specify) .................................................................

17. After you participated in the training, what learned skills have you applied in your business? (Tick as many boxes as appropriate,)

Marketing Setting prices  Cash flow planning  
Book keeping  Management  
Overall business planning  
Others .................................................................

18. Has your business in any way improved after you participated in the training?

No  Yes
19. If yes, what are the changes? (Tick as many boxes as appropriate)

Business is easier to manage [ ]
Business employ more people [ ]
Business is more profitable [ ]
More customers [ ]
Ability to make decision [ ]
Selling new products/services [ ]
Increased investment [ ]
Developed new products [ ]
Increased sales [ ]
Venture into new markets [ ]
Others.................................

20. How can you rate the effectiveness of training
   Very effective [ ]
   Effective [ ]
   Fairly effective [ ]
   Not effective [ ]

Thank you for the time and information you have given. It is highly appreciated.
Appendix IV

Interview Guide for MFIs Managers

Topic: Effect of Training Intervention on the Growth of Women Run Micro and Small Enterprises in Kawangware Division.

Precautionary Statement

The data collected from the study is purely for learning purpose, response will be kept confidential and names of the respondents are not required. Kindly answer the questions freely.

Name of the MFI

1. Do you offer training services to women loan applicants?

2. What is the nature of your training?

3. What are the challenges that hamper growth of women-run MSEs?

4. In your opinion, how has the training helped women?

5. In your opinion, what do you recommend to improve the entrepreneurship training for women entrepreneurs?
BEATRICE WAIRIMU

She is a single mother who is a beneficiary of the training program offered by MFIs in Kawangware area. She is aged 35 years. She started with a small vegetable kiosk specializing with bananas and tomatoes. She would make Ksh.250 per day which in return she would use to run her family. With the training she has acquired experience that she utilizes to run her business. She has increased her sales to different assorted fruits and vegetables and with this she is able to make a return of Ksh.1500 a day.