

**EVALUATING THE EFFECTIVENESS OF KENYA WOMEN FINANCE TRUST
TRAINING SKILLS ON THE SALES PERFORMANCE OF WOMEN OWNED
MICRO-ENTERPRISES IN ITEN TOWN, KENYA**

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**A research project submitted in partial fulfillment of the requirements for the
award of the degree of Master of Business Administration Human Resource Option
of the Department of Business Administration in the School of Business of
Kenyatta University, Kenya**

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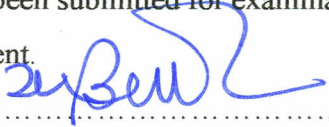
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DEDICATION

To my dear children for their wonderful support.

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I am first and foremost indebted to Kenyatta University for allowing me to undertake MBA degree programme. I am obliged to register my sincere gratitude to my supervisor Mrs. Gitonga for her guidance, support and constructive criticism during the preparation of this project, as her wealth of knowledge, experience immense wisdom and understanding contributed greatly to the success of this study.

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ABSTRACT

This study sought to evaluate the effectiveness of Kenya Women Finance Trust Training skills on sales performance of women micro-enterprises in Iten Town, Kenya. In order to achieve the purpose of this study, four specific research objectives were addressed: to identify the effectiveness of KWFT credit training skills on the sales performance of women micro-enterprises, to examine the effectiveness of financial skills offered by KWFT on the performance of micro-enterprises in Iten town, to establish the effectiveness of marketing skills provided by KWFT on the performance of micro enterprises in Iten town, to find out the effectiveness of planning and management skills and to find out other intervening variables that influence training offered by KWFT on the performance of micro-enterprises in Iten town. Relevant literature on training and women micro-enterprises was reviewed.

The study adopted descriptive survey research design. The research instruments used were questionnaires and interviews. The instruments were developed and piloted before they were used. The study population comprised of 96 women entrepreneurs. A sample size of 32 women entrepreneur's respondents that represented 30% of the target population were selected through simple random sampling procedure. The data collected was analyzed using descriptive statistics that is using numbers, mean scores, percentages pie-charts, histogram and tables. The major finding is the relevance training has on KWFT operations, major recommendations is the emphasis that methods of training should be given and major conclusion is the need to study the intervening variables that influence training given to women entrepreneurs.

The study was based on social capital theory identified by Chibber (2000) as being the value of social networks, bonding similar and bridging between diverse people with norms of reciprocity. The study will be useful to KWFT, other micro-finance institutions and government policy makers in making appropriate decisions especially as regards to women in micro-enterprises, other people in micro-enterprises and women organizations.

LIST OF ABBREVIATIONS

DFID:	Department for International Development
DWACRA:	Development of Women and Children in Rural Areas
GDP:	Gross Domestic Product
GNP:	Gross National Product
GOK:	Government of Kenya
ILO:	International Labour Office
KWFT:	Kenya Women Finance Trust
NGO:	Non-Governmental Organization
SME:	Small and Medium Enterprise
TVET:	Technical and Vocational Education and Training
UNDP:	United Nations Development Programme
UNESCO:	United Nations Educational, Scientific and Cultural Organization
UNIDO:	United Nations Industrial Development Organization
UNIFEM:	United Nations Development Fund for Women
WB:	World Bank

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DEFINITION OF OPERATIONAL TERMS

The following concepts are defined to convey the sense in which they were used in this study:

- Economic empowerment** - This study emphasizes on economic empowerment. As a consequence of economic empowerment, income, savings, employment and self-employment increases and thus reducing unemployment and indebtedness.
- Entrepreneur** - Is one who is willing to take the risk to engage in self-employment. The forms of engagement can vary from survival to growth-oriented activities.
- Entrepreneurship** - Is a multifaceted phenomenon that cuts across disciplines. It is the process whereby individuals become aware of the self employment career option, develop ideas, take and manage risks, learn the process and taking the initiative in developing and owning a business.
- Informal Sector** - Comprises of self employed, owner manager of SME using labour intensive technology, simple hand tools, family labour and locally available resources.
- Micro credit** - Is a small amount of money loaned to a client by a bank or any other institution. Micro credit can be offered, often without collateral, to an individual or through group lending.
- Micro-enterprises** - Are known by various names such as informal, survival or

subsistence enterprises. These are very small enterprises, most of them employing only the owner and possibly one or two family members or one helper. However, not all micro enterprises are informal.

Microfinance

- Refers to loans, savings, insurance, transfer services and other financial products targeted at low income clients.

Organizational effectiveness - To organize is the management function that focuses on arranging and allocating work, authority and resources among an organization's members so that plans may be successfully carried out.

Poverty

-Poverty is a condition in which a person of community is deprived of the basic essentials and necessities for a minimum standard of living

Self-employment

- Is the practice of owning and operating an enterprise as a means of livelihood; working for one's own account, often in the informal sector.

Small enterprises

- Are usually formal enterprises. Although many remain small, they have the potential to grow. They often employ non-family members on a regular basis.

Social Empowerment

- Social empowerment refers mainly to the literacy rate and social awareness, especially of women who are much oppressed in many parts of the developing countries.

CHAPTER ONE

INTRODUCTION

1.0: Overview

This chapter discusses the background of the problem, research questions and objectives of the study, justification of the study, significance of the study, scope, limitation and the assumptions of the study.

1.1: Background of the Study

The study intended to evaluate the effectiveness of Kenya Women Finance Trust training skills on the performance of micro-enterprises of poor women in Iten town, Kenya. The evolution of formal micro-finance institutions in Kenya can be traced to mid 1950s with the establishment of a credit facility for small businesses, the Joint Loans Board Schemes by the colonial government (Oduk, 2004). As its name suggests, the Kenya Women Finance Trust is a microfinance institution established by Kenyan women and offering services only to low-income Kenyan women. Six years ago, the Kenya Women Finance Trust was losing around US\$290,000 a year. By 2006, it was posting annual profits of US\$1.87 million and changing the lives of more than 100,000 poor women (Mputhia, 2005). The early years of the KWFT were rocky. The group of Kenyan professional women who founded the trust in 1981 soon ran into problems. The management was weak and there were reports of widespread insider lending among the Board of Directors. By 1989, most of KWFT's loans were non-performing and new lending had ground to a halt (Oduk, 2004).

In 1991, the trust's original donors – UNDP and the Ford Foundation – stepped in to help rehabilitate the trust. Thanks to their help, and that of other donors, including the Belgian Survival Fund, KWFT was able to resume business in 1992 using sound financial practices. By the end of the 1990s, the trust was the largest microfinance institution in Kenya. Its financing operations were running smoothly. Yet management knew that it could not continue indefinitely; operations were too dependent on grants from donors. In 2000, despite steady growth and a good loan recovery rate, KWFT was still posting annual losses and was far from being financially self-sufficient (Kiragu, 2011).

According to Kiragu, (2011) the KWFT management had to decide between two basic development options. The first, and safest, was to consolidate operations in existing areas, slowly increasing the amount and number of average loans and focusing increasingly on easy-to-reach clients in urban areas. This was an almost guaranteed way of providing slow, sustainable growth. The second, riskier, option was to aim for a bigger impact by expanding aggressively into rural areas, including the poorest parts of the country, to become a truly national institution. KWFT chose the second option which paid off. By 2006, its financial self-sufficiency ratio had increased to .105%; KWFT's own income was more than enough to cover all its operating and financial expenses. This level of financial independence is rare for any microfinance institution, let alone one operating in rural areas of Sub-Saharan Africa (Kiragu, 2011).

According to Mputhia (2005) the trust now has 46 rural branches in eight regions of Kenya, compared with 24 branches in four regions in 1998. More than 100,000 low-income Kenyan women are running small businesses with loans from KWFT, compared with just under 29,000 in 2000. The women report that their lives have improved as a

result of their relationship with KWFT. The number of loans managed by each credit officer has grown to 404 from 287. Member savings have soared to US\$16.8 million from US\$2.2 million (Oduk, 2004).

In 2006, KWFT disbursed US\$52 million in loans to its clients. In the past six years the trust has surpassed all of its development objectives by a significant margin. KWFT is still reaching its original target group of poor women. While some women have advanced through many loan cycles, creating bigger businesses and taking out larger loans, most of the trust's borrowers are poor women. First loans for newcomers still start at US\$100 to US\$200. The fact that most of the trust's clients continue to borrow, loan cycle after loan cycle, shows that they consider KWFT's services beneficial for themselves and their households (Nakumicha R.S, 1994). According to Riria, (2010) one of the keys to KWFT's success is its very clear message: all loans must be repaid on time. If any group member has an overdue balance, all new disbursements to everyone in the group stop immediately. However, if members of the group meet their repayment schedules, KWFT guarantees automatically bigger loans after the old credit is paid. This gives clients an opportunity to plan ahead for the development of their small businesses.

At head office, activities are now modernized and decentralized. New KWFT officers are recruited from top level colleges and universities and are paid competitive salaries. Computer and accounting systems have been modernized, and the Trust now has a well-operating internal audit function. In the field, IFAD-commissioned experts have helped KWFT become more efficient. Previously, KWFT field officers met with client groups every week. Groups are given an initial intensive training period of 3-6 months. After that, they meet with KWFT field officers only once a month. This has allowed field

officers to greatly expand the number of clients and outstanding loans they can handle. Field officers can reach large sections of rural Kenya by using motorbikes to cover a radius of 25 kilometres from each branch. Higher staff efficiency has made it possible to develop financially sustainable operations, even in rural areas (Riria, 2010).

KWFT has also improved its relationship with clients, intensifying its client training efforts and handing over more power to groups to manage their own affairs. Group leaders become, in effect, KWFT field managers, taking active care of the group's loan application and repayments. KWFT's own field staff takes annual courses on customer care. As a result, relations between clients and staff tend to be very good. At the same time that KWFT was expanding its rural operations, the trust began looking beyond donor grants for funding. In 2000, bank loans financed just 2 per cent of KWFT's portfolio. At the end of 2006, this figure was about 50 per cent. The ability to co-operate and borrow from banks has been crucial for KWFT's rapid growth (Oduk, 2004).

Small business loans remain the focal point of the KWFT's operation, but new products have also been developed based on requests from clients. These include loans for school fees, solar panels, water tanks, cooking gas equipment and community phone lines, as well as voluntary life insurance. Kenya Women Finance Trust organization has increased its funding for women in Kenya since its inception in 1981. This organization was established as an affiliate of World Women's Banking, an independent international women's yearly conference in Mexico in 1975 (Mputhia, 2005).

Other studies on micro-finance institutions have also highlighted the emphasis that these institutions have given to funding micro-enterprises, for instance the early 1990s witnessed an unprecedented level of interest in the provision of micro-finance as a

mechanism of poverty alleviation, Johnson & Rogaly, (1997). The popular form that KWFT supports women, like most other micro-finance institutions support has been credit and savings schemes, especially those in which members of a group contribute regular savings and draw on the capital as short term loans in rotation. Such schemes have led to significant levels of funding by the major donor agencies and development banks, with the World Bank committing 200 million dollars to micro-finance programmes for the poorest, particularly women, in the mid-1990s, Wolfensohn (1995). It is from this background that the 1990s have witnessed an unprecedented growth of such programmes of support, in particular by NGOs in the form of minimalist credit schemes (Cutura, 2006).

The increasing recognition of women's role in the economy was paralleled in the global economic arena by a neo-liberal ideology which argued that governments should leave markets to regulate themselves and that non-profitable activities and enterprises should not be subsidized. This same ideology insists that what the poor, including poor women, needed was credit so that they could compete in the marketplace with enterprises of their own (Varley, 1996).

The economic recession of the late 1980s and subsequent budget reductions forced development agencies to look for increased efficiency in the delivery of aid. Therefore, programmes were expected to include cost-recovery mechanisms such as realistic fees and interest rate. They also had, by donor project standards, relatively low funding requirements, Cutura (2006). As a consequence, other inputs traditionally provided on development projects, such as training, equipment, information and extension services,

became subordinate to the provision of credit, which was seen as the main need of the poor. The noble idea of funding micro-enterprises is in itself not a panacea of poverty alleviation (Cutura, 2006).

According to ILO, (2001), in a research in Harare, based on semi-structured questionnaires with 29 entrepreneurs, showed that the market is not so well aware of the value of training in strategic management, human resource management, productions operations and customer care skills. The study also established that many micro-enterprises have informal networks from which they get advice and information which they do not regard as training.

In the case of Kenya Women Finance Trust, its programmes only mentions that appropriate training has shown to yield great results but in terms of its growth and expansion, Nakumicha (1994) . It fails to consider training as part of a core programme in the organization. It overlooks the importance of skills in entrepreneurship development. In a study in Uganda, Wabulenga, (2009) observes that skills in entrepreneurship like book keeping skills, savings culture, making business plans and knowledge in literacy skills were very important for women in Africa because they are economically disadvantaged.

The KWFT training is mainly on their lending business procedures, their groups' dynamics, leadership and other related areas to credit operations. Their staffs only act as a link between their clients and the training providers. In fact, the training is done by the Business Development Officers who provide technical assistance during group meetings

where members are encouraged to discuss problems pertaining to their businesses, Mputhia (2005). It is during these meetings that members who need assistance are just encouraged to consult the Business Development Officers. Once in a while external speakers are invited to give talks to the group members on the relevant subjects, Mputhia (2005). Taking the above into consideration, this study seeks to evaluate the effectiveness of Kenya Women Finance Trust training on the performance of micro-enterprises of poor women in Iten town, Kenya.

1.2: Statement of the Problem

Many micro-finance institutions support women in accessing credit for their micro-enterprises as a mechanism for poverty alleviation, Johnson & Rogaly (1997). Kenya Women Finance Trust is one of the many micro-finance institutions operating in Kenya funding women micro-enterprises. Majority of the women entrepreneurs are home workers with no direct information and skills on key matters that have a bearing on their enterprise performance. These skills include business finance, saving, customer relations, record keeping, business management and marketing skills, (Nakumicha, R.S, 1994).

In a study on KWFT drop-outs in Limuru Kenya, Mputhia, (2005), mentions that there is a problem of a high drop-out from micro-finance micro-credit programmes. The study suggested adequate programmes to reduce the rate of drop-outs which include business management skills, leadership skills, finance management skills, risk-management, accounting, book-keeping, customer care, risk assessment, assessing new markets, assessing viability of a new business and start up procedures.

Many Micro-finance Institutions also emphasize credit expansion and credit recovery in their programmes yet there are drop-outs and majority of the micro-enterprises do not improve nor expand ,Stotsky (2006). These cases of drop-outs and lack of expansion in the micro-enterprises may indicate inadequacy in the training skills offered by the micro-finance institutions. Therefore this study wishes to evaluate the effectiveness of the training skills offered by KWFT on performance of micro-enterprises in Iten town, Kenya.

1.3: Objectives of the Study

The main objective of the study was to evaluate the effectiveness of Kenya Women Finance Trust training skills on the sales performance of micro-enterprises of women in Iten town, Kenya. The specific objectives were the following:

- a) To identify the effectiveness of the training on credit skills offered by KWFT on the sales performance of micro-enterprises in Iten town.
- b) To examine the effectiveness of the training on financial skills offered by KWFT on the sales performance of micro-enterprises in Iten town.
- c) To establish the effectiveness of the training on marketing skills provided by KWFT on the sales performance of micro enterprises in Iten town.
- d) To find out the effectiveness of the training on planning and management skills offered by KWFT on the sales performance of micro-enterprises in Iten town.
- e) To find out other intervening variables that influence training.

1.4: Research Questions

In order to achieve the purpose of this study, the following research questions were used:

- a) How does the training on credit skills offered by KWFT improve the sales performance of micro-enterprises in Iten town?
- b) Are the financial skills training offered by KWFT effective on improving sales performance of micro-enterprises in Iten town?
- c) What are the effects of the training on marketing skills offered by KWFT on the sales performance of micro-enterprises in Iten town?
- d) Is the training on business planning and management skills provided by KWFT effective in improving the sales performance of micro-enterprises in Iten town?
- e) What are the intervening variables that influence training of women enterprises in Iten town?

1.5: Significance of the Study

The findings of this study will provide knowledge to stakeholders in the economic sector particularly Kenya Women Finance Trust policy makers, contribute to the body of knowledge on the role of women in micro-enterprises, to scholars and researchers, to the government in formulating fair economic legislation and will also assist in unraveling the challenges facing women in micro-enterprises.

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1.6: Limitations and Delimitation of the study

There are some limitations which must be considered for future research. The study may have been affected by response biases and time to administer all the questionnaires to

each and every respondent in the study. To avoid the limitations, the respondents were assured of confidentiality and given ample time to fill the questionnaires. Time has to be spent to administer all the questionnaires to the respondents.

1.7: Scope of the study.

The study was conducted in Iten town which has offices of Kenya Women Finance Trust. It covered the women in micro-enterprises who are the beneficiaries of Kenya Women Finance Trust. It evaluated the effectiveness of the training skills they received from KWFT by filling the questionnaires on the skills they received from the organization.

1.8 Assumptions of the study

The study was carried out on the basis of the following assumptions;-

The respondents of the study cooperate and give genuine information reflecting on the topic of the study.

The research has enough funds and time to accomplish the research in good time.

The study was carried out on the assumptions that training skills for women in micro-enterprises is only effective if it is responsive to the complexities of the socio-economic environment in which women live and work.

CHAPTER TWO

LITERATURE REVIEW

2.1: Introduction

This chapter reviews the previous studies on the related field, acknowledges the contribution made by the scholars' publication articles, seminar papers, and government policy papers, conference proceedings, training manuals, legislative documents, research reports, business journals, textbooks, newspapers and periodicals, identifies the gap and provides the way forward. In the next section, we review the literature on effect of training skills on women in micro-enterprises. This review will lead to the development of the research questions to be answered in this study.

2.2.: General literature on training for small and medium enterprise

According to Decenco (2003), training is a learning experience that seeks a relatively permanent change in an individual that will improve his or her ability to perform. It involves the changing of skills, attitudes or social behavior of an individual. The literature in this research has a number of strands: training for small and medium enterprise (SME) development, training for the informal sector and self-employment, and technical and vocational education and training (TVET). These strands are themselves situated within the broader literature of non-formal education and training. Much has been written in this latter field since the 1960s, when concerns first arose in developing countries over the rising numbers of unemployed youth, high rate of school dropouts and shortage of skilled labour to fuel national economic development. Ever since the international community started to recognize the significant role of women in the

economy, micro-finance has dominated as the central plank of its poverty alleviation strategy. The lack of interest in alternative strategies, such as the provision of technology, skills-based training or literacy, over the past decade or so has influenced the research agendas of development agencies and research foundations. Governments of developing countries have for their part concentrated their energies and resources on expanding and improving formal education. In the absence of in-depth research and evaluation around training for women involved in micro-enterprises, the belief that training is ineffective has grown (Stotsky, 2006).

There is no doubt that the access which formal education provides to wider social networks, to channels of communication and information, including the print media, and to new technologies, is very important for successful businesses of all sizes, (UNDP 2005). In most poor countries, many more girls drop out of primary and secondary school than do boys, and their choices within the educational system are more limited. For example, they are likely to be discouraged from taking math's, science and technology courses, and when vocational subjects are available at school, girls are usually obliged or encouraged to take courses in traditional female skill areas such as domestic science, hairdressing and dressmaking, which offer limited and low-paid job opportunities, (Mayoux 2001). Likewise, women's and girls' lower participation in the wide range of available non-formal education and training programmes designed to equip young people for jobs is a serious disadvantage for them (Goodale ,1989; Leach ,1995).

The following literature review covers published material on training for micro-enterprise development, literature on training for the informal sector and self-employment, and

vocational education and training, as they relate to women. It is followed by an overview of a number of training manuals in this field.

2.2.1: Training of women in micro- enterprises

Agencies providing training to women have not pursued training for existing or potential market opportunities geared to the circumstances of women's lives, (Chen et al, 2004). In addition, they have failed to provide training in business skills alongside vocational and technical skills because women's economic activities are seen as projects and not as enterprise (UNIDO, 2004).

Women's training projects have largely been run by generalist and volunteer community development workers with limited technical and managerial skills to impart a limited knowledge of local markets and market dynamics. Little consideration has been given to the feasibility of the productive activity, the quality of products and market opportunities, UNCTAD, (2001). Training has usually been provided in areas such as sewing, embroidery, cooked foods and vegetable gardening, all low-profit, labour-intensive activities which lead to oversupply and can never help women out of poverty (Bardasi, et al, 2007).

Buvinic (1986) is particularly critical of the welfare project approach to women's income generation in her article entitled *Projects for women in the third world: explaining their misbehavior on World Development*. Awori (1995) looks at a range of training issues around women's micro-enterprises in Africa and divides training needs into three categories: training for low-income women, for women who are already entrepreneurs,

and for trainers. She suggests that programme experience shows that low-income women need training in three areas: business skills, technical skills and what she calls counseling in family life education which covers nutrition, child care, family planning as well as leadership training and group maintenance. If these three strands are not offered together, or if technical inputs alone are provided, the training will not be effective. In particular, she argues that gender awareness, value-oriented, empowerment component is crucial.

Alongside their lower levels of education and training, women are also disadvantaged compared to men by their relative lack of access to information about markets, credit among others, to new technology despite evidence that they are both users and innovators, (Appleton, 1995). Programmes which promote information about training and employment opportunities are usually not accessible to women, through business associations and placement services, business pages of newspapers and radio programmes which are broadcast at times when women cannot listen to them, or advertised at places women do not frequent (Goodale, 1989).

In addition, the objectives of training for women have often been poorly thought out and uncoordinated. One example is provided by Rao et al (1990) who found that women's projects often failed to bring education and training and production together. From his experience many women's projects provide multiple inputs, of which one might be literacy and another income generation. He found that rarely did the one build on the other, so that learners were not encouraged to use their literacy skills practically to advance their economic activities and to increase control over their own affairs. For example, he found that the vocabulary of primers did not cover words used in economic

activities and women were not encouraged to write down their financial transactions but merely to memorize them, and often the accounts of credit groups were kept by a literacy instructor or an NGO official and not by the women themselves, (Rao et al, 1990).

More generally, it can be said that there has been a lack of gender awareness among those involved in designing and delivering training opportunities for women. As a result, the constraints operating on women in the private as well as the public, social, economic and political spheres because of their sex have not been recognized and addressed through the training (Mayoux,2001).

Such constraints which define and limit women's choices in life include: lack of mobility, either for cultural or domestic reasons such as child care, lack of power in the household, whether power over decision-making, resources, child bearing or the woman's own income, conflicting pressures between her triple roles of production, reproduction, community; lack of collateral like property or land with which to obtain credit; discriminatory labour legislation on pay levels, on women working in certain occupations, or at night; limited access to justice and political power for lobbying or representation, for redress against sexual violence and abuse. Training programmes for women have at best been addressed through their practical needs like earning a living to guarantee survival but have in most cases ignored their strategic needs, which require tackling the underlying causes of women's subordination to men (Moser, 1991).

In a UNIFEM funded study report (Creevey, 1996), training was found to be an important input which has a potential impact on women's micro-enterprises. The purpose of the study was to find out whether the impact on eight women's micro-enterprise projects differed depending on whether the project intervened comprehensively or simply, that is by providing multi-faceted support such as training in technology use, business skills, self-awareness or group organization, or simply offering instead a single type of assistance such as access to credit or a new or improved technology (Creevey, 1996).

The study also sought to examine the role of mobilization in projects for women that is training of women in group organization and management, self awareness and empowerment to assist them to take charge of their lives. Starcher, (2003) also argues that as women succeed in business they naturally become empowered, and in very conservative and restricted environments, mobilization can make them successful and more effective. The study found that the combination of new or modified technology, training and credit appeared to have a significant impact on women's income levels and quality of life and that of their families.

The link between mobilization and increased income was less clear in the above study. This can probably be explained by the fact that mobilization works towards longer-term goals of empowerment and does not necessarily provide resources in the short-term which can contribute to raising income levels. Nevertheless, there is a large body of literature, outside that, relating to skills' training, which argues that poor women in particular need awareness raising if they are to overcome the barriers that face them when

they enter the public arena, which is dominated by men, (Moser, 1993 & Williams, 1994).

However, the study reported by (Creevey, 1996) did not draw firm conclusions about training as an effective strategy because it did not distinguish which kinds, or amounts, of training the women received, nor what their initial skill level was. Nevertheless, it did find that the women who had received training were far more likely to perceive high project impacts than those who had no training. 71 percent of those who had been trained in the sample said they had higher incomes as compared to 48 percent of the untrained women, (Creevey, 1996). The intention of the current study is to evaluate the effectiveness of Kenya Women Finance Trust training skills, being one of the microfinance institutions funding women in Kenya, on performance of micro-enterprises in Iten town.

The Working Group on Business Development Services set up for the Donor Committee on Small Enterprise Development funded by a number of bilateral and multilateral agencies reports on training as one type of service, others being counseling and advice, information provision, technology development and transfer, and business linkages. It points out that until the microfinance revolution, training was probably the most prominent instrument used in SME development (Gibson, 1997). It identifies the main problems with early training interventions as having been: they are too generalized relying on relatively standardized material; they are too supply-driven with impractical subject matter far removed from SME realities; they are delivered in an inappropriate top-down teaching style; delivered by ill-qualified people; they are insufficiently aware

of cost control and insufficiently aware of the need to encourage trainee commitment to learning, and finally they are insufficiently concerned with follow-up (Gibson, 1997).

In a report by (Harper, 1989) business advice and training through credit organizations and entrepreneurial development programmes, often for those who have never set up business before. Such advice and training can never be specific to the context within which the entrepreneur is working or facilitate access to privileged sources of information on which successful businesses so often depend. He argues that the only real bottleneck in micro-enterprise development is lack of credit, and that if training is to be provided it should be given to government officials so that they can learn to be more tolerant of the informal sector. He does however concede that the very poorest and most disadvantaged are unlikely to benefit from credit alone and may well need technical rather than business skills training (Harper, 1989).

Research studies in the area of small and medium enterprises or (SME) as opposed to micro-enterprises are not usually concerned with the smallest enterprises, usually those of the poorest, and so not surprisingly they address men's rather than women's needs, McGrath et al (1995). The study by Afenyadu et al, provides a good understanding of the role that education and training plays in developing competitive enterprises. However, he says that women do not feature in this competitive world except in passing, although ironically some of the constraints which he identifies are in fact gender-specific. This non-entrepreneurial outlook reduces the likely profitability and growth of enterprises and, if not taken into account, can lead to reduced effectiveness of interventions on women micro-enterprises (Afenyadu et al, 2001).

2.2.2: Women in micro-enterprises.

According to Maas, (2007), there is no official definition of the informal sector. However he developed characteristics that are common in this sector which include: simple technology, very little capital, no fixed place of business, quasi-legality of registration and little or no record keeping. This study focuses on women in informal sector whose businesses possess the afore-mentioned attributes that indeed affect their businesses.

According to Omweng, (2004), in a study carried out in Uganda on opportunities and constraints to informal sector in Uganda, he identified that the informal sector is characterized by low education, limited management and technical skills of the entrepreneurs. In the study 58% of the female respondents said that lack of capital and business skills were their major problems. The study also unearthed the fact that women were less trained than men in the sector. 53% of the male interviewees had some training in business as compared to 22% of the female respondents. Since women are very active in the informal sector, but less educated and trained, special education and training should be provided specifically to improve their performance which is the focus of this study.

It is clear from the above study that those who channel income from the enterprise into the household are most likely to be women, while men might channel it into land or into their own luxuries such as cigarettes or alcohol. At the same time, the pressures on women to provide for their families are likely to be much greater and more continuous than those on men, as in many cases they are solely responsible for feeding themselves and their children. Addressing these gender-specific constraints requires an understanding

and an examination of the gendered structure not only of the market but also of the household, the state and the community, all of which are institutions which impact on women and men differently (Kabeer, 1994). Without this, the chances of developing strategies which will support the development of competitive enterprises among the developing world's many women entrepreneurs are limited.

According to Bennell, whose study for ILO on skills development among the economically vulnerable and socially excluded does, by nature of its topic, consider women's circumstances and needs explicitly. He points out that most formal training for women have been closely related to gender-stereotyped tasks and occupations and in this respect it is itself part of a deep-seated, culturally sanctioned forms of gender inequality. A common criticism of public sector training for the poor is that, at least up until recently, it has been largely gender blind which is part of a wider problem of mainly male policymakers simply not focusing on women. Without a strong, theoretically well grounded gender perspective, training programmes have failed to address the invisibility of women in the informal sector. The study highlights the unhealthy division in development agencies between programmes which are intended to stimulate economic growth and therefore address those sectors of the population that are valuable economically like the owners of medium or large enterprises, skilled labour and those which are intended to alleviate the plight of the poor like healthcare, sanitation, housing and small-scale income generation and those which target the disadvantaged and the marginalized. Women are to be found disproportionate in this latter category, not surprisingly given that two-thirds of the world's poor are estimated to be women (Bennel, 1999).

2.2.3: Women and vocational education and training

In the more structured and institutionalized area of technical and vocational education and training (TVET), the focus on traditional male skills is to be found on the same dearth of literature on TVET for women. This literature has also failed to differentiate between female and male training needs, Mayoux (2001), the different types of constraints they experience in accessing the labour market, their differing level of knowledge and skill at the point of entry to training programmes, Giannetti et al (2003), the level of resources that they command including credit when setting up a small business (Gelb, 2001).

Some of the publications referred to above also deal with vocational education and training, although within the context of SMEs, self-employment and the informal sector. Bennell, (1999) looks at broad issues around policies, investments and outcomes of vocational education and training, and the development of systems of vocational training. Some of this relates to formal school based vocational or pre-vocational education, some to non-formal vocational training in vocational training institutes.

It is partly because vocational training programmes focus almost exclusively on skills appropriate for formal employment that training schemes for SME and self-employment were developed. As with the literature on training for SME development, the male focus of the TVET literature has merely served to keep women invisible in the labour market, and in so doing to reinforce the gendered nature of the workplace (Afenyadu et al, 2001).

The information and communication technology (ICT) revolution has added a new male dominated area of expertise, despite the fact that it requires keyboard skills, a traditional female area. Women are largely relegated to word processing while men take on the more complex and exciting technical aspects of ICT work. Even where women have been able to enroll in male dominated skill areas, this has not resulted in increased numbers. As Ellis, (1990) has pointed out, the experience in the Caribbean where girls outnumber boys at all levels of education, and where there are more women with professional or technical training, there is still a gender stereotyped selection of subjects.

Mbilinyi et al's (1991) study of education in Tanzania showed that girls were very under-represented in TVET (20.7 percent of trainees in 1989), continued to be found in the traditional female skill areas, and risked being further marginalized by the emphasis on modern skills in high level technology. Improving vocational and technical education and training is an effective way of generating dynamic entrepreneurs. Girls' and women's participation in technical vocational education is low in many African countries. There is the need to transform the gender segregated approach to vocational and technical training in which girls and women are trained in traditional occupations such as knitting, cooking and others (Mbilinyi et al, 1991).

Skills training programs need to be developed in conjunction with the labour market, according to Chen et al (2004). In addition, women should be encouraged to diversify from the activities that have characterized their vocational training until the present day, in favour of courses that are more in tune with modern technological developments, (Chen et al, 2004).

2.2.4: Training manuals

Harper, (1991) *Getting Down to Business* is a training manual for businesswomen. This is a useful trainer's manual of basic business skills, covering how to teach basic business records, business planning, financial management to enterprising women. However, the author makes it very clear that this is not intended for the poorest women, but only for those who are literate and have at least primary education, and who are also appropriately motivated. The entrepreneurs must also have some ambition and ideas about how to improve or expand their businesses. They must have thought clearly about how they can get away from their home and the business responsibilities.

According to Harper, (1991), this will exclude large numbers of women, but many of them may already have demonstrated that they can do very well without formal business skills. The study in fact showed the opposite, that poor women do need basic business skills. The Commonwealth Secretariat's, (1992) *Entrepreneurial Skills for Young Women: a manual for trainers* provides resource materials and suggests teaching methodologies to those involved in developing entrepreneurial skills among women. It covers achievement, motivation and gender issues as well as basic business skills.

According to ILO's, (1996) *Rural Women in Micro-Enterprise Development: a training manual and programme for extension workers* is intended for development workers involved in micro-enterprise development for women in rural areas. It provides modules on training methodology, marketing management, financial management and conducting feasibility studies. Emphasis is on learning by doing through a combination of workshops and field work.

2.3: Training on credit skills for women in micro-enterprises

Female entrepreneurs face problems common to all entrepreneurs, Justin G et al (2003). Lack of access to credit has been a frequent problem for women who enter into business. Loan officers point out that many times female applicants lack a track record in financial management and argue that this is what creates difficulties in their loan approval by micro-finance institutions in Kenya, Dondo (1999). Access to financial resources has long been considered to be a stumbling block in the way of the success of women in micro-enterprises. It is believed that improving such access will enhance the performance of women's micro-enterprises.

A study in Ethiopia by Amha et al, (2002) showed that the rate at which women's micro-enterprises were set up increased once credit facilities began to be offered on women's doorsteps by microfinance institutions (MFIs). However, the study did not show whether these micro-enterprises were successful or not in the long run.

Amha et al, (2002) stated that the objective of the MFIs was poverty reduction and the sources of their loan funds were mainly provided by donors. This is significant, as one of the main concerns of donors is in seeing that the bottom layers of the population have access to credit and eventually earn a living, and this dictates the spending and allocation of much of the MFIs' resources. However, the dependency of MFIs on donors raises some concern about the sustainability of supporting women's micro-enterprises. If the aim of providing microfinance to women is to help them to achieve self-sufficiency, then the persistence of donor support defeats this purpose, Benzinger et al (2009). Therefore, the

current study will demonstrate how credit skills training can be used to attain self sufficiency by women's micro-enterprises.

One characteristic of MFIs is that their credit delivery modality is largely group-based. Williams (1994). This is done to overcome the problems posed by borrowers' inability to put up individual collateral for individual loans. However, as the financial profiles of clients develop, the group system may not, for various reasons, continue to be practical, useful or relevant. Amha et al (2002). For instance, one of the group members may want to borrow significantly more than the others, presumably to expand her business, but this may not be possible due to the size and structure of borrowers' groups.

Thus microfinance models may actually hinder the growth of women's micro-enterprises. Therefore, this study will seek ways in which credit skills training can be used to mitigate the constraints of microfinance borrowers' groups. This is particularly relevant, as it is apparent that MFIs are currently not ready to design and implement alternative systems of relevant collateral to meet the changing credit needs of women clients (Benzing et al, 2009).

Another serious problem is that women who engage in growth-oriented enterprises do not get credit from MFIs, as they require more funds than most MFIs are willing or able to loan them, Amha et al (2002). Banking rules usually set a loan ceiling, above which MFIs are not allowed to lend. Thus the women who own growth-oriented enterprises are forced to seek loans from banks, whose collateral requirements may be too hard for women entrepreneurs to meet, especially since acceptable collateral includes fixed assets such as

land, residential houses and vehicles, which women may not have title to. Women entrepreneurs may end up getting stuck between the stringent requirements of banks and the meager funds provided by MFIs (Wabulenga, 2009).

However, funding is not the only resource that women entrepreneurs have difficulty in accessing. In addition to financing bottlenecks, Amha et al (2002) recognizes that it is essential to have plots of land and premises in strategic locations for women's micro-enterprises to profitably produce and market their products.

Lack of appropriate premises tends to force many women to operate their businesses from home or resort to unsuitable and sometimes unsanitary working conditions. For example, policemen often harass women entrepreneurs when they attempt to operate their businesses in places such as street corners (Fempong, 2009).

According to UNIDO (2004), entrepreneurial activities in Africa are gendered in terms of access, control and remuneration of resources. This creates handicaps that include insufficient capital, limited expansion and women's networks being restricted to micro-entrepreneurial activities. The aforementioned findings are confirmed by a World Bank (2005) study, which states that due to limited opportunities in the formal sector in Africa, many women are forced to work in the poorly paid and largely unregulated informal sector. In addition to gender, the study cites class as another obstacle to access and control over resources. This phenomenon of gender inequality to access and use of resources has placed many African women in low economic status and contributes to social disintegration, including unemployment (UNDP, 2010).

A way forward has been suggested by Ozigbo et al, (2009). The author proposes that the major factors that can enhance women's entrepreneurship are the provision of access to economic opportunities, credit, know-how through training in credit skills and improved technologies. These interventions can upgrade women's technical capabilities and their entrepreneurial and business skills. The author also realizes that the current situation of women's micro-enterprises can be attributed to gender based discrimination, which sets up inequalities arising from institutionalized practices as reflected in legal, business and financial systems.

At the present day, women have used their own unique structures, such as saving clubs and merry go rounds, to improve their financial status. According to Rimbere, (2005), in a study in Meru on factors inhibiting growth of women micro-enterprises he admits that as women realize their own strengths and potentials, and when they realize that they need to operate as a group to consolidate their resources, the first risk to take is to mobilize their own resources. The risk comes in form of savings mobilizations in a disciplined process.

They need to develop their own policies and procedures, managing themselves, the operation of their savings and their loan funds. This savings led micro-finance model is possible because of its self help foundation and its implementation cost is lower than traditional credit-led micro-finance, Oduk (2004). Therefore a woman or a group of women can circumvent obstacles by forming a group, which, in case of discrimination, can sue or be sued in its own name, regardless of the gender of its owners.

Reforming the legal and policy framework is important, but it is undermined by socio-cultural factors. This is explained by Gelb, (2001), who explains that in Senegal, the distribution of roles within the family and the supremacy of the male head of household place women at an inferior level. Furthermore, Senegalese women do not enjoy equal status in certain areas, particularly in property and inheritance. This is not due to the legal context but to socio-cultural values and ignorance. Thus, even if the legal and policy hurdles are overcome, there still remains a challenge in terms of overcoming the cultural barriers to women's economic advancement and credit access (Gelb, 2001).

A similar situation is reported in Mali, UNIDO (2004) where many aspiring women entrepreneurs reiterate that the lack of financial means is a major problem in the startup phase, and that there are not many credit lines at the banks targeting small entrepreneurs. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurs in value-adding business opportunities. Therefore this study wishes to evaluate the effectiveness of the training skills which includes credit skills offered by KWFT on the performance of micro-enterprises in Iten town.

2.4: Training on financial skills for women in micro-enterprises.

Training and education in financial management skills could enable women to acquire the necessary skills to save and to develop the confidence to explore viable business ideas and market opportunities for their products or services. This is particularly true at this moment in time, as the growth of e-business and telecommuting means that 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 of the financial skills will be 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 G et al, 2003).

Every line of the ledger should indicate an amount of money coming in and going out. Once that principle is established which could be done by role playing, where two people are needed in order to pass money from one to the other, then double entry book keeping can be explained in a simple way. The purpose for the micro-enterprise is to both record and to report on its financial transactions. To do so, the participants should be introduced to the basic documents which should include other financial instruments such as a receipt, a financial statement, and a budget outcome and the design and purpose of each. Elements of the ledger book such as lines and columns, debit and credit entries and how to enter a transaction into the ledger book should be taught, (Justin G et al, 2003).

Recording of daily transaction is quite vital for a micro-entrepreneur since without such records, financial statements and subsequent reporting may not be accurate. Ensuring that each source of income is recorded separately is important because mixing finances and recording of the same is detrimental to the health of the business since one cannot

ascertain the source and use of the funds. This will also impair the entrepreneur's financial decision making (Otuya, 2003).

The right of community members to examine the ledger at any time is healthy for group projects or where the members of the group guaranteed each other in loan applications and where the members pool their resources as collateral. The distribution of financial statements and verbal reporting to community meetings is important in such a scenario. The training should be as useful as possible for empowering communities and ensuring transparency and accuracy, (Yambo M, 1992). The simplest procedures must be taught, but sufficiently inclusive to ensure that the community project accounts are kept to the required standard. It is rare to find a skilled and experienced micro-entrepreneur who also has all the above skills. It is equally rare to find an accountant, even one with experience in training, who has experience in working with micro-entrepreneurs, community groups, or with participatory and facilitative training methods.

Since financial recording and reporting are vital to the success of community projects because of the importance of financial transparency, and as necessary information for making community decisions it is important to ensure that the skills are taught, understood, and practiced (Justin, G. et al, 2003).

According to Gelb (2001) small and medium sized enterprises represent appropriate opportunities for women entrepreneurs, as they are flexible to entry, change and innovation. The variety of constraints faced by women and their inability to upgrade their production include poor access to financial information technology, poor linkages with

support services and an unfavorable policy and regulatory environment. These constraints are exacerbated by the need to compete in an aggressive business environment with rapid technological changes and the globalization of production, trade and financial flows.

According to Dolan, (2002) female headed households in Uganda claimed that their inability to have finance skills and startup capital prevented them in investing in businesses and trade activities. The lack of both start up and working capital limits the size, type and location of income generating activities, and perpetuates the status quo, to the further detriment of women's market access of their products.

2.5: Training on marketing skills for women in micro-enterprises.

According to Amha et al (2002), the lack of market access, affordable technology and opportunities for bulk purchase of inputs, as well as low levels of education are the main problems faced by women engaged in or aspiring to engage in growth-oriented enterprises. The problem of education can be addressed through training, although it is hard to assess the impact that training will have on women who are currently engaged in commercial enterprises.

There are various factors that limit women's access to markets. Women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who do have the ability to travel lack the market information on products and inputs, thus they become dependent on middlemen who buy their products at relatively lower than the market price (Gelb, 2001).

Women often produce small amounts; they are limited to the local village markets, where the market for their products and services are already saturated. Thus women face difficult outcomes no matter what they choose if they sell in local markets they get low prices due to competition, and if they seek larger markets they risk being fleeced by middlemen, Otuya (2003). This can only be corrected by offering information and marketing skills training to women, to prevent them from wasting their efforts which is the intention of this study.

According to Gebru (2009) women entrepreneurs face serious difficulties in marketing their products or services. The author states that this problem is often caused by the fact that women entrepreneurs produce and try to market their products or services around the homestead, thereby limiting their market to individual buyers or the immediate neighborhood. Often these practices stem from a lack of information about market opportunities or access to markets. It is essential that the marketing of products should be linked to quality, price and timeliness of delivery of goods and services. Unfortunately, women's low levels of education, as well as social and cultural inhibitions and values, tend to have significant implications for the choice of enterprises which they can engage in, Kitaka (2001). He says that even if women decide to enter technical fields, which are often male-dominated, they still face an uphill task compared to men.

According to Stotsky, (2006) lack of capital, landlessness, discrimination and lack of adequate marketing training are constraints for the expansion of women's entrepreneurial activities. As women's businesses, especially those in the rural areas are operated very close to the home, product quality is low and external factors such as the situation of the

existing infrastructure affect the market access for their products. This narrows the market and limits the enterprise's expansion capacity. The lack of innovation, with nearly all women doing the same kinds of work, simply compounds the problem (Kitaka, 2001).

According to Ignacio, (2009) women's micro-enterprises were started to overcome the challenges of poverty and its consequences. Hence, some of the driving forces behind women's decisions to start micro-enterprises, according to the author, include unsatisfied household subsistence needs, such as food, clothes and children's education. The author notes that men and women have different priorities in investing the proceeds from their businesses. Women are more likely to spend on the family. While this may raise the family's standard of living, it is a delicate balancing act because expenditure on family needs takes place at the opportunity cost of investing in the growth of the business.

According to regional studies on the role of women done by UNDP, (2005), there is empirical evidence that where women have been in paid employment or where they have participated in industrial development, their quality of life, literacy and life expectancy, improves while their fertility rate decreases. These benefits have an effect on the welfare of their families as well. The study concludes by stating that remunerative employment opportunities also enable women to fight poverty.

According to Ozigbo et al, (2009), women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. Women's productive activities empower them

economically and enable them to contribute more to the overall development of their families and the society at large.

On the other hand, Dejene (2006) notes that a family's standard of living may be adversely affected by women's entrepreneurial activities. The author notes that family and community responsibilities take a lot of women's time that could be applied for improving their income generating efforts. Their responsibility for child care limits their mobility and obliges them to generate income in less conducive environments for business. Thus women are forced to play a zero sum game, where their benefits in the commercial arena detract them from the wellbeing of their families (Dejene, 2006).

Salehuddin, (2009) agrees that Micro-finance institutions enable their clients who are mostly women in micro-enterprises to enhance their income earning capacities, attain their business growth and improve the living standards of the owner's families. This study therefore seeks to evaluate the effectiveness of Kenya Women Finance Trust training skills on micro-enterprises at Iten town, to identify how these skills help them to improve their businesses.

2.6: Training on planning and management skills for women in micro-enterprises

To obtain profit is the main goal why micro-entrepreneurs engage in business and proper management is the key for success, Carter (2000). He insists that micro-entrepreneurs need to identify the critical areas in management, common weaknesses of micro-entrepreneurs in business management skills and the importance of record keeping in business management. They also need to know how to prepare, read and explain financial

records and understand why it is important to exchange and use business information in their enterprises (Nakumicha, 1994).

Business planning is also necessary because prices and availability of inputs may change customers consumption habits, machines and equipment wear out and need replacement and may become out of date, new competitors and decision is needed about the direction the business should grow, (Starcher, 2003). Women entrepreneurs in developed countries enjoy many advantages over those in developing countries in that they have access to greater support from women mentors and role models and easier access to formal training in the principles of business planning and management, (Skapa, 2005). Good planning will increase the potential for success of a micro business. A micro enterprise will not prosper unless its management, however modest it is, looks ahead to the future. New opportunities arise; changes take place in the environment which makes it necessary to adapt. What is profitable today may not necessary be profitable tomorrow. So an entrepreneur needs to plan.

Business planning means thinking and working out what to do about something in the future, to start and to improve on income generating capacity. Planning a micro enterprise, therefore, involves, among other things, forecasting costs, inputs, outputs, sales, profits and cash flows, (Starcher, 2003). Therefore planning and management training for women entrepreneurs in poor countries is necessary if they are to attain the levels of efficiency that women in the developed world are accustomed to (Skapa, 2005).

There are two kinds of plans useful for a micro enterprise: a sales and costs plan, a forecast of sales and costs per month which indicates how much profit to expect in a specified period of one month; and a cash flow plan which helps to ensure that the enterprise does not run out of cash at any time, (Starcher, 2003). When making plans, make them simple, easy to use and achieve, choose the most suitable period, divide them into weeks or months, make them before you need to use them, don't wait until one plan is finished before you begin the next plan, roll over your plans and look for information, (Carter, 2000).

According to (Starcher, 2003), the steps in making a cash flow plan entail the steps for making a sales and costs plan for your micro enterprise. It includes forecasting indirect costs for each month of next year; forecasting direct material costs per item; forecasting sales for each month; calculating total direct material costs; and completing a sales and costs plan. UNIDO (2005) concurs with these views, stating that the probability of a woman becoming an entrepreneur could be increased by exposure to formal learning experiences and to the tasks associated with owning a business, like exposure to planning and management skills. It proposes that this exposure could be accomplished through mentors or role models in the workplace, home career guidance, internships and cooperative education programs.

According to Omweng (2004), in a study in Uganda, women are very active in the informal sector, but less educated and trained. Thus there is need to design a policy and programme which will enhance their performance like training on business planning skills. He says that there are four reasons why a person engaged in a micro enterprise

should make a plan. It shows that an enterprise can expect to make a profit in future; shows which part of micro enterprise can improve; shows the creditors banks, NGOs, finance organizations, individuals and how well a micro enterprise can expect to do in future; and also shows what money one can expect to come to and go out of a micro enterprise (Omweng, 2004).

Finally, the performance of women's micro-enterprises is complicated by the multiple roles of women in the family, which put a halt on their risk taking endeavors and their business planning and management. The World Bank, (2005) notes that in many African countries, women spend most of their income on the household, and that many of them are afraid to invest their limited funds into a business for fear of failure due to inadequate planning and management skills. This can only be rectified by training them in business planning and management that this study intends to show its effectiveness on performance of micro-enterprises.

2.7: Theoretical framework

The theoretical framework of this study will base on social capital theory which is mainly used by the poor without collateral in microfinance group lending. According to Chibber (2000), the effort to alleviate poverty traditionally has used and was based on natural capital, physical or produced capital and human capital. Together they constitute the wealth of nations and form the basis of economic prosperity. His criticism is that the three types of capital determine only partially the effort to keep poverty at a minimal level but forgets to recognize the way in which the poor interact and organize themselves to generate growth and development. He says the missing link is social capital.

According to Carole ,(2002), social capital refer to the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society's institutional arrangements, which enable its members to achieve their individual and community objectives. The collective resources are built up through interaction with other people outside their families. It includes trust as the main component, co-operative behaviour, helpful networks, and willingness to give and take and to participate in issues of common concern.

According to Baas (2007), social capital refers to the social cohesion, common identification with forms of governance, cultural expression and social behaviour that makes society more cohesive and more than a sum of individuals. He argues that social capital plays an important role in encouraging solidarity in overcoming market failures through collective action and common pooling of resources.

2.8: Conceptual framework

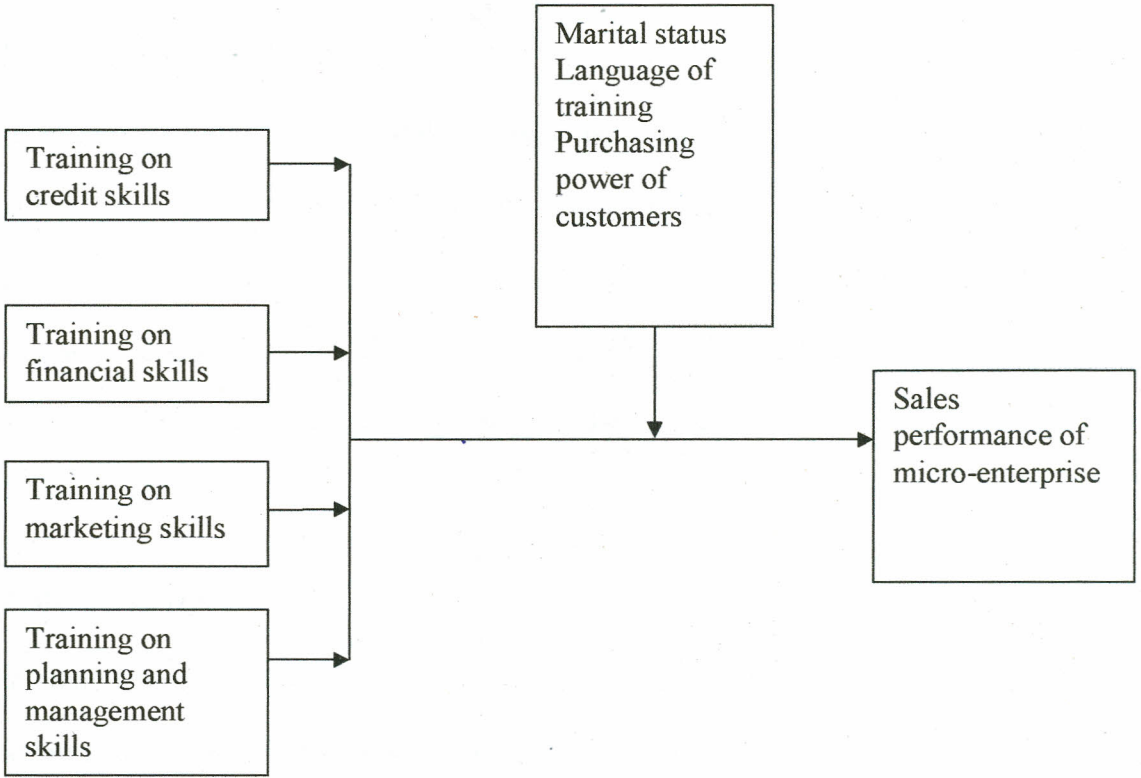
This study was based on conceptual relationship between the independent, the intervening and dependent variables where training on credit skills, training on financial skills, training on marketing skills and training on business planning and management skills offered by KWFT to micro-finance owners are the independent variables. The intervening variables are the marital status, language of training and the purchasing power of their customers. The sales performance of the micro-enterprises is the dependent variable.

Figure 1.1: Conceptual framework of the relationship between variables

Independent variable

Intervening variable

Dependent variable



Source: Researcher (2011)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1: Introduction

This chapter describes the methodology employed in the study, including the procedures and modalities of data collection. It also covered research design, determination and identification of the population sample size, sampling design, sampling procedure, the instrument of data collection, validity and reliability of research instrument, sources of data, methods of data collection and methods of data analysis.

3.2: Research Design

The study adopted a descriptive survey design to evaluate the effectiveness of KWFT training skills on the performance of women's micro-enterprises in Iten Town, Kenya. According to Kothari (2004), descriptive research studies are designed to obtain pertinent and precise information concerning the current status of the phenomena and where possible draw valid general conclusions from the facts discovered. This design is applicable in collecting data on evaluation of the effectiveness of KWFT training skills on performance of micro-enterprises in Iten Town.

Oso and Onen (2009) similarly perceive a descriptive survey design as one that provides an investigator with quantitative and qualitative data. Against this background it is envisaged that descriptive survey will provide the current study with appropriate procedure to evaluate the effectiveness of KWFT training skills on the performance of micro-enterprises in Iten Town.

3.3: Study area

The study evaluated the effectiveness of Kenya Women Finance Trust training on the sales performance of micro-enterprises owned by women in Iten town, Kenya. Kenya Women Finance Trust is a Micro finance organization that lends support for women micro-enterprises for women empowerment. The Kenya Women Finance Trust was chosen because the role of training in enhancing women's incomes is not well articulated in comparison to credit in the organization. The study area is rural and made up of the rich and the poor, the literate and the illiterate, businessmen and white collar jobs, school-goers and school drop outs and will therefore produce findings that would be applicable to other areas.

3.4: The study population

Kerlinger (1993) defines target population as the total number of respondents or the total environment of interests to the researcher. The target population of this study comprise of 96 women beneficiaries of Kenya Women Finance Trust who were be randomly selected within Iten town.

3.5: Sampling techniques and sample size

Sampling procedure according to Oso and Onen (2009) is a procedure of selecting a sample of population on which research will be conducted to ensure that conclusions from the study will be generalized to the entire population. In selecting a sampling procedure, the simple random sampling was chosen in order to get the true representative of the population.

Simple random sampling was considered suitable because every element in the population has an equal chance of being included in the sample, and all possible samples of a given size are equally likely to be selected. Simple random sampling was therefore used to pick 32 women respondents who are the beneficiaries of Kenya Women Finance Trust, which represent 30% of the total women beneficiaries of KWFT at Iten who are 96 in number. Kerlinger, (1983) observes that a sample of 30% is representative of the population to be studied. In addition 3 key informants who included one trainer from KWFT one well off trainee and one poor trainee were selected through purposeful sampling in order to get indepth findings on the effects of the training.

3.6: Research instruments

In order to meet the objectives of the study, questionnaires and interview schedules were used to collect the data.

3.6.1: The questionnaires

Mugenda et al, (2003) observes that a questionnaire is a research instrument used to obtain important information about the population. Johnstone (2000) adds that questionnaires are efficient as research tools because the researcher is likely to obtain personal ideas from a respondent. A questionnaire was used to collect data from the sample of 32 women. Each item in the questionnaire was developed to address a specific objective or a research question of the study. Open-ended questions will be designed in the light of objectives. Close-ended questions on the other hand will be used to save time and motivate respondents to answer. These questionnaires were sent out to select

respondents' opinions on various areas of the subject of the study. The questionnaires were then distributed and collected within a period of five days from the day of distribution.

3.6.2: Interview schedules

An interview schedule was used to collect data from three key informants. The interview questions were developed to capture information from KWFT trainer, one well off KWFT client and one poor KWFT client. The questions were developed from intervening variables which included profit margin, marital status, and level of education and methods of training. These questions were developed in order to get in-depth information on how the intervening variables influence training.

3.6.3: Reliability of the instrument

Reliability refers to the degree to which measurements are free from error and, therefore, yield consistent results or data after repeated trials to establish the reliability of the research instrument, Johnstone (2000). All the comments received were considered and where necessary, amendments were made to reflect the actuality. To establish the reliability of the questionnaire, a test-retest was carried out on a sample of members of the population who were not included in the final sample.

3.6.4: Validity of the Instrument

Kothari, (2004) observes that validity is the accuracy and meaningfulness of inferences, which are based on the research results. To ascertain the validity of the instrument in this

study, the questionnaires were prepared and submitted to the supervisor for cross checking and to assess the relevance of the content. The questionnaires were pre-tested, modified and made free from ambiguity. Pilot study was carried out three weeks prior to the main study in Iten branch of KWFT in order to establish the construct validity of the schedules. In addition, project supervisor assessed the relevance of the content in the research instruments.

3.7. Data collection procedures

Appointments were meant with the sampled respondents. The questionnaires were distributed and collected within a period of five days from the day of distribution. The interview schedule was also given to the KWFT trainer and two trainees. One of the trainees was well off and one was poor. The interviews were based on the intervening variables. The interviews were conducted on a one to one basis at the convenience of the respondents and qualitative data was recorded as narratives.

3.8: Data analysis techniques and presentation

Data collected was first edited and checked for completeness and then coded and entered into the computer for analysis. The Statistical Package for Social Sciences (SPSS) was used for data analysis. Cross tabulations were used to analyze relations between elements in the study. Descriptive statistics were used to analyze data by way of percentages or proportions and frequency distribution. Tables and charts were used to present the analyzed data and a detailed interpretation of the data was given.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1: Introduction

This chapter presents the findings of the research from the field data collected. The demographic information of these business persons who participated in the study includes persons of different, ages, education levels and different business sizes. It also presents data findings on the characteristics of their membership to KWFT together with the various level of training they have obtained as a result of being members. It also highlights the effects of training on the savings, subsequent borrowings and from KWFT. Further it gives an insight into the effect of management training on book keeping and marketing as well as its general impacts. The findings further give an insight into the training received by the business women from KWFT and their perception on the effects on their business. Quantitative data was collected by use of questionnaires on the 32 sampled women respondents and is analyzed below. Qualitative data was collected from three key informants through an interview schedule and this data was analyzed in 4.8.

4.2: Demographic data of the Business women

4.2.1: The ages of the respondents

In the study 32 business women were each randomly selected in Iten Township. The business women both comprised of the young and elderly. The table 4.1 below shows the age categories of the business women who took part in the study.

Table 4.1: The age of the respondent

Age	Frequency	Percent
<25.5	5	15.6
26 - 35.5	8	25.0
36 - 45.5	15	46.9
46-55.5	4	12.5
Total	32	100.0

From the research findings, it is noted that majority 46.9 %, frequency of fifteen, of the business women are middle aged 36-45.5 years. The youthful group constitutes 25 %, frequency of eight of the total population.

4.2.2: The education levels of the respondents

Education forms a foundation for successful business management. The researcher sought to find out the education levels of the business women who participated in the study. The table below summarizes the education levels of the business women.

Table 4.2: The education level of the respondents

Education Level	Frequency	Percent
Primary	10	31.2
Secondary	15	46.9
Tertiary	7	21.9
Total	32	100.0

It was found that 46.9 %, frequency of fifteen, did attain secondary education, 21.9 %, frequency of seven attained a tertiary level college and 31.2% with a frequency of ten reached primary level of education.

4.3: Characteristics of membership of KWFT

4.3.1: Length of business operations

In terms of the duration that most of the business women have been doing business for at least some time now. This follows from the fact that the policy of being a member of KWFT requires that the members must be doing and continue to do business. 21.9 % of the women have done business at most 5.5 years ago. The table below depicts this data.

Table 4.3: The length in years of operating business

Length of years in business	Frequency	Percent
<5.5	7	21.9
6 - 10.5	10	31.2
11-15.5	11	34.4
16-20.5	3	9.4
Over 20.5	1	3.1
Total	32	100.0

The research findings also showed a very important characteristic of the business women. They had just joined the KWFT less than two years ago. The indication given is because the KWFT had just established an office in the town. This is the reason why most of the respondents have joined the KWFT less than two years. The financial services had been brought closer to them as opposed to yester years when they had to travel to Eldoret town.

Table 4.4: The date of joining KWFT

		Frequency	Percent
Valid	This year	3	9.4
	Last year	29	90.6
Total		32	100.0

4.4: Effects of training on business operations

4.4.1: Effectiveness of the training on credit skills

KWFT offers training to established and upcoming Small and Medium sized Enterprises. The training is a program to give skills to their clients who are businesswomen. This has the benefit of Return on Investment (ROI) since when their clients save they have enough to transact. Their profits generated through interests are also increased through multiplicative factor. The research findings showed that the savings increased particularly after training. The figure 4.1 below gives a summary of this.

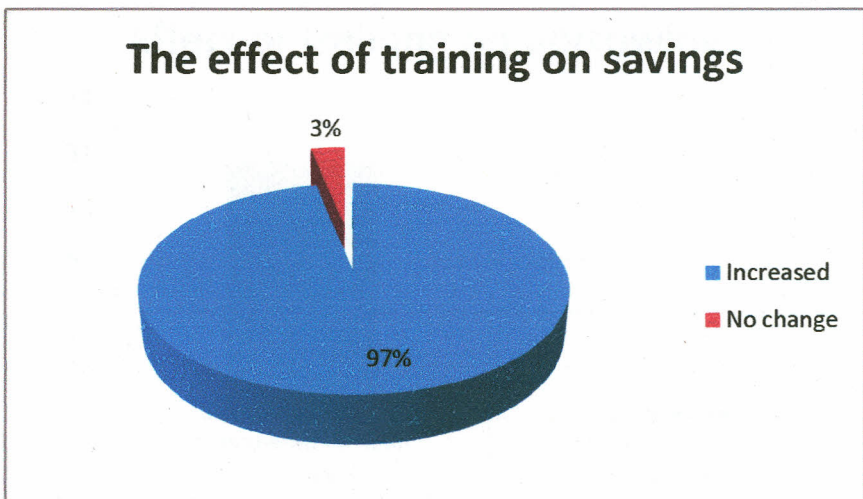


Figure 4.1: The effect of training on savings

97% with a frequency of 31 attested to the fact that after the training their savings increased. However 3% with a frequency of one, of the businesswomen reported that there was no change in their savings. This is a drastic shift from the fact that before training 71.9% with a frequency of twenty-three had their savings low while a few 28.1% with a frequency of nine had their savings high. This is shown in the table overleaf:

Table 4.5: Savings before training

Level of savings	Frequency	%
High	9	28.1
Low	23	71.9
Total	32	100.0

4.4.2: Effects of training on borrowings

The research findings showed that the business women who underwent training have a

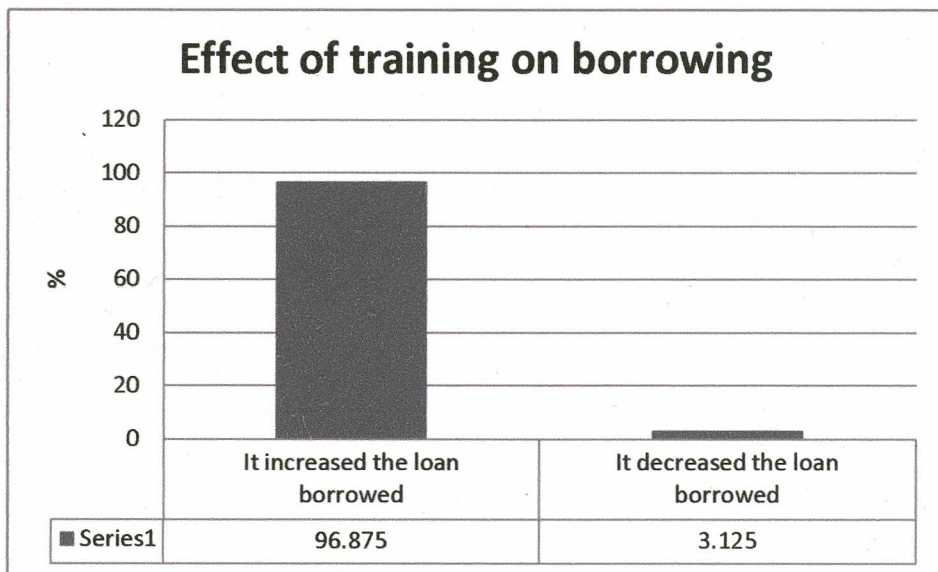


Figure 4.2: Effect of training on borrowing

change of attitude in terms of borrowing. The research findings showed that training has the effect of increasing the loan borrowed by the client. This may be explained by the fact

that the ‘risk of taking loan’ appears no longer a risk but the norm, thanks to the training programmes by the KWFT officers. The concept of co-guarantee is the epitome of the lending in KWFT and augurs well among upcoming businesses.

4.5: Effectiveness of the training on financial skills

The financial skills are a very important aspect of business operation. Financial skills involve aspect of book keeping. Book keeping is commonly referred to as keeping the books which is the process of keeping full, accurate, up-to-date business records.

The research findings showed that the training had an effect on the financial skills of the business women. Asked if they kept financial records before training, most of the business women reported a positive answer. Of the respondents 83.9% with a frequency of twenty-seven of the business women were found to have kept records before the training. On the other hand 16.1% with a frequency of five were found not to have kept financial records.

The table below shows this.

Table 4.6: Keeping financial records before training

Financial records	Frequency	Percent (%)
No	5	16.1
Yes	27	83.9
Total	32	100.0

Despite this, the financial records kept by the business women included daily record sales, balance sheet and cash book. The pie chart below gives these data.

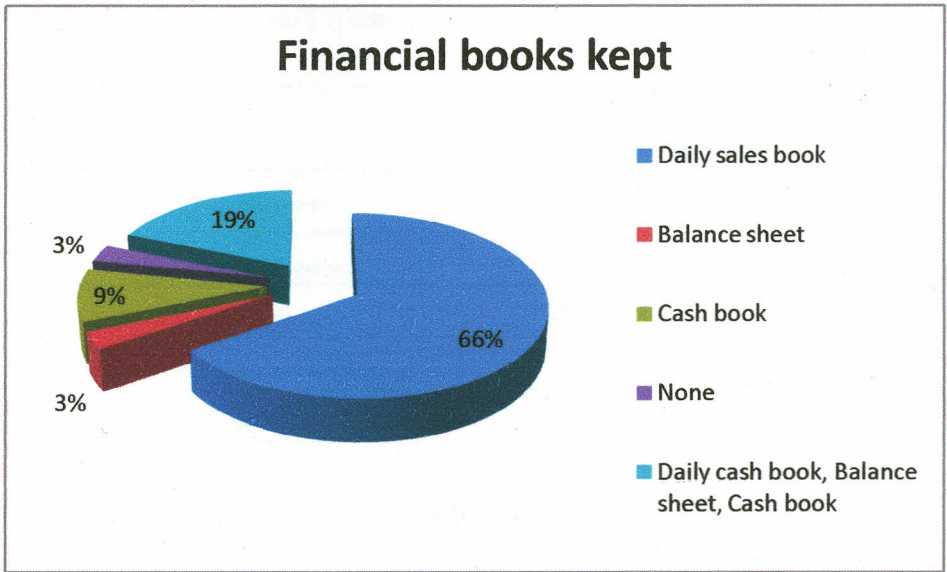


Figure 4.2: The books kept by the business women

66% of the respondents with a frequency of twenty-one were found to be keeping the daily sales book while 3% of the respondents with a frequency of one kept the balance sheet and 9% with a frequency of twenty-nine kept the cash book. 19% with a frequency of six kept all the three financial books. However they were no other books kept by the businesswomen. The training on financial skills has helped them on various business knowledge and operations. This has assisted them to run their businesses.

25% with a frequency of eight of them reported that it has helped them to know the profit that they make, 6.2% with a frequency of two said it will help them to know the total expenses made while 15.6% with a frequency of five got to know the value of their stock.

A good proportion however reported that it has helped them in all the above aspects. The table overleaf put these facts in perspective.

Table 4.7: Has the financial skill training assisted you in running in business

Assistance	Frequenc y	Percent (%)
To know profit made	8	25.0
To know the total expenses	2	6.2
To asses value of stock	5	15.6
Know profits, expenses and stock value	17	53.1
Total	32	100.0

4.6: Effects of management training on marketing

Marketing is an activity. Marketing activities and strategies result in making products available that satisfy customers while making profits for the companies that offer those products. The research findings showed that 90.6% with a frequency of twenty-nine of the respondents have undergone training in marketing. They attested that indeed marketing has helped the performance in their sales.

Table 4.8: Did the marketing skill obtained increase your sales

Sales performance	Frequency	Percent
No	1	3.1
Yes	31	96.9
Total	32	100.0

96.9 % with a frequency of thirty one and 3.1 % with a frequency of one reported that sales performance has increase and has not changed respectively. Marketing activities

that they were trained on basically include everything needed to get a product off the drawing board and into the hands of the customer. It included activities such as customer care, packaging and displaying of goods.

4.7: Effectiveness of the training on planning and management on sales performance

The essence of business planning and Management course is to equip managers and leaders of organizations with skills necessary to steer their organizations into the long-term future amidst ever increasing environmental changes.

The training offered by KWFT has numerous impacts on the business of the women in Iten town. First 96.9 % with a frequency of nine received the management and planning training. The management skills that the business women received include managing customers, physical resources, financial resources, budgeting and time keeping.

The planning and management skills attained has helped the business women improve their business operations especially sales performance. 90.6 % with a frequency of twenty nine attested to this fact. The table below shows these findings.

Table 4.9: Has planning and management skills improved your business operation?

Improvement	Frequency	Percent
No	3	9.4
Yes	29	90.6
Total	32	100.0

The training on management on planning had an impact on their sales and overall business operations. The research findings depicts increased punctuality in business,

promptness in payment of domestic expenses, and payment of supplies in time. The chart below shows the proportion of the response per each item of the impact.

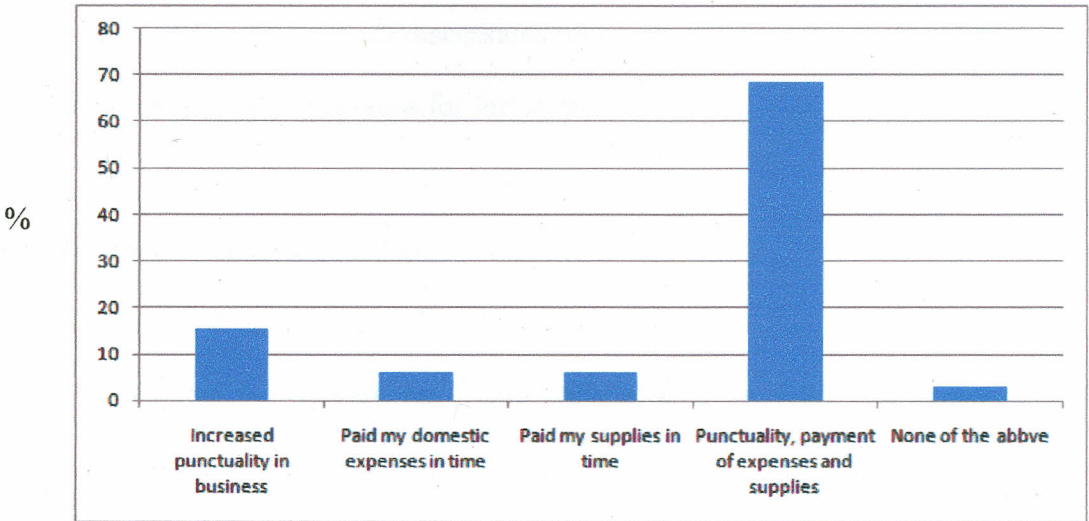


Figure 4.3: Impacts of training on planning and management

4.8: Qualitative data on the three key informants

The interviews were conducted on a one to one basis at the convenience of the respondents. The well off respondents gave a positive link between the sales performance and the training offered by KWFT. However the poor member of KWFT did not show a positive link between the training and business success but instead blamed the negative effects of the intervening variables.

The trainer of the clients supported the link between the training and sales performance but also pointed out the disparity of results between the economic status of the trainees.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1: Introduction

This chapter brings out the main discussions of the major findings, conclusions, recommendations and suggestions for further research.

5.2: Review of research questions

The research questions for the study were;

- a) How does the training on credit skills offered by KWFT improve the sales performance of micro-enterprises in Iten town?
- b) Are the financial skills training offered by KWFT effective on improving sales performance of micro-enterprises in Iten town?
- c) What are the effects of the training on marketing skills offered by KWFT on the sales performance of micro-enterprises in Iten town?
- d) Is the training on business planning and management skills provided by KWFT effective in improving the sales performance of micro-enterprises in Iten town?
- e) What are the intervening variables that influence training of women entrepreneurs in Iten town?

5.3: Discussion of the findings

5.3.1: Credit Training and effect on sales performance

Credit skills are the bedrock upon which the entire financial organizations or the banking industry is built. Understanding the nature of the risk when lending money is fundamental to all sound financial institution. KWFT training offers distinct credit training products

aimed at different ability levels. The one offered in the study area befits small upcoming businesses. Basically training on credit covers the fundamental aspects of lending, cash flow and leverage. Building knowledge step-by-step through the use of presentations, simulation and interactions, the business women delegates will gain understanding on all these aspects. When the clients are able to manage credit obligation the financial organization is set to escalate their profit.

5.3.2: Financial skills and effects on sales performance

Proper bookkeeping can help businesses effectively manage cash flow, stay abreast of profits and losses, and develop plans for the future based on financial trends. Furthermore, accurate bookkeeping is required by both federal and local tax agencies. Proper record keeping will enable the business women to make decisions. Financial skills have an amplifying effect on business profits and growth.

5.3.3: Marketing skills and effect on sale performance

Financial success often depends on marketing ability. Finance operations, accounting, and other business functions will not really matter if there is no sufficient demand for products and services so the company can make a profit. In the business press, countless articles are devoted to marketing strategies and tactics. The marketing skills induced in the business of women funded by KWFT have gone a long way in enhancing demand for some of their goods and services. Continuous effort should be put in place to sustain marketing.

5.3.4: Planning and management of business

Business planning may be arduous, but skipping this step can leave entrepreneurs uninformed about a business place in the market. The type of information gathered during the planning process can help business owners foresee potential risks and develop strategies for dealing with them before they occur. Many owners return to their business plan even after their firm is up and running to help them refocus and chart a path for the future. Training to this effect is equally important for small business women like the ones in the study. In addition, a business plan is a tool of communication. Banks and investors will look at a plan for evidence that a company can succeed.

5.3.5: Other intervening variables

From the study the other intervening variables included the level of profit margin, the marital status, level of education and the method of training used. The research findings indicated that the training skills were indeed offered by KWFT but it also indicated through purposive interviews carried out on the intervening variables that the intervening variables had an effect on the efficiency of the training offered. Therefore this has the implication that training alone may not improve the sales performance of the micro-enterprises.

5.4: Conclusions

5.4.1: Conclusion on credit skills

Credit skills are pertinent to borrowing for any micro-enterprises. This research concurs with studies like as for Amha et al, (2002) who explained that women micro-enterprises increased greatly with knowledge of credit skills offered by micro-finance institutions.

5.4.2: Conclusion on financial skills

Financial skills for women micro-enterprises is very important as highlighted in this study. The study agrees with literature by Otuya, (2003) who explains that the larger and more elaborate the enterprise the more the need of more financial skills.

5.4.3: Conclusion on marketing skills

The study showed the importance of marketing skills for women micro-enterprises. It concurs with Amha et al's (2002) study which recommended that market access, affordable technology and opportunities for bulky purchases are important for success of any micro-enterprise.

5.4.4: Conclusion on planning and management skills

The importance of planning and management skills is strongly emphasized by the study. The study agrees with the explanation by Carter, (2000) who explains that proper management of a business enterprise is the key for business success.

5.4.5: Conclusion on other intervening variables

The major factors leading to the downfall of many micro-enterprises are not training skills but intervening variables like low profit margin, marital status of women, low level of education of the women clients and the inappropriate methods of training which are majorly informal.

5.5: Recommendations

5.5.1: Recommendation on credit skills

Training curriculum should be specially designed to meet the subject standards for any small businesses especially new entrants. This versatile Business Management Training print-based curriculum features comprehensive coursework or in need-to-know business principles such as management, accounting, business law, marketing, and sales.

5.5.2: Recommendation on financial management skills

There should be continuous cycle of training on business management skills. These should cover aspects of how to plan, organize and control, the process of motivation, employee relations; training, communication, and coordination, and cost control and work simplification.

5.5.3: Recommendation on marketing skills

Maintain and understand accounting methods, preparing financial statements and balance sheets, accounting journals including accounts receivables and payables, inventory, sales, purchases, and payroll. Understand the various principles of business finance. Plan marketing strategy, focusing on product, pricing, promotion, and distribution.

5.5.4: Recommendation on business planning and management skills

Proper management skills should be the key knowledge of any successful entrepreneur. Women entrepreneurs should therefore know how to manage financial resources, their creditors, their stock and their time to ensure their business success.

5.5.5: Recommendation on other intervening variables

There is a strong connection between intervening variables like low profit margins, marital status, different levels of education and methods of training on success of women in their micro-enterprises. Therefore, there is need for in-depth study on the influence of intervening variables on the success of the training skills offered.

5.6: Suggestion for further research

Further research should be done to investigate the effects of various aspects of training on business growth of KWFT in the same locality. There is also the need to research on the effectiveness of the actual methods used to train women entrepreneurs keeping in mind their myriad responsibilities at home and their educational levels.

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APPENDICES

Appendix A: Questionnaires for women who are beneficiaries of Kenya Women

Finance Trust

I am a Master of Business Administration student in the department of Business Administration in the School of Business of Kenyatta University. I am currently undertaking a research on “evaluation of the effectiveness of Kenya Women Finance Trust training skills on the performance of micro-enterprises in Iten town”. Below are questions on the topic of study. Please assist in answering them by filling the questionnaire as honestly as possible. Put a tick or comment on the spaces provided. The information you will provide will be treated with confidentiality and it is purely for academic purposes.

1. What is your age?

- a) $< 25 \frac{1}{2}$
- b) $25 \frac{1}{2} < 35 \frac{1}{2}$
- c) $35 \frac{1}{2} < 45 \frac{1}{2}$
- d) $45 \frac{1}{2} < 55 \frac{1}{2}$
- e) Over 55

2. What is your highest level of your education?

- a) Primary
- b) Secondary
- c) Tertiary
- d) University

3. For how long have you been in business?

a) $5 \frac{1}{2}$ years

b) $5 \frac{1}{2} < 10 \frac{1}{2}$ years

c) $10 \frac{1}{2} < 15 \frac{1}{2}$ years

d) $15 \frac{1}{2} < 20 \frac{1}{2}$ years

e) Over $20 \frac{1}{2}$ years

4. When did you join Kenya Women Finance Trust?

a) This year

b) Last year

c) Others (specify) -----

5. Were you trained on how to save your money by Kenya Women Finance Trust trainers?

a) Yes

b) No

6. What was the effect of the training on your daily savings?

a) It increased

b) It dropped

c) It remained constant

7. If the training enabled you to save more above, how did it affect your borrowing from KWFT?

- a) It increased the loan borrowed
- b) It decreased the loan borrowed
- c) It remained the same

8. By your own opinion, how was your savings before the training?

- a) High
- b) Low
- c) I don't know

9. Did you keep financial records for your business before you received financial training?

- a) Yes
- b) No

10. Which financial records do you keep in your business?

- a) Daily sales book
- b) Balance sheet
- c) Cash book
- d) None of the above
- e) All of the above

f) Any other (specify) -----

11. How has the financial skills training assisted you in running your business?

a) To know the profit made

b) To know the total expenses

c) To assess value of stock

d) All of the above

e) None of the above

f) Any other (specify) -----

12. Were you trained on how to look for market of your goods by Kenya Women Finance Trust trainers?

a) Yes

b) No

13. What were the marketing skills that you were taught?

a) Customer care

b) Packaging

c) Display

d) All of the above

e) None of the above

f) Any other (specify) -----

14. Did the marketing skills obtained enable you to increase your daily sales?

a) Yes

b) No

c) I don't know

d) Any other (specify) _____

15. Were you trained on planning and management skills?

a) Yes

b) No

16. If yes, what are some of the skills you learned?

a) Managing customers

b) Managing physical resources

c) Managing financial resources

d) Budgeting

e) Time keeping

e) All of the above

f) Others (specify) -----

17. In your opinion, has the planning and management skills improved your business operations

a) Yes

b) No

18. What in your opinion is the impact of the planning and management skills training on your business operations?

a) Increased punctuality in business

b) Paid my domestic expenses in time

c) Paid my suppliers in time

d) All of the above

e) None of the above

f) Any other (specify)-----

APPENDIX B: Interview schedule

SECTION A: For trainees

1. (a) How has the profit margin from your business been with increasing costs?
(b) Has training enabled you to increase this margin even with high cost of living?
(c) Which expenses reduce your profit margin?
(d) What challenges do you experience on financial management and were not addressed in the training?

2. (a) Are you single or married?
(b) If single, does your status affect your daily earnings?
(c) If married, do you think this has improved your daily income and sales?
(d) Does the training received from the KWFT enable you to increase your income or sales?
(e) Do you think the marriage status affects your training?
(f) What is the role of women in the society and training on micro-enterprises?

3. (a) What is your level of education?
(b) Do you think your level of your education affects your daily sales?
(c) Does the training received from KWFT improve your sales with your current level of education?
(d) Do you think the level of education of trainees affect performance?
(e) What were the challenges you realized during your training?
(f) What are the general benefits of KWFT training?

SECTION B: For trainer

- a) What methods do you use to train?
- b) How often do you offer the training?
- c) Do the trainees pay for the training?

SECTION C: For both the trainees and the trainer

- a) Does the marital status influence training by KWFT?
- b) What is the influence of the profit margin on the training effectiveness?
- c) What are the stages of training offered by KWFT?
- d) What would you recommend in the following stages?

Introduction stage, pre-starting stage, implementation stage and follow-up stage

APPENDIX C: Research budget

S/NO	ITEM	QUANTITY	UNIT PRICE (KSH)	TOTAL PRICE (KSH)
1	Stationery:			
	Foolscaps	3 reams	300	1000
	Pens	30 pens	20	600
	Stapler	1 piece	600	600
	Staples	1 packet	150	150
	Flash disks	1 GB	1000	1000
2	Travelling and accommodation	60 days	1000	60000
3	Meals and subsistence	60 days	500	30000
4	Internet services		2000	20000
5	Secretarial services:			
	Typing and printing drafts	5	2000	10000
	Typing and printing final copies	8	2500	20000
	SUB-TOTAL			143,350
6	Contingency and miscellaneous	10% of cost		14,350
	GRAND TOTAL			157,685

APPENDIX D: Work plan/schedule

Months	Development of instruments for pilot study	Defense	Corrections	Data collection	Data analysis	Draft report	Final report
1-2	[Redacted]	[Redacted]	[Redacted]				
3-4				[Redacted]	[Redacted]	[Redacted]	
5-6							[Redacted]

**APPENDIX E: Population list of the Kenya women finance trust women
beneficiaries in Iten town, Kenya.**

SERIAL NUMBER	NAME	MEMBERSHIP IDENTIFICATION NUMBER	TRAINING SESSIONS ATTENDED
1	Mary Kiptum	117857	2
2	Monica Kiptanui	117786	5
3	Angelina Wangeci	126574	3
4	Judy Ngetuny	128242	5
5	Toyoi Kimoi	146089	6
6	Caroline Genga	151169	4
7	M Josephine Kibor	151170	2
8	Rachael Wanyama	151177	3
9	Carolina James	151178	7
10	Diana Kisang	151179	6
11	Miriam Wanyonyi	151182	3
12	Dina Areng'wony	151182	2
13	Mrs. Jane Suter	151184	5
14	Jane Kwambai	151703	7
15	Monica Kakuko	200936	7
16	Jane Muthoni	200937	2
17	Cecilia Kerubo	327435	6
18	Sylvia Chemwetich	327436	5

19	Gladys Chepkosir	330023	3
20	Sarah Sambu	345929	2
21	Gladys Moraa	410461	1
22	Beatrice Ochieng	416486	8
23	Philis Kandie	422477	1
24	Jackline Njeri	422478	1
25	Tina Kabon	435753	6
26	Lina Jebii	445543	9
27	Salome John	445583	5
28	Catherine Omondi	445607	7
29	Kiptongi Caroline	1187139	8
30	Serem Ogla Cherotich	141143	8
31	Ondimu Rosemary	141149	6
32	Kipkosgei Eddyna	141164	3
33	Kosgei Jackline	141167	3
34	Kiplagat Pamela	141168	3
35	Chemweno Ann	141169	5
36	Toroitich Nancy	141172	4
37	Kiptoo Gladys	141176	7
38	Kiptanui Grace	141188	7
39	Kiele Esther	141189	8
40	Chesire Anastasia	141190	6
41	Kosgei Joan	141191	6
42	Kiplagat Pauline	141192	3

43	Kakuti Maureen	141193	2
44	Kiptum Goretti	141195	2
45	Kiptarus Leah	141196	1
46	Kiplagat Dyphina	141198	4
47	Toroitich Edel	141201	8
48	Kipngeny Caroline	1415196	6
49	Cheruiyot Martha	146962	1
50	Kipronoh Linah	146964	2
51	Evalyne Jelagat	147910	2
52	Cheboi Sarah	147911	5
53	Teget Salinah	152542	4
54	Maina Rose	161281	8
55	Kimatii Eunice	345936	9
56	Tarus Monica	410459	6
57	Cheptoo Milkah	416468	8
58	Chemutai Eunice	416468	6
59	Tarus Monica	416483	4
60	Kimutai Catharine	416484	3
61	Kimutai Yusilah	445642	2
62	Kiptanui Grace	474507	3
63	Grace Tandi	474692	2
64	Kipkorir Christina	9053627	4
65	Chemo Emmaculate	1111069	7
66	Kangogo Beatrice	1238079	5

67	Kipruto Purity	1457280	6
68	Kiptoo Magrina	454370	4
69	Kiptanui Rael	454371	9
70	Kimutai Rose	454372	6
71	Kiplagat Jane	454373	7
72	Chirchir Agnes	454374	5
73	Masaba Judith	454375	4
74	Chirchir Clare	454376	6
75	Kimates Philaries	454377	7
76	Michir Elizabeth	454378	6
77	Kabarak Pamela	454379	3
78	Kipkech Florence	454380	3
79	Barsindet Elizabeth	454381	5
80	Cherono Faridah	454382	7
81	Kemboi Gladys	454383	7
82	Michir Janet	454384	2
83	Jane Jepkoech	518806	1
84	Lucy Jemaiyo	518807	2
85	Kipyego Esther	518806	9
86	Grace Jeptanui	518809	8
87	Rono Anita	518810	9
88	Cheruiyot Margaret	9176626	2
89	Kechem Grace	640557	7
90	Jebiwott Rose	940557	5

91	Chebii Christina	957025	5
92	Chemjor Jane	980506	4
93	Baraiwo Selly	1370875	1
94	Cheruiyot Eunice	1370880	2
95	Luseno Alice	446426	4
96	Boiywo Pauline	446427	7