

**ADULT AND CONTINUING EDUCATION AND
PERFORMANCE OF WOMEN OWNED SMALL-SCALE AND
MICRO-ENTERPRISE PROJECTS IN LOITOKITOK SUB
COUNTY, KAJIADO COUNTY, KENYA**

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DECLARATION

This research project is my own work and has not been presented for an award of a degree in other learning institution.

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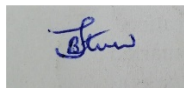
SUPERVISOR'S APPROVAL

This research project has been submitted for purposes of examination with my consent as the University Supervisor.

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LIST OF ABBREVIATIONS AND ACRONYMS

ACE:	Adult and Community Education
DACEO's:	District Adult and Continuing Education Officers
GDP:	Gross Domestic Product
ICT:	Information Communication Technology
NACOSTI:	National Commission for Science, Technology and Innovation
NGOs:	Non-Governmental Organizations
SMEs:	Small-Scale and Micro-Enterprise
UK:	United Kingdom
US:	Unites States

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Small and medium-sized businesses (SMEs) are crucial to developing economies across the world. SMBs help the economy advance in numerous ways, including through the creation of jobs in both rural and urban areas, the promotion of an entrepreneurial spirit, the promotion of necessary sustainability and innovation, and the provision of products and services to the economy as a whole (Cicea, Popa, Marinescu, & Stefan, 2019). Small and medium-sized enterprises (SMEs) in the United States are responsible for 99.7 percent of all private sector jobs and the creation of 67.3 percent of all private sector wealth. China's National Bureau of Statistics (2017) reports that 99% of businesses are SMEs, which account for 60% of GDP. In South Africa, 91% of all small businesses are classified as SMEs, which account for 57% of the country's gross domestic product. In addition, SMEs have a disproportionately large impact in Ghana, where they make up 92% of all formal businesses, generate 70% of GDP, and provide 68% of all jobs. However, SMEs in different parts of the world are known for their poor performance and failure within the first five years after their establishment (Oladele, Oloowokere & Akinruwa, 2014). According to Suryadevara (2017), SMEs experience a challenge in their performance based on the level of profit, risk-taking orientation, sales and marketing performance and creativity and innovativeness. According to Sharu and Guyo (2013), SMEs' survival rate is very low due to extreme challenges which have led to performance failure of up to 60 percent in the first three years of existence.

Women-owned small and medium-sized enterprises are notorious for their slow development, cheap startup costs, and overall lack of promise. In addition, there are several barriers to entry for women who own SMEs in the areas of education, financing, and other necessities. In comparison to males, women are often less educated and more likely to be illiterate or functionally illiterate. What this implies is that women are hindered in their pursuit of knowledge and information compared to males. In addition to the aforementioned issues, women-owned SMEs often have trouble getting loans and aren't involved in the marketing or sale of their goods. According to Ndururi (2020), female business owners seldom provide novel ideas to their goods, marketing strategies, or overall companies.

Even though progress has been made in combating illiteracy, the problem persists across the world, and many people still lack the reading skills necessary to pursue more education and contribute to their communities' economic and social growth. Women accounted for 87% of young people with basic reading skills in 2011, while men accounted for 92%. Despite these improvements, there are still 774 million persons (aged 15 and above) who cannot read or write; of them, 66% (493 million) are women. It is estimated that 76 million women are among the 123 million young people who are illiterate. Though the number of illiterate people in the world is decreasing, the percentage of women remains relatively constant between 63% and 64%. Sajuyigbe, Eniola, Adebajji & Oladejo (2021) disclosed that poverty, illiteracy and a person's (in) ability to establish and grow successful enterprise are closely related. Illiteracy limits the ability of many people to keep basic business records or perform basic business transactions including depositing or withdrawing money from a bank or mobile telephone.

Adult and Continuing Education play an important role in the overall human resource development. Adult and Continuing Education is effective in economic development whereby learners acquire skills that enable them to start income generating activities (Ajuna, Ntale and Ngui, 2018). Adult education empowers women socially, economically and politically and enables them to enjoy fundamental human rights and live dignified lives. Biney (2018) argues that in order to succeed in the current business world, women need to be taught the ins and outs of creating a company strategy, securing financing, expanding into new markets, and effectively managing their operations. Women may boost the productivity of their small and medium-sized enterprises (SMEs) by acquiring practical, long-lasting reading and numeracy skills via adult education.

Uysalli (2017) found that among educated women in Turkey, there was a considerable increase in the expression of personal opinion and judgment. Nowadays, women have more freedom of expression, and their communication with others shows a corresponding ease. Now that they have the means to protect themselves, they have greater freedom of movement than ever before, whether that takes them to a new city or somewhere else. Non-formal education programs, via the active lives and experiences offered throughout the programs, promote participants' relational empowerment at the home level and in their connections with individuals beyond the family. Women's abilities to negotiate and communicate improve in both their personal and professional lives.

Literacy among Indian adults, according to Khaleda (2017), is "the vehicle for change" and "an vital component" in the fight against hunger, the empowerment of women, and food insecurity among the poor. Knowledge and capacity development provides a path out of poverty for the rural poor, strengthens women's identities, and increases their political and social participation. Fertility rates, health and sanitation, and gender-based oppressive behaviors have all benefited from the correlation between adult literacy and economic autonomy.

According to Leach and Sitaram (2002), women in India who complete their formal education are better equipped to make informed decisions and make positive changes in their communities. In addition, women with higher levels of education are better equipped to make choices about their own lives, including whether or not they want to work outside the home or become involved in politics. Instead of providing an education for agency, school might spark the independence that accompanies it. An alternative, transformational education that takes into account the knowledge and experiences of its participants, raises their awareness of social realities, and motivates them to take action to effect positive change in the world.

In Tanzania, Karabona (2015) found that adult education empowered women through the use of skills in various economic sectors. Mollel (2019) disclosed that adult literacy has been effective in economic development whereby learners acquired skills that enabled them to start income generating activities. Adult literacy improved learners' social development by enabling learners to communicate and interact well in social activities. Moreover, literacy equipped the community with knowledge of the dangers of female genital mutilation and other harmful traditional practices which are being eradicated gradually.

Ndururi (2020) reported that women in Kenya who participated in Adult and Community Education (ACE) were better able to make friends, deal with the effects of social isolation, and feel and provide support to one another. Access, convenience, and economy all played a role in the decision to launch ACE. Women were also given the chance to gain self-assurance and advance in their own lives via Adult and Community Education programs.

King'ola and Njeru (2017) disclosed that Kajiado County has 89 Adult Education Centers which include basic, non-formal, adult and continuing education and one multi-purpose training center. According to the ministry of education, the State Department of Basic Education, Directorate of

Adult and Continuing Education report for the quarter ending March 2017 from Loitokitok Sub-County, indicated that out of 820 individuals who enrolled in adult classes, 788 managed to attend all the lessons and complete them. Notably, the ACE normally takes three types of classes: the basic literacy class, which takes between 9 months and 12 months; the post-literacy class, where the learners are taught how to apply the basic literacy skills acquired; and the third category, non-formal education, where the individuals learn and sit for national examinations.

Ndiritu (2015) conducted research in Kajiado County and discovered that adult education students in Kajiado North Sub County sometimes obtained support from their wives or other family members as a result of their participation in the program. Learners' enrollment was also negatively impacted by widespread mistrust of the adult education system. However, the adult education centers were not conducive to learning. According to Achieng (2019), the most significant barrier to the success of female entrepreneurs in small and medium-sized enterprises (SMEs) in Kajiado Town, Kenya, was the lack of access to capital. In addition, the improvement in customer service that resulted from increased competition was a boon to the success of women business owners in SMEs. Non-learners in Isinya Sub-County, Kajiado County, Kenya, lacked the financial resources to support their families and their educational needs, despite Onchari's (2016) finding that adult education can empower women in terms of understanding and solving basic arithmetic calculations and also in financial management. Students in the adult education system also tended to prioritize their jobs above their studies. Although the quality of adult and continuing education in the Loitokitok sub-county is on the rise, fewer women than males are enrolling (Kamau, 2016). In 2017, there were 820 adults who signed up for courses, and 788 of them actually finished the course. This study seeks to examine the impact of adult and continuing education on the success of women-owned small and micro-enterprise projects in Loitokitok Sub County, Kenya, because of the disparity between the number of women working in these sectors and the number of women attending college or university.

1.1.1 Adult and Continuing Education

Adult and continuing education play a crucial role in fostering personal and professional growth among adult learners. With an emphasis on lifelong learning, this form of education offers diverse opportunities for individuals to acquire new skills, knowledge, and competencies throughout their lives. This variable considered the following sub-variables associated with adult and continuing

education, including the quality of training, types of adult training programmes, pedagogical approaches.

The quality of training in adult and continuing education is a fundamental determinant of its effectiveness. Ensuring high-quality training involves several aspects, such as well-designed curricula, competent and experienced instructors, relevant and up-to-date content, and learner-centered approaches (Cross, 2019). Research indicates that adult learners benefit significantly from training programs that incorporate real-world applicability, experiential learning, and opportunities for skill transfer (Wilson & Hayes, 2020). Quality assurance mechanisms, such as accreditation and certification processes, are also essential in maintaining the standards of adult education programs (Cooper & Nolan, 2018).

Adult and continuing education encompass a wide range of training programmes tailored to meet the diverse needs and interests of learners. Common types of adult training programmes include formal academic courses, vocational and technical training, professional development workshops, community-based education, and online learning platforms (Williams, 2019). Each type of programme serves specific purposes, from helping individuals re-enter the workforce to fostering personal enrichment and social engagement. Understanding the strengths and limitations of each programme type is vital for educators and policymakers to design comprehensive and inclusive adult education systems.

The application of appropriate pedagogical approaches is critical for engaging adult learners effectively. Andragogy, the theory of adult learning, emphasizes self-directedness, practical relevance, and learner experience as foundational principles (Knowles, Holton III, & Swanson, 2015). Instructors in adult and continuing education must adopt teaching methods that respect adult learners' experiences and allow for active participation. Problem-based learning, cooperative learning, and blended learning are examples of pedagogical approaches that have shown promise in enhancing adult learners' motivation and retention (Wang, 2018). By employing pedagogically sound methods, educators can foster a positive and conducive learning environment for adult learners.

Effective monitoring and evaluation are essential components of adult and continuing education to gauge the impact and success of training programmes. Evaluation methods can include pre- and

post-assessments, learner feedback surveys, and follow-up assessments to measure knowledge retention and skills application (Moon, 2017). Furthermore, monitoring allows educators to identify areas of improvement and adapt the training to better suit the needs of adult learners. A robust evaluation process helps institutions and policymakers make informed decisions, allocate resources effectively, and ensure accountability in the delivery of adult education (Rogers & Armstrong, 2019).

1.1.2 Performance of Projects

Project performance is a multi-dimensional concept that can be defined differently by various authors based on their perspectives and areas of expertise. Project performance refers to the degree to which a project is meeting its objectives, staying within its constraints, and delivering the intended results within the allocated resources and time frame (Kerzner, 2017). Project performance can be understood as the success of the project in terms of achieving its goals, meeting stakeholder expectations, and delivering the required scope, quality, and benefits (Pinto & Slevin, 2019). Further, project performance is the ability of the project team to efficiently and effectively plan, execute, and control the project processes, leading to the successful completion of deliverables and meeting the project's requirements (Heagney, 2016).

The performance of projects can be effectively assessed using the Balanced Scorecard (BSC) model, which provides a comprehensive and holistic approach to measure project success across various dimensions. The BSC model comprises four perspectives: financial, customer, internal process, and learning and growth. By evaluating project performance through these perspectives, project managers can gain a well-rounded view of the project's achievements and identify areas for improvement.

The financial perspective assesses the project's financial performance and its impact on the organization's bottom line. Key measures include adherence to budget, cost savings, revenue generation, and return on investment (ROI). Projects that deliver their objectives within the allocated budget and generate positive financial outcomes are considered successful from a financial standpoint. The customer perspective focuses on understanding how the project meets the needs and expectations of its stakeholders, including clients, end-users, and other relevant parties. Key indicators include customer satisfaction, loyalty, and feedback. A successful project

should strive to achieve high levels of customer satisfaction and address customer concerns promptly.

The internal process perspective evaluates the efficiency and effectiveness of project processes. It includes measures related to project cycle time, resource utilization, quality control, and adherence to project schedules. Projects that demonstrate streamlined processes, minimal delays, and consistent quality in deliverables are considered to perform well in this perspective. The Learning and growth perspective examines the project team's capabilities and the organization's ability to adapt and innovate. Key metrics include employee satisfaction, skill development, knowledge transfer, and adoption of best practices. Projects that promote a culture of learning, foster skill development among team members, and embrace innovation tend to achieve better long-term outcomes.

Through the BSC model, project managers can gain valuable insights into project performance and identify any gaps that need attention. For instance, if the Financial Perspective indicates that the project is exceeding its budget, the project manager can explore ways to optimize costs or reallocate resources. If the customer perspective indicates low satisfaction, the project team can focus on improving communication and meeting customer requirements more effectively. Moreover, the internal process perspective can help the project manager streamline processes and identify potential bottlenecks that hinder project progress. The learning and growth perspective encourages continuous improvement, fostering an environment where the project team can learn from past experiences and stay adaptive to changing circumstances.

1.1.3 Women Owned Small-Scale And Micro-Enterprise Projects

In Kenya, particularly in Loitokitok Sub County, women-owned small-scale and micro-enterprise projects have emerged as powerful drivers of economic growth, gender empowerment, and social progress. Within the context of this specific region, these enterprises have been making significant strides, empowering women, and leaving a positive impact on the local economy and society. Economically, women-led small-scale and micro-enterprise projects have become critical contributors to Loitokitok Sub County's economic development. Engaged in various sectors, including agriculture, handicrafts, tourism, and trade, these ventures inject vitality into the local economy (Loitokitok Sub County Government, 2020). By generating income and creating employment opportunities, these projects improve the financial well-being of women and their

families, which, in turn, uplifts the entire community.

The social implications of women's active involvement in these projects are far-reaching. As women step into leadership roles as business owners, they challenge traditional gender norms and redefine the role of women in society. This shift towards gender equality promotes a more inclusive and progressive community (Loitokitok Sub County Gender Office, 2020). Moreover, women's economic empowerment strengthens their decision-making abilities within households and communities, leading to more equitable and balanced societies. Furthermore, women-owned small-scale and micro-enterprise projects in Loitokitok Sub County have contributed significantly to community development. By investing in skill development, education, and local initiatives, these businesses create a ripple effect of positive change in the region (Loitokitok Sub County Development Office, 2020). Additionally, their social responsibility initiatives, such as support for vulnerable groups and community development projects, have cemented their place as drivers of social welfare.

Despite the tremendous potential, women entrepreneurs in Loitokitok Sub County face certain challenges, including limited access to finance, inadequate market linkages, and cultural barriers (Loitokitok Sub County Chamber of Commerce, 2020). Addressing these challenges and providing targeted support is crucial to enhancing the performance and sustainability of these enterprises. As the COVID-19 pandemic presented unforeseen challenges, women-owned businesses in Loitokitok Sub County demonstrated resilience and adaptability. By pivoting their strategies, leveraging digital tools, and collaborating within their communities, they weathered the storm and continued to contribute to the local economy (Loitokitok Sub County COVID-19 Response Committee, 2021).

1.2 Research Problem

Job creation, reduction of poverty, increase in income, and the launch of new companies are just a few of the ways in which small and medium-sized firms (SMEs) contribute to economic growth. Kenya's government and non-governmental organizations (NGOs) have responded by making numerous attempts to strengthen the business acumen of small and medium-sized enterprise (SME) owners. Government financing, training, grants, and consulting support service totaling billions of dollars have also been made available to SMEs (Cicea, Popa, Marinescu, & tefan, 2019).

Nonetheless, despite these efforts, Kenyan SMEs continue to have a high failure rate and perform poorly.

Women-owned small- and micro-enterprise enterprises in Loitokitok Sub County, Kenya, continue to underperform despite the prevalence of adult and continuing education programs in the region. It is predicted that over 60% of women-owned small and micro-enterprise initiatives in Loitokitok Sub County, Kenya fail during their first year of operation (Marete, Mathenge & Ntale, 2020). An estimated 32 percent of small and micro-enterprise enterprises run by women fail each year (Munuve, Githui & Omurwa, 2020). According to Omolo (2017), 80 percent of small and micro-enterprise ventures owned by women fail by the end of the fifth year of business. Achieng'(2019) reports that 46.3% of women-owned micro and small business initiatives fail during the first year, 9.5% fail within the third year, and 11.2% fail between the sixth and tenth year of operation. According to Maina (2020), many small and micro-enterprise ventures run by women still face difficulties due to their owners' low levels of education and business acumen (Ajuna, Ntale and Ngui, 2018). Despite widespread attempts by a variety of parties to encourage female economic participation, many Loitokitok Sub County women company owners have seen their ventures fail. This study aimed to examine the effects of adult and continuing education on women-owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya, in order to help these businesses adapt to the changing business environment, increasing globalization, and increasing competition resulting from local and foreign new entrants.

Adult and continuing education as well as the success of small and medium-sized enterprises have both been the subject of research in Kenya. Several studies have looked at the impact of adult education on re-engaging Kenyans who dropped out of school. These include Ndururi's (2020) analysis of the impact of intangible resources on the expansion of women-owned micro and small businesses in Central Kenya counties, Achieng' (2019) analysis of the impact of adult literacy programme management on access and participation of adult learners in Kajiado County, and Lombo's (2015) investigation of the second chance offered by Kenyan adult education for school dropout. However, the quality of training, pedagogical approaches, adult education kinds, and monitoring and assessment of training's impact on SMEs' performance were not investigated in these research. To that end, researchers in Loitokitok Sub County, Kenya, analyzed the relationship

between women's access to higher education and the success of their own micro- and small-scale business ventures.

1.3 Research Objectives

The purpose of this study was to examine the effect of adult and continuing education on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The specific objectives of the study were;

- i. To establish the effect of quality of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.
- ii. To establish the effect of the types of adult training programmes on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.
- iii. To determine the effect of pedagogical approaches on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.
- iv. To assess the effect of monitoring and evaluation of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.

1.4 Value of the Study

The findings of this study might be of great benefit to the government of Kenya and the policymakers, women who own SMEs in Loitokitok Sub County and other researchers, scholars and academics.

To the women who own SMEs in Loitokitok Sub County, the study might provide information on how adult and continuing education influence the SMEs performance. These findings might be used by the women who own SMEs to develop proper strategies and plans to enroll in adult and continuing education in order to acquire relevant knowledge and skills on how to improve the performance of their SMEs.

The research might educate the Kenyan government and policymakers on the impact of training quality, pedagogical approaches, different adult education programs, and monitoring and

evaluation of training on SMEs performance. In an attempt to improve the performance of SMEs, the data might be utilized to build and establish policies that might direct the implementation of adult and continuing education.

This research might add to the understanding of how education beyond high school affects the success of small and medium-sized enterprises (SMEs). Researchers, scholars, and academics might have access to data that might be utilized to further their own understanding of the impact of adult and continuing education on the performance of small and medium-sized enterprises (SMEs) and fill in the research gaps that have been identified. Further research on the impact of adult and continuing education on the efficiency of SMEs might be built on the foundation laid by this investigation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

A literature evaluation of the relationship between adult and continuing education and the success of small and medium-sized enterprises were presented here. In addition, the chapter provides a theoretical overview, a conceptual framework, and a synopsis of the relevant literature.

2.2 Theoretical Framework

A theoretical framework is a collection of hypotheses or explanations for a certain occurrence or situation. A theory's function in research is twofold: first, to define the research issue; second, to articulate the overarching goal toward which the problem is aimed (Pradika, 2017). The ideas around the effectiveness of small and medium-sized enterprises (SMEs) serve as the primary research emphasis here. Both the theory of change and the theory of human capital were used to the investigation.

2.2.1 Human Capital Theory

The Human Capital Theory (HCT) was first founded by Becker (1964), but later improved by Jacob Mincer and Theodore Schultz. According to the HCT, people can improve their level of productivity by getting more education and training (Michura, 2019). By increasing an organization's health, competencies, and knowledge, investing in human capital also enhances profitability. Human capital theorists contend that a population with access to education is one that is productive. According to the HCT, by boosting their level of cognitive stock of economically productive human aptitude, which is the outcome of innate abilities and investments in people, education increases workers' productivity and efficiency (Ndururi, 2020). According to the theory's proponents, investing in formal education is an investment in human capital, which is just as important as or even more valuable than physical income.

The theory indicates that organization can improve on human resource productivity through provision training among its staff which ultimately results to positive rate of return, increase in growth rate as well as attainment of organizational goals or objectives. The theory holds that through training the performance of employees improves since the training process instils the

relevant skills for job performance to the working staff. This enables the employees to have a better income in the future all over their lifetime. Further the theory argues that spending on training should be categorized as investment since it is very costly and targets to increase future income of the workers (Mollel, 2019).

The human capital theory was used to examine the effect of adult and continuing education on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The HCT indicates that through better education and skill development, people can expand their capacity for production. By raising the degree of cognitive stock of economically productive human aptitude, which is a result of investment in people and intrinsic capabilities, education boosts the productivity and efficiency of the learners. Moreover, training leads to positive rate of return, increase in growth rate as well as attainment of organizational goals or objectives. Therefore, the women who own SMEs in Loitokitok Sub County should enroll in adult and continuing education to get proper knowledge and skills on how to run their SMEs in an effort to improve performance.

2.2.2 Theory of Change

Peter Drucker's "the practice of management" is often credited as the origin of the philosophy of change. In addition, Isaac Newton's third rule of motion, which asserts that there is an equal and opposite response for every action, is compatible with the hypothesis (Leach & Sitaram, 2002). However, this theory's application in the field of program evaluation didn't emerge until the 1990s. Generation of knowledge is emphasized in the idea as a means of bettering the efficiency of programs. Uysalli (2017) argues that the theory of change, which was developed in the 1990s, provides a complete picture of the short-, medium-, and long-term shifts needed to attain a goal. Thus, it provides a model for how a certain project should run, which can be put to the test and improved via monitoring and evaluation.

This theory is essentially an in-depth exposition and discussion of why and how an expected change would occur in a given situation (Khaleda, 2017). In particular, it seeks to map out, or "fill in," the "missing middle," between what a change effort and program accomplishes (its interventions or activities), and how they enable the accomplishment of targeted outcomes (Biney, 2018). To do this, it first establishes long-term objectives and then seeks to determine all outcomes (conditions) that

must be met (and how they are related to one another causally) in order to realize those objectives. The framework's results provide a road map for these.

Even though several actions have been planned and recognized in advance, this theory says that monitoring and evaluation is introduced at any level of involvement. The most obvious places for improvement are in strategy, programs, policies, projects, and events. This theory illustrates how actions producing a chain of results might have the desired effect. In addition, the theory may be used to identify present possibilities and requirements, which can then be implemented to cross over. Furthermore, this fosters an appreciation of M&E course tactics, the creation of attainable, accountable objectives, and the development of a culture of responsibility (Pramudhita, 2016).

The term "monitoring" often refers to the practice of keeping close tabs on the status of a project by measuring how its many parts and the surrounding environment are evolving in response to the project's actions (Idrisa, Saridakis and Johnston, 2017). Furthermore, the theory of change describes the path from an intervention to the desired results. However, this theory, also known as program theory, attribution logic, or the program logic model, provides an explanation of the sequence of assumptions and the linking of inferred connections, and hence is of great importance in areas such as coordination, planning, surveillance, and research.

This research project utilized a theory of change approach to examine how training monitoring and evaluation affects the productivity of micro- and small-scale businesses operated by women in Kenya's Loitokitok Sub County. Strategy, program, policy, project, or event monitoring and evaluation are implemented in the theory of change to fill in the "missing middle" between what a change initiatives or program accomplishes (its interventions or activities) and how they enable the accomplishment of desired objectives. The training provided to the proprietors of SMEs in Loitokitok Sub County should be monitored and evaluated to determine its efficacy, timeliness, and the level of availability, access, and provision in order to guarantee that the trainees acquire the knowledge and skills they need to boost the productivity of their businesses. Furthermore, by monitoring and evaluation, it is feasible to discover areas of improvement and difficulties in adult education.

2.3 Empirical Studies

Several research both globally and locally have looked into the performance of women owned small-scale and micro-enterprise projects. As earlier indicated, women owned small-scale and micro-enterprise projects have faced certain challenges during implementation, which have negatively impacted the achievement of intended objectives. This section will, therefore, review past studies regarding their objectives, methodology used, the findings, and more importantly, identify gaps of these studies.

2.3.1 Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The results of micro- and small-scale business initiatives led by women are referred to as their performance. Value added (VA) by Women Owned Small-Scale and Micro-Enterprise Projects, expressed as a percentage of total VA by businesses, is used to measure the performance of Women Owned Small-Scale and Micro-Enterprise Projects. There are a number of ways to gauge the success of projects run by women-owned micro and small businesses. Measuring the success of Women Owned Small-Scale and Micro-Enterprise Projects sometimes involves tracking signs of expansion. The majority of references in the literature focus on monetary and non-monetary indicators (Achieng & Wanjare, 2018).

The profitability of a company is measured in a number of ways, all of which contribute to the financial performance. Profitability, efficiency, growth, operational income, and profits before taxes and interest are typical measures of a company's financial success. Profit margin, investment yield, sales volume, and customer count are only few examples of monetary KPIs that may be used to gauge business performance. But you shouldn't rely on just one metric to gauge financial achievement. Instead, a variety of performance indicators should be taken into account when assessing a firm's effectiveness. The degree to which a certain metric for financial success satisfies the predetermined criteria is a key consideration when choosing among available options.

To be financially successful, Women Owned Small-Scale and Micro-Enterprise Projects must be able to create a sustainable profit while maintaining consistency in their operations. According to Mahmudova and Kovács (2018), a company's financial success is measured by its capacity to maximize shareholder value creation and long-term profit generation, with the latter used to fortify the company's capital foundation via retained earnings. When compared to accounting metrics, non-

financial indicators provide a more accurate forecast of future economic performance and may be used to evaluate and motivate managers.

Women-owned small and micro-enterprise projects in Southwest Nigeria were evaluated by Sajuyigbe, Eniola, Adebajji, and Oladejo (2021) in terms of profit, sales growth, market share, and customer satisfaction. Wanyoike (2021) evaluated the financial success of women-owned small-scale and micro-enterprise projects in Nairobi County by looking at metrics such net profit, return on equity, return on assets, and total sales. Nevertheless, this research will assess the profitability, risk tolerance, marketing prowess, and inventiveness of small and micro-enterprise projects owned by women.

2.3.2 Quality of Training and Performance of Women Owned SME Projects

Each student is provided with the means and guided by policy to ensure they are physically and emotionally safe at school, are actively engaged in their learning, feel a sense of belonging to their school and community, have access to individualized instruction, are mentored and supported by educated, caring adults, are stretched intellectually, and are fully prepared for life after high school. Individuals, groups, and civilizations may all benefit from the changes brought about by high-quality education. In this way, schools may better serve their students by aligning and integrating with their surrounding communities and taking use of a variety of services offered by different organizations in the interest of student learning (Slade, 2021).

Amarteifio and Agbeblewu (2017) conducted research on the impact of owner/managers' educational background and professional experience on the success of small and medium-sized enterprises (SMEs) in the Greater Accra Region of Ghana. The purpose of this research was to determine whether the educational background and work experience of company owner/managers are major factors in the success of their enterprises. Methods from both quantitative and qualitative research were used in this investigation. Structured equation modeling with partial least squares was used. According to the data, the success of small and medium-sized enterprises (SMEs) in the Accra Metropolis is strongly influenced by the educational background and professional experience of its owners and managers.

Micro and small businesses in Kenya had their performance impacted by Musavi's (2018) analysis of loans and education. Using data from the 2016 MSMEs survey, this research set out to determine

the individual and combined impact of credit and owner/manager educational qualification on the performance of MSMEs in Kenya. These numbers are a snapshot in time taken from a population of 50,043 businesses. Fisher's (2003) technique for calculating sample size from a large population was used to choose the 384 businesses included in the research. The correlation between the variables was investigated using inferential statistics. Both the availability of financial services and the level of education of the business owners were shown to have a considerable and favorable impact on their companies' bottom lines. Subsequent investigation revealed that the combined impact of the two factors exceeded that of each one alone.

The impact of capacity building on the success of women-owned SMEs in Southwest Nigeria was studied by Sajuyigbe, Eniola, Adebajji, and Oladejo (2021). The research was quantitative in nature, and data collection included the use of a standardized questionnaire that was mostly closed-ended. Data was collected using a judgmental sampling technique. Two hundred and twenty (220.0) individuals were selected as the sample size. In addition, a questionnaire was used to gather the data for the research. The findings highlighted the importance of capacity development elements as key predictors of success for women-owned small and medium-sized enterprises (SMEs). The research also shows that women-owned businesses do better when their female owners are equipped with a wide range of abilities, including the ability to access capital, adapt to new cultures, take calculated risks, and network effectively.

Adult learning and community building in Ugandan NGOs was the focus of Twine's 2018 research. This research used a wide variety of approaches, including but not limited to archival research, field notes, interviews, FGDs, and photovoice. The Executive Director, the Programmes Director, three Programme managers, three EDF workers, and four External Resource individuals were interviewed for a total of twelve participants. The research concluded that adult education at EDF has been marked by flux, power dynamics, ideological tensions, and compromise. Over time, EDF shifted its emphasis from social business as a driver of community development to 'offering knowledge and skills' via adult education. As a result, many performers have had to renegotiate not just their professional but also their identities as adult educators. In addition, EDF has adopted the role of a 'power broker' as a means of survival, with the aim of reconciling the competing forces and interests of numerous stakeholders.

The impact of adult education on Jamaica's long-term prosperity was studied by McLean (2019). The researchers behind this study decided to use a survey to gather data. 35 adult instructors and 84 students from four programs at Jamaica's preeminent adult and continuing education institution participated in the study. The research showed that the chosen adult education programs did a good job of covering material related to the three main pillars of sustainable development, but that this information was not being put to use in the actual world. Even in critical areas like catastrophe preparation and emergency response, only a small number of sustainable practices were implemented. It was disheartening to see that nobody in any of the four programs anticipated that their students would really use what they had learned.

2.3.3 Types of Adult Training Programmes and Performance of Women Owned SME Projects

Adult education refers to the process through which individuals actively pursue new information, abilities, attitudes, or values via prolonged and organized self-educational activities. It may refer to any kind of learning that individuals do outside of formal education, from developing fundamental reading skills to finding personal satisfaction as lifelong learners (Chebii, 2017). The several types of adult training programmes include remedial education, education for civic, political, and community competence, education for health, welfare, and family life, and education for vocational, technical, and professional competence.

Maina (2020) used a descriptive survey as her research method to examine the impact of mentoring on the promotion of new businesses in Kiambu County's Ruiru Sub County. The research population included 2,647 small and medium-sized enterprises (SMEs) in Ruiru Sub County, and 347 respondents were selected using a stratified sampling method from this group. The Ruiru sub county office of Business valuation and rating provided the framework for this sample. Primary information was utilized for this investigation. Structured questionnaires were used to gather the data. According to the results, there is a considerable correlation between mentoring and product creation, suggesting that mentors play a major part in this process. In addition, the research showed that mentoring has had a significant and beneficial effect on product price among SME owners. Finally, the research discovered that mentoring has had a significant and beneficial effect on SME business owners' product marketing and price.

Eldoret is located in Uasin Gishu County, Kenya, and Chebii (2017) studied the effects of entrepreneurial mentorship on SMEs located there. Small and medium-sized business (SME)

owners and managers in Eldoret, Kenya were the intended audience. The researchers used a cross-sectional descriptive survey with a sample size of 4044. Data was gathered using questionnaires and an interview schedule. Sample size of 364 was calculated using Yamane's Formula. Data was analyzed using software that calculated descriptive and inferential statistics (SPSS 22 and AMOS 23). As this research shows, coaching aspiring and established business owners is crucial to fostering successful ventures.

Training's effect on the success of female business owners in Meru Town, Kenya was measured using a descriptive survey by Ajuna, Ntale, and Ngui (2018). There were 568 women business owners of note in Meru County (Ministry of Trade and Commerce -Meru County). The study's sample was chosen using a stratified random sampling strategy. In this particular situation, the research stratified the populace according to the kind of enterprise they ran. In all, 229 people were surveyed from the stratum. Self-administered questionnaires were used to collect primary information. The research conducted in Meru Town, Kenya indicated that female entrepreneurs benefited from having a mentor. In addition, apprenticeship is a powerful method for fostering entrepreneurial prowess among women. The research also found that coaching had a significant impact on women entrepreneurs' success rates since it helped them break out of their comfort zones and achieve greater success.

Using correlational survey design, Egbosionu (2021) determined the effects of Apprentice's Commitment in the Productivity of Selected SMEs in South East Nigeria. Reliance was placed on primary and secondary sources of data. The population consisted of 7,061 SMEs comprising 93,206 apprentices in South-east Nigeria. A sample of 502 respondents was drawn from the population using Cochran sample size determination and Bowley's proportional allocation formula. Also, a structured questionnaire and interview guide was used to design the instrument for data collection according to the study's objectives. The secondary data comprised published and unpublished data. The study found that apprentice competency had a positive influence on growth. Moreover, apprentices' commitment had positive effect on productivity.

2.3.4 Pedagogical Approaches and Performance of Women Owned SME Projects

A teacher may create a pedagogical technique that will aid their pupils' learning as a whole. Teachers' decisions, actions, and techniques in the classroom are shaped by the pedagogy they embrace, which in turn is informed by theories of learning, conceptualizations of student needs, and

knowledge of student contexts (Malywanga, Shi and Yang, 2020). Its goals might vary from promoting vocational education to bolstering liberal education (the broadening of human potential) (the imparting and acquisition of specific skills). While lectures, business plan development, guest speakers, and classroom discussions are some of the most common pedagogical methods, Harkemaa and Popescu (2015) argue that action-based pedagogical techniques are more suited for entrepreneurial education. Factors such as price, cultural norms, a lack of tools, and an absence of incentives are major contributors. More people may behave entrepreneurially as entrepreneurs or as members of complementary teams if they get an education that emphasizes action over theory alone.

Bakar, Mamat, and Wan (2017) performed research to determine whether or not a focus on learning and strategic improvisation may improve the performance of small and medium-sized enterprises (SMEs). The research looked at the nexus between SME performance, strategic improvisation, and a learning perspective. Data were acquired using a quantitative survey design from a statistically representative sample of small and medium-sized enterprise (SME) owners and managers. There were 368 valid replies submitted. The study's findings pointed to the importance of profit motive and strategic improvisation in the success of small and medium-sized enterprises (SMEs). Due to their limited resources, SMEs, according to the report, need to improve their learning orientation and be ready for strategic improvisation in order to compete in a rapidly evolving business environment.

Three alternative experiential methods of teaching entrepreneurship were analyzed by Lackeus (2020). Information was gathered from 35 locations all committed to entrepreneurial and experiential learning. To supplement the qualitative interview technique, we also utilized a quantitative way of collecting data using a smartphone app. There were 10,953 replies from 1,048 people in the brief survey. In 291 interviews with students and educators, responses were utilized to choose interviewees and guide the subjects of conversation. The data was then compared to one another. It's clear that the outputs, both quantitatively and qualitatively, from the three methods are extremely different from one another. Strong impacts of "Value-Creation Pedagogy" (VaCP) were seen on entrepreneurial competences, student motivation, and the acquisition of information and skills. The impact of "Venture-Creation Pedagogy" (VeCP) on student learning was moderate at best. Weak impacts were seen for "Idea and Artifact-Creation Pedagogy" across the board. Two factors were identified as potential causes of these dissimilarities: the frequency with which certain emotional learning experiences occurred, and how students interpreted their significance.

To further understand how cultural animation might help small business owners in economically depressed areas, Salmon (2022) conducted an assessment of an arts-based education. The case study delved into the details of how this method of instruction boosted the competence of small and medium-sized enterprise (SME) proprietors. Using an ethnographic methodology, the advantages of Cultural Animation (CA), CA sessions were analyzed for small and medium-sized enterprise (SME) proprietors and executives. Three important learning outcomes were discovered to be generated by CA, including the strengthening of social bonds, the promotion of peer learning, and the establishment of a feeling of equality among participants.

Mediating roles of pedagogical techniques and personality factors in the relationship between entrepreneurial curriculum design and entrepreneurial intention were examined by Nunfam, Afrifa-Yamoah, and Asitik (2022). Three personality characteristic components, the entrepreneurship curriculum, instructional techniques, and entrepreneurial ambition were measured using a suggested 40-item instrument with 324 participants. The test's convergent, divergent, and construct validity were all found to be satisfactory. It was determined via this research that all of the direct associations between the elements of an entrepreneurial education program and individual characteristics were mediated by the techniques used to impart that information to students. The second-order connection between pedagogical strategies and entrepreneurial intent was mediated in a parallel fashion by the three personality variables. The connection between an entrepreneur's education and their ambition to start a business was mediated in a sequential fashion by pedagogical strategies and individual character traits.

The purpose of the research undertaken by Malywanga, Shi, and Yang (2020) was to examine the most successful pedagogy that can be applied in the area of Entrepreneurship Education while teaching "for" entrepreneurship. This research used a descriptive approach to examine existing literature on effective pedagogy "for" entrepreneurship education from 2009 to 2019. The results of the research showed that experiential methods of instruction are more useful in preparing students "for" the entrepreneurial environment. And therefore, students will be better prepared for the future if these strategies are used in educational settings.

The impact of a company's learning orientation on their performance was studied by Adegbuyi et al. (2018) in Nigeria. Information from small and medium-sized enterprises (SMEs) obtained by Nigeria's Corporate Affairs Commission was collected using a descriptive study approach. 436

SME owner-managers responded to a standardized questionnaire in order to compile the data. According to the findings, new strategy, innovative goods, and new knowledge sharing were the most influential of the many learning orientation factors used in this investigation.

Lombo (2015) looked at how a Kenyan adult education facility prepared high school leavers for further education. The data was examined inductively by sorting and coding to develop emerging themes from classroom observations, curriculum review, and interviews with 9 current students, 3 alumni, 5 instructors, and the administrator. The survey found that teachers seldom deviated from the traditional high school curriculum and knew nothing about how to adjust their methods for working with older students or encouraging independent study. Many of the returning adult students saw their educational opportunities as a second opportunity. In response to some of the issues brought up in the research, a professional development programme aimed towards BALC teachers was created. Adult students may benefit from this training if it makes it easier for them to enroll in vocational programs and continue their education.

To better understand how many and which women business owners in the Lusaka area take use of the functional literacy programs that are accessible to them, Agatha (2019) performed a research. The researchers used a descriptive methodology. Fifty women business owners and fifteen representatives from NGOs made up the 65-person sample utilized (NGOs). To acquire this information, we employed interview schedules and checklists for keeping track of what we saw. According to the research, the Lusaka district offers a variety of functional literacy activities, including those aimed at skill development, educational literacy, and awareness literacy. Courses in accounting and finance were also offered, along with basic life skills. Despite the fact that the NGO respondents reported a high engagement of women entrepreneurs in their programs, the survey found that women's participation in functional related programs was low.

2.3.5 Monitoring and Evaluation of Training and Performance of Women Owned SME Projects

The institution may determine if the training is being carried out as per the action plan or whether there has been any major departure from the plan using a procedure known as "monitoring and evaluation of training." The goal of on-the-job observation is to gauge whether or not the trainee's instruction has resulted in improved service quality and transfer to the workplace. By keeping tabs

on progress, one may compare actual results with anticipated outcomes throughout training (Idrisa, Saridakis and Johnston, 2017).

Kamau (2016) used a descriptive survey approach to investigate the impact of entrepreneurship education on SME development. The taxi industry in Nairobi's central business district was the subject of this research. The study's primary objective was to determine the impact that various training factors, including training quality, training technique, operation management abilities, and business management skills, had on self-employment. Fifty people were selected at random from the population for the research. Primary and secondary data were employed in the investigation. In this study, questionnaires were used to gather primary data. On the other hand, we gathered secondary data from sources including the web and previously printed materials like books, journals, and periodicals. Based on the results, the research concluded that informal business management abilities contributed the least to self-employment, whereas entrepreneurship training methodologies, the degree of introduction to entrepreneurship training, and the quality of entrepreneurship training had the most effect.

Achieng' (2019) used a descriptive survey approach to look at how the administration of a literacy program for adults affected the number of people who had access to it and how actively they took part in classes in Kajiado County, Kenya. There were a total of 1,757 people in Kajiado County who were intended as recipients: adult students, educators, officials of adult education, and supervisors. A total of 130 participants were chosen using a simple random selection procedure. Information was gathered by means of surveys, interviews, and meticulous notes. Researchers found that students' ability to travel to the school, teachers' mobilization strategies, the program's visibility, the quality of the classroom, and the expertise of the instructors all had a role in students' likelihood of enrolling in classes. Peer motivation, including women's and men's groups, self-motivated, distance to learning Center, influence of adult literacy programs on learners' everyday life, knowledge and skill acquisition, and social interactions were all recognized as factors in student involvement.

Nzinga (2016) used a descriptive survey study methodology to analyze the barriers to curriculum implementation in Abet in Machakos County, Kenya. 424 Adult Education Learning Centres used as the units of analysis. Participants included 7104 adult education students, 424 managers of adult education centers, 8 district adult and continuing education officers, and 181 adult literacy instructors. The study's sample included 19 adult education facilities, 104 adult education students,

18 adult education teachers, 19 adult education facility managers, and 8 District Adult and Continuing Education Officers (DACEOs). The sample was selected using an automated system that combined stratified and saturated random sampling. To gather information, we used questionnaires and prearranged interviews. Learners' refusal to pay for the program, their poor impressions of adult education, their widespread skepticism, and their lack of confidence in the program's advantages were identified as perceptual restrictions on the implementation of adult education in Machakos County. Perceptual, administrative, methodological, monitoring, and supervisory restrictions were found to exist in relation to the curriculum implementation of adult education programs in Machakos County.

Omolo (2017) conducted a study in Kisumu County, Kenya using a cross-sectional survey research methodology to examine the impact of SME training and development on business outcomes. A total of 777 SMEs were included in the analysis, and 260 of them were chosen at random from clusters. Information was gathered via interviews, surveys, focus groups, and online polls using likert scales. The study's findings indicated that the quality of training and development in a small or medium-sized enterprise (SME) is positively correlated with the effectiveness of that SME.

The relationship between training monitoring and assessment and (perceived) actual/intended performance of SMEs in the UK was studied by Idrisa, Saridakis, and Johnston (2017). More than 15,000 small business owner-managers in the United Kingdom provided data for this research by participating in the 2015 Small Business Survey. Research shows a link between training evaluation and SME productivity.

Pramudhita (2016) evaluated the effectiveness of training for small and medium-sized enterprises (SMEs) within the Logam Timur Business Group in Cepogo Timur, Boyolali. They trained 17 craftsmen, all of whom are now members of the Logam Timur business group in Cepogo County. Classes were held and instruction focused on two distinct topics: product pricing and online advertising. The duration of the training course was divided into two-hour blocks. After the training was over, questionnaires were distributed to gather primary data. According to the findings, training evaluation includes both content assessment and internet marketing instruction.

2.4 Summary of Empirical Review and Research Gaps

There have been a number of studies on the relationship between adult and continuing education and the success of small and medium-sized enterprises (SMEs), but these research have been undertaken only in a restricted number of countries, industries, and educational institutions. Research done in other countries cannot be extrapolated to this research because of differences in geographical borders and indicators of the performance of SMEs.

Studies conducted in Kenya were limited to specific context making it imprudent to generalize the findings to this study. In addition, these studies did not show how adult and continuing education (quality of training, pedagogical approaches, types of adult training programmes and monitoring and evaluation of training) influence SMEs performance. The studies also fail to demonstrate the moderating influence of government laws on the connection between adult and continuing education and SMEs' performance. The purpose of this research was to evaluate the impact of adult and continuing education on the productivity of women-owned small-scale and micro-enterprise ventures in Loitokitok Sub County, Kenya, so as to address the identified voids. Adult and continuing education, as well as the success of small-scale and micro-enterprise initiatives owned by women in Loitokitok Sub County, Kenya, were examined, and the mediating influence of government laws was evaluated.

Table 2.1: Summary of Empirical Review

Author	Study	Results	Research Gaps
Quality of training and SMEs Performance			
Musavi (2018))	The effect of credit and educational qualification on performance of micro and small enterprises in Kenya.	Access to credit services and educational qualification had a positive and significant effect on performance of the sampled enterprises	The study used a cross-sectional research design while this study used descriptive research design
Amarteifio and Agbeblewu (2017)	The effect of the quality of education and business experience of owner/managers on the performance of SMEs in the Accra Metropolis of Ghana.	The quality of education and business experience of owner/managers have a significant effect on the performance of SMEs in the Accra Metropolis	This study took place in Ghana, a country with legal framework from that of Kenya

Author	Study	Results	Research Gaps
McLean (2019)	An assessment of the effect of adult education on sustainable development in Jamaica	the selected adult education programs significantly addressed the content on the three major dimensions of sustainable development but that the knowledge was not applied to real-life situations	The dependent variable was sustainable development which differs from SMEs performance
Pedagogical Approaches and SMEs Performance			
Malywanga, Shi and Yang (2020)	The effective pedagogy to be used in the field of Entrepreneurship Education in teaching “for” entrepreneurship	Experiential approaches are effective in teaching “for” entrepreneurship. Thus, schools that apply these approaches will train student better	This study analyzed previous studies related to effective pedagogy while this study used primary and secondary data.
Nunfam, Afrifa-Yamoah and Asitik (2022)	The mediation roles of pedagogical approaches and personality traits in entrepreneurial curriculum design and entrepreneurial intention nexus.	Teaching methods fully mediated the first-order relationships between entrepreneurial curriculum and each personality traits	The study used teaching methods as the mediating variable while this study used government regulations.
Adegbuyi et al., (2018) Adegbuyi et al., (2018)	The role of learning orientation on SMEs’ Performance in Nigeria	The new strategy, innovative products and new knowledge sharing had a significant effect on SMEs’ Performance in Nigeria	The study was carried out in Nigeria, therefore due to variation in geographical boundary and the level of economic development, the findings are not applicable to a study conducted in Kenya
Types of adult training programmes and SMEs Performance			
Maina (2020)	The effectiveness of mentorship on entrepreneurial marketing in Ruiru	There exist a positive relationship between mentorship and product promotion and product pricing	The study was conducted in Ruiru Sub County, Kiambu County while this study was carried out

Author	Study	Results	Research Gaps
	Sub County in Kiambu County.		in Loitokitok Sub County, Kajiado County
Chepii (2017)	The relationship entrepreneurial mentoring and its outcomes among Small and Medium Enterprises in Eldoret, Uasin Gishu County, Kenya.	The entrepreneurial mentoring is an important factor in producing entrepreneurial outcomes which should be encouraged for entrepreneurial success	This study used cross-sectional descriptive survey design while this study used descriptive research design
Ajuna, Ntale and Ngui (2018)	The impact of training on the performance of women entrepreneurs in Meru Town, Kenya	Mentorship, apprenticeship and coaching positively encouraged women entrepreneurship in Meru Town	This study failed to examine the quality of training, pedagogical approaches and monitoring and evaluation of training
Monitoring and Evaluation of Training and SMEs Performance			
Achieng', (2019)	The effect of management of adult literacy programme on access and participation of adult learners in Kajiado County, Kenya	Participation of learners had peer motivation such as women and men groups, self-motivation, distance to learning Centre, impact of adult literacy programmes in learners' daily lives, knowledge and skills acquired and social interactions.	The study used access and participation of adult learners as the dependent variable while this study used SMEs performance
Idrisa, Saridakis and Johnston (2017)	The link between monitoring and evaluation of training and (perceived) actual/intended performance of small and medium-sized enterprises (SMEs) in the UK.	There is a positive and significant relationship between monitoring and evaluation of training and SMEs' performance	This study was carried out in UK which is a developed hence, the findings are not applicable to a developing country like Kenya
Pramudhita (2016)	Training evaluation for SME in Logam Timur Business Group in Cepogo Timur, Boyolali, Indonesia.	The findings revealed that training evaluation included material evaluation and training of internet marketing.	This study was carried out in Indonesia therefore the findings are not applicable to Kenya because of

Author	Study	Results	Research Gaps
			variation in geographical boundary and the laws and regulation governing adult and continuing education between the two countries

2.5 Conceptual Framework

A conceptual framework is defined as an analytical tool with several variations and contexts and used to make conceptual distinctions and organize ideas (Egbosionu, 2021). The independent variables of this study were: quality of training, pedagogical approaches, types of adult training programmes and monitoring and evaluation of training. The moderating variable was government regulations whereas the dependent variable was SME performance.

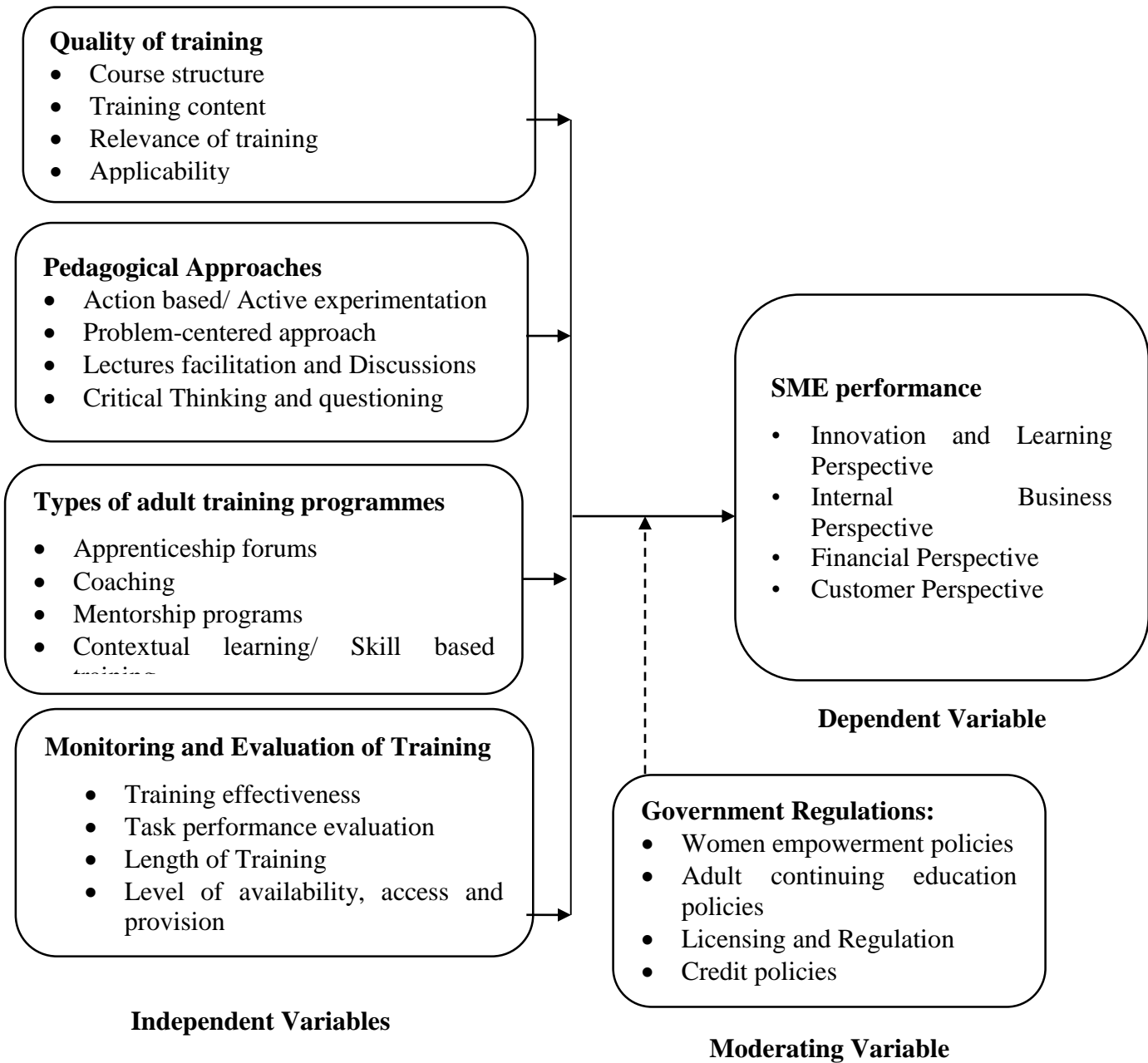


Figure 1 Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the procedures that were followed in doing the research. This included the study design, target population, sample size and sampling procedures, data collection tools, pilot test and methods of data collection, methods of data analysis, and ethical considerations and variables operationalization.

3.2 Research Design

A research design is a strategy for identifying and recruiting participants, developing study locations, and collecting data. They also note that producing findings that are considered trustworthy is the ultimate aim of a good study design. This study used a descriptive research approach. A descriptive research design delivers precise account of features and it is designated since it offered illustration of the real facts as they occur and also simplify the manner in which a scholar acquired the respondent's view (Creswell & Creswell, 2017). More specifically, it helped answer the what, when, where, and how questions regarding the research problem, rather than the why.

3.3 Population of the Study

The term "population" is used to describe the total group of things (often people) about whom we intend to make broad statements. The term "target population" may also refer to the larger group that researchers want to apply their findings to. The Loitokitok Sub-County was where all of this investigation took place. Most of the residents are from Maasai Community. The Maasai Community is known for its pastoralist's activities, which has had a negative impact on women. The community culture has well hindered women and girls to access formal education and also financial services from both government and micro-financial institutions (Map in Appendix IV). The target population comprised of various stakeholders involved in women owned small-scale and micro-enterprise projects in Loitokitok Sub County and also in adult and continuing education. This comprised of Registered women SMEs entrepreneurs, SMEs associations Officials, Department of Adult Continuing Education representatives and Development partners representatives (NGOs,

CBOs and financial institutions that support women led SMEs) totaling 182 respondents as shown in Table 3.1

Table 3. 1: Target Population

	Frequency
Registered women SMEs entrepreneurs	107
SMEs associations Officials	31
Department of Adult Continuing Education Officials	18
Development partners representatives	26
Total	182

3.4 Sample Size and Sampling Procedure

According to Pandey and Pandey (2021), a study's sample is drawn from the sample frame, or a list of the population from which the sample is drawn. Target members of the population were used to construct the sample frame.

The extent to which the research results are indicative of the whole population is affected by the size of the study sample (Flick, 2019). A statistically valid sample is a portion of the population that accurately represents the whole population (Kumar, 2018). An adequate sample size of 81 was determined using the formula proposed by Nassiuma (2000);

$$n = \frac{N (cv^2)}{Cv^2 + (N-1) e^2}$$

Where:

Where n= the sample size

N= target population

Cv= Coefficient of variation (take 0.6)

e= tolerance of desired level of confidence (take 0.05) at 95% confidence level)

$$n = \frac{182 (0.6^2)}{0.6^2 + (182-1) 0.05^2}$$

$$n = 81$$

Thus, the sample size was 81 respondents

Sampling involves obtaining a group of units from where the study can come up with conclusions regarding a wider population. Stratified random sampling is an approach that divides a heterogeneous population into homogeneous subsets prior selecting persons from each subset to achieve representativeness. The purpose of stratified random sampling was to acquire the suitable population representation from distinct subgroups. Subjects are selected in a manner that the sub-groups are represented in the sample (Taherdoost, 2016).

Table 3. 2: Sample size

Categories	Populatio n	Sampling Ratio	Sample
Registered women SMEs entrepreneurs	107	0.443	47
SMEs associations Officials	31	0.443	14
Department of Adult Continuing Education Officials	18	0.443	8
Development partners representatives	26	0.443	12
Total	182		81

3.5 Data Collection

The research made use of both primary data and secondary data to maximize the amount of knowledge gleaned from the study. A survey and an interview schedule were used to gather primary information. Typically used in surveys, a questionnaire consists of a form with a series of questions directed towards a large enough sample size to draw meaningful conclusions. People's responses to these questions were used to compile statistics or gauge public opinion. When conducting a survey, a questionnaire is a set of questions that participants are asked to answer. Participants were able to share their thoughts and feelings openly using surveys.

This was the first tool of primary data collection whose questions were both open closed and open ended. The questions were structured based on the objectives of the study so that the collected data gave conclusive feedback from the respondents. This tool was administered to registered women SMEs entrepreneurs, SMEs associations Officials and Development partners' representatives.

Key informants, in this case the Department of Adult Continuing Education, were asked a series of focused questions. Personal experiences, thoughts, and beliefs were better captured via interviews. They were chosen as a tool for study since it was possible to ask more in-depth questions using them.

Before beginning the study, the researcher applied for clearance from the National Council on Science and Technology Innovation (NACOSTI). Confidentiality with respect to the respondents' identities was guaranteed. The researcher handed out the questionnaires and collected them right away after they have been filled out. The researcher planned to collect the surveys over the course of three days to ensure a healthy sample size. With the support of research assistants, the researcher distributed the surveys and answered any queries respondents had.

3.6 Operationalization of Variables

The operationalization of variables was shown in Table 3.3.

Table 3.3: Operationalization of Variables

Objectives	Type of Variable	Variables	Measuring of Indicators	Scale of measurement	Type of analysis	Tools of analysis
To establish the effect of quality of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.	Independent	quality of training	<ul style="list-style-type: none"> • Course structure • Training content • Relevance of training • Applicability 	Ordinal Interval	Descriptive statistics Inferential statistics	Arithmetic mean score Standard deviation Frequencies Percentages Multiple regression analysis
To determine the effect of pedagogical approaches on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.	Independent	pedagogical approaches	<ul style="list-style-type: none"> • Action based/ Active experimentation • Problem-centered approach • Lectures facilitation and Discussions • Critical Thinking and questioning 	Ordinal Interval	Descriptive statistics Inferential statistics	Arithmetic mean score Standard deviation Frequencies Percentages Multiple regression analysis
To establish the effect of the types of adult training programmes on the performance of women owned small-scale and micro-enterprise projects	Independent	types of adult training programmes	<ul style="list-style-type: none"> • Apprenticeship forums • Coaching • Mentorship programs • Contextual learning/ Skill based training 	Ordinal Interval	Descriptive statistics Inferential	Arithmetic mean score Standard deviation Frequencies Percentages

in Loitokitok Sub County, Kenya.					statistics	Multiple regression analysis
To assess the effect of monitoring and evaluation of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.	Independent	monitoring and evaluation of training	<ul style="list-style-type: none"> • Effectiveness • Task performance evaluation • Timeliness • Level of availability, access and provision 	Ordinal Interval	<p>Descriptive statistics</p> <p>Inferential statistics</p>	<p>Arithmetic mean score</p> <p>Standard deviation</p> <p>Frequencies</p> <p>Percentages</p> <p>Multiple regression analysis</p>
	Dependent	Performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya	<ul style="list-style-type: none"> • Level of profit • Risk-taking orientation • Sales and marketing performance • Creativity and innovativeness 	Ordinal Interval	<p>Descriptive statistics</p> <p>Inferential statistics</p>	<p>Arithmetic mean score</p> <p>Standard deviation</p> <p>Frequencies</p> <p>Percentages</p> <p>Multiple regression analysis</p>

3.7 Data Analysis

The information gathered was both qualitative and quantitative in nature. Content analysis was used to examine the qualitative information collected. Keywords and ideas were located with the use of content analysis. This instrument provided researchers with a means of quantifying and analyzing the occurrence, significance, and connections between such words and ideas in order to draw conclusions about communications. SPSS was used to conduct statistical analyses on the quantitative data collected.

The study used tables to display the numerical data, and percentages, frequencies, and standard deviations was used to help make sense of the information. The qualitative data was shown thematically according to the aims of the research.

The data was analyzed using the Statistical Analysis System for the Social Sciences (SPSS Version 25.0). Data input was facilitated by using a referencing system and question coding for all completed surveys. Descriptive statistics such as frequencies, percentages, mean score, standard deviation, and coefficient of variation was generated for quantitative variables and data was presented in the form of tables following data cleaning, which included checking for input mistakes. The responses to the free-form questions were analyzed using a content-analysis technique.

The inferential statistics were computed using multiple regression analysis. Multiple regression analysis was used to determine the associations between the explanatory factors and the resulting dependent variables. The multiple regression model was utilized because of its value in comparing the importance of independent and dependent variables (Nayak & Singh, 2021). Standardized regression coefficients (beta-weights) have two meanings: their magnitudes show the relative influence of independent on the dependent variable, and their signs indicate whether the effect is negative or positive (Snyder, 2019). It is also preferable that the dependent variable be recorded along a continuous scale. With four factors to consider, this study's multiple regression model used the following formula as its starting point:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where: - Y= performance of women owned small-scale and micro-enterprise projects

β_0 =constant

$\beta_1 \beta_2 \beta_3 \beta_{14}$ = regression coefficients

X_1 = quality of training

X_2 = pedagogical approaches

X_3 = types of adult training programmes

X_4 = monitoring and evaluation of training

ϵ = Error Term

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter entails the analysis of the finding and interpretation of the result in order to achieve research objectives and set a base for conclusion. The general objective was to establish the effect of adult and continuing education on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County.

4.1.1 Response Rate

Questionnaires were administered to the 73 respondents but only 56 questionnaires were returned fully filled. This represented a 76.7% response rate which is above the 50% considered significant for any statistical analysis as prescribed by Wang (2015). Table 4.1 shows the response rate.

Table 4. 1: Response Rate

	No. of Respondents	Response Rate
Response	56	76.7
Non-response	17	23.3
Total	73	100.0

4.1.2 Reliability Analysis

The researcher conducted a reliability analysis using the Cronbach's Alpha that measures the internal consistency by establishing if certain items were within a scale measure the same construct (Yin, 2017). Table 4.2 shows the results.

Table 4. 2: Reliability Analysis

	Alpha value
Quality of training	0.768
Types of adult training programmes	0.886
Pedagogical approaches	0.702
Monitoring and evaluation of training	0.818
Performance of women owned small-scale and micro-enterprise projects	0.773

As per the results, the Cronbach alpha established for every objective showed that all the five variables were reliable as their reliability values exceeded the prescribed threshold of 0.7, that is, quality of training (0.768); types of adult training programmes (0.886); pedagogical approaches (0.702); monitoring and evaluation of training (0.818); and performance of women owned small-scale and micro-enterprise projects (0.773). This consequently shows that the research instrument was reliable and therefore no amendments were required.

4.2 Background Information

This section presents the findings for the respondents' background information such as gender, age bracket, level of education and duration the respondents interacted with women owned small-scale and micro-enterprise projects.

4.2.1 Respondents' Gender

The researcher requested the respondents to indicate their gender. The responses were shown in Table 4.3.

Table 4. 3: Respondents' Gender

	Frequency	Percent
Female	49	87.5
Male	7	12.5
Total	56	100.0

The findings show that 87.5% of the respondents were female while 12.5% were male. This shows that the researcher was not gender biased in collection of data since both genders were well represented.

4.2.2 Respondents' Age Bracket

The study determined age bracket by requesting the respondents to indicate their age. The age bracket of respondents was shown in Table 4.4.

Table 4. 4: Respondents' Age Bracket

	Frequency	Percent
20-30 years.	7	12.5
31-40 years.	21	37.5

41-50 years.	16	28.6
51 years and above	12	21.4
Total	56	100.0

The results show that 37.5% of the respondents were aged between 31-40 years, 28.6% were aged between 41-50 years, 21.4% were aged 51 years and above and 12.5% were aged between 20-30 years. The results implied that data collected was reliable due to the fact that opinions from respondents from various age groups were represented.

4.2.3 Respondents' Highest Level of Education

Further, the researcher asked the respondents to indicate their highest level of education. The responses were summarized in Table 4.5.

Table 4. 5: Respondents' Highest Level of Education

	Frequency	Percent
Primary	10	17.9
Secondary	15	26.8
Diploma	13	23.2
Bachelor's Degree	11	19.6
Masters	7	12.5
Total	56	100.0

From the results, majority of the respondents as seen by 26.8% had attained a Secondary Certificate, 23.2% had attained a Diploma, 19.6% had attained a Bachelor's Degree, 17.9% had reached the primary school level while 12.5% had attained a Masters. This implies that all the respondents had acquired basic education and hence would be able to understand the purpose of the study and give reliable data on the subject matter.

4.2.4 Duration the Respondents Interacted with Women Owned Small-Scale and Micro-Enterprise Projects

The respondents were also required to indicate the duration they interacted with women owned small-scale and micro-enterprise projects. The responses were as displayed in Table 4.6.

Table 4. 6: Duration the Respondents Interacted with Women Owned Small-Scale and Micro-Enterprise Projects

	Frequency	Percent
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2 and 4 years	6	10.8
5 and 7 years	18	32.3
8 and 10 years	14	25.1
More than 11 years	18	31.7
Total	56	100.0

The findings showed that 32.3% of the respondents indicated that they had interacted with women owned small-scale and micro-enterprise projects for 5 to 7 years, 31.7% indicated for more than 11 years, 25.1% indicated for 8 to 10 years and 10.8% indicated for less than 2 to 4 years. This shows that the respondents had a lot of experience with women owned small-scale and micro-enterprise projects.

4.3 Quality of Training

The study sought to establish the effect of quality of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The respondents were asked to specify the level to which they disagreed or agreed with the statements relating to quality of training using five point Likert scale. Table 4.7 presents the findings.

Table 4. 7: Effect of Quality of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

	Mean	Std. Dev.
The course structure flows from basic and broad concepts to more complex and specific ideas	4.192	0.607
Proper course structure help learners to feel the connectedness of the content	3.401	0.722
I am satisfied with how the course is structured	3.473	0.725
The teachers use slide presentations during training	4.204	0.533
Teachers use illustrations during training sessions	4.132	0.640
I am satisfied with the training content	4.617	0.488
I find the training useful in relation to women owned SMEs projects	3.838	0.798
The training is not relevant and there is need for improvement	3.024	0.567

The learners are able to apply the knowledge and skills acquired in running business	4.150	0.580
The knowledge and skills acquired through training helped the women to expand the businesses	4.557	0.498

From the findings, the respondents strongly agreed that they were satisfied with the training content as shown by a mean of 4.617, and the knowledge and skills acquired through training helped the women to expand the businesses as shown by a mean of 4.557. The respondents agreed that the teachers use slide presentations during training as shown by a mean of 4.204, the course structure flows from basic and broad concepts to more complex and specific ideas as shown by a mean of 4.192, the learners are able to apply the knowledge and skills acquired in running business as shown by a mean of 4.150, teachers use illustrations during training sessions as shown by a mean of 4.132, and they find the training useful in relation to women owned SMEs projects as shown by a mean of 3.838.

The respondents were however neutral on whether they were satisfied with how the course was structured as shown by a mean of 3.473, proper course structure helped learners to feel the connectedness of the content as shown by a mean of 3.401, and the training was not relevant and there was need for improvement as shown by a mean of 3.024.

The respondents were asked to indicate how else the quality of training influenced the performance of women owned SMEs projects in Loitokitok Sub County, Kenya. They indicated that a *“well-trained entrepreneur would develop a positive attitude toward their SMEs projects; their success would lead them to develop a stronger work ethic. In turn, they will also develop team spirit and leadership skills that transform the workplace”*. From the interviews, the Department of Adult Continuing Education officials indicated that *“the quality of training to the SMEs project owners in Loitokitok Sub County was excellent”*.

4.4 Pedagogical Approaches

The study aimed to establish the effect of the pedagogical approaches on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The respondents were asked to indicate their level of agreement with

various statements on pedagogical approaches using five point Likert scale. The findings are as shown in Table 4.8.

Table 4. 8: Effect of Pedagogical Approaches on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

	Mean	Std. Dev.
The teachers have adopted Action based/ Active experimentation form of learning	3.168	0.565
Action based/ Active experimentation lead to skill mastery of course content	3.198	0.653
Action based/ Active experimentation leads to personalized learning, efficiency, and originality	4.605	0.490
The teachers have adopted problem-centered approach in teaching	3.162	0.568
Learners find Problem-centered approach more enjoyable and satisfying.	4.533	0.500
Problem-centered approach enables the learners to develop skills that they can apply in real-world scenarios.	4.569	0.497
Lectures facilitation and discussions enables the learners to gain more information.	4.443	0.566
Lectures facilitation and discussions have encouraged participation among the learners	3.216	0.690
I am satisfied with how lectures facilitation and discussions are carried out	4.569	0.497
The teachers encourage critical thinking and questioning	3.120	0.636
Critical Thinking encourages curiosity and enhances creativity	3.994	0.663
Critical thinking has enhanced problem-solving skills among the learners	2.733	0.972

Table 4.8 showed that the respondents strongly agreed that the action based/ active experimentation leads to personalized learning, efficiency, and originality as illustrated by an average of 4.605, problem-centered approach enables the learners to develop skills that they can apply in real-world scenarios as illustrated by an average of 4.569, they were satisfied with how lectures facilitation and discussions are carried out as illustrated by an average of 4.569, and learners find problem-centered approach more enjoyable and satisfying as illustrated by an average of 4.533.

The respondents agreed that the lectures facilitation and discussions enables the learners to gain more information as illustrated by an average of 4.443, and critical thinking encourages curiosity and enhances creativity as illustrated by an average of 3.994. Further, the respondents were neutral on whether lectures facilitation and discussions have encouraged participation among the learners as illustrated by an average of 3.216, action based/ active experimentation lead to skill mastery of course content as illustrated by an average of 3.198, the teachers have adopted action based/ active experimentation form of learning as illustrated by an average of 3.168, the teachers have adopted problem-centered approach in teaching as illustrated by an average of 3.162, the teachers encourage critical thinking and questioning as illustrated by an average of 3.120, and critical thinking has enhanced problem-solving skills among the learners as illustrated by an average of 2.733.

How else do pedagogical approaches influence the performance of women owned SMEs projects in Loitokitok Sub County? Kenya capacity of teachers influenced management of adult literacy programmes in terms of teachers' academic and professional qualification, experience, number of centres managed and distance from one centre to the other greatly influenced the daily management of adult literacy programmes. Motivations of teachers also influenced management of adult literacy programme since a teacher who is negatively motivated lacks commitment to quality delivery of service

The respondents were further asked to state how else the pedagogical approaches influenced the performance of women owned SMEs projects in Loitokitok Sub County. The respondents indicated that with great pedagogical approaches the women SME owners are able to develop individual skills as well as competences for working in order to construct knowledge in the rapidly changing work environment. The main challenges included inadequate teaching and learning materials, personnel, infrastructure, low motivation amongst teachers and high dropout rates due pastoralism. Other challenges cited included low publicity and advocacy, proximity to the learning centres, inadequate transport facilities and lack of consistent Monitoring and evaluation in Kajiado County

The interviewees were asked to indicate which pedagogical approaches had been used in women owned SMEs projects. The officials indicated that

“We had used constructivist, collaborative, integrative, reflective and inquiry based learning approaches”.

Moreover, the Department of Adult Continuing Education officials were asked to indicate the ways that have been used to approach the women who own these small-scale and micro-enterprises. They indicated that

“We have approached them in the women chamas, in churches and markets”.

4.5 Types of Adult Training Programmes

The study sought to determine the effect of types of adult education on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The researcher asked the respondents to indicate their level of agreement with various statements on the types of adult education using five point Likert scale. The outcomes are as seen on Table 4.9.

Table 4. 9: Effect of Types of Adult Training Programmes on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

	Mean	Std. Dev.
Women who own SMEs projects participate in apprenticeship forums	3.204	0.559
Women who own SMEs projects have acquired relevant skills through apprenticeship forums	4.563	0.498
Coaching has helped women who own SMEs projects to build more meaningful relationships with customers	4.575	0.496
Many women who own SMEs projects have benefited from coaching programs organized in the community	4.563	0.498
I am satisfied with how coaching is conducted	3.102	0.640
Mentorship programs take place on regular basis	4.557	0.498
Through mentorship programs, women who own SMEs projects have acquired adequate and relevant skills	4.569	0.497
The teachers have adopted contextual learning	3.695	0.550
Contextual learning help to store long term memory which will help learners to apply these memories to their job obligations	3.006	0.522

Contextual learning inspires students to make connections between the knowledge and their real lives. 3.102 0.645

The results revealed that the respondents strongly agreed that coaching has helped women who own SMEs projects to build more meaningful relationships with customers as represented by a mean score of 4.575, through mentorship programs, women who own SMEs projects have acquired adequate and relevant skills as represented by a mean score of 4.569, women who own SMEs projects have acquired relevant skills through apprenticeship forums as represented by a mean score of 4.563, many women who own SMEs projects have benefited from coaching programs organized in the community as represented by a mean score of 4.563 and mentorship programs take place on regular basis as represented by a mean score of 4.557.

Further, the respondents agreed that the teachers have adopted contextual learning as represented by a mean score of 3.695. The respondents were neutral on whether women who own SMEs projects participate in apprenticeship forums as represented by a mean score of 3.204, they were satisfied with how coaching is conducted as represented by a mean score of 3.102, contextual learning inspires students to make connections between the knowledge and their real lives as represented by a mean score of 3.102, and contextual learning help to store long term memory which will help learners to apply these memories to their job obligations as represented by a mean score of 3.006.

The respondents were asked to indicate how else the types of adult training programmes influenced the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. They indicated that the adult training programmes provide individuals with the ability to recognize commercial opportunities, self-esteem, knowledge and skills to act on them. It includes instruction in opportunity recognition, commercializing a concept, managing resources, and initiating the SMEs project.

The Department of Adult Continuing Education Officials were asked to mention the different types of adult training programmes that have been used to assist the women in Loitokitok Sub County, Kenya. They indicated that

“We have used the Entrepreneurship Awareness Programme (EAP), Entrepreneurship-cum-Skill Development Programme (E-SDP) and Management Development Programme (MDP)”.

4.6 Monitoring and Evaluation of Training

The study aimed to assess the effect of monitoring and evaluation of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The respondents were asked to indicate the level of agreement with statements on various statements on monitoring and evaluation of training using five point Likert scale. Table 4.10 shows the results.

Table 4. 10: Effect of Monitoring and Evaluation of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

Parameters	Mean	Std. Dev.
The performance of women owned SMEs projects has improved through training	3.144	0.526
Women who own SMEs projects have acquired adequate knowledge and skills through training	4.036	0.617
Women who own SMEs projects are able to communicate with the customers effectively	4.545	0.499
The percentage of neglected tasks in Women owned SMEs projects has reduced	4.539	0.500
Training is delivered within the stipulated time frame	3.563	0.747
Training takes longer time than expected.	4.599	0.492
I am satisfied with the time taken during training	4.479	0.569
The training is always available when needed	2.994	0.668
It is very easy to access training	4.497	0.536
Training is provided free of charge	4.545	0.499

Table 4.10 showed that the respondents strongly agreed that training takes longer time than expected as shown by a mean of 4.599, women who own SMEs projects are able to communicate with the customers effectively as shown by a mean of 4.545, training is provided free of charge as shown by a mean of 4.545, and the percentage of neglected tasks in Women owned SMEs projects has reduced as shown by a mean of 4.539. The respondents agreed that it was very easy to access training as shown by a mean of 4.497, they were satisfied with the time taken during training as shown by a mean of 4.479, women who own SMEs projects have acquired adequate knowledge and skills through

training as shown by a mean of 4.036 and training is delivered within the stipulated time frame as shown by a mean of 3.563.

The respondents were neutral on whether the performance of women owned SMEs projects has improved through training as shown by a mean of 3.144, and the training is always available when needed as shown by a mean of 2.994.

The respondents were further asked to indicate how else the monitoring and evaluation of training influenced SMEs performance in Loitokitok Sub County, Kenya. They indicated that adequate monitoring and evaluation of training has enabled the facilitation of the adult education managers to strengthen service delivery. The Department of Adult Continuing Education officials were asked indicate how often they conducted monitoring and evaluation of training. They indicated that they did it quarterly.

4.7 Performance Women Owned SMEs Projects

The respondents were asked to indicate their level of agreement with various statements on the performance of Women Owned SMEs Projects using five point Likert scale. Table 4.11 shows the outcomes.

Table 4. 11: Level of Agreement with Statements on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

	Mean	Std. Dev.
The SMEs have the ability to launch new products	3.000	0.572
The women owned SMEs have penetrated new markets and increased revenues and margins	4.503	0.629
The SMEs have information systems that play an invaluable role in the business	4.557	0.498
Unforeseen opportunities in women owned SMEs projects have been increasing over the years	3.862	0.748
The return on investment of women owned SMEs projects been increasing	4.509	0.569

I am satisfied with the level of sales performance in women owned SMEs projects	3.210	0.753
The SMEs provide value to its customers	4.569	0.497
The SMEs understand how satisfied the customers are with products or services	4.599	0.492

The findings revealed that the respondents strongly agreed that the SMEs understand how satisfied the customers are with products or services as shown by a mean score of 4.599, the SMEs provide value to its customers as shown by a mean score of 4.569, the SMEs have information systems that play an invaluable role in the business as shown by a mean score of 4.557, the return on investment of women owned SMEs projects been increasing as shown by a mean score of 4.509 and the women owned SMEs have penetrated new markets and increased revenues and margins as shown by a mean score of 4.503.

The respondents agreed that the unforeseen opportunities in women owned SMEs projects have been increasing over the years as shown by a mean score of 3.862. Further, the respondents were neutral on whether they were satisfied with the level of sales performance in women owned SMEs projects as shown by a mean score of 3.210 and the SMEs have the ability to launch new products as shown by a mean score of 3.000.

The interviewees were also asked to rate the performance of Women Owned SMEs Projects in their area. The indicated that,

“The projects had improved over the years judging from the number of women enrolled”.

4.8 Hypothesis Testing

Regression analysis was carried out to determine the effect of quality of training, types of adult training programmes, pedagogical approaches and monitoring and evaluation of training on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. The findings were presented in the following subsections.

4.8.1 Hypothesis One

The first hypothesis stated that “*Quality of training has no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya*”. Data was analyzed and the regression results were presented in Table 4.12 to prove this hypothesis.

Table 4. 12: Regression Analysis on Effect of Quality of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.337	0.114	0.097	4.131		
ANOVA Results						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118.029	1	118.029	6.916	.011
	Residual	921.53	54	17.065		
	Total	1039.559	55			
Regression Coefficients						
Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.897	0.905		3.201	0.002
	Quality of training	0.767	0.345	0.337	2.223	0.028

The model summary in Table 4.12 shows that when other factors are held constant, quality of training predicted 11.4% variation in the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya for $R^2 = 0.114$. The remaining of 88.6% was explained by other factors. From the ANOVA data in Table 4.12, F-calculated was 6.916 while $p\text{-value} = 0.011 < 0.05$, implying that quality of training was significant in estimating performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.

Further, the coefficient for quality of training is 0.767 and was significant since $p=0.028$ is less than 0.05, meaning that a unit change in quality of training leads to a 0.767 increase in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. Therefore the null hypothesis that stated that quality of training has no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya was rejected.

4.8.2 Hypothesis Two

The second hypothesis stated that “*Adult education training programmes have no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya*”. Data was analyzed and the regression results were presented in Table 4.13 to prove this hypothesis.

Table 4. 13: Regression Analysis on the Effect of Adult Education Training Programmes on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.318	0.101	0.085	4.032		
ANOVA Results						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.054	1	99.054	6.094	.017
	Residual	877.798	54	16.256		
	Total	976.852	55			
Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.992	0.197		5.036	0.000

Adult education training programmes	0.714	0.338	0.318	2.112	0.036
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The model summary in Table 4.13 shows that when other factors are held constant, adult education training programmes predicted 10.1% variation in the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya for $R^2 = 0.101$. The remaining of 89.9% was explained by other factors. From the ANOVA data in Table 4.13, F-calculated was 6.094 while $p\text{-value} = 0.017 < 0.05$, implying that adult education training programmes was significant in estimating performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.

The study further found that a unit change in adult education training programmes would lead to a 0.714 change in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The findings presented also show that taking all other independent variables at zero, a unit increase in the adult education training programmes would lead to a 0.714 increase in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The variable was significant since $p\text{-value} = 0.036 < 0.05$, therefore the null hypothesis that stated that types of adult training programmes have no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya was rejected.

4.8.3 Hypothesis Three

The third hypothesis stated that “*Pedagogical approaches have no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya*”. Data was analyzed and the regression results were presented in Table 4.14 to prove this hypothesis.

Table 4. 14: Regression Analysis on the Effect of Pedagogical Approaches on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.096	0.009	-0.009	2.199

ANOVA Results						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.414	1	2.414	0.499	.043
	Residual	261.182	54	4.837		
	Total	263.596	55			

Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.987	0.205		4.815	0.000
	Pedagogical approaches	0.629	0.261	0.096	2.410	0.017

The model summary in Table 4.14 shows that when other factors are held constant, pedagogical approaches predicted 9.0% variation in the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya for $R^2 = 0.009$. The remaining of 91.0% was explained by other factors. From the ANOVA data in Table 4.14, F-calculated was 0.499 while p-value= 0.043<0.05, implying that pedagogical approaches was significant in estimating performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.

The study also found that a unit change in pedagogical approaches would lead to a 0.629 change in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The findings presented also show that taking all other independent variables at zero, a unit increase in the pedagogical approaches would lead to a 0.629 increase in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The variable was significant since p-value=0.017<0.05, therefore the null hypothesis that stated that pedagogical approaches have no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya was rejected.

4.8.4 Hypothesis Four

The fourth hypothesis stated that “*Monitoring and evaluation of training has no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya*”. Data was analyzed and the regression results were presented in Table 4.15 to prove this hypothesis.

Table 4. 15: Regression Analysis on the Effect of Monitoring and Evaluation of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.295	0.087	0.070	2.159		
ANOVA Results						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.009	1	24.009	5.153	.027
	Residual	251.606	54	4.659		
	Total	275.615	55			
Regression Coefficients						
Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.917	0.905		3.223	0.002
	Monitoring and evaluation of training	0.869	0.384	0.295	2.263	0.025

The model summary in Table 4.15 shows that when other factors are held constant, monitoring and evaluation of training predicted 8.7% variation in the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya for $R^2 = 0.087$. The remaining of 91.3% was explained by other factors. From the ANOVA data in Table 4.15, F-calculated was 5.153 while p-value= 0.027<0.05, implying that monitoring and evaluation of training was significant in

estimating performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.

The study also found that a unit change in monitoring and evaluation of training would lead to a 0.869 change in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The findings presented also show that taking all other independent variables at zero, a unit increase in the monitoring and evaluation of training would lead to a 0.869 increase in performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The variable was significant since $p\text{-value}=0.025 < 0.05$, therefore the null hypothesis that stated that monitoring and evaluation of training has no significant effect on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya was rejected.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a detailed summary of the findings, discussion of the findings, conclusions as well as the recommendations of the study whose area of focus was the effect of adult and continuing education on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. The chapter summarizes with recommendations for further studies.

5.2 Summary of the Findings

5.2.1 Effect of Quality of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The study sought to establish the effect of quality of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The study found that the stakeholders were satisfied with the training content, and the knowledge and skills acquired through training helped the women to expand the businesses. The research established that the teachers used slide presentations during training, the course structure flowed from basic and broad concepts to more complex and specific ideas, the learners were able to apply the knowledge and skills acquired in running business, teachers used illustrations during training sessions, and the stakeholders found the training useful in relation to women owned SMEs projects. The study also found that it was uncertain whether the stakeholders were satisfied with how the course was structured, proper course structure helped learners to feel the connectedness of the content, and the training was not relevant and there was need for improvement.

5.2.2 Effect of Pedagogical Approaches on the Performance of Women Owned Small-Scale and4 Micro-Enterprise Projects

The study aimed to establish the effect of the pedagogical approaches on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The study found that the action based/ active experimentation led to

personalized learning, efficiency, and originality, problem-centered approach enabled the learners to develop skills that they could apply in real-world scenarios, the stakeholders were satisfied with how lectures facilitation and discussions are carried out, and learners found problem-centered approach more enjoyable and satisfying. The research found that the lectures facilitation and discussions enabled the learners to gain more information, and critical thinking encouraged curiosity and enhances creativity. Further, the study found that it was uncertain whether lectures facilitation and discussions had encouraged participation among the learners, action based/ active experimentation led to skill mastery of course content, the teachers had adopted action based/ active experimentation form of learning, the teachers had adopted problem-centered approach in teaching, the teachers encouraged critical thinking and questioning, and critical thinking had enhanced problem-solving skills among the learners.

5.2.3 Effect of Types of Adult Education on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The study sought to determine the effect of types of adult education on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya. The research established that coaching helped women who owned SMEs projects to build more meaningful relationships with customers, through mentorship programs, women who owned SMEs projects had acquired adequate and relevant skills, women who owned SMEs projects had acquired relevant skills through apprenticeship forums, many women who owned SMEs projects had benefited from coaching programs organized in the community and mentorship programs took place on regular basis. Further, the study found that the teachers had adopted contextual learning. The study further found that it was uncertain whether women who owned SMEs projects participated in apprenticeship forums, the stakeholders were satisfied with how coaching was conducted, contextual learning inspired students to make connections between the knowledge and their real lives, and contextual learning helped to store long term memory which would help learners to apply these memories to their job obligations.

5.2.4 Effect of Monitoring and Evaluation of Training on the Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The study aimed to assess the effect of monitoring and evaluation of training on the performance of women owned small-scale and micro-enterprise projects in Loitokitok

Sub County, Kenya. The research found that training took longer time than expected, women who owned SMEs projects were able to communicate with the customers effectively, training was provided free of charge, and the percentage of neglected tasks in Women owned SMEs projects had reduced. The study found that it was very easy to access training, the stakeholders were satisfied with the time taken during training, women who owned SMEs projects had acquired adequate knowledge and skills through training and training was delivered within the stipulated time frame. The study established that it was uncertain whether the performance of women owned SMEs projects had improved through training, and the training was always available when needed.

5.3 Discussion of the Findings

This section presents the discussion the findings where the results were linked to the literature review. The study focused on four factors that include quality of training, types of adult training programmes, pedagogical approaches and monitoring and evaluation of training.

5.3.1 Quality of Training and Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The study found that the stakeholders were satisfied with the training content, and the knowledge and skills acquired through training helped the women to expand the businesses. These findings are in line with Amarteifio and Agbeblewu (2017) who asserted that the success of small and medium-sized enterprises (SMEs) in the Accra Metropolis is strongly influenced by the educational background and professional experience of its owners and managers.

The research established that the teachers used slide presentations during training, the course structure flowed from basic and broad concepts to more complex and specific ideas, the learners were able to apply the knowledge and skills acquired in running business, teachers used illustrations during training sessions, and the stakeholders found the training useful in relation to women owned SMEs projects. Individuals, groups, and civilizations may all benefit from the changes brought about by high-quality education. In this way, schools may better serve their students by aligning and integrating with their surrounding communities and taking use of a variety of services offered by different organizations in the interest of student learning (Slade, 2021). In line with this, Agu, Onwuka and Aruomah (2019) stated that the availability of financial services and the level of

education of the business owners were shown to have a considerable and favorable impact on their companies' bottom lines.

The study also found that it was uncertain whether the stakeholders were satisfied with how the course was structured, proper course structure helped learners to feel the connectedness of the content, and the training was not relevant and there was need for improvement. Sajuyigbe, Eniola, Adebajji, and Oladejo (2021) noted that importance of capacity development elements as key predictors of success for women-owned small and medium-sized enterprises (SMEs). The research also shows that women-owned businesses do better when their female owners are equipped with a wide range of abilities, including the ability to access capital, adapt to new cultures, take calculated risks, and network effectively.

5.3.2 Types of Adult Training Programmes and Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The research established that coaching helped women who owned SMEs projects to build more meaningful relationships with customers, through mentorship programs, women who owned SMEs projects had acquired adequate and relevant skills, women who owned SMEs projects had acquired relevant skills through apprenticeship forums, many women who owned SMEs projects had benefited from coaching programs organized in the community and mentorship programs took place on regular basis. This was in concurrence with Ajuna, Ntale, and Ngui (2018) who noted that apprenticeship is a powerful method for fostering entrepreneurial prowess among women. The research also found that coaching had a significant impact on women entrepreneurs' success rates since it helped them break out of their comfort zones and achieve greater success.

Further, the study found that the teachers had adopted contextual learning. Maina (2020) affirmed that there is a considerable correlation between mentoring and product creation, suggesting that mentors play a major part in this process. In addition, the research showed that mentoring has had a significant and beneficial effect on product price among SME owners. Finally, the research discovered that mentoring has had a significant and beneficial effect on SME business owners' product marketing and price.

The study further found that it was uncertain whether women who owned SMEs projects participated in apprenticeship forums, the stakeholders were satisfied with how coaching was

conducted, contextual learning inspired students to make connections between the knowledge and their real lives, and contextual learning helped to store long term memory which would help learners to apply these memories to their job obligations. Chebii (2017) opined that coaching aspiring and established business owners is crucial to fostering successful ventures.

5.3.3 Pedagogical Approaches and Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The study found that the action based/ active experimentation led to personalized learning, efficiency, and originality, problem-centered approach enabled the learners to develop skills that they could apply in real-world scenarios, the stakeholders were satisfied with how lectures facilitation and discussions are carried out, and learners found problem-centered approach more enjoyable and satisfying. Harkemaa and Popescu (2015) argue that action-based pedagogical techniques are more suited for entrepreneurial education. Factors such as price, cultural norms, a lack of tools, and an absence of incentives are major contributors. More people may behave entrepreneurially as entrepreneurs or as members of complementary teams if they get an education that emphasizes action over theory alone.

The research found that the lectures facilitation and discussions enabled the learners to gain more information, and critical thinking encouraged curiosity and enhances creativity. Onyiego, Namusonge and Waiganjo (2017) assert that a teacher may create a pedagogical technique that will aid their pupils' learning as a whole. Teachers' decisions, actions, and techniques in the classroom are shaped by the pedagogy they embrace, which in turn is informed by theories of learning, conceptualizations of student needs, and knowledge of student contexts.

Further, the study found that it was uncertain whether lectures facilitation and discussions had encouraged participation among the learners, action based/ active experimentation led to skill mastery of course content, the teachers had adopted action based/ active experimentation form of learning, the teachers had adopted problem-centered approach in teaching, the teachers encouraged critical thinking and questioning, and critical thinking had enhanced problem-solving skills among the learners. Bakar, Mamat, and Wan (2017) argue that SMEs need to improve their learning orientation and be ready for strategic improvisation in order to compete in a rapidly evolving business environment.

5.3.4 Monitoring and Evaluation of Training and Performance of Women Owned Small-Scale and Micro-Enterprise Projects

The research found that training took longer time than expected, women who owned SMEs projects were able to communicate with the customers effectively, training was provided free of charge, and the percentage of neglected tasks in Women owned SMEs projects had reduced. The quality of training and development in a small or medium-sized enterprise (SME) is positively correlated with the effectiveness of that SME (Omolo, 2017).

The study found that it was very easy to access training, the stakeholders were satisfied with the time taken during training, women who owned SMEs projects had acquired adequate knowledge and skills through training and training was delivered within the stipulated time frame. Kamau (2016) established that training has significant impact on participant characteristics and final participant outcomes. As a result of training, enterprise operators can obtain better management techniques, expand their entities, adopt new technology and build more business linkages.

The study established that it was uncertain whether the performance of women owned SMEs projects had improved through training, and the training was always available when needed. Training evaluation includes both content assessment and internet marketing instruction (Pramudhita, 2016)

5.4 Conclusions

The study concluded that there is a significant influence of quality of training on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. From the findings, the study concludes that women should be trained on how to participate in the market place and so that they are able to market goods and services strategically. Women need to be made familiar with the external world by decreasing the process of going to other areas and making it easy. This will help them be able to deal with a multiplicity of agencies in setting up or running a business..

The research deduced that the influence of types of adult training programmes on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County is statistically significant. The study further concludes that the adult literacy programmes are underfunded and treated as second best by the government and the society at large despite the fact that it had been

places in the mainstream Ministry of Education from 2008. Shortage of teachers, lack of classrooms and teachers' poor pay are the major causes of poor participation of literacy programmes.

The study further concluded that pedagogical approaches significantly influences the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. The research deduces that learners benefit a lot from the programme including literacy competence where they are able to keep business books, lead employees among other benefits. Moreover, the study deduced that knowledge and skills acquired had impacts in the learners' daily lives and hence influenced access and participation of adult literacy programmes.

The research deduced that there is a positive significant influence of monitoring and evaluation of training on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. The study concluded that for many SMEs, the decision to remain informal is deliberate because of the cost and procedural burden of joining the formal sector out weight the benefit of staying in the informal sector. Adult literacy programs should be a community project rather than relying on the government and other donors who may have other pressing issues.

5.5 Recommendations

The study recommends that women entrepreneurs need to invest more on innovation and product development in order to improve their businesses' performance. They may also need to diversify their sectors of operations to include manufacturing and ICT in order to access high value markets. The government should also strive to reduce the cost of compliance to its regulations and create awareness as to the importance of such regulations as they are mainly perceived as a major hindrance to business performance.

The government should put up a policy on how to train women entrepreneurs on business management skills. More women should be encouraged to put up businesses. This can be done by encouraging women when choosing their careers to choose on entrepreneurship courses and business administration courses.

The study recommends that the Government need to use the instruments of culture transformations such as education to change perceptions about the roles and abilities of women entrepreneurs. This will create a level playground for women entrepreneurs and promote support for women property

ownership rights. Pro women empowerment organizations also need to recognize the important roles of the husbands or partners of the women. They should carry out joint capacity buildings for the entrepreneurs and their spouses to sensitize them on the importance of their support and to improve their decision making capabilities.

The study recommends that the government should further support holistic system and policy interventions that incorporate both financial and non-financial components. The non-financial components should include business networking, and mentorship programs for women entrepreneurs. On the other hand an enabling environment should be created that compensates for high taxation and reduces corruption. Women entrepreneurs should be bold enough invest in well-trained and experienced staff.

The study recommends that the government should be effective in providing the teaching materials to the adult learning centers so that adult learners can extend their learning to their homes. This would improve the effectiveness of adult literacy programs as the learners' accessibility of teaching materials is essential to understanding the ideas taught in class.

5.6 Suggestions for Further Studies

The study sought to establish the influence of adult and continuing education on performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County. The research suggests that other factors that affect the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County that were not discussed in this study should be expounded on. Further, a similar study should be done in another county so as to compare the results. Since the study found that monitoring and evaluation of training had the greatest influence on the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, a study should be done on the influence of monitoring and evaluation of training on the performance of small and medium enterprises.

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APPENDICES

Appendix I: Cover Letter

I'm Josephine Nyambura, from the University of Nairobi. I'm doing my thesis on **Adult and continuing education and performance of women owned small-scale and micro-enterprise projects (A case of Loitokitok Sub-County)**. This thesis is part of my academic requirements at the final stage of my 2-year master's program in project planning and management before graduation.

I humbly request that you participate in my research study, which will involve administering questionnaires. In addition, I will assure you of the confidentiality of the information that you will share.

The relevance of this study is that it will positively influence academicians and policymakers on the best way to successfully implement the adult continuing education program, which will not only benefit the Maasai community but the general population of Kenyan citizens. Hence, your participation in this study is highly valued.

I wish to thank you for taking your valuable time to participate in the study. I can be reached by phone...

Thank you.

Sincerely,

Josephine Nyambura,

Appendix II: Research Questionnaire for Registered women SMEs entrepreneurs, SMEs associations Officials and Development partners representatives

This study instrument is primarily intended to gather data on adult and continuing education on the effectiveness of small-scale and micro-enterprise enterprises in Loitokitok Sub owned and operated by women. The information gathered will only be used for academic reasons. Note: All information obtained was used in confidence. We really appreciate your help in completing this research instrument.

General Information

1. Please indicate your gender
Female []
Male []
2. Please indicate your age
20-30 years []
31-40 years []
41-50 years []
51 years and above []
3. Specify your highest level of education?
No formal education [] Primary []
Secondary [] Diploma []
Tertiary degree [] Bachelor’s degree []
Masters [] PhD []
4. Kindly indicate the duration in which you have interacted with women owned small-scale and micro-enterprise projects
Below 1 years [] 2 and 4 years []
5 and 7 years [] 8 and 10 years []
More than 11 years []

Section B: Quality of training

5. Kindly specify the level to which you disagree or agree with the statements below relating to quality of training using five point Likert scale. Where SD denotes Strongly

Disagree; D denotes Disagree; N denotes Neutral; A denotes Agree; SA denotes Strongly Agree.

Parameters	SA	A	N	D	SD
Course structure					
The course structure flows from basic and broad concepts to more complex and specific ideas					
Proper course structure help learners to feel the connectedness of the content					
I am satisfied with how the course is structured					
Training content					
The teachers use slide presentations during training					
Teachers use illustrations during training sessions					
I am satisfied with the training content					
Relevance of training					
I find the training useful in relation to women owned SMEs projects					
The training is not relevant and there is need for improvement					
Applicability					
The learners are able to apply the knowledge and skills acquired in running business					
The knowledge and skills acquired through training helped the women to expand the businesses					

6. How else does quality of training influence the performance of women owned SMEs projects in Loitokitok Sub County, Kenya?

.....

.....

.....

Section C: Pedagogical Approaches

7. Kindly indicate your level of agreement with various statements on pedagogical approaches using five point Likert scale. Where SD denotes Strongly Disagree; D denotes Disagree; N denotes Neutral; A denotes Agree; SA denotes Strongly Agree.

Statement	SD	D	N	A	SA
Action based/ Active experimentation					
The teachers have adopted Action based/ Active experimentation form of learning					
Action based/ Active experimentation lead to skill mastery of course content					
Action based/ Active experimentation leads to personalized learning, efficiency, and originality					
Problem-centered approach					
The teachers have adopted problem-centered approach in teaching					
Learners find Problem-centered approach more enjoyable and satisfying.					
Problem-centered approach enables the learners to develop skills that they can apply in real-world scenarios.					
Lectures facilitation and Discussions					
Lectures facilitation and discussions enables the learners to gain more information.					
Lectures facilitation and discussions have encouraged participation among the learners					
I am satisfied with how lectures facilitation and discussions are carried out					
Critical Thinking and questioning					
The teachers encourage critical thinking and questioning					

Critical Thinking encourages curiosity and enhances creativity					
Critical thinking has enhanced problem-solving skills among the learners					

8. How else do pedagogical approaches influence the performance of women owned SMEs projects in Loitokitok Sub County? Kenya.....
.....
.....

Section D: Types of adult training programmes

1. Kindly indicate your level of agreement with various statements on the types of adult education using five point Likert scale. Where SD denotes Strongly Disagree; D denotes Disagree; N denotes Neutral; A denotes Agree; SA denotes Strongly Agree.

Parameters	SD	D	N	A	SA
Apprenticeship forums					
Women who own SMEs projects participate in apprenticeship forums					
Women who own SMEs projects have acquired relevant skills through apprenticeship forums					
Coaching					
Coaching has helped women who own SMEs projects to build more meaningful relationships with customers					
Many women who own SMEs projects have benefited from coaching programs organized in the community					
I am satisfied with how coaching is conducted					
Mentorship programs					

Mentorship programs take place on regular basis					
Through mentorship programs, women who own SMEs projects have acquired adequate and relevant skills					
Contextual learning/ Skill based					
The teachers have adopted contextual learning					
Contextual learning help to store long term memory which will help learners to apply these memories to their job obligations					
Contextual learning inspires students to make connections between the knowledge and their real lives.					

2. How else do types of adult training programmes influence the performance of women owned small-scale and micro-enterprise projects in Loitokitok Sub County, Kenya.....
.....

Section E: Monitoring and Evaluation of Training

9. Kindly your level of agreement with statements on various statements on monitoring and evaluation of training using five point Likert scale. Where SD denotes Strongly Disagree; D denotes Disagree; N denotes Neutral; A denotes Agree; SA denotes Strongly Agree.

Parameters	SD	D	N	A	SA
Training effectiveness					
The performance of women owned SMEs projects has improved through training					
Women who own SMEs projects have acquired adequate knowledge and skills through training					
Task performance evaluation					
Women who own SMEs projects are able to communicate with the customers effectively					
The percentage of neglected tasks in Women owned SMEs projects has reduced					

Length of Training					
Training is delivered within the stipulated time frame					
Training takes longer time than expected.					
I am satisfied with the time taken during training					
Level of availability, access and provision					
The training is always available when needed					
It is very easy to access training					
Training is provided free of charge					

3. How else does monitoring and evaluation of training influence SMEs performance in Loitokitok Sub County, Kenya.....
.....
.....

Section G: Performance Women Owned SMEs Projects

1. Kindly indicate your level of agreement with various statements on the performance of Women Owned SMEs Projects using five point Likert scale. Where SD denotes Strongly Disagree; D denotes Disagree; N denotes Neutral; A denotes Agree; SA denotes Strongly Agree.

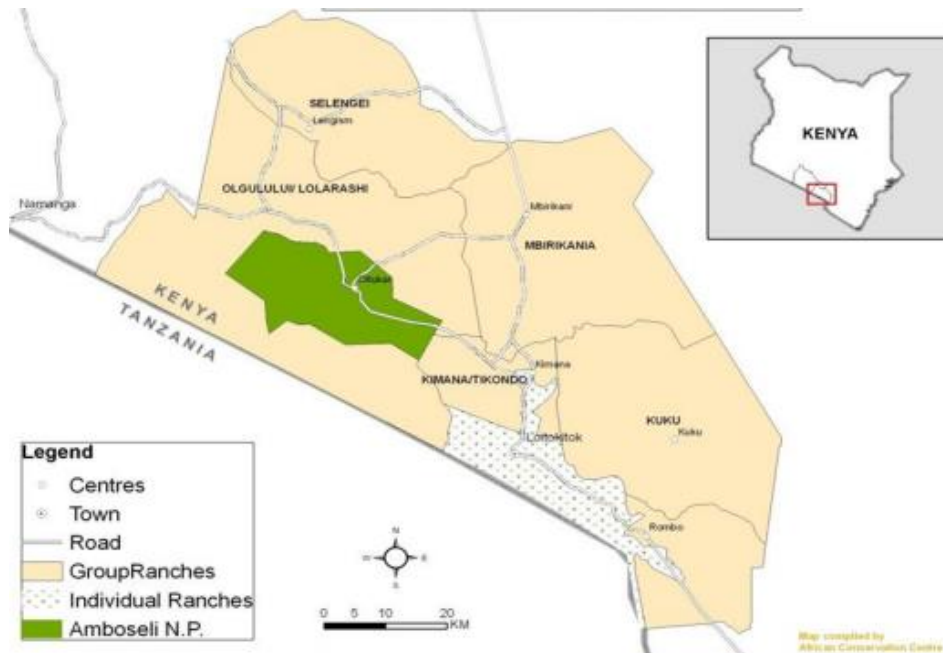
Statements	SD	D	N	A	SA
Innovation and Learning Perspective					
The SMEs have the ability to launch new products					
The women owned SMEs have penetrated new markets and increased revenues and margins					
Internal Business Perspective					
The SMEs have information systems that play an invaluable role in the business					

Unforeseen opportunities in women owned SMEs projects have been increasing over the years					
Financial Perspective					
The return on investment of women owned SMEs projects been increasing					
I am satisfied with the level of sales performance in women owned SMEs projects					
Customer Perspective					
The SMEs provide value to its customers					
The SMEs understand how satisfied the customers are with products or services					

Appendix III: Interview Guide for Department of Adult Continuing Education Officials

1. How do you rate the quality of training to the SMEs project owners in Loitokitok Sub County, Kenya?
2. Which pedagogical approaches have been used in women owned SMEs projects?
3. Which ways have been used to approach the women who own these small-scale and micro-enterprises?
4. Mention the different types of adult training programmes that have been used to assist the women in Loitokitok Sub County, Kenya?
5. How often do you conduct monitoring and evaluation of training?
6. How do you rate the performance of Women Owned SMEs Projects in your area?

Appendix IV: Study area Loitokitok – Sub County



Source: Africa Conservation Centre

Appendix V: Introduction Letter



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Our Ref: L50/35153/2019

November 30, 2022

National Commission for Science, Technology and Innovation
NACOSTI Headquarters
Upper Kabete, Off Waiyaki Way
P. O. Box 30623- 00100
NAIROBI.

RE: INTRODUCTION LETTER: JOSEPHINE NYAMBURA CHEGE

The above named is a registered Master of Project Planning and Management Student at the Faculty of Business and Management Sciences, University of Nairobi. She is conducting research on *"Adult and Continuing Education and Performance of Women Owned Small-Scale and Micro-Enterprise Projects In Iloitokitok Sub County, Kajiado County, Kenya."*

The purpose of this letter is to kindly request you to assist and facilitate the student with necessary data which forms an integral part of the Project.

The information and data required is needed for academic purposes only and will be treated in **Strict-Confidence**.

Your co-operation will be highly appreciated.

A handwritten signature and a circular official stamp of the Associate Dean, Faculty of Business and Management Sciences, University of Nairobi.

Philip Mukola (Mr.)
For: Associate Dean, GBS & R
Faculty of Business and Management Sciences

PM/mr

Appendix VI: Nacosti Research Permit

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 587599	Date of Issue: 28 January 2024
RESEARCH LICENSE	
	
<p>This is to Certify that Ms. Josephine Nyambura Chege of University of Nairobi, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev. 2014) in Kajjado on the topic: ADULT AND CONTINUING EDUCATION AND PERFORMANCE OF WOMEN OWNED SMALL-SCALE AND MICRO-ENTERPRISE PROJECTS IN LOSTOKITOK SUB COUNTY, KAJIADO COUNTY, KENYA for the period ending : 28 January 2024.</p>	
License No: NACOSTI/P/23/23256	
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