

**INFLUENCE OF WOMEN ENTERPRISE FUND TRAINING PROGRAM ON THE
GROWTH OF WOMEN OWNED BUSINESSES IN MOMBASA COUNTY, KENYA**

By

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DECLARATION

This research project report is my original work and has not been presented for the award of a degree in this or any other university.

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This research project report has been submitted for examination with my approval as the University Supervisor.

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DEDICATION

To the women benefitting from the WEF.

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LIST OF ABBREVIATIONS AND ACRONYMS

FGD –	Focus Group discussion
KRA –	Kenya Revenue Authority
MDG –	Millennium Development Goal
MSE –	Micro and Small Enterprise
MSME –	Micro Small and Medium Size Enterprise
SHG –	Self Help Group
SME –	Small and Medium Size Enterprise
WEF –	Women Enterprise Fund

ABSTRACT

The Women Enterprise Fund (WEF), a Kenya Government Initiative aims to develop and grow women-owned Micro, Small and Medium Enterprises (MSMEs). Eight years since its inception, it is imperative to establish whether the training provided by the WEF is achieving its objectives in influencing the growth of the women owned retail enterprises. This study was guided by three objectives: i) To assess how group cohesion as entrepreneurship training program influences growth of women owned business. ii) To assess how management practice as entrepreneurship training program influences growth of women owned business. iii) To assess how credit policing practice as entrepreneurship training program influences growth of women owned business. The findings of this research report can give valuable information to stakeholders involved in promotion of women owned enterprises, challenges faced will be understood, information collected will act as literature review for future academicians as well as the achievement of some of the key pillars of the vision 2030. The study utilized a descriptive survey design. The target population for the study was the women trained during the year 2010/2011, 2011/2012 and 2012/2013 financial years by the Coast region WEF office. The study sample comprised of 282 women in Mombasa County from 35 different trained groups. The study used questionnaire and focus group discussion with the members for data collection. The instruments validation exercise was done by the supervisor and a pilot study. Cronbach's Alpha was used to test reliability of the questionnaires used in the study. Raw data collected was organized into themes, grouped, interpreted and presented in frequency tables and cross tabulation. Data analysis was done for descriptive analysis using frequency percentages. The findings were summarized, discussed and conclusion made. The study established that the WEF training program was efficient in improving group cohesion but does not influence the group in increasing the number of activities the groups are involved in. The study also reports that after training there was a positive influence on record keeping as an average 30% increase in the respondents keeping different business records after the WEF training was recorded. This indicates improved management practices but the training had little influence on helping them with business planning documents. The study also established that even after the training around 50% of the respondents continue with the same trend in the credit limit, credit period and the restock level which indicates poor credit policing practices which the training was not able to influence. The researcher has given recommendations based on the conclusions that the women should be trained on how to make a meeting agenda, minutes and follow up of the minutes in the next meeting as this will allow them to have continuity and also make proper use of the meeting time. The researcher recommends entrepreneurial skills equipping programs to be incorporated more into the current curriculum as the training is more inclined on the WEF products. The researcher also recommends more customised training sessions as different groups have different business ventures. From the focus group discussions carried out by the researcher, it was found that the trainer of the WEF training program influenced the women into applying for the program, hence for further research the researcher suggest a study on the role of the trainer of the WEF training program on the influence of the growth of women owned business can be carried out.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Women entrepreneurship plays a critical role in the economic development of societies. In its smallest manifestation, it enhances livelihoods within the family while on larger and deeper levels, national wealth accrues. Though, for long, women entrepreneurs have low business performance compared to their male counterparts. This has been attributed to factors such as lack of credit, saving, education or training and social capital (Adhiambo, 2013). Entrepreneurship has become an important concept in the recent past in economic development all over the world. Let us briefly look at the global situation in women entrepreneurship.

In most countries within the European Union, women are creating a third of all new businesses. In 1996, (European Commission, 1997) 9.5% of the female workforce in Europe was self-employed. In northern Europe, 60% of new enterprises are born from unemployment and in the south it is 70%.

In the United States 16% of jobs are provided by women-owned small businesses, which alone contribute nearly three trillion dollars to the economy. In addition, their success rate is higher than that of other business segments, surpassing men-owned businesses in growth rate and rate of job creation, (Barbara, 2014).

Elsewhere in the world for example, sub-Saharan Africa and South Asia, 75% of agricultural producers are women. Small and medium-sized enterprises (SMEs) are the backbone of Singapore's economy, contributing 47% of the country's GDP and generating 62% of available jobs (SMU, 2008).

Looking closer to home in Ethiopia, according to the findings of Bekele and Worku (2008), women represent up to 30% of all SMEs owners in Ethiopia, yet have a 78% failure rate. These findings corroborate with Carr (1993), who found that very few women in Southern Africa applied for loans because they feared discrimination and also fear taking risks, and the high interest charged on loans. They also lacked both collateral and business and managerial

skills. Taking out a loan to buy equipment or rent premises is often too much of a risk for a woman who is ill Equipped with technical and managerial skills. Consequently, women tended to start small businesses requiring small amounts of capital. It is clear from the various studies done that women entrepreneurs are struggling and largely unsuccessful in their efforts.

According to Kiraka (2009), in the 1999 National Micro and Small Enterprise Baseline Survey, there were 612,848 women entrepreneurs (MSEs) in Kenya, which is 47.7% of the total, a percentage that closely mirrors their share of the labour force that is 46.7%. Women were more likely to be operating in the trade sector as high as 75%. With regard to their demographic distribution, about 80% of women entrepreneurs are in the 20 – 39 years age bracket, with the 40 – 49 age bracket representing about 18.5% of the entrepreneurs. Over 56% of the women entrepreneurs are married, and about 32% are single. A significant number of women entrepreneurs are also educated up to secondary school level at about 36%, while 34% have primary level education. Only about 3% are university graduates (ILO, 2008).

The Government of Kenya reports that there were 2.8 million MSEs in 2002, contributing to employment of 5.1 million people. If the proportion of women operators remained the same as it was in 1999 at 47.7 per cent, the estimated number of women MSEs in 2002 would be 1.3 million. If the employment share of their enterprises remained at 40 per cent, this means women could be generating as many as 2 million jobs for Kenyans (including themselves) (Stevenson & St-Onge, 2005).

1.1.1 Intervention with microfinance

In regards to the statistics above there was a need for an intervention. The introduction of microfinance institutions in the developing countries targeted groups that were poorer and in particular, income generating micro and medium sized enterprises. Kenya is among developing countries which faces similar problems. Microfinance, which emerged in response to the failure of the formal financial system to reach the poor, has been successful in reaching poor women through innovative measures to address gender - specific constraints.

Special fund concept that includes microfinance and the women enterprise fund were borne to bridge the gap. In Asia, the Association of Southeast Asian Nations (ASEAN) Foundation has supported regional programs to promote the role of women in development with financial

assistance from the government of Japan through the Japan-ASEAN Solidarity Fund. The foundation has also, in cooperation with the Asian Women in Cooperative Development Forum (AWCF), a resource centre and advocacy body on gender and cooperatives in Asia, worked for the development of women entrepreneurs in cooperatives and self-help groups in south East Asia (ASEAN Foundation).

In Rwanda, Women Guarantee Fund, established in 2009 by the Rwandan government, gives direct support to women's enterprises and micro entrepreneurs. This guarantee fund is managed by the National Bank of Rwanda and is meant to boost women in accessing finance for their income generating activities. Under this facility, economically active women but with no collateral and no credit record, are helped to access finance from Banque Populaire du Rwanda (BPR) National Bank of Rwanda. The Government has also adopted a five-year action plan for the promotion of women's employment.

Since its inception micro financing institutions who are among special fund agents have disbursed substantial amounts of money in the form of credit to specialized categories in Kenya of which Women Enterprise Fund, hereafter referred to as WEF is part. To address the needs of women to reduce the existing disparities between men and women, the government of Kenya initiated this WEF in 2006 (Republic of Kenya, 2006).

1.1.2 The Women Enterprise Fund

The Women Enterprise Fund - WEF is a Semi-Autonomous Government Agency in the Ministry of Devolution and Planning (formerly in the Ministry of Gender, Children & Social Development) established in August 2007. It was established through Legal Notice No. 147 Government Financial Management (Women Enterprise Fund) Regulations, 2007 towards the end of 2007 and began its operations in December of the same year. The WEF was established as a flagship project of Kenya Vision 2030. It is a step towards ensuring resources reach excluded women. It is also a demonstration of the Kenya Government's commitment to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. Successful execution of the Fund's mandate is supposed to address the existing hurdles women face in venturing and growing sustainable enterprises (Government of Kenya, 2009).

The vision of WEF is to socially and economically empower Kenyan women entrepreneurs for economic development, and its mission is to mobilise resources and offer access to

affordable credit and business support services to women entrepreneur. The core values of the WEF are: Integrity, Teamwork, Innovation, Courage and Respect for Diversity (Government of Kenya, 2009).

The services the WEF provide are: Training of women in business management skills; Linking the women group to larger enterprises; Marketing of goods/services of the women both locally and internationally. With regarding to its funding, the Fund receives 100% financial support from the Government of Kenya through the annual budgetary allocation. The target beneficiaries are Kenyan women aged 18 years and above, who may be organized in registered Self Help Groups (SHGs) or as individuals or companies owned by women. Men may also be members of the SHGs provided that 70% of the members are women who also hold all leadership positions.

They also have an on-going 5by20 program where the WEF has partnered with the Coca Cola. 5by20 is a program that targets to train 5 million women by the year 2020 on entrepreneurship. This program seeks to empower women by imparting to them business skills from capital development, product and business quality standards, financial literacy, profit recognition and marketing. Beneficiaries of the Fund throughout the country will be trained on business skills in order for them to utilize these skills in their businesses and hence be able to run profitable enterprises.

The loan amounts are given in different categories and the graduation principle applies as follows:

- First cycle – Ksh 100,000
- Second cycle – Ksh 200,000
- Third cycle – Ksh 350,000
- Final cycle – Ksh 500,000

The loan is interest free, with only 5% administrative fee and repayable within one year, with a grace period of one month. Within a span of four (4) years this commitment had been actualized in 2011 when the Fund emerged the winner of the Millennium Development Goals Award for outstanding achievement on promoting Gender Equality and Women Empowerment.

The WEF's presence provided Kenyan women with access to alternative financial services in order to strengthen their voices and bargaining power. The Government of Kenya's introduction of the WEF was geared towards creating affordable access to finance for

Kenya's women facing difficulties accessing existing micro finance institutions and banks. It is a step towards ensuring that funds reach the marginalized populations and women form part of this marginalized population. Microcredit is firmly associated with the poor women who are the principal borrowers and therefore the principal beneficiaries of such programmes. It is expected that the loans women will access as a result of the establishment of the WEF fund will have a positive impact on family welfare. Looking at statistics published on their website, the WEF fund provided loans to 170,307 women across the country during the 2011/12 financial year and, since inception in 2007/8, a total of 484,245 women have received loans. The Fund continues to train women in key areas. During 2011/12 11500 women were trained in entrepreneurship, and 310 in export trade. Fifty (50) women have been facilitated to participate in international markets. An additional Ksh 1.85 billion was disbursed through 83 active financial intermediaries. In total, approximately 704,026 beneficiaries from across the country accessed the fund (Republic of Kenya, 2013). This has allowed women to have access to loans thus positive impact on family welfare as a result of access to financial services. This study is more interested in finding out how effective is the training given to the women entrepreneurs before the loan application.

1.1.3 Entrepreneurship Training by the WEF

To help make the project even more successful, entrepreneurial training is provided by the WEF officers, which also is a major concern for the 5by20 program. There are tailor - made courses for specific groups on request and there are those that are general to cut across all group categories. The methodology of training is usually adult learning methods and the course is usually participative. When a group of minimum 10 is ready, they contact the officers in-charge in the offices in Department of Gender and Social Development, Coast Region offices located at the Provincial Headquarters-Mombasa, 2nd Floor, who then organise the trainers, the training modules for the three day training and also certificates which makes them eligible to access the fund. The topics offered in this basic training are to help with:

- i) Introduction to WEF products and services:- Here the women are given a general overview of the services provided by the WEF and the different products offered so that the women trained can make informed choices.

- ii) Strong group mobilization:- It is emphasized on collective investment of the fund provided for mutual benefits. Thus the benefits of working as a group are highlighted and how to keep each other motivated for their mutual growth.
- iii) Giving and collecting unpaid loans:- arrangements of loan payments are discussed, and procedures of default payment and penalties are also explained for transparency of the procedures.
- iv) Recording group financial activities:- Detailed record keeping methods are introduced. They are taught how to keep Cash book, Purchase Book, Inventory book, Expense record, Creditors record, Debtors record and Sales book.
- v) Writing a group constitution:- The women are guided to come up with their own group constitution highlighting the positions and duties of each member and the standard operating procedures of the group.
- vi) Generating business ideas: - The women are helped to improve on the ideas they have and provide alternatives or highlight other options which will make a more worthwhile enterprise with the funding.
- vii) Responsibilities and qualities of leaders and members of a group:- With regards to the group constitution, each member is made to understand their duties and their responsibilities according to the position they hold in the group.
- viii) Personal mission and vision towards Vision 2030:- the women are helped to have personal vision and mission which should be in relation to the group mission and vision.

At the end of the training the trainees are helped to fill in the loan application form as per the requisite in the application form which takes a month of processing as the committee on WEF sits once a month. Once the loan has been repaid, and before the second category principle is released a refresher training course is mandatory for eligibility.

Reading the WEF public accountability statement published in April 2013 where it highlighted the milestones that the fund has achieved since its inception. However, the statement also highlighted further issues that needed to be addressed to ensure that the fund remained on track. These issues include low financial literacy by the women borrowers, lack of self-confidence by women, weather related factors as most of the funds were invested in agricultural activities, cultural/religious factors and culture of “free things” from the government among others (Republic of Kenya, 2013). It is therefore clear from the statement

that training these women indeed can go a long way to improve their financial literacy to promote their business to newer heights.

1.2 Statement of the problem

The small and medium enterprises being the major agents of economic growth and employment, in Kenya, over 60% of small businesses of women are estimated to fail each year at start-up (Kenya National Bureau of Statistics, 2007). Thus the Government of Kenya conceived the idea of institutional financing, WEF, to provide women with access to finance for self-employment activities and entrepreneurial skills development as a way of addressing unemployment and poverty which essentially are women problems (GoK, 2009). Despite the introduction of WEF, according to Kimathi (2009), who observes that business skill especially among the women is still a challenge and many fail to take off even in the face of financial assistance. He further emphasizes that small businesses are held back by tough local conditions; some of them are unable to raise huge collaterals.

Given that the financial constrain among rural women entrepreneurs has been significantly eased by the emergence of group lending mechanism practiced by the WEF, Kenya stills ranks very low on the Doing Business Index. World Economies are ranked on their ease of doing business, from 1–189. A high ease of doing business ranking means the regulatory environment is more conducive to the starting and operation of a local firm. At the last benchmark done in June 2014 by the World Bank Group Kenya was at 136, down from 129 for the year 2013 from 122 in 2012. (Worldbank, 2014).

Studies have been done regarding the impact of WEF on women development (Osoro, 2013), their challenges (Adhiambo, 2013), and impact on new business start-ups (Kiraka, 2009). There has been no focus on the actual impact of the entrepreneurship trainings being provided by the WEF on the influence of the growth of women owned business more specifically on the practical application of the skills gained. WEF more specifically the Mombasa region has also not been able to undertake an impact assessment of the training they undertake such that this research was a first one and thus the research report can be very important to the regional office and more so the WEF project at large.

1.3 Purpose of the study

The purpose of the study was to study the influence of the entrepreneurship trainings undertaken by the WEF on the growth of women owned businesses in the Mombasa County that is the financial literacy skills they have been trained on by the WEF trainers and the cohesion among the trained group members.

1.4 Objectives of the study

The study sought to address the following objectives:

- i) To assess how group cohesion as entrepreneurship training program influences growth of women owned business.
- ii) To assess how management practice as entrepreneurship training program influences growth of women owned business.
- iii) To assess how credit policing practice as entrepreneurship training program influences growth of women owned business.

1.5 Research questions

The research questions for the study were:

- i) How has the entrepreneurship training given to the women by the WEF influenced group cohesion to improve growth of women owned business?
- ii) How has the entrepreneurship training given to women by the WEF influenced the business management practices to improve growth of women owned business?
- iii) How has the entrepreneurship training given by the WEF influenced the credit policing practices to improve growth of women owned business?

1.6 Significance of the study

The study provides a statistical quantification of the influence of WEF training on retail enterprises in Mombasa County, as well as contributes to literature and scholarly debate on this topic. Findings of the study can help WEF with the strengths and weaknesses of their training programs and can help to improve these trainings. The research can help the management of WEF know what they are doing that is working or what they doing best and how it can be enhanced for more results and also where the project is going wrong. WEF can be able to understand the outcomes of the training in terms of how much and how well is

learning applied, how effective the performance is and what obstacles and factors impede or enhance learning for good performance from the findings of this research report.

Secondly, this research report can also help the consultants who offer Business Development Services targeting entrepreneurs to enhance their programs. The community is the beneficiary of the capacity building programmes. The results of this research report can assist WEF to be able to offer better and relevant capacity development programmes which are demand driven and will actually benefit the community and the women in the group. The researcher also thinks that the findings of the study has given valuable information to stakeholders involved in promotion of women owned retail enterprises in Mombasa County through the women enterprise fund.

Thirdly, it yields information that may act as literature review for the future academicians who may write further research papers on related topics. Other development practitioners may use the recommendations there to either initiate or improve on similar programs like WEF. Furthermore, the results from the research report has generate information that will contribute towards achieving some of the key pillars in the Vision 2030 and MDGs of eradication of extreme poverty and issues to do with gender equality and women empowerment. Lastly the general public can benefit from the findings of the study for their general awareness and understanding on the operations of training of the fund.

1.7 Assumptions of the study

The study had assumed that WEF is available and its' utilization by the women groups on their enterprises in Mombasa County follow existing policies and guidelines which held true as the researcher was able to get data information from the WEF offices. The study had also assumed that there was an increase in financial literacy skills from the training by the participants and this was not held true as only few women improved on their record keeping skills. Another assumption also was that lack of these financial literacy skills limit the growth of the entrepreneurs businesses and this held true as a minimum respondents were able to increase in their number of business activities. The study too assumed that the trainers delivering the training are qualified and competent. This remains debatable as most trainers were diploma holders with few having a bachelor's degree.

1.8 Delimitation of the study

The study was limited to the WEF - Mombasa office as it was convenient to access by the researcher. The study involved only the participants of the entrepreneurship training undertaken in the Mombasa County organised by the WEF office of Coastal Region, which is responsible for 26 counties, of which Mombasa County is but one. The research project involved the participants of the entrepreneurship training undertaken in between the three financial year of 2010/11, 2011/12, 2012/13 in the Mombasa WEF office as studying groups. This duration was deemed strategic in that the time before this is too far for evaluation, and many things may have happened that may have affected the entrepreneurs so much that it would not be easy to clearly measure the actual effects of the entrepreneurship training by WEF. This was also the period that had the most trainees and of various diversities. On the other hand time after that was also too soon to see the effects since business processes takes time take off to get data on group cohesion. Only groups already in business prior to the training were considered to evaluate the training influence before and after the WEF training. The spatial scope includes all the six sub-counties of the Mombasa County, which are Kisauni, Likoni, Mvita, Jomvu, Nyali and Changamwe as the entrepreneurship trainings have been undertaken in all these Sub-Counties. This was done as the researcher used cluster sampling method to identify randomly sample groups from these sub-counties. This was done also to help assess whether there could be differentiated impact on the business growth on women group in the county, and the factors behind during a whole financial year. Another delimitation used by the researcher was the use of close-ended questionnaire rather than open ended questions. This was done for the ease of data analysis and interpretation.

1.9 Limitations of the study

One of the characteristics of MSMEs is their very diversity. Therefore, attempting to generalize from cases, or from a relatively small number of interviews in the focus group discussion, was problematic. This means that the results of this study may be quite unique to qualify for generalization on the effects of entrepreneurship training from WEF on the growth of women owned businesses. However, this study provides some important insights on entrepreneurship training programs design for positive outcomes on similar programs with similar setting.

Another limitation of this study was that like many other studies, in evaluations and impact assessments, the trainers' and educators' attention during the training was directed to the start-ups and self-employment being an objective and as an indicator for success. The focus on the fate of other types of learners in the training therefore was minimized. This study was not an exception as this limits the true influence of the training.

Some other major obstacles encountered in this study was that some of the information was a confidential in nature, which the respondents may deliberately refused to have given for fear of victimization such as by KRA. Some respondents were unwilling to respond to certain issues as required due to lack of seriousness or failure to know the importance of the study. The researcher tried to overcome this by stressing the importance of the study and assuring the respondents of the confidentiality of the information that they give. The researcher also tried to overcome the limitation by clearly explaining the purpose of the study and how it is going to be beneficial to them. Confidentiality of the information obtained was also emphasized on and assures provided.

1.10 Definition of significant terms

Credit policing: Clear guidelines that set the terms and conditions for supplying goods on credit, customer qualification criteria, procedure for making collections and also steps to be taken in case of customer delinquency. Indicators used to measure credit policing in this study were: stock inventory, credit period and credit limit.

Entrepreneurship Training Program: Entrepreneurship training is a workshop whose target group is entrepreneurs and those interested in doing business. It is held by the WEF for 3 days. It is designed to teach the building of knowledge and skills in preparation for starting a business and running a business.

Group Cohesion: extent to which the members of a group find staying together to be in mutual interest. Indicators used to measure group cohesion in this study were: group attendance, group motivation, frequency of group meetings and participation in number of activities.

Growth of Women Owned Business: The indicators to define this for the projects are recorded increase in sales, new customers for the business, new business ventures and asset growth.

Management Practices: The indicators to define management practice in this study were: business planning, marketing orientation and record keeping.

Women Enterprise Fund (WEF): WEF is a Semi-Autonomous Government Agency in the Ministry of Devolution and Planning established in August 2007. The WEF was established as a flagship project of Kenya Vision 2030. WEF is an agency that provides accessible and affordable credit to support women to start or expand business for wealth and employment creation.

1.11 Organization of the project report

The proposal is organized into three chapters. Chapter one covered the introductory part of the study. It also comprises of the background to the study; the statement of the problem; objective of the study and the significance of the study. Also highlights the assumptions, limitations and delimitations of the study. Chapter two covered the review of the available literature. The review of literature critically analyzed what has been done about the topic vis-à-vis the objectives. From the review of literature a knowledge gap that this study intended to fill was also identified. The chapter also comprises of the theoretical and the conceptual framework. Chapter three outlines the methodology and tools used in the study. It pointed out the research designs used in the study, areas of study, the target population, sample size and sampling procedures and data collection and analysis procedures. It also contains the pilot study which checks for reliability and validity of data collection tools. Chapter four dealt with the research findings and discussion as per the objectives of the study. Under each objective, data was presented as follows: brief description, presentation of the results, highlights of the results and lastly the interpretation and discussion of the results. Chapter five focuses on the summary of the findings. It outlines the main findings of the study as drawn from the results in chapter four. These findings are closely tied to the objectives of the study. This chapter also provides the conclusions as well as the recommendations from the study which were systematically drawn in terms of contribution to practice.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of related empirical and theoretical literature according to the following subheadings in relation to the study objective: Entrepreneurship training and new business start-ups, Assess effects of entrepreneurship training on management practices, Assessing credit policing using working capital and Entrepreneurship training and sales. Then it goes on to develop the conceptual framework and finally highlighting the gaps in the literature reviews.

2.2 Concept of Entrepreneurship training

Though many researchers to date including Curran and Stanworth (1995), Gibb (1998), Block and Stumpf (1992), have identified the need for evaluating entrepreneurship education and training programs, defining it remains aloof. Review of literature by the researcher shows that very few authors have attempted to directly define entrepreneurship training. For those that have done so, most of the times, have been caught up in conflicting sides of different entrepreneurship schools of thoughts. There is clearly no inherent common definition of entrepreneurship (Sexton & Bowman, 1991; Mwasalwiba, 2010).

In entrepreneurship training the researcher believes that there exists also a substantial variation in teaching methods. Entrepreneurship is taught to various target groups ranging from students to the unemployed and minority groups in the community. Nonetheless, the educators differ in not only the choice of subjects to be taught, they also have failed to substantiate the impact of most entrepreneurship programs mainly due to the absence of a generally accepted framework for evaluating and assessing the outcomes of the training process (Mwasalwiba, 2010).

The researcher thinks that while there has been much debate in the literature as to whether entrepreneurship can be taught, most commentators believe that at least some elements associated with the subject can be developed and enhanced via education and training

(Kantor, 1988; Saeed, 1996; Henry, Leitch & Hill, 2003). Researchers have observed that one of the most efficient means by which to evaluate programs is to assess the extent to which the programs' objectives have been met (Storey, 2000; McMullan, Chrisman & Vesper, 2001). It is vital, therefore, that entrepreneurship educators and trainers have a complete understanding of what they wish to achieve from a course or program from the outset, as this will have ramifications for its accurate assessment. Thus, the researcher agrees that with the objectives, content, structure and pedagogy of entrepreneurship programs inextricably linked with the issue of effectiveness, the debate surrounding the degree to which entrepreneurship can be successfully taught still continues (Henry, 2005).

A different characteristic encountered in entrepreneurship training is the low-level risk taking attitude as affecting women folk decision to get into business (Bovee, Thill & Mescon, 2007). Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic decision making process (Tripp, 2009). Also achievement motivation of the women folk was found less compared to male members (Belcourt, 2011). The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

In this study the researchers main objective was to determine whether the entrepreneurship training given allows for success of women enterprise is supported by the studies of Henry, (2005) that yes entrepreneurship training helps yet at the same time Mwasalbiwa (2010), indicates the trainers lack of perspective can also hinder the confidence in new entrepreneurs. Or is it the low level risk taking attitude, low level education or even the low achievement motivation in women that hinders them from growth in their business.

2.3 Entrepreneurship training and group cohesion

Group cohesiveness was chosen as a group factor due to its ambivalence. Although considerable research over the past 50 years has demonstrated the relationship between cohesiveness and performance, it is unclear whether or not cohesiveness would influence performance positively.

The researcher believes that the prominent way of thinking about groups is the *Input-Process-Output* framework, in which inputs (i.e., collective competency) combine to

influence intra-group processes (i.e., group cohesiveness), which in turn affect group performance. That is, competent members in highly cohesive groups engage in synergistic interaction creating better performance (Barrick et al., 1998). This context is also explained based on the social capital theory which indicates economic concepts of human capital. The social capital theory suggests that competent members in highly cohesive groups are not only willing to share their resources, but also willing to cooperate with others for mutual interests. Studies that have examined the relationship between cohesiveness and performance have generally shown an ambivalent link. For instance, Mullen and Copper's (1994), meta-analysis of the cohesion-performance effect reported that the average correlation between cohesion and performance was small but significant. However, another meta-analysis of the cohesion performance effect (Gulley, Devine, & Whitney, 1995) failed to clearly explain the relationship. Thus the interest of the researcher in the study is to see that the training given by the WEF as a tool to enable increase in cohesion in the mobilised group for entrepreneurial growth.

2.4 Entrepreneurship training and management practices

Little is known about the entrepreneurial learning and growth process in small and medium enterprises (SMEs). In addition the researcher thinks that there are prejudiced notions of the ability of these entrepreneurs, which are "perceived views" yet are now being challenged by the adoption of alternative research techniques. For example, a commonly expressed view of small firm owners is that they are assumed to be naive about planning and the development of strategy. Also poor record keeping and a lack of basic business management experience and skills hinder business growth (Macharia & Wanjiru, 1998). Similarly expressed is the view that such firms lack financial skills and understanding of financial information (Lawson, 2011) which the researcher thinks is the mainstay of a successful business venture. Many studies on women entrepreneurship have found that women tend to start ventures with little or no managerial knowledge and experience. Many women do not have business management skills (Atkinson & Messy, 2005). Forty percent of women entrepreneurs in a Canadian study reported they had not been trained on management of enterprises and neither did they have experiences in venture management. This lack of managerial skills/knowledge and experience in enterprise management correlated with significantly low profits (Belcourt, 2011).

It has been argued by some authors that the level and sophistication of networking activity affects quality of experiential learning of the entrepreneur (Shaw 1997; Szarka, 1990). The researcher thinks that development of networks in itself has externalities which include learning from the interaction of small firm entrepreneurs and hence change of behavior which agrees with Simmie (1997). Shaw (1997), using ethnographic methods, illustrates the importance of interaction and learning from the exchange process in close-knit networks of small firms in the printing industry. The entrepreneurial process, in such situations, can involve the adoption and adaptation of strategies that are modified after experience of the close-knit network that is characteristic of such an industry (Shaw, 1997).

According to Wangui (2012), in her research carried out in Nairobi among small manufacturing enterprises concluded that most MSE's remain small because they lack set missions and objectives for their businesses. It comes out distinctively that woman entrepreneur has to become a manager with management skills to get her objectives done from other people for her to be a success and adapt to sustain the business. The researcher thinks that this study has tried to establish if the entrepreneurship training given by the WEF trainer is adequate to be able to be a good manager with the business management skills.

2.5 Entrepreneurship training and credit policing

The importance of working capital management has been discussed by García-Teruel and Martínez-Solano (2007), and Thalassinos and Curtis (2005). Their findings demonstrate that managers can create value by reducing their inventories and the number of days for which their accounts are outstanding. Moreover, the researcher thinks shortening the cash conversion cycle also improves the firm's profitability.

The work of Akinwande (2010), averred that the management of working capital impacts on liquidity, investment portfolio and profitability. All these three factors are decisive in the growth or failure of a business. Hence, the researcher believes good performances in working capital management affects these decisive factors favourably and thus, contribute to growth and success of the business. His work is based on the theory that efficient management of working capital is very vital for a business survival. This is premised on the fact that having too much working capital signifies inefficiency, whereas too little cash at hand signifies that the survival of the business is shaky.

According to Abel (2008), who examined the impact of working capital management on cash holdings of small and medium-sized manufacturing enterprises in Sweden. The aim of his work was to theoretically derive significant factors relating to working capital management which have an influence on the cash level of SMEs. He tested these with a large sample of Swedish manufacturing SMEs. The researcher considers the theoretical framework of Abel's study consists of a treatise of motives for holding cash, working capital management and cash level. He discovered that efficient working capital is positively related to cash holding. Peel and Wilson (1996), researched the capital budgeting and working capital practices of small firms. Their results of the survey indicated that a relatively high proportion of small firms in the sample claimed to use quantitative capital budgeting and working capital techniques and to review various aspects of their companies' working capital. In addition, the researcher thinks that the firms which claimed to use the more sophisticated discounted cash flow capital budgeting techniques, or which had been active in terms of reducing stock levels or the debtors' credit period, on average tended to be more active in respect of working capital management practices.

Research done by Czarnitzki and Hottenrott (2011), analyzed the relation between working capital management and profitability of small and medium-sized enterprises in Germany and their research have shown that there is a non-monotonic (concave) relationship between working capital level and firm profitability, which indicates that SMEs have an optimal working capital level that maximizes their profitability. In addition, it confirmed that firms' profitability decreases as they move away from their optimal level.

In Kenya Osoro and Muturi (2013), in their study carried in Kisii County among small enterprises, established that working capital seems to be a big constraint for many business owners. Thus one of the objectives of the study was to assess the effect of practicing credit policing on the business performance which has the indicators of stock inventory, credit limits, and credit periods which all show good working capital. The literature had already established how good credit policing practices can be used as an indicator of business performance as capital is a scarce resource of the business project.

2.6 Entrepreneurship training and growth of business

To be able to improve on the sales the women entrepreneurs must be able to have a good marketing orientation as this is what determines their success in the business market niche. The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods.

As discussed earlier, studies with entrepreneurs revealed that SME strategic development and change occurs more not through organized or planned development but as a result of a combination of knowledge and reaction to critical events (Deakins & Freel, 1998). This indicates the importance of learning from experience for future development, although there are broad plans in place and the entrepreneurs have clear objectives concerning their role in the expanded company. Their research also revealed that the learning process in SMEs is a crucial part of the evolution of SMEs. The entrepreneur, through experience, acquires the ability to learn. They argue that this learning process is rarely planned; rather it is the result of a series of reactions to critical events in which the entrepreneur learns to process information, adjust strategy and make decisions to take specific directions. Therefore if during the training the women entrepreneurs are helped to get a better marketing orientation for their business they can be able to thrive.

In his work Kotler (1997), explicate that marketing-oriented women firms are always in a hunt for information pertaining to their markets and customers, which allows these entrepreneurs to stay close to their customers in terms of understanding their needs and responding meaningfully to the customer needs, which in return increase the business sales reflecting increased profitability. In the case of the WEF, the researcher considered it can be assumed advantageous as group mobilisation is so much better adept at networking in the market which should be good for their sales as there is also pool of different professional skills in the group where learning with entrepreneurship training is that in pre-start, through to early-stage development, and with later adjustment and development, the entrepreneur is forced to alter behaviour through experiential learning. Nascent entrepreneurs may change behaviour from participation in pre-entry courses, from having to deal with bank managers or other funders. Novice entrepreneurs may change behaviour as a result of dealing with

customers, suppliers or dealing with staff. Mature entrepreneurs may change behaviour as a result of a critical incident or through dealing with their extensive networks of contacts and suppliers.

In addition, the researcher found that these women entrepreneurs they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new market is a big deterrent and obstacle for many SMEs, in particular those women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNIDO, 2004).

The researcher found in another study done by Mano, Akote, Yoshino and Sonobe (2013), where in their assessments of the impacts of a management training program on the business performance of small enterprises in a metalworking cluster in Nairobi, Kenya, found out that while other training programs that did not teach KAIZEN had no positive effects on sales revenues, and also did not have positive impacts on profits. As a result, the KAIZEN training participants caught up with and overtook the non- KAIZEN training participants in terms of average sales revenues and average profits, respectively. This goes ahead to establish that the content taught in the training does matter on sales improvement as a measure of training effectiveness.

2.7 Theoretical framework

Bruce Tuckman (1965) proposed his very influential forming-storming-norming-performing model of how groups develop. The found that this study came out of a Naval Research think-tank where Irwin Altman had collected 50 studies on small group psychology which he turned over to Tuckman for analysis. Tuckman looked for a pattern that would explain the behaviour in all the groups. The model is particularly useful for trainers and WEF field officers. In the Forming phase, the group needs to be directed because it has no purpose or motivation of its own. During the troublesome Storming phase, coaches need to encourage tolerance and appreciation of each other's strengths. The coach can allow the team greater and greater freedom during the Norming phase and participates with the players rather than directing them. Delegation is the key to the Performing phase, since the team should be able

to run itself. Tuckman's theory comes from the Social approach, which looks out how people are shaped by their social circumstances.

Another theory is that people actually put in less effort when they realize they are in a group, because they think others will take up the slack. Some authors call this “social loafing”. An interesting view of social loafing involves the effects of culture. Simmel (1950) highlighted the effect of group size and composition on cohesiveness. He argued that group “solidarity decreases in the measure in which numerical increase involves the admission of heterogeneous individual elements”. Again, his theory bears directly on modern conceptions of entrepreneurial groups, particularly the tension between a desire for functional diversification and the interpersonal conflict that may result from team heterogeneity (Ensley, 1999).

Christopher Earley (1989), compared Americans with Chinese participants. He found that while the Americans lost motivation in larger groups, the Chinese did not. Earley terms this “social striving”. It may be explained by the competitive, individualistic culture in America that downplays the importance of group efforts, whereas China has a collectivist culture that puts the group above the individual. Other studies suggest that social loafing may affect men more than women. This is a very useful element that can be used for group mobilisation as successes are compared and used positively to encourage other group members or other independent groups. These various theoretical perceptions on group cohesion make it an ambivalent indicator of group mobilisation. Thus this study was interested in finding out how the dynamics of group cohesion will have an impact on growth of women entrepreneurs benefiting from the WEF training on strong group mobilisation.

Working capital is one of the best indicators of a company’s financial well-being, and its cheapest source of finance. Improving working capital requires a holistic approach to increase efficiency across the entire cash conversion cycle. Majorly the researcher believes in improving trade credit. There are many theories of trade credit, but few comprehensive empirical tests. The researcher focuses on small firms whose access to capital markets may be limited and finds evidence suggesting that firms use more trade credit when credit from financial institutions is unavailable. Suppliers lend to constrained firms because they have a comparative advantage in getting information about buyers, they can liquidate assets more

efficiently, and they have an implicit equity stake in the firms. The researcher firmly believes firms with better access to credit offer more trade credit.

The proponent of the marketing orientation theory was Kohli and Jaworski (1990), and Narver and Slater (1990), who investigated market orientation of the entrepreneurs. Market orientation focused on customer orientation targeting customers, critical analysis and understanding of competitors' orientation and integration of all functions within an enterprise to create superior inter-functional coordination (Narver & Slater, 1990). Providing superior customer value is critical for maximizing long-term profit and achieving competitive advantage (Kumar, Subramanian, & Yauger, 1998). Active integration of functional groups within the business to create superior value results in a behavioural culture that guides the way entrepreneurs think and act (Dobni & Luffman, 2003).

The literature clearly indicates that training allows the women to be aware of the marketing orientation but their growth in the business depends on their proficiency to be able to read and integrate into the market to get a superior value. And all this leads to better customer care and sales ultimately increasing profits. The study has tried to find how much of the training provided in terms of marketing orientation to improve on sales which was an indicator of growth.

2.8 Conceptual framework

According to Mugenda (2008), a conceptual framework is a hypothesized model portraying the relationship between variables graphically or diagrammatically. The Conceptual framework is basically an illustration of the relationships between the variables identified for the study. It shows the relationship between the independent and the dependent variables.

For this study the independent variables were business planning, management policies, credit policing and marketing orientation. They were influencing the dependent variable of growth of women owned businesses being measured in terms of sales growth, asset growth, new customers and number of business activities.

The moderating variables are the types of variables that affect the relationship between the independent and dependent variables by modifying the effect of the intervening variable(s). That factor which is measured, manipulated, or selected by the experimenter to discover

whether it modifies the relationship of the independent variable to an observed phenomenon. The level of education of the women entrepreneurs was a definite moderator in this study. Four years of tertiary education makes a difference in innovation and creativity in all aspects of enterprise. Thus the researcher in link with the work done by Kiraka (2009), wanted to find out how level of education of the women entrepreneurs may influence the training given by the WEF to promote the growth of business. The conceptual framework for the study done is represented in figure 1. The figure clearly indicates the variables for the study and the indicators for each variable.

INDEPENDENT VARIABLES

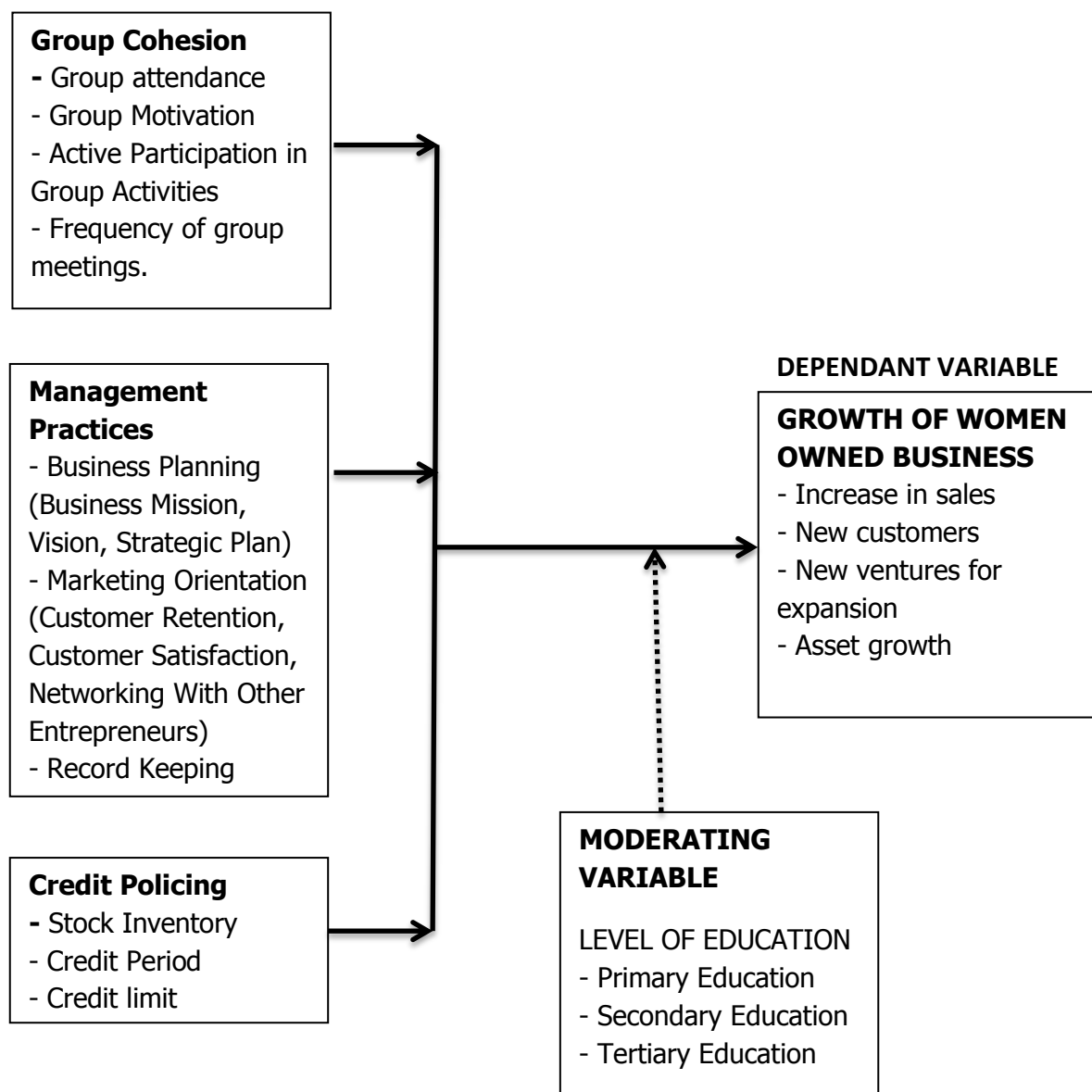


Figure 1: Conceptual framework of the linkages between variables in the study

2.9 Existing gaps

Table 2-1: Table showing the knowledge gaps identified for the study

Variable	Source	Finding	Gap
Group Cohesion	Barrick et al., (1998)	Competent members in highly cohesive groups engage in synergistic interaction creating better performance.	The previous studies are only done on business groups. There is little study done for after training on group mobilization to improve on group cohesion. Thus the study was done to determine whether the training given by WEF influence the group cohesion to improve the business performance.
	Mullen and Copper's (1994)	Meta-analysis of the cohesion-performance effect reported that the average correlation between cohesion and performance was small but significant.	
	Gulley, Devine, & Whitney, (1995)	Meta-analysis of the cohesion performance effect failed to clearly explain the relationship.	
Management Practices	Atkinson and Messy (2005)	In their study it was concluded that, many women entrepreneurs did not have business management skills.	The study was aimed at to find whether adequate training has been given on management practices to make the women entrepreneur's better managers.
	Wangui, (2012)	In the study carried in Nairobi among small manufacturing enterprises, concluded that most MSEs remain small because they lack set missions and objectives.	
	Macharia and Wanjiru, (1998)	Their study revealed that poor recordkeeping and a lack of basic business management experience and skills were major contributors to business failure.	
Credit Policing	Osoro and Muturi (2013)	In their study carried in Kisii County recently among small enterprises, established that working capital seems to be a big constraint for many business owners.	The study was aimed to find out how effective were the basic book keeping skills imparted to help the women entrepreneurs stay liquid.
Business Growth	Mano, Akote, Yoshino, Sonobe (2013),	Their study carried out in Nairobi, Kenya established that there was an impact of the management training on the business performance of small enterprises in a metalworking cluster.	The study was aimed to find out if there was an influence on the growth of women business of the training by the WEF.

2.10 Summary of the literature

The literature review has shown the works of other scholars on the variables that the researcher had identified as part of her variables. This had given the researcher an insight on what they find about the variables. As in the research gaps highlighted in table 2-1, it helps connect with other existing work. Many studies have been done regarding the WEF in term of challenges, access of funds by the women, for gender comparative studies in SMEs, in terms of sustainable microfinance strategy but little data is available to assess the impact of the entrepreneurship training. Also many studies have been done concerning entrepreneurship education and the impacts that it has on business. However, not many focus on the actual impact of the entrepreneurship trainings on business more specifically on the practical application of the skills gained. WEF has also not been able to undertake an impact assessment of the training they undertake such that this research has been the very first one and thus very important for the data bank.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section discusses the methodology that was employed in carrying out the study. The researcher has tried to identify the procedures and techniques which were used in the collection, processing and analysis of data. Specifically the following subsections have been included; Research Design, Target Population, Sampling Design and Sample Size, Data Collection and Data Collection Instruments, Data Collection Procedures, Data Analysis and lastly Ethical Considerations.

3.2 Research design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. This study adopted a descriptive survey research design. Descriptive survey research design is chosen because it involves collecting quantitative and qualitative data in order to answer questions or test hypotheses concerning the current status of the subjects of the study (Kerlinger, 2000). The researcher only reports what has happened or what is happening with no control over the variables. According to Mugenda and Mugenda (2003), also notes that the design seeks to identify the nature of factors involved in a given situation, determine the degree in which they exist and discover the links that exist between them. The research design was relevant in this study because it produces statistical information about aspects of training provided by the WEF especially the ever changing group dynamics and expanding of the businesses of women. It was aimed that the design will aid the researcher in examining the attitudes, opinions, perception and characteristics of women who were trained by the WEF. The design also enabled the researcher to undertake a desk study in which relevant literature was studied and field work was conducted to collect primary data using qualitative and quantitative data collection methods.

3.3 Target Population

According to Cooper and Schindler (2008), a population is the total collection of elements about which we wish to make some inferences. The idea is not far from Mugenda and Mugenda (2003), view as they define a population as the entire group of individuals, events or objects having a common observable characteristic. The target population in this case consisted of all the women who were trained by the WEF in the financial year of 2010/2011, 2011/2012 and 2012/2013. This period had been identified after close examination of the trainees' lists of the Mombasa WEF office. The time was chosen for being the most strategic and in line with the Government's calendar and is the financial year 2012/2013 was when they had the highest number of groups trained. Strategic in that the time before this is too far for evaluation, and many things may have happened that may have affected the entrepreneurs so much that it would not be easy to clearly measure the actual effects of the entrepreneurship training by WEF. This was also the period that had the most trainees and of various diversities. On the other hand time after that was also too soon to see the effects since business processes takes time take off to get data on group cohesion.

The target for the WEF office is to hold 4 trainings on average a month for every county. The training was done on a group size of minimum ten to fifteen women. Thus the target population for this research was gotten from the WEF office, Mombasa as in table 3-1:

Table 3-1 Table showing the details on target population from 2010/11, 2011/12 and 2012/13, Mombasa County.

Sub- County	Total groups trained	Total Women population trained
Changmwe	25	270
Jomvu	12	122
Kisauni	42	431
Likoni	36	368
Mvita	18	182
Nyali	11	115
Total	144	1488

3.4 Sample size and sampling procedure

In an ideal situation, data should be collected from the whole target population in Mombasa County. Since the population was too large and scattered, it was prohibitively expensive to use the whole population in the study. It was also not necessary and practical to make a list of the entire population especially for the members of the retail enterprises. Under these circumstances the sample size and sampling procedures were selected as follows:

3.4.1 Sample size

A good sample size should be able to ensure that the sample is representative of the entire population, (Mugenda & Mugenda, 2003). It has been recommended that at least 20%-30% sample is a good representation (Borg & Gall, 1989). It was not necessary and practical to make a list of the entire target population especially for the members of those who got trained. The researcher felt a 25% sample of 372 women would be adequate enough and conform within the stipulation of Borg and Gall (1989), for the research sample size.

3.4.2 Sampling Procedure

This study first applied the concept of cluster sampling to classify the Mombasa County into six Clusters (Sub-counties) of Kisauni, Likoni, Mvita, Nyali, Jomvu and Changamwe. Secondly, the study then applied random sampling criteria in each cluster (Sub-county) to identify any random women group that was trained by the WEF in the financial year of 2010/2011, 2011/2012 and 2012/2013 and their group members to get an average sample of 25% per county.

Table 3-2: Table showing how respondents for the study were sampled from Mombasa County

Sub-County	Target groups	Target population	Sample group per county	Sample size – 25%
Changamwe	25	270	6	67
Jomvu	12	122	3	30
Kisauni	42	431	10	108
Likoni	36	368	9	92
Mvita	18	182	4	46
Nyali	11	115	3	29
Total	144	1488	35	372

3.5 Research instruments

This research relied on primary data which was collected from respondents through a administering of a questionnaire of structured questions and Focus Group Discussion (FGD) with the group members. The researcher obtained an introductory letter from the University to collect data. The questionnaire was divided into sections in line with the research objectives. The questionnaire mainly contain closed-ended questions while the focus group discussion was be guided by structured questions in line with the study objective in themes. The FGD also helped gather the qualitative information that may have been left out by the questionnaire and at the same time validate or reinforce the information gathered by the questionnaire. Alongside the questionnaire and FGD guide, there was observation guide that assisted in collecting observational information such as the business records, operating business plan and the display of products and services.

3.5.1 Focused group discussion

Focused group discussion was conducted by the researcher after obtaining permission from the chairlady of the group. The researcher held the focus group discussion on one of the regular meetings the group held. All the group members present participated in the focused group discussion. The respondents were given adequate time to participate in the focused group discussion and explained to them that the information collected is private and confidential and the results would benefit them as they will be able to influence the training they are receiving from the WEF. This helped create an opportunity for the researcher to establish rapport with them to also help gather information for the research report.

3.5.2 Questionnaire:

The questionnaires were administered to the sampled group members on assumption that the respondent had basic formal education hence were able to read, interpret and answer the questions correctly and truthfully. The questions were presented in simple English language and where there was need, interpretation in Swahili or vernacular languages was provided by the research assistants working with the researcher.

3.6 Validity and reliability

The validity and the reliability for the research were tested using the pilot study as described below:

3.6.1 Pilot testing of the instruments

A pilot study was conducted to test the research instruments by administering the validated instruments to some respondents other than the sampled ones. Two women groups were involved in the pilot study. The results of the pilot study were able to confirm that the data collecting tools can answer the research questions, thus the instruments were then adopted for use in the study by the researcher.

3.6.2 Validity

In this study, validity of the research instruments started from the design stage. According to Leedy and Jeanne (2001), and Silverman (2005), content and construct validity is supposed to be established by referring the instruments for professional judgment to check whether it measures what it claims to measure. Thus, the researcher continuously sought the advice of her supervisor and other experts from the Department of Extra Mural Studies-Mombasa office, University of Nairobi to validate the data collection instruments. The corrections and suggestions were used to produce the final copy of the questionnaire.

3.6.3 Reliability

The reliability of an instrument is the degree of consistency with which a research instrument measures whatever it is intended to measure and yields consistent results. It refers to the extent to which findings from the study can be replicated by another researcher (Silverman, 2005). To test the internal consistency of the items listed on the instrument used, the Cronbach alpha coefficient was computed. Cronbach's alpha is a statistic coefficient (a value between 0 and 1) that is used to rate the reliability of an instrument such as a questionnaire.

This method randomly splits the data set into two and a score for each participant calculated from each half of the scale. If a scale is very reliable, respondents get same scores on either half of the scale so that, correlation of the two halves is very high. The advantage with using Cronbach's alpha is that the data is split into every possible way and the correlation coefficient for each split computed. The average of these coefficients is the value equivalent to this alpha. Thus Cronbach's alpha was used to test reliability of the questionnaires used in the study. A reliability correlation coefficient of +0.76 indicated a high degree of internal consistency among the data collected and hence the questionnaire was then used for data collection of the final study.

3.7 Data collection procedure

The researcher engaged the help of two research assistants and trained them on the use of instruments in order to assist the researcher in collection of data from the WEF trained women. Their training covered the background of the study, purpose and objectives of the study. They were familiar with the local dialect and the area. Then chairlady of each sampled group, whose contacts were gotten from the WEF office in Mombasa, was approached to provide preliminary information which guided the venue and accessibility of other group members to set the pace of filling the questionnaires for data collection. The respondents were given the questionnaires during their regular meetings and assistance was given where needed. After that a general focus group discussion was held to elaborate on the answers they had given in the questionnaires.

3.8 Data analysis

Data analysis is sought to fulfill research objectives and provide answers to the research questions. The choice of analysis procedure depends on how well the chosen techniques suited to the study objectives and scale of measurement of the variable in question. The researcher used both qualitative and quantitative methods of data analysis. Qualitative analysis was used to analyze the perception and attitudes data (non-numerical data) that was collected from the study. Raw data collected was edited, organized into themes, grouped, interpreted, and presented in frequency tables and cross tabulations. After analysis, data was summarized and discussed according to the research objectives. SPSS software was used to calculate Cronbach's alpha for reliability.

3.9 Ethical considerations

Before the administration of the questionnaire, the researcher sought permission to conduct the study from the School of Continuing and Distance Education. Informed consent was sought from all respondents before data collection (Bogdan & Biklen, 1998). The researcher made prior arrangements or booked appointments with the respondents to avoid inconveniencing them. The researcher also observed confidentiality of the data and individual names of the respondents of the study. All secondary materials in this research used their sources were provided to avoid plagiarism.

3.10 Operationalization of variables

Table 3-3: Table showing the operationalization of variables for the study

Objectives	Variable	Indicators	Measurement scale	Data analysis
To determine whether the training given enhanced the group cohesion.	Independent variable Group cohesion	Percentage group attendance; Frequency of group meeting; Group member motivation; Member participation in active group activities	Ordinal Ratio Interval	Descriptive data analysis
To assess the effects of the entrepreneurship training on the management practices of the business.	Independent variable Management practices	Business planning – mission, vision, strategic plan: Marketing orientation – customer retention, customer satisfaction, networking with other entrepreneurs. Record keeping – sales book, cash book, purchase book	Ordinal Ratio Interval Nominal	Descriptive data analysis
To assess the effect of practicing credit policing on the business working capital.	Independent variable Credit policing	Stock inventory Credit period Credit limit	Ordinal Ratio Interval Nominal	Descriptive data analysis
To establish whether the entrepreneurship training contributed to the business growth	Dependent variable Growth of business Group cohesion	Increase in sales New customers New ventures for expansion Application for tenders	Ordinal Ratio Interval Nominal	Descriptive data analysis

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the findings of the study which was analyzed, interpreted and discussed under thematic and sub thematic areas in line with study objectives, namely; group cohesion, management practices, credit policing and how it leads to business growth. The results are summarized in the following sub sections.

4.2 Response Return Rate

Out of the intended 372 respondents for the study, only 282 returned fully completed questionnaires and participated in the focus group discussion giving a response return rate of 75.8%. The data is summarized in the 4-1. The response rate was excellent and representative and conforms to Mugenda and Mugenda (2003), stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of over 70% is excellent. Thus response return rate of 75.8% was valid and reliable representation of the targeted population hence adequate for the study analysis.

Table 4-1: Table showing the response rate of the sample size from the questionnaire

Sub-County	Sample groups	Sample response population
Changamwe	6	47
Jomvu	3	17
Kisauni	10	85
Likoni	9	77
Mvita	4	33
Nyali	3	23
Total	35	282

4.3 Background information

In this section the researcher presents the findings on the number of groups trained by the WEF during the study period and the findings on the moderator variable of level of education.

4.3.1 Groups trained

The following data in table 4-2 was collected from the WEF offices on the number of trainings they did during the study period and what cycle the group was trained for. A total of 144 training had been held from the year 2010/11, 2011/12 and 2012/13 in Mombasa County. The distribution of these trainings in the sampling clusters of the sub-county is also represented as a cross tabulation against the loan cycle in the table 4-2 below:

Table 4-2: Table showing the number of groups trained in the study period in Mombasa County

Sub-Counties	Loan cycle				Total
	1 st Cycle	2 nd Cycle	3 rd Cycle	Final Cycle	
Changamwe	10	3	7	5	25
Jomvu	5	4	2	1	12
Kisauni	15	17	7	3	42
Likoni	9	12	10	5	36
Mvita	5	6	3	4	18
Nyali	3	5	3	-	11
Total	47	47	32	18	144

From the table 4-2 it can be seen that the majority of the groups are trained in the first and the second cycle of the WEF. Groups trained for the final cycle which has the highest amount of KSh. 500 000 had only a total number of 18 groups out of the 144 trained. Also looking at the Kisauni sub-county which has the highest number of groups trained at 42 yet only 3 groups were trained for the final cycle of the WEF. This behavior can be attributed to group heterogeneity as per the theoretical framework of Ensley (1999), where groups no longer work well after a while because of tension between desire for functional diversification and the interpersonal conflicts or to the low level of risk by the women entrepreneurs as established by Tripp (2009), rendering their enterprise not sustainable.

4.3.2 Level of education

To assess the influence of the training it is imperative for the trainer to know the level of education of the trainees to adjust the method of curriculum delivery. For this reason level of education had been used as moderating variable for the study. The respondents were asked to indicate their highest level of education in the questionnaire. The results have been summarized in the table 4-3:

Table 4-3: Table showing the level of education

Response	Frequency	Percentage
University	42	15
College	56	20
Vocational	53	19
Secondary	34	12
Primary	53	19
Below primary	40	14
Total	282	100

From the table 4-3 above it can be seen that the WEF program is being utilized by women of all levels of education. Also the researcher found that 33% of the respondent's level of education was primary level or below which agrees with the work done by Kiraka (2009), who reports 34% from his research. Furthermore in the same study done by Kiraka (2009), he reported only 3% women were graduates. In this research report the researcher found that 15% of the respondents were university graduates. This indicates a positive trend of graduate women taking initiatives as entrepreneurs. Therefore the vision of WEF to socially and economically empower Kenyan women entrepreneurs for economic development, and its mission is to mobilise resources and offer access to affordable credit and business support services to women entrepreneur is being supported by the program.

4.4 To assess how group cohesion as entrepreneurship training program influences growth of women owned business

One of the study objectives was to examine how group cohesion as entrepreneurship training program influences growth of women owned business. In order to establish the influence of the respondents by group cohesion the study obtained response on: group attendance, group motivation, participation in different number of activities and frequency of group meeting.

4.4.1 Frequency of group meeting

The respondents were asked to indicate how often they meet as a group. The responses are summarised in the table 4-4.

Table 4-4: Frequency of group meeting

Response	Frequency	Percentage	<i>c.f</i>
Weekly	34	12	12
Every 2 weeks	102	36	48
Monthly	127	45	93
Every 2 months	19	7	100
Every 6 months	-	-	100
Total	282	100	100

It can be seen from the table 4-4 above that over 93% of the meetings happens at least once a month or less. This is a good percentage to show the willingness of the members to be a more cohesive group.

4.4.2 Participation in group activities

The respondents were asked to indicate the number of business activities they were involved in before the WEF training and how many business activities they were involved in after the WEF training. After the training majority of the groups failed to increase the number of activities the group was involved in. Data in table 4.5 shows that the 7% groups found it easier to move from only one activity to two activities after the training. Only 6% of the respondents were involved in four activities. This is a clear indication that the women in the WEF program are only involved on low scale business. The percentage change in different number of activities was noted and the data summary is presented in the table 4-5.

Table 4-5: Table showing the number of activities the women were involved in before and after the training

Response	1 Activity	2 Activities	3 Activities	4 Activities	5 Activities	Percentage
Before WEF training	45% (127)	32% (90)	14% (48)	6% (17)	-	100% (282)
After WEF training	36% (104)	39% (110)	19% (54)	6% (17)	-	100% (282)
Change in %	-9% (26)	+7% (20)	+5% (14)	-	-	

When the women in the focus group discussion were asked if they had expanded as a business by additional asset acquisition or upgrading asset after the WEF training only 59 (21%) women said yes the other reported they had not acquired new assets or upgraded as seen in table 4-6. Thus this relates to the data in the table 4-5 as also only around 34 respondents reported an increase in the level of activities.

Table 4-6: Table showing data on asset growth

Response	Frequency	Percentage
Yes	59	21
No	223	79
Total	282	100

4.4.3 Group attendance and motivation

In order to determine the composition of program beneficiaries by group attendance, the study asked the respondent chairladies to indicate the total group number and the average attendance during group meetings. And in order to determine the composition of program beneficiaries by group motivation, the study asked the respondents to indicate if the group member motivated each other to attend the meetings. The responses were analysed in the cross tabulation in table 4-7:

Table 4-7: Table showing group attendance by motivation

Response	Motivation		Total
	Yes	No	
Regular attendance	65%(183)	13% (37)	78% (220)
Irregular attendance	2% (6)	20% (56)	22% (62)
Total	67% (189)	33% (93)	100% (282)

From the table 4-7 a total of 220 (78%) of the respondents attend WEF group meetings regularly and 62 (22%) do not attend the meetings regularly. Majority of the women responded 189 (67%) that they get motivation from each other to improve on their business. They also motivate to attend meetings thus the high frequency 65% (183) recorded.

The respondents were also asked in the focus group discussion that if they think working as a group has helped them increase their sales, get new customers, invest in new ventures and attain new assets due to the training program content. This was to identify if working as part of a cohesive group was having an influence on their business growth. The results were summarised as below:

Table 4-8: Table showing members expectation from the WEF training on group cohesion

Response	Frequency	Percentage
Exceeded	127	45
Met	79	28
Nearly met	59	21
Missed	17	6
Total	282	100

From the table 4-8 it is clearly seen that the training delivery on group cohesion was good with a high number of women 127 (45%) reporting the training exceeded their expectation. 79 (28%) of the women expectation were met, 59 (21%) of the women expectation were nearly met and for 6% the training missed out their expectation.

4.5 To assess how management practice as entrepreneurship training program influence growth of women owned business.

Another one of the study objectives was to examine how management practice as entrepreneurship training program influences growth of women owned business. In order to establish the influence of the respondents by management practices the study obtained responses on business planning, marketing orientation and record keeping:

4.5.1 Business planning

The respondents were requested to answer the question on whether they had mission, vision and strategic plan before the training and if they did have them after the training by the WEF for those who did not have it before the training.

Table 4-9: Table showing frequency of Business Planning documents

Responses	Before WEF training		After WEF training	
	Yes	No	Yes	No
Vision Statement	9% (25)	91% (257)	21% (59)	79% (223)
Mission Statement	32% (90)	68% (192)	36% (101)	64% (181)
Strategic plan	45% (127)	55% (155)	63% (178)	37% (104)

According to the table 4-9 above very few respondents had the business planning documents with the common being the strategic plan 45% before the WEF training. After the training it was slightly improved with the vision statement at 21%, mission statement at 36% and the strategic plan at 63%. The women seem not to have benefitted much on these from the training. This agrees with Wangui (2012), in her research carried out in Nairobi among small manufacturing enterprises concluded that most MSE's remain small because they lack set missions and objectives for their businesses.

If the respondents already had had mission, vision and strategic plan before the training, then they were asked if they were able to make improvements to them. Only participants who answered yes to question 10 in the questionnaire were considered for this analysis. Their results are summarised in table 4-10 below:

Table 4-10: Table showing improvement on the Mission, vision and strategic plan after the training

Responses	Before WEF training	Improved After WEF training	
	frequency	Yes	No
Vision Statement	25	20 (80%)	5 (20%)
Mission Statement	90	56(62%)	34 (38%)
Strategic plan	127	79 (63%)	48 (37%)

From the table 4-10 total of 80% of the women who had the Vision statement prior to the training were able to improve on it after the training. Similarly 62% and 63% women were able to improve on their mission statement and the strategic plan respectively. This indicates willingness in the women respondents for improvement.

4.5.2 Marketing orientation

The respondents were asked if their marketing had been improved after the WEF training and also how well they are now able to retain their customers. They were asked to indicate if it had gotten much better, stayed the same, gotten worse or are unsure of their answer. The results are summarised in the table 4-11 below:

Table 4-11: Table representing the marketing

Response	Gotten much better	Stayed the same	Gotten worse	Unsure	Percentage
Change in marketing after the WEF training	32% (90)	42% (118)	5% (14)	21% (59)	100% (282)
Change in customer retention after WEF training	31% (87)	47% (133)	4% (12)	18% (51)	100% (282)

Majority of the respondents as from table 4-11 claimed that the marketing of their product (42%) and customer retention (47%) has remained the same after the WEF training. It is a positive sign that only 5% claimed that their marketing got worse and 4% that their customer

retention went down while 90 (32%) and 87 (31%) claimed that their marketing and customer retention had gotten much better.

4.5.3 New customer

As an indicator of good management practice getting new customers and practice of customer satisfaction is vital. Thus the respondents were asked if they were able to get new customers and if their customers were well satisfied. The results have been analysed in the table 4-12. With 144 (51%) reporting an increase in customers after the training and 138 (49%) reporting no new customers, it is interesting to note that the customer satisfaction frequency at 204 (72%) is on the higher side. At the same time the researcher notes that only 13% (36) of the respondents did not have satisfied customers neither did the respondents to have any new customers. From the FGD the researcher found that some of these respondents claimed lack of strategic placement of the business premise while others were unsure. This shows potential for growth as seen from the statistic in the table 4-12.

Table 4-12: Table showing data representing new customer and customer satisfaction

Responses	New Customer		Total
	Yes	No	
Customer Satisfaction	Yes	36% (102)	72% (204)
	No	15% (42)	28% (78)
Total		51% (144)	100% (282)

4.5.4 Record keeping

Record keeping is very essential for every business venture. Therefore the respondents were asked if they kept these records: cash book, purchase book, inventory book, expense book, creditor record, debtor record and sales book. The respondents were advised to identify the records they were keeping before the training and the records they started keeping after the WEF training. Their responses are summarised in the table 4-13 and the changes from before the training and after:

Table 4-13: Table showing data on record keeping

Response	Before attending the WEF training	After attending the WEF training	Percentage change from before and after
Cash Book	32% (90)	56% (158)	+24% (68)
Purchase Book	28% (79)	38% (107)	+12% (28)
Inventory Book	12% (34)	42% (118)	+30% (84)
Expense Book	12% (34)	36% (101)	+24% (67)
Creditors Record	5% (14)	25% (71)	+20% (57)
Debtors Record	5% (14)	34% (99)	+29% (85)
Sales Book	65% (183)	72% (203)	+7% (20)

From the results in the table 4-13 above, there is a positive trend in the improvement in the record keeping practice by the respondents. Apart from the sales book which was kept by the majority respondents 230 (72%) was found to be the most common of all the records whereas other records were reported to be maintained by the respondents on an average of below 50%. It was noted in the literature that poor record keeping and a lack of basic business management experience and skills hinders growth of business. This result agrees with the research done by Macharia and Wanjiru, (1998).

The respondents were also asked in the FGD that if the WEF training had helped them increase their sales, get new customers, invest in new ventures and attain new assets due to the training program content of their program curriculum. This was to identify if having good management practice was having an influence on their business growth. Most of the respondents in the FGD were very unsure how to respond to this as they felt waste of effort in record keeping when they should be concentrating on making sales. The results were summarised in table 4-14 below:

Table 4-14: Table showing members expectation from the WEF training on management practice

Response	Frequency	Percentage
Exceeded	42	15
Met	76	27
Nearly met	93	33
Missed	71	25
Total	282	100

The results from the table 4-14 above indicates that the WEF training was able to exceed and meet the expectation of only 42 (15%) and 76 (27%) of women respectively which is in total only 42%. 93 (33%) of the women expectation were nearly met and for 25% the training missed out their expectation. This could be attributed to one third of the respondents having an education level of below primary level.

4.6 To assess how credit policing practice as entrepreneurship training program influences growth of women owned business.

Another one of the study objectives was to examine how credit policing practice as entrepreneurship training program influences growth of women owned business. In order to establish the influence of the respondents by credit policing the study obtained responses on: stock inventory, credit period and credit limit.

4.6.1 Sales on credit

The respondents were asked if they sold goods on credit or not in the questionnaire. They were to answer yes or no. their responses are summarized in the table 4-15 below:

Table 4-15: Table showing women practicing sales on credit

Response	Frequency	Percentage
Yes	189	67
No	93	33
Total	282	100

Majority of the respondents 189 (67%) reported to practice sales on credit and 93 (33%) do not do sales on credit from table 4-15.

The 189 respondents from table 4-15 who said that they did practice sales on credit were then asked to identify if their practice of providing credit limit, credit period and restock level after the training were increased, reduced or remained the same. Their responses have been summarized in the table 4-16 below:

Table 4-16: Table showing responses of credit limit, credit period and restock level

Responses	Increased	Same	Reduced	Total
Credit limit	-	52% (98)	48% (91)	100% (189)
Credit period	2% (4)	42% (79)	56% (110)	100% (189)
Restock level	-	63% (120)	37% (69)	100% (189)

The results in the table 4-16 above show that around 50% of respondents remained at the same limits for the credit limit 98 (52%), credit period 79 (42%) and the restock level 120 (63%). This could be that they were already operating at convenient limits before the training. Effort can be seen in the readjustment of these levels in reducing them which indicates improved working capital.

4.6.2 Credit policing

The respondents were also asked in the focus group discussion that if they think the training they got from the WEF training program for working at better credit limits has helped them increase their sales, get new customers, invest in new ventures and attain new assets due to the training program content. This was to identify if practicing credit policing was having an influence on their business growth. From the table 4-17 it can be seen that the training delivery on credit policing had a frequency of 12 (34%) women reporting the training exceeded their expectation. 96 (34%) of the women expectation were met, 116 (41%) of the women expectation were nearly met and for 36 (13%) the training missed out their expectation.

Table 4-17: Table showing members expectations on credit policing practice

Response	Frequency	Percentage
Exceeded	34	12
Met	96	34
Nearly met	116	41
Missed	36	13
Total	282	100

4.6.3 Credit policing and sales

In the focus group discussion the researcher asked the respondents in the group how they would compare their sales from the business from before and after attending the WEF training program. The researcher used the theme of increased, remained same and reduced to record their responses. The respondents were then asked to identify the most contributing factor to the result of their sales. The researcher recorded the responses as the skills they gained from the WEF training, the season was good/ demand for my products has increased, the economy was doing well thus their customers were buying more. The results were summarized in the table 4-18 below:

Table 4-18: Table showing changes in sales after the WEF training and suggested reasons

Responses	Sales			Total	
	Increased	Same	Reduced		
Reasons for the trend in the sales	The skills I gained from the WEF training	8% (20)	27% (80)	2% (4)	37% (104)
	The season is good/ demand for my products has increased	20% (58)	6 % (15)	7% (23)	34% (96)
	The economy is doing well	14% (40)	9% (26)	6% (16)	29% (82)
Total	42% (118)	43% (121)	15% (43)	100% (282)	

A total of 118 (42%) reported sales increase, 121 (43%) reported that their sales remained the same after the training while 43 (15%) respondents said that they recorded a reduction in the number of their sales. The result shows 80 (27%) respondents claim that their sales remained

the same and not increase because of their lack of business skills. This tends to point that the training was not effective and has no influence on their sales increase. Again looking at it only a small percentage of 8% respondents claimed to have increased their sales because of the WEF training. Also 58 (20%) respondents recorded an increase in sales because of the season. This can be explained by the fact that majority of the group funded by the WEF are involved with agriculture and are not sustainable throughout the year and the same was claimed by the respondents in the FGD. 29% of the sales was attributed to the effect of economy and explained as this was the spending power of their customers. Many respondents in the FGD claimed that their customers would bargain too much to bring the pricing down to make a sale and after a full day of recording no sales they are forced to sell at low prices to at least get some money.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the research summary of findings, discussions, conclusions and suggests recommendations for improvement and further studies.

5.2 Summary of findings

The researcher sought to investigate the influence of women enterprise fund training program on the growth of women owned businesses in Mombasa County. The variables investigated were the group cohesion, management practices and credit policing. The summary of the findings is summarised as per individual research objectives.

5.2.1 To assess how group cohesion as entrepreneurship training program influences growth of women owned business.

As described in the literature review group cohesion is very ambivalent. Even with the high frequency of regular attendance 78% and group motivation 67% with frequent meetings of monthly 48% as a group after the training the recorded growth was in terms of increased sales by only 42%, purchase of new assets was minimal at 21% and increase in number of activities was 8% which is very small. This result agrees with the meta-analysis of the cohesion performance effect done by Gulley, Devine, and Whitney (1995), which failed to clearly explain the relationship. Thus the group cohesion here is it because of women from the same locality or as a result of good training cannot be established. Also only 8% of women showed increase in number of activities thus again no influence can be marked. This result agrees also with Bevee, Thill and Mescon (2007), who identify women as low risk takers thus no sustainable growth.

5.2.2 To assess how management practice as entrepreneurship training program influences growth of women owned business.

Many women do not have the business planning documents of the Vision statement 79%, the Mission statement 64% and the business strategic plan 37%. This result conform to the study done by Wangui (2012), who found that small business remain small because of their mission and objectives for their business. Also it clearly indicates that there has been no much influence of the training as also record keeping percentage only increased by an average of 23% of the women. It can be concluded that with one third of the women in the sample population education level that the women indeed to lack significant skills for the business management practices and the training offered has not been able to make a dent in reducing that discrepancy.

5.2.3 To assess how credit policing practice as entrepreneurship training program influences growth of women owned business

Having a good working capital ratio is significant to the sustainability of the enterprise. During the training the women are guided on appropriate credit limit, credit period and restock level. From the data collected only about less than 50% of the women were able to readjust their credit limit, credit period and restocking levels to reduced level as this significantly frees up the cash flow. Also the number of groups going for the final round was only 18 out of the 144 groups trained during the study period. A clear indication that most of the business ventures were not sustainable to complete the whole cycle. Thus we can say that the training has had an influence on the credit policing that was being practiced by the women before the WEF training though much is left desired to make these businesses sustainable.

5.3 Discussion

The researcher from the data collected was able to hold the following discussion as per individual objectives of the research study.

5.3.1 To assess how group cohesion as entrepreneurship training program influences growth of women owned business

It was found that the frequency for the meeting was high, regular and also the group members were motivating each other. Over 93% of the meetings happen at least once a month or less. This is good percentage to show the willingness of the members to be a more cohesive group. A total of 220 (78%) of the respondents attend WEF group meetings regularly and 62 (22%) do not attend the meetings regularly. Majority of the women responded 189 (67%) that they

get motivation from each other to improve on their business. They also motivate to attend meetings thus the high frequency 78% recorded. After the training majority of the groups failed to increase the number of activities the group was involved in. also the frequency was high of the respondents with a minimum of primary education and below 33%. This result agree with the study done by Tripp (2009), who established low level of education provides low level self confidence in business growth. Data collected shows that only 7% of the groups found it easier to move from only one activity to two activities after the training. Only 6% of the respondents were involved in four activities. This is a clear indication that the women in the WEF program are only involved on low scale business. This result agrees also with Bevee, Thill and Mescon, (2007), who identify women as low risk takers thus no sustainable growth When the women in the focus group discussion were asked if they had expanded as a business by additional asset acquisition or upgrading asset after the WEF training only 59 (21%) women said yes the other reported they had not acquired new assets or upgraded. Thus this relates that only around 30 women reported an increase in the level of activities. this can be attributed by the theoretical framework of Ensley (1999), which claims that group heterogeneity can bring tension between desire for functional diversification and the interpersonal conflicts. Also the group cohesion is not influencing their growth. When comparing this with the sales, only 20 respondents reported an increase in sales because of the skills they gained from the WEF training even though they had been working well as a cohesive group.

5.3.2 To assess how management practice as entrepreneurship training program influences growth of women owned business.

Very few respondents had the business planning documents with the common being the strategic plan 45% before the WEF training. After the training it was slightly improved with the vision statement at 21%, mission statement at 36% and the strategic plan at 63%. The women seem not to have benefitted much on these from the training. This agrees with Wangui (2012), in her research carried out in Nairobi among small manufacturing enterprises concluded that most MSE's remain small because they lack set missions and objectives for their businesses. Total of 80% of the women who had the Vision statement prior to the training were able to improve on it after the training. Similarly 62% and 63% women were able to improve on their mission statement and the strategic plan respectively. This indicated willingness in the respondents for improvement. Majority of the respondents claimed that the marketing of their product (42%) and customer retention (47%) has remained the same after

the WEF training. It is a positive sign that only 5% claimed that their marketing got worse and 4% that their customer retention went down while 90 (32%) and 87 (31%) claimed that their marketing and customer retention had gotten much better. This shows that little but sure effort is being made by the trainers in improving the women of the WEF fund. As an indicator of growth new customers are essential. With 144 (51%) reporting an increase in customers after the training and 138 (49%) reporting no new customers, it is interesting to note that the customer satisfaction frequency at 203 (72%) is on the higher side. This shows potential for growth. There was a positive relation in the improvement in the record keeping practice by the respondents. Also during the focus group discussion the respondents seem not to be so at ease when talking of record keeping. Apart from the sales book which was kept by 230 (72%) which was most common all the records were reported on average below 50%. It was noted in the literature that poor record keeping and a lack of basic business management experience and skills hinders growth of business. This result agrees with the research done by Macharia and Wanjiru (1998). The lack of proper management could be a reason for poor customer satisfaction as even though respondents who reported an increase in the sales from new customers only 36% reported customer satisfaction. This holds with the work of Kumar, Subramaniam and Yauger (1998), who found that providing superior customer value is critical for maximizing long term profit. Meaning the respondents worked on their customer value they could improve their customer satisfaction which could lead to growth in their businesses.

5.3.3 To assess how credit policing practice as entrepreneurship training program influences growth of women owned business.

From the data it was realized majority of the respondents 189 (67%) reported to practice sales on credit and 93 (33%) do not do sales on credit. The 189 respondents who said that they did practice sales on credit were then asked to identify if their practice of providing credit limit, credit period and restock level after the training were increased, reduced or remained the same. The results showed that more than 50% of respondents remained at the same limits for the credit limit 98 (52%), credit period 79 (42%) and the restock level 120 (63%). This could be that they were already operating at convenient limits before the training. Or they do not appreciate the efficiency of good working capital this agrees with the study done by Osoro and Muturi (2013). In their study carried in Kisii County among small enterprises, established that working capital seems to be a big constraint for many business owners. In this study it can be seen that they not practice correct limits of the trade credits. Effort can be

seen in the readjustment of these levels in reducing them which indicates improved working capital. But many groups during the focus group session were wishing to see practical application of practicing these credit limits. They claimed that they did not understand why limit their sales when that would mean reduced profits. And because of their poor understanding of working capital the women are not able to increase in new business activities as established earlier and also improve on their asset gain as only 21% of the respondents reported any asset gain.

5.4 Conclusion

The WEF program has made deliberate steps towards empowering women since it focuses on the female gender more than their counter parts. However it will be unwise to think that this is all that is needed for community development to be realised as their ventures fail to be sustainable.

5.4.1 To assess how group cohesion as entrepreneurship training program influences growth of women owned business.

The WEF training program made deliberate steps toward improving group cohesion yet it failed to reflect this in terms of improving their sales, asset acquisition, and increase in the number of business activities. Thus it can be concluded that the WEF training has had an influence on group cohesion yet not parallel business growth.

5.4.2 To assess how management practice as entrepreneurship training program influences growth of women owned business.

Contributing to the fact that a third of the respondent's education level was at primary and below the reflection in the results of poor management practice by the respondents is evidence enough. This is a clear indication that the WEF training has tried to make an effort but there was no substantial improvement in the management practices to influence the growth of women owned businesses. Those who improved attributed their growth to season and the current economy.

5.4.3 To assess how credit policing practice as entrepreneurship training program influences growth of women owned business.

From the data collected it can be concluded that some respondents tried to make an honest effort to change their credit limit, credit period and restock order level but the majority continued with same limits as before the training. Therefore we can say that the WEF training

has influenced the credit policing but not considerably. There is much improvement needed or perhaps even a different approach during the training making it a meaning practice for the women entrepreneurs.

5.5 Recommendation

The WEF program in Mombasa County is a success and there is no sign that it will end any time soon. All this is because it is a successful program and has tried to create the desired results and outcomes in women empowerment as envisioned. Findings have shown that the WEF training program has left a lot to be desired in its preparation of the women to be entrepreneurs in Mombasa County. Also the training is not helping the women to be sustainable entrepreneurs. Thus the researcher makes the following recommendations:

5.5.1 To assess how group cohesion as entrepreneurship training program influences growth of women owned business.

With more than seventy per cent meeting logging regular attendance and more than eighty per cent in frequency of the meeting, yet the women are not reflecting growth. This is a clear indication that the meeting duration is not being used purposefully. Thus the researcher recommends that the women should be trained on how to make a meeting agenda, minutes and follow up of the minutes in the next meeting. This will allow them to have continuity and also make proper use of the meeting time.

5.5.2 To assess how management practice as entrepreneurship training program influences growth of women owned business.

The researcher recommends entrepreneurial skills equipping programs to be incorporated more into the current curriculum to ensure that women are educated so that they can be equipped with business operation skills to manage, control and run their businesses properly which at present is catered by foot trainers. This program can aid the training where major emphasis is on the WEF rules and regulations and the product marketing. The research also recommends training on practical based technical skills equipping workshops for women entrepreneurs in the county. This will address challenges likely to be encountered by more than a third of population with primary school certification as the highest level of education.

5.5.3 To assess how credit policing practice as entrepreneurship training program influences growth of women owned business.

Due to the nature of variant entrepreneurial ventures more enhanced and customised training should be provided by the WEF training program. Training to borrowers of WEF should be also standardized with the rules and regulation and also with room for customization in the skills to unique borrower needs in credit policing. This will enhance efficiency and effectiveness in retail enterprise initiation and sustenance of the business ventures. The researcher also recommends that the training to be delivered by more user friendly trainer as it will be able to make the training more useful for the women and not a dry formality.

5.6 Suggestions for further studies

The focus of this study was to establish the influence of WEF training on the growth of women owned businesses in Mombasa County. The researcher is suggesting further studies on the following areas:

- a) Role of the trainer of the WEF training program on the influence of the growth of women owned business
- b) Other factors that affect the performance of women owned retail enterprises in Kenya other than WEF training; loan size; legislation and level of education should be investigated through further research.

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Appendix I

Letter of transmittal

Gita Gajjar
P. O. Box 87866 – 80100,
MOMBASA.
TEL: 0720845499.
12th May, 2015.

Dear Madam,

RE: DATA COLLECTION

I am a Masters in Arts student at the University of Nairobi – College of Education and External Studies, School of Continuing Studies and Department of Extra-Mural Studies of Registration No. L50/70105/2013.

I am undertaking a study that seeks to determine The Influence of Women Enterprise Fund Training on The Growth of Women Owned Business in Mombasa County, as a partial fulfilment for the requirement for the award of a degree in Masters in Arts in Project Planning and Management.

You have been randomly selected to provide information on the implementation of the Women Enterprise Fund. This is a request for your participation in responding to the attached questionnaire and allowing me to conduct a focused group discussion.

Be assured that any information given will be treated with utmost confidentiality and will be purposely used for this study only.

I have also attached a data collection requirement letter from the University of Nairobi. Any assistance given will be highly appreciated.

Yours Sincerely,

Gita Gajjar
L50/70105/2013.

Appendix II

Questionnaire for all the group members Questionnaire Number _____

This is a survey to assess your opinions about some issues regarding the entrepreneurship training that you undertook, conducted by the Women Enterprise Fund - Mombasa. It is not a knowledge test, but simply asks for your opinions and information. The information that you give will go a long way in making the training better for the future participants. This survey is anonymous. Participation is voluntary and your information given will remain private and confidential to the researcher. Your answers to the following questions are highly appreciated. Thank You!

Section One: Information about the Group Cohesion

1. Name of the women group _____

2. How many members does your group have? _____

3. How can you describe the attendance by the group members?

Regular Irregular

4. How often does the group meet?

Weekly Every two months

Every two week Every six months

Monthly

5. Do the group members motivate each other to attend the meetings? Yes No

6. How many activities was the group involved in before training with the WEF?

One Four

Two More than five

Three

7. How many activities is the group involved with at the present?

One Four

Two More than five

Three

8. Majority level of education of the group members is:

University Vocational

College Primary

Secondary Below primary

9. Do you think the training by the WEF given on working as a cohesive group has helped you to make:

Increase in sales Yes No

Get new customers Yes No

Make new business venture Yes No

Buy new assets Yes No

Section Two: Business Practices

10. Did you have the following before WEF training:

A Vision Statement Yes No

A Mission Statement Yes No

A Strategic Plan Yes No

If No above go to Question 12

11. If yes in Question 10 above then how did you make any improvements on the following after the WEF training?

A Vision Statement Yes No

A Mission Statement Yes No

A Strategic Plan Yes No

12. If you selected No in question 10 above then, do you after the WEF training have the following:

A Vision Statement Yes No

A Mission Statement Yes No

A Strategic Plan Yes No

13. How has your marketing changed since you were trained by WEF?

- Gotten much better
- Stayed the same
- Got much worse
- Unsure

14. After the Business training by WEF how do you compare your customer retention with your fellow business people - competitors?

- Gotten much better
- Got much worse
- Stayed the same
- Unsure

15. Are you able to get new customer for the product/s of your group? Yes No

16. Do you think your customers satisfied with the services provided by the group?

- Yes No

17. Please tick the record you used to keep before the WEF training.

- Cash Book
- Creditors Record
- Purchase Book
- Debtors Record
- Inventory Record
- Sales Book
- Expense Record

18. Please tick the records you are now able to keep after the WEF training for the group.

- Cash Book
- Creditors Record
- Purchase Book
- Debtors Record
- Inventory Record
- Sales Book
- Expense Record

Section Three: Credit Policing

19. Do you sell your goods on credit? Yes No

20. If yes in Question 19 above how has the credit policy changed after the WEF training in the following areas:

- | | | | |
|----------------------|------------------------------------|-------------------------------|----------------------------------|
| Credit Limit (KSh.) | <input type="checkbox"/> Increased | <input type="checkbox"/> Same | <input type="checkbox"/> Reduced |
| Credit Period | <input type="checkbox"/> Increased | <input type="checkbox"/> Same | <input type="checkbox"/> Reduced |
| Stock Re-Order Level | <input type="checkbox"/> Increased | <input type="checkbox"/> Same | <input type="checkbox"/> Reduced |

Thank you for your support and information.

Appendix III

Focused group discussion

1. How do you compare your total sales from the time before and some months after the entrepreneurship training by WEF?
 Increased About the same Reduced
2. What can you say is the most contributing factor to the trend in sales in *Question 1* above?
 The skills I gained from the WEF training
 The season is good/ demand for my products has increased
 The economy is doing well
3. Did the content of the WEF training program meet your expectations as a woman entrepreneur of adequately equipping you with the business operation skills for:
Group cohesion Exceeded Met Nearly Met Missed
Management Practice Exceeded Met Nearly Met Missed
Credit policing Exceeded Met Nearly Met Missed
4. Do you think you have expanded as a business by additional asset acquisition or upgrading asset after the WEF training?
 Yes No
5. How can you compare your number of different customers from the time before the training and some months after the entrepreneurship training by the WEF?
 Increased About the same Reduced

Appendix IV

Data Collection letter from the University of Nairobi



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES

Your Ref: UON/CEES/MEC/5/1

Our Ref:

Telephone: Mombasa 020-2649890

Off-Moi Avenue
Jubilee Insurance Building
P.O. Box 83732-80100
MOMBASA, KENYA

27th March, 2015.

Dear Sir,

RE: DATA COLLECTION


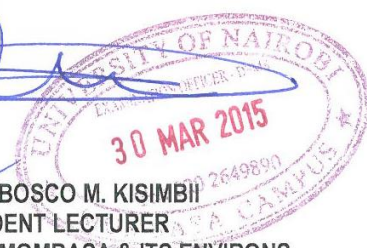
This is to confirm that **GITA ARVIND GAJJAR** Registration Number **L50/70105/2013** is a student pursuing the Degree of **MASTERS OF ARTS IN PROJECT PLANNING AND MANAGEMENT COURSE** at the School of Continuing and Distance Education of the University of Nairobi.

As part of her course, she is required to go to the field for data collection and prepare a research project. She is therefore collecting data which is related to her research topic: **THE INFLUENCE OF WOMEN ENTERPRISE FUND TRAINING PROGRAM ON THE GROWTH OF WOMEN ON BUSINESS.**

The information she is gathering is purely for academic purposes and will be treated with utmost confidentiality.

Any assistance extended to her will be highly appreciated.

Regards,



JOHNBOSCO M. KISIMBII
RESIDENT LECTURER
EMC. MOMBASA & ITS ENVIRONS

Appendix V

Introduction letter

Gita Gajjar,
P. O. Box 87866-80100,
MOMBASA.
Tel: 0720845499.
10th April, 2015.

Women Enterprise Fund,
Nairobi Regional Headquarter Offices,
Nyayo House 14th Floor,
NAIROBI.

C/O
Women Enterprise Fund,
Coast Regional Office,
MOMBASA.

Dear Sir,

RE: **PERMISSION FOR DATA COLLECTION**

I am requesting permission for Data Collection from your Coast Region Office in Mombasa for Mombasa County. I am a student with the University of Nairobi pursuing the Degree of Masters of Arts in Project Planning and Management with the School of Continuing and Distance Education.
My names are GITA ARVIND GAJJAR and Registration Number L50/70105/2013.

As part of my course, I am required to collect data from the field for my research project on the topic: **THE INFLUENCE OF WOMEN ENTERPRISE FUND TRAINING PROGRAM ON THE GROWTH OF WOMEN ON BUSINESS.**
The information gathered will be purely for academic purposes and will be treated with utmost confidentiality.

I have attached a data collection requirement letter from the University of Nairobi.
Any assistance given will be highly appreciated.

Thank you.

Yours Sincerely,


GITA GAJJAR
L50/70105/2013