

**INFLUENCE OF KCB 2JIAJIRI PROGRAMME ON WOMEN  
EMPOWERMENT: A CASE OF BEAUTY AND PERSONAL CARE BUSINESS  
SECTOR IN NAIROBI, KENYA**

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**A Research Project Submitted in Partial Fulfilment of the Requirements for the  
Award of the Degree of Master of Arts in Project Planning and Management of the  
University of Nairobi**

**2020**

## DECLARATION

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

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## **DEDICATION**

The proposed study is dedicated to my husband Churchill Amwayi, and loving children Marlyn Amwayi, Vernessah Amwayi, and Emmanuel Amwayi. I appreciate them for their moral and emotional support. Moreover, I dedicate this in memory of my late parents Mr. and Mrs. Herman Amadi for their faith in me and unwavering support throughout my years of study.

## **ACKNOWLEDGEMENT**

The success of this study would not be possible without the Almighty God for His strength, care and sustaining me throughout the period. Meanwhile, I appreciate the support of my supervisor, Professor Gakuu for his valuable role in supervising, directing, and correcting my work. I wish to acknowledge the University of Nairobi, School of Open Distance Learning for providing the opportunity to study in their institution of excellence. I also appreciate my lecturers for investing their time and commitment in my online studies. They were always available for consultation. I thank my fellow students for not only being supportive but also taking part in the piloting of my study.

I highly appreciate Kenya Commercial Bank for allowing me to access the research participants who took part in the KCB 2Jiajiri program training. As a staff in the financial institution, my colleagues and friends offered invaluable support, guidance, and encouragement during the study. Moreover, without the assistance of KCB 2Jiajiri programs partners, this project would not be successful. They accepted to offer their invaluable input to see the study successful. Finally, were it not for my husband Churchill Amwayi, and loving children Marlyn Amwayi, Vernessah Amwayi, and Emmanuel Amwayi's emotional support and encouragement, I would not have realized this dream.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

CSR – Corporate Social Responsibility

GWO – Grassroot Women Organizations

ILO – International Labour Organization

IFC – International Financial Corporation

KCB – Kenya Commercial Bank

SCORE - Sustaining Competitive and Responsible Enterprises

SME – Small and Medium-sized Enterprise

UN – United Nations

## ABSTRACT

Socioeconomic problems facing women in developing countries has attracted the attention of corporates to develop programs aimed at empowering women. Over the last 20 years, there have been significant changes in the business sector's relationship with the state and the local communities as business ethicists assert that normative obligations firms imposed by the social contract require constructive responses to the needs of various stakeholders. The proposed study assessed the influence of KCB 2Jiajiri programme strategies on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The objectives were (1) to establish how training offered by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya (2) to assess the extent to which KCB's 2Jiajiri Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya, and (3) to evaluate how partnerships by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya. A review of literature shows that training, funding, and partnership influence community service initiatives' outcomes for women. The theoretical framework focused on the theories of training, theories of funding, and theories of partnerships to explain the influence of training, funding, and partnerships on women empowerment in the beauty and personal care sector in Nairobi, Kenya. From a positivism research philosophy, the researcher adopted a deductive research strategy. This study targeted approximately 3000 women in the beauty and personal care business who received training under KCB 2Jiajiri program and 60 trainers. The study population also included the KCB 2Jiajiri program chairperson, as well as the senior management from three program partners supporting KCB 2Jiajiri program. A sample of 1000 respondents from KCB 2Jiajiri training attendance register responded to telephone administered questionnaires. Another sample of 20 KCB 2Jiajiri trainers participated in the study. In addition to that, four KCB program partners selected a representative from the management to respond to participate in the survey. A random sampling technique was used to select the women in the beauty and personal care business who received training under KCB 2Jiajiri program. Questionnaires were used to collect data. A pilot study was conducted using 10 Project Planning and Management students from the University of Nairobi, ODeL to ensure the questionnaires were valid and reliable. The data was analysed using quantitative techniques and tabulated. The study considered confidentiality of the respondents besides explaining to them the purpose of the proposed study. The results show that training, funding, and partnership contributed to empowerment of women in the beauty and personal care business who received training under KCB 2Jiajiri program. Analysis via Pearson's chi-square shows a  $p=0.00$ , which is lower than the alpha value, demonstrate a relationship between the independent and dependent variables. The author concludes that KCB's 2Jiajiri program strategies empower women in the beauty and personal care business in Nairobi, Kenya.

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background to the Study**

Over the last 20 years, there have been significant changes in the business sector's relationship with the state and the local communities. Specifically, the relationship between organizations and the local communities have increased the roles and responsibilities of businesses in the society (Raynard and Forester, 2002). According to Raynard and Forester (2002), these dynamics, in addition to the macro changes influenced the development of new approaches to corporate social responsibility, as companies recognize that increasing their impact and addressing societal issues, such as socioeconomic and environmental problems, has a long-term impact on their success.

Community participation as a rural development concept has been in the country since the 1950s due to the failure of the state to efficiently handle social, economic and environmental issues (Mwaura, 2004). Mwaura (2004) asserts that organizations can influence the participation of people in economic development with a view to enhancing their self-reliance, sustainability of development projects, effectiveness replication and ownership. As noted by Johnson (2003), companies are now expected to be responsible, accountable, and beneficial to the society. Government and other development actors have in fact, embraced participatory methodologies by influencing policy and program outcomes as evident in Eastern and Central Europe, and now in Kenya (Mulwa, 2008).

The government of Kenya proposed the need to enhance women development as it had been stipulated by the ministry of gender in 2004 (Mulwa, 2008). This was intended to minimize the gender related issues such as violence against women, retrogressive cultural practices and inequality among other issues that affected women. As such, there is now an increasing acceptance that business participation in development projects towards women is not only indispensable but also quantifiable.

### **1.1.1 Corporate Social Responsibility**

Business ethical practices are largely borrowed from Jean-Jacques Rousseau and Thomas Hobbes, and John Locke who identified the need for social contracts between different parties (Palmer, 2001). CSR defines the standards to which organizations ascribe to so as to make an impact in the society, while making positive contributions towards developing community projects and businesses. Different parts of the world refer to CSR practices using different terms. Some refer to them as corporate social performance, others refer to them as stakeholder management as well as corporate citizenship whereas others refer to them as business ethics, environmental management or corporate sustainability (Kotler and Lee, 2005). While the definition of CSR differ from one group of people to the other, CSR has three dimensions namely; social, environmental and economic, which are normally referred to as the Triple Bottom Line. Participation into CSR ensures corporate decision makers to prioritize societal interests by taking responsibility of the effects of their businesses on all stakeholders (consumers, suppliers, government, communities, shareholders and employees among other groups).

The child labour, conflicts, environmental impacts, education, labour standards, health and poverty, which are critical to development, are normally viewed as important aspects in international CSR (Adams, 2002). Sustainability and CSR are two integrated matters. Originally, sustainability was a discussion of environmental issues, but socioeconomic development was added to broaden the role of companies to the society (Jabaren, 2008). The sustainability concept is normally modelled into social, environmental and economic dimensions that form the Triple Bottom Line of the CSR. In Kenya, companies emphasize on the three dimensions just as companies in developed countries emphasize on them (Porter & Kramer, 2006).

### **1.1.2 Kenya Commercial Bank Community Service Project**

The Kenya Commercial Bank Group founded the KCB Foundation in 2007 as its corporate social investment to address socioeconomic issues (Cagney & Ross, 2013). According to the Foundation, the financial institution targets more than 8000,000 youth annually in Kenya in response to the urgent call of unemployment. Fronted by Jane Mwangi as the Executive Director, the company's sustainability programmes ensure its long-term success. It is informed by the emerging legislations at the country and international level as well as customers' expectations that change continually thereby focuses on 3Ps (Planet, People and Profit) of sustainability. Among the company's approaches is the KCB Sustainable banking through KCB SEMS (Social and Environmental Management System) – a framework that integrates environmental and social risks in its risk management processes before disbursing loans. Since its inception, the company has also engaged in numerous philanthropic activities and CSR programs, which focus on humanitarian, environmental, enterprise development, health and education interventions (Cagney & Ross, 2013).

In 2012, the KCB Foundation launched 2Jijiri programme to ease the unemployment crisis in Kenya. It focuses on informal businesses, such as building and construction, agribusiness, beauty and personal care, and domestic services. Its vision is “To transform lives to enable progress” (KCB Foundation, 2018). Its mission is “Building communities to bank on themselves” (KCB Foundation, 2018). In collaboration with partners, the programme pulls both technical and financial resources towards youth enterprise development (KCB Foundation, n.d, b). The programme has a 3-step implementation model that has benefited 6,167 female and 6, 127 males under the initiative (Cagney & Ross, 2013). The first stage is the Inception Phase, which lasts for 6 months. During this period, at least 10, 000 out-of-school entrepreneurs aged 18-26 years old undergo through an extensive training on technical and business skills (Cagney & Ross, 2013). Meanwhile, at the Incubation stage, trainees obtain financial service support in terms of assert finance, start-up capital, working capital, and more so, management support. This stage lasts for 12 months, a period which 30 percent of the beneficiaries have their businesses jump-started, whereas 70 percent of the beneficiaries with new start-up and joint ventures receive financial support (Cagney & Ross, 2013). The final stage is the Maturity phase. Over a period of at least 18 months, beneficiaries receive market linkages and growth support.

According to the Foundation, viable youth enterprises with an established customer base and sustainable job creation capability are regarded as bankable. Such businesses can eventually secure business services such as loans from the bank. Beneficiaries can receive up to 900,000 Kenya Shillings (KCB Foundation, 2018). To ensure its success, the

programme partners with supply chain stores, healthcare and beauty service providers, financial and training institutions, among others (Cagney & Ross, 2013).

### **1.2 Statement of Research Problem**

Socioeconomic problems facing women in developing countries has attracted the attention of corporates to develop programs for women empowerment. According to Kotler & Lee (2006), it is illogical to discuss economic development in the absence of human development that cannot be attained without engaging women in development. Strategies that are used to create social benefits for women include donations, foundations, and government partnerships. Local studies on CSR have established that companies are actively contributing to the society because customers are loyal to such companies (Makau, 2006), while others suggest that companies should in fact do more on their community participation (Johnson, 2003; Adams, 2002).

Over the years, KCB has significantly changed the lives of Kenyans by investing in CSR and sustainability programmes. Annually, the firm contributes USD 3.5 million besides setting aside 1 percent of its total earnings towards its Foundation's activities (KCB Foundation, 2018). The Foundation's 2Jijiri programme currently benefits 6,167 female and 6, 127 males under the initiative (Cagney & Ross, 2013). Furthermore, Wainainah (2016) argues that the increase in number of women in labor markets and decline in fertility rates means more money is becoming available for investing on personal care products. Estimates show that the Kenyan beauty and personal care products market was worth USD 260 million in 2011, meaning it grew by double digits in five years to hit USD 1 billion in 2015 (Wainainah, 2016).



However, a clear understanding of whether KCB's community program strategies (training, funding, and partnership) affect young women in this business is therefore vital, considering that the company spends significant amount of money towards sustainability. Training, which is at the core of 2Jiajiri programme is a vital element for ensuring that individuals who participate in community development programs grasp what they need to do to enhance their efficiency. Funding, on the other hand, is vital for funding successful trainees to ensure their business success as well as realize the programme's vision. Finally, 2Jiajiri's success is founded on partnerships with local and international organizations for financial and technical resources assistance (KCB Foundation, 2018).

### **1.3 Purpose of the Study**

The aim of this study was to explore the influence of KCB's 2Jiajiri Programme on women empowerment; a case of beauty and personal care business sector in Nairobi, Kenya.

### **1.4 Research Objectives**

Its specific objectives are:

1. To assess the extent to which KCB's *2Jiajiri* Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya.
2. To establish the influence of training offered by KCB's *2Jiajiri* Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya.
3. To evaluate how partnerships by KCB's *2Jiajiri* Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya.

### **1.5 Research Questions**

1. To what extent does funding offered by KCB's 2Jiajiri Programme influence women empowerment in the beauty and personal care sector in Nairobi, Kenya?

2. How does training offered by KCB's *2Jiajiri* Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya?
3. How do partnerships by KCB's *2Jiajiri* Programme influence women empowerment in the beauty and personal care sector in Nairobi, Kenya?

### **1.6 Research Hypothesis**

H<sub>10</sub>: KCB's *2Jiajiri* Programme funding strategy has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya

H<sub>11</sub>: KCB's *2Jiajiri* Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya

H<sub>20</sub>: Training offered by KCB's *2Jiajiri* Programme has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya

H<sub>21</sub>: Training offered by KCB's *2Jiajiri* Programme has positive influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya

H<sub>30</sub>: Partnerships by KCB's *2Jiajiri* Programme has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya

H<sub>31</sub>: Partnerships by KCB's *2Jiajiri* Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya

### **1.7 Significance of the Study**

#### **1.7.1. Management of the Kenya Commercial Bank and its CSR Partners and Sponsors**

The study will inform Kenya Commercial Bank and its CSR partners and sponsors' approach in empowering women. The financial institution invests significant amount of resources towards sustainability programs. Annually, the firm contributes USD 3.5 million

besides setting aside 1 percent of its total earnings towards its Foundation's activities (KCB Foundation, 2018). Considering that KCB Foundation "2Jiajiri" targets mainly youth and women, this study believes, based on KCB Foundation (2018), statistics, that indeed, the program is achieving its goals. However, it is imperative to demonstrate that the community service strategies (training, funding, and partnerships) are empowering the intended demographics. Currently, only 6,167 women have benefited from the program.

### **1.7.2 Other Companies that Take Part in CSR Initiatives**

The findings of this study will also benefit other organization's sustainability strategies and framework, and tweak them appropriately to achieve the outstanding results. These organizations include financial institutions like Equity bank and Micro-financial institutions like Kenya Women Finance Trust.

### **1.7.3 Scholars**

For scholars, the study sheds more light on the issues of women empowerment that may assist other researcher's interested or for that matter mainstreaming genders issues in organizations. The findings will allow both current and future researchers to enhance their knowledge on the impact of training, funding, and partnership in areas related to women empowerment.

### **1.8 Limitation of the Study**

Accessing personal data from KCB was a challenge considering ethical issues related to the company's Data Protection Policy that restricted the extent to which it could be accessed. However, backed up with a letter to the institution, I clarified that the data would not be used for any other purpose but academics. Moreover, some respondents were unwilling to share confidential information fearing that the data would be shared with

unauthorized people. Nonetheless, the researcher convinced them that the data would not be shared with anyone; hence, was able to interview them.

### **1.9 Delimitation of the Study**

The study is on KCB's 2Jiajiri programme at KCB Head Office in Nairobi County. It focused on the three main approaches – training, funding, and fostering partnerships – used by KCB Foundation to empower young men and women. The study population was young (18-30 years old) women in the beauty and personalcare businesses enrolled in 2Jiajiri programme. Other respondents included KCB Foundation chairperson, 20 KCB 2Jiajiri program trainers, and staff from three KCB 2Jiajiri program partners. The study also centred on 2jiajiri project rather than all the three thematic areas of the KCB Foundation. The researcher intended to assess training, funding, and partnerships as the three main variables for the program.

### **1.10 Organization of the Study**

The study was organized in chapters. Chapter one narrowed its focus to study's background information, problem statement, study's purpose and objectives, hypotheses, study's significance, limitations and delimitations, study's organization and assumptions, as well as definition of key terms. Chapter two entailed reviewing of the literature and included theoretical literature, empirical literature, conceptual framework, and knowledge gap. A summary of the chapter was also provided at the end of the chapter. Chapter three provided an overview of the process that was followed to conduct the study in terms of research design, target population, variable operationalization process, ethical considerations and data analysis and collection process. Chapter four presented and even went ahead to discuss the findings. Chapter five concluded the study by summarizing the findings and recommending the way forward.

The appendices of the study were letter of transmittal, letter to PZ cussions, letter to Ashley's Hair, letter to international finance corporation, letter to Oracle, letter to 2jiajiri Trainees, and letter to 2jiajiri Trainers, Questionnaire to 2jiajiri Management, Project budget and Project timeline

### **1.11 Assumptions of the Study**

The study assumed that if KCB's 2Jiajiri Programme offers training to women in the beauty and personal care sector in Nairobi, Kenya, those women are empowered. It also assumed that if KCB's 2Jiajiri Programme provides funding to women in the beauty and personal care sector in Nairobi, Kenya, those women are empowered. Finally, it assumed that if KCB's 2Jiajiri Programme facilitates partnership for women in the beauty and personal care sector in Nairobi, Kenya, those women are empowered

### **1.12 Definition of Key Terms**

**Funding strategy:** Funding strategy for the purposes of this research, referred to the process followed in allocation resources in form of loans to projects. Small and Medium Sized businesses are constantly seeking funding through various strategies such as enrolling in community service initiatives to run their businesses.

**KCB 2jiajiri:** One of KCB Foundation's thematic areas of focus. The program is designed to empower young men and women in building and construction, agribusiness, beauty and personal care, and domestic services.

**Partnership strategy:** this is the approach where a formal agreement involves two or more parties cooperating to manage and operate an enterprise.

**Programs:** Refers to detailed plans followed in accomplishing business objectives. It specifies the people who execute the plans, the resources utilized to accomplish plans as well as means utilized to execute the plans.

**Strategy:** refers to the approaches and actions taken by an entity (individuals or institutions) to achieve its program or project objectives

**Sustainability:** Sustainability concerns itself with the long-term risks of the way resources are consumed presently with the issue of maintaining them for future generations.

**Training strategy:** this is a learning process aimed at modifying skills, knowledge and attitudes for the sake of attaining effective performance in targeted activities.

**Women Empowerment:** is a process utilized to influence women into participating into economic activities aimed at improving their qualities of life, families and communities at large.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents what previous studies have established. It contains information on the relevant empirical and theoretical literature reviewed, alongside a conceptual framework that demonstrates the link between the variables.

#### **2.2 Women Empowerment on Beauty and Personal Care Sector**

Apparently, women contribution in various parts of the world was barely recognized until the United Nations (UN) established the Decade of Women (1976-1985) – a platform that forced governments to focus their attentions towards women related issues especially those related to national development (Jekayinfa, 1999). In 1979, the UN General Assembly implemented its convention to remove all forms of women discrimination. Consequent meetings supporting women were established in Copenhagen, Denmark 1980 and later in Nairobi, Kenya 1985 and Beijing, China in 1995. In these meetings, the UN identified areas among women that needed to be addressed and even be prioritized before 2000 (Ezeh & Chukwudebe, 2006). By adopting these measures, the UN hoped to attain a 20 percent of women representation in decision making processes at national level on short-term goals and a 30% on long-term goals of its 2005 millennium goals (Ezeh & Chukwudebe, 2006).

Kato and Kratzer (2013) acknowledge that the issue of evaluating issues related to gender and development from 1990s requires a critical evaluation of the global political economy because the rate of globalization has been uneven in different parts of the world. They appreciate the fact that countries like China and India grew rapidly compared with Ecuador

and Bolivia which grew slowly. At that time, most of the countries in Africa had negative growth rates (Kato & Kratzer, 2013).

Most of the studies have evaluated the impact of access to finance on personal development from women perspectives. Some such as Basargekar (2009) have evaluated the impact it has on women's self-esteem, others such as Hansen (2015) have evaluated its impact on control belief whereas others such as Kim et al (2007) have evaluated its impact on self-confidence and self-efficacy (Kato & Kratzer, 2013). The personal empowerment components impact control beliefs, self-esteem and self-efficacy among other psychological aspects. The qualitative study by Hansen (2015) assessed the impact that micro-finance programs related to savings, micro-loans and skills training had on empowering poor women psychologically. The study established that women who participated in the study improved their internal control beliefs contrary to their counterparts in the control group. Kato and Kratzer (2013) on their part evaluated the impact of membership to microfinance on empowering Tanzanian women both qualitatively and quantitatively by comparing members and non-members to microfinance institutions. With the help of questionnaires that evaluated women's personal empowerment, they established that women who were members to microfinance institutions had higher levels of self-efficacy and self-esteem than non-members.

Other similar studies have evaluated the effects of women's positions in relation to social networks, families and partners. Some of them have evaluated the effect of access to financial services and the bargaining power that women develop as they access financial



services (Holvoet, 2005). Others have evaluated the control that women have on household spending (Pitt et al., 2006; Banerjee et al., 2015) including their mobility freedom (Pitt et al., 2006) and the risks of domestic violence (Ahmed, 2005).

Previous studies also assessed the link between women's membership to social groups and access to microfinance services. The social groups normally considered in these studies include schools, churches and microfinance (Pitt et al., 2006; Sanyal, 2009; Datta, 2015). With the help of these groups, study attempt to determine the way women receive help from them especially during crises (Sanyal, 2009) and the way they participate in collective actions (Kim et al., 2007). Relational empowerment in women can be defined in terms of the way they make decisions at family level (Banerjee et al., 2015) or even social capital (Sanyal, 2009). With the help of a randomized control trial investigating the effect of group lending microcredit programs on the power of Indian women, Banerjee et al. (2015) compared women who obtained micro loans by participating in the microfinance programs for between 15 and 18 months with women who did not access loans from such programs. The women who took part in the study were requested to indicate the people in their families who determined the way money was spent on twelve different areas related to investment, education, food and other areas to assess relational empowerment. By combining those indicators with social indicators, Banarjee et al. (2015) established that women who did not participate in the program were less empowered.

Sanyal (2009) evaluated the effect of microfinance services especially those that trained and even empowered Indian women on social practices. He established that participation in groups especially the microfinance ones were able to improve women empowerment in

various areas of life. While the studies conducted so far appear to point towards one direction, they provide mixed results concerning relational empowerment among women. Some of them do not show effect whereas others show either positive or negative effects.

Banerjee et al. (2015), demonstrate that women, who participate in financial programs do not enhance their decision making processes at family levels especially in areas related to expenses. In an earlier studies by Copestake et al. (2001) and Ahmed (2005) the studies showed that women who participated in microfinance services were vulnerable to domestic violence. In spite of this, Sanyal (2009) and Hansen (2015) show that women who engage in social groups enhance their social networks and even increase their likelihood of accessing help at the times of need especially those related to domestic crisis and other forms of crises. In view of this, Hermes et al. (2011) claims that the level of women empowerment in a nation can be determined in terms of the number of women in parliaments, which represents one of the gender development index variables.

In financial programs' context, studies on macro-economic provide insights into the number of women who borrow money from microfinance institutions (D'Espallier et al., 2010), the number of such women with school going children (Women's World Banking, 2013), the number of women in leadership especially in microfinance institutions (Strøm et al., 2014), the number of promotions and attrition among women, the amounts of money borrowed by women and trainings offered to women to enhance their financial skills (Women's World Banking, 2013).

It would be imperative to note that most of these studies focus much of their attentions on the levels of empowerment among women in economic related areas. In their study, D'Espallier et al. (2010) showed that microfinance institution with higher number of women borrowers were able to minimize the levels of defaulting loan repayments suggesting that women were effective at repaying loans. Such comparison is good because it indicate the possible link between gender and financial performance, which would be critical to lenders.

### **2.3 Funding and Women Empowerment**

Financial lending services, such as loans, business training, and saving programs are normally utilized as means for fighting poverty and empowering the disadvantaged people including women (Armendáriz & Morduch, 2010). The principal assumption is that the process of empowering women to participate in markets and businesses is able to boost their economic conditions. This ideology is however challenged by the lack of knowledge at local level and it may manifest itself in different ways (Bateman & Chang, 2012; Kurtiş et al., 2016). Previous research, even so, provide mixed results on issues related to access to financial resources and women empowerment (Duvendack et al., 2014). Mbugua (2017), elaborates that women account for at least 47.4 percent of those in SMEs whereas Abanis et al (2013) claim that the number is even higher up to 52 percent. As such, the impact of funding on SMEs equally affects women owning such businesses.

The current studies on corporate finance highlight the lack of sufficient financial resources to boost company growth (Obadan, 2003). Onakoya, et al. (2013) claim that credit issued to low-income business operators is able to boost their business operations whereas high interests undermine the gain thereof. The authors established that managerial capacity was

the major obstacle to development of SME whereas inability to access capital was identified as contributory factor to non-development of SMEs.

A similar study by Evboumwan (2012) established that inadequate capital was the main hindrance to development of SMEs with a percentage of about 60.7 followed closely by poor infrastructure and poor supply with 55.7 percent. About 75.7 percent of the people who took part in the study relied heavily on equity capital to propel their business activities. Wattanapruttipaisan (2003) equally identify inability to access adequate capital as the main hindrance to development of SMEs. In view of this, Mills & McCarthy (2014) identify bank loans as vital elements in SME development. Further studies showed that at least 80 percent of SMEs consider banks to be the primary sources for their funding (NFIB, 2012). Nonetheless, even though bank loans appear to be the preferred sources of funds for SMEs, Mazanai and Fatoki (2012) established that only about 30 percent of banks loans for SMEs are approved, portraying a significant barrier to access to sufficient business funding.

The recent evidence based on firm-level data identifies SME finance as a vital channel for funding businesses (Aghion et al., 2007; Beck et al., 2006; Mazanai & Fatoki, 2012). Most of these studies focus their attention on the channels through which financial development influences companies for the sake of promoting aggregate growth. They suggest a positive correlation between the number of start-ups and external funding. This correlation is highly important to entrepreneurship because it boosts innovation and firm dynamism (Aghion et al., 2007). In addition, they suggest that finance helps existing firms to exploit opportunities in their areas of operations, which enables them to boost their productivity (Beck et al.,

2006). Furthermore, the studies suggest that firms are able to acquire infrastructure that helps them to boost their productivity. This helps them to enhance their efficiency and transform their organizational processes (Beck et al., 2006). Hansen et al. (2012) established that approximately 8.5 percent, 18.3 percent and 39.6 percent of SMEs in South Africa, Kenya and Ghana respectively identify access to finance as the main barrier to their growth.

With the help of statistics from the World Bank's Enterprise Survey that covered a total of 13,685 companies from 38 African nations, Kuntchev et al. (2012) evaluated the manner in which SMEs accessed finance. The authors established that there was a strong correlation between business sizes and the way they accessed bank loans. They concluded that smaller businesses were unlikely to access bank loans whereas bigger businesses were likely to access credit easily. While the rationale behind this idea was good, it restrained small firms from access funds externally (Kuntchev et al., 2012).

From a South African outlook, which is a major country in Africa in terms of economic development, access to credit is a major hindrance to most of the SMEs (Chimucheka & Rungani 2011; Fatoki & Garwe, 2010). About 91 percent that were included in the Fatoki and Asah (2011) study suggested that they required funding from banks to; i) boost their working capital (40 percent), ii) purchase fixed assets (57 percent), and iii) to acquire businesses (3 percent). Notwithstanding such needs, only 39 percent of such businesses managed to acquire bank loans, demonstrating an increased need for external financing sources such community service initiatives (Fatoki & Garwe, 2010).

Additional empirical evidence shows that funding is influenced by the costs associated with the outcomes. Kato & Kratze (2013) evaluated the impact that membership to Microfinance Institutions (MFIs) had on women empowerment and established that women who belonged to MFIs had higher levels of self-efficacy and self-esteem than their counterparts who did not belong to MFIs. On the other hand, Collier (2009) claims that most of the SMEs in Africa lack funding because of two main factors. Firstly, the author claims that Africa is rated as a high risk area for business. Secondly, most of the SMEs are rated as high risk businesses than large firms globally (Collier, 2009). Meanwhile, Wu & Shen (2013) established a positive correlation between the performance of 162 banks selected from 22 countries and their CSR activities.

Simpson and Koher (2002) also identified a similar link between financial performance and CSR activities. By disaggregating CSR activities into 5 dimensions, Inoue and Lee (2011) established that all the dimensions had positive effects, but differential effects on financial performance. In the Turkish banking industry, for instance, Yılmaz (2012) established a closer link financial performance and CSR activities in the industry. Branco and Rodriques (2008) further claim that most of the banks that disclose their activities tend to disclose their CSR activities to boost their images to the members of the public. This is important because CSR disclosure is affected largely by corporate governance characteristics (Khan et al., 2013).

## **2.4 Training and Women Empowerment**

Johnson (2014), explored the effect of vocational training on empowering women. The author established that vocational training played an important role in empowering women; thus, it was seen as the only means for eradicating poverty in rural areas (Johnson, 2014). Johnson (2014), maintained that vocational training is an economic step of empowering

poor women in India because it links women to the skills they require for own development. In light of outcomes, Johnson (2014), demonstrates that vocational training programmes are able to enhance the lives of women living in rural areas; thus, plays a vital role in empowering them. In another study, Bhardwaj (2014), evaluated the link between performance of entrepreneur women and training. The author established that training was able to equip women with the skills they required to start their own businesses.

Vu et al. (2015), sought to establish the effect of business related training to different genders with a special attention to Vietnamese women. The authors identified significant outcomes, including: increased uptake of new business practices, enhanced knowledge among women, boosts in businesses, an increase in startup businesses among women, a decrease in the number of women exiting businesses, enhanced control beliefs among women who received loans from financial institutions and enhanced processes of making decisions at family level. The study identifies the need to train women as a way of boosting their knowledge in business (Vu et al., 2015).

Mbugua (2017) identifies three profiles of women in Kenya who do business especially in SMEs. The groups include the very small businesses, the Jua Kali and the small-scale enterprises. A national baseline survey that was conducted in 1999 claimed that there were about 612,848 women in SMEs in the country. This number accounted for about 47.4 percent of SMEs in the country at that time. About 600 women in Uganda had received business training from the Women Mean Business (WMB) in 2008 (Abanis et al., 2013). The WMB is a constituent of TechnoServe, which is an international body that focuses its attention on training women in four major Ugandan cities. With the help of their study, the

authors established that about 52 percent of SMEs in Uganda were either owned or managed by women (Abanis et al, 2013).

As such, the impact of funding on SMEs equally affects women owning such businesses. Accordingly, the International Labour Organization (2017) conducted a study on boosting SMEs' productivity by evaluating the impact that SME training had in Vietnam, India and Ghana. In the report, Sustaining Competitive and Responsible Enterprises (SCORE) were a feasible training and in-factory consulting programme that improved both the working conditions for SMEs included in the analysis and human productivity. The study established that SCORE training enhanced the application of theory to practical lessons (ILO, 2017). The training boosted the knowledge of the managers as well as workers who took part in the study, enhanced their attitudes towards training, enabled the participants to acquire new management practices and even enhanced the productivity of SMEs' measures such as delivery time, wastages and defect rates. A study by Schauber & Kirk (2001) that evaluated the impact of leadership programs at community level on leaders established that community based programs on leadership were able to boost confidence level, community participation and leadership skills among local leaders. Training was thereby identified as able to transfer new skills and impact leaders at local level (Schauber & Kirk, 2001).

In another study, Olugbola (2017) explored entrepreneurial readiness and the success components for start-ups. The author considered a behavioural perspective, to assess the readiness of entrepreneurs in terms of identifying opportunities, their abilities to engage in business and motivational factors among youths, as a result of entrepreneurial training to



engage in successful start-ups. Olugbola (2017) established that training had positive impact on motivation, resources and ability to identify opportunities. The entrepreneurship training entails training people to develop entrepreneurial skills. More so, it demonstrates the ability of individuals to transform their lives over time. A similar study on entrepreneurship training programs by Nieminen and Hytti (2016) that targeted self-employed people and the skills they acquire through participation revealed interesting outcomes. The authors explored the way self-employed entrepreneurs were committed to entrepreneurship-training programme and the way such commitment related to the way they perceived learning.

The research established that that strong attachment to entrepreneurship and entrepreneurial activities were likely to detached entrepreneurs from entrepreneurship community (Nieminen & Hytti, 2006). Individuals who participated in the training programme generally acknowledged the peer support, social aspect of learning and confidence-building that the programs provided to them (Nieminen & Hytti, 2006). Nonetheless, Nieminen and Hytti (2006), note that the participation may work both ways because it may allow those active in entrepreneurship to excel in their businesses, but at the same time it may as well undermine the credibility of those people by downplaying their effectiveness in their businesses. This suggests that social and community links may either impede or facilitate learning among the self-employed entrepreneurs. As a result, there is a risk of such training programs from hindering entrepreneurs from seeking for more skills.

Further empirical evidence shows that training that involve women are highly effective. The link between coaching and gender has been an interesting area of research in the past. Nonetheless, the impact of gender in training programs has been depicted to provide mixed results. Significant literature demonstrates that gender may influence the way instructors behave during training processes, which obviously has notable effect on learners (Zivkovic et al., 2012). Nevertheless, it would be worth noting that the differences in gender training processes may be as a result of different training styles. In spite of this, it would be imperative to note that gender influences the training styles that different instructors adopt in their training processes. Several studies identify female instructors as supportive, informal, open, nurturing, expressive, collaborative in training processes, less directive and tend to share authority. In addition, they identify them as able to maintain control over training processes, maintain close links with learners and encourage them to continue with learning (Wood, 2012; Chaves, 2010; Chudgar & Sankar, 2008).

Male instructors, on the other hand, were perceived to exercise greater control, embrace structured ways of training, to exert more control on the training processes, dominate training processes, ask display questions, task oriented, and use authority more than their female counterparts (Wood, 2012; Chaves, 2010; Chudgar & Sankar, 2008). Studies also identify male instructors as inclined more to coaching learners whereas female instructors tend to engage learners in the learning processes. In so doing, female instructors tend to be learner-centred and adopt collaborative teaching practices more than male instructors (Lammers & Murphy, 2002). While many factors might contribute to these differences, the differences may emanate from the way both men and women communicate. On one hand,

whereas men tend to fight for independence, status and engage in competition, women tend to be loving, interdependent and focus on building consensus (Tannen, 1992). Starbuck (2003) observes that women possess the personality traits that make them better trainers than men. Even so, a study by Smith (2010) that was conducted at higher learning institutions established that gender did not influence greatly the way technical colleges trained students. When academic schools were controlled, Starbuck (2003) did not identify the influence of gender on training programs.

Meanwhile, in a randomized control experiment in Jordan, Groh et al. (2016) sought to establish the impact that soft skills training had on the employment of female youths. Their evidence demonstrates that despite the programs being lengthy more than the usual ones in the area and even taught by well-versed providers, soft skill training did not influence the employment practices among the respondents during the three months of follow up. Nonetheless, several surveys conducted in USA identify this area as the one that undermines the employability of young people in USA highlighting the need to improve it (Groh et al., 2016). Similar pilot studies have been conducted in Rwanda, Nepal, Liberia, Haiti and Afghanistan with a special focus on vocational training and life skill training (Groh et al., 2016). Furthermore, Hansen (2015) evaluated the impact of microfinance program that included saving behaviors, micro loans and skills training in its analysis on empowering women psychologically in Sri Lanka. The women who took part in the study and went through intensive training for between 12 and 18 months were compared with women who did not undergo similar training. The study established that training enhanced

the internal control belief for the women who took part in the training process (Hansen, 2015).

### **2.5 Partnerships and Women Empowerment**

Partnerships ensure that socioeconomic activities thrive. It enhances the reputation of companies that engage in empowering women by depicting them as concerned about the interests of various groups of people (Fombrun, et al. 2000, p. 87). Orso & Fabrizi (2015), embarked on exploring the way women empowering was related to participation in microcredit programs, partners' attitude and various socio-economic factors. The study established that partners' attitude was weak, suggesting that norms at community level were likely to be implanted in the minds of women regardless of the way partners perceived the status of women (Orso & Fabrizi, 2015).

Previous studies suggest that culturally-specific practices, which encourage partnership, influence women empowerment. Qualitative studies in Guatemala established that women from five communities in Quetzaltenango and Chimaltenango and felt less empowered because they lacked autonomy and power to make decisions at family levels, compelling them to seek their husbands' involvement (Carter, 2002). Similar conclusions were arrived at among the Afghan and Bangladeshi women who acknowledged that cultural practices were barring them from gaining greater autonomy in various areas of their lives; hence were compelled to seek for greater levels of agency in their own lives (Kabeer, 2012). Although cultural practices are hindrances to empowering women, it would be worth noting that empowering women is largely relational rather than cultural because it gives them a sense of independence (Kurtiş et al., 2016).

In line with the above, studies conducted in Tanzania that focus on empowering Maasai women identify cooperative business ownership as largely related to women empowerment (Dutt et al., 2016). This depicts the extent to which women empowerment may go in giving women a sense of independence contrary to cultural practices. In spite of this, it would be worth noting that most of the businesses that succeed at local level do so because of adhering to cultural norms. As a result, this does not mean that women empowerment should downplay cultural practices. Instead, it means that the processes of empowering women should be built on cultural norms to enhance their success (Kurtiş et al., 2016). In addition, it would be worth noting that collaboration between various parties such as civil societies and governments can be critical to the success of social changes (Mbugua, 2017). According to Mbugua (2017), such cooperation contributes to enhancing business practices among the local people. Nevertheless, the best practices should always be applied in the change processes aimed at empowering women. Such practices help in understanding prevailing cultures and conditions.

Mbugua (2017) established that even though economic empowerment was critical element in enhancing the lives of women, it was not sufficient on its own. The author observed that there was the need to adopt multi-faceted approaches that involved engaging many partners in the process of empowering women. Such an approach takes different ideas and perspectives from different groups (Wesley & Dublon, 2015). Wesley & Dublon (2015) further noted that because funding for women empowerment was limited, there was the need for companies to consider the most efficient means for partnering with local people in the processes of empowering women.

In view of this, Wesley and Dublon (2015) recommend the need for partnering with local institutions and Grassroots Women's Organizations (GWOs) in the processes of empowering women. According to Wesley and Dublon (2015), most of organizations seeking partners with local women often overlook such institutions; hence, fail to succeed in their processes of empowering women. It would be worth noting that the GWOs led by women are often acquainted with women related issues; hence, they under the areas that need to be addressed. In addition, most of such organizations are often trusted by local women and they often have deep rooted local networks; hence, they are cost effective in service delivery (Mbugua, 2017).

## **2.6 Theoretical Framework**

This study was guided by theories of training, funding, and partnerships.

### **2.6.1 Theories of Training**

This theory explains the way instructions are regulated and the way people change their behaviours so that they can dynamically meet their objectives in unusual and normal situations (Frese, 2007). Both scientific and situated methods of instructions involve novel situations that require trainees to involve their creative minds in the learning processes. In contrast to majority of information processing and cognitive theories, the action theory has close links with specific contexts and behaviours (Frese, 2007). It concerns itself with processes that evaluate interactions between behaviours and inputs from surrounding environments that regulate performance (Salisbury, 2008).

The theory is largely a systematic tool utilized to understand the way cognitive processes are regulated in performance situations by sequence, theoretical foundations, and focus that interact dynamically. In spite of this, action structure tends to be the most important

component in scientific processes (Salisbury, 2008). It would be worth noting that with the help of complexity of learning processes, trainers can manage the learners' expectations to curtail information overload. The importance of scientific training models is that once trainees adopt them, they are able to apply them to other areas of their lives including their workplaces.

Meanwhile, the theory of transformative learning combines scientific methods with transformative learning approaches to encourage trainees to take part in shaping and applying content in learning processes (Bryman et al., 1996). This plays a vital role in empowering learners to make independent decisions (Salisbury, 2008). Accordingly, commitment and satisfaction with one's job become important aspects in this theory because they empower learners (Bryman et al., 1996). Experiential and transformative learning processes deal with the extent to which responsibilities are delegated and learners are engaged in decision-making processes.

To further explain training development, situated learning theory was developed as an important element of scientific method. The material created for use in the learning theory put trainees into their operational contexts. The materials then act as the starting points for implementing the learning methodologies, which according to Anderson et al. (1999), are then followed in identifying problems and areas that need to be addressed in the learning process. As further explained by Anderson et al. (1996), the learning process is founded in situations that engage learners on a regular basis. That is, the learners' situational skills are

applied to different scenarios. Accordingly, the training activities are normally shared and even created actively with contributions from learners.

### **2.6.2 Theories of Funding**

In funding, Donaldson (1969) identified and discussed the pure pecking order theory of financing. He claimed that firms followed pecking orders in determining where to obtain capitals for their businesses. The theory identifies the internally generated funds as the best sources for firms' fund. In the event such funds are not available, the theory recommends for debts (Donaldson, 1969). The theory was later modified by Myers (1984) and proposed its new name to be "the Modified Pecking Order" theory. Under this new theory, the preference for sources for funds were the same except that safe debts were preferred over the risks ones (Myers & Majluf, 1984). On the other hand, the terminology of partnership tends to be policy driven with different terms adopted to describe it. For this reason, the Every Child Matters (DfES 2004) prefers referring to partnership between various organizations as joint working rather than joined-up thinking or even partnership.

The most outstanding issue from the definition is the issue of agreeing and sharing responsibilities particularly in business related areas. Despite the various definitions, Taylor & Le Riche (2006) identified a mismatch and confusion in the conceptual aspects of partnership. The authors concluded that the term was loosely defined as the diverse definitions depicted.

### **2.6.3 Theories of Partnership**

In their study, Cranmer et al. (2012), proposed a network-based theory of alliance formation – a theory, which argued that despite the established attributes, the evolution of

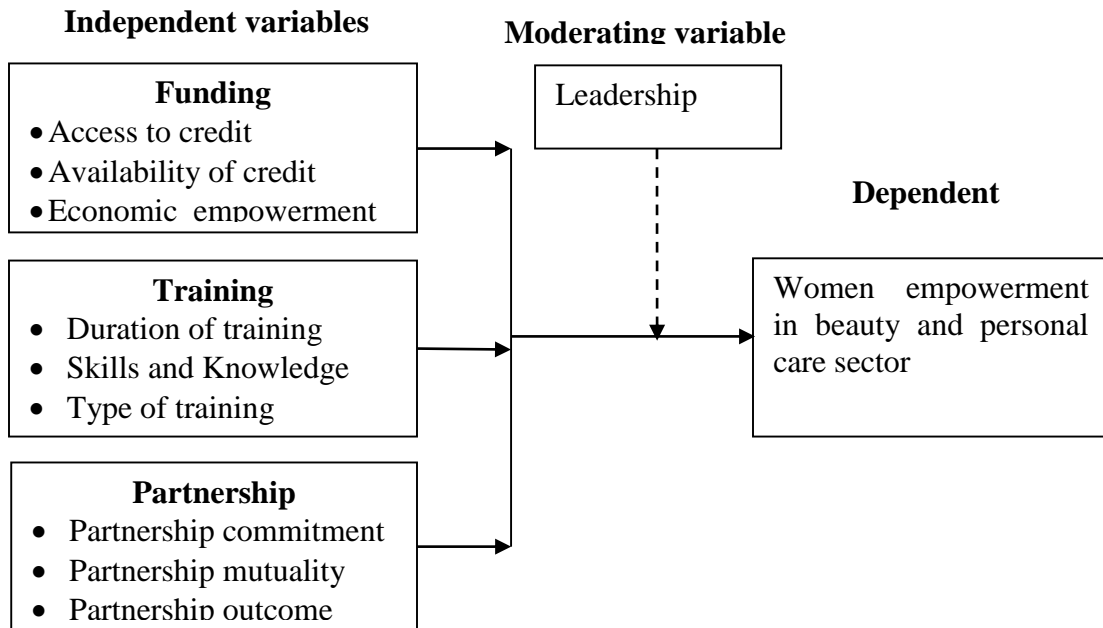


the network was largely determined by its structure (Cramner et al., 2012). Specifically, the authors contend that the various components included in the alliance network tend to produce a synergy effect superior than the sum total produced by individual dyadic parts. The authors show that network structures play vital roles in forming partnerships than previous literature had demonstrated and even argued (Cramner et al., 2012). Thorpe and Clifford (2003) suggest the partnership model between service providers and education should allow people to join it freely without compelling them. The authors argue that doing so enhances the commitment of the parties involved in the partnership.

Thorpe and Clifford (2003), further remark that collaborative arrangements should be set up to depict the level of willingness to share the successes and failures emanating from partnership. In light of balance of power theory, no party should be worry of becoming a prey for the conquerors (Morgenthau, 2006). The only way to guarantee the success of any system is to guarantee members that none will be impacted negatively by the possible outcomes. In addition, another way is to ensure that no single party develops sufficient capabilities to subdue others in the partnership process (Morgenthau, 2006). Governments normally ensure this happens by either expanding their internal capabilities or by forming alliances.

## **2.7 Conceptual framework**

The conceptual framework was developed by clarification and establishing the relationship and interconnectivity of the study objectives.



**Figure 2.1: Conceptual Framework**

### 2.8 Knowledge Gap

Researches that were conducted by Aghion et al., (2017); Beck et al., (2016); and Mazanai and Fatoki, (2015) were conducted among SME finance. Kato and Kratze (2013) evaluated the impact of membership in microfinance institutions on empowering women but failed to show the influence of funding, training and partnership on empowerment. Meanwhile, Johnson (2014), demonstrates that vocational training programmes are able to improve the qualities of lives of women especially from rural areas. This study was conducted in rural areas and therefore this study sought to fill the gap by conducting the study in urban area, i.e. Nairobi County.

Although the impacts of funding, training, and partnership on women is true as revealed by the authors (Nieminen & Hytti, 2016; Orso & Fabrizi, 2015; Dutt et al., 2016; Wesley and Dublon (2015), they did not dwell much on to the study variables in terms of community service programs, and hence the need to address the gaps. Specifically, there is

no research conducted that focuses on KCB 2Jiajiri program strategies, which include KCB 2Jiajiri program training, KCB 2Jiajiri program funding, and KCB 2Jiajiri program partnerships, and their impact on women empowerment. This study therefore sought to fill this research gap by exploring the influence of KCB's 2Jiajiri Programme on women empowerment; a case of beauty and personal care business sector in Nairobi, Kenya.

## **2.9 Summary of Literature**

The literature reveals that funding, training, and partnership are common practices in financial service programmes. Funding ensures that women owning businesses not only expand but also open new businesses. Even so, their success depends on the amount, availability, and cost of funding. Meanwhile, training equips learners with astute management and decision-making skills, which is associated with successful socioeconomic conditions for women. Even so, this depends with the type and duration of training. The literature review, on the other hand, shows that the number and types of partnerships is attributed to the outcomes of socioeconomic programme. When these strategies are integrated in women initiatives, they are able to positively impact on the women's personal lives, relationships, and economically. However, the material reviewed do not demonstrate the integration of the three strategies – funding, training, and partnership –and the impact that integration has on women enrolled in community service initiatives.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter describes in depth the methodology used to carry out the study. It presents the research design, methodology and procedures that were adopted in carrying out the study. It sets out the research design, target population, sampling and sampling technique, data collection, pilot test, reliability and validity of instruments, data collection procedures and data analysis and presentation. This study was carried out among 2Jiajiri programme enrolees.

#### 3.2 Research Design

Research design is the overall plan, strategy or blue print upon which the research is conducted (Kothari 2003). Research methodology defines procedures for data collection, measurement, analysis and utilization of data so as to obtain desired and valid information that is sufficiently precise and accurate (Tsikriktsis, 2015). This study will adopted a descriptive research design. The study adopted the design as it helps describe the situation as it exists. As per Cooper and Schindler (2013), a descriptive report is worried about discovering who, what, where and how of a situation which is the concern of the investigation. It allows accumulation of information with no influence over the factors.

Descriptive research designs are designed to determine precise information concerning the current status of a problem or phenomenon and whenever possible to draw valid general conclusions from the facts discovered (Creswell, J.W 2014). It was therefore best suited to explore the influence of KCB's 2Jiajiri Programme on women empowerment focusing on the beauty and personal care business in Kenya.

### 3.3 Target Population

The study's target population comprises of 3000 women who received training and funding from KCB 2Jiajiri program and 60 program trainers, forming a target population of 3060. However, the focus was narrowed down to women in beauty and personal care business in Nairobi, Kenya who had been enrolled into KCB's 2Jiajiri programme. This study targeted the group because they were the potential beneficiaries of KCB Foundation's 2Jiajiri community service initiative. In addition, other invaluable respondents included KCB Foundation chairperson, staff from KCB 2Jiajiri program partners. The partners targeted were KCB Foundation regional director, International Finance Corporation, Oracle managing director and Ashley's Hair & Beauty Academy director. Trainers who participated in the program were also interviewed. These respondents were in a position to provide credible responses to research questions during the survey.

**Table 3.1: Target Population**

<b>Respondents</b>	<b>Target Population</b>	<b>Percentage</b>
Women in beauty and personal care business in Nairobi, Kenya who had been enrolled into KCB's 2Jiajiri programme	3000	98.03
KCB 2Jiajiri program trainers	60	1.96
<b>Total</b>	<b>3060</b>	<b>100</b>

### 3.4 Sample Size and Sampling Procedure

This section deals with the sample size and the sampling procedure adopted for this study.

#### 3.4.1 Sample Size

A sample is a representation of a larger population. The study will use a census of targeted partners who included KCB Foundation regional director, International Finance

Corporation, Oracle managing director and Ashley’s Hair & Beauty Academy director. This was therefore a sample of 4 partners. The study also used Yamane (1967) simplified formula to obtain the appropriate sample size for the trainees and trainers. The formula was

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

as follows.

Where:

$n$  = sample size

$N$  = population size (3000)

$e$  = the level of precision (5% Confidence Interval)

$$n = 3000 / [1 + 3000(0.05)^2]$$

$$= 353.76 \approx 354 \text{ respondents}$$

$n = 354$  respondents.

The study therefore selected a sample of 354 respondents which was equivalent to 11.56% of the target population. The distribution of the sample size is as shown in Table 3.2.

**Table 3.2: Sample Size**

<b>Respondents</b>	<b>Target Population</b>	<b>Proportion</b>	<b>Sample Size</b>
Women in beauty and personal care business in Nairobi, Kenya who had been enrolled into KCB’s 2Jiajiri programme	3000	11.56%	347
KCB 2Jiajiri program trainers	60	11.56%	7
<b>Total</b>	<b>3060</b>	<b>11.56%</b>	<b>354</b>

### 3.4.2 Sampling Procedure

The simple random sampling procedure was utilized to select research participants. Kothari (2005) considers it to be the simplest sampling method. As a result, it is among the most popular sampling methods because with its help, all members of a target population have

equal chances of being included into the sample (Gakuu et al., 2018). This minimizes the likelihood of bias in selecting research participants making it more representative. As such, for this study, a sample size of 354 respondents within Nairobi was selected.

The researcher obtained their telephone contact from the programme's training register following KCB's authorization. The researcher selected the contacts randomly. Out of 354 contacts selected randomly, those who had successfully completed the training, obtained funding, and established their businesses for at least 6 months after training (inclusion criteria) were selected as the research participants.

### **3.5 Data Collection Instruments**

A questionnaire that was administered on phone was utilized to collect the data. The telephone strategy was adopted largely because of the corona pandemic that persisted at the time that the current study was conducted. In the presence of the corona virus, it was illogical to mingle with a lot of people; hence, the researcher opted to call research participants rather than approach them physically. The advantage with telephone interviews was that the questionnaires were filled within the shortest time possible (Kothari, 2005). Nonetheless, the strategy was highly expensive given the amount of money spent calling the respondents. In addition, some of the respondents were uncomfortable responding to the questionnaire over the phone because they feared fraud because the study touched on finance related issues. Furthermore, it was difficult getting the desired number of people over the phone even though effort was made to achieve the desired number.

#### **3.5.1 Pilot Testing of the Instruments**

This entails finding out whether the instrument is effective at collecting the information it is supposed to collect using a small number of the people who qualify to be included in the

study (Gakuu, 2018). As such, for this study, the researcher administered 10 questionnaires to classmates and workmates the same way the study was administered during the data collection process. A lot of attention during the testing was paid to instances that raised hesitation among the interviewees to respond to research questions and areas that required to be clarified. Such areas were identified as the areas that needed to be clarified because they were vague. In addition, effort was made to ask the interviewees whether the questions were clear to them or they needed to be clarified. Furthermore, the interviewees were requested to explain the way they understood research questions as a way of determining whether they captured what the researcher wanted to capture. The process was repeated until the research questions were clear and direct to the main points.

### **3.5.2 Reliability and Validity of the Instruments**

The reliability of an instrument relates to the way an instrument yields consistent results over time (Smith, 2010). According to Smith (2010), the most important aspects in reliability are inter-rater, consistency and test-retest reliabilities, which the current study focuses much of its attention on. In contrast, validity of an instrument relates to measures that an instrument is supposed to measure (Gakuu, 2018). Whenever an instrument measures what it is supposed to measure, then it is said to be valid, and vice versa. Different statistical tests could be utilized to measure the validity of instruments, but for this study, the pilot testing was utilized to determine it. This ensured the researcher modified, developed and interpreted the content in light of the study variables.

In the above respect, the pilot study was conducted to identify elements in the study and the right units of analysis. During pilot testing, research questions were drafted and tested



to determine their levels of ambiguity. The research questions that did not yield desired results were either discarded or revised to boost their clarity. At the same time, the units of analysis were evaluated to determine the way the study would be conducted. As a result, before the telephone interviews were conducted, the research questions were pre-tested with the help of ten research participants to ascertain whether respondents would respond to them in a clear manner.

### **3.6 Data Collection Procedures**

The primary data was collected using a questionnaire that was well-structured. To determine the way respondents would respond to them, the researcher obtained the contacts of young women who are beneficiaries as well as the trainers and partners of the 2jjajiri programme in Nairobi, Kenya. Accordingly, a telephone survey was conducted. The survey mostly comprised of quantitative questions, such as Boolean's yes/ no and the Likert scale. Structured questionnaires were used since their questioning and layout are fixed hence the content of questions and the order of the questions cannot be changed. The questionnaire had closed ended questions that were both straightforward and clear. Such questions ensured that the respondents provided relevant information.

The survey method was preferred over other methods because of its speed in collecting data especially using telephone interviews. The researcher appreciated the fact that with its help it was possible to obtain substantial information within a short period (Gakuu, 2018; Ross, 2012). In addition, even though the method was literally expensive because of the amount of the money that was spent calling respondents, the method was slightly cost effective in terms of the positivism research philosophy that was adopted in the study because of its high level of objectivity. Nevertheless, the researcher was aware of the fact

that it was possible to obtain wrong responses especially from respondents who misunderstood research questions (Smith, 2014). In spite of this, the closed ended research questions did not give respondents opportunities to express their views; hence, add value to study's findings.

### **3.7 Data Analysis Techniques**

The data obtained in the current study was largely quantitative in nature because closed-ended research questions were utilized to collect it. In this respect, the data analysis was conducted using descriptive statistics such as mean standard deviation, frequencies and percentages. Both Excel and IBM's SPSS Statistics Version 24 software were utilized to analyze the data. The findings were presented on tables and percentages. The level of relationship between two variables was determined by computing correlation analysis.

Multiple regression was conducted to determine the relationships between dependent variable (Women empowerment) and independent variables (funding, training, and partnership). The Multilinear Regression Model was;

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

: Where:

Y= Women empowerment

X<sub>1</sub>= Training

X<sub>2</sub>= Funding

X<sub>3</sub>= Partnership

$\epsilon$  = Error term

$\beta_{1-3}$  = the beta coefficients of independent variables

$\beta_0$ = constant

### 3.8 Operationalization of variables

This refers to how the researcher defined and measure a specific variable(s) as it is used in this study. For example, since the researcher intended to establish the influence of KCB 2Jiajiri program strategies on women empowerment, different terms – funding, training, partnership, and women empowerment – that emerge are explained.

**Table 3.3: Operationalization of variables**

Objective	Variable	Measure	Tools of Analysis	Type of Analysis	Approach of Analysis
To establish the influence of training offered by KCB's 2Jiajiri Programme influences women empowerment	Training	Duration of training Skills and Knowledge Type of training	Percentage Frequencies	Quantitative	Chi-Square
To assess to what extent funding offered by KCB's 2Jiajiri Programme influences women empowerment	Funding	Amount, availability, and costs	Percentages Frequencies	Quantitative	Chi-Square
To evaluate how partnerships by	Partnerships	Type of partnership	Percentage Frequencies	Quantitative	Chi-Square

KCB's <i>2Jiajiri</i> Programme influences women empowerment		and the number of partners			
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### 3.9 Ethical Considerations

In empirical studies involving human respondents, ethics is a vital element researchers must consider (Gakuu, 2018). Throughout the study, the researcher was focused on maintaining high level of professionalism. As a result, she sought the approval of KCB because the respondents' contacts were obtained from KCB's database. The institution, among other things approves this project, outlines what the requisite requirements, and even approves or disapproves projects altogether.

Alongside the above, the consent of the research participants to take part in the study was sought even before they were interviewed. This was intended to maintain high level of dignity and respect to respondents by way of guaranteeing them that they would not be harmed in any way for taking part in the study. In this respect, the process that would be utilized to maintain high level of confidentiality was outlined throughout the process of obtaining consent from respondents. More importantly, pseudonyms were utilized throughout the data analysis process. The research aim was also elaborated as it was outlined on the participants' information form.

## CHAPTER FOUR

### DATA ANALYSIS, INTERPRETATION AND PRESENTATION

#### 4.1 Introduction

In this chapter, the study presents data analysis, findings of the study and their discussions.

The chapter presents the study's response rate, demographic information of respondents, descriptive and inferential statistics.

#### 4.2 Response Rate

Among the 354 trainees selected, participants successfully responded to the questionnaires.

Among the trainers, all the trainers (7 participants) responded to the questionnaires. Among the partners – KCB Foundation (K), Oracle (O), Arshley's Hair and Beauty Academy (A), and the International Finance Corporation (I), all of them completed the questionnaires.

The overall response rate was as presented in Table 4.1.

**Table 4.1: Response Rate**

Questionnaires	Trainees		Trainers		Partners	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Returned	314	88.7	7	100	4	100
Unreturned	40	11.3	0	0	0	0
<b>Total</b>	<b>354</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

#### 4.3 Demographic Information

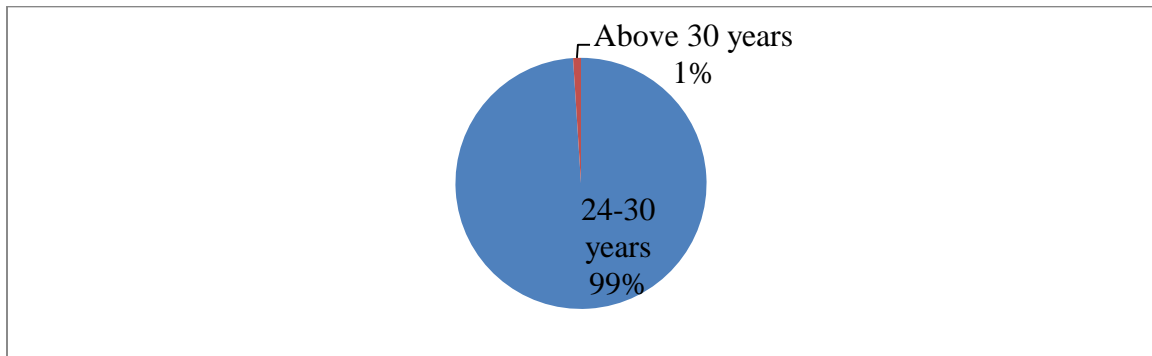
This section presents the general information of all study respondents i.e. trainees, trainers and partners.

##### 4.3.1 Demographic Information of Trainees

The study was on women empowerment and therefore all the selected trainees were women. Also, the selection criteria was that the respondents must have finished their

training and to receive the funding and established their businesses for at least 6 months after training.

2Jiajiri Trainees were also asked to indicate their age bracket. The findings obtained were as presented in Figure 4.1.



**Figure 4.1: Age of Trainees**

From the findings, 99% of the respondents were aged 34-30 years, and 1% were aged above 30 years. Those aged above 30 years were three and did not participate further in the study, Therefore the respondents who participated further were 314 respondents.

Respondents were also asked to indicate the type of business they are currently operating. Table 4.2 presents the findings obtained.

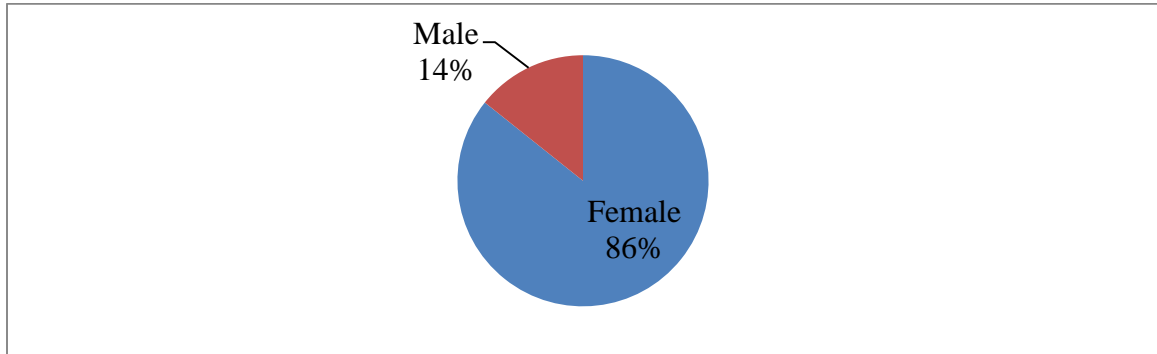
**Table 4.2: Trainees Type of Business**

Type	Frequency	Percent
Makeup, deodorant and nail product and/or services	218	68.8
Hair care products and/or services	256	80.8

The findings presented in Table 4.2 show that 256(80.8%) of the trainees indicated that their business is in hair products and/or services, 218(68.8%) were in makeup, deodorant and nail product and/or services. These findings show that the selected respondents fitted the selection criteria and therefore proceeded with answering the research questionnaire.

### 4.3.2 Demographic Information of Trainers

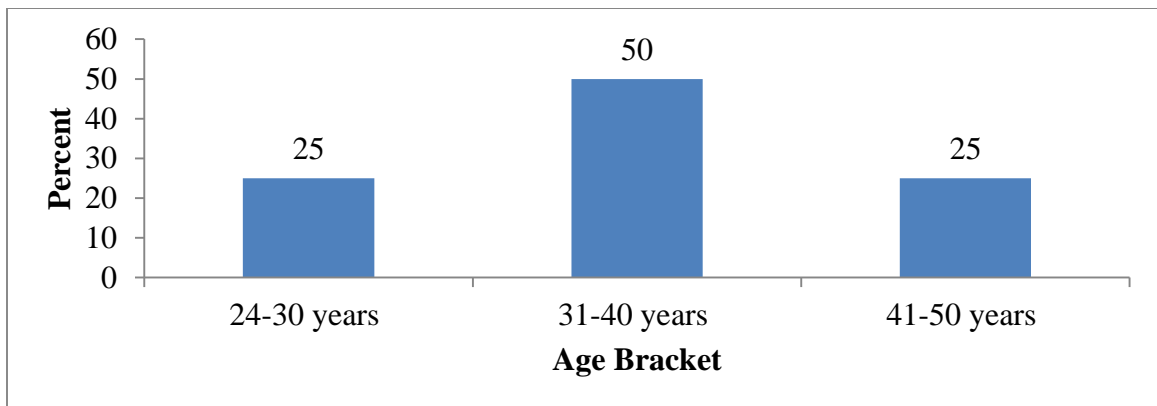
In this section, the study presents the general information of the selected trainers. The study determined their gender distribution and the findings were presented in Figure 4.3.



**Figure 4.2: Gender of Trainers**

From the findings in Figure 4.3, majority (86%) of the trainers were female while 14% were male. These findings show that KCB 2Jijiri program is not gender biased when selecting its trainers. Both male and female trainers take part in empowering the women benefiting from the program.

Trainers were also asked to indicate their age. The findings obtained were as presented in Figure 4.3.

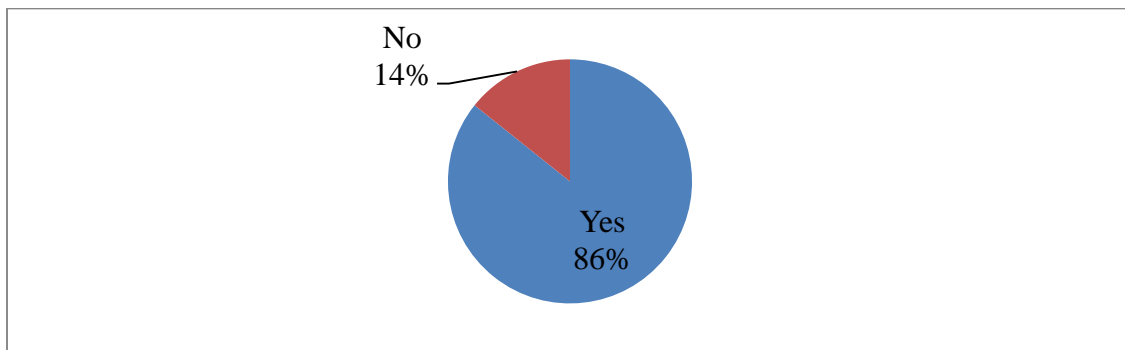


**Figure 4.3: Age of Trainers**

The findings in Figure 4.3 shows that 50% of the trainers were aged 31-40 years, 25% were aged 24-30 years and another 25% was aged 41-50 years. The findings show that the

selected trainers were of varied ages. Most (50%) of trainers employed by KCB 2Jijiri program are aged 31-40 years.

The study also asked the trainers to indicate whether they had completed their training sessions. Figure 4.4 presents the finding obtained.



**Figure 4.4: Trainers Completion of Training Session**

From the findings presented in Figure 4.4, majority (86%) of the trainers had completed their training session while 14% had not. These findings show that KCB 2Jijiri program mostly employs those who have completed their training sessions. Therefore the selected trainers were best to provide the information needed for this study.

#### **4.4 Descriptive Statistics**

In this section, the study presents findings on the likert scale questions which used the scale of 1-5 where 1- strongly disagree, 2- disagree, 3- moderate, 4- agree, 5strongly agree. The results were interpreted using their means and standard deviation where a mean value of 1-1.4 was strongly disagree, 1.5-2.4 disagree, 2.5-3.4 neutral, 3.5-4.4 agree and 4.5-5 strongly agree.



#### 4.4.1 Funding and Women Empowerment

Respondents were asked to indicate their opinion on various statements on KCB's *2Jiajiri* Programme funding strategy on women empowerment in the beauty and personal care sector using the scale they were provided with.

##### 4.4.1.1 Trainees' Response on Funding

The response from trainees were as presented in Table 4.3

**Table 4.3: Trainees' response on Funding**

	1	2	3	4	5	Mean	Std. Dev.
Lack of other funding sources for your business motivated you to enroll in 2Jiajiri	0	22	0	166	126	4.260	0.988
Funding provided by 2Jiajiri motivated you to enroll in the programme	0	41	163	0	110	3.570	0.776
The amount of money offered by 2Jiajiri motivated you to enroll in the programme	0	35	0	251	28	3.870	1.224
The money you received was enough to boost your business	0	50	0	210	54	3.865	1.005
Your business is running better than prior to receiving 2Jiajiri funding	0	126	0	166	22	3.270	0.790
With more money from 2Jiajiri, your business would perform better	0	0	0	22	292	4.930	1.835
2Jiajiri should increase the money awarded to business people who qualify for funding	0	0	0	0	314	5.000	2.000

The study sought to establish whether lack of other sources of funding for their businesses motivated the trainees to enroll in KCB's *2Jiajiri* programme. From the findings presented in Table 4.3, respondents agreed that lack of other sources of funding for their businesses motivated them to enroll for the programme (M=4.260, SD=0.988). In addition, the results reveal that funding provided by KCB's *2Jiajiri* programme motivated the trainees to enroll in the programme (M=3.570, SD=0.776). The respondents also agreed that the amount of

money provided by KCB's 2Jiajiri programme motivated them to enroll in the programme. The findings also show that trainees agreed that the amount of money offered by KCB's 2Jiajiri motivated them to enroll in the programme (M=3.870, SD=1.224).

The study sought to establish whether the money the trainees received was enough to boost their businesses. The findings showed that trainees agreed that the money they received was enough to boost their businesses (M=3.865, SD=1.005). The results show that with more money from KCB's 2Jiajiri programme, the trainees' business would perform better. The findings also shows that trainees strongly agreed that with more money from KCB's 2Jiajiri programme, their businesses would perform better (M=4.930, SD=1.835). The results also reveal that the trainees strongly agreed that KCB's 2Jiajiri should increase the money awarded to business people who qualify for funding (M=5.000, SD=2.000).

The study findings concurs with Evboumwan (2012) established that inadequate capital was the main hindrance to development of SMEs and that inability to access adequate capital as the main hindrance to development; bank loans as vital elements in SME development. It also agrees with Beck et al., (2006) that finance helps existing firms to exploit opportunities in their areas of operations, which enables them to boost their productivity. Firms are able to acquire infrastructure that helps them to boost their productivity. This helps them to enhance their efficiency and transform their organizational processes.

#### 4.4.1.2 Partners' response on Funding

Partners of KCB 2Jiajiri program also gave their opinions on influence of funding on women empowerment. They indicated whether they agreed or disagreed. Table 4.5 presents the findings obtained.

**Table 4.4: Partners' response on Funding**

<b>Perception</b>	<b>Yes</b>	<b>No</b>
Lack of other funding sources for business motivated beneficiaries to enroll in 2Jiajiri	70%	30%
Funding provided by 2Jiajiri motivated people to enroll in the programme	40%	60%
The amount of money offered by 2Jiajiri motivated your beneficiaries to enroll in the programme	35%	65%
With more money from 2Jiajiri, your beneficiaries' business would perform better	20%	80%
2Jiajiri should increase the money awarded to business people who qualify for funding	42%	58%

The study sought to establish whether lack of other funding sources for business motivated beneficiaries to enroll in KCB's 2Jiajiri programme. The findings in Table 4.5 shows that KCB Foundation, Oracle, and Arshley's Hair and Beauty Academy responded 'yes' when told that lack of other funding sources for business motivated beneficiaries to enroll in KCB's 2Jiajiri programme. Only I responded 'No'. In addition, the results reveal that funding provided by KCB's 2Jiajiri programme motivated people to enroll in the programme. The table shows that all the partners (KCB Foundation, Arshley's Hair and Beauty Academy, Oracle, and International Finance Corporation) responded 'yes' when told that funding provided by KCB's 2Jiajiri programme motivated people to enroll in the programme. What is more, the results show that the amount of money offered by KCB's 2Jiajiri programme motivated the beneficiaries to enroll in the programme. From the table, KCB Foundation, Oracle, and IFC responded 'yes' to the told that the amount of money

offered by KCB's 2Jiajiri programme motivated the beneficiaries to enroll in the programme. Only Arshley's Hair and Beauty Academy said 'No' to that statement.

Additionally, the study sought to establish whether more money from KCB's 2Jiajiri programme would not guarantee better business performance for the beneficiaries. From the table, it is apparent that all the partners (KCB Foundation, Oracle, Arshley's Hair and Beauty Academy, and IFC) responded 'Yes' when told that more money from KCB's 2Jiajiri programme would not guarantee better business performance for the beneficiaries. The results further shows that KCB's 2Jiajiri programme should regulate the money awarded to business people who qualify for funding. The table demonstrates that while KCB Foundation and Arshley's Hair and Beauty Academy responded 'yes' when told that KCB's 2Jiajiri programme should regulate the money awarded to business people who qualify for funding, Oracle and IFC responded 'No'.

#### **4.4.2 Training and Women Empowerment**

Respondents were asked to give their opinion on various statements that related with the influence of influence of training offered by KCB's 2Jiajiri Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya. They used the scale they were provided with.

##### **4.4.2.1 Trainees Response on Training**

Trainees were asked to tick yes or no on various statements about training offered on women empowerment. Table 4.5 presents the findings obtained.

**Table 4.5: Trainees response on Training**

<b>Perception</b>	<b>Yes</b>	<b>No</b>
The training you received via 2Jiajiri had a strong impact on your learning	93%	7%
Longer 2Jiajiri training sessions were highly effective	53%	47%
Sessions facilitated by women were the most effective	67%	33%
Training by younger instructors was highly effective	80%	20%
After training, you were more knowledgeable about your business	87%	13%
After training, you were more confident to handle your business	93%	7%
After the training, your income has increased	80%	20%
After the training, your financial decision-making has improved	93%	7%
2Jiajiri should change its training approach	54%	46%

The study sought to establish whether the training received by the trainees had a strong impact on their learning. From the findings in Table 4.5, it is evident that 93% of the respondents said ‘yes’ when told that the training they received had a strong impact on their learning. Only 7% of the respondents said ‘no’. The results also show that longer KCB’s 2Jiajiri training sessions were not highly effective. From the table, it is apparent that 46% of the respondents said ‘no’ when told that longer KCB’s 2Jiajiri training sessions were highly effective. Only 47 % of the respondents said ‘yes’.

In addition, the results reveal that sessions facilitated by women were the most effective. From the table, it is clear that 7 % and 33% of the respondents said ‘yes’ and ‘no’, respectively, when told that sessions facilitated by women were the most effective. What is more, the results show that training by younger instructors was not highly effective. From the table, 20% of respondents said ‘no’ when told that training by younger instructors was highly effective. 80% of respondents said ‘yes’.

Furthermore, the study sought to establish whether after training, the trainees were more knowledgeable about their businesses, and were more confident to handle those businesses. The table reveals that 66% of the respondents and 87% said 'yes' when told that after training, they were more knowledgeable about their businesses, and were more confident to handle those businesses, respectively. Only 33% and 13% of the respondents, respectively, said 'no'. Furthermore, the results reveal that after training, the trainees' business income has increased, as well as their financial decision making. The table shows that 93% and 80% trainees said 'yes' when told that after training, their business income has increased, as well as their financial decision making, respectively. Only 6% and 21% trainees, respectively, said 'no'.

The study sought to establish whether the trainees believe KCB's 2Jiajiri programme should have more training sessions, but maintain the training approach. From the table, it is apparent that 94% respondents said 'yes' when told that KCB's 2Jiajiri programme should have more training sessions. Only 7% respondents said 'no'. Meanwhile, 33% respondents said 'no' while 484 respondents said 'yes' when told that KCB's 2Jiajiri program should change its training approach.

#### **4.4.2.2 Trainers' Response on Training**

Trainers were asked to tick yes or no on various statements that related with the influence of training offered by KCB's 2Jiajiri Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya. Table 4.6 presents the findings obtained.

**Table 4.6: Trainers’ response on Training**

	<b>Yes</b>	<b>No</b>
The training you offered via 2Jiajiri had a strong impact on the trainees learning	100%	0%
Shorter 2Jiajiri training sessions were highly effective	80%	20%
2Jiajiri should have more training sessions	100%	0%
Total number of trainers	37%	20%

From the findings presented in Table 4.6, it is apparent that 100% trainers said ‘yes’ when told that training offered they offered via KCB’s 2Jiajiri programme had a strong impact on the trainees learning. In addition, the results demonstrate that shorter KCB’s 2Jiajiri programme training sessions were highly effective. From the table, 80% respondents said ‘yes’, while only 20% respondents said ‘no’ when told that shorter KCB’s 2Jiajiri programme training sessions were highly effective. The results also show that KCB’s 2Jiajiri programme should have more training sessions. From the table, all (100%) trainers said ‘yes’ when told that KCB’s 2Jiajiri programme should have more training sessions.

#### **4.4.2.3 Partners’ Response on Training**

Partners were asked to use the 5-point likert scale to indicate the level to which they agreement or disagree with various statemenst on influence of training offered by KCB’s 2Jiajiri Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya. Table4.7 presents the findings obtained.

**Table 4.7: Partners’ response on Training**

	1	2	3	4	5	Mea n	Std. Dev.
The training offered via 2Jiajiri had a strong impact on beneficiaries’ learning	0	0	0	0	4	5.000	2.000
Longer 2Jiajiri training sessions were highly effective	0	0	0	1	3	4.800	1.551
Sessions facilitated by women were the most effective	0	0	0	3	1	4.200	1.242
Training by younger instructors were highly effective	0	0	2	1	0	3.400	0.578
After the training, your beneficiaries’ income increased	0	0	2	2	0	3.700	0.768
After the training, financial decision-making improved among the beneficiaries	0	0	0	0	4	5.000	2.000
2Jiajiri should have more training sessions	0	0	0	1	3	4.800	1.551

The study sought to establish whether training offered via 2Jiajiri had a strong impact on beneficiaries’ learning. From findings in Table 4.7, all partners (KCB Foundation, Oracle, Arshley’s Hair and Beauty Academy, and IFC) ‘strongly agree’ that training offered via 2Jiajiri had a strong impact on beneficiaries’ learning (M=5.000, SD=2.000). In addition, the results reveal that longer KCB’s 2Jiajiri training sessions were highly effective because on average, the respondents were in strong agreement (M=3.8000, SD=1.551). The results also show that averagely, sessions facilitated by women were the most effective as indicated by mean value of 4.200 and standard deviation of 1.242. From the findings, on average, partners (KCB Foundation, Oracle, Arshley’s Hair and Beauty Academy, and IFC) were ‘neutral’ that sessions facilitated by women were the most effective (M=3.4000, SD=0.578). Further results show that partners agreed on average that KCB 2Jiajiri training offered by younger instructors were highly effective (M=3.700, SD=0.768).

The study further sought to establish whether after the KCB 2Jiajiri training, the beneficiaries’ income increased. From the findings, on average, partners agreed that after



the training, the beneficiaries' income increased (M=3.700, SD=0.768). Additional results reveal that after the KCB 2Jiajiri training, financial decision-making improved among the beneficiaries (M=5.000, SD=2.000). Furthermore, the findings show that the partners, on average, agreed that there is need for 2jiajiri to have more training sessions (M=4.8000, SD=1.551).

#### 4.4.3 Partnership and Women Empowerment

The study sought to evaluate how partnerships by KCB's 2Jiajiri Programme influence women empowerment in the beauty and personal care sector in Nairobi, Kenya. Respondents were asked to give their opinions on various statements relating with the same.

##### 4.4.3.1 Trainees Response on Partnership

Trainees were asked to give the level to which they agree with various statements Table 4.8 presents the findings obtained.

**Table 4.8: Trainees Response on Partnership**

	1	2	3	4	5	Mean	Std. Dev.
Partnerships facilitated by 2Jiajiri enhances the success of my business	0	41	4	85	14	4.080	0.846
The number of partners in the programme affected your business success	0	85	0	12	10	3.790	0.735
If you had more partners from 2Jiajiri, your business would perform better than it is today	0	85	0	21	22	3.570	1.005
You prefer local partners than foreign partners	0	85	0	16	63	3.660	0.788
Local partners are more effective than foreign partners	0	16	0	12	22	3.010	0.632

The study sought to establish whether partnerships facilitate by 2Jiajiri contribute to the success of the trainees' businesses. From findings in Table 4.8, on average, trainees 'strongly agreed', that partnerships facilitate by 2Jiajiri contribute to their business success. Additional results show that trainees agreed that number of partners in the programme affected their business success (M=3.790, SD=0.735). What is more, the results reveal that if the trainees agreed that if they had more partners from 2Jiajiri, their businesses would perform better than they were performing (M=3.570, SD=1.005).

The study also sought to establish whether the trainees prefer local partners than foreign partners. From the findings, on average, trainees 'agreed' that they prefer local partners than foreign partners. The results also reveal that on average, trainees had neutral feeling that local partners are more effective than foreign partners (M=3.010, SD=0.632)..

#### 4.4.3.2 Partners' Response on Partnership

Partners indicated the extent to which they agreed with statements on influence of partnership on empowerment. Table 4.9 presents the findings obtained.

**Table 4.9: Partners' Response on Partnership**

	1	2	3	4	5	Mea n	Std. Dev.
Partnerships facilitate by 2Jiajiri contribute to the success of beneficiaries' businesses	1	1	0	2	0	3.994	0.775
The number of partners in the programme increased the beneficiaries' business success	1	2	0	1	1	3.569	0.363
Local partners are more effective than foreign partners	3	2	0	1	0	2.371	0.334

The study sought to establish whether partnership facilitate by 2Jiajiri contribute to the success of beneficiaries' businesses. From the findings in Table 4.9, partners (KCB Foundation, Oracle, Arshley's Hair and Beauty Academy, and IFC) 'agreed' that partnership facilitate by 2Jiajiri contribute to the success of beneficiaries' businesses (M=3.994, SD=0.775). Additional results reveal that partners agreed that the number of partners in the programme increased the beneficiaries' business success (M=3.569, SD=0.363). What is more, the results show that local partners were not more effective than foreign partners (M=2.371, SD=0.334). Oracle, Arshley's Hair and Beauty Academy, and IFC 'agree' while KCB Foundation 'disagree' that local partners are more effective than foreign partners.

#### **4.5 Correlation Analysis**

Correlational analysis was used to determine the relationship between the study variables.

Pearson R correlation was used to measure strength and the direction of linear relationship between variables. The association was considered to be: small if  $\pm 0.1 < r < \pm 0.29$ ; medium if  $\pm 0.3 < r < \pm 0.49$ ; and strong if  $r > \pm 0.5$ .

**Table 4.10: Correlations**

		<b>Women Empowerment</b>	<b>Funding</b>	<b>Training</b>	<b>Partnerships</b>
Women Empowerment	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	134			
Funding Strategy	Pearson Correlation	.750**	1		
	Sig. (2-tailed)	.000			
	N	134	134		
Training	Pearson Correlation	.690**	.163	1	
	Sig. (2-tailed)	.000	.059		
	N	134	134	134	
Partnerships	Pearson Correlation	.801**	.470**	.391	1
	Sig. (2-tailed)	.000	.254	.000	
	N	134	134	134	134

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the findings presented in Table 4.10, funding strategy is seen to have a strong positive relationship with women empowerment in the beauty and personal care sector ( $r=0.750$ ,  $p=0.000$ ); training is also seen to have a strong positive and significant relationship with women empowerment in the beauty and personal care sector ( $r=0.690$ ,  $p=0.000$ ). The findings further shows that partnership has strong positive and significant relationship with women empowerment in the beauty and personal care sector ( $r=0.801$ ,  $p=0.000$ ). These findings show that that funding strategy, training and partnerships influences women empowerment.

#### **4.6 Multiple regression Analysis**

The study computed multiple regression analysis to show how community service program in training, funding, and partnerships influence women in empowerment. The findings were presented in three tables presented in sub-sections below.

### 4.6.1 Model Summary

The study used model summary in analyzing the variation of the dependent variable due to changes in the independent variables. The study analyzed the variation in women empowerment in the beauty and personal care sector in Nairobi, Kenya due to changes in funding strategy, training and partnership.

**Table 4.11: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 <sup>a</sup>	.535	.524	.27689

a. Predictors: (Constant), Partnerships , Training , Funding Strategy

From the findings presented in Table 4.11, the value of adjusted  $R^2$  was found to be 0.524 which implies that 52.4% variation in women empowerment in the beauty and personal care sector in Nairobi, Kenya can be attributed to changes in funding strategy, training and partnership. The remaining 47.6% suggests that there are other factors that affect women empowerment that were not included in the model. The relationship between the variables under investigation is shown by correlation coefficient which is denoted by R. From the results in Table 4.11, the variables were strongly and positively related as indicated by correlation coefficient value of 0.731.

### 4.6.2 Analysis of Variance

ANOVA is used to test the significance of the model. In this study, significance of the model was tested at 95% confidence interval.

**Table 4.12: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.445	3	3.815	49.761	.000 <sup>b</sup>
1 Residual	9.967	130	.077		
Total	21.411	133			

a. Dependent Variable: Women Empowerment  
b. Predictors: (Constant), Partnerships , Training , Funding Strategy

From Table 4.12, the significance of the model was 0.000. This suggests that the model developed was significant since its p-value (0.000) was less than the selected level of significance (0.05). From the ANOVA table, the f-calculated value (49.761) was greater than the f-critical value ( $F_{3,130}=2.674$ ) obtained from the f-distribution tables. The findings therefore suggest that the model was significant and therefore, funding strategy, training and partnership can be used to predict variation in women empowerment in the beauty and personal care sector in Nairobi, Kenya.

#### 4.6.3 Beta Coefficients of the Study Variables

**Table 4.13: Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.719	.285		2.519	.013
1 Funding Strategy	.364	.070	.351	5.175	.000
Training	.347	.073	.310	4.766	.000
Partnerships	.286	.066	.315	4.336	.000

a. Dependent Variable: Women Empowerment

From the findings in Table 4.13 above, a regression equation was extracted as presented below.

$$Y = 0.719 + 0.364 X_1 + 0.347 X_2 + 0.286 X_3 + \varepsilon$$

Where Y is Women Empowerment,  $X_1$  is Funding Strategy,  $X_2$  is Training and  $X_3$  is Partnerships.

The equation above reveals that holding the variables, funding strategy, training and partnership, women empowerment will be at a constant value of 0.719.

The first research hypothesis was  $H_{10}$ : KCB's *2Jiajiri* Programme funding strategy has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study found that funding strategy has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya ( $\beta=.364$ ,  $p=0.000$ ). The findings also showed that financing strategy positively influenced women empowerment. Therefore a unit increase in funding would result to an increase in women empowerment. The study therefore rejected the null hypothesis and accepted the alternate  $H_{11}$ : that KCB's *2Jiajiri* Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya

The second null hypothesis tested was  $H_{20}$ : Training offered by KCB's *2Jiajiri* Programme has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study found that training has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya ( $\beta=.347$ ,  $p=0.000$ ). The findings also showed that training positively influenced women empowerment. Therefore a unit increase in training would result to an increase in women empowerment. Based on the findings, the study rejected the null hypothesis and accepted the alternative that  $H_{21}$ : Training offered by KCB's *2Jiajiri* Programme has positive influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya.

The final null hypothesis tested was  $H_{30}$ : Partnerships by KCB's *2Jiajiri* Programme has no influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study established that partnership has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya ( $\beta=.286$ ,  $p=0.000$ ). The findings also showed that partnership positively influenced women empowerment. Therefore a unit increase in partnership would result to an increase in women empowerment. From these study findings, the study rejected the null hypothesis and accepted the alternate  $H_{31}$ : that partnership by KCB's *2Jiajiri* Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya.



## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents summary of findings, conclusions drawn from the findings and recommendations made there-to. Conclusions and recommendations made focused on addressing study objectives.

#### **5.2 Summary of Findings**

The summary of findings is presented guided by the research specific objectives. The objectives were: to assess the extent to which KCB's 2Jiajiri Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya; to establish the influence of training offered by KCB's 2Jiajiri Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya and to evaluate how partnerships by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya.

##### **5.2.1 Funding and Women Empowerment**

The researcher sought to establish whether insufficient money for business encourages women in the beauty and personal care sector in Nairobi, Kenya to look for funding. This study shows that lack of other sources of funding for their businesses motivated the trainees to enroll in KCB's 2Jiajiri programme. The findings are in line with previous literature on corporate finance that identify lack of sufficient financing as the hindrances to company growth (Obadan, 2003). Apparently, lack of money remains a problem for women. The results reveal that funding provided by KCB's 2Jiajiri programme motivated the trainees to enroll in the programme. The findings are supported by Evboumwan (2012) who

identified inadequate working capital as the main challenge among SMEs. That is why the trainees believe that KCB's 2Jiajiri should increase the money awarded to business people who qualify for funding.

Productively, the money acquired has a positive impact on the women particularly in beauty and personal care sector in Nairobi, Kenya. This study demonstrates that the money the trainees received was enough to boost their businesses. Findings by Onakoya, et al. (2013) support this study because they identified access to credit among low-income people as enhancing growth among businesses. With more money, women in the beauty and personal care sector in Nairobi, Kenya are able to grow. This study show that with more money from KCB's 2Jiajiri programme, the trainees' business would perform better. It is supported by previous literature on SME financing. According to Aghion et al. (2007), there is positive link between start-up businesses and credit availability. Meanwhile, Beck et al. (2006), affirm that financing enable firms to exploit investment opportunities in their areas of operations. More so, with additional funding, firms are able to acquire infrastructure to enhance their productivity (Beck et al., 2006).

KCB has significantly changed the lives of Kenyans by investing in CSR and sustainability programmes. As such, the researchers embarked on understanding of how training offered by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya, the extent to which KCB's 2Jiajiri Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya, mainly evaluate how partnerships by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya. Funding is considered a vital tool for empowering women. Financial lending services, such as loans,

saving programs and business training are now among the prominent means for empowering the disadvantaged people and minimizing levels of poverty. The study indicates that lack of sufficient financing is a key obstacle to company growth.

### **5.2.2 Training and Women Empowerment**

The study's results show that the training received by the women in the beauty and personal care sector in Nairobi, Kenya had a strong impact on their learning. This supports Johnson (2014), study that revealed vocational training as an important aspect in empowering women especially those from poor backgrounds. The study argued that training enabled them to acquire the skills they require in businesses. After business training, women become more knowledgeable and smart risk takers (Vu et al., 2015; ILO, 2017). From the current study, women in the beauty and personal care sector in Nairobi, Kenya were more knowledgeable about their businesses, and were more confident to handle those businesses. Vu et al (2015), show that women enhance their knowledge; hence, increase their tendency to engage in businesses and even other economic activities. This minimizes the likelihood of businesses exiting from their lines operations because they are run by skilled entrepreneurs.

Training is vital for growth. Vocational training helps to empower poor women by equipping them with the skills they need in their lives. This can be replicated across the world. Poor women look positively towards income generation programmes. Training increases the levels of knowledge among various groups of people, helps in acquiring managerial skills and contributes to productivity of SME by minimizing defect rates, wastage and boosting deliveries. Business training also has an impact on opportunity

identification, motivation, and resources. Entrepreneurship training enables trainees to enhance their entrepreneurial skills. More so, it enhances the ability of trainees to change over time.

Apparently, business training involving female trainers are highly effective than male trainers because they incorporate personality traits that enable women to be effective once they become instructors. It would be worth noting that most of the female instructors tend to be open, supportive and informal. In addition, they spend most of their times encouraging and allowing learners to participate in the learning processes. Furthermore, they engage in peer collaboration, engage in flexible training methods, sharing what they have, they maintain control over learning processes in a manner that helps learners to learn effectively and use referential questions more than male instructors.

The researcher also wanted to know whether entrepreneurial training increases business performance and resource management. From the current study, women in the beauty and personal care sector in Nairobi, Kenya, experienced an increase in their increased, as well as better financial decision making. Indeed, a study by ILO (2017) established that training was able to enhance management practices and in turn contribute to productivity of SMEs by reducing wastages, defect rates and improving delivery rates. In light of facilitators, women trainers appear to be more effective for women trainees. From the current study, women in the beauty and personal care sector in Nairobi, Kenya, appreciated sessions facilitated by women as effective. While there has been mixed results in previous studies on gender differences of trainers, empirical evidence shows that training that involve

women are highly effective regardless of the length and number of the sessions, as well as the age of the facilitator (Zivkovic et al., 2012).

### **5.2.3 Partnerships and Women Empowerment**

The research sought to establish how partnerships have been the backbone of successful entrepreneurship programs. From the current study, partnerships facilitate by 2Jiajiri contribute to the success of the businesses of women in the beauty and personal care sector in Nairobi, Kenya. This study aligns with previous studies that showed partnerships ensure that socioeconomic activities thrive irrespective of the way partners perceive the status of women in their communities (Orso & Fabrizi, 2015).

On the other hand, partnerships ensure that socioeconomic activities remain active. Considering that funding for women empowerment is limited, it would be imperative for companies that fund women to consider the most effective ways of partnering with them. Local partners, such as GWOs are more effective in partnership programs because they tend to be trusted more by local people, they have deep rooted networks at local levels and they tend to be cost effective in service delivery.

Local partners understand the local cultures of communities they work for. From the current study, women in the beauty and personal care sector in Nairobi, Kenya prefer local partners than foreign partners because they understand the local norms. According to Kurtiş et al. (2016), local partners succeed when they adhere to cultural norms at local levels and when they adopted local practices rather than their own practices. Wesley and Dublon (2015) affirm this point by indicating that the best way of empowering women is to partner

with organizations at local levels. This supports the current finding that if the women in the beauty and personal care sector in Nairobi, Kenya had more partners from 2Jiajiri, their businesses would perform better than they were performing before; thus, the need to increase the number of KCB 2Jiajiri Program partners.

### **5.3 Conclusions**

The first objective of the study was to assess the extent to which KCB's 2Jiajiri Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study found that funding strategy has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study also found that financing strategy positively influenced women empowerment. Therefore a unit increase in funding would result to an increase in women empowerment. From the study findings, the study concluded that KCB's 2Jiajiri Programme funding strategy influences women empowerment in the beauty and personal care sector in Nairobi, Kenya

The second objective of the study was to establish the influence of training offered by KCB's 2Jiajiri Programme on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study found that training has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study also found that training positively influenced women empowerment. Therefore a unit increase in training would result to an increase in women empowerment. Based on the findings, the study concluded that training offered by KCB's 2Jiajiri Programme has positive influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya.

The final objective of the study was to evaluate how partnerships by KCB's 2Jiajiri Programme influence women empowerment in the beauty and personal care sector in

Nairobi, Kenya. The study established that partnership has significant influence on women empowerment in the beauty and personal care sector in Nairobi, Kenya. The study also found that partnership positively influenced women empowerment. Therefore a unit increase in partnership would result to an increase in women empowerment. From these study findings, the study concluded that partnership by KCB's 2Jiajiri Programme influences women empowerment in the beauty and personal care sector in Nairobi, Kenya

#### **5.4 Policy Recommendations**

Based on the findings, the subsequent recommendations will enhance the effectiveness of training, as well as more female trainers, to promote women empowerment in the beauty and personal care sector in Nairobi, Kenya.

- i. KCB 2Jiajiri program should establish policies that focus on involving more local partners.
- ii. The company should also provide frequent training to their clients because doing so enhances their business skills especially for the disadvantaged ones.

#### **5.5 Recommendations for Further Research**

The study recommends the following for further research

- i. Further studies should focus on the effectiveness of modern technologies in training to empower women in the beauty and personal care sector in Nairobi, Kenya.
- ii. Additional studies should also be done on the impact variables such as education and socioeconomic status on KCB 2Jiajiri program enrollment in the city.

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## APPENDICES

### **Appendix 1: Letter of Transmittal**

AMWAYI AUDREY K.  
UNIVERSITY OF NAIROBI  
P.O. BOX 30179  
NAIROBI

29-07-2018

KCB BANK KENYA LIMITED  
KENKOM HOUSE  
P.O. BOX 48400  
NAIROBI

Dear Sir/Madam

### **RE: REQUEST TO COLLECT DATA**

I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. Currently, I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Nairobi, Kenya.

I seek to access the contacts of individuals who participated in the programme to assess whether the funding, training, and partnerships facilitated by 2Jiajiri empowered the women who successfully became beneficiaries of the programme in Nairobi, Kenya.

I highly appreciate your assistance.

Yours faithfully,

Amwayi Audrey K.

**Appendix 2: Letter to PZ Cussons**

AMWAYI AUDREY K.  
UNIVERSITY OF NAIROBI  
P.O. BOX 30179  
NAIROBI

29-09-2018

TO  
THE MANAGING DIRECTOR  
PZ CUSSONS EAST AFRICA LTD  
BABA DOGO RD.  
NAIROBI

Dear Sir/Madam

**RE: REQUEST TO A TELEPHONE INTERVIEW**

I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. Currently, I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Nairobi, Kenya.

I seek to interview you to assess whether the funding, training, and partnerships facilitated by 2Jiajiri empowered the women who successfully became beneficiaries of the programme in Nairobi, Kenya.

I highly appreciate your assistance.

Yours faithfully,

Amwayi Audrey K.

**Appendix 3: Letter to Arshley's Hair and Beauty Academy**

AMWAYI AUDREY K.  
UNIVERSITY OF NAIROBI  
P.O. BOX 30179  
NAIROBI

29-09-2018

TO  
THE DIRECTOR  
ARSHELY'S HAIR & BEAUTY ACADEMY  
P.O. BOX 57332  
NAIROBI

Dear Sir/Madam

**RE: REQUEST TO A TELEPHONE INTERVIEW**

I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. Currently, I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Nairobi, Kenya.

I seek to interview you to assess whether the funding, training, and partnerships facilitated by 2Jiajiri empowered the women who successfully became beneficiaries of the programme in Nairobi, Kenya.

I highly appreciate your assistance.

Yours faithfully,

Amwayi Audrey K.

**Appendix 4: Letter to International Finance Corporation**

AMWAYI AUDREY K.  
UNIVERSITY OF NAIROBI  
P.O. BOX 30179  
NAIROBI

20-11-2019

TO  
THE REGIONAL DIRECTOR  
INTERNATIONAL FINANCE CORPORATION  
COMMERCIAL BANK OF AFRICA (CBA) BUILDING, 4TH FLOOR  
MARA/RAGATI ROAD, UPPER HILL AREA  
P.O. BOX 30577-00100  
NAIROBI.

Dear Sir/Madam

**RE: REQUEST TO A TELEPHONE INTERVIEW**

I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. Currently, I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Nairobi, Kenya.

I seek to interview you to assess whether the funding, training, and partnerships facilitated by 2Jiajiri empowered the women who successfully became beneficiaries of the programme in Nairobi, Kenya.

I highly appreciate your assistance.

Yours faithfully,

Amwayi Audrey K.

**Appendix 5: Letter to Oracle**  
AMWAYI AUDREY K.  
UNIVERSITY OF NAIROBI  
P.O. BOX 30179  
NAIROBI

29-09-2018

TO  
THE REGIONAL DIRECTOR  
ORACLE  
SUB-SAHARA AFRICA  
EMAIL: ASK-BDG\_AE@ORACLE.COM  
NAIROBI

Dear Sir/Madam

**RE: REQUEST TO A TELEPHONE INTERVIEW**

I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. Currently, I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Nairobi, Kenya.

I seek to interview you to assess whether the funding, training, and partnerships facilitated by 2Jiajiri empowered the women who successfully became beneficiaries of the programme in Nairobi, Kenya.

I highly appreciate your assistance.

Yours faithfully,

Amwayi Audrey K.

## **Appendix 6: Questionnaire for 2Jiajiri Trainees**

Hello (Respondent Name),

My name is Audrey Amwayi. I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Kenya. You are part of this study because you participated in KCB 2Jiajiri training on beauty and personal care business. I will ask you questions regarding your experience of the initiative as a trainee. The survey will last no more than five minutes. I ask you to provide honest answers. Moreover, in the event that you do not want to respond to the questions, you may politely decline to proceed. Nevertheless, I highly appreciate your participation, and as such, request that I may proceed with the questions. (If the respondent agrees to continue, proceed with the questions).

### **SECTION 1: Screening Questions**

1. What is your gender? Male  Female  (If male, do not proceed)
2. How old are you? 24-30 years old  Above 30 years old  (if 'Above 30 years old', do not proceed)
3. Did you complete the training? Yes  No  (If 'No', do not proceed)
4. Did you obtain funding from 2Jiajiri? Yes  No  (If 'No', do not proceed)
5. When did you receive funding? Less than 6 month ago  More than 6 months ago  (If 'Less than 6 months ago', do not proceed)
6. Is your business operational? Yes  No  (If 'No', do not proceed)
7. What type of business are you currently operating? Makeup, deodorant and nail product and/or services  Hair care products and/or services  (Do not proceed if the business is not in the category of beauty and personal care)

### **SECTION 2: Funding**

Kindly, in your opinion, indicate whether you:

Strongly Disagree (1); Disagree (2); Neutral (3); Agree (4); or Strongly Agree (5).

1. Lack of other funding sources for your business motivated you to enroll in 2Jiajiri
2. Funding provided by 2Jiajiri motivated you to enroll in the programme
3. The amount of money offered by 2Jiajiri motivated you to enroll in the programme
4. The money you received was enough to boost your business
5. Your business is running better than prior to receiving 2Jiajiri funding
6. With more money from 2Jiajiri, your business would perform better
7. 2Jiajiri should increase the money awarded to business people who qualify for funding

### **SECTION 3: Training**

Kindly, in your opinion, indicate yes/no:

1. The training you received via 2Jiajiri had a strong impact on your learning
2. Longer 2Jiajiri training sessions were highly effective
3. Sessions facilitated by women were the most effective
4. Training by younger instructors was highly effective
5. After training, you were more knowledgeable about your business
6. After training, you were more confident to handle your business
7. After the training, your income has increased

8. After the training, your financial decision-making has improved [ ]
9. 2Jiajiri should have more training sessions [ ]
10. 2Jiajiri should change its training approach [ ]

**SECTION 4: Partnerships**

Kindly, in your opinion, indicate whether you:

Strongly Disagree (1); Disagree (2); Neutral (3); Agree (4); or Strongly Agree (5).

1. Partnerships facilitate by 2Jiajiri contribute to the success of your business [ ]
2. The number of partners in the programme affected your business success [ ]
3. If you had more partners from 2Jiajiri, your business would perform better than it is today [ ]
4. You prefer local partners than foreign partners [ ]
5. Local partners are more effective than foreign partners [ ]

That is the end of the survey. Thank you for responding to this questionnaire, and more so, for your invaluable time.



## **Appendix 7: Questionnaire for 2Jiajiri Trainers**

Hello (Respondent Name),

My name is Audrey Amwayi. I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Kenya. You are part of this study because you participated in KCB 2Jiajiri training on beauty and personal care business. I will ask you questions regarding your experience of the initiative as a trainer. The survey will last no more than five minutes. I ask you to provide honest answers. Moreover, in the event that you do not want to respond to the questions, you may politely decline to proceed. Nevertheless, I highly appreciate your participation, and as such, request that I may proceed with the questions. (If the respondent agrees to continue, proceed with the questions).

### **SECTION 1: Screening Questions**

1. What is your gender? Male  Female
2. How old are you? 24-30 years old  31-40 years old  41-50 years old
3. Did you complete your training session(s)? Yes  No

### **SECTION 2: Training**

Kindly, in your opinion, indicate yes/no:

1. The training you offered via 2Jiajiri had a strong impact on the trainees learning
2. Shorter 2Jiajiri training sessions were highly effective
3. 2Jiajiri should have more training sessions

That is the end of the survey. Thank you for responding to this questionnaire, and more so, for your invaluable time.

## **Appendix 8: Questionnaire for 2Jiajiri Management (KCB Foundation, Oracle, Arshley's Hair & Beauty Academy, and International Finance Corporation)**

Hello (Respondent Name) of (Company Name),

My name is Audrey Amwayi. I am a Masters of Arts (Project Planning and Management) student in the University of Nairobi. I am conducting a study on the influence of 2Jiajiri Programme strategies on women empowerment, focusing on the beauty and personal care businesses in Kenya. You are part of this study because you participated in KCB 2Jiajiri training on beauty and personal care business. I will ask you questions regarding your experience of the initiative as a partner/sponsor. The survey will last no more than five minutes. I ask you to provide honest answers. Moreover, in the event that you do not want to respond to the questions, you may politely decline to proceed. Nevertheless, I highly appreciate your participation, and as such, request that I may proceed with the questions. (If the respondent agrees to continue, proceed with the questions).

### **SECTION 1: Funding**

Kindly, in your opinion, indicate yes or no:

1. Lack of other funding sources for business motivated beneficiaries to enroll in 2Jiajiri [ ]
2. Funding provided by 2Jiajiri motivated people to enroll in the programme [ ]
3. The amount of money offered by 2Jiajiri motivated your beneficiaries to enroll in the programme [ ]
4. With more money from 2Jiajiri, your beneficiaries' business would perform better [ ]
5. 2Jiajiri should increase the money awarded to business people who qualify for funding [ ]

### **SECTION 2: Training**

Kindly, in your opinion, indicate yes/no:

Strongly Disagree (1); Disagree (2); Neutral (3); Agree (4); or Strongly Agree (5).

11. The training offered via 2Jiajiri had a strong impact on beneficiaries' learning [ ]
12. Longer 2Jiajiri training sessions were highly effective [ ]
13. Sessions facilitated by women were the most effective [ ]
14. Training by younger instructors were highly effective [ ]
15. After the training, your beneficiaries' income increased [ ]
16. After the training, financial decision-making improved among the beneficiaries [ ]
17. 2Jiajiri should have more training sessions [ ]

### **SECTION 3: Partnerships**

Kindly, in your opinion, indicate whether you:

Strongly Disagree (1); Disagree (2); Neutral (3); Agree (4); or Strongly Agree (5).

1. Partnerships facilitate by 2Jiajiri contribute to the success of beneficiaries' businesses [ ]
2. The number of partners in the programme increased the beneficiaries' business success [ ]
3. Local partners are more effective than foreign partners [ ]

That is the end of the survey. Thank you for responding to this questionnaire, and more so, for your invaluable time.