

## **Impact of Business Development Services on Enterprises in Rural Kenya: A Case Study of Micro and Small Enterprises in Muranga Town**

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### **Abstract**

*The purpose of the study was to investigate the impact of business development services on small and micro enterprises in rural Kenya: a case study of small and micro enterprises in Muranga town. The objectives of the study was to determining the impact of training by the business development services providers (BDS).The study established that training offered by the BDS impacted MSEs positively and that organizations attend training to enable their business perform well. The study recommends that MSEs players should be trained on the management skills, financial planning and the financial management for them to survive and have a competitive edge with the competitors.*

*Keywords: medium and small enterprises, training, business development services.*

### **1. Introduction**

#### *1.1 Background of the Study*

The Micro and small enterprises (MSEs) enterprises play a key role in triggering and sustaining economic growth and equitable development in both developed and developing countries. The exploitation of the potential of the indigenous sector as an engine for growth, using local resources and appropriate technology which is the nature of MSEs, is seen as an alternative development model to the traditional large-scale intensive “stages of growth” paradigm in developing economies (OECD,2004). The MSE sector in Africa is a vibrant example of small enterprises activities leading to successful growth and development of African economies (Hope, 2001)

There is no clear definition of Micro and Medium Size Enterprises (Mead and Morrison, 1996) The number of employees engaged by the enterprises is the more commonly used unit of measurement of the size of business than the turnover, the degree of formality, or legitimacy of the enterprise; capital investment; and degree of skills per worker (Sessional papers No. 2 of 2005 on Development of Micro and Small Enterprises for Wealth and Employment Creation for poverty Reduction) but Kenya Institute for Public Policy Research and Analysis (KIPPRA, 2002) tend to differ with this definition as they argue that the degree of informality and size of employment have been the two most readily accepted criteria on which classification of MSEs is based.

According (Mandal, 2007) MSEs, are defined as non-subsidary, independent firms which employ less than a given number of employees. This number varies across national statistical systems. The most frequent upper limit is 250 employees, as in the European Union. However, some countries set the limit as 200 employees, while the United States considers MSEs to include firms with fewer than 500 employees. Small firms are generally those with less than 50 employees, while micro-enterprises, while have at most ten, or in some cases five, workers (KIPPRA, 2002)

This paper adopts the criterion of number of employees which is also the definition used in the MSE National Baseline Survey of 1999. In that survey MSEs are defined as those non-primary enterprises (excluding agricultural production, animal husbandry, fishing, gathering and forestry), whether in the formal or informal sector which employ 1-50 people. Micro-Enterprises are those that employ 10 or fewer workers and medium size enterprises are those that employ 11-50 workers. According to the 1999 National Baseline Survey only small proportion (less than 3%) of MSEs employ 11-50 people.

Many countries of the African continent see the development of entrepreneurship as the only way of achieving industrialization and economic development. Surveys conducted in Botswana, Malawi, Eritrea, Swaziland and Zimbabwe underscored the importance of MSE Sector especially in employment creation and income general. In Zimbabwe for instance, a baseline survey conducted by McPherson et al (1998) found that there were some 860,000 MSE outside agriculture and primary production employing approximately 1.63 million persons (Bible, 2009). As a result, many countries in the continent are making serious steps to ensure the development of indigenous entrepreneurship (Ottih, 2000). Today, these enterprises are found in every corner and they have great potential for creating a variety of jobs, while generating widespread economic benefits.

Despite their great importance, increase market competition especially from modern and large competitors makes it difficult for MSEs to survive. Generally, in developing countries, small size is a major of the enterprises problem but this problem is made worse by remoteness and difficulties of accessing information, finance and lack of institutional support (Naruanard, 2003, Swierczek and Ha, 2003). In addition, the small business experiences problems in business development with more limited access to resources such as capital and skilled labour (Naruanard, 2003 Cheungsuvadee, 2006). As a result, research has revealed that the failure rate among the MSE is very high as more than nine out of 10 MSEs fails to celebrate their third birth day. Some of the difficulties encountered by MSEs can be addressed by the business development services.

The term Business Development Services (BDS) refers to a wide range of non financial services provided by public and private supplies (BDS providers) to entrepreneurs to help them operate efficiently and to grow their business with the broader purpose of contributing to economic growth, employment generation and poverty alleviation (Miehlradt and Mc Vay 2003). Services include: assistance with market access; input supply; technology and product development; training and technical assistance; infrastructure;

policy/advocacy and alternative financing mechanisms. The actors in the BDS markets include BDS providers, BDS facilitators' donors, governments and small enterprises (SES) (CDAs 2001).

### *1.2 Statement of the Problem*

The development of the small enterprise sector is a primary means of strengthening Kenya's economy. Despite having brilliant ideas that can be translated into successful businesses more often than not MSE's encounter difficulties that greatly affect their operations.

The BDS market pattern is driven by the belief that objectives of outreach and sustainability can only be achieved in well developed BDS markets. However, despite these paradigm shifts, too many BDS programs continue to supply services that are not valued by entrepreneurs (de Ruijter de Widt 2003). The impact of the services cannot be demonstrated (Gibson et al. 2001, Altenburg and von Dranchenfels 2006). This raises the question: Why the demand-driven approach has not succeeded in yielding the expected results?

The problem to be addressed by this study therefore was to investigate the impact of business development services on small and micro enterprises in rural Kenya a case study of small and micro enterprises in Muranga town.

### *1.3 Purpose of the Study*

The purpose of the study was to investigate the impact of business development services on small and micro enterprises in rural Kenya a case study of small and micro enterprises in Muranga town.

### *1.4 Objectives of the Study*

To determine the impact of training by the BDS providers on the MSE in rural Kenya.

### *1.5 Research Question*

What impact has training by the BDS providers had on the MSE in rural Kenya?

### *1.6 Significance of the Study*

This study will be of great benefit to SME owners. They will be able to appreciate the benefits that will be realized with practicing business development practices on the growth of their enterprises.

To policy makers, the research would be helpful in highlighting areas of policy gap that require policy improvement within SME sector in rural. It will result to improved policies that will encourage growth of SMEs hence increased employment, economic growth, market competitiveness and technological innovativeness. To future researchers and academicians this study shall contribute immensely to existing literature on business development services in SMEs. The researchers will refer to this study to confirm the facts indicated on business development practice in rural are SMEs. They can also identify gaps for further research. The scholars will gain insights on the effect. This study therefore seeks to investigate the impact of business development services on micro and small enterprises in the rural Kenya.

### *1.7 Definition of Significant Terms*

- Business development services: It is the service that improves the performance of the enterprise, access to market and the ability to compete. It includes an array of business services such as training consultancy, marketing, information and technology development
- Small and Medium Size Enterprises (SMES): Small and medium –sized companies whose headcount or turnover falls below certain limits.
- Training: This is the action of teaching a person a particular skill or type of behavior. It is an organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill.

- Financial planning: Refers to the process of estimating the capital required and determine its competition. It is the process of framing financial policies in relation to procurement, investment and administration of funds of an enterprise.
- Financial Management: Financial management refers to the specialized activity, which is responsible for obtaining and affectively utilizing the funds for the efficient functioning of the business and, therefore, it includes financial planning, financial administration and financial control.

## **2. Literature Review**

### *2.1 Introduction*

Literature review is mainly based on the studies and works of other researchers on a particular line of study. It focuses on the concept of small and medium enterprises and the business development services under which it looked at training.

### *2.2 The Concept of Small and Medium Enterprises*

The emergence of MSE programs as cornerstones of economic development efforts worldwide has been given an impetus by some early successes in discovering successful modes for promoting these enterprises through the provision of financial services. Over the past decade, the experiences of Grameen Bank in Bangladesh, BancoSol in Bolivia, and BRI in Indonesia, along with scores of similar successes in other countries, have produced a way or optimism in development circles about the prospects for microfinance programs to provide practical, sustainable assistance to large numbers of MSEs (Goldmark, 1996)

At the same time, studies of constraints on MSE growth have consistently indicated that other factors are as important as, or more important than, financial constraints for the operations and growth prospects of microenterprises. For example, access to markets and inputs is frequently considered by MSE operators to be as important as or more important than financial constraints (Goldmark, 1996). Moreover, even though operators for small enterprises may be unwilling to admit to deficiencies in areas such as management knowhow and technical skills, human resource problems are common and constitute important barriers to MSE development (Overy and Berman, 2001). Recognizing the importance of these other factors and buoyed by the successes that have been achieved in the financial area, micro-enterprise practitioners have begun to search ways of providing non-financial assistance with the same degree of success that has been achieved in the financial area.

Studies of MSEs generally identify a long list of problems face by owners and operators of small enterprises. On the financial side, Studies emphasize that the primary need is for better access to working capital, although fixed or investment capital is a problem for certain types of businesses. In the non-financial area, micro-enterprises must deal with numerous problems, including the following: marketing problems (identifying new sources of demand, finding customers, developing business linkages and adapting products and services to meet buyer requirements; technical /production problems; enterprise management problems; legal and regulatory compliance and harassment; transportation problems; limited access to business facilities and infrastructure a; and human resource development and management problems (Overy and Berman, 2001)

The primacy of MSE market access problems, for products and services as well as inputs, has been documented for a number of countries and industries (Arnold, Townson et al. 1994). It is important to understand why this is so. Most microenterprises are limited to selling their goods and services in local

markets that are overly crowded, highly competitive and characterized by low barriers to entry and correspondingly low profit margins. A common, fundamental need, therefore, is for improved access to new, more rapidly going markets. In particular, microenterprises need to be able to identify and access market niches in larger urban or export markets, either directly or through linkages with various types of intermediaries or larger enterprises.

The MSE Literature does not suggest that small –scale producers face any particular problems in marketing their products in local markets. Rather, the literature suggests that micro entrepreneurs are intimately familiar with local market requirements. They deal with their customers and local market intermediaries on a face-to-face basis. Information about price, product and service requirements, and other market-related concerns is available to them through friends, relatives and other members of their local social network (Arnold, Townson et al, 1994).

Other non-financial constraints, such as input supply problems, access to new technologies, and management and training needs are usually directly related to the requirements of the markets in which MSESs participate. This does not mean that for individual MSEs, or even groups of MSEs, that these other problems will be less important than market access problems. Some enterprises may have already worked out solutions to their marketing or market access problems and face a next tier of challenges. However, the prominence given by microenterprises to market access problems suggests the order in which constraints need to be addressed and provides a strong reminder that services that address these other types of non-financial constraints must be consistent with market requirements (Overy and Berman, 2001).

### *2.3 Training*

Training is considered fundamentally important to human capital development. It could be describe as the vehicle that takes organization to their destination within a stipulated time frame. The importance of human capital development to the survival of modern organizations cannot be overemphasized. For any organization to survive the competitive business world, it must train and retrain its human resources in consonance with its immediate and remote operational environment. Training of employees attains self-fulfillment in personal goals as they work to achieve an organizational goal. Furthermore, it is pertinent to note that technological growth of any nation depends on the bulk of trained human resources available. John F. Kennedy, as reported by Gary (2001), once said, “Manpower is the basic resource, the indispensable means of correcting other resources to mankind’s use and benefit. How well we train, develop, and employ the human skill is fundamental in deciding how we will accomplish as organizations. The manner in which we do this will profoundly depend on the kind of nation we have”.

According to Thaker (2008), “training is an organized procedure by which people learn knowledge and skills for a definite purpose”. Tim and Brinkerhoff (2008) insist that human capital development represents the planned opportunity that is provided for training as the overall process whereby an individual’s behavior is modified to conform to a pre-defined and specific pattern. Training is also a process or procedure through which skills, talents, knowledge of employees are enhanced (Industrial Training Fund, 2006).

Although there is strong evidence of demand for marketing services and selected technology development and supply services, the evidence of the willingness of small producers to pay for training services is spottier. Few development programs have attempted to charge small producers for training services. As a consequence, there is little basis for assessing the demand for these services or even for determining whether they are addressing the priority problems of program participants. In some cases, participation in

training programs is mandatory for example, when credit providers dictated that loan recipients take part in a training program on credit management as a condition for receiving a loan.

Recently, however, MSE training programs have begun to focus more on cost recovery and, as a result, are looking at cost-sharing payment provisions that not only help cover operating costs but also provide a means of assessing client demand for particular types of course offerings. Voucher systems use in training programs are one example. The most notable example of training a program using vouchers to subsidize part of the costs of participation by MSEs is one developed in Paraguay with funding from the Intern American Development Bank (Goldmark et al, 2003). Under this program, participants are given vouchers worth approximately \$20 and allowed to choose from courses offered by a range of pre-qualified training institutions. Under the terms of this program, so that participants end up paying a portion of the costs of the voucher for the program, out of their own pockets, courses must last at least 15 hours and have no more than 25 students per class. Participants must attend at least 75 percent of the sessions before the training institution can redeem the vouchers. The strong demand among micro and small scale entrepreneurs and their employees to participate in this program, even when their out-of-pocket costs were equal to or greater than the value of the vouchers, provides strong evidence that MSEs will pay for training programs that meet their particular needs. By putting the choice of courses and training institutions into the hands of micro entrepreneurs, this program has also helped stimulate a response by institutions to offer courses that respond to the needs of the clients (Goldmark et al, 2003)

An additional indication of the demand for training programs by low-income individuals is the strong growth of private schools offering instruction in subjects such as English and computer applications. Although these schools tend to be largely confined to urban areas, they are a common and growing phenomenon in a wide assortment of countries, including many at the low end of the income scale. In the export promotion area, a variety of programs have provided partial subsidies to entrepreneurs to enable them to access training or other types of business development services from specialized providers. Although not directly relevant to the needs of MSEs, these projects demonstrate that donor funds can be used to help stimulate a market for locally supplied business services, rather than merely providing subsidized technical assistance from outside contractors, and that firms will bear an increasing share of the costs of various types of business development services, once they become familiar with the benefits of using such services (Goldmark et al, 2003).

#### *2.4 Conceptual Framework*

The literature on developing countries reveals several commonly observed correlates of successful performance of MSEs such as training Tim and Brinkerhoff (2008), capital and skilled labour (Naruanard, 2003 Cheungsuvadee, 2006), marketing activities (Ueltschy et al, 2006), new technologies (Berman, 2005) etc.

The conceptual model guiding study is shown in (Figure 2.1)

### **3. Research Design and Methodology**

#### *3.1 Introduction*

In this section Research Methodology and data collection processes to be utilized in the study will be explained. It specifically addresses the studies; research design, target population, sample design, sampling procedure and data collection instruments, data analysis and Data Analysis Techniques

### *3.2 Research Design*

A descriptive survey approach was adopted. Descriptive research design was used to obtain information concerning the impact of business development services provided business development services on MSEs where a representative sample of the target population was selected. This was done randomly to give every member of the population an equal chance of being selected. The purpose of descriptive survey is basically to observe, describe and document aspects of situations as it naturally occurs. The fact that is not concerned with characteristics of individuals but provides information about population made the preferred research design.

### *3.3 Target Population*

Target population is the collection of elements that possess the information sought by the researcher (Orodho, 2005). The Target population was small and medium enterprises within Muranga town. SMEs were selected across all sectors. Data needed to verify whether the establishments of business development services have lead to the increase in the number of SMEs will obtain. The total population was 200 entrepreneurs and out of this, a sample was selected for the study.

### *3.4 Sample and Sampling Procedure*

A sample of 30 SME's was drawn through random sampling. Each enterprise was given a number out of which 30 were picked randomly. A random sample was preferential because it is free from bias and therefore each unit had a chance to be included in the sample. Random sampling is also easy to be conducted. The sample size was arrived at using sample size calculator. According to Mugenda and Mugenda (2003), as sample size of 10% of the total population is considered adequate for descriptive study. This means that a sample of 30 SMEs for 15% of the population is within the required proportion hence adequate. The study targeted managers of relevant business enterprises.

### *3.5 Data collection Instruments*

The researcher used questionnaires to collect primary data. Questionnaires were constructed based on the research objectives. The use of a questionnaire was selected because it is convenient in obtaining the answers from a large number of respondents. A questionnaire enables the researcher get first hand information about the work situation (Mugenda and Mugenda, 2003). It is also provides an opportunity for anonymity to promote high response rate.

### *3.6 Data Analysis*

The data received was edited than analyzed quantitatively using Excel worksheet. Quantitative analysis was done using descriptive statistics i.e. frequency counts, percentages, tables and graphs to describe distributions, per-charts to show differences in frequencies and bar charts to display nominal or ordinal data. The mode was used to show the category of observation that appeared most frequently in the distribution or the category that contained the largest number of responses. To accomplish this, statistical package for social sciences (SPSS) was used. This assisted in determining the patterns of responses to each of the independent variable being investigated by the study.

### *3.7 Data Analysis Techniques*

On completion of data collection, the researcher checked for completeness of the questionnaires. The data was arranged and grouped according to particular research questions. Quantitative data was by use of statistical package for social sciences (SPSS). This included, the mean, mode, the media, the variance and the standard deviation. This package was known for its ability to handle large amounts of data and also it was quite efficient. Data entry and initial analysis was done with the help of data programmes. Coding

categories was developed for organizing and analyzing qualitative data collected according to research questions. This involved-

Going through data and numbering it sequentially, a careful search through the data for regularities and patterns related to research questions the study intends to answer, writing down words and phrases to be used as a means of sorting out descriptive data so that materials bearing on research questions will be physically separated from other data.

#### **4. Data Analysis, Presentation and Discussions**

##### *4.1 Introduction*

This chapter presents the analysis of the findings. The data collected was presented using Tables and Pie charts to provide a picture of variables under investigation and were analyzed by computing percentages. The study sought to establish the impact of business development services on micro and small enterprises in the rural Kenya. Out of the 30 MSEs sampled, 25 of the SMEs responded by completed the questionnaires thereby giving a response rate of 83%. This response rate was considered accurate for the study. The study had one research questions.

What impact has training by the BDS providers had on the MSE in rural Kenya?

##### *4.2 Background Information*

In this section the respondents were required to give the following information; the age, gender, level of education, duration in the business and the type of the business they are carrying out. The findings are presented in tables, figures and pie-charts in the following subsections.

###### *4.2.1. Distribution of respondents by Gender*

The respondents were requested to provide information on their gender. As presented in Figure 4.1, the results show that simple majority of the respondents (52%) were male while female respondents had a representation of 48%. The results could be interpreted to imply that most of the MSEs are run by businessmen. (Fig 4.1)

###### *4.2.2. Distribution of Respondents by Age*

The study sought to establish the distribution of respondents by their age. According to the findings presented in Table 4.1, 44% (11) of the respondents were between the age of 31 and 35 years while 24% were in the age bracket of 41 and 45 years. This means that most of the business people were in their youthful life.

###### *4.2.3 Duration in the Organization*

The respondents were asked to state the duration they have taken in their respective organization. As illustrated in Figure 4.2, the respondents indicated that they had duration of between 3-5 years and 6-8 years for an equal representation of 32% in their respective organizations. Only 16% had less than 3 years of duration in their organization. The findings could be interpreted to mean that most respondents had stayed in their organizations for less than eight years. (Fig 4.2)

###### *4.2.4 Type of Business*

The research study sought to establish the type of business run by the respondents. As shown in Figure 4.3, 44% of the respondents indicated that they run businesses that sell products. However 36% of the respondents indicated that the type of business they run deals with service delivery. Only 20% of the respondents run manufacturing businesses. (Fig 4.3)

### *4.3 Impact of Training on the MSE*

In this section the study sought to establish the impact of training by the BDS providers on the MSE. The findings of the study are presented in the subsequent sections.

#### *4.3.1 Ever Attended Training on How to Carry Out Business*

The study sought to establish whether the respondents ever attended training on how to carry out business. According to the findings presented in Figure 4.4, majority of the respondents (64%) had never attended training. However 36% of the respondents agreed that they had indeed attended training on how to carry out their businesses. This implied that most respondents do not have skill to run business. (Fig 4.4)

#### *4.3.2 Training Received in the Last One Year*

The respondents were asked to indicate the training they had received for the last one year. As presented in Table 4.2 28% of the respondents stated that they had been trained twice while 24% indicated that they had only been trained ones in the last one year.. Same fraction of the respondents (24%) has never received any training in the last one year. Only 8% of the respondents according to the study have received training more than thrice during the last one year. The findings could be interpreted to mean that most respondents had been trained for less than two times. (Table 4.2)

#### *4.3.3 Extent to Which Areas in Business are Covered by Training*

The study sought to establish the extent to which various areas in business are covered in training and the findings are presented in Table 4.3. Respondents were asked to indicate the extent to which the training covered business management. According to the findings, majority of the respondents (72%) indicated to a large extent that training covered business management while 16% indicated to a moderate extent that training covered business management. The results revealed that only 12% of the respondents thought that the training did not cover business management. The study sought to establish the extent to which the training offered covered financial management. Respondents were asked to indicate the extent to which covered financial planning. The findings revealed that majority of the respondents (64%) indicated that to a large extent the training covered financial planning while 16% stated that the training indeed covered financial planning but only to a moderate extent. Twenty percent indicated that the training did not cover financial planning. The study sought to establish the extent to which the training covered customer care. According to the results, 64% of the respondents indicated that to a large extent the training covered customer care while 12% indicated that the training covered customer care only to a moderate extent. The results however show that 24% of the respondents indicated that the training did not cover customer care. The study sought to establish the extent to which the training covered marketing. The results revealed that according to 76% of the respondents the training to a large extent covered marketing. The results also showed that 16% of the respondents indicated that the training to a moderate extent covered marketing. The study finally sought to establish the extent to which the training received covered financial management. The results show that most of the respondents (56%) indicated that to a large extent the training covered Financial Management while 20% of the respondents indicated that the training covered financial management only to a moderate extent. The results could be interpreted to imply that training provided covered significant areas (i.e. Finance, marketing, customer care) vital for the success of the business. (Table 4.3)

#### *4.3.4 Reason for Not Business Training*

The respondents were requested to state reasons for not attending training. As presented in Figure 4.5, most respondents (60%) indicated that they did not attend the business training since they were not

invited while 24% did not attend the business training because they did not know that existence of training. However, 16% indicated that they didn't attend training since they did not know the existence of training. The findings could be interpreted to mean that majority of the respondents never attended training either because they were not invited or never knew the existence of the business training. (Fig 4.5)

## **5. Summary of Findings, Conclusion and Recommendations**

### *5.1 Introduction*

The overall purpose of the study was to investigate the impact of business development services on small and micro enterprises in rural Kenya: a case study of small and micro enterprises in Muranga town. The study sought to determine the impact of training by BDS providers on the MSE. The results of the study are presented and discussed in the previous chapter. This chapter presents summary of the main findings and conclusion made from the findings. Recommendations for action are then made and areas for further research identified.

### *5.2 Summary of Findings*

The study established that majority of the respondents had never attended training. However 36% had indeed attended training on how to carry out their businesses. The results revealed that 28% of the respondents stated that they had been trained twice while 24% had only been trained one in the last one year. The results of the study revealed that according to majority (60%) the trainings at a large extent covered business management. The result revealed that according to most respondents (52%), training covered financial planning and customer care. The study also revealed that the trainings covered marketing. The respondents also indicated that the trainings to a large extent covered financial management.

### *5.3 Conclusions*

The study established that training offered by the BDS impacted MSEs positively and that organizations attend training to enable their business perform well.

### *5.4 Recommendation*

The study established that organization attend business training to significant departments. The study therefore recommends that this should be reflected in all departments for effective performance.

### *5.5 Areas for Further Research Study*

The overall purpose of the study was to investigate the impact of business development services. Study recommends on small and micro enterprises only in the rural area of Muranga County. The study therefore recommends that similar research study should be carried out in all parts of Kenya, East Africa and Africa in order to ascertain the impact of business development services on MSE.

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**APPENDIX**  
**QUESTIONNAIRE**

The purpose of the study is to establish impact of business development services on small and micro enterprises in rural Kenya. Information collected will be treated in confidence as is for academic purposes only. Kindly participate by completing the blanks or ticking as appropriate.

**SECTION A: BACKGROUND INFORMATION.**

1. What is your gender? Male ( ) female ( )
2. What is your level education?
  - Primary level ( )
  - Secondary level ( )
  - College ( )
  - University ( )
  - Post University ( )
3. What is your age?
  - 18-25 years ( )
  - 26-30 years ( )
  - 31-35 years ( )
  - 36-40 years ( )
  - 41-45 years ( )
  - over 45 years ( )
4. How long have you been in the business?
  - Less than 3 years ( )
  - 3-5 years ( )
  - 6-8 years ( )
  - 9-10 years ( )
  - Over 10 years ( )
5. What type of business are you in?
  - Service ( )
  - Selling products ( )
  - Manufacturing ( )

**SECTION B: IMPACT OF TRAINING ON THE MSE**

6. Have you ever attended training organized by BDS on how to carry out your business?
  - Yes ( )

- No ( )

7. If yes how many times have you received the training in last one year?

- Ones ( )
- Twice ( )
- Thrice ( )
- More than thrice ( )

8. If yes in 6, to what extend did the training cover the following areas?

	No extent	Small extent	Moderate extent	Large extent	Very large extent
Business management	( )	( )	( )	( )	( )
Financial planning	( )	( )	( )	( )	( )
Customer care	( )	( )	( )	( )	( )
Marketing	( )	( )	( )	( )	( )
Financial management	( )	( )	( )	( )	( )

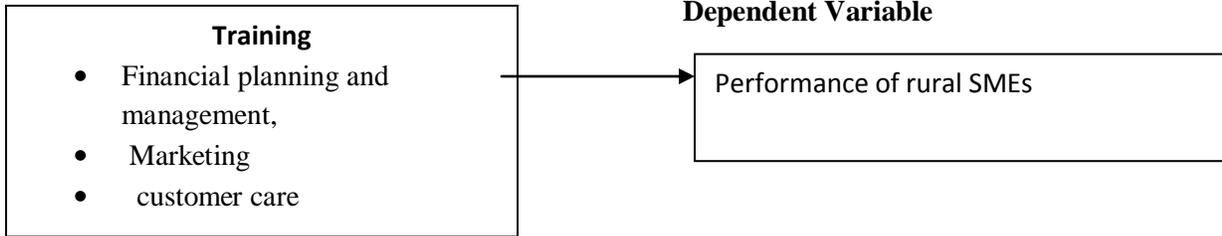
9. To what extent did the training benefit your business?

- To no extent ( )
- Small Extent ( )
- Moderate Extent ( )
- Large extent ( )
- Very large extent ( )

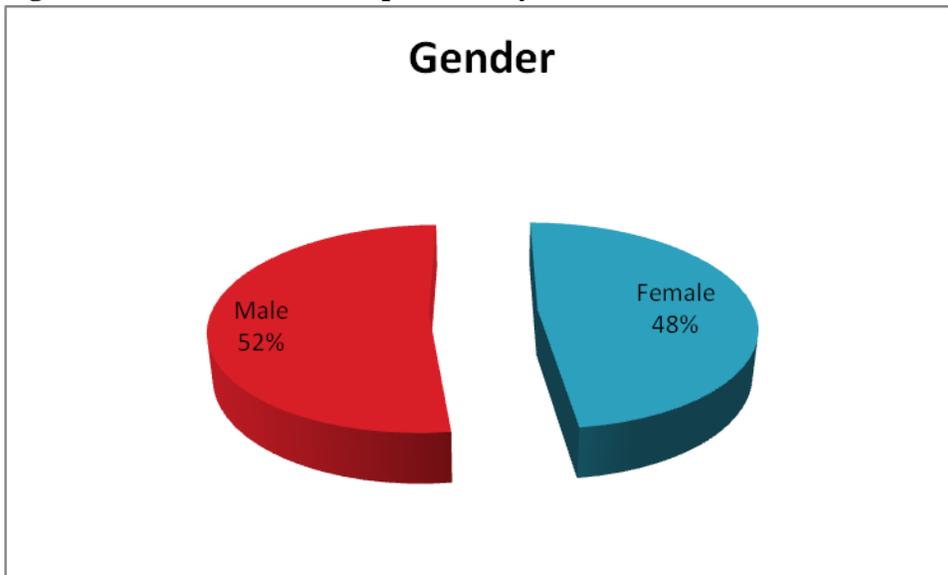
10. If no in 9, what is the reason for not attending the training?

- Did not know of existence of such training ( )
- Was not invited for the training ( )
- Saw no need for training ( )

**Figure 2.1**  
**Independent Variables**

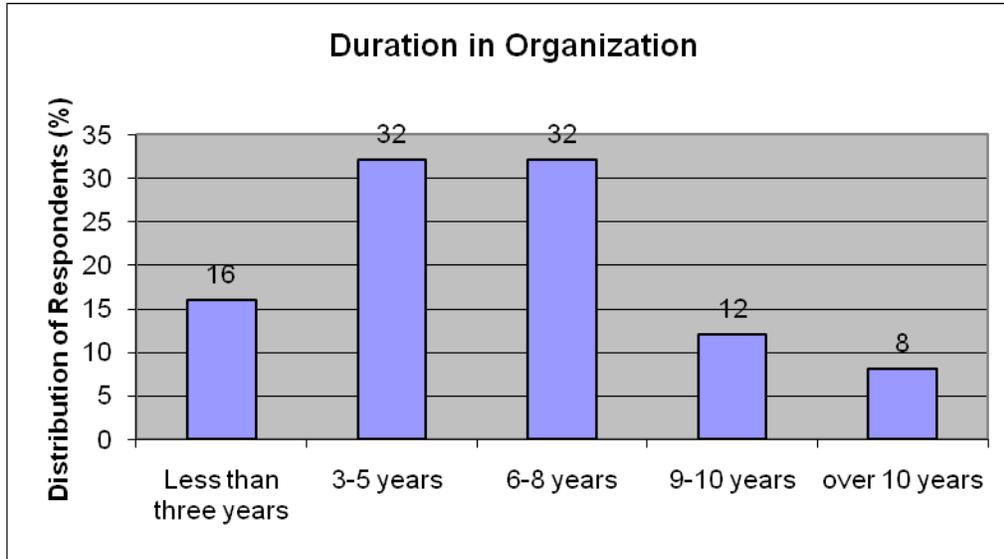


**Figure 4.1: Distribution of respondents by Gender**



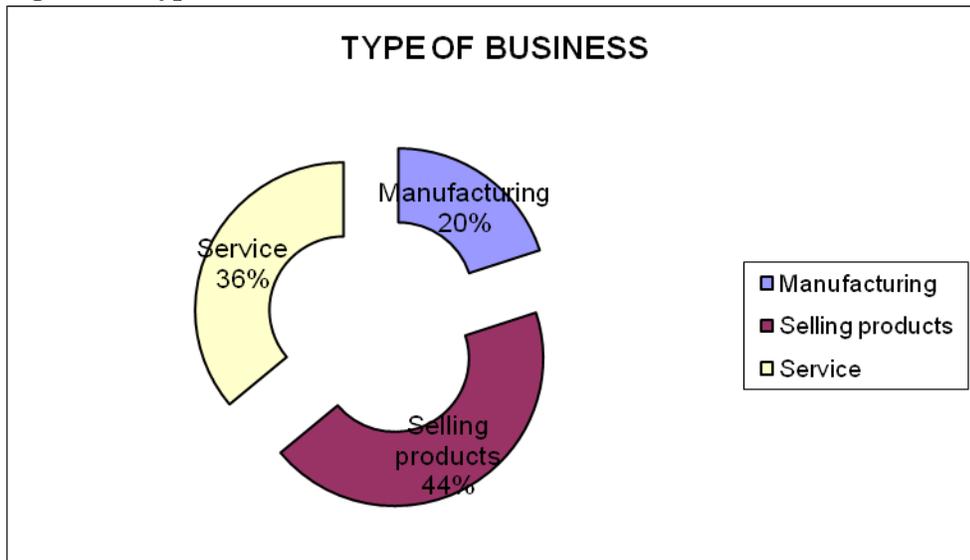
Source: Author (2011)

**Figure 4.2 Duration in the organization**



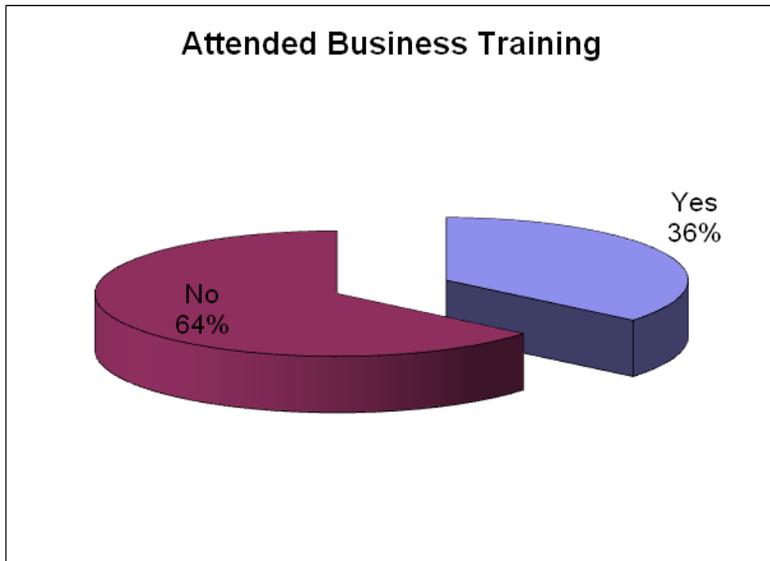
Source: Author (2011)

**Figure 4.3 Type of Business**



Source: Author (2011)

**Figure 4.4 Ever attended Training on how to carry out business**



Source: Author (2011)

**Figure 4.5: Reason for not attending business training.**



Source: Author (2011)

**Table 4.1: Distribution of respondents by Age**

	Frequency	Percent(%)
18-25 Years	2	8
25-30 Years	3	12
31-35 Years	11	44
41-45 Years	6	24
Over 45 Years	3	12
<b>Total</b>	<b>25</b>	<b>100</b>

Source: Author (2011)

**Table 4.2 Training received in the last one year**

	Frequency	Percent (%)
None	6	24
Ones	6	24
Twice	7	28
Thrice	4	16
More than thrice	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Source: Author (2011)**

Table4.3: Extent to which Areas in Business are covered by Training

	No extend (%)	Small extent (%)	Moderate extent (%)	Large extent (%)	Very large extent (%)	<b>Total (%)</b>
Extent to which training covered business management	4	8	16	60	12	<b>100</b>
Extent to which training covered financial planning	4	16	16	52	12	<b>100</b>
Extent to which training covered Customer care	8	16	12	24	40	<b>100</b>
Extent to which training covered marketing	0	8	16	40	36	<b>100</b>
Extent to which training covered financial management	8	16	20	36	20	<b>100</b>

Source: Author (2011)