

**INFLUENCE OF ENTREPRENEURIAL SKILLS IN
MANAGEMENT ON PERFORMANCE OF WOMEN GROUPS
PROJECTS IN NYARIBARI CHACHE
CONSTITUENCY.KENYA.**

BY

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DECLARATION


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

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This project research report has been submitted for examination with my approval as the university supervisor.

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DEDICATION

To my wife Christabel, my son Alex and my daughter Clare for their love, support and understanding.

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ABSTRACT

Growth of Small and Medium Enterprises (SMEs) has been identified as one key component in empowering women to achieve the third millennium goal of gender equity. Entrepreneurship skills are needed to ensure growth of SMEs. This study sought to establish the influence of entrepreneurial skills in management on performance of women group projects of Nyaribari Chache Constituency, Kisii central district. Like many entrepreneurs, Kenya's women entrepreneurs face challenges in management which limit performance and exploitation of their full potential. This study focused on three major objectives. First, it sought to establish the extent to which organizational management skills as an aspect of entrepreneurial skills influence performance of women group projects. Secondly, to determine the level to which financial management skills influence the performance of women group projects in Nyaribari Chache Constituency. The study also sought to investigate how business management skills influence the performance of women group projects in Nyaribari Chache constituency. Lastly, the study sought to examine the level to which interpersonal skills influences performance of women group projects in Nyaribari Chache constituency. While many studies reviewed showed an increase in women participation in entrepreneurial activities, there was little evidence of successful groups who have employed sound management skills in their enterprises. It was therefore hoped that the study findings will inform policy makers on the need to equip the women with these skills as a way of boosting entrepreneurial activities. The main constrains of this study was availability of clear records showing transactions by these women groups. This was however mitigated by asking for rough estimates of the parameters in question. Groups who were in the sample who had stopped operations were replaced by active ones. There was therefore an existing gap on the realization that even with good funding; the women need skills on management of the funds as well as their enterprises. A theoretical framework on reverence group theory by Cooler(1967) was used as a basis of the study. A conceptual framework linking all the variables was developed to guide the study. From a population of 2130 women in 213 women groups, a simple random sample of 327 was used based on the table of sampling given by Krejce and Morgan (1970). Data was collected by use of a questionnaire specifically tailored for women group respondents. Data collected was analyzed by descriptive statistical methods. Information from the analyzed data was used to draw conclusions and generate recommendations. From this data, it was realized that women lacked simple entrepreneurial skills such as auditing, accounting, marketing, planning and public relations. These skills had a direct influence on their current situation. It was noted that more women had been trained on record keeping skills and communications as opposed to other skills under study. The study concluded that the need to train women on entrepreneurial skills surpasses the need to give them financial aid without the skills. It was therefore recommended that there was urgent need for policy makers to consider this aspect to enable women perform in their activities. To enable concrete conclusions, further research on the role of culture in wealth creation among women could be carried to supplement these findings.

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LIST OF ABBREVIATIONS

CBO	Community Based Organizations
CDF	Constituency Development Fund
GoK	Government of Kenya
ILO	International Labor organization
KWFT	Kenya Women Finance Trust
NGO	Non Governmental organizations
OECD	Organization for Economic Cooperative and Development
ROSCAS	Rotating Saving and Credit Associations
SACCO	Savings and Credit Cooperative
SME	Small and Medium Enterprise
UNDP	United Nations Development programme
UNECA	United Nations Economic Commission for Africa.
WEF	Women Enterprise Fund

CHAPTER ONE

INTRODUCTION.

1.1 Background to the Problem.

Women entrepreneurs in developed countries enjoy many advantages over those in developing countries (Ozigbo and Ezeaku2009). Women in U.S.A and European countries have greater access to other women mentors and role models, easier access to formal training in the principles of business planning and organizations (Hisrick and Ozturk, 1999). In addition, according to Tyson and Petrin (1994), women in developed countries have easier access to capital and are more accepted as business women than in third world countries. This shows that women in developed countries have become the driving force in their economies. They shape and redefine the work place, business networks, financial institutions and culture.

According to Starcher (2003) women have different business experiences from that of men in terms of business ownership and performance. Most research on women entrepreneurs centered on women in developed countries while concentrating on unique aspects of the entrepreneurship of women. Recent study indicates that women face different issues depending in the stage of their personal life cycle and role perception in business (Skapa 2005).

Entrepreneurship as evidenced from the growth of SMEs has been recognized as a major source of global economic growth and employment (Wendy, Ming-Yen & Teoh, 2008), with women entrepreneurs being acknowledged to play a critical role for bringing their ideas and capabilities towards successful achievement of SMEs in their countries. Malaysian women for example are increasingly recognized to play a great role in the unprecedented growth of small and medium enterprises with research showing 30% of them working as proprietors and business partners (Wendy et al, 2008).

Entrepreneurship offers Israel women a vehicle to achieve economic parity. Approximately 5.1% of Israel women are self employed compared to 15% of men in self employment. There are however 816,800 women in formal employment (Christine et al 2007). Five theoretical perspectives explain performance of women groupings in Israel. One is that there is individual motivation, secondly, social learning (entrepreneurial socialization). Another factor is that there is network affiliation (contacts and membership in organizations) as well as human capital (i.e. the level of education and business skills) and lastly, environmental influences (location, sectoral participation and social political variables.) all these theoretical perspectives explain the success of Israel women group entrepreneurs. The performance of these groups is measured in terms of profitability, income, size of business and revenue. The major challenge for Israel women groups is however that they start business long after marriage and growth of their children due to a strong family orientation. The prevalent culture and existence of institutional arrangements that support the working mother model affect the performance of young women.

On the African context, there are very few studies on women entrepreneurs. This is largely due to the lack of indigenous research studies, lack of information, due to limitation in contextual African methodologies, lack of relevant and up-to date and inappropriate instruments (Gelb, 2001). African women follow a path that is in most cases different from entrepreneurial activities in developed countries. These activities take the form of access, control and remuneration (UNIDO, 2004, World Bank, 2005). African women for example are still grappling with the idea of access to resources and economic rights disparity as compared with that of their male counterparts. Lack of access to control and remuneration creates a handicap such as insufficient capital, limited expansion and women's networks being restricted to micro-

entrepreneurial activities. Stotsky (2006) identifies lack of capital, landlessness, discrimination and lack of adequate training as constraints for expansion of entrepreneurial activities.

Women in Africa have been seen as the backbone of the rural economy (Wambui, 2004). This is due to the fact that they provide food, shelter, and education for their children (The African express 2005). Women form majority of about 55% of rural population hence their crucial role in bringing about change in their communities.

According to Skapa (2005), since industrial revolution, Africa has been the slowest growing and poorest economic regions in the world. The number of people working in extreme poverty in Africa will increase by 20% by 2015 (Somavia, 2007). With this trend, entrepreneurship has been revered as one solution to improving economic conditions (Nieman, 2001). Self employment is rapidly growing in Africa with women coming into centre stage play (Glewwe and Jacobby 1994). The increased awareness of women's economic conditions around the globe has played a role in understanding family poverty. The study and development of entrepreneurship, particularly for women has been significant (Moore, 1990). These studies have witnessed significant increase in women working as entrepreneurs as a means of increasing their economic growth and stability in their families (Bowen and Hisrich, 1986).

Most women in third world countries provide basic family needs through subsistence farming and other agricultural activities such as petty trade and micro- enterprises (Skapa 2005). Most of them therefore are limited to local activities due to cultural practices coupled with low education with no or little training. Women in this scenario are then forced to group together to see if they can generate extra income to make ends meet. They develop initiatives through self help programmes to raise additional income. Others opt to establish lone business ventures to eke a living. These initiatives especially in business however are faced with challenges which

include; competition from their male counterparts, lack of accurate information, and lack of financial support, propensity for risk taking, high domestic commitments and stereotyping among many other challenges. Apart from that, women suffer immense losses in their enterprises due to poor record keeping, debtors, and issues to do with balancing women roles with enterprise work (Kibas2005). They also lack secure collateral to access credit facilities. They make little or no savings due to high dependence from extended families and relatives.

According to ILO report carried out by Stevenson and St-Onge(2005), there are three profiles of women entrepreneurs operating in Kenya namely those in Jua Kali micro enterprises, “very small” micro enterprises and “small scale” enterprises. These are differentiated by their numbers, extent of previous experiences needs, access to resources and growth orientation. Jua kali enterprises are unregistered (informal) and owners have little formal education and lack entrepreneurial and business know how. Most women groups generally lack access to credit, have limited awareness of market and market opportunities (ILO report, 2009).

From the above discussion, it's evident that women groups in Kenya operate and exist by mere chance and that their management is begged on trial and error. Women lack appropriate skills such as record keeping, interpersonal skills, and financial management skills all of which are necessary ingredients of success in business. Transparency in their operations can be enhanced if skills such as auditing, accounting and record keeping are encouraged. Growth of their groups can be accelerated when business management skills are used to search for new markets and product diversification. This will further encourage women entrepreneurs into wider networking and expansion of their enterprises. This research therefore sought to examine the extent to which the entrepreneurial skills influence the existence and performance of women group entrepreneurs in Nyaribari Chache constituency.

1.2 Statement of the Problem

Many social organizations begin with the aim of improving the living standards of their members. The scenario in rural areas is such that these groupings start with a lot of vigor and hopes of growth into a large dependable profit making organizations. However owing to the challenges of organizational and other entrepreneurial skills of their management, most groups only survive a short while (Kibas, 2005). In Kenya, many women group activities are seen to be actively involved during electioneering periods, which raises the question of their credibility and ability to survive the test of time. The much publicized women enterprise fund (WEF) is in circulation with government figures showing that 205,900 women have benefited from the kitty as at June 2007, (Ministry of Gender, Children and social development, Service charter 2008). What then is the main issue with their continuity?

The current registered women groups in Kisii central district are 476 groups in which 263 are in Kitutu Chache constituency while 213 are registered in Nyaribari Chache constituency (Ministry of Social Services. Kisii, 2011). However, available statistics showed a decreasing trend in their operations while others are no longer active. Some groups have however succeeded in raising economic standards of its members.

Reasons cited for this state of affair include lack of adequate follow up programmes by the field officers entrusted with the responsibility of monitoring and evaluating the performance of these groups. The women groups are currently encouraged to borrow loans from many organizations including banks. Is this an opportunity or it's a scheme to swindle them? All these financial institutions have not rolled a training programme for women on how to manage the money they borrow. Does entrepreneurial training and skills have any influence on their existence or dormancy? This research sought to find out the influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency.

1.3 Purpose of the study.

The study sought to establish the influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency, Kisii central district, Kenya.

1.4 Objectives of the Study.

The objectives of this study were;

1. To establish the extent to which organizational management skills as an aspect of entrepreneurial skills influences performance of women group projects in Nyaribari Chache constituency.
2. To assess the extent to which financial management skills as an aspect of entrepreneurial skill influence performance of women group projects in Nyaribari constituency.
3. To investigate how the business management skills as an aspect of entrepreneurial skill influence of on performance of women groups in Nyaribari Chache constituency.
4. To examine the level to which interpersonal skills as an aspect of entrepreneurial skills influence performance of women group projects in Nyaribari Chache constituency.

1.5 Research Questions.

1. To what extent do the organizational skills in management influence the performance of women group projects in Nyaribari Chache constituency?
2. To what level do the financial management skills influence the performance of women group projects in Nyaribari Chache constituency?
3. How does the business management skill influence the performance of women groups in Nyaribari Chache constituency?
4. To what level do interpersonal skills in management influence performance of women group projects in Nyaribari Chache Constituency.

1.6 Significance of the study.

The study of the influence of entrepreneurial skills in management on performance of women groups in Nyaribari Chache constituency is important due to the fact that Kenya has had a policy of empowering women in order to realize the third millennium development goal that seeks to bring gender equality and empowerment of women. This is envisioned in Vision 2030 plan. Secondly, it's hoped that the study will help policy makers to focus their attention on how to enhance societal, economic and social development plans. The findings may also be a basis of adoption of best management strategies geared towards sustainable development across the country and in the world at large. The ministry of gender, children and sports and that of social services may use the results as a basis of reforms, better policies and allocation of resources. Finally, this research work hopes to fill literature gaps on pertinent issues facing women group movement in Kenya.

1.7 Basic assumptions of the study.

The study on influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency assumed that the women group leaders have some literacy skills that enabled them keep basic records of their transactions as well as organize their groups as required by law. The study assumed that sampled women groups are in existence and form a representative sample from which deductions could be generalized. Lastly, the study assumed that there were proper records of expenditure and income to enable the researcher draw conclusions based on these records.

1.8 Limitations of the study.

The main limitation of this study was the availability of accurate data from the records. The researcher mitigated this by asking for any available data and draw projections from the data provided or implied. There were also registered groups that had stopped their operations that were in the sampled groups. To mitigate this sample, the researcher picked on the next groups until the sample size is attained. To reduce the effect of the groups that had stopped their operations, the study sampled widely using the latest reports in the ministry of gender and social services. Illiterate women were assisted in filling questionnaires to generate data which was scaled to provide the required data.

1.9 Delimitations of the study.

The study intended to cover a population of 2130 women in 213 registered women groups in Nyaribari Chache constituency of Kisii central district. It focused on the influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency. The study delimited itself to skills such as business management skills, financial management skills, organizational skills and interpersonal skills in management of women group projects in the constituency under study while focusing on key indicators of performance such as income, investments and savings. Questionnaires were administered on women leaders and other women directly involved in the activities of these women groups. All women groups were treated as being equal and homogeneous regardless of the activities they carry and position they hold.

1.10 Definitions of significant terms as used in the study.

Women groups. A group of ten or more women formerly registered with the Ministry of Social Services that carry out activities meant to improve their living standards.

Entrepreneurial skill. Financial, organizational, interpersonal and business management skills that are employed in management of women groups in their day to day operations.

Influence; is a positive or negative changes that occur in performance of women group projects due to the entrepreneurial skill that is employed.

Management skills are a set of activities directed at women group projects resources with the aim of achieving organizational goals in an efficient and effective manner.

Performance is income and ability of women groups to meet their expected results both to its members and customers.

1.11 Organization of the study.

The study comprised of five chapters. Chapter one dealt with the introduction giving the background, purpose of the study objectives, limitations and delimitations as well as assumptions of the study. The chapter gave research questions, significance of the study and definitions of significant terms used in the study. Chapter two focused on the relevant literature of the study, identified literature gaps in studies carried out on the subject in study and a summary of this literature. Chapter three looked into research methodology, population, sample size and sampling procedures, data collection and analysis techniques. Chapter four provided the analyzed data and relevant deductions drawn from the study. Chapter five gave a summary of findings, conclusions, recommendations for further research and contributions of the study to a body of knowledge.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter looked at literature related to the influence of entrepreneurial skills on performance of enterprises and further relate to how women entrepreneurs have improved their enterprises through application of these skills. The review first looked at the influence of organizational management skills as an aspect of entrepreneurial skill in management. The second aspect of the review was the influence of financial management skills and thirdly influences of business management skills as an aspect of entrepreneurship on performance of enterprises. Lastly the review looked at the influence of interpersonal skills as an aspect of entrepreneurial skills on performance of women enterprises. A theoretical framework and a conceptual framework was provided to guide the study. A summary of the literature was then provided with emphasis on gaps identified in literature review.

2.2 M.S.E distribution in Kenya.

According to the 2003 Economic survey by the government of Kenya, employment within the SMEs sector increased from 4.2 million in 2000 to 5.1million in 2002; with the informal sector accounting for 70.4% of the total employment opportunities. In 2001, the informal sector accounted for 72.8% of the total employment opportunities. There has been a continual improvement in this trend ever since (GoK Economic Survey, 2005). Table 1 shows a summary of this trend.

Table 2.1 Employment generation in Kenya by SMEs (2000-2004)

Year	2000	2001	2002	2003	2004
Contribution %	70.4	72.8	74.3	75.5	76.5

The above figures indicate that many people were moving into the informal sector largely associated with self reliance as opposed to formal sector. A similar survey conducted in 2005 indicated that men in the informal sector accounted for 51% of the informal sector employment as opposed to 49.2% women in the same sector. The role of women in employment creation can not be under estimated. Women entrepreneurs have therefore a role to play in employment creation if they can be trained on marketing, accounting, record keeping and other entrepreneurship skills. The skills that encourage entrepreneurial activities and how these skills play role in shaping these activities is analyzed here below.

2.2.1 Organizational Management Skills and Performance of Women Groups.

According to Baumgartner and Hogger (2004), women groups are formed from a collection of two or more women who come together to achieve or work together towards a common aim which each one cannot achieve if working alone. Women groups are organizations with some degree of internal organizational structure, meaningful boundaries and legal charter of information (Carley 1999). They are institutions not returning profit to their directors and not primarily guided by commercial goals (Rapport 1985). They play many unique roles that are drawn from their strengths as community oriented institutions. World Bank (1998), describe these groups as undertaking the implementation of community level project component with NGOs seen as working with women group either in channeling development resources to them or providing them with services or technical assistance. Organizational skills therefore help these

women group to promote women issues through mobilization of grassroots resources and encouraging them to make use of locally available resources (Wipper, 1975).

Majority of countries have their larger population of women living in rural areas. According to Oada (1999), women have therefore taken an increasing role in managing their households as heads. This has been occasioned by the fact that many men have moved to towns for job seeking leaving their wives at home. Women therefore organize themselves by coming together as a means of survival. Women in West and Central Africa were said to be organized into groups and engage in projects that enabled them to overcome poverty (UNECA 1993). These women were involved in decision making, improving wellbeing and easing workload by facilitating access to basic rural services and infrastructure.

Wiper(1985) points out that women in traditional African society formed welfare groups to assist each other in several aspects such as labour saving for example in farms. This, he argues is a viable channel of women empowerment. The groups are also viewed by women as a means of through which they appreciated resources for immediate transfer and use within the households. The activities generated income that would boost the groups' activities as well as individual members' income. According to Simon(1984) women group projects are the main key to women's sustainable livelihood that if used well will identify the main constrains and opportunities faced by the rural women

In Kenya, some women groups have benefited by good organizational ability of their internal management. They have democratic ideals that promote their continuity by injecting new leadership whenever they feel weakened. Mabati women group in Nyeri for example started as a group but has now grown into a movement that has lifted the lives of 18,000 women (Gatara and Musyioki 1985). The women in this group plan and implement projects of their own choice

after a vote on their best choice. This has enabled them to change their situation and that of their families. Saidiana women group in Rift Valley province, Kenya is also a self help group which is involved in activities such as sewing, knitting and farming. They use income generated for group projects which are decided by a popular vote among the women (Muzale 1985)

McCormick (2002) noted significant difference in the performance of women's enterprises vis-à-vis those of Kenyan men. Their enterprise are smaller, less likely to grow, less profitable, and begin with less capital whether women pull as groups or not. Women also were found dominating in service industry such as beer brewing, hairdressing, dressmaking and retail of second hand clothing as opposed to men who dominate the production industry such as metal work, carpentry, vehicle repair, shoe making, construction and transport. The nature of this difference in activities encourages men to save their earnings while making women to spend without much savings. While men could earn much more from a single activity, women were likely to earn smaller amounts at a time which discourages savings. Savings further determine the business expansion. This is why men are twice as likely to expand their original business as opposed to women.

According to the 1999 National Micro and Small Enterprise Baseline Survey, there were approximately 1.3million MSEs in Kenya, creating employment for 2.3 million people. An estimated 26% of households were reportedly involved in some kind of non-primary business activity. Two-thirds of small businesses were found located in rural areas. A large majority were operating without registration licenses but were involved in buying and selling commodities.

By 2002-2003, the SME sector had grown to 2.8 million enterprises benefiting 5.1 million people and therefore accounting to 74.2% of job creation in Kenya. This is explained by an effort by government to encourage the Jua-kali sector growth. It was however noted that most

of the employment in the sector was by owners and family members. Those who benefited from the business outside the group were only hired shortly to complete a task given (Mc Comic 2001).

In 1999, there were 612,848 women entrepreneurs (MSEs) in Kenya which accounted for 47.7 per cent of the total. Women were operating in the trade sector especially in leather and textile. Others were in retail, entertainment and other manufacturing industry.

Table 2.2 Sex Distribution of MSE owners by location, 1999

Location	Male MSEs		Female MSEs		Total	
Urban	213,262	48.3%	227,886	51.7%	441,148	100.0%
Rural	457,465	54.3%	384,961	45.7%	842,427	100.0%
Total	670,727	52.3%	612,848	47.7%	1,283,575	100.0%

Source: National MSE Baseline Survey 1999, p.19

From the table 2.2 above its evident those women entrepreneurs are competing favorably with men both in rural and urban areas. However a similar survey conducted in 2002 showed that men entrepreneurs had a substantial growth in the sector as opposed to women entrepreneurs.

Very few Kenyan MSEs grow beyond their original size. This has been attributed to the fact that many entrepreneurs get frustrated by the changing political, economic and social trends, (Baseline Survey 1999). Women entrepreneurs are most affected by this trend. The Survey noted that the bigger the number of people involved in business at the start, the higher the propensity of their business dropping.

Table 2.3 Growth propensity of Kenyan MSEs

Size of MSE	Stayed same size	Decreased in size	Increased in size
One person MSE	80.3%	0.4%	19.3%
Two person MSE	65.1%	19.8%	15.1%
Three person MSE	54.3%	30.4%	15.4%
Four +person MSE	49.0%	51.0%	0.0%

Source: National MSE Baseline Survey 1999 p.61

From the table 2.3 above, it's evident that the women group activities were likely to stagnate or drop below the expectations. This could be the factor attributed to the weak women group movement in Kenya. Many of the women groups start with vigor but decline soon afterwards. It's therefore evident that organizational ability of any dynamic group is of paramount importance for the performance of any organization. Groups without internal democratic ideals may not get the leadership required to steer them forward.

2.2.2 Financial Management Skills and Performance of Women Groups.

Kenya has had a number of financial institutions in which women group entrepreneurs can access credit. According to a 1999 Baseline Survey, there are 150 organizations with credit programmes for SMEs, 130 of which are NGOs. However, a majority of SMEs operate without credit. According to this survey, the mean initial capital to start a business was Ksh. 40,500 while the mean amount injected into these business was ksh.24,300(Lois and Annette,2005). The main source of start up capital has been found to be family contributions through merry go rounds and own funds.

The bulk of the MSE credit, according to the survey came from informal savings and credit associations otherwise known as Rotating Saving and Credit Associations (ROSCAS). This was along other finding that indicated that only 4% of accessed credit was obtained from formal financial channels, such as NGOs, microfinance schemes commercial banks and saving and credit societies (SACCOs). The realization that there are many formal organizations that offer credit to small scale entrepreneurs and yet only 4% are able to access it calls for further investigations as to the reasons for this scenario.

Randiki (2000) realized that the cost of management had a big implication on lowering the overall cost of production which had further influence on the pricing. The cost and quality of

raw materials also has effects on the overall pricing and thus affect sales (Amimo 2000). Competition results when favorable pricing is done within a target market. In garment enterprises in Nairobi, Randiki (2000) cited new markets as the highest contributor of to growth in MSEs as opposed to credit or cost cutting methods. Use of technology also has an implication on pricing. The cost of technology applied affects sales either in promoting it or reducing it.

Many women groups that have succeeded have had to change strategies in management of products depending on the market demands. Mabati women group in Nyeri has for example undergone several transformations to sustain its activities. They started off as a group interested in putting up houses for members and later moved to form a revolving fund to educate their children (Gatara and Musyoki 1995). Today, they are involved in investment of assets that generate income.

For most women groups, any time their leaders show a weakness in financial management causes an alarm. This then calls for sound and open financial management. Women groups equally lack internal democracy in the way leaders are chosen. This generates autocracy that finally kills team spirit.

2.2.3 Business Management Skills and Performance of Women Entrepreneurs.

According to Naffzgger, Hornby, and Kuratko (1994), the decision by women to seek entrepreneurship includes personal characteristics, family and social environment. Women lack necessary work experience and financial stability that have compromised their business start-up ability (Shabbir and Di Gregorio, 1986). A study done in South Africa by O'Neill and Viljoen (2001) found out that women experienced difficulties in overcoming a non existent or limited business track record as proof of their ability to develop and sustain profitable businesses.

Participants in the study noted that the best way to enhance business skills is train-the –trainer training, being skills based and sector focused to increase participant success.

Record keeping in Zimbabwe was found to be greatly affected by culture (Chitsike, 2000). Women here are not culturally permitted to earn large sums of money. If they do earn, they are forced to hide their success and claim it as a result of their husbands or fathers. Thus much of transactions by women in Zimbabwe are done without any record keeping, auditing or banking. This greatly affects accessibility of local credits and any financial assistance.

Record keeping is an aspect of business management that enables business people to follow keenly their business transactions (Mc Comick 1997). McComick identifies lack of training and low literacy levels as a genesis of poor record keeping strategy by MSEs in developing countries. Most enterprises equally are operated informally making record keeping an option. For enterprises which utilize record keeping as a tool in decision making, studies show remarkable growth in the enterprises. Randiki (2000) demonstrated how good record keeping practice was utilized by garment MSEs to analyze information in and outside the enterprises. Record keeping can also be used to monitor enterprise growth, profit or loss and production capacity. A comparison of record shows performance of an enterprise over a number of years and can promote sound decision making process that can influence growth.

Ozigbo and Ezeaku (2009) noted that African women entrepreneurs face social cultural impediments in their undertakings. They also noted that lack of or limited access to necessary technologies and information greatly affect these women. These further complicates placement of whatever product they produce and market access. Proper marketing means they must have information about customer demands and product diversification. It's increasingly difficult for rural women to expand their businesses outside their local area of operation since identifying

appropriate sites at competitive prices demands market analysis. Accordingly, more and more women are taking the role to informal sector entrepreneurship. Many women entrepreneurs remain stunted by lack of appropriate managerial skills, access to business resources, access to business resources, networking opportunities and access to new markets (ILO,1993; world bank,2005).

According to Kaizen model of continuous improvement, record keeping enables every employee of the particular enterprise to participate in analyzing, providing feedback and suggesting improvements (Amimo 2010). In his research, Amimo (2010) noted that poor record keeping strategy by Soapstone sector in Kisii led to great exploitation by management to the carvers. Many records were discarded as soon as the transactions were completed.

According to a report by ILO carried out by Stevenson and St- Onge(2005), the women who engage in entrepreneurial activities earn some income and are therefore better placed to deal with social and economic challenges. Majority of women entrepreneurs with disability are said to be concentrated in Jua- kali sector especially in hawking business. They however lack governmental support in incentives and grapple with the challenge of family status. These groups also lack entrepreneurial and business know-how and are therefore operating on try and error. However, these women have a better economic chance of survival than housewives who only wait to be taken care of.

2.2.4 Interpersonal Skills and Performance of Women Groups

People are the most valuable resource of any enterprise and managers need to know how to lead them. Interpersonal skills include motivation, solving conflicts, communication and working with people. A leader needs information for decision making (Zuzana and Matej 2007).

Ability to disseminate and receive information is therefore an important tool for leadership. Women group leaders should therefore have an ability to not only get verbal communication, but also distinguish non verbal signals, mood and feelings of members to filter out the right information.

Women have been generally found to have better interpersonal skills than their male counterparts. This is because of the fact that they have more opportunities to develop these skills. The vast majority of them undertake supportive roles, like secretaries, or personal assistants or traditionally as beauticians, social carers, and tailors e.t.c. (Chandler, Jansen, and Mero, 2000). This is the reason why two out of three women- owned business remain in retail trade and service sectors as compared to their male counterparts (Chandler and Barry 2004).

In the U.S, women were found out to be strong in promoting pro-market policy, by encouraging individual freedom in communication and social equality. This has promoted growth of private companies and therefore they enjoy much flexibility than their counterparts in the world in terms of decision making, hiring and laying off workers and expanding their operations. According to a report published in 2006 by office of advocacy U.S, Small Business Administration "Women in Business, 51% of U.S women own business enterprises. Women participation in business in U.S had increased by 19.8% between 1997 and 2002.

Women groups are dynamic in nature (Baumgartner and Hogger, 2004). A well managed women group empowers members socially, morally and economically so as to promote their livelihood. Through economic empowerment and gratification, Baumgartner and Hogger found out that there is a likely hood of women to appreciate themselves and enhance their communication among themselves and their spouses.

Gatare and Musyoki (1985) found out that Mabati women group from Nyeri Kenya had addressed poverty issues by undertaking various projects within the region and funds obtained used to educate their children. They encouraged one another by establishing a revolving fund from which women could access low interest credit facilities to start up business and earn income. Apart from that, they visited each other to share on progress of economic activities that they were engaged in. Bankengesa (2000) found out in Tanzania, for a group to be considered for registration, the members had to work together for at least 3 months. This was to allow for cohesion and avoid any fall out among registered groups.

2.3 Theoretical Framework

Women groups are institutions that are dynamic in nature and which operate in a given environment. These groups function within interrelated factors of individual and group interests. Women interact with each other to bring desired change through exchange of skills, ideas knowledge and experiences to accomplish group objectives.

To fully understand the dynamism of these groups, this research was based on reverence group theory by Cooley Charles Horton (1902). This theory proposes that individuals working together in a group are motivated to gain and maintain acceptance. Acceptance only comes when individuals in a group hold their attitudes in conformity with what they perceive to be consensus of norms among group members.

Reference group theory, according to Hyman (1968) allows for common expectations regarding the socialization through desired groups. This is why members adjust individualistic expectations or interests in order to work on behalf of larger group concerns. Kelly (1952) says that group reverence theory allows different scales of values and different dimensions of knowledge in regard to different social groups as shaped by other members.

Women group projects of all types therefore, affect a woman's income, education, wealth and psychological status of this woman. Women join and remain part of a women group and participate actively in the activities of these groups which enabled them have high income, better education for themselves and that of their children, accumulate wealth and enjoy higher psychological status in their communities.

2.4 Conceptual Framework

The conceptual framework highlights the relationship between the variables of the study. The variable of organizational management skills comprises of planning and leadership. Planning entails budgeting and resource allocation while leadership means how leaders are chosen in the groups and the style chosen by members of a group to be used in governing them. Financial management skills as a variable entail accounting and auditing procedures employed by the groups in ensuring transparency of group finances. The third variable is the business management skills which seek to establish how record keeping and placement or marketing affect the performance of the women groups. Lastly, interpersonal skills as an aspect of entrepreneurial skills sought to establish the role of public relations and communication in ensuring continuity and performance of the groups. Performance as a dependent variable was measured by income, savings and investment.

INDEPENDENT VARIABLES

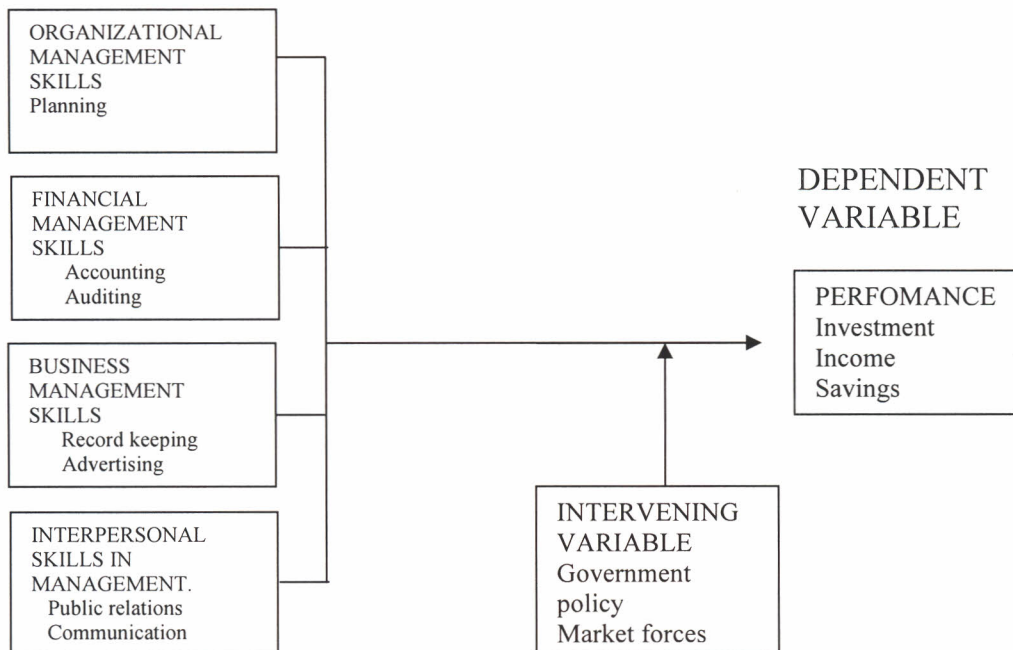


Figure 1 Conceptual framework

2.5 Summary.

Literature review above shows that a lot of emphasis is being laid in the provision of resources like finance. However there is little evidence to show an attempt of the governments or the ministries under which these women groups fall to train these women on how well to invest this money. Women are left to decide on the kind of activity to engage themselves in. The end result is a wrong choice of an activity. It's evident that any entrepreneur needs to analyze the market environment carefully to earn profits. For this to happen, the market information needs to be availed. However, with high illiteracy levels among women, it's hard for them to access this information.

Secondly, these women come together initially as a means of helping each other through such activities as merry go rounds. Literature reviewed show lack of sound communication as a factor affecting their continued close relationship. Transparency in financial management also affects growth propensity as evidenced from the fact that group business are twice as likely to fail as compared to individual or family businesses. This research hopes to fill this literature gap.

It's also evident from the literature that the use of sound entrepreneurial skills has an influence in job creation as well as improved source of livelihood. However there is a delink between the provision of resources and their utilization follow up. There is therefore need to make such follow ups if the process of empowering women is to succeed.

Women in Kenya, especially in rural areas lack other women mentors unlike in the western countries such as America and Europe. This could explain why many groups do not proceed beyond three years after their start. It's also evident from the literature that women still have a burden of balancing family life and entrepreneurial activities. They need training on basic skills that help them to achieve higher entrepreneurial success.

CHAPTER THREE

RESEARCH METHODOLOGY.

3.1 Introduction.

This chapter sought to provide methodological approaches and research design selected for a study of influence of entrepreneurial skills in management on performance of women groups in Nyaribari Chache constituency of Kisii central district. A detailed description of the research design was provided; which included: target population, sample size and sampling procedures, variables of the study, instrumentation, procedures for data collection and those used for data analysis.

3.2 Research Design

This was descriptive survey of the current situation on influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency in Kisii district. Descriptive survey is a process of collecting data in order to obtain precise information concerning current status of subject in study (Mugenda and Mugenda, 2003). Descriptive survey was preferred because there was need to describe women group projects with regard to entrepreneurial management skills employed to ascertain their existence and performance in terms of income, savings and investment. The indicators for performance were income, savings and investment. The descriptive data was collected using questionnaire. This data collection method was preferred because it enabled the researcher to interact with women group members and their leaders and thus get a deeper insight into the Management of their projects and equally get the feelings of the women associated with the groups. Questionnaires enable the researcher to get insightful and exact information about the existence of a phenomenon without any exaggerations as the case may be in other methods of data collection.

3.3 Target population.

According to Tuckman (1972), population is the total target group who would in the ideal world, be the subject a researcher is interested with in gaining information from and drawing conclusions. The target population for this study was the women leaders and the women who were directly involved in the organization, operations and earning out of the activities carried on by women group movement projects of Nyaribari Chache constituency. The population for the study entailed 2130 women in 213 registered women groups. The sampling unit was therefore members of these women groups. This population is based on the minimum legal requirement for registration per women group with each group having a minimum number of ten women before registration.

3.4 Sample Size and Sampling Procedures.

3.4.1 Sample size

The researcher used a sample size of 327 women. This was based on the table given by Krejcie, R.V and Morgan D.W (1970) who have suggested that from a population of 2,000 a sample size of 322 is adequate while from a population of 2200, a sample size of 327 is appropriate (see appendix). Since the total population for this study was 2130 women, then this was close to 2200 and hence the number 327.

3.4.2 Sampling Procedure.

According to Denzin and Lincoln (2000), a 10- 30% sample size drawn from a population is sufficient enough to generate an adequate sample. Based on this, from the 213 women groups, 20% of the groups gave an average of 43 women groups, from where the sample of 327 women and women leaders was selected. To ensure equal distribution of the women groups across the constituency, systematic random sampling was done on groups by listing them then picking the fifth group after the first randomly selected group. This gave a total of 43 groups.

3.5 Research instruments.

Primary data was collected using semi-structured questionnaires. This according to Denzin and Lincoln (2000), an in-depth semi structured questionnaire lead to generation of insightful facts, rather statistical information and permit a better understanding of organizational complexity. The questionnaire sought to get data on the level of skills possessed by the women and the women leaders of these groups. The questionnaire had sections dealing with personal detail, activity profiles and performance indicators of these groups. Income, savings and levels of investment were used as key indicators of performance. Another section dealt with feedback on the organizational skills, financial management skills, business management skills and interpersonal management skills. A section dealt with indicators of performance. A section was also created with an open ended question which sought to establish other factors influencing performance of the women group activities.

3.5.1 Pilot testing.

The questionnaire was validated through pilot testing and through guidance of my supervisors and other expert judgment at the University of Nairobi. Pilot testing was done by administering the instruments to ten women leaders and twenty women members of four women groups in Kitutu Chache constituency. Questions which elicited negative responses or contradictory responses were discarded or rephrased. Any ambiguous and threatening question was also changed to attract appropriate responses expected from responses.

3.5.2 Validity of Instruments

According to Saunders (2000), a research is valid only if it actually studies what it set out to study and if findings are verifiable. Orodho (2009) further focused on the degree to which results from analysis of data actually represents the phenomenon under investigation.

Content validity was attained by developing instruments that cover all aspects of the study on influence of entrepreneurial skills on performance of women groups. This entailed organizational skills, financial management skills, business management skills, and interpersonal skills in management. To ensure content validity, the instruments were subjected to peer judgment, and expert review.

3.5.3 Reliability

According to Sekaran (2003), a study is reliable if another researcher using the same procedure and studying the same phenomenon arrives at similar or comparable findings. To test reliability of instruments before actual field research, the questionnaire was administered to ten women leaders and twenty women group members in a neighboring constituency. The responses were split half with one group of five women leaders and ten women group members. The two sets of responses were analyzed to check for consistency. Any contradicting responses led to a removal of the question or a rephrase of the question to suit the information required. This method of testing is split-half method. The results from a pilot test showed were used to calculate spearman's rank correlation coefficient which was found as 0.77. By use of spearman's rank correlation coefficient(r), a coefficient of 0.75 or above would indicate that the instruments are reliable (Orotho 2009)

3.6 Data Collection Procedures

Success of data collection depends on how respondent are selected, and measures put in place to ensure participants are willing to answer questions asked with minimum degree of bias

(Hair , 1992). A letter of transmittal was given to respondents after an explanation on the nature of study and the purpose for which it was sought. The questionnaire was issued to all women in the sample who were willing to respond. The selection of respondents was done through random sampling method. The questionnaire was issued and collected after one day. All the information received was tallied and analyzed.

3.7 Data analysis.

Data collected was checked for any serious flaws and responses tallied. Unstructured open-ended questions were coded and responses tallied for analysis. Data was then analyzed using descriptive statistical techniques. Frequencies and percentages were used to draw comparisons and establish relationships on information such as, income, savings, and investment. The data generated was used to draw conclusions.

3.8 Ethical considerations.

In data collection, the respondents were guided with an emphasis on the confidentiality of the information given. The questionnaire did not have a section where names of respondents would be indicated. This was deliberately done to assure respondents of the confidentiality of the information given. Women group members who felt they could not respond adequately were not given the questionnaire. Permission to carry research was also sought from the relevant authority.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter presents data analysis, presentation, interpretation and discussions. On the basis of data collected using a questionnaire from women group members, the study sought to establish the influence of entrepreneurial skills in management of women group projects in Nyaribari Chache constituency. Data collected was analyzed to capture personal data, position held by the members, group activities, and the duration of members in these groups, income, savings, and investment. The data captured application of organizational, financial, business and interpersonal skills as key aspects of entrepreneurial skills. Descriptive statistics such as percentages and frequencies were used to analyze data obtained from the sampled women of various groups across the constituency.

4.2 Questionnaire Return Rate.

A total of 327 copies of the questionnaire were issued to respondents from a list of 43 women groups comprising of women leaders and general group members. From the distributed questionnaire, a total of 297 filled copies of the questionnaire were received. A further 19 copies of the questionnaire were eliminated because they were not completely filled. Therefore, the total of 278 valid questionnaires was analyzed representing a return rate of 85.02%. According to Tuckman (1972), a 75% return rate is good enough to generate conclusions.

This high return rate was achieved because the researcher chose to give the sampled groups members the questionnaire at their households, occasional phone call reminders and collected them in person from the same households after two days. Good interpersonal skills and ethical considerations were used to explain the purpose of the questionnaire copies at the time of issue.

4.3 General Information.

In this section, personal data, type of activities, and performance indicators were analyzed. Respondents were grouped as group leaders or general members. The section also analyzed the duration of stay by the members associated with these groups. The main performance indicator was income per month. Total savings by a member, and any property acquired by the member as a result of her involvement in the group activities were also used as additional indicators to check.

4.3.1 Group activities.

In this section, respondents were asked to choose from a list of activities that they were involved in. This was important in order for the researcher to understand the kind of entrepreneurial activities the groups were involved in. The responses were tallied and recorded in table 4.1 below

Table 4.1 Distribution of women group members in terms of the group activities.

Category	Leaders	%	Members	%	Total	%
Merry go rounds	19	50 %	108	45	127	45.7
Farming activities	8	21.1%	49	20.4	57	20.5
Trading activities	6	15.8 %	40	16.7	46	16.5
Trading and farming	3	7.9 %	32	13.3	35	12.6
Others	2	5.3 %	11	4.6	13	4.7
Total	38	13.7%	240	86.3	278	100

Table 4.1 revealed that women groups in Nyaribari Chache constituency mainly involved in activities of merry go rounds, farming and to a smaller degree, trading activities. Of the 278 respondents, 127 of them representing 45.7% were involved in merry go round while 57

respondents representing 20.5% were involved in farming activities. 16.5% were in trading activities while only 32 (12.6 %) of the women were involved in both merry go round and farming activities. There were no respondents found to be involved in trading activities alone without merry go rounds. Respondents representing a 4.7% were found involved in other activities that could neither be classified as agricultural or trading. Such activities as making of energy saving jikos for their members could not be classified as agriculture or trading. This implied that a large number of women group members were involved in merry go rounds as opposed to agriculture and trading activities. This concurred with information obtained from registration information at the ministry of social services.

4.3.2 Position held by member in the group.

The Questionnaire was given all members of women groups regardless of the position held by a member in the group. It was important for the researcher to know the position held by the members of each group. This information would help in understanding the organization of the groups as part of the objectives under study. Respondents were therefore asked to indicate their position they hold in the groups. The responses were analyzed in table 4.2 below.

Table 4.2 Position held by respondent in their group.

Position	Chairperson	Secretary	Treasurer	Committee member	Member	Total
Frequency	15	11	3	9	240	278
Percentage	5.4%	3.9%	1.1%	3.2%	86.3%	100

From table 4.2, 240(86.3%) of the respondents were general members while only 38(13.7%) held different position. This implied that the majority of the respondents were general members who were actively involved in the group activities. The findings therefore would apply to all members regardless of the position they held in the groups.

4.3.3 Level of Education of Respondents.

The respondents were asked to state their highest level of education attained. This information was important for the researcher to understand the training capabilities of the respondents. The level of education of respondents had a direct bearing on performance of the women groups. The responses were recorded in table 4.3 for analysis and discussion.

Table 4.3 Distribution of education Levels by women group members.

Education level	non formal	primary	secondary	college	university	Total
Leaders	2	7	24	4	1	38
	9.5%	4.7%	28.2%	23.5%	14.3%	13.7%
Members	19	141	61	13	6	240
	90.5%	95.3	71.8%	76.5%	85.7%	86.3%
Total	21	148	85	17	7	278
Percentage	7.6%	53.2%	30.6%	6.1%	2.5%	100%

Table 4.3 revealed that many of respondents 148(53.2%) had primary education while 85(30.6%) had secondary education. A small number of respondents (21) indicated having non formal education accounting for a total of 7.6% of the total respondents while only 24 (8.6%) had tertiary education. The findings also showed that 29(76.3%) of the leaders had secondary, and tertiary education. The implication of these was that training of skills required for effective entrepreneurial activities would be limited to those with secondary and tertiary levels of education. It also implied that those with secondary and tertiary education would have acquired some skills in entrepreneurship as a result of education and experience as opposed to those with primary education and non formal education. The findings also show that a higher number of

leaders were chosen based on their education levels. Education levels therefore had a great influence on acquisition and application of entrepreneurial skills.

4.3.4 Duration of operation of group activities.

The period of operation of the group's members indicate their ability to coexist collectively for even a longer period. Respondents were asked to state the approximate period they had stayed in their respective groups. The responses were tabulated in table 4.4.

Table 4.4 Duration of members in groups

Duration.	< 6 months	< A year	> A year	total
Leaders	4	13	21	38
Members	44	46	150	240
Total	48	59	171	278
Percentage	17.2%	33.5%	61.5%	100

Key < less than > greater than

The figures in table 4.4 showed that 171(61.5%) of the respondents had stayed in their current group for more than a year. It also showed that 59(33.5%) had been in their group for more than six months but less than a year, while only 48(17.2%) of the respondents had been in their groups below six months. This implied that a large number of respondents had been in these women groups indicating that they were comfortable staying as a group. This would equally imply that there are good interpersonal relations among them. This finding concurs with the findings of Gathare and Musyioki (1985) who indicated that members of Mabati women group were able to coexist for such a long period because of the good will among members and the benefits that they drew from the activities of their group. Bakengesa (2000) also realized that

group cohesion can be determined by the period of stay. The findings therefore indicate that the respondents who have stayed together for more than six months have developed good relationship that can last longer.

4.3.5 Performance indicators of women groups.

This section discusses performance indicators of the women group activities. Performance was rated on the basis of the responses from the group members regarding their monthly income from the activities of their group. Income was rated on the given poverty line index of above or below a dollar per day. Income of ksh.5000 and below indicated less than Ksh.166 per person per day which is a low performance of the activities while 5001-10000 indicated an average performance with a daily income of Ksh.333 per person per day. Income above Ksh.10, 000 to 15,000 per month for a group indicate a good performance while that that above Ksh.15, 000 indicated a high performance. The ability of entrepreneurs and amount that can be saved in a bank can also be used as indicators of performance. Saving can only be said to occur if the amount saved is in surplus of the total expenditure. Good saving however little can lead to investment. Investment in this case was looked at as any property that has been acquired as a result of the activities of these groups. Saving and investment were only used to confirm the performance based on income generated.

An acquisition of house hold items and clothing indicated an improved living standard but not necessarily a good investment. Those whose response indicated that they used the income earned to pay fees for their children indicated that they were investing in the future. A domestic animal or purchase of a vehicle or motorcycle would show that there was an investment that would soon generate income or reduce poverty hence a good performance. Building of house or buying of land is an indicator of high group performance. This was because these items were

seen as permanent assets which may generate income in the long run. Respondents were asked to indicate how much they were earning per month and the results tabulated as shown in table 4.6.

Table 4.5 Performance in terms of income and savings per month.

	5000 and below	5000-10000	10000-1500	15000 and above	non	total
Income	180	41	27	23	7	278
Percentage	64.7%	14.7%	9.7%	8.2%	2.5%	100%
Savings	69	3	12	5	189	278
Percentage	24.8%	1.1%	4.3%	0.7%	68%	100%

Table 4.5 showed that 180 (64.7%) of the respondents indicated that they had earned below Ksh.5000 out of the activities of their groups while 7(2.5%) of respondents indicated having not earned anything from the activities. 41(14.7%) indicated as earning an average income of between Ksh.5000 and 10,000 while 27 (8.2%) of them indicated having earned between Ksh 10,000 and 15,000. Only 23(8.2%) indicated as having earned above Ksh. 15,000. However a total 89(32%) of respondents indicated that they had saved some of their income. This number however indicated that a large proportion of respondents saved below Ksh. 5,000.

The implication of the data on women group projects performance was that a large number of women get income for subsistence purposes or to buy household items and not for savings. The findings also confirms the earlier finding that most of the groups engage in merry go rounds in which they collect money and give one of the members in turns. This money is often used to buy basic needs such as food, clothing and shelter. Very few of them however invest the money for future income.

To confirm this, the researcher further wanted to find out what these members had bought as a result of the activities of these groups. The respondents were therefore asked to indicate from a list any of the items that they had acquired as a result of the activities in their groups. The results were tallied and tabulated as in table 4.6

Table 4.6 Item investment.

Item bought	Number	percentage
House hold goods	75	26.9
Clothing	23	8.3
School fees	24	8.6
Domestic animal	84	30.2
Built house	55	19.8
Bought vehicle or motorcycle	2	0.8
Bought land	15	5.4
Total	278	100

The findings above indicate that a total 261(93.9%) had bought items such as utensils, clothing, a domestic animal or built a family house for household use and either used the money to pay school fees. This confirms literature reviewed on the need for these women groups. According to Ozigbo and Ezeaku(2009), women in West Africa join groups to help them meet house hold needs. It also alludes to the findings by Gathare and Musyioki (1985) that women in Mabati women group in Nyeri started their group to enable them purchase building materials.

4.4 Influence of entrepreneurial skills on performance of women groups.

This section discusses influence of entrepreneurial skills on performance based on income as a key indicator. Entrepreneurial skills include organizational skills, financial management skills, business management skills and interpersonal skills. Organizational skills discussed here include planning skills and ability of group members to contribute in putting up rules and regulations. Financial management skills include auditing and accounting skills which enable members develop accountability and transparency in fiscal issues. Business management skills enable the groups advertise and sell their produce. Interpersonal skills are attributes which enable the group vital for high performance of any business organization.

4.4.1 Influence of organization skills on performance of women groups.

Organizational skills are attributes possessed by the women groups that enable them plan and govern their groups. The ability of a social group to coexist well for a long period of time depends on their ability to organize themselves and reduce any social mistrust among them. Based on this, the key organization skills were planning and the existence of rules and regulations. Planning skills enabled members of a group to develop blueprints that showed the roadmaps of their organization. The ability of group members to plan their capital and foresee their income required some planning. Based on this, the researcher sought to find whether the members had any training in planning.

4.4.1.1 Influence of planning skills on performance of women groups.

Planning skills enable group members to draw their future endeavors. These skills are important in developing the group objectives, goals and vision for the groups. It's these objectives that determine actions that dictate performance of the groups. respondents were therefore asked to say whether or not they had been trained on planning skills. The responses were then cross

tabulated with income by the respondents. This was done in order to link income and training of respondents as shown in table 4.7

Table 4.7 Level of Acceptance of having a training of planning skills.(n = 278)

Income	Yes	%	No	%	Total
Non	7	4.2	0	0	7
0-5000	61	52.6	119	73.4	180
5001-10000	32	27.6	9	5.6	41
10,001-15000	20	17.2	7	4.3	27
15000and above	14	12.1	9	5.6	23
Total	116	100	162	100	278

Table 4.7 showed that a total of 116 (41.7%) of the respondents indicated that they had been trained on how to plan for their projects while 162 (58.3%) of respondents however had not been exposed to any training on planning. Of those trained, 61(52.6%) were earning less than Ksh.5, 000 whereas those who are not trained, 119(73.4%) of them were earning less than the same amount. This implied that training had a positive impact on their income although other factors could be affecting their income. The proportion of those trained and earning more than Ksh. 5000 was higher for those who are trained than those who are not. This figures therefore indicated that training has an influence on the total earning.

To establish whether the respondents felt the training was valuable, those who trained were asked to rate how they felt training helped them. The responses obtained were tallied and analysed as indicated in table 4.8.

Table 4.8 Extent of application of planning skills learnt (n = 116)

Extent of application	number	percentage
Very much	88	75.8
Not very much	15	12.9
Little	11	9.5
Not at all	2	1.7
Total	116	100

The findings in table 4.8 equally showed 88(75.8%) of the respondents who were trained felt the skills were very much applicable to their situation. Only a total of 26(22.4%) felt the skills were not very much or of little application while 2(1.7%) of those trained indicated that they do not apply the skills at all. The percentage of those who felt the skills are not applicable at all or to a little extent are engaged in merry go rounds. Training women in planning would therefore improve them in terms of income and hence improve their performance.

4.5.2 Influence of rules and regulations on performance.

Organizations can only run smoothly if there are rules and regulations under which all members are supposed to operate. Organizations in which members use internal democracy in coming up with these rules are known to perform() . this research therefore sought to find out whether the women groups under study were governed by any rules and regulations as part of organizational management. Respondents were therefore asked to state whether their groups had rules and regulations governing them. They were further asked to state how they participated in making the rules governing them. The responses were tabulated as shown in table 4.9.

Table 4.9 Response on the Existence of Rules and Regulations Governing Group Activities.

Response	Yes	No	Not sure	Total
Number	251	4	23	278
Percentage	90.3%	1.4%	8.3%	100%

The findings showed that 251 (90.3%) of all the respondents said their groups were operating under some rules and regulations. This could be attributed to the fact that it is a requirement for all the groups for them to register with the Ministry of Social Services. It was however noted that 23(8.3%) members did not know whether their group operated with rules and regulations while only 4(1.4%) indicated that they did not have any rules and regulations. This implied that those with or without income still operated under rules and regulations. With this data, the researcher could not identify how the rules and regulations affected performance.

4.5 Influence of financial management skills on performance of women groups.

Financial management as an aspect of entrepreneurial management skills is of great importance in determining performance of any organization whose aim is to create wealth. Women groups in Kenya have benefited greatly from resources allocated to them from different organizations. The women enterprise fund (WEF) is the latest example. Different lending organizations have loaned these groups huge sums of money without equipping them with skills on how to budget and manage these resources. The researcher therefore sought to determine the extent to which financial management skills influence performance of these groups. To unravel this, the researcher broke financial management skills into accounting and auditing skills. The researcher limited these skills as simple skills possessed by group members that enabled them to

manage any capital, credit, investment, income or any resource allocated to them. The researcher therefore asked whether or not the women group members had been trained or exposed to any seminar on the simple accounting and auditing skills of these resources. The study sought to establish the extent of application of the skills if training had been done on these respondents.

4.5.1 Influence of accounting skills on performance of women groups.

Accounting skills enable individuals to distribute fiscal resources into segments for the purpose of showing expenditure. It is through this process that profits and losses are established and appropriate measures taken in case of losses. Simple accounting skills enable individuals to show cash flows in an organization. These skills are therefore important in any entrepreneurial activities. The researcher therefore sought to determine whether the women group members have these skills and whether they influence their performance. The respondents were then asked to say whether or not they were trained in accounting skills. Table 4.13 shows the responses given and the performance.

Table 4.10 Influence of accounting skills on performance.

Income	Yes	%	No	%	Total
None	-	0	7	100	7
0-5,000	1	0.6	179	99.4	180
5001- 10,000	4	9.7	37	90.3	41
10,001 – 15, 0000	3	11.1	24	88.9	27
15,000and above	2	8.6	21	91.4	23
Total	9	3.2	269	96.8	278

From table 4.10, it is evident from the findings that 269 (96.8%) of the respondents have not been exposed to any training in simple accounting while only 9 (3.2%) have been trained on accounting skills. These respondents had also indicated that they have secondary, college or university education. This implied that majority of respondents are operating on a trial and error approach when it comes to financial accounting. Out of the 9 respondents who were trained on accounting skills, 8 indicated as earning an income of 5,000 and above. This therefore implied that training in accounting had influence in their performance.

4.5.2 Influence of auditing skills on performance.

Auditing skills, like accounting skills enable entrepreneurs to introduce checks and balances in their fiscal matters. It is through auditing that group funds can be accounted for. The auditing skills therefore if acquired will introduce internal consistency. The respondents were therefore asked whether they had been exposed to any training on auditing. The responses were cross tabulated with income as shown in table 4.11.

Table 4.11 Influence of training on auditing skills on performance of women groups.

Income	Yes	%	No	%	Total
None	-	0	7	100	7
0-5,000	-	0	180	100	180
5001- 10,000	3	7.8	38	92.2	41
10,001 – 15, 0000	2	7.4	25	92.6	27
15,000and above	-	0	23	100	23
Total	5	1.8	273	98.2	278

The findings in table 4.11 showed that only 5 (1.8%) of the respondents had some training on auditing skills. These members had also indicated as having been trained in accounting skills.

273(98.2%) of the respondents have not been trained in auditing. This finding therefore implies that financial management skills are minimal in the constituency under study. The five members trained earn an income of between Ksh. 5,000 to 15,000. This indicated a fairly good performance. All the 23 respondents who indicate that they earn over Ksh. 15,000 have not been trained in auditing skills. This implied that other factors other than auditing skills are helping them in this good performance. The researcher wanted to further find out if the respondents had group bank account for the purpose of keeping their income. 265(95.3%) of them responded affirmatively while only 13(4.7) responded negatively. This could be attributable to the fact that bank accounts are requirements for members to be registered by the ministry of social services.

4.6 Influence of Business Management Skills on Performance of Women Groups.

Women group organizations start with the aim of benefiting economically through the activities such as farming and trading. Some of the farming projects in Nyaribari Chache include; fish farming, animal rearing, horticultural activities, bee keeping, mushroom and sugarcane growing among others (Ministry of Social Services, Kisii 2011). Trading activities found include; cereals storage and selling, vegetable selling, hawking, etc. the above activities require business management skills such as marketing, record keeping and advertising skills. Marketing skills enable the group members identify their market, fore see the trends in the market and analyze critically the market forces such as technological changes and competition.

Record keeping skills enable the group member to record transactions and follow their business progress. A business can only be viewed as performing when there is a trend showing the proceedings since it started. Lastly, adverting skills enable group members in informing the general public about the kind of goods they offer. This may include signposts, print and electronic media, as well as within the community. The researcher noted that there are a number

of groups whose activities produce unique products that can be sold to markets beyond their local communities but could not be known to potential buyers outside. Such commodities as mushroom, honey, energy saving equipment e.t.c require advertisements.

The findings showed that generally, little effort has been done in training women group member on these skills. It was however noted that more members have been exposed to record keeping skills as opposed to advertising skills. This could be attributed to the fact record keeping is a basic requirement for accountability in businesses that involve a large number of members.

4.6.1 Influence of marketing skills on performance of women groups.

Marketing skills enable entrepreneurs analyze a business environment. Competition and other market forces can only be assessed if an entrepreneur has these skills. Women groups which are involved in production and sale of certain commodities that are unique need to know their market. One group for example was found growing flowers for sale abroad. It's important for them to understand their market well so as to earn maximum profits. The respondents were therefore asked if they had been trained in marketing skills. Table4.12 shows a cross tabulation of the responses with income.

Table 4.12 Women groups' agreement with the training of marketing skills and performance.

Income	Yes	%	No	%	Total
None	2	0.7	5	1.8	7
0-5,000	38	13.7	142	52.1	180
5001- 10,000	16	5.8	25	9.0	41
10,001 – 15, 0000	13	4.6	14	5.0	27
15,000and above	3	1.1	20	7.1	23
Total	72	25.9%	206	74.1%	278

Table 4.12 shows that 206(74.1%) of the respondents have not been trained on any aspects of marketing skills while only 72(25.9%) of them had been exposed to some training. Of those trained, a total of 32(44.4%) were performing much better in terms of income. This implied that training them on skills of business management had some positive impact on their performance. The low numbers with higher income could also be explained in terms of the activities they were doing.

4.6.2 Influence of record keeping skills on performance of women groups.

Record keeping is a very important aspect of entrepreneurial activity. It enables entrepreneurs keep track of events and milestones as they move from one level to another. It was therefore important for the research to ascertain the extent to which record keeping influenced performance. To unravel this, the respondents were asked to respond whether or not they had some training of record keeping. The responses were tallied and analysed as indicated in table

4.13

Table 4.13 Influence of record keeping skills on performance.

Income	Yes	%	No	%	Total
None	3	1.1	4	2.2	7
0-5,000	107	38.5	73	26.3	180
5001- 10,000	31	11.1	10	3.6	41
10,001 – 15, 0000	15	5.3	12	4.3	27
15,000and above	17	6.1	6	2.2	23
Total	173	62.2	105	37.8	278

Table 4.13 showed that 173(62.2%) of respondents had some training on record keeping while 105(37.8%) did not. Record keeping aspect is a key component of existence of a social group. This could be the reason many of the respondents have been trained. The distribution of record keeping skills is uniform across high and low income. Literature reviewed showed that record keeping aspect was still a challenge among the SMEs (Amimo 2010) this implied that even if a majority of respondents were trained, they still have a challenge keeping records. Its also important to note that record keeping could be construed to mean simple group registers kept among the group leaders.

4.6.3 Influence of advertising skills on performance of women groups.

Some women groups produce unique product through their activities which require that they get market. This can only be done through advertising of these products. Records show that there are a number of them producing products such as mushrooms, flowers and honey. These products can only be sold through use of technology such as print and electronic media. The respondents were asked if they have been trained in advertising skills. Table 4.14 below presents the data obtained.

Table 4.14 Influence of advertising skills on performance of women group projects.

Income	Yes	%	No	%	Total
None	2	0.7	5	1.8	7
0-5,000	7	2.5	173	62.2	180
5001- 10,000	9	3.2	32	11.5	41
10,001 – 15, 0000	4	1.4	23	8.2	27
15,000and above	3	1.1	20	7.1	23
Total	25	9%	253	91%	278

The figures in table 4.14 indicate that only 25(9%) of the respondents have been trained on advertising skills while a majority of respondents 91% had not been trained. The implication of this finding was that training on advertising skills is minimal in the area under study. 16 out of those who are trained are performing well in terms of income. This could therefore mean that training had an impact on the performance of the women groups.

With above data showing level of acceptance on training, the researcher sought to find out the extent to which respondents felt the skills were helping them in their day to day running of their group's activities. The findings in table 4.14 showed that 75 % of the respondents indicated that the skills are of great use while a total of 25% felt the skills are not very much applied or are applied to a lesser extent.

Table 4.15 Extent of application of acquired business management skills.

Extent of application	very much	not v. much	little	not at all	total
Marketing skills	51	11	7	4	72
%	70.6%	17.6%	8.2%	3.6%	100%
Record keeping skills	132	31	6	3	173
%	77.6%	18.2%	2.9%	1.2 %	100%
Advertising skills	18	3	3	1	25
%	72%	12%	12%	4%	100%
Total	210	49	15	6	280

4.7 Influence of interpersonal management skills on performance of women groups.

This research sought to examine the level to which interpersonal skills in management influence performance of women group projects in Nyaribari Chache constituency. To unravel this, the researcher asked respondents to indicate whether or not they had been exposed to any training on public relations. They were also asked to rate their communication skills among themselves. Those who indicated that they had been trained were also asked to indicate the extent to which they felt they were applying the skills.

Table 4.16 Acceptance of respondents on training of interpersonal skills.

Income	Yes	%	No	%	Total
None	3	4.5	4	1.9	7
0-5,000	26	38.4	154	72.9	180
5001- 10,000	17	25.4	24	11.4	41
10,001 – 15, 0000	12	17.9	15	7.1	27
15,000and above	9	13.4	20	9.5	23
Total	67	24.1	211	75.9	278

The responses indicted that 24.1% of respondents had received some training on public relations while 72.3% had not.

Those who had been trained indicated that 89.9% of them applied the skills in day to day running of the group's activities while the rest applied to a lesser degree. This finding implied that if all women would be trained in interpersonal skills, a vast majority of them could apply these skills in running their groups.

On communication skills, each respondent were asked to rate herself on how well they thought their communication skills were. The findings in table 18 showed that 10.1% felt they had very good communication skills, 20.2% felt they had good skills, 21.9% felt they had fair skills. A surprising 38.8% indicated that their communication skills were not very good while 8.2% were not sure about their communication skills.

Table 4.17 Respondent's self rating on communication skills.

Rating	Very good	Good	Fair	Not very good	Not sure	Total
Number	28	58	61	108	23	278
Percentage	10.1%	20.2%	21.9	38.8	8.2%	100%

This findings in table 4.17 implied that many respondents had rated themselves lowly when it comes to communication skills. The need for these women respondents to be trained and encouraged to use these skills can therefore be said to be great. This finding concurs with those of Ozigbo and Ezeaku (2009) in which most women entrepreneurs were found to be better in communication skills although they did not know it. Chitsike (2000) realized that although successful women in Zimbabwe had good interpersonal skills, they would not say it for fear of social alienation. It can therefore be concluded that women group entrepreneurs have not yet come out to promote those skills that they have acquired to improve performance.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction.

This chapter gives the summary of findings in chapter four, draws conclusions and makes recommendations based on the study findings. The summary of findings will be based on the data obtained on the influence of entrepreneurial skills on performance of women group projects in Nyaribari Chache constituency.

5.2 Summary of Findings

This study established that there is a bias towards merry go rounds as opposed to agricultural and trading activities for women groups. 127 out of 278 respondents were skewed towards merry go rounds as opposed to 20.5% in farming and 16.5% in trading activities. 53.2% of the respondents had primary education while only 2.5% had university education a factor that affected their ability to be trained for entrepreneurial skills. Groups that had operated for more than a year had more members who had earned more than Ksh. 5,000. More than a half of the respondents had an income of less than KSH. 5,000 from the activities of the groups.

On the influence of organizational management skills, the study revealed that the ability of women members to plan their activities as well as the awareness of the existing rules and regulations governing the groups had a direct influence on performance. This study also validated other studies carried out on MSEs in Kenya. Randiki (2000), emphasized on the need of enterprise to make decisions on optimal use of resources for effective and efficient management. However, this study identified lack of training on planning as a major hindrance towards effective planning of group activities. The existence and use of simple rules in an organization depend on participation of its members in making these rules. It was noted that rules

are collectively made through a democratic process. Thus many members confirmed having participated in the making of their simple rules governing them.

The second objective was on influence of financial management skills on performance of women group projects. Information gathered on this subject area indicated very low percentages of women having requisite training on simple accounting and auditing skills to run their groups effectively. A simple majority reported to have been trained on accounting and auditing skills while many of those responded alluded to the fact that those skills have helped them to a smaller extent in running their group projects. This therefore implied that financial management of these groups was a trial and error phenomenon. The major challenge facing these groups on financial matters therefore raised the question on whether the government's effort to give such funds as women enterprise fund was achieving any objective.

The third objective was on how the business management skills influence performance of women group projects. The research was specifically directed on skills such as record keeping, marketing and advertising skills. It was noted that many groups engaged in activities such as merry go rounds that do not require any marketing and advertising skills. However, all groups regardless of the activities require record keeping. Majority of respondents especially those who keep group records confirmed having been exposed to some training on record keeping. Few respondents however have been trained on the other aspects of business management skills. Since many groups in the area under study engage in merry go rounds, the risk taking propensity among these groups is minimal. It's therefore worth noting that women groups are merely operating for subsistence purposes. Most groups put the income generated into buying goods for domestic use. Very few of them however invest their income into activities such as purchase of domestic animal, purchase of vehicle or motorcycle and land that can generate future income.

Both public relations and communication skills had influence on performance of the groups. The period of existence of the group is influenced by the ability of members to cohesively exist together. For this to happen, both leaders and members must possess some degree of good communication skills. Both public relations and communication skills as aspects of interpersonal skills are easily learnt from social gatherings such as religious functions, distractive meetings, seminars among others. The ability of members to use the acquired skills depends on her willingness to apply. These skills are mainly applied in resolving conflicts that may arise thus prolonging the group life.

5.3 Recommendations.

The recommendations made are confined to the influence of entrepreneurial skills in management on performance of women groups. Women leaders and members of respective groups need to be trained on basic concept of planning, budgeting, accounting, auditing, marketing and public relationships for continued existence and improvement of their respective groups. Enterprises may grow if these leaders adopt due diligence in planning; particularly with regard to budgeting, financial management, and accountability.

The government allocates resources that are meant to promote living standards of women through women enterprise fund, Constituency Development Fund (CDF) among other funds given by NGOs and CBOs. These funds can only bear fruit if the same agencies develop strategies of first training these women on these basic entrepreneurship skills. As evidenced from the findings, very few women have basic skills such as accounting skills yet they would be required to account for the financial resources allocated to them. Government policy makers therefore need to address aspects of training women entrepreneurs on appropriate measures that can ease their risk of disintegrating.

5.4 Conclusion

The findings of the study allowed for the conclusion that empowerment of women can only be achieved if there is a deliberate effort by the authorities to begin by equipping them with the required skills before allocation of resources. Whereas the current situation emphasizes on resource mobilization and allocation, this study asserted that little has been done on equipping the women with basic skills that will ensure sustainable use of these resources. From the study it is also evident that performance of women groups can be enhanced if emphasis was laid on training encouraging organizational as well as financial independence by offering advice on the best ways to invest whatever they earn. There is a close relationship between the application of entrepreneurial skills and performance of women groups. This conclusion was drawn from the fact that those women who responded as having been exposed to some training earned a higher income from the activities of their groups. Whereas the application of these skills can not be measured over a short period, exposure to a longer period will lead to a better assessment on their influence.

5.5 Suggestions for Further Research.

To be able to develop accurate conclusion from the study findings on influence of entrepreneurial skills on performance of women groups, the following studies can be conducted: A research on the contribution of job creation strategies on poverty eradication among the rural women, a research on influence of culture on resource allocation among Kisii women. This study on Influence of entrepreneurial skills on performance of women group's projects can be supplemented by similar studies on contribution of funding agencies towards women empowerment. The focus of these studies should be on implications on living standards among the rural women.

5.6 Contribution to the body of Knowledge.

Objective	Contribution
Influence of organization skills on performance of women groups	Planning skills have influence on group performance
	Group rule and regulations may or may not have influence on group performance
Influence of financial skills on performance of women groups	Majority of women group members have not been trained on accounting skills
	Auditing skills are needed for group's performance to rise.
Influence of business management skills on performance of women groups	Marketing skills have influence on group performance.
	Record keeping skills are important for group transparency and therefore influence performance
	Advertising skills are needed for groups who vend unique products.
Influence of interpersonal skills on performance of women groups.	A large number of respondents have been trained in human relations skills through different organizations.
	A large number of women still have low self esteem in terms of communication skills

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APPENDICES

APPENDIX 1

LETTER OF TRANSMITTAL

UNIVERSITY OF NAIROBI
SCHOOL OF CONTINUING AND
DISTANCE LEARNING
KISII EXTRA-MURAL
P.O.BOX 2461- 40200
KISII

Dear Madam,

RE; REQUEST TO FILL A RESEARCH QUESTIONNAIRE.

I am a post graduate student of the University of Nairobi and am carrying out a research on influence of entrepreneurial skills in management on performance of women groups in Nyaribari Chache constituency. I have selected you to be a participant in the study and you are kindly asked to fill the attached questionnaire. The information given by you will strictly be used for academic purposes and will be treated with utmost confidence.

Your co-operation will be highly appreciated, as the success of the study depends on it.

Yours faithfully

MOSIOMA O. HENRY.

APPENDIX 2

QUESTIONNAIRE FOR THE WOMEN GROUP MEMBERS.

All questions should have only one answer unless otherwise stated. Do not indicate your name.

Section A:

General information

1. What does your group do?

- a) merry go round b) trading c) Farming activities
- c) Others

Specify.....
.....

2. Please indicate your position in the group.

- a) chair person b) secretary c) treasurer
- d) committee member e) Member

3. Please indicate your highest education level by ticking one of the boxes below.

- b) non formal b) primary c) secondary d) college
- e) university f) others

Specify.....

4. How long have you been a member of the group?

- a) Less than six months b) less than a year
- c) More than a year.

5. Please indicate your current income per month as a result of your activities in this group.

- (a) 5000 and below (b) 5001 – 10,000 (c) 10,001- 15000
- (d) 15,000 and above

6. Have you made any savings as result of the proceeds of this group?

Yes No

If yes in above, please tick in the boxes below the approximate total savings since you started.

a. 5000 and below

b. 5000-10000

c. 10000-15000

d. 15000 and above

7. Which one of the following assets have you managed to buy as a result of your activities in this group.

a) House hold goods e.g. plates cups sufurias etc

b) Clothing

c) Domestic animal e.g. cow, goat etc

d) Built a house

e) Bought land

f) Bought a vehicle or motorcycle

g) Others.

SECTION B.

Influence of entrepreneurial management skills on performance of women group.

I. Organization Skills in Management of Women Group.

8. Have you ever been trained in planning skills?

Yes No

If yes, to what extent has the training helped you in day to day running of your group?

- Very much
- Not very much
- Little
- Not at all.

8. Does your group have any rules governing you? Yes No

If yes, how were you involved in the making of these rules?

.....
.....

II. Financial Management Skills.

9. Have you ever been trained in any of the following financial management skills?

Accounting skills

Yes No

Auditing skills

Yes No

If yes, to what extent do you apply the skills in the day to day running of this group?

- Very much
- Not very much
- Little
- Not at all.

III. Business Management Skills.

10. Have you ever been trained or attended any seminars concerning the following business management skills?

➤ Marketing skills

Yes No

➤ Record keeping skills

Yes No

➤ Advertising skills

Yes No

Please indicate how much these skills have helped you in the management of your group.

• Very much

• Not very much

• Little

• Not at all.

IV. Interpersonal Skills in Management of Groups.

11. Have you ever been trained on public relations since you joined this group?

Yes No

How is the public relationship between you and other members of the group helping you in running the group?

• Very much

• Not very much

• Little

- Not at all.

12. How can we rate your communication skills with other members of your group?

- Very good
- Good
- Fair
- Not very good

THANK YOU VERY MUCH FOR FILLING THIS QUESTIONAIRE AND FOR YOUR COOPERATION.

APPENDIX 4:

SAMPLE SIZE (S) REQUIRED FOR THE GIVEN POPULATION (N)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	256	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

From R.V. Krejcie and D.W. Morgan (1970), Determining sample size for research activities, Education and psychological measurement, 30, 608, Sage Publication.

CONDITIONS

1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit
2. Government Officers will not be interviewed with-out prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2)/four(4) bound copies of your final report for Kenyans and non-Kenyans respectively.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice



REPUBLIC OF KENYA

RESEARCH CLEARANCE PERMIT

GPK6055t3mt10/2011

(CONDITIONS—see back page)

PAGE 2

PAGE 3

Research Permit No:NCST/12/1/SS011/1062

Date of issue 15th August 2010

Fee received KES 1,000

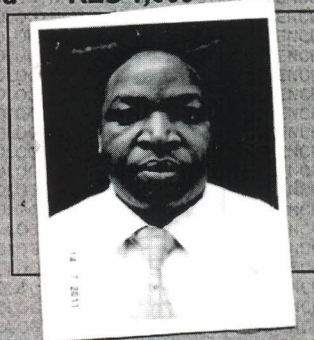
THIS IS TO CERTIFY THAT:

**Prof./Dr./Mr./Mrs/Miss/Institution
Henry Ogaro Masioma
of (Address)University of Nairobi
P.O. Box 30197, Nairobi
has been permitted to conduct research in**

**Kisii Central
Nyanza**

**Location
District
Province**

**on the topic: Influence of entrepreneurial skills
in management on performance of women group
projects in Nyaribari Cheche Constituency Kenya.**



**[Signature]
Applicant's
Signature**

**[Signature]
Secretary
National Council for
Science and Technology**

for a period ending 30th September 2012

REPUBLIC OF KENYA



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

Telegrams: "SCIENCETECH", Nairobi
Telephone: 254-020-241349, 2213102
254-020-310571, 2213123.
Fax: 254-020-2213215, 318245, 318249
When replying please quote

P.O. Box 30623-00100
NAIROBI-KENYA
Website: www.ncst.go.ke

Our Ref: **NCST/RRI/12/1/SS-011/1062**

Date:
15th August 2011

Henry Ogaro Mosioma
University of Nairobi
P.O BOX 30197
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Influence of entrepreneurial skills in management on performance of women group projects in Nyaribari Chache constituency Kenya*" I am pleased to inform you that you have been authorized to undertake research in **Kisii Central District** for a period ending **30th September 2012**

You are advised to report to **The District Commissioner and The District Education Officer, Kisii Central District** before embarking on the research project.

On completion of the research, you are expected to submit **one hard copy and one soft copy** of the research report/thesis to our office.

A handwritten signature in black ink, appearing to read 'P.N. Nyakundi'.

P.N. NYAKUNDI
FOR SECRETARY/CEO

Copy to:

The District Commissioner
Kisii Central