

INFLUENCE OF EDUCATION AND TRAINING ON GROWTH OF WOMEN- OWNED MICRO AND SMALL ENTERPRISES IN KITUI COUNTY, KENYA.

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ABSTRACT

Researchers have noted significant differences in the performance of women's enterprises vis-à-vis those of Kenyan men. Their enterprises are smaller, less likely to grow, less profitable and begin with less capital investment than those owned by men. This paper examined whether education and training influence the growth of women owned micro and small scale enterprises in rural areas of Kitui County. The study used descriptive survey as the research design involving a target population of 390 women owned MSEs drawn from manufacturing, agriculture, commerce and services sectors in Kitui County. Proportionate stratified sampling was used to form a sample of 194 women entrepreneurs. Simple random sampling was applied on the sample to select the respondents from each sector for the study. The research instruments were pre – tested questionnaire and observation guide covering all the study parameters. Analysis of the data was done using descriptive and inferential statistics. The results suggested that education and training positively influence the growth of women- owned MSEs in Kitui County. The study recommends that programmes to be put in place to provide training mentoring and counselling to women in entrepreneurship. Polytechnics to be equipped with incubators to provide space for women in manufacturing and processing enterprises to grow their business.

Keywords: Education and training, Growth of MSEs, Kitui County, Women -Owned Enterprises

1.1 Background of the Study

ILO Report (2008), assesses the Enabling Environment for growth of Women Enterprises. Women, who form the majority of Micro and Small scale entrepreneurs in both rural and urban areas, are among the most vulnerable members of society who tend to be marginalized even though they play a major role in economic and social development. Their involvement in the MSE sector is therefore essential if poverty is to be reduced. Though it is widely accepted that

women play a crucial role in contributing to the development of the economy, they continue to remain on the periphery.

The concept of promoting women's economic and political empowerment has gained greater attention over the last three decades. However, progress in promoting gender equality and empowerment of women at country and local levels has been hampered by various constraints. Although there has been recent focus on developing women's entrepreneurship in Africa, much of the focus has been on growth-oriented women's businesses. Women's entrepreneurship in micro and small business that are often considered informal, despite concerted efforts of poverty reduction initiatives through increased access to skills training and micro-credit, have not been able to reach the growth potential. It is not an uncommon trend that the number of women entrepreneurs continue to increase steadily worldwide. Women represent more than one-third of all people involved in-entrepreneurial activity (GEM, 2004).

Rural entrepreneurship has become more of a way of life and an 'engine' for economic transformation among the rural poor. It is offering hope for the disadvantaged members of society, the majority of who are women. As they engage in micro enterprises, they operate under what has come to be known as the Informal Sector; a sector with near nil government regulations and policies. Studies however, have shown that women owned and operated enterprises have tended to remain micro with little growth if any. Here in Kenya for instance, it is fairly evident that the women especially in the rural areas appears to be marginalized especially with regard to main stream entrepreneurship interventions. The cultural believe that women belong to the kitchen is still strong among most rural people; and anyone who goes against this norm is viewed as an 'outcast' and may be married off as a second wife or may never be married at all (Saxena, 2012).

There are many women-owned MSEs being created every year in Kenya but the sizes in terms of sales, profits and capitalization remain small, employing one to two employees. Though these women based enterprises have helped create 462,000 jobs annually, they have recorded low growth rate (Republic of Kenya, 2005). While the growth of MSEs increased productivity and brought new or under- utilized resources into use (Sharma, 2004), the business records held by Kitui County government showed that only 13.5 percent of the MSEs in the County were women owned against an estimated female population of 531,427 and 481,282 males (KNBS, 2010). Consequently, this meant that the sales turnover, profitability levels, number of employees, production and service levels and total capitalization from the women owned MSEs in the County was low compared to the male owned enterprises.

1.2 Growth of women owned MSEs in Kenya

Growth of MSEs owned by women is one of the strategies of achieving the MDGs and the Kenya Vision 2030. Growth in this contest means increase in number of MSEs, increase in sales turnover, increase in profits, increase in number employees, increase in production and service levels or increase in total capitalization. There is a significant growth in female self-employment, with women now starting new ventures at three times the rate of men. Women participation in income-generating projects and self-employment has received considerable attention though they perform more poorly than male-owned enterprises and are also smaller in size and are located in poorer areas (Zororo, 2011).

There is a growing recognition of the role that women in business play in countries' economies, Kenyan is no exception to this trend. Female entrepreneurship in Kenya has been increasing and becoming more visible over the last decade. Women-owned businesses are contributing to economic growth and wealth creation, creating employment opportunities for other women and men as well. Moreover, economically active women represent a potentially profitable market niche for the financial sector. Yet, despite the apparent benefits of increased levels of women's entrepreneurship in Kenya, women business owners report that they face a series of constraints when it comes to setting-up or expanding a business. Some of the concerns raised are similar to those faced by men. But the lack of data on women entrepreneurs has hindered both understanding and systematic analysis of the constraints that women face in the business world (Economic survey 1999).

1.3 Education and Training and growth of women MSEs

In Kenya UNIDO (2003) women entrepreneurs in rural areas suffer from a lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increasing profitability. There is a need for entrepreneurial training to socially condition the women, and particularly in rural areas, to develop a desire for achievement. This can be achieved by way of profiling and/or imitating successful women entrepreneurs. Entrepreneurial training is required for processing, manufacturing, livestock and fisheries activities. But such kind of training facility is available only in urban areas. Lack of necessary training, lack of experience seriously affects the efficiency of the rural women entrepreneurs. Lack of training facilities adversely affects the opening of new line of business. Like technical knowledge, the opportunities for entrepreneurial training have increased considerably. But such opportunities are mostly extended to urban areas (Curimbaba, 2002).

It is evident that enjoying a certain volume of credit is not enough unless those rural entrepreneurs could also be offered adequate training facilities so as to utilize the available resource at the optimum level. Rural women do not get enough training opportunities due to social and cultural norms. A study by Howard and Finnegan (2004) on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa feel they lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women's relative lack of exposure to the world of business. In addition to this lack of exposure, women's business networks are poorly developed as social assets. This in turn impacts on a range of factors that adversely affect the women entrepreneurs at all levels. It is grounded in women's gendered experiences of education and work and, due to the demands of their reproductive and household roles, their lack of key dedicated "time" to be able to explore and nurture their own resources (Botha, 2008). Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual household and triple community roles and responsibilities. One of the major problems of rural women entrepreneurs is lack of business knowledge. They have little knowledge about accounting and keeping records. Lack of knowledge in keeping accounts, estimating cost and profit and determination of price adversely affect their operations (Mutuku et al., 2006).

Production and marketing efficiency are important determinants of entrepreneurial success. Unfortunately many entrepreneurs cannot ensure their production and marketing efficiency due to their poor managerial, technical skills and networks. A very important element of promoting the growth and development of MSEs in general, and certainly women-owned firms in particular, is the existence of adequate support systems to provide needed information, technical assistance, advice and guidance. A series of questions asked of women business owners in the five-country study reveal that most have not yet developed a strong network of external advisors, do not yet have a sense of belonging to a group of many fellow women business owners, and are interested in training and technical assistance in several areas (Mukulu, 2004). Women entrepreneurs in rural areas of Kitui County lack training, experience, inadequate information and business skills for managing successful enterprise.

1.4 Purpose of the study

The purpose of the study was to examine the influence of education and training on the growth of women-owned MSEs in rural areas of Kitui County in Kenya and recommend some strategies of enhancing growth of the enterprises.

1.5 Scope of the Study

The study was restricted to examining the influence of education and training on growth of

women owned MSEs in rural areas of Kitui County as one of the strategies for growth of enterprises. The County had approximately 2888 such MSEs out of which only 390 are owned by women (KNBS, 2010); mainly in manufacturing, agriculture, commerce and services sectors and spread across the main trading centres.

2.0 MATERIALS AND METHODS

The study examined level of education and training as a strategy of influencing growth for women owned MSEs in rural areas of Kitui County and used descriptive survey as the research design. The target population was 390 from which a sample of 194 respondents was drawn using proportionate stratification as sampling design. Stratified random sampling and simple random sampling were used to constitute the respondents. The minimum sample size of 384 respondent was calculated using the formula $n = p\% * q\% * [z/e\%]^2$; where n was the minimum sample size required, $p\%$ was the proportion that took part in the study, $q\%$ was the proportion that did not take part, $z = 1.96$ which was the z value corresponding to 95 percent confidence level for the study and $e\%$ was the margin of error (Saunders, Lewis & Thornhill, 2007). An adjusted sample size of 194 respondents was calculated using the formula $n_a = n/[1 + (n-1)/N]$, where n_a was the adjusted sample size, n was the minimum sample size calculated above, N was the total population (Saunders, Lewis & Thornhill, 2007). The approximate proportionate representation from each category was calculated using the formula $n_a * C_s / N$ where n_a was the adjusted sample size, C_s was stratum size and N was the total population.

The growth of women enterprises was measured with the parameters sales turnover, the number of employees in the enterprise and the profitability levels. Level of education and training was measured using access to information, technology, use of managerial, technical, entrepreneurial skills and business development services indicators to establish they influenced growth of women enterprises in Kitui County. The primary data was collected using a semi structured questionnaire and interview which covered all the study parameters. The instruments were pre – tested for reliability and validity before the questionnaires administered to the respondents through drop and pick later method (Kothari, 2004) while scheduled interviews were conducted. The returned questionnaires were numbered and the responses coded using a Likert scale of 1 to 5. The resultant quantitative data was analyzed using simple descriptive and inferential statistics with the aid of SPSS. Frequencies and percentages were used to assess the background information of the respondents while mean, standard deviation and the inferential statistics measured the influence of the access to credit to the growth of women owned MSEs in Kitui. The data was also fitted into the simple regression model $Y = \beta_0 + \beta_1 X$, where Y was growth of women owned enterprises, X was level of education and training, β_0 was the Y intercept (Constant) and β_1 was the coefficient of X . The coefficient of determination, R^2 , indicated the

explanatory power of level of education and training factor.

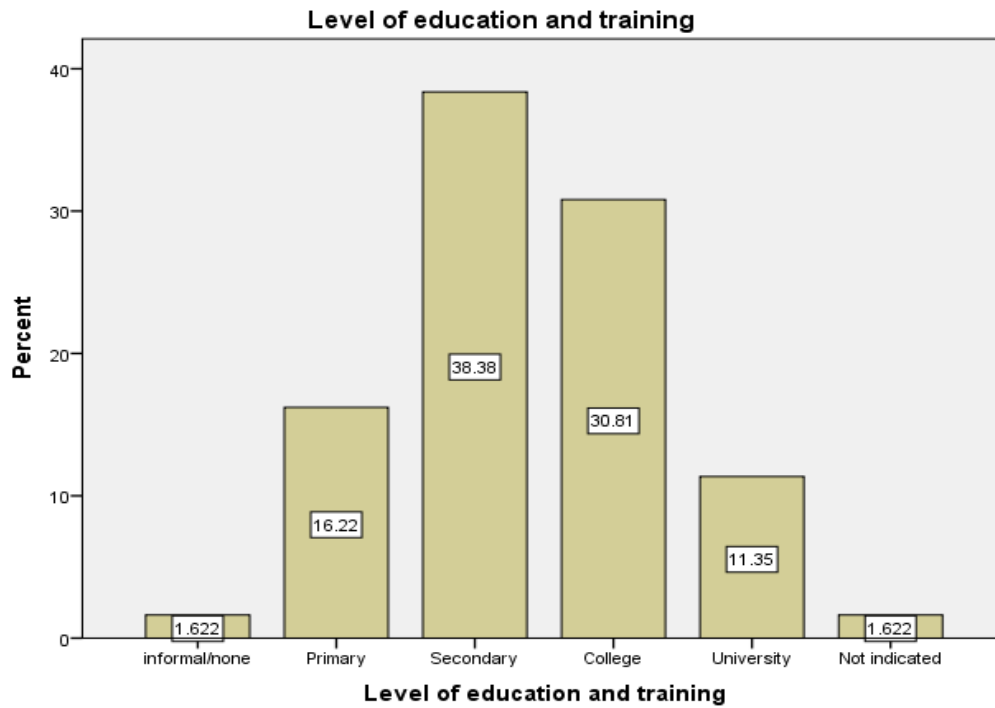
3.0 RESULTS

The number of valid and acceptable questionnaires for analyses returned was 185 and hence, the response rate for study was approximately 95.4 percent which is adequate for statistical reporting and generalization to the population (Arora & Arora, 2003). The results are as presented in Table 1 to 6 and figure 1.

Table 1: Background Information

| Attribute | Category | Frequency | Valid percent |
|-------------------------------|-------------------|------------------|----------------------|
| Nature of MSE business | Commerce | 91 | 49.1 |
| | Services | 46 | 24.9 |
| | Agriculture | 26 | 14.1 |
| | Manufacturing | 22 | 11.9 |
| | Total | 185 | 100.0 |
| Age | Below 21 years | 4 | 2.2 |
| | 21-30 years | 69 | 37.3 |
| | 31-40 years | 67 | 36.2 |
| | 41-50 years | 31 | 16.8 |
| | Over 50 years | 11 | 5.9 |
| | Declined | 3 | 1.6 |
| | Total | 185 | 100.0 |
| Marital status | Single | 39 | 21.1 |
| | Married | 115 | 62.2 |
| | Separated | 15 | 8.1 |
| | Widowed | 13 | 7.0 |
| | Declined | 3 | 1.6 |
| | Total | 185 | 100.0 |
| Family size | Between 1 and 3 | 84 | 45.4 |
| | Between 3 and 5 | 83 | 44.9 |
| | More than 5 | 10 | 5.4 |
| | Not indicated | 8 | 4.3 |
| | Total | 185 | 100.0 |
| Period in business | Less than 3 years | 50 | 27.0 |
| | 3-5 years | 84 | 45.4 |

| | | | |
|------------------------|---------------|------------|--------------|
| | Over 5 years | 48 | 26.0 |
| | Not indicated | 3 | 1.6 |
| | Total | 185 | 100.0 |
| Source: Authors (2015) | | | |



Source: Authors (2015)

Figure 1: The level of education of the respondents.

Table 2: Level of Education, Training, and growth of women owned MSEs

| Indicators | Strongly agree | Agree | Undecided | Disagree | Strongly disagree | Median |
|--|-----------------------|--------------|------------------|-----------------|--------------------------|---------------|
| Training has been essential in developing services in your business | 14% | 41% | 6% | 25% | 14% | 2.0 |
| Business counselling and mentoring is a strong tool in business service development | 11% | 45% | 3% | 29% | 12% | 2.0 |
| Social and cultural norms hinder your training opportunities | 11% | 29% | 2% | 52% | 6% | 4.0 |
| Managerial, technical and entrepreneurial skills affected your production and marketing efficiency | 9% | 45% | 3% | 37% | 5% | 2.0 |
| You have access to information and technology as an exposure tool to business world and networking | 3% | 39% | 4% | 44% | 10% | 4.0 |
| Household roles affect your access to essential abilities, skills and experience for the business | 17% | 58% | 2% | 18% | 4% | 2.0 |

Source: Authors (2015)

Table 3: Growth of women owned MSEs

| | | | | |
|----------------|---------|---------------------|------------|--------------------------------|
| Mean | 72.6757 | Shapiro-Wilk | for | Shapiro-Wilk for growth |
| Variance | 2813.23 | residuals | | |
| Std. Deviation | 53.0399 | Statistic | 0.975652 | Statistic |
| Minimum | -80 | df | 185 | df |
| Maximum | 200 | Sig. | 0.03832 | Sig. |
| Skewness | 0.43777 | | | 1.4E-05 |
| Kurtosis | 0.35102 | | | |

Source: Authors (2015)

Table 4: Summary of the Coefficient of Determination

| R | R Square | Adjusted R Square | Std. Error of the Estimate |
|--------------------|-----------------|--------------------------|-----------------------------------|
| 0.539 ^a | 0.29 | 0.286 | 44.8137 |

Source: Authors (2015)

Table 5: ANOVA statistic of level of education and training

| | Sum of Squares | Df | Mean Square | F | Sig. |
|------------|-----------------------|-----------|--------------------|----------|-------------------|
| Regression | 150122 | 1 | 150122 | 74.752 | .000 ^b |
| Residual | 367512 | 183 | 2008.26 | | |
| Total | 517634 | 184 | | | |

Source: Authors (2015)

Table 6: Regression coefficients of level of education and training

| | B | Std. Error | T | Sig. |
|--------------------|----------|-------------------|----------|-------------|
| (Constant) | 33.508 | 5.602 | 5.982 | 0 |
| Level of Education | 19.742 | 2.283 | 8.646 | 0 |

Source: Authors (2015)

4.0 DISCUSSION AND RESULTS

The results in Table 1 showed that 49.1 percent of women were in commerce, 24.9 percent in personal services, 14.1 percent in agriculture and 11.9 percent manufacturing as shown in table 1. Hence, 74 percent of women-owned enterprises in Kitui County are in commerce and services while 26 percent were in agriculture and manufacturing. These findings support other studies that have shown majority of business women are mainly in the service sector, agricultural and a few in the manufacturing (Dzisi, 2008).

The results in Table 1 showed that most of the enterprises are operated by women between 21-30 years making 37.3 percent, followed closely by those aged 31-40 years at 36.2 percent. Those between 41 -50 made 16.8 percent and those below 21 years made 2.2 percent while four respondents did not declare their age. Therefore, there are more young women (75.7%) carrying out enterprises than older ones (24.3%). This is consistent with the report that majority of youth in Kenya are jobless hence, they need to engage in self-employment (Republic of Kenya, 2006) and the need for financial independence. However, those women above 50 years of age were the minority in business, supporting the view that the current business environment requires

aggressive, energetic and well informed entrepreneurs (Ngige, 2005). The results also showed that most of the respondents (62.2%) were married women, followed by the single at 21.1 percent, those separated were 8.1 percent while the widowed were 6.5 percent. Married women may be supported by their spouses and this might explain why many of them were in businesses as opposed to the rest (Orwa & Tiagha, 2012).

Further, 45.4 percent of the respondents had family size ranging between 1 to 3 members, followed by 3-5 members at 44.9 percent, while those with a family size of more than 5 members were 5.4 percent (See table 1). Therefore, majority of women entrepreneurs preferred small families and this could be due to increased cost of living in Kenya (Wanjohi, 2010). Again, table 1 shows that 45.4 percent of the respondents had been in business for between 3-5 years while 27 percent had been in business for less than 3 years and 26.0 percent had done business for over 5 years. Hence, 72.4 percent of the women in Kitui County were in business for a period not exceeding 5 years. This trend supported the studies that many MSEs do not survive for long or they transit to big ones or perhaps they are self-limiting in the sense that one is pushed out of operations in the course of time by unfavourable conditions. This could account for the observations that majority of the businesses are young and less than 5 years in operation (Longenecker, et al, 2006).

The results in Figure 1 showed that 38.4 percent of the respondents had attained secondary education 30.8 percent had attained college education 16.6 percent had primary education while 11.3 percent had university education. 1.6 percent had informal or none and a similar percentage did not disclose their education level. Hence, majority of women entrepreneurs (80.4%) had attained above primary education level. These findings disagree with a previous study that established that entrepreneurship is relegated to those with low mental intellect (Muriungi 2012). It also disapproves Wegulo (2006) whose results showed that comparatively, men operators in MSEs had higher educational attainment than their women counterparts, and that a number of operators had no formal education at all.

The results in Table 2 indicates that when respondents were asked on whether training has been essential in developing services in their business. 14% of the respondents were in strong agreement, 41% agreed 6% were undecided, 25% were in disagreement and 14% were in strong disagreement. The modal class is of the respondents who were in agreement. The median was found to be 2 which imply that on average the respondents were in agreement that training has been essential in developing services in their business. These findings reveal that majority of the respondent, 55% were in agreement while 39% disagreed that training was essential in developing their business. These findings confirm studies done by Timmons (2004) which state that amount of training is an important precursor for MSEs which need to improve productivity.

When the respondents were asked whether business counselling and mentoring is a strong tool in business service development, 11% of the respondents were in strong agreement, 45% agreed, 3% were undecided, 29% were in disagreement and 12% were in strong disagreement. The modal class was of the respondents who were in agreement. The median was found to be 2 which imply that on average the respondents were in agreement that business counselling and mentoring is a strong tool in business service development. Further investigation revealed that majority of respondents, 55% agreed. However, 41% disagreed that business counselling and mentoring is a strong in business service development. The findings support *Baumback (1990)* study on business development services for micro- enterprises findings that noted positive relationship between counselling and growth of micro and small scale enterprises.

When the respondents were asked whether social and cultural norms hinder their training opportunities, 11% of the respondents were in strong agreement, 29% agreed, 2% were undecided, 52% were in disagreement and 6% were in strong disagreement. The modal class is of the respondents who were in disagreement. The median was found to be 4 which imply that on average the respondents were in disagreement that social and cultural norms hinder their training opportunities. Further investigation revealed that majority of respondents, 58% disagreed. However, 40% agreed that social and cultural norms hinder their training opportunities. These findings disapproves the studies done by Wendy Ming Yen (2014) that states, demands associated with running the business and home may therefore restrict the opportunities of training and potential success of many women-owned businesses.

When the respondents were asked whether managerial, technical and entrepreneurial skills affected their production and marketing efficiency, 9% of the respondents were in strong agreement, 45% agreed, 3% were undecided, 37% were in disagreement and 5% were in strong disagreement. The modal class is of the respondents who were in agreement. The median was found to be 2 which imply that on average the respondents were in agreement that managerial, technical and entrepreneurial skills affected their production and marketing efficiency. The analysis further showed that the majority of the respondents (54%) were in agreement, however (42%) disagreed that whether managerial, technical and entrepreneurial skills affected their production and marketing efficiency. These findings contradict studies done by Isaksen (2006) that women who manage to start business have been cited as having problems at the growth stages due to inadequate technical and managerial skills and lack of marketing techniques.

When the respondents were asked whether they have access to information and technology as an exposure tool to business world and networking, 3% of the respondents were in strong agreement, 39% agreed, 4% were undecided, 44% were in disagreement and 10% were in strong disagreement. The modal class is of the respondents who were in disagreement. The median was

found to be 4 which imply that on average the respondents were in disagreement that they have access to information and technology as an exposure tool to business world and networking. Further investigation revealed that majority of respondents, 54% disagreed. However, 42% agreed that they have access to information and technology as an exposure tool to business world and networking. These research findings agree with studies by Siwadi (2011), that poorer and less-educated women, who should be the important target group in rural development, face socio and economic barriers to join women's groups. Women who belong to groups are usually better off and more likely to participate in and benefit from village-level training. However, in general, village groups still have fewer women members, and the selection process for training is biased in favour of men.

When the respondents were asked whether household roles affect their access to essential abilities, skills and experience for the business, 17% of the respondents were in strong agreement, 58% agreed, 2% were undecided, 18% were in disagreement and 4% were in strong disagreement. The modal class is of the respondents who were in agreement. The median was found to be 2 which imply that on average the respondents were in agreement that household roles affect their access to essential abilities, skills and experience for the business. These findings showed that majority of the respondent, 75% were in agreement while 22% disagreed that household roles affect their access to essential abilities, skills and experience for the business. These findings are in line with Anil (2007) that gaining relevant skills and knowledge could also be more difficult for women since they frequently had double work burden and childcare responsibilities, thus making them less able than men to attend formal and informal trainings.

Factor analysis was used to summarize data to be more manageable without losing any important information and therefore making it easier to test hypothesis (Field, 2009; Tabachnik & Fidell, 2013). Factor analysis was used mainly to reduce the variables to a manageable size and to have a better understanding of the variables. Cooper and Schindler (2008) stated that factor analysis is a technique used for specific computational techniques. These factors, also called latent variables, aim to measure things that are usually hard to measure directly, such as attitudes and feelings (Stevens, 2009). It is a way of explaining the relationship among variables by combining them into smaller factors (Coakes & Steed, 2001; Zikumnd, 2003).

The pilot study used factor analysis to confirm which indicators belonged to which variable. The indicator or sub variable belong to the variable it loads highest. The pilot study also assumed factor loading of 0.7 as acceptable and retainable. Conventionally, variables that have a factor loading of 0.4 or greater within a particular factor are considered to be its major components, and factors are usually given names relating to their major components (Manly, 1994). The basic

idea of factor analysis is to find a set of latent variables that essentially contain the same information with the manifest variables (Moustaki & Joreskog, 2006). This helped the researcher to reorganize the items under investigation into a more precise group of variables and build confidence on retention of possible items. The factor analysis resulted to the retention of; 6 items under level of education and training. The factor analysis was also used to determine the factor score weights for each indicator which were later used to get total scores for the variables for further analysis.

The reliability coefficient was 0.846 which lies between 0 and 1.00 and above the acceptable minimum value of 0.7, hence, the results in this study were reliable (Nunnally & Bernstein, 2004). The Shapiro-Wilk normality test for the standardized residuals was 0.975652, which was significant at 185 degrees of freedom with a significance of 0.038 which is less than 0.05. This implied that the residuals followed a normal distribution as required for the linear regression. The indicators did not exhibit multi-collinearity and were not auto-correlated and hence; fit to be used for analysis. From table 3, the mean growth was 72.676 with a standard deviation of 53.04. The skewness and kurtosis were 0.43 and 3.51 respectively. Hence, the skewness and kurtosis results were not exactly 0 and 4 as of a normal distribution. A normality test gave the Shapiro - Wilk statistic for the growth to be 0.9555 with a significance of 0.000 which is less than 0.05 (see table 3). Hence, with 95 percent confidence, the data on growth was normally distributed.

Fitting the data on the regression model $Y = \beta_0 + \beta_1 X$, Table 3, gave the values of R and R^2 as 0.539 and 0.29 respectively. This shows that there is a positive linear relationship between level of education and growth of women owned MSEs. The R^2 indicates that explanatory power of the independent variable is 0.29. This means that only 29% of the variation in growth is explained by level of education and training. The ANOVA statistics in Table 4 gave an F statistic of 42.4 at 183 degrees of freedom with a significance level of 0.000. This shows that the estimates in the regression equation fitted are not jointly equal to zero implying a good fit. Hence, the regression model was a good fit and could significantly predicted the growth of women owned MSEs. From Table 6 shows the results of Coefficients to the model $Y = 33.508 + 19.7X_2$. The model estimates coefficient for X is significant at 0.05 level of significance. This is because the p value of 0.000 is less than 0.05. The constant term is insignificant since it has a p value greater than 0.05. The coefficient of X implies that increasing level of education increases the growth by 19.74%.

5.0 CONCLUSION

The research findings verified that there is significant relationship between education and training and growth of MSEs owned by women enterprises in rural areas of Kitui County. This

study revealed that majority of women entrepreneurs had secondary and college education making a total of 69.19%. The regression model was found to be a good fit for the data and could significantly predict the dependent variable (growth) at $F(1, 183) = 74.752$; $P = 0.000$. The model estimates coefficient for X_2 as significant at 0.05 level of significance. This is because the p value of 0.000 was less than 0.05. The value of R and R^2 were 0.539 and 0.29 respectively. This shows that there is a positive linear relationship between level of education and growth of women owned MSEs. The R^2 indicates that explanatory power of the independent variable is 0.29. This means that only 29% of the variation in growth is explained by the model $Y = \beta_0 + \beta_2 X_2$.

Based on the study findings null hypothesis was rejected and alternative hypothesis was accepted that the growth of MSEs is significantly influenced by the entrepreneurs' level of education and training in Kitui County. Though majority of women have acquired higher education still their businesses still lag behind in Kitui County. The study reveals that the education and training that women had, had no bearing to entrepreneurship. Hence there is need to accelerate growth of women-owned MSEs through holistic and strategic approach to education training for women entrepreneurs one that is attuned to the entrepreneurship training requirements and business support needs of women at all stages along the business growth.

5.1 RECOMMENDATIONS

The researcher recommends that special programmes should be put in place by the policy makers and other agencies to train and mentor women particularly in entrepreneurship. This would change women mind set thus making women owned enterprises more competitive. Polytechnics to be equipped with incubators to provide space for women in manufacturing and processing enterprises to grow their business. Graduates should be trained to provide business mentoring, counselling and advisory services to women- owned MSEs. There is need to sensitize women entrepreneurs and encourage them to form business networks. Women need mentoring and well-developed professional networks than men because they do not have forum where they can exchange ideas and views for their businesses.

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