

**INFLUENCE OF BUSINESS DEVELOPMENT SERVICES ON MICRO
ENTERPRISES PERFORMANCE: SURVEY OF MICRO ENTERPRISES IN
ELDAMA RAVINE SUB COUNTY, BARINGO COUNTY**

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**A Research Project Submitted to the Institute of Postgraduate Studies of Kabarak
University in Partial Fulfillment for the Requirements of the Award of the Master
of Business Administration (Entrepreneurship)**

KABARAK UNIVERSITY

NOVEMBER, 2023

DECLARATION

1. I do hereby declare that:
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RECOMMENDATION

To the institute of postgraduate studies:

This Thesis entitled **“Influence of Business Development Services on Micro Enterprises Performance. A Survey of Micro Enterprises in Eldama Ravine Sub County, Baringo County”** and written by **Onyango Odhiambo Evance** is presented to the Institute of Postgraduate Studies of Kabarak University. We have reviewed the research thesis and recommend it to be accepted in partial fulfillment of the requirements for the award of the Master of Business Administration (Entrepreneurship) Degree.

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DEDICATION

This research project is dedicated to my parents, my wife and children, friends for the support they have given me in my pursuit for further education.

ABSTRACT

Micro Enterprises play a significant role of job creation, poverty alleviation and economic development of many countries worldwide. Business Development Services are supposed to provide an array of business services such as training, consultancy, marketing, information, business linkage, promotion and transfer of technology, among others; entrepreneurs at various stages of their business development journey. The purpose of this study was to examine the influence of business development services on micro enterprises performance in Kenya. Specifically, this study examined the influence of Training services, Business mentorship, Market access information and Business linkages on Performance of Micro Enterprise. A descriptive research design was adopted to collect and analyze data. Primary data was collected using structured questionnaires on a target population of 89 micro enterprises registered with Micro Enterprises Support Programme Trust in Eldama Ravine Sub County of Baringo County, and a random sample of 53 businesses were selected. Piloting for reliability and validity of the data collection instrument was carried out with 9 of the target micro enterprises who were excluded in the final data collection and analysis. The reliability had a Cronbach Alpha of 0.826 and within a threshold of 0.7 that was considered. Data collected was analyzed and presented in descriptive and inferential statistics. Business linkages had statistically significant relationship with micro enterprise performance ($\beta=0.357$, $p=0.074$), while the other three independent variables had no statistically significant relationship with micro enterprise performance training services ($\beta=0.221$, $p=0.866$), business mentorship ($\beta=0.194$, $p=0.786$) market access information ($\beta=0.319$, $p=0.173$). This was evidenced by the p-value of $p>0.05$. Therefore, this research recommends a similar study be done within a different design to affirm these results. Nevertheless, the findings lead to the recommendation that for order micro enterprises to perform better, emphasis should be made on providing business linkages more than other business development services.

Keywords: *Training services, Business mentorship, Market access information, Business linkages, and Microenterprises performances.*

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ABBREVIATIONS AND ACRONYMS

BDS	Business Development Services
BS	Business Linkages
DFID	Department for International Development
ELT	Experiential learning theory
ERS	Economic Recovery Strategy
FSD	Financial Sector Deepening
GDP	Gross Domestic Product
GOK	Government of Kenya
IFC	International Finance Corporation
ILO	International Labour Organization
KIE	Kenya Industrial Estates
KIPPRA	Kenya Institute for Public Policy Research and Analysis
MES	Micro enterprises
MESPT	Micro Enterprise Support Programme Trust
MFI	Microfinance Institutions
NACOSTI	National Commission for Science, Technology and Innovation
SPSS	Statistical Package for Social Science
UNDP	United Nations Development Program
USA	United States of America

CONCEPTUAL AND OPERATIONAL DEFINITION OF TERMS

Business Development Services – Refer to services that improve the performance of the enterprise, its access to markets, and its ability to compete. The business services consist of training, consultancy, marketing, information, technology development and transfer, business linkages promotion in both strategic and operational efforts (Okeyo, Gathungu, & Obonyo 2016).

Business linkages – It refers to the relationships and interactions between tasks, functions, departments, and organizations that promote flow of information, ideas, and integration in achievement of shared objectives (Rogers, 2004). In the proposed study, this refers to the link MESPT does to youth enterprises with financial providers, trade creditors and suppliers.

Business Mentorship- It refers to the process where one person helps another to achieve something. More specifically, something that is important to them. It is about giving help and support in a non-threatening way, in a manner that the recipient will appreciate and value in that it will empower them to move forward with confidence towards what they want to achieve (Namala, 2011)

Market Access Information – Refers to the ability to access to market information by the SMEs who are less aware of opportunities in the market, limited market information, poor marketing capacity and poor market research leading to a discrepancy between the supply and demand (KIPPRA, 2006). In the proposed study, this refers to the ability of the youth enterprises to sell their products and services domestically based on information made available by MESPT.

Micro Enterprise Performance - Refers to the degree to which micro enterprises attain their business goals and objectives which includes: new markets opportunities, improvement in sales, customer loyalty and employee retention. (Thapa, 2015).

Micro Enterprise Support Programme Trust (MESPT) – Refers to a development organization with a purpose to grow small holder farmers and agri-business to increase productivity, income and enhance competitiveness for job creation especially for youth and women. This is achieved through capacity building which includes skills development, technical support, business advisory, financial and market linkages. (Ngeli, 2013).

Training Services – This refers to those training services and technical assistance offered to microenterprises at various stages from business idea development all the way to growth and maturity of the business. In the proposed study, this refers to coaching made to youth entrepreneurs by MESPT relating to business planning and financial education. (Basilio& Rodriguez, 2010)

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Micro enterprises have been recognized as a major significant stage of economic development in the world. Global experiences show that an efficient micro enterprises sector is conducive to industrial growth and are a major source of growth, innovation and jobs creation (ITC, 2019). Micro Enterprises (MEs) not only contribute to poverty alleviation and employment creation, but also nurture the large-scale industrialization through entrepreneurship development (Joneja, 2000). In the developed countries, MEs are also considered as an important employment provider. In the UK, MEs generates over a quarter of GDP and 44% of employment. Across the EU, MEs generate 66% of employment. Particularly, in Italy, the proportion is 79%, in France, it is 63%, In Germany it is 60% and, in the UK, it is 61.5%.

In the USA, it is estimated that MEs now generate 50% of GDP and in Japan they provide 81% employment (Bridge, 2003). According to (Cravo, Gourlay, & Becker, 2012) In Brazilian (formal) Micro enterprises account for 62% of national employment and for 50% of national value added, which are relevant values although they are lower than the corresponding OECD averages: 70% and 55%. On the other hand, the contribution of Brazilian micro enterprises to industry employment and industry value added is much less significant, respectively 50% and 29% of the total compared to 56% and 39% in the OECD area. Micro enterprises contribute to the economy of developing countries in various ways. In Nepal, more than 80% of the national value addition in the manufacturing sector comes from MEs, the share possibly being even higher in the non-manufacturing sectors. In Pakistan, the MEs employing approximately 70% of total

employment and absorbing more than 80% of non-farm employment. MEs contribute over 30% to GDP, 25% in export earnings besides sharing 35% in manufacturing value addition (SMEDA, 2006). In India, MEs account for some 95% of all industrial units, 40% of industrial output and 35% of national exports (SMESDP, 2002).

In Indonesia, micro enterprises comprise about 90% of firms outside of the agricultural industry (Tambunan, 2007). Other locations, such as Mexico, have seen an increase in informal micro enterprises activity in recent years (Hernandez & Trillo, 2005). As an emerging economy, China's economic terrain has a high presence of small and micro enterprises. Micro enterprises constitute street vendors, retailers, and traders that sell products or services to build income and expand assets (Welsh, Munoz, Deng & Raven, 2013) and these businesses are omnipresent in both urban and rural locations in China. The significance of micro enterprises in the development of Malaysian national economy is undisputed. Its role is very important in order to achieve the nation vision 2020 in becoming an industrial country.

Therefore, in July 2012, micro enterprises corporation in Malaysia launched the micro enterprises master plan (2012-2020) as a catalyst to drive Micro Enterprises to the next level by raising its GDP contribution to 41% by the year 2020. The micro enterprises master plan outlined initiatives of business development services across six focus areas, namely innovation and technology, human capital development, market access, legal and regulatory environment, infrastructure, and access to financing micro enterprises in Malaysia, especially in the manufacturing sector is reported to be underperformed (SME Annual Report, 2015/16). In 2015, the total share contribution of manufacturing sector against SME GDP was approximately 21.7%. The amount was smaller compared with the overall share of the manufacturing sector in the total GDP, which was 23%.

Therefore, it is important to discern how effective is business development services in boosting the performance of micro enterprises (Ombi, Ambad& Bujang, 2018).

According to (Matovu, 2006) In Uganda, the small enterprises have additionally added to the development of the economy through work creation and destitution reduction. The area encounters many restricting limitations that have hindered the acknowledgment of its full potential. According to (Asafo & Adjei, 2015). In Ghana, available data from the Registrar General indicates that 90 % of companies registered are micro, small and medium enterprises. This target group has been identified as the catalyst for the economic growth of the country as they are a major source of income and employment (Mensah, 2004). Micro enterprises in Ghana are said to be a characteristic feature of the production landscape and have been noted to provide about 85% of manufacturing employment of Ghana (Abor & Quartey, 2010). MEs are also believed to contribute about 70% to Ghana's GDP and account for about 92% of businesses in Ghana. MEs therefore have a crucial role to play in the creation of employment and their contribution to economic growth of countries.

Further, in Tanzania, the full potential of the Small and Medium Enterprise sector has yet to be tapped due to the existence of a number of constraints hampering the development of the sector (Longenecker, Petty, Moore & Palich, 2006). In Ethiopia, it is widely recognized that, non-financial services have supported Micro enterprises in a variety of ways, which include both financial and nonfinancial service, they have understood that financial service currently known as business development services (BDS), are among the important factors that can improve the performance of Micro enterprises operators in the country(Gebrehiwot&Wolday,2004).Empirical studies demonstrate that provision or supply of BDS to MSEs has received a considerable amount of attention, demand for measuring impact of BDS on Micro enterprises

performance has been given relatively less focus. Researches done on BDS and its impact on micro small enterprise are very scanty in Ethiopia.

According to (Christen, 1989), “a micro enterprise represents the smallest economic unit which functions independently, manages its own investment capital, and involves a manufacturing, commerce or service activity. Micro enterprises are businesses in both formal and informal sectors. They are classified into farm and non-farm categories employing 1-50 workers. Given the importance of this sector in employment creation and poverty alleviation, it is important that it is efficiently managed for effective results within the broader overall objectives. Efficient management has been found lacking due to external factors that are beyond the owner-manager’s control (Oketch, 2000). In addition, ongoing changes in the business environment with regard to globalization of markets act as a further challenge to firms’ growth prospects in Kenya.

Committee of Donor Agencies for Small Enterprise Development (2001) defines business development services as a service that improves the performance of the enterprise, its access to markets, and its ability to compete. The business services consist of training, consultancy, marketing, information, technology development and transfer, business linkages promotion in both strategic and operational efforts. Business development services are designed to serve individual businesses, as opposed to larger business community. Business development services can also be defined as nonfinancial services and products offered to entrepreneurs at various stages of their business needs (IFC, 2006). The objective is to assist small and medium enterprises to overcome internal and external constraints in their business development and thus improve their performance. According to Brijlal (2008), traditionally, business development services comprised non-financial services assistance towards business owners. However, since these services are offered in conjunction with credit and other financial services, the

financial services can be aptly included in the business development services provision. Further, non-financial services function include providing training, consulting, marketing support, business information, access to technology, advocacy, business linkages, infrastructure development, and other non-financial services. These functions are intended to enable business skills transfer as well as acted as supporting services to small firms (SMEs) who, in most circumstances, do not have the capacity to incorporate these services into their organizational functions.

Business Development Services (BDS) may be defined as services and products offered to entrepreneurs at various stages of their business development journey, from business idea development all the way to growth and maturity of the business (UNDP, 2004). These services are mainly aimed at skills transfer or business advice services that improve the performance of the enterprise, its access to markets, and its ability to compete. The definition of 'business development service' includes an array of business services such as training, consultancy, marketing, information, technology development and transfer, business linkages promotion, etc. both strategic medium to long term issues that improve performance and operational (day-to-day issues). BDS are designed to serve individual businesses, as opposed to the larger business community (Committee of Donor Agencies for Small Enterprise Development, 2001).

The focus on BDS is important because it can contribute to development goals such as economic growth, employment generation as well as poverty alleviation. BDS generally seek to raise the profitability and enhance the growth and competitiveness of enterprises, which directly raise incomes. BDS interventions at the micro firm level can lead to enhanced economic security and incomes, thus permitting poor entrepreneurs, not least women, to invest in nutrition, housing, health and education of their families. Equally, BDS delivered to micro enterprises can lead to employment generation, thus absorbing

excess labour, innovation and adding value to goods and services, flexibility in responding to dynamic and volatile markets, and fiscal contributions to hard pressed governments (DFID, 2000).

The Government of Kenya has outlined a wide range of policies and strategies aimed at promoting non-financial services. These have been highlighted in the Sessional Papers No.2 of 1992 and 2005 on Micro and Small Enterprise Development. The following problems have been encountered in regard to these services: lack of enterprise culture, poor quality programmers, non-coordination of programmers, high cost of non-financial promotional programmers, and inadequate involvement by private sector, lack of sub-contracting and inability to exploit market opportunities (GOK,2005). Studying BDS in organizations is important since there could be a unique set of activities and resources involved which could help explain the construct as a critical factor in predicting performance of SMEs (Brijlal, 2008). Initially, BDS entailed supply of subsidized financial services to a limited population but recently the phenomenon underwent a paradigm shift to focus on the development of a vibrant business services market that provides a variety of non-financial services for large numbers of SMEs (McCray & Miehlabrad, 2002).

It has been viewed as “the wide range of activities used by entrepreneurs to help them operate better and grow their businesses with broader purpose of contributing to economic growth, creating employment, and alleviating poverty” (Miehlabradt & Cavy, 2003). BDS is important for small firms as the management and practitioners, upon recognizing the low capacity of such firms, often tend to prefer BDS to remain competitive, and have acknowledged that BDS is very effective in achieving their business objectives. BDS has been studied in different forms in small enterprise literature. For example, in South Africa, (Morgan, 2013) argued that BDS led to

improved SME business growth, access to finance, access to markets, financial management, workforce management and corporate governance which resulted in increase in their overall revenue and number of permanent staffs. Specifically, BDS enabled SMEs in that study to adopt more structured approaches to management and planning and to have the ability to prioritize and be more strategic and focused.

Earlier on, the importance of BDS to SMEs had been demonstrated by McCormick (1999) who found that SMEs clustered together in urban areas reported improved performance compared to their counterparts that were located in isolation or remote areas in Kenya. More recently, Gathenya, Bwisa and Kihoro (2011) investigated the use of business development services among SMEs in Kenya and pointed out that BDS could help enhance entrepreneurial strategic planning practices of SMEs. Moreover, literature suggests that in smaller firms, limited resource and capability inhibit SMEs' ability to perform, but improved effectiveness may be achieved by accessing BDS services (Van der Ree, 2003).

However, despite these pro-BDS demand related arguments, research (Mazanai&Fatoki, 2011; Gomez, 2013) has mainly focused on supply side, that is, how BDS can be provided to organizations and who provides them as opposed to the types of BDS that SMEs need and how these BDS may benefit SMEs. For example, Mazanai and Fatoki (2011) investigated the effectiveness of BDS providers in improving start-up SMEs' access to finance in South Africa. They established that there is a positive relationship between an SME and access to finance such that as SME's awareness about BDS increases, its chances of getting access to finance also increases significantly.

In a more recent research, Gomez (2013) studied strategies and practices for mobilizing resources towards delivery of BDS in United States of America (USA). The study found

that many BDS providers in USA reported improvements in key SME metrics such as business start rates, business growth and survival rates as well as number of jobs created. These empirical studies demonstrate that whereas provision or supply of BDS to SMEs has received a considerable amount of attention, demand for BDS and its effect on SME performance has been given relatively less focus. This position is also supported by Miehlbradt & McVay (2003) who observed that, “one of the key mistakes of past BDS programs was that they assumed which services small enterprises wanted.” This demonstrates diversity in opinions regarding BDS and their effect on performance of SMEs and therefore, it is important to determine how BDS dimensions manifest in small and medium enterprises thus affecting their ability to provide the customers with products and related services. This study will focus on how non-financial BDS (training services, market access information, business mentorship and business linkage) influence performance of SME

There is a growing recognition in the microfinance community that to develop successfully low-income people need a wider range of integrated financial and non-financial services. A combination of expanded financial and non-financial services can help an entrepreneur succeed by: building their self-confidence; increasing their income, productivity, and employment; and ultimately facilitating the personal growth of the entrepreneur (DFID, 2000). Through the provision of more integrated services, microfinance institutions will no doubt benefit from better loan repayment and portfolio quality, client retention and the increased ability of the entrepreneur to access other financial products and services.

To achieve these results, microfinance institutions need to ensure that the appropriate support is provided to clients, so they can gain the skills needed to successfully and

continually operate their businesses. This support can be in close partnership with Business Development Service Organizations or within the microfinance institution itself (UNDP, 2004)

Growth of a firm is similar to that of a human being who passes through the stages of infancy, childhood, adulthood and old age, (Lee & Tsang, 2001). The business also passes through introduction, growth, maturity and decline. Businesses usually seek growth in sales, market share, profit or some other measures of growth. Amongst of the factors pointed out that force the business to grow includes; survival, economies of scale, expansion market, owners mandate, technology, prestige and power, and government policy.

Thus according to their arguments, any growing business particularly SME will portray the followings characteristics; Close contact with customers and commitment to quality products, An experienced owner manager, Innovation and flexibility in marketing and technology, A focus on profit not sales, with good management systems controlling costs, attention to good employees relations, operating in a growing market Thus, as revealed by Ogutu, Ngowi and Milanzi (2006) through empirical evidence on the BDS needs to SMEs, it was propelled that the provisions of these services are very important for SME sustainability and growth .Therefore, for SME to portray the fore mentioned characteristics that indicated to be said is growing business, the effective provision of BDS should be an integral approach of intervention.

There are various ways that could be employed to measure the growth of SMEs. Namely; it could be sales volume, profitability, productivity, age of the firm and level of employment. For instance, Lee and Tsang (2001) used sales and profit, Robson and Obeng (2008) employed the level of employment. This study will use both the indicators

used by Lee and Tsang (2001); Robson and Obeng (2008) that includes; Increase in net worth; Increase in profitability; Increase in number of employees; Increase in branches and premises; Increase in product range as measurements for SMEs growth. Based on the Study by (Dechant, & Lamky, 2005) among of the other things, the research examined the Women entrepreneurs in their experiences of managing business throughout from start-up to the present day.

A number of different yardsticks were used by the women to assess growth of business. These were; Time spent in the business; Decision-making in the business; Employing and managing others; Employment created; Future development of the business and Vision of the future. Therefore, the access to BDS such as training, consultancy and advisory services, marketing assistance, information, technology development and transfer, and business linkages promotion as cited in Ngowi and Milanzi (2006) having comprehend their imperative on the Growth of SME. The study will measure the effective provisions of these services as inputs through established yardsticks range from accessibility, cost effective, clear guidance and policy, competency, participatory and alike. Moreover, the study expects to yield outputs of business growth through the afore-mentioned indicators. Baringo County prides in having a wide range of businesses in various sectors. Most of these businesses are small and medium size and are located in the major towns namely: Kabarnet, Eldama Ravine, Marigat and Mogotio. It is anticipated that with improved business environment, some of the businesses will upscale to bigger businesses and will be able to create more employment and wealth for the people of the Baringo (County, 2013).

Micro enterprises remain one of the largest sources of wealth and employment creation in Baringo and in Kenya at large. However, majority of the microenterprises operators in

Baringo are constrained by inadequate capital and knowledge gap that is necessary for business growth and sustainability. To address these challenges, the County government implements various initiatives that are aimed at supporting the traders. These initiatives include accessing MSME loans to traders for business enhancement and providing them with business and financial management training. The training equips the traders with entrepreneurial knowledge and skills that help them to grow and sustain profitable businesses for increased income. Cumulatively; the county has disbursed Kshs. 29.6 million to 358 beneficiaries in the last five years. The beneficiaries include 78Men; 146women; 108youth and 26Persons with Disability. All the 358loan beneficiaries have been provided business and financial management training. (Kisiangani, 2019).

1.2 Statement of the Problem

Currently, micro enterprises play a key role in triggering and sustaining economic growth and equitable development in both developed and developing countries. These enterprises are however affected by many different factors. How these factors manifest singly or jointly is therefore a key concern for these organizations. The business development services market pattern is driven by the belief that objectives of outreach and sustainability can only be achieved in well-developed business services markets. However, despite these paradigm shifts, too many BD programs continue to supply services that are not valued by entrepreneurs (Donovan, J., & Stoian,2023) Research findings have shown that over 50% of micro enterprises continue to have a deteriorating performance with three in every five micro enterprises failing within months of establishment (KIPPRA, 2018). This implies that the sector has been experiencing stagnation with no significant graduation from one enterprise level to the next level because of lack of adequate business development services such management skills and extension services have been touted as major drawbacks in the growth and development

of the microenterprise sector. This is despite assertions that effective provision of business development services does enhance productivity and competitiveness of the Micro enterprises. Therefore, the purpose of this study was to find out how business development services offered to Micro enterprises by Micro enterprises Support Programme Trust influence micro enterprises performance in Baringo County.

1.3 Objectives of the Study

1.3.1 General Objective of the Study

The main objective of the study was to study the influence of business development services on micro enterprises performance: A survey of micro enterprises in Eldama Ravine Sub-County, Baringo County.

1.3.2 Specific Objectives of the Study

The study was guided by the following four specific objectives:

- i To investigate the influence of training services on micro enterprises performance in Baringo County.
- ii To assess the influence of business mentorship on micro enterprises performance in Baringo County.
- iii To establish the influence of market access information on micro enterprises performance in Baringo County.
- iv To determine the influence of business linkages on micro enterprises performance in Baringo County.

1.4 Research Hypothesis

The following hypotheses were tested.

- H₀1:** Training services has no statistically significant influence on micro enterprises performance in Baringo County.
- H₀2:** Business mentorship has no statistically significant influence on micro enterprises performance in Baringo County.
- H₀3:** Market access information has no statistically significant influence on micro enterprises performance in Baringo County.
- H₀4:** Business linkage has no significant influence on micro enterprises performance in Baringo County.

1.5 Significance of the Study

The study was intended to help stakeholders including the Micro Enterprises, the MESPT, Government and Policymakers to understand what business development services would enhance performance of Micro Enterprises. Further, the findings would assist new and existing entrepreneurs in Eldama Ravine Sub-County to know the constraints of BDS services such as access to training, business mentorship, market access and business linkages. The study will add new knowledge and advance academic research on how business development services affect micro enterprises performance.

1.6 Scope of the Study

The research focused on analyzing the influence of business development services on the micro enterprises' performance in Baringo County. The predictor variables were; training services, business mentorship, market access information and business linkages which were regressed with micro enterprise performance dependent variable. Data was collected from 89 micro enterprises registered with Micro Enterprises Support

Programme Trust (MESPT) operating in Eldama Ravine, Baringo County, 2021. The data was collected using a sample size of 53 micro enterprises out of 89 micro enterprises in agribusiness.

1.7 Assumptions of the Study

The study assumed that the agribusiness micro-enterprises were receiving Business Development Services offered by Micro Enterprises Support Programme Trust (MESPT). The research also assumed that the respondents in the selected enterprises would participate meaningfully and cooperate fully by providing data required in the research questionnaires.

1.8 Limitations of the Study

Whereas there is a very wide scope of BDS services, the enterprises were likely to have experienced varying degrees and the objectivity of their observations might vary in a similar study. Further, some respondents were reluctant to disclose all the information concerning their businesses and the objective financial performance data could not be ascertained. This was overcome by assuring them of the confidentiality of the information that it was secured for academics only. Second, the cultural business setting of the community where data was collected was different if data collected from another location thus affecting generalizability to other regions in Kenya. This was overcome by the researcher ensuring a diverse and a representative sample that includes all participants from various cultural backgrounds in the region.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review relevant to the study of business development services on micro enterprises performance, the theoretical review of relevant theories, the conceptual framework, and the empirical studies on the variables under study and the gaps relevant to the study.

2.2 Theoretical Review

This study was based on the following theories which were found relevant to the study.

2.2.1 Experiential Learning Theory

Experiential Learning Theory (ELT) was developed by David Kolb in 1984 getting influence from other great theorists including John Dewey, Kurt, Jean Piaget and Lewin. For instance, following Lewin's plan for the creation of scientific knowledge by conceptualizing phenomena through formal, explicit, testable theory. In Lewin's approach, before a system can be fully useful the concepts in it have to be defined in a way that permits the treatment of both the qualitative and quantitative aspects of phenomena in a single system, adequately represents the conditional-genetic (or causal) attributes of phenomena, facilitates the measurement (or operational definition) of these attributes, and allows both generalization to universal laws and concrete treatment of the individual case" (Cartwright, 1951).

A theory developed by this process can be a powerful instrument for stimulating and focusing scholarly research conversation. Most of the debate and critique on the ELT literature has centered on the psychometric properties of the ELT. Recent critique has

been more focused on the theory than the instrument examining the intellectual origins and underlying assumptions of ELT from what might be called a critical theory perspective, where the theory is seen as individualistic, cognitive, and technological (Holman, Pavlica, & Thorpe, 1997; Hopkins, 1993). Kayes (2002) reviewed these and other critics of ELT and offered his own critique of the critics. He proposed an extension of ELT based on the premise which elaborates the fracture between personal and social knowledge and the role that language plays in shaping experience.

This theory assumes that experience plays a critical role in the learning process. Experience enables people to learn and grow. Central to this theory is the experiential learning cycle model which states that the process of learning an experience, followed by reflection which is then assimilated into a theory (abstract conceptualization) and finally the reformulated hypotheses are tested into situations. This theory was relevant to this study because financial training to the youth will transform their entrepreneurial and financial management behavior through experiential thus enhancing their entrepreneurial capacity. This theory will be relevant to this study because when youths are trained on entrepreneurship and financial literacy, they are likely to reflect on their previous entrepreneurial and financial behavior during the learning process. The theory was linked to the first objective one of the influences of training services on micro-enterprise performance in Baringo County

2.2.2 Social Learning Theory

Social Learning Theory was advocated by Albert Bandura in 1977. The theory seeks to explain how patterns of behavior are acquired and how their expression is continuously regulated by the interplay between self-generated and external sources of influence. This interplay is referred to by Ebel (1977) as the reciprocal determinism. Ebel suggests that

behavior both influences and is influenced by personality and environment, and that these two influence each other. This simply suggests that the environment is the context within which behavior is observed or changed; this is the social context. The personalities of both the mentor and the mentee influence the context. Learning which takes place within a social context and influenced by the personalities of both (mentor and mentee) may be called social learning.

The Social Learning Theory by Bandura (1977) provides more information on the role of acquisition through what Bandura refers to as modeling. Modeling is what Bandura (1977) calls observational learning. The mentor is therefore expected to play the role of the model in the relationship environment and the mentee learn by observing the mentor. The role of the mentor and the willingness of the mentee are crucial in the role of mentoring as a form of social learning. According to Crow (2001), mentors are responsible for creating a climate of mentoring where learning is valued and mentoring is a community responsibility. Therefore, this confirms mentoring to be a form of social learning since it is society or community-based.

Harinieet *al.* (2017) exhibit three underlying assumptions of the Social Cognitive Learning Theory as: individuals learn by imitating behavior displayed by models in their environment, learning occurs through the linkage between behavior, the individual and the environment, the outcome of learning behavior is visually and verbally coded from everyday behavior. Furthermore, Bayron (2013) highlights that learning occurs through interaction with others, reinforcement, observation of role models and imitating behavior. Learning occurs when a person observes another individual, or model's behavior in a certain way. Illustrating learning within the environment, Steele (2016) explains that learning ought to suit the context of the business and the entrepreneur's preferred approach. Brien and Hamburg (2014) link social learning to how SMEs favor

interaction and learning by the doing approach, in addition to the formal methods. This is further demonstrated by entrepreneurs in a study by Stavropoulos and Protopapa (2013), who promote learning from a mentor's experience and the likelihood of transferring meaningful, necessary new learning to business. Mentoring can be considered as a form of social learning for the entrepreneurs and small business owners; their interaction, observation and imitation of mentors can accentuate entrepreneurial behavior. This theory was be relevant to the proposed study as it is linked to objective two which is to investigate the influence of training services on micro-enterprise performance in Baringo County

2.2.3 Development Communication Theory

Development Communication Theory was advocated by Craig, R. T. in 1999. The theory seeks to explain how the main idea behind development communication theory is media for development of people in a nation or to help the target population. Communication seeks to serve the people without manipulation and encourage genuine response. The underlying fact behind the genesis of this theory was that there can be no development without communication. Development Support Communication undertook the role of carrying out positive developmental programmes, accepting restrictions and instructions from the state and the county government. The implementation of this theory plays an important role in the overall development of a country. Interpersonal communication as the base for participation of small enterprises in their liberation from the unjust structures of their societies was part of this radical rethinking of communication—and eventually in how communication for social change might be defined (McAnany, 2012). Hence the stress on development communication. The weakness of this theory is that development is often equated with government propaganda. This theory was linked to objective three which sought to establish the

influence of market access information on micro-enterprise performance in Baringo County.

2.2.4 Social Network Theory

The Social Network Theory was developed and formalized by Moreno in 1937. Social networks are maps that show all relevant ties among actors. The social relationship that exists amongst the actors is the main area of focus in the study of the social network theory. Therefore, the Social Network Approach explains social relationships by narrowing them down to the basic individual interaction among individuals (Krause, Croft & James, 2007).

According to Brass (1992), a social network is a generic way a set of nodes or actors are connected by a set of social relationships, ties, or a specified type of ties. The term “network” is generally used for the structure of ties among the actors in a social system (Nohria & Eccles, 1992). These actors could be roles, individual persons, organizations, industries, or even nation states. Their ties may be based on conversation, affection, friendship, kinship, authority, economic exchange, information exchange, or anything else that forms the basis of a relationship. In a network, flows between objects and actors and exchanges, which might contain an advice, information, friendship, career or emotional support, motivation, and cooperation, can lead to very important ties (Kadushin, 2004).

The social network theory argues that individuals interact in different social interactions which eventually result in the formation of networks. Consequently, networks are created as a result of these interactions. The ties or relationships amongst actors (Hazzard-Robinson, 2012) can result from conversations, affection, friendship, kinship, economic exchange, information exchange, or other forms of social interaction (Jaafar,

Abdul-Aziz & Sahari, 2009). Additionally, the social network theory argues that the value individuals receive when they are involved in a network that is highly fragmented is very low. Thus, individual actors seek to increase the value they receive by creating a more integrated network, as networks help the actors exchange beneficial information and resources (Machirori & Fatoki, 2013).

Business owners obtain information from various sources before starting their businesses. They begin with ideas to test and look for information and knowledge to start the business (Salaff, Greve, Wong & Li ping, 2002). They draw upon their social networks to obtain information and knowledge. By using social networks, business owners can identify information on viable business opportunities and act on them (Nichter & Goldmark, 2005). Thus, through social networks, entrepreneurs will be able to, acquire knowledge on value addition and technological skills, improve their business management practices and also this networking will be able to help the entrepreneur's access credit and markets for their products. This theory was linked to objective four which is to determine the influence of business linkages on micro enterprises performance.

2.3 Empirical Review

Past empirical studies on the research variables are discussed herein in relation to;

2.3.1 Training Services on Micro Enterprises Performance

A key factor in financial success is financial literacy or financial education. Financial education programs teach the knowledge, skills and attitudes required to adopt good management practices for earning, spending, saving, borrowing and investing. Participants in these programs become equipped with information and tools to make better financial choices, work towards their financial goals and ultimately enhance their

economic well-being (Henry, 2006). Benefits that accrue to entrepreneurial clients as a result of the education and awareness programs include: financial management knowledge; improved capacity to use financial services; increased self-esteem and confidence as a result of achieving financial goals and greater ability to demand higher quality products and services from financial institutions.

The financial institutions which offer these services are also able to attract more clients; increase their customer retention rates; gain better market information for the use in improving products and services and often have a competitive edge over their competitors (Henry 2006). Business training can be classified into two categories: operational and strategic. In operational training start-up entrepreneurs can require basic operational business training in areas such as accounting, marketing, inventory control, costing, pricing and sales forecasting. Once entrepreneurs received basic operational training, they have an opportunity and increased skills to move their business forward. The formalized nature of the training allows them to learn the above business basics in a supportive learning environment. They become better-rounded business people and at least have a basic understanding of the business cycle (UNDP, 2004) .

According to Basilio and Rodriguez (2010), training and technical assistance includes mentoring, feasibility studies and business plans, exchange visits and business tours, management training, franchising, technical training, counseling/advisory services, financial and taxation advice, legal services, accountancy and bookkeeping. As observed by Okwenaet *al.* (2011), book keeping practices among the small businesses in Kisii Municipality are not effective and this has had a negative effect on the financial performance of these enterprises. The poor bookkeeping skills are associated to little

knowledge. MSEs, therefore require bookkeeping services to be able to have accurate financial records that can enhance decision making.

According to Thaker (2008), training is an organized procedure by which people learn knowledge and skills for a definite purpose. Tim and Brinkerhoff (2008) insist that human capital development represents the planned opportunity that is provided for training as the overall process whereby an individual's behavior is modified to conform to a pre-defined and specific pattern. Training is also a process or procedure through which skills, talents, knowledge of employees are enhanced. Mochona (2006) studied the impact of microfinance in Addis Ababa-Ethiopia. He assessed the impact of microfinance on women micro enterprises that were clients of Gasha Microfinance Institution. The research findings indicated that only a few of the women clients of the Gasha Microfinance Institution reported increased incomes from their micro enterprise activities. Majority of the women clients of Gasha Microfinance Institution were also unable to build key assets since the savings were dismal. The study recommended that, improving technical and business skills of clients through training and technical assistance will enhance their business skills hence their performance. Also, it recommended that the women micro enterprises should be assisted to establish market channels for their products until they do that independently. Based up on the review of different literature, this study has identified market access, input supply, infrastructure facilities, training and technical service which are the major types of business development services that are crucial for improving the performances of small and micro-enterprises and the possible outcomes as a result of using these services.

2.3.2 Market Access Information on Micro Enterprises Performance

The importance of market access to organizations is well documented in literature and it may be achieved through market management which is postulated to have the ability to enhance an enterprise's competitive advantage through increased market outreach. Management of markets through continuous innovation, products or processes in anticipation of, and response to, dynamic customer requirements, competitors and supply analysis is the essence of SME survival and growth (Price, Stoica & Boncella, 2013).

A crucial activity under market management is market development through innovation which has been noted as important in improving product and service offering in firms. Market development, which has been broadly regarded as specific or general to organizations, enables firms to try new ideas, seize the opportunity which are essential during market access and gain competitive advantage (Mahmoud, 2011). According to extant literature, market access has been presented in different forms. For example, Small Enterprise Education Program (SEEP) guide to business development services argued that market access consists of marketing business, market linkages, trade fairs and exhibitions, development of samples for buyers, market information, subcontracting and outsourcing, marketing tips and meeting, market research, marketing space development, showrooms, packaging and advertising (SEEP, 2000).

In contrast, UNDP (2004) presented market access as a seven-element factor comprising market research, market information, trade fairs, product exhibitions, advertising, packaging, marketing trips and meetings, and subcontracting and outsourcing. Mahmoud (2011), Moorthy, Tan, Choo, Wei, Ping and Leong (2012) have pointed out that market access has an influence on performance of organizations in Ghana. However, differences in opinions have been reported in measuring the variable and regarding this effect.

The establishment of an active SMEs sector and the effective utilization of quality business information have been identified as crucial in attaining long-term and sustainable economic growth for developed and developing countries alike (Corps, 2005). Limited access to relevant business information is one of the obstacles to the competitiveness of SMEs. In his study, Jorosi (2006) argues that the main sources of business information for SMEs include competitors, customers, business associates, government officials, broadcast media, libraries, newspapers/periodicals/magazines, government publications, trade and industry associations, and electronic sources. Entrepreneurs rely on diverse sources of information. The sources vary depending on the nature of the problem, the incentives accruing, and the constraints involved in the running and managing of business operation (Moyi, 2000). Limited access to market information makes SMEs less aware of opportunities in the market. SMEs also face difficulties accessing markets due to limited market information, poor marketing capacity and poor market research leading to a discrepancy between the supply and demand (KIPPRA, 2006). Information on business trends and markets, information on business organization, advisory services on legal and regulatory aspects, business management, customer service, business expansion and diversification, new technology, identification and communication of business opportunities, providing access to linkages, markets, and facilitation of business partnerships.

2.3.3 Business Mentorship on Micro Enterprises Performance

Mentoring is a human resource development approach and a vital aspect of knowledge management which needs to be looked by all organizations and education institutions wishing to improve their efficiency. A mentoring relationship means usually that one experienced person assists another (or many) to learn, to integrate into an enterprise community, etc. (Bozeman & Feeney, 2007). Mentoring has been used in Europe for a

long time; it involves guidance and suggestion, as well as the development of autonomous skills, judgments, personal and professional master ship, expertise, trust and the development of self-confidence over the time. Mentoring on the job, where the mentors are companies', employees have advantages because the companies' employees know the work processes, what knowledge is needed for their efficiency and which the companies' knowledge resources are. A company that use mentors for newcomers or staff with special needs can have benefits from mentoring by a quick introduction of the mentee into formal and informal company structures and demands, facilitating a deliberate, systematic and smooth transfer of technical or internal knowledge, opportunities to shape the workforce of the future in an international, deliberate way to meet company strategic goals and objectives, training of social competence of the mentee and the mentor (O'Brien & Hamburg, 2014).

Mentees meet with a trusted person to achieve i.e. entrepreneurial skills and/or enter into a work place quickly and to cope with initial problems, to discuss and resolve emerging job problems of genuine nature and in relation to the individual needs, learn setting realistic goals and achieving them to acquire new skills and enhance their skills and thus their future career opportunities and prospects in the future through the mentor, build relationships or interactions allowing them to secure, maintain and advance in the job choosing a way that corresponds to the work routines and social actions of other employees. Mentors improve their personal fulfillment from investing in others, feel valued as a role model, gain a new appreciation, etc. Different forms of mentors are known. Peer mentoring usually takes place between an experienced person in a domain (mentor) and a person who is new in this context.

Peer mentoring differs from classical mentoring first in fact that mentors and mentees are close in age, education level, etc. and that there are semi structured planned programs with specific guidelines and often with a number of activities and meetings in a determined time. In a formal mentoring approach, a mentee is paired with a mentor to help him or her to learn the ways of the business world. Most companies either have or are considering implementing a formal mentoring program in the near future. Often formal mentoring programs have specific goals such as to transfer knowledge, advancing career goals, learning business management and addressing performance deficiencies. But there are cases when the objectives are less structured and are determined by the mentor and mentee as the mentoring unfolds. In informal mentoring, two people, whose chemistry is compatible, come together to share ideas and learn. One takes the role of the teacher or mentor, the other acts as student or mentee (Ileana, 2014).

Effective and efficient mentorship programs tend to raise entrepreneurial outcomes among upcoming entrepreneurs operating SMEs. In addition, mentorship of apprentices' results in benefits from the wisdom and skills of the masters which when skillfully passed raise the level of entrepreneurial outcomes. Modern day mentorship acts as an instrument of developing group and/or individuals' potentials in carrying out duties and responsibilities, learning new techniques, and well-being of mentees (Cummings & Worley, 2009). This means that mentorship anchored on wisdom and skill of the mentor improves apprentice competence in boosting outcomes. Mentoring is primarily developed to increase the knowledgebase of the adept, however, for the mentor; the relationship can also have positive outcomes such as increased satisfaction from enabling others to learn, learning the art of reflective dialogue and developing one's own interpersonal skills (Ileana, 2014).

According to Mind Tools (2014), the goal of mentoring is personal and professional development with mentors becoming trusted role models. The personal development was taken as psychosocial and professional development as career types of mentoring in this research. Bozeman and Feeney (2007) indicated that mentoring entails informal communication, usually face-to-face and during a sustained period of time among people who are perceived to have greater relevant knowledge, wisdom, or experience the mentor and a person who is perceived to have less, the protégé. This can be taken to mean that entrepreneurs learn from experience which are rarely planned or imposed on them by the mentors. The benefits received from entrepreneurial mentoring can be measured using the mentored entrepreneurs' objective and subjective entrepreneurial outcomes.

Mentoring is the process where one person helps another to achieve something. More specifically, something that is important to them. It is about giving help and support in a non-threatening way, in a manner that the recipient will appreciate and value and that will empower them to move forward with confidence towards what they want to achieve. Mentoring is also concerned with creating an informal environment in which one person can feel encouraged to discuss their needs and circumstances openly and in confidence with another person who is in a position to be of positive help to them (Namala,2011). It is generally recognized that SMEs face unique issues, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. There are however successful entrepreneurs, who can form case studies and act as mentors to the upcoming ones. (Misner, 2008) admits that little effort has been seen in helping the small enterprises to grow through mentorship by the already established business. In some cases, they are not considered serious businesses that might grow into bigger enterprises in the future.

According to Otieno and Kiraka, (2010) BDS providers like all other business people have different motives for venturing into business. Some of the motives are: social concern, as a stepping stone to doing other business, the desire to explore, the desire for independence, the desire to fulfill childhood dreams and as a response to a market opportunity. The degree of the motives to help and to mentor differs from one individual provider to another. Depending on the motives and the background of the providers and the prevailing external factors, different providers take different business approaches. Even for the same provider, the business approaches do shift over time and also vary depending on the nature of the services being offered.

Previous research on firm failure and entrepreneurial learning has shown the need for entrepreneurs to have a mentor in their business development process (Skärström *et al.*, 2009). Firm failure which has been a characteristic of most Kenyan enterprises before their 3rd year of start-up was therefore taken as one of the indicators of negative entrepreneurial outcomes. Wallstedt and Wennerström (2009) postulate that; while there is always the option to put a number of entrepreneurs in a room, have an experienced entrepreneur lecture to them, and then send them out to convert the theory learnt into practical in the real world, the question remains; which is more beneficial to the entrepreneur? 'Book' learning or having a 'guide' in the field? Further, research focusing on mentoring has generally been concerned with organizational learning with focus on the matching process.

Even though a number of studies show that individuals within organizations that have received mentoring are promoted faster, there isn't equivalent studies concerning whether or not entrepreneurs are able to develop their firms more efficiently, with the help of a mentor (Swap *et al.*, 2001). Previous studies are vague on the kind of entrepreneurial outcomes exhibited by the protégés that result into organizational

promotion. In connection to this research, promotion was defined as the development of an enterprise from one stage to another or the expansion of an enterprise.

Effective and efficient mentorship programs tend to raise entrepreneurial outcomes among upcoming entrepreneurs operating SMEs. In addition, mentorship of apprentices benefits from the wisdom and skills of the masters which when skillfully passed raise the level of entrepreneurial outcomes. According to Clutterbuck, (2004), modern day mentoring originated from apprenticeships where masters, passed their wisdom and skill onto more junior persons or apprentices. The junior persons could be young in age or young in experience of managing an enterprise.

Mentorship therefore anchored on wisdom and skill of the mentor improves apprentice competence in boosting outcomes. A mentor–protégé relationship according to Hisrich and Peters (2002) provides professional advice, as well as provision of an additional source of moral support. The mentor’s primary objective is to provide ‘just-in-time’ support and to add value by imparting the benefits of their education, experience, skills and attitudes (Sullivan, 2000).

Mentoring is of importance to both the mentor and mentee. To the mentors, it often contributes to their advancement in personal growth, pride and experience and to the mentees it is important in the skills that they acquire and the confidence that they gain (Klasen & Clutterbuck, 2002). It would then be expected that the benefits received from entrepreneurial mentoring by the mentors would be as a result of the mentored entrepreneurs’ entrepreneurial outcomes. The mentees would measure their entrepreneurial achievements from the entrepreneurial outcomes experienced within their SMEs. Promotion rate and compensation are some of the factors that have been used in past research to measure mentoring outcomes (Ragins & Cotton, 1999). In this

research, these are some of the factors that were used to measure entrepreneurial outcomes as a result of mentoring. This research proposed that entrepreneurial outcomes are a type of performance indicators which are the ultimate results from the activities arising from entrepreneurial strategies and objectives.

2.3.4 Business Linkages on Micro Enterprises Performance

Business linkages refer to relationships and interactions between tasks, functions, departments, and organizations that promote flow of information, ideas, and integration in achievement of shared objectives. Due to these linkages SMEs form networks which they capitalize in learning their businesses and more so in tackling various business challenges. These business linkages lead to the development of co-operatives, self-help groups, business associations, clusters, networks, franchising and chambers of commerce (Rogers, 2004). Business networking is a socioeconomic activity by which groups of like-minded business people recognize and act upon business opportunities.

A business network is a type of social network whose reason for existing is business activity. There are several prominent business networking organizations that create models of networking activity that, when followed, allow the business person to build new business relationships and generate business opportunities at the same time. Many business people contend business networking is a more cost-effective method of generating new business than advertising or public relations efforts. This is because business networking is a low-cost activity that involves more personal commitment than company money (Rogers, 2004). Interventions to improve commercial linkages between SMEs focus on three main types of linkage are subcontracting, franchising and business clusters.

There has been a major move towards subcontracting or outsourcing arrangements in industrialized nations in the recent years. These usually involve large customer contracting out work to small supplier, although they also include complex range of linkages in which small firms contract work to other small firms. In some cases, subcontracting can be a major source of learning for the subcontractor, while in others it is more transient relationship. There have been a number of attempts by BDS organizations to promote subcontracting, although the results have been mixed and some have proved to be over regulated and unpopular with SMEs (Nares, 2002).

In franchising one enterprise sells another the right to produce or sell a commodity under the standards and procedures laid down by franchisers. Although franchising is a simple way to start a business and encourage learning by novice owners – managers, it is relatively static in terms of its potential. Business clusters and collaborative production networks refer to complex production arrangements involving a broad range of varying sizes, as well as other actors, such as business associations, research, and development network and specialist service provider. These arrangements are differentiated from subcontracting by the scale of engagements, which offer the potential for small enterprises to overcome the limits of their small scale by joining with other firms. BDS need to assist the SMEs effectively with the networks that they need for accelerated growth of their business. Networking for any business however big or small is crucial for its growth.

Aczel (2000) in his study on the role of microfinance in supporting micro entrepreneurial endeavor in Thailand. indicated that the involvement of microfinance institutions in promotion of micro enterprises and processing industry through the provision of information, knowledge, skills and linking the entrepreneurs to information

service providers plays a key role in economies of developed countries as a source of goods and services, income, savings and employment and their overall performance.

According to Misner, (2008), business networking is leveraging your business and personal connections to bring you a regular supply of new business. The concept sounds simple, though it involves relationship building, it can be a deceptively complex process. Misner (2008) further states that networking for business growth must be strategic and focused. Not everyone you meet can help move your business forward but everything you do can be driven by the intention to grow your business. You have total control over whom you meet, where you meet them and how you develop and leverage relationships for mutual benefit. According to Saad, (2012) networking your business means you have to be proactive. When you understand exactly what business networking is and step up to the challenge, you'll find avenues of opportunity that you may have otherwise never discovered, and you will be making an invaluable investment in the steady growth of your business.

Simeyo (2011) in their study of the effect of provision of micro finance on the performance of youth Micro enterprises under Kenya Rural Enterprise Program (K-REP) in Kisii County using a sample of 86 youth micro enterprises established that training in micro enterprise investment had a significant positive impact on the performance of the Micro enterprises with a standardized beta coefficient of 0.281 which indicated that a unit increase in the provision of training to SSEs resulted to a 28.1% increase in performance. The study further established that majority of the respondents were very satisfied with the provision of capital investment and basic business skills training in micro enterprises investment. This suggests that the business skill training accompanying the provision of micro loans most likely improves the capacity of the entrepreneurs to use funds and hence impacts on business performance.

In terms of business risk management, the results showed that respondents were moderately satisfied in terms of achievement of business risk management skills with the implication that the youth micro entrepreneurs were inadequately equipped with knowledge and skills of business risk management hence are unable to adequately deal with business risks and therefore in the event that such risks occur, their micro enterprises are significantly affected. They recommended that similar studies be carried out but using a larger sample size so as to have an in-depth understanding of the effect of non-financial services on business performance.

2.4 Summary of Literature and Research Gaps

In summary, previous scholars have provided valuable and detailed insights into business development services and the performance of Micro enterprises. It is widely recognized that, the government and donors have supported Micro and Small Enterprise (MSE) in a variety of ways, which include both financial and non-financial service, they have understood that non-financial service currently known as business development services (BDS), is among the important factors that can improve the performance of MSE operators in the country (Gebrehiwot & Wolday, 2004). Empirical studies demonstrate that provision of BDS to MSEs has received a considerable amount of attention, demand for measuring impact of BDS on MSEs performance has been given relatively less focus. Research done on BDS and its impact on micro small enterprise are very scanty in Kenya. Most of these studies have concentrated on the provision of training as the main nonfinancial service to be provided to the micro enterprises. However, it appears little empirical studies have tried to expand on the business development services to include the provision of training services, business mentorship, market access information and business linkages services so as to create a wider perspective on the level of provision of business development services and their

collective effect on the performance of micro enterprises in Kenya. To date there are little or no tests of associations between the level of provision of the business development services and the performance of microenterprises that have been conducted in Kenya. This study therefore focused on the effect of business development services on the performance of micro enterprises in Baringo County.

2.5 Conceptual Framework

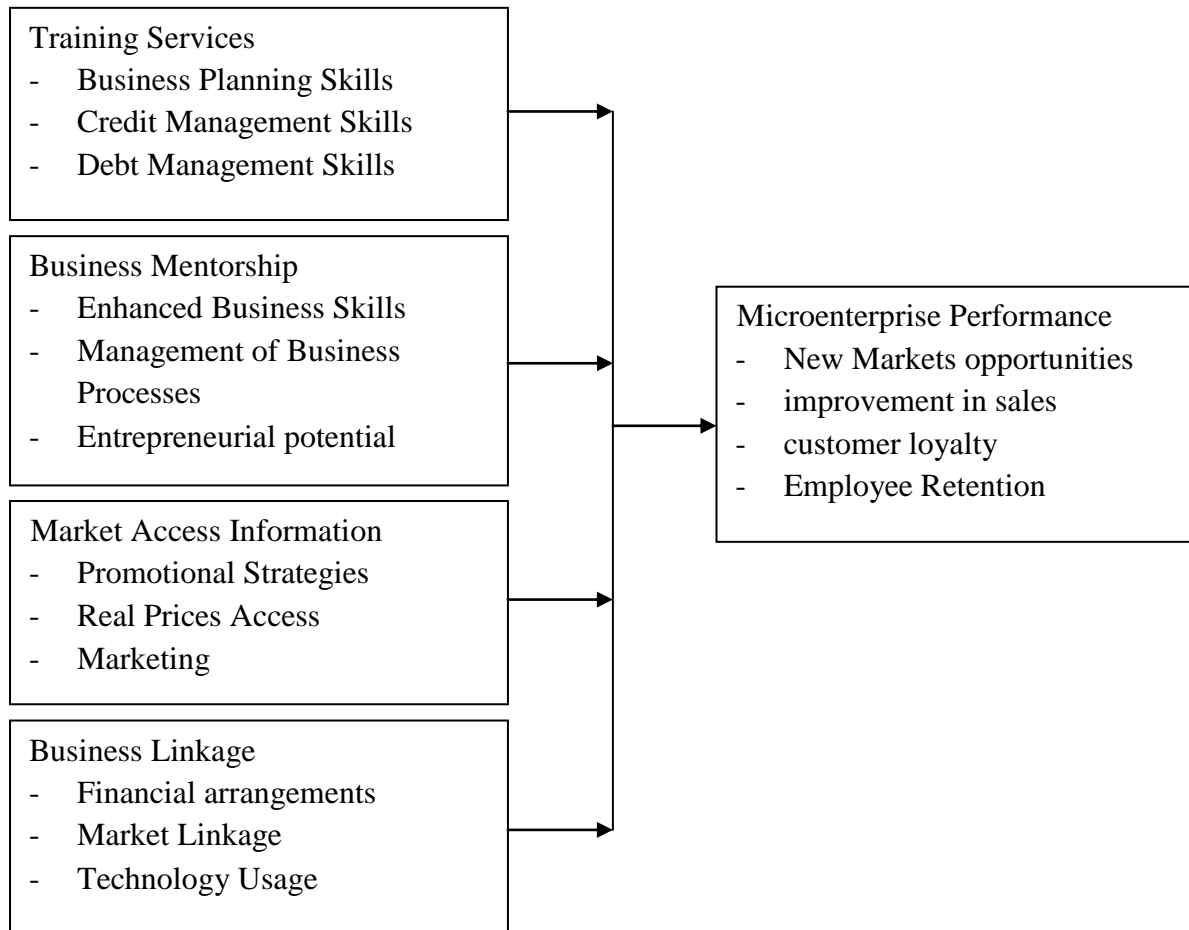
Conceptual framework is a hypothesized model that graphically portrays the relationships (Mugenda & Mugenda, 2003). The conceptual framework for this study is illustrated in Figure 1. According to this framework, non-financial services business development services namely training services, market access information, business linkages and business mentorship were the independent variables and microenterprise performance was the dependent variable.

Figure 1

Conceptual Framework

Independent Variables

Dependent Variables



Source: Author, (2023)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter discusses the research design that was used in the study, the target population, sampling techniques, data collection tools and procedure instruments, pilot study, how validity and reliability of the research contraptions was ensured, data analysis and presentation techniques that was employed as well as ethics to be observed in the research period.

3.2 Research Design

Creswell, Clark, Guttman & Hanson (2003) refer to research design as the whole method of research from conceptualizing an idea, literature review, methodological method to writing the conclusion. A descriptive research design was used. The preference of this plan was suitable for this project about when you consider that it makes use of a questionnaire as a device of information series and helps to set up the behavior of respondents in the direction of subject below learn about and seriously the statements of affairs and phenomenon as they are, in a bid to set up the affiliation between variables. This is supported with the aid of Mugenda & Mugenda (2003) who assert that this kind of layout allows one to gain facts with adequate precision to assess the relationship between variables. Further, (Kothari, 2004) observes that a descriptive design is used when data is gathered to describe persons, organizational settings or phenomenon.

3.3 Target Population

A population is a complete set of individuals, group of people, cases or objects with some common observable characteristics from which we draw conclusions (Orodho,

2005). It is recommended that the researcher should identify and define the target population, sample population and the unit of observation (Mugenda & Mugenda, 2003; Nassiuma, 2000). The target population of this study comprised 89 SMEs registered with Micro Enterprises Support Programme Trust (MESPT, 2019).

Table 1

Target Population

Strata (Wards)	Population
LembusKwen	11
Lembus	9
LembusPerkerra	22
Ravine	16
Koibatek	14
Maji mazuri/Mumberes	17
Total	89

Source: Author, (2023)

3.4 Sampling Technique and Sample Size

The study adopted a stratified sampling technique. According to Sim and Wright (2000) purposive sampling enables a researcher to select units that was to achieve the objectives and aims of the study. Sample size refers to the number of items to be selected for observations in order to obtain accurate information on the universe (Oso and Onen, 2008). The sample size (n) of the study was determined using Nassiuma (2000) formula is as follows:

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

Where,

n- is the sample size

N - is the population

C_v is the coefficient of variation (20%)

E – is the error term (5%)

$$n = \frac{89(0.2^2)}{0.2^2 + (89-1)0.05^2}$$

Therefore the sample size (n) of the study was 53

Proportionate random sampling was used to allocate the sample size proportional to size of the sector as shown in Table 2.

Table 2

Distribution of Population Sample

Strata	Population	Sample Size Proportion
Lembuskwen ward	11	7
Lembus ward	9	5
LembusPerkerra ward	22	13
Ravine Ward	16	10
Koibatek Ward	14	8
Maji mazuri/Mumberes	17	10
Total	89	53

3.5 Research Instruments

Primary data was used to collect data by use of self-designed questionnaires. According to Mugenda & Mugenda (2003), questionnaires are useful in acquiring necessary data about the population. Further, a questionnaire is the quality tool for the researcher who wishes to collect the unique data for describing a populace (Kothari, 2008) and is designed to address a particular query of the study. The questionnaires had open-ended

as well as closed-ended questions. The questionnaire was prepared in line with the research objectives.

3.5.1 Piloting of the Instruments

The questionnaire data collection instrument was piloted tested for determination of reliability and validity with 9 micro enterprises, who were not involved in the final data collection and analysis. A pilot test is a small-scale trial run of all strategies planned for use in the fundamental study (Oso, & Onen, 2008). Cooper & Schilder (2006) propose that 5% to 10% of the target pattern have to constitute the pilot test. Pretesting was to assist to determine the strengths and weaknesses of the survey regarding query format, wording, and order. The instrument was pretested in Eldama Ravine Sub County where 10% of the agribusiness sample respondents was piloted. Five questionnaires were used in the pilot study in line with the assertions and suggestions made by Cooper & Schilder (2006). The micro enterprises sampled in the pilot study were not included in the main research.

3.5.2 Validity of the Study Instruments

Validity is the degree to which results received from the evaluation of the data represent the Phenomena under learn about (Mugenda & Mugenda, 2003). Content validity was used for the functions of figuring out whether the instrument surely measures what it is designed to measure (Kothari, 2008). Content validity refers to the extent to which a measure represents all facets of a given construct. An element of subjectivity exists in relation to identifying content validity, which requires a degree of agreement about what a unique construct represents. Content validity requires the use of recognized situation count number professionals to evaluate whether instruments examine defined content and greater rigorous statistical tests. To make sure content material validity of statistics

instruments, supervisors will be engaged and their inputs were considered. Construct validity is the degree to which check measurers a meant hypothetical construct (Mugenda & Mugenda, 2003). Using a panel of “experts” familiar with the construct is a way in which this kind of validity can be assessed; the experts can study the gadgets and determine what that unique item is meant to measure (Mugenda& mugenda2003). To ascertain assemble validity of information instruments, supervisors was additionally engaged and their inputs was considered.

3.5.3 Reliability of the Study Instruments

Reliability is the measure of the degree to which a research instrument yields consistent results after repeated trials (Kothari, 2003). The researcher endeavor to enhance the reliability of the data collected by ensuring that the questionnaires are pre-tested. Further, Cronbach’s Alpha was used to test the reliability of instruments. According to Sekaran (2006), a Cronbach’s alpha of 0.8 is good, 0.7 is an acceptable range while 0.6 and below is poor. Cronbach’s Alpha as the measure as shown in the Table 3.

Table 3

Reliability Statistics

Cronbach's Alpha	No. of Items
Cronchbach’s Alpha	53

From the Table 3 findings show that an overall reliability coefficient of 0.826 was registered indicating a high level of internal consistency. The finding indicate that Cronbach’s Alpha was above the suggested value of 0.7 limit indicating high level of internal consistency thus the study was reliable

3.6 Data Collection Procedures

Questionnaires were administered at once to the respondents so as to make clarifications as can also be required. The researcher paid visits to the study place for familiarization. The researcher proceeded to collect data from the respondents after receiving permission from Kabarak University and the National Commission for Science, Technology, and Innovation (NACOSTI). The questionnaires were self-administered to make sure one hundred percent response. In the case of absenteeism, there were rescheduled appointments.

3.7 Data Analysis and Presentation

Descriptive statistics such as frequencies, percentages, standard deviations and means was used to summarize the data while inferential statistics and Multiple regression analysis was used non-causal relationship and causal relationship respectively between predictor variables and dependent variable. Research hypotheses were tested at 5% significance level using regression analysis. Analyzed data was presented using tables, graphs, and charts where necessary. The study used the following regression models.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where;

Y-Microenterprise performance (Dependent variable)

β_0 -regression constant or the Y-intercept

$\beta_1, \beta_2, \beta_3, \beta_4$ and β_5 -Beta Coefficients for independent variables

X_1 - Training services

X_2 - Business mentorship

X_3 - Market access information

X_4 - Business linkages

ε -Stochastic error term assumed to be normally distributed

3.8 Operationalization of Variables

Table 4

Operationalization of Variables

Variable	Orientation	Objectives	Indicators	Scale Measurement	Tool Analysis
Microenterprise Performances	Dependent Variable		New markets opportunities Improvement in sales Customer loyalty Employee retention	Ordinal using 5point likert scale	Descriptive regression analysis
Training Services	Independent Variable	To investigate the influence of training services on micro-enterprise performance in Baringo County.	Business planning skills Credit management skills Debt management skills	Ordinal using 5point likert scale	Descriptive regression analysis
Business Mentorship	Independent Variable	To assess the influence of business mentorship on micro-enterprise performance in Baringo County.	Enhanced business skills Management of business processes Entrepreneurial potential	Ordinal using 5point likert scale	Descriptive regression analysis
Market Access Information	Independent Variable	To establish the influence of market access information on micro-enterprise performance in Baringo County.	Promotional strategies Real prices access Marketing	Ordinal using 5point likert scale	Descriptive regression analysis
Business Linkage	Independent Variable	To determine the influence of business linkages On microenterprise performance in Baringo County.	Financial arrangements Market linkage Technology usage	Ordinal using 5point likert scale	Descriptive regression analysis

3.9 Ethical Consideration

Resnik (2011) defines ethics as norms for behavior that distinguishes the appropriate from unacceptable behavior. Voluntary participation by the respondent was applied in a bid to protect their rights. The ethical approval was obtained from national research permit from the National Commission on Science, Technology and Innovation (NACOSTI), and a local research permit from the county (Baringo) where the researcher plans to work. The data acquired from respondents was dealt with the utmost confidentiality. The researcher used participant codes to label data instead of using names, and keeping a separate list of code-to-name match-ups. The data safeguards were done by keeping the client confidential. In order to prevent biased results, it is important that the client is kept confidential from respondents at all time and protection of personal information was done. The researcher ensured data integrity during data collection process by reviewing data entries and when dealing with numbers it was ensured that the results are within sensible limits and it was verified the manner of data collection and finally the researcher cross-examine the data collected to avoid any biased results.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter focuses on the analysis of the collected data including presentations and discussions of the general demographics, reliability results, descriptive and inferential statistics based on the study objectives.

4.2 Response Rate

The study targeted 53 Micro Enterprises in Eldama Ravine Sub County, Baringo County. Out of the targeted respondent 53 participants filled and returned the questionnaires giving a response rate of 90% which is above 70% response rate threshold as suggested by (Mugenda & Mugenda 2003) and hence the sample size was sufficient for the study.

4.4 Demographical Information

4.4.1 Economic Activity

The study sought to find out the economic activity of the respondents. Table 5 presents the findings.

Table 5

Economic Activity of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Trade	16	30.2	30.2	30.2
Farming	23	43.4	43.4	73.6
Valid other	14	26.4	26.4	100.0
Total	53	100.0	100.0	

As shown in Table 5 the study established that majority of the respondent (43.4%) were farmers while (30.2 %) were traders and (26.4%) involves themselves in others business activities suggesting that most of the respondents were involved in farming

4.4.2 Age Group of the Respondents

The study sought to establish the age of the respondents as presented in Table 6.

Table 6

Age Group of Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
18-35	23	43.4	43.4	43.4
36-45	12	22.6	22.6	66.0
Valid above 46	18	34.0	34.0	100.0
Total	53	100.0	100.0	

From the above findings, the study established that majority (43.4%) aged between 18-35 years followed by (34%) aged above 46 years and then (22.06 %) aged 36-45 years indicating that the responds in the age bracket of 18-25 years are actively involved.

4.4.3 Level of Education of the Respondents

The respondents were further requested to indicate their level of education. Table 7 presents the study findings.

Table 7

Education Level of the Respondents

	Frequency	Percent	Valid percent	Cum. Percent
Primary	4	.5	7.5	7.5
Valid Secondary	12	22.6	22.6	30.2
Post-secondary	37	69.8	69.8	100.0
Total	53	100.0	100.0	

From the above findings, the study established that majority (69.85%) were post-secondary followed by (22.6%) secondary school leavers and (7.5%) primary school leavers suggesting that majority of the study respondents were post-secondary education level.

4.5 Descriptive Statistics

The study sought to determine the descriptive statistics of the variables under study and is described in details in terms of mean, minimum, maximum and standard deviations. The descriptive for training services, business mentorship, business linkage, market Access information and microenterprise performance were determined as shown in Table 8.

Table 8

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness Statistic	Std. Error
Training Services	53	2.44	4.89	3.6792	.67284	-.106	.327
Business Mentorship	53	2.89	4.67	3.8690	.47192	-.188	.327
Market Access Information	53	2.43	4.53	3.5151	.44191	-.122	.327
Business linkages	53	1.67	4.37	3.3314	.59108	-.530	.327
Microenterprise Performance	53	2.26	4.22	3.4330	.49265	-.448	.327

Valid N (list wise) 53

From the findings above, the descriptive statistics of the variables of training services were found to have a mean of 3.6792 and a standard deviation of 3.67284 its minimum value was 2.44 and maximum value was 4.89, This implies that training services of about 3.6792 percent is offered to the small-scale enterprises in Baringo

county. Business mentorship had a mean of 3.8690 and a standard deviation of 0.47192 its minimum value was 2.89 and maximum value was 4.67 this implies that business mentorship of about 3.8690 percent that is offered to the business. Market access information had a mean of 3.5151 and a standard deviation of 0.44191 its minimum value was 2.43 and maximum value was 4.53. Business linkages had a mean of 3.3314 and a standard deviation of 0.59108 its minimum value was 1.67 and maximum value was 4.37. However, microenterprise performance had a mean of 3.4330 and a standard deviation of .49265 its minimum value was 2.26 and maximum value was 4.22.

4.6 Correlation Analysis

Correlation analysis for the study was conducted to establish the relationship among study variables as presented in Table 9.

Table 9*Pearson Correlation Analysis*

		Micro enterprise performance	Training services	Business mentorship	Market Access information	Business linkages
Microenterprise performance	Pearson Correlation Sig. (2- tailed)	1				
Training services	Pearson Correlation Sig. (2tailed)	.221	1			
Business Mentorship	Pearson Correlation Sig. (2tailed)	.194	.277*	1		
Market Information	Access Pearson Correlation Sig. (2tailed)	.319*	.388**	.421**	1	
Business linkages	Pearson Correlation Sig. (2tailed)	.357**	.523**	.246	.342*	1

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01

level (2-tailed). c. List wise N=53

The results show that, training services had a weak positive correlation with microenterprise performance. This relationship was statistically significant ($r=0.221$, $p=0.886$ ($p>0.05$)) as shown in Table 6. Business mentorship with microenterprise performance had a weak positive correlation as well. The relationship was not statistically significant ($r=0.194$ $p=0.786$ ($p>0.05$)) as shown in Table 6. Market access information with microenterprise performance were strongly and positively correlated and the relationship was not statistically significant ($r=0.319$, $p=0.173$ ($p>0.05$)) as shown in Table 6. Business linkages with microenterprise performance are strongly and

positively correlated. All independent variables p values are higher than 0.05 in relation to dependent variable, ($r=0.357$, $p=0.886$ ($p>0.05$)) as shown in Table 10.

4.7 Multiple Regressions Analysis

A multiple linear regression analysis was done to examine the relationship of the independent variables with the dependent variable and shown in the model summary in Table 10.

Table 10

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					Change in R Square	F Change	df1	df2	Sig. Change	F
1	.416 ^a	.173	.104	.46634	.173	2.509	4	48	.054	

a. Predictors: (Constant), business linkage, business mentorship, market access information, training services

b. Dependent Variable: enterprise performance

From Table 10, coefficient correlation was 0.416 ($r=0.416$) which indicating that there was a weak positive relationship between business linkages and microenterprise performance of microenterprises in Eldama Ravine Sub-County. The significance value was 0.054 ($p>0.05$). In addition, the coefficient of determination (R^2) was 0.173 implying that microenterprise performance is explained by 17.3% of the variations in business development services.

4.8 Diagnostic Tests

The study looked for data that would be able to meet the objectives of the study. The data collected from questionnaires was cross checked for errors to test the validity of the data sources. The researcher assumed 5% significance level for the data used. These values

helped to verify the truth or the falsity of the data. Thus, the closer to 100% the confidence interval and the closer to zero % the significance level. The higher the accuracy of the data used and analyzed is assumed to be.

4.8.1 Multicollinearity Test

Multicollinearity is said to occur when there is a nearly exact or exact linear relation among two or more of the independent's variables. Variance inflation factor is a measure of the amount of Multicollinearity in a set of multiple regression variables. The values were as shown in Table 11.

Table 11

Test of Multicollinearity

Model		Collinearity Statis	tics
		Tolerance	VIF
1	Training services	.671	1.490
	Business mentorship	.804	1.243
	Market access information	.728	1.374
	Business linkages	.700	1.428

a. Dependent Variable: enterprise performance

From Table 11, the variance inflation factors (VIF) and tolerance values indicated that the values of VIF were less than 10 and tolerance was more than 0.2 signaling absence of multicollinearity.

4.8.2 Autocorrelation Test

Autocorrelation is the measurement of the similarity between a certain time series and a lagged value of the same time series over successive time intervals, (Cooper &

Schindler, 2015). The Durbin Watson (DW) statistic is a test for autocorrelation in the residuals from a statistical regression analysis. The findings were as shown in Table 12.

Table 12

Autocorrelation Tests

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.416 ^a	.173	.104	.46634	.173	2.509	4	48	.054	1.771

a. Predictors: (Constant), business linkages, business mentorship, market access information, training services

b. Dependent Variable: Enterprise performance

As shown in Table 12, the Durbin-Watson statistic will always have a value between 0 and 4 and the results shows 1.771 which is between 0 and 4 which implies that there was no autocorrelation in the variables sets of the study.

4.8.3 Normality Test

Normality Q-Q plot is used to determine how well a variable fit to a specific distribution. In a normally distribution, the points in the Q-Q-normal plot cluster around the horizontal line. Normality is a test for the assumption that the variables are normally distributed around the mean. The tests were as presented as follows.

4.8.3.1 Linearity Test for Training Services

The q-q plots for training services were as shown in Figure 2.

Figure 2

Normality Q-Q Plot of Training Services

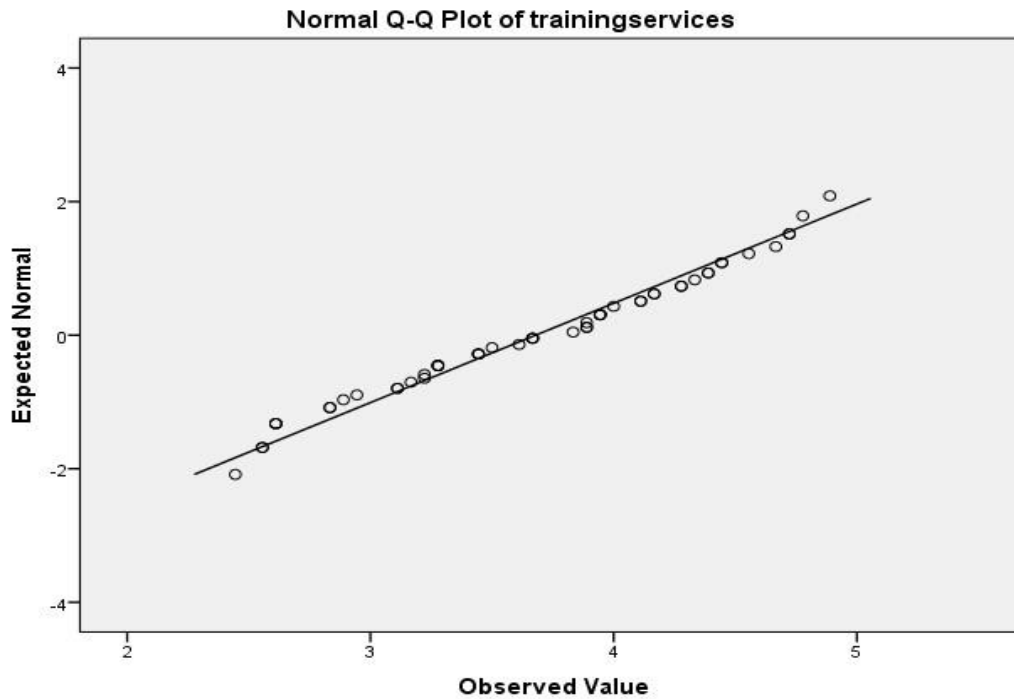


Figure 2 shows that training services adopted linearity of the plots through the scattered q-q plot and indicated that the residuals were evenly distributed and hence conclude that the dataset is normally distributed. However, the histogram in Figure 3 was used to determine the skewedness of data distribution.

Figure 3

Histogram of Training Services

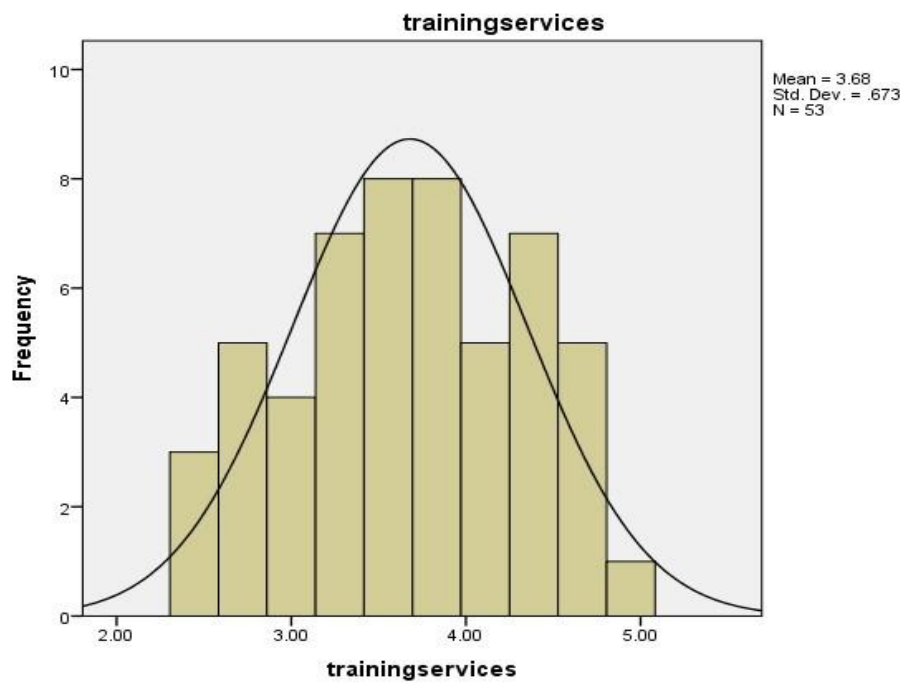


Figure 3 revealed a normal positively skewed distribution of the observations of the training services and the data was considered good for further analysis in the model.

4.8.3.2 Linearity Test for Business Mentorship

The Q-Q plots for business mentorship were as shown in Figure 4.

Figure 4

Normal Q-Q Plot of Business Mentorship

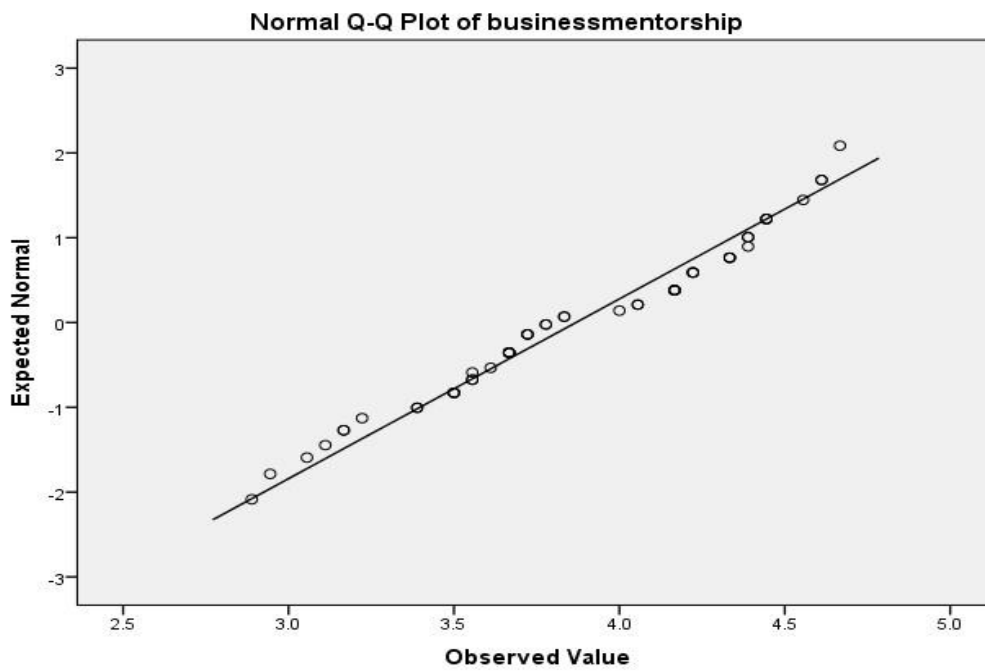


Figure 4 shows that business mentorship adopted linearity of the plots through the scatted QQ plot and indicated that the residuals were evenly distributed and hence conclude that the dataset is normally distributed. However, the histogram in Figure 5 was used to determine the skewedness of data distribution.

Figure 5

Histogram of Business Mentorship

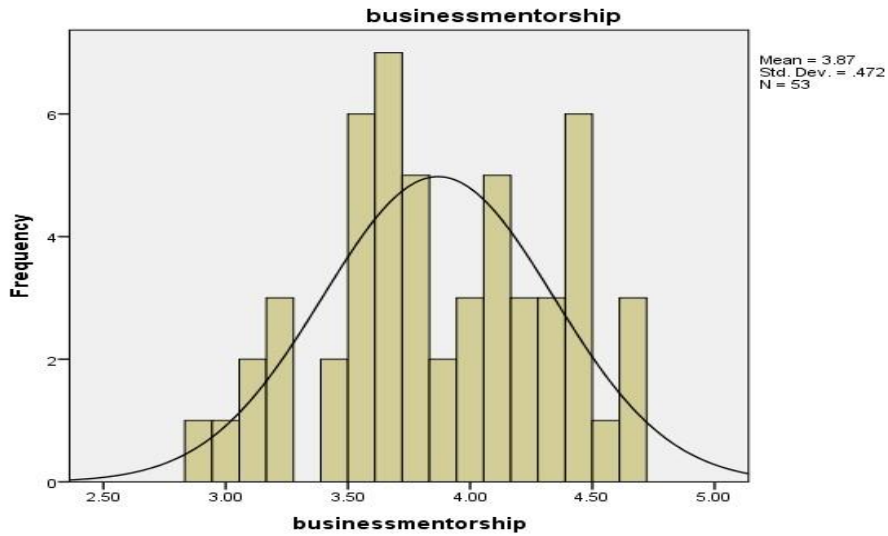


Figure 5 histogram above revealed a positively skewed distribution of the observations of the business mentorship and the data were considered good for further analysis in the mode.

4.8.3.3 Linearity Test for Market Access Information

The Q-Q plots for market access information were as shown in Figure 6.

Figure 6

Normal Q-Q Plot of Market Access Information

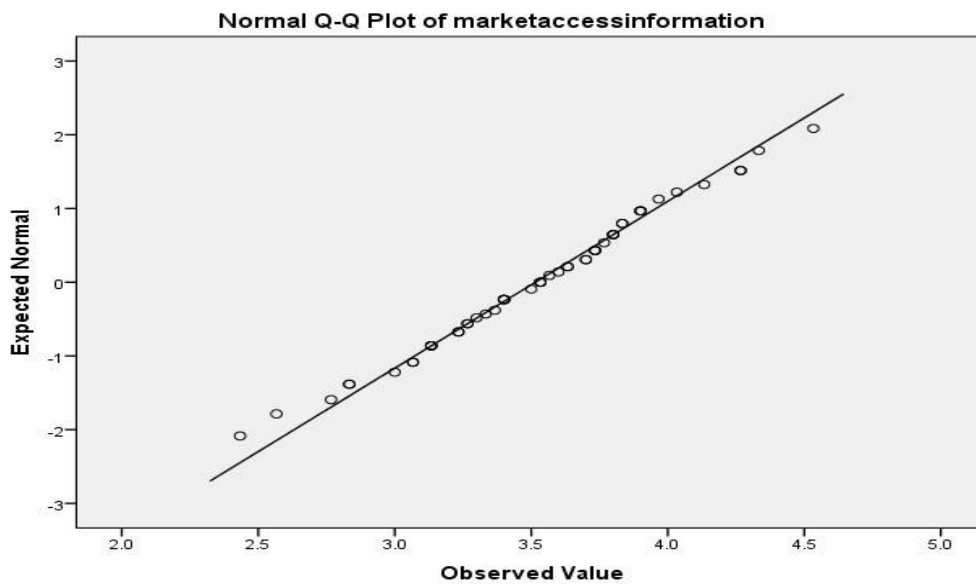
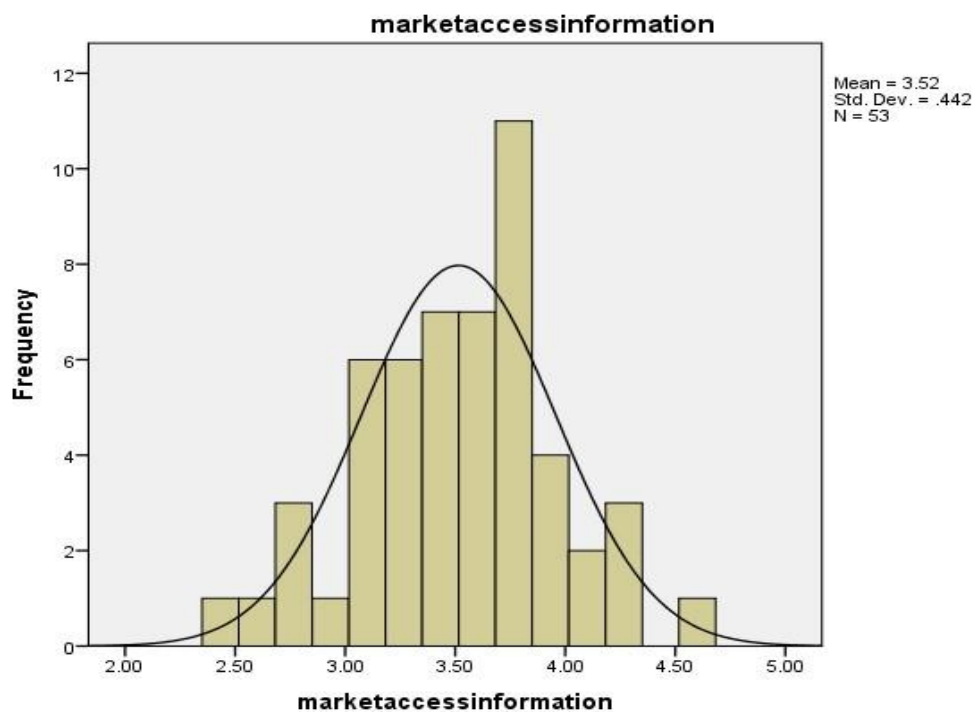


Figure 6 shows that market access information adopted linearity of the plots through the scatted Q-Q plot and indicated that the residuals were evenly distributed and hence conclude that the dataset is normally distributed. However, the histogram in Figure 7 was used to determine the skewedness of data distribution.

Figure 7

Histogram of Market Access Information



The histogram above revealed a positively skewed distribution of the observations of the business mentorship and the data were considered good for further analysis in the mode.

4.8.3.4 Linearity Test for Business linkages

The Q-Q plots for business linkages were as shown in Figure 8.

Figure 8

Normal Q-Q Plot of Business linkages

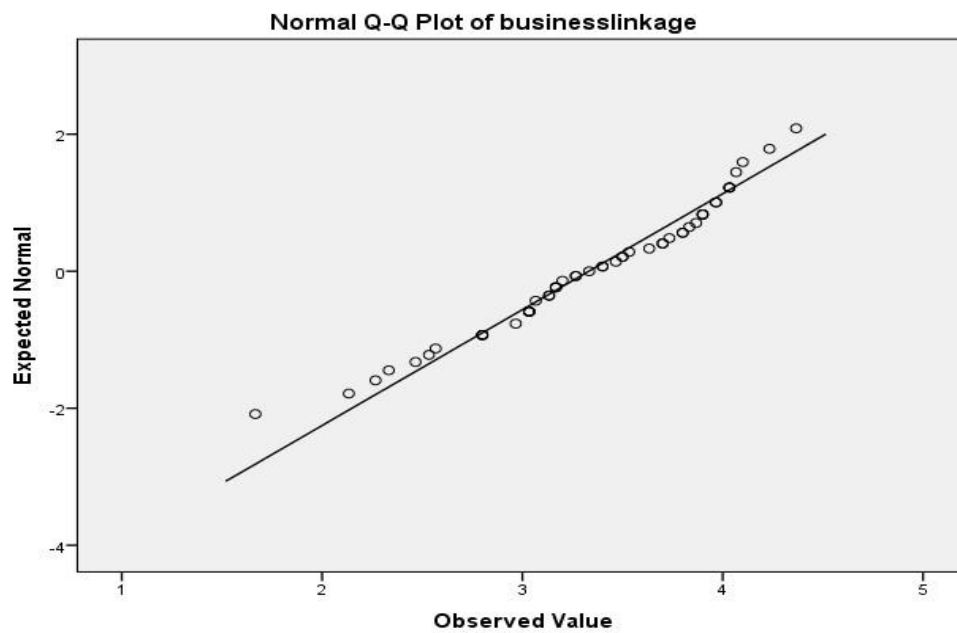
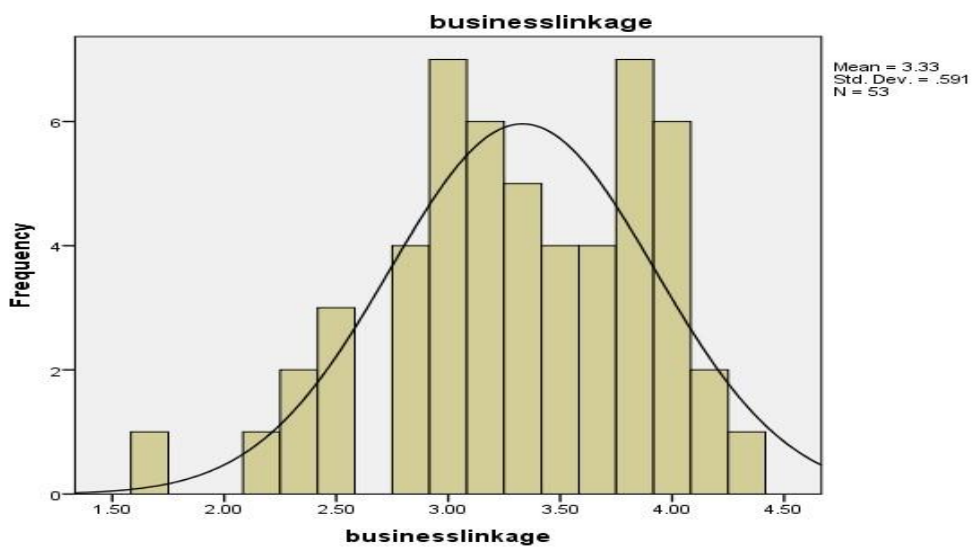


Figure 8 shows that business linkages adopted linearity of the plots through the scattered Q-Q plot and indicated that the residuals were evenly distributed and hence conclude that the dataset is normally distributed. However, the histogram in Figure 9 was used to determine the skewedness of data distribution.

Figure 9

Histogram of Business Linkage



The histogram above revealed a positively skewed distribution of the observations of the business linkages and the data were considered good for further analysis in the mode.

4.8.3.5 Linearity Test for Enterprise Performance

The Q-Q plots for business linkages were as shown in Figure 10.

Figure 10

Normal Q-Q Plots of Enterprise Performance

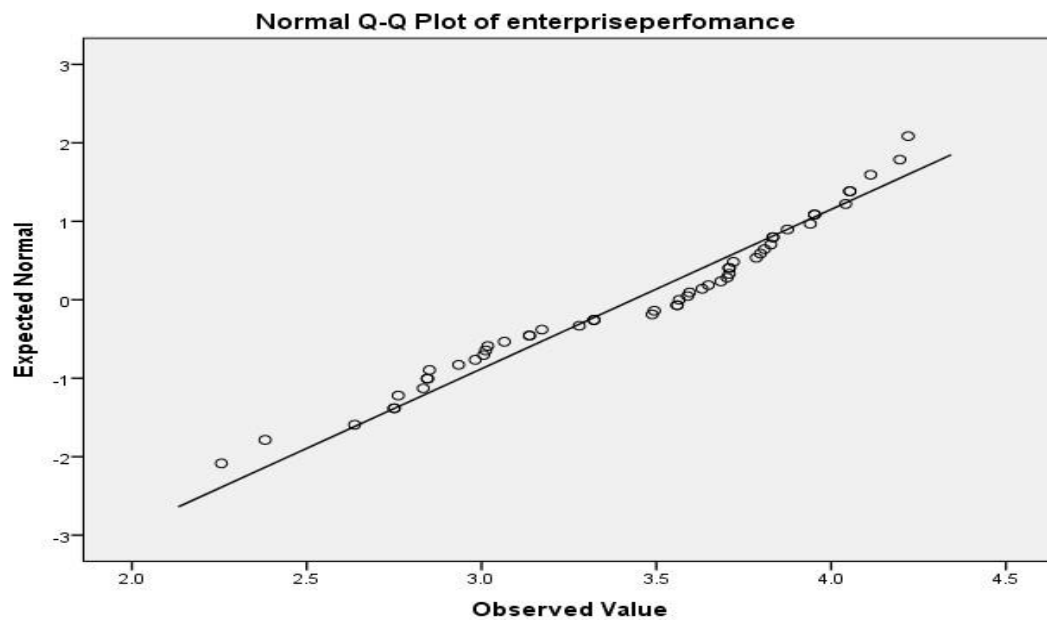
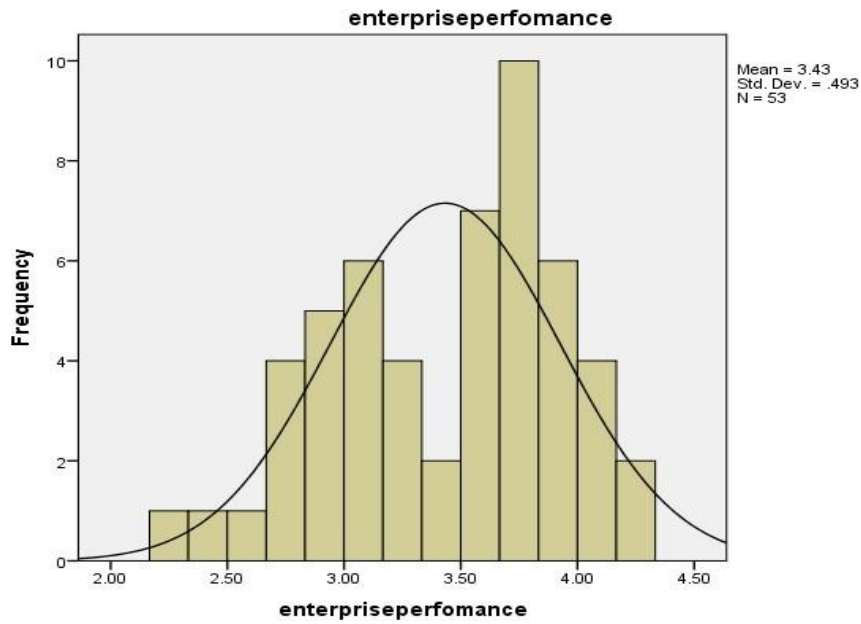


Figure 10 above shows that enterprise performance adopted linearity of the plots through the scatted Q-Q plot and indicated that the residuals were evenly distributed and hence conclude that the dataset is normally distributed. However, the histogram in Figure 11 was used to determine the skewedness of data distribution.

Figure 11

Histogram of Enterprise Performance



The histogram above revealed a positively skewed distribution of the observations of the enterprise performance and the data was considered good for further analysis in the mode.

4.9 Regression Coefficients

The coefficients for the hypothesis were determined to show the independent variables constitution to the change in the dependent variable and its significance as presented in Table 13.

Table 13*Regression Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.704	.646		2.637	.011
Training services	-.017	.117	-.023	-.144	.886
Business mentorship	.042	.153	.040	.273	.786
Market access information	.237	.172	.213	1.384	.173
Business linkages	.239	.131	.287	1.827	.074

a. Dependent Variable: microenterprise performance

From the coefficients Table 13, the simple linear regression analysis was conducted using the following model; $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$. The results of the coefficients table show that the contribution of training services was -0.17 ($\beta_1 = -0.17$, $p=0.886$), business mentorship 0.42 ($\beta_2 = 0.42$, $p=0.786$), market access information 0.237 ($\beta_3 = 0.237$, $p=0.173$) and business linkages 0.239 ($\beta_4 = 0.239$, $p=0.74$) and with a constant of 1.704 ($\beta_0 = 1.704$). The final linear regression model is as follows;

$$Y = 1.704 - 0.17X_1 + 0.42X_2 + 0.237X_3 + 0.239X_4 + \epsilon,$$

Where;

Y-Microenterprise performance

X₁- Training services

X₂- Business mentorship

X₃- Market access information

X₄- Business linkages

ε -Stochastic error term assumed to be normally distributed

4.10 Hypothesis Testing

According to Gujarati & Porter (2003), Hypothesis testing is a process by which the researcher infers the result of sample data on the larger population based on a presupposition made prior to commencement of research. The study performed hypothesis testing by determining statistical significance of the coefficients of explanatory variables. Test-of significance method is meant to verify the truth or falsity of a null hypothesis by using the sample results, showing that the means of two normally distributed populations are equal. This was done by using the two-tailed t-test statistic and the corresponding p-values at 5% levels. The decision to use a two-tailed test was based on the fact that the alternative hypothesis of the study is composite rather than directional. According to the decision rule: If the p-value observed is less than the set significance level ($p < 0.05$), this indicates weak evidence against the null hypotheses, then do not reject the null hypothesis.

4.10.1 Hypothesis One Testing

Hypothesis one (H_0): There is no significant relationship between training services and enterprise microenterprises performance in Baringo County. The analysis revealed in Table 9 and Table 1 that training services has no significant positive relationship with micro enterprise performance at 5% significance level. This was evidenced by the p value of $p > 0.05$. The decision was to fail to reject the null hypothesis with 95% confidence and conclude that training services had no significant relationship with microenterprise performance in Baringo County ($r=0.221$, $p=0.866$). Given that the linear model for the hypothesis was $Y = \beta_0 + \beta_1 X_1 + \varepsilon$, Therefore, the simple linear

regression model for this hypothesis finally yielded to $Y = 1.704 - 0.17X_1$, where X_1 is the training services.

4.10.2 Hypothesis Two Testing

Hypothesis two (H_02): There is no significant relationship between business mentorship and microenterprises performance in Baringo County. The analysis revealed in Table 9 and Table 11 that business mentorship had no statistically positive significant relationship on micro enterprise performance at 5% significance level. This was evidenced by the p-value of $p > 0.05$. The decision was to fail to reject the null hypothesis with 95% confidence and conclude that business mentorship had no significant relationship with micro enterprise performance in Baringo County ($r=0.194$ $p=0.786$). Given that the linear model for the hypothesis was $Y = \beta_0 + \beta_2 X_2 + \epsilon$, Therefore, the simple linear regression model for this hypothesis finally yielded to $Y = 1.704 + 0.42X_2$, where X_2 is the business mentorship

4.10.3 Hypothesis Three Testing

Hypothesis three (H_03): There is no significant relationship between market access information had a statistically positive significant relationship on microenterprises performance. The analysis revealed in Table 9 and Table 13, market access information had no statistically significant relationship on micro enterprise performance. This was evidenced by the p-value of $p > 0.05$. The decision was to reject the null hypothesis with 95% confidence and conclude that market access information had no statistically significant relationship with microenterprise performance ($r=0.319$, $p=0.173$). Given that the linear model for the hypothesis was $Y = \beta_0 + \beta_3 X_3 + \epsilon$, Therefore, the simple linear regression model for this hypothesis finally yielded to $Y = 1.704 + 0.237X_3$, where X_3 is the market access information.

4.10.4 Hypothesis Four Testing

Hypothesis four (H_04): There is no significant relationship between Business linkages on microenterprises performance in Baringo County. The analysis revealed in Table 6 and Table 11 that business linkages had a statistically positive significant relationship on microenterprise performance. This was evidenced by the p-value of $p > 0.05$. The decision was to fail to reject the null hypothesis with 95% confidence and conclude that Business linkages had no significant relationship with microenterprise performance ($r=0.357$, $p=0.074$). Given that the linear model for the hypothesis was $Y = \beta_0 + \beta_4 X_4 + \epsilon$, Therefore, the simple linear regression model for this hypothesis finally yielded to $Y = 1.704 + 0.239X_4$, where X_3 is the market access information.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains the summaries of the major findings for the four objectives of the study, the conclusion of the study is made based on the findings and recommendations thereof to be made for existing policies and non-existing policies, and finally addresses areas for further research.

5.2 Summary of the Major Findings

The general purpose of the study was to examine the Influence of Business Development Services on Microenterprises Performance: a survey of Agribusiness Enterprises in Eldama Ravine Sub County, Baringo County. The findings were as follows.

5.2.1 Training Services and Microenterprise Performance

The first objective sought to investigate the influence of training services on micro-enterprise performance in Baringo County. The study in Table 5 established that most of the microenterprises owners who participated did not attend training services regularly with the results indicating a mean of 3.6792 with the training services in relation to the achievement of basic business planning skills, credit management skills and debt management skills. Only very few were satisfied in all the areas of training. With a minimum mean of 2.44 of the respondents were least satisfied with the training services they received while a maximum mean of 4.89 reported to be satisfied on the business training services. However, the study conclude that training services had no statistically

significant relationship with micro enterprise performance in Baringo County ($r=0.221$, $p=0.886$).

5.2.2 Business Mentorship and Microenterprise Performance

The second objective sought to assess the influence of business mentorship on micro-enterprise performance in Baringo County. The study in Table 5 established that most of the entrepreneurs did not attend business mentorship regularly with the results indicating a mean of 3.8690 with the business mentorship in relation to the achievement of enhance business skills, management of business process and entrepreneurial skills. Only very few were satisfied in all the areas of business mentorship with a minimum mean of 2.89 of the respondents were least satisfied with the business mentorship they received while a maximum mean of 4.67 reported to be satisfied on the business mentorship. However, the study concluded that business mentorship had no statistically significant relationship with micro enterprise performance in Baringo County ($r=0.194$ $p=0.786$).

5.2.3 Market Access Information and Microenterprise Performance

The third objective of the study sought to establish the influence of market access information on Micro Enterprise performance in Baringo County. The study in Table 5 established that most of the entrepreneurs did not attend market access information regularly with the results indicating a mean of 3.5151 with the market access information in relation to the achievement of enhance promotional strategies, real price access and marketing. Only very few were satisfied in all the areas of business mentorship with a minimum mean of 2.43 of the respondents were least satisfied with the market access information they received while a maximum mean of 4.53 reported to be satisfied with the market access information. However, the study concluded that market access

information had no statistically significant relationship with microenterprise performance ($r=0.319$, $p=0.173$).

5.2.4 Business linkages and Microenterprise Performance

The fourth objective of the study sought to determine the influence of business linkages on Micro Enterprise performance in Baringo County. The study in Table 5 established that most of the entrepreneurs did not have business linkages with the results indicating a mean of 3.3314 with the business linkages in relation to the financial arrangements, market linkage and technology. Only very few were satisfied in all the areas of business linkages with a minimum mean of 1.67 of the respondents were least satisfied with the business linkages they received while a maximum mean of 4.37 reported to be satisfied with the business linkage. However, the study concluded that conclude that business linkages had no statistically significant relationship with microenterprise performance ($r=0.357$, $p=0.074$).

5.3 Conclusion

From the study it was clear that business development services raised the microenterprise performance and enhanced the growth and competitiveness of enterprises, which directly raised their incomes. Business development services delivered to microenterprise led to the new market opportunities, improvement in sales, customer loyalty and employee retention. Through the provision of more integrated services, microfinance institutions will no doubt benefit from better loan repayment and portfolio quality, client retention and the increased ability of the entrepreneur to access other financial products and services Benefits that accrue to entrepreneurial clients as a result of the education and awareness programs include: financial management knowledge; improved capacity to use financial services; increased self-esteem and confidence as a result of achieving financial

goals and greater ability to demand higher quality products and services from financial institutions. The financial institutions which offer these services are also able to attract more clients; increase their customer retention rates; gain better market information for the use in improving products and services and often have a competitive edge over their competitors.

5.4 Recommendations of the Study

5.4.1 Policy Recommendations

Since the study findings have shown that business development services have an influence on microenterprises performance, the study recommends that the Kenyan Government through the Ministry of Trade should liaise with county governments to provide business development services for the microenterprises so as to help polish their knowledge in financial management and other managerial skills. Field officers should be recruited to coordinate and monitor the provision of training, advice, counsel and provide other non-financial services to these small business operators.

From the study it was established that business development services do contribute significantly to the performance of microenterprises. It was noted that the various institutions entrusted with provision of these services were not delivering these services to the expectations of the entrepreneurs. Therefore, the various providers of business development services should do needs assessment first so as to be able to provide business development services efficiently. The study recommended that the Government of Kenya should develop and implement innovative curriculum materials and methods for training needs related to self –employment and entrepreneurship and should provide start up seed capital which is interest free to uplift this sector of micro enterprises in the various county levels. Any training levy imposed on the entrepreneurs should be

abolished so as to attract more entrepreneurs to have access to these business development services.

Lastly, the study recommends to institutions offering microfinance services not to discriminate small businesses just because of their smallness. A clear criterion for loan access and repayment should be set which should be flexible to cater for the needs of the diverse sizes, nature and preferences of different small and medium enterprises. Further Microfinance Institutions should do research and find creative ways of providing services to Micro enterprises such that the Microfinance Institutions can benefit and at the same time developing the entrepreneurs.

5.4.2 Recommendations for Further Research

First, the study adopted cross-sectional collection of data. Research of this nature would give clearer understanding of the relationships between business development services and business performance if longitudinal analysis was applied. It is suggested that further studies that will be longitudinal in nature and that will embrace a case study design be undertaken so as to better establish the cause-effect relationship between business development services and the microenterprises performance. Second, it is suggested that future research to confirm the study's research findings by the use of more objective indicators of business development services and microenterprises performance rather than the subjective measures used in this study be undertaken so as to help emphasize the effect of business development services on the microenterprise performance. Third, the study drew its sample from small scale enterprises only and this may limit the generalization of the study findings to other businesses. It is suggested that further empirical studies be undertaken on other business types. This would assist in enhancing the generalizability of these research findings.

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APPENDICES

Appendix I: Letter of Introduction

Evance Onyango Odhiambo

Kabarak University,

Kenya

Dear Sir/Madam,

Re: Permission to carry out Academic Research

I am a Master of Business Administration student at Kabarak University conducting a research study entitled “*Influence of Business Development Services on Micro enterprises Performance: a survey of Agribusiness Enterprises in Eldama Ravine Sub County, Baringo County*”.

The purpose of this letter is to request you for permission to interview you/ your staff using the questionnaire copies attached. You are kindly requested to fill in the questionnaire with precision and accuracy. The questionnaire is supposed to assist in answering specific objectives of the research which is being undertaken as part of the University requirement. Any information given herein will be treated with utmost confidentiality and only be used for the purpose of research. So kindly feel free to fill the questionnaire.

Thank you.

Yours faithfully,

Evance Onyango Odhiambo

Appendix II: Research Questionnaire

Questionnaire (Tick as appropriate)

Section A: Background Information

1. What is your economic activity?
Trade Farming other specify.....
2. What is your age?
18- 35 years 36-45 years above 46years
3. Education Level
Primary Secondary Post-secondary

Section B: Training Services

4. The following statements relate to training services indicators. On a scale of 1-5 where (Strongly Disagree (SD) =1, Disagree (D) =2, Neutral (N) =3, Agree (A) =4, strongly Agree (SA) =5). Please tick appropriately on the extent to which you agree with these statements

	Measurable indicators	SD	D	N	A	SA
	Business planning skills					
1	Business training has enabled us do value addition to my products					
2	Business planning skills enables me to regularly conduct an audit of the entire inventory					
3	Business training has assisted my engagement with the supplier to reduce cases of long lead time					
	Credit management skills					
4.	Credit management skills have enabled me to assess customers' creditworthiness and set appropriate credit limits					
5.	Credit management skills enables me to end invoices promptly and start chasing payments as soon as they become due					
	Debt management skills					
6	Debt management skills enhances my use of monthly budget to plan my business expenses					
7	Debt management skills enable me to prioritize and rank debts in the order I want to pay them off.					

Section C: Business Mentorship

5. The following statements relate to access to business mentorship. On a scale of 1-5 where (Strongly Disagree (SD) =1, Disagree (D) =2, Neutral (N) =3, Agree (A) =4, strongly Agree (SA) =5). Please tick appropriately on the extent to which you agree with these statements.

	Measurable Indicators	SD	D	N	A	SA
	Enhance business skills					
1	Mentorship has helped myself increase business skills and knowledge such as value addition					
2	Mentorship program has enabled me share mentoring skills with other micro entrepreneurs					
	Management of business process					
3	Mentorship has helped myself be able to manage various business processes					
4	Mentorship has helped me in management of business processes					
5	Mentorship has expanded my thinking of entrepreneurship					
	Entrepreneurial skill					
6	My business has recorded steady growth as result of business mentorship					
7	Through mentorship I have been able to develop full entrepreneurial potential					
8	Mentorship has enhanced my entrepreneurial potential					

Section D: Market Access Information

6. The following statements relate to access to market indicators. On a scale of 1-5 where (Strongly Disagree (SD) =1, Disagree (D) =2, Neutral (N) =3, Agree (A) =4, strongly Agree (SA) =5). Please tick appropriately on the extent to which you agree with these statements.

	measurable indicators	SD	D	N	A	SA
	Promotional strategies					
1	Promotional strategies I have adopted has influenced demand for my products and services					
2	Easy market entry opportunities have influenced growth of my business					
	Real prices access					
3	Access to market real prices information has influenced easy sale of goods and services					
4	Prices of goods due fluctuate often					
	Marketing					
5	Ability to effectively determine the exiting market demand has influenced sale of goods and services					
6	My membership to marketing SACCO has enhanced access to market					
7	I am to carry out marketing research for my products					
8	I have been able to serve a specific niche					
9	Market information is readily available					

Section E. Business Linkages

7. The following statements relate to business training linkage. On a scale of 1-5 where (Strongly Disagree (SD) =1, Disagree (D) =2, Neutral (N) =3, Agree (A) =4, strongly Agree (SA) =5). Please tick appropriately on the extent to which you agree with these statements.

	measurable indicators	SD	D	N	A	SA
	Financial arrangements					
1	Financial arrangements to meet liquidity shortages have enhanced my business operations					
2	Linkages to various financial institutions has made access to loans easier					
	Market linkage					
3	linkages to the trade creditors or suppliers has improved my business profitability					
4	Market linkage has increased market opportunities					
5	Market linkage has enhanced my ability to keep pace with changes in the buying behavior of the end consumers					
6	Business linkages has helped in reduction of marketing costs since there is joint trade fair, seminars and workshops organized					
7	Business linkages has enhanced value addition for my products					
	Technology usage					
8	Do you use e commerce in your business					
9	Technology has enhanced my business operations due to business linkages					

Section F: Microenterprise Performance

The following statements relate Micro Enterprise Performances. Indicate by ticking the trend in your organization compared to your competitor on a scale of 1-5 where (Strongly Disagree (SD) =1, Disagree (D) =2, Not Certain (N) =3, Agree (A) =4, strongly Agree (SA) =5).

	Measurable Indicators	SD	D	N	A	SA
	New markets opportunities					
1	Enterprise's assets have increased					
2	New products have been brought in the business					
3	Working capital in the business has increased steadily					
4	Improvement in sales					
5	Increased new market opportunities					
6	Business sales have grown steadily					
7	I pay my suppliers as soon as they deliver goods					
8	I have no difficulty in repaying my debts to suppliers					
9	The current assets of my enterprise are more than the current liabilities					
10	My business is able to meet its short-term financial obligations on time					
11	My business is able to meet its long-term-term financial obligations on time					
	Customer loyalty					
12	Enhanced customers' brand loyalty					
13	Enhanced customers' satisfaction & retention					
	Employee retention					
14	Number of employees have increased					

Appendix III: Informed Consent

Title of Research: Influence of Business Development Services on Micro Enterprise Performance: A

Survey of Agribusiness Enterprises in Eldama Ravine Sub County, Baringo County

Principle Investigator: EVANCE ONYANGO ODHIAMBO

Institutional Contact: KABARAK UNIVERSITY RESEARCH ETHICS COMMITTEE

Private Bag - 20157 Tel: 254-51-343234/5 KABARAK, KENYA Fax: 254-

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1. Brief Introduction to the Study

The purpose of this study will be to examine the influence of business development services on microenterprises performance in Baringo County. Specifically, the study sought to examine the influence of training services, business mentorship, market access information and business linkages on success of microenterprises performance in Baringo County

2. Risk /how the risks will be mitigated

There are “no known risks”. Associated with this research since it will be done on a day light and the information being sought will be of the benefit to the participant when formulating the policies which the micro finance might want to improve.

3. Potential Benefits

People who will participate in this study will have a better understanding of additional treatment methods that enable individuals to experience and increase their overall sense of well- being.

4. Authorization

I authorize the use of my records, any observations, and findings found during the course of this study for education, publication and/or presentation.

5. Compensation

Subjects will not be compensated for participation in this study.

Voluntary Participation and Authorization

Your decision to participate in this study is complete voluntary. If you decide to not participate in this study, it will not affect the care, services, or benefits to which you are entitled.

6. Withdrawal from the Study and/or Withdrawal of Authorization

If you decide to participate in this study, you may withdraw from your participation at any time without any penalty.

7. Cost/Reimbursements

There is no cost for participating in this study.

I voluntarily agree to participate in this research program

Yes No

I understand that I will be given a copy of this signed Consent Form.

Name of Participant (print): _____	
Signature:	Date
Name of Witness (print): _____	
Signature:	Date
Person Obtaining Consent: Signature: _____ Date: _____	

Note: A copy of the signed, dated consent form must be kept by the Principle Investigator(s) and a copy must be given to the participant

Appendix IV: University Authorization Letter



BOARD OF POST GRADUATE STUDIES

Private Bag - 20157
KABARAK, KENYA
<http://kabarak.ac.ke/institute-postgraduate-studies/>

E-mail: directorpostgraduate@kabarak.ac.ke

17th June, 2021

The Chairman
Research Ethics Committee (KUREC)
P. O. Private Bag - 20157
Kabarak University

Dear Sir,

RE: EVANCE ONYANGO ODHIAMBO – GMB/NE/2378/05/18

The above named is a candidate at Kabarak University pursuing Master's degree in Entrepreneurship. He is carrying out a research entitled "*Influence of Business Development Services on Micro Enterprise Performance: A Survey of Agribusiness Enterprises in Eldama Ravine Sub-County, Baringo, County*". He has defended his proposal and has been authorised to proceed with field research.

The information obtained in the course of this research will be used for academic purposes only and will be treated with utmost confidentiality.

Please consider the student for KUREC clearance to enable the him obtain NACOSTI research permit.

Thank you.

Yours faithfully,





Dr. Nehemiah Kiplagat
AG. DIRECTOR, INSTITUTE OF POST GRADUATE STUDIES

Kabarak University Moral Code

As members of Kabarak University family, we purpose at all times and in all places, to set apart in one's heart, Jesus as Lord. (1 Peter 3:15)


Appendix V: NACOSTI Research Permit


REPUBLIC OF KENYA


NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION

Ref No: **512250** Date of Issue: **29/July/2021**


RESEARCH LICENSE




This is to Certify that Mr.. EVANCE ONYANGO ODHIAMBO of Kabarak University, has been licensed to conduct research in Baringo on the topic: INFLUENCE OF BUSINESS DEVELOPMENT SERVICES ON MICRO ENTERPRISE PERFORMANCE: A SURVEY OF AGRIBUSINESS ENTERPRISES IN ELDAMA RAVINE SUB COUNTY, BARINGO COUNTY for the period ending : 29/July/2022.

License No: **NACOSTI/P/21/12051**

512250
Applicant Identification Number


Director General
NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY &
INNOVATION

Verification QR Code



**NOTE: This is a computer generated License. To verify the authenticity of this document,
Scan the QR Code using QR scanner application.**

Appendix VI: KUREC Clearance



KABARAK UNIVERSITY RESEARCH ETHICS COMMITTEE

Private Bag - 20157
KABARAK, KENYA
Email: kurec@kabarak.ac.ke

Tel: 254-51-343234/5
Fax: 254-051-343529
www.kabarak.ac.ke

OUR REF: KABU01/KUREC/001/04/07/21

15th July, 2021

Evance Odhiambo Onyango,
Kabarak University,

Dear Evance,

SUBJECT: ETHICS REVIEW DECISION

Kabarak University Research Ethics Committee (KUREC) received application for a protocol titled "INFLUENCE OF BUSINESS DEVELOPMENT SERVICES ON MICRO ENTERPRISE PERFORMANCE: A SURVEY OF AGRIBUSINESS ENTERPRISES IN ELDAMA RAVINE SUB COUNTY, BARINGO COUNTY" on 25th June, 2021. The protocol was reviewed and discussed during a virtual meeting held on 5th July, 2021 at 1000 Hours. The committee considered the application in accordance with the Kabarak University procedures on review of research protocols for ethical clearance and decided as follows:

1. PROPOSED STUDY SITE

ELDAMARAVIN SUB-COUNTY

2. KUREC DECISION

Approved for data collection for a minimum period of ONE year from 15th July, 2021

This approval is subject to the following conditions:

- i. The researcher shall obtain a RESEARCH PERMIT from NACOSTI before commencement of data collection & submit a copy to the Kabarak University Institute of Postgraduate Studies (IPGS);
- ii. The researcher shall immediately notify KUREC in case of any adjustments to the protocol;
- iii. The researcher shall within 7 days of occurrence notify KUREC of any adverse events associated with the conduct of this study;
- iv. The researcher shall apply for extension of the study period should the initial 1 year expire before completion of data collection;
- v. The researcher shall submit study progress reports to KUREC after every 6 months and a full report at completion of the study/project

Thank you.

Sincerely,

Prof. Jackson Kitetu PhD.
KUREC-Chairman

Cc Vice Chancellor
DVC-Academic & Research
Registrar-Academic & Research
Director-Research Innovation & Outreach
Institute of Post Graduate Studies



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(1 Peter 3:15)*



Kabarak University is ISO 9001:2015 Certified

Appendix VII: List of Publication

IOSR Journal of Business and Management (IOSR-JBM)
e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 24, Issue 11. Ser. I (November. 2022), PP 20-31
www.iosrjournals.org

Influence of Business Development Services on Micro Enterprises performance in Kenya: a Survey of Micro Enterprises in Eldama Ravine Sub County, Baringo County.

Evance Onyango Odhiambo¹, Dr. Geoffrey G.Kamau², Dr. John K. Tanui³

¹(Student school of business and economics/ Kabarak university, Kenya)

²(lecturer school of business and economics,/Kabarak university, Kenya, ³(lecturer school of business and economics,/Kabarak university ,Kenya,

Abstract:

Background: Micro Enterprises have been regarded as to play significant roles of job creation, poverty alleviation and economic development of many countries worldwide. Given the importance of Micro Enterprise sector in areas of employment creation, growth and poverty alleviation, it is important that it is efficiently managed for effective results within the broader overall economic objectives. The purpose of this study was to examine the influence of business development services on Micro Enterprises performance in Kenya. Specifically, this study examined the influence of training services, business mentorship, market access information and business linkage on success of Micro Enterprise

Materials and Methods: The study adopted stratified sampling on a target population of 89 Micro Enterprises registered with Micro Enterprises Support Programme Trust in Eldama Ravine Sub County of Baringo County in the year 2019. Primary data was collected using structured questionnaires. The data collection instrument was tested for validity and reliability. The reliability had a Cronbach Alpha of 0.826 against a threshold of 0.7

Results: Data collected was analyzed and its findings presented using descriptive and inferential statistics. Inferential analysis on influence of training services, business mentorship, market access, and business linkage on micro-enterprise performance showed that all these four independent variables had significant positive regression with Micro Enterprise performance, $p < 0.05$

Conclusion: Therefore, the study recommends that in order for the stakeholders to enhance performance of micro enterprises in Kenya, emphasis should be made on providing training services, business mentorship, market access, and business linkage. Special focus should be given to training services which was observed to have the highest influence of this performance. Further studies are also recommended to be carried out on other variables such as business mentorship, market access, and business linkage especially because the sample selection was limited geographically.

Key Words: Training services, Business mentorship, Market access information, Business linkage, Microenterprise Performances

Date of Submission: 23-10-2022

Date of Acceptance: 05-11-2022

I. Introduction

Micro enterprises have been recognized as a major significant stage of economic development in the world. Global experiences show that an efficient micro enterprises sector is conducive to industrial growth and a flexible industrial structure⁽¹⁾. MEs not only contribute to poverty alleviation and employment creation, but also nurture the large-scale industrialization through entrepreneurship development⁽²⁾. In the developed countries, MEs is also considered as an important employment provider. In the UK, MEs generates over a quarter of GDP and 44% of employment. Across the EU, MEs generates 66% of employment. Particularly, in Italy, the proportion is 79%, in France, it is 63%, In Germany it is 60% and, in the UK, it is 61.5%. In the USA, it is estimated that MEs now generate 50% of GDP and in Japan they provide 81% employment⁽³⁾. According to⁽⁴⁾ In Brazilian (formal) Micro enterprises account for 62% of national employment and for 50% of national value added, which are relevant values although they are lower than the corresponding OECD averages: 70% and 55%. On the other hand, the contribution of Brazilian micro enterprises to industry employment and industry value added is much less significant, respectively 50% and 29% of the total compared to 56% and 39% in the OECD area. Micro enterprises contribute to the economy of developing countries in various ways. In

Appendix VIII: Evidence of Conference Participation



KABARAK UNIVERSITY

Certificate of Participation

Awarded to

Evance Onyango Odhiambo

for successfully participating in the Kabarak University International Research Conference on Business and Economics held from 27th-28th September 2021 and presented a paper entitled "*Influence of Business Development Services on Micro Enterprise Performance: A survey of Agri-Business Enterprises in Eldama Ravine Sub-county, Baringo County.*"

Conference Theme

Innovative Strategies for Emerging Challenges and Opportunities in the Economy

Dr. Patrick Kibati
Dean, School of Business and Economics

Dr. Moses Thiga
Director Research, Innovation and Outreach

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