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Influence of Professional Training Programme on the Growth of Women Owned Small and Medium Enterprises in Migori County, Kenya

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Abstract

The purpose of this study was to investigate the Influence of Professional Training Programme on Growth of Women Owned Small and Medium Enterprises (SMEs) in Migori County Kenya. The study was guided by the following objectives: To establish the extent to which access to funds influence growth of women owned SMEs in Migori County; To access the influence of cultural practices on growth of women owned SMEs Migori County; To trace the influence of use of technology on growth of women owned SMEs Migori County; and to identify the extent to which the expertise influence growth of women owned SMEs Migori County. Secondary information was obtained from different scholars to provide related literature of the study which was presented as per the study objectives. Primary data for the study was collected through the use of questionnaires through face to face interviews. This study targeted SMEs' owners and their employees who carry their business within Migori County. Quantitative and descriptive survey research design was used in this study because it enabled the researcher to obtain information that described the existing phenomena through use of questionnaires as data collection tools. The questionnaire was used as the data collection instrument in the study. The validity test was pilot tested among 10 SMEs holders outside the area of study. The researcher used consistent and systematic questions in the questionnaires to verify the reliability of the tool. Data analysis techniques used were descriptive statistics and content analysis. A Likert-scale was also widely used in data collection process. Simple random sampling was adopted to select sample size of 98 SME employees out of the entire population of 980 women who owned SMEs. Out of 98 questionnaires that were issued 80 were returned giving an instrument return rate of 81%. Data was analysed using SPSS version 22 and testing of the hypotheses was done using Chi-square model. The researcher established from the findings that indeed professional training programme influences growth of women owned SMEs. The researcher further recommends a related study to be conducted in order to build the body of knowledge.

Key Words: Influence of Professional Training Programme on the Growth of Women Owned Small and Medium Enterprises

Introduction

Background information:

Small and medium enterprises have greatly contributed to not only global economy but also

national and counties economic flourishing and development. Research reveals that the SMEs sector contributed over 50 percent of new jobs created in the year 2005. One of the most significant challenges

is the negative perception towards SMEs. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Often larger companies are selected and given business for their clout in the industry and name recognition alone as stipulated in Economic Survey (2006), Amyx (2005) and Odinga (2012). According to Mwangi (2014), Small and Medium Enterprises are a significant part of the business landscape in any county, they are faced by various challenges that compromise their ability to function and to contribute optimally to the economy, especially lack of short, medium and long-term capital inadequate access to financial resources and credit facilities. Ondieki (2017) exceptionally adds that there is urgent need for financing training based on SMEs in order to encourage growth and growth of SMEs in the World. Women should be trained on the aspects of SMEs in order to minimize chances of incompetency reduction of workplace accident. Lack of access to long-term credit for small enterprises forces them to rely on high cost short term finance. Accessibility to credit is significant for SME's seeking to grow and expand their businesses Bank credit usually comes in the form of a small business loan. Businesses often use these lines of credit to expand, explore new areas of their industry, acquire another company, or pay employees. These are essential to the overall success of a business. Lack of access to credit is indicated as a key problem for SMEs worldwide. Researchers have established that, Small and Medium Enterprises (SMEs) are increasingly recognized as important boosters of economic growth, productivity, innovation and employment, and are widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship in the SME environment. Small firms find it difficult to obtain commercial bank financing, especially long-term loans, for a number of reasons, including lack of collateral, difficulties in proving creditworthiness, small cash flows, inadequate credit history, high risk premiums, underdeveloped bank-borrower relationships and high transaction costs (IFC, 2009). These opportunities affect growth of these SMEs influenced majorly by how they are positioned strategically, accessibility to financing by financial institutions and competencies exhibited by the entrepreneurs. History shows that economic growth has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks as expressed in Hisrich, (2014), Fabayo, 2014 and

Mong'are, (2017). In Global dimension, Mong'are (2017) established in her research that, SMEs' entrepreneurs are respected for their role in creating new jobs, providing new competition to existing businesses, improving product quality, reducing prices, introducing new goods and services through innovation and technology advancement. For instance, is Bill gates, who have immensely revolutionized information technology worldwide through the invention of Microsoft. Suffice it to say entrepreneurship has formed the basis for advancement in technology through the creation of new job-markets (Aloulou & Fayolle, 2014). Small enterprises started at family level have grown to contribute to national coffers by way of revenue through taxes. The SMEs in South East Asian countries like China, Japan, India and Korea among others have grown in terms of market share, asset value, profitability and even sales turn over based on the production of quality goods and services (Maragia, 2013). In Japan SMEs is based on the use of non-discriminatory measures which seek to support efforts made by SMEs themselves. Policy seeks to tackle the disadvantages which SMEs experience through their lack of access to human resources, to external markets and to technology. Japan has established Local Industry Promotion Centres (LIPCs) in which groups of SMEs in similar industries in a particular locality collaborate for their common good. These are established by local governments with finance being provided through long-term low-interest loans from central government. Best practices in the financing of women entrepreneurs should be identified, with particular attention to the role played by "business angels", equity or quasi-equity formation (including tax-driven mechanisms), guarantee programs, women's loan funds, micro-business financing programmes, and training and counseling programs linked to financing (OECD, 2000). In some cases, even where credit is available, the entrepreneur may have difficulties because the lending conditions may require collateral for the loan. Credit constraints operate in variety of ways in Kenya where undeveloped capital market forces entrepreneurs to rely on self-financing or borrowing from friends or relatives Lack of access to long-term credit for small enterprises forces them to rely on high cost short term finance. For Kenyan SME's the formal banking system is too expensive and inconvenient (Mokua, 2013). In Africa, Kedogo (2013) alludes that SMEs in Africa have played a significant role in the macro economy. For instance, in South Africa, the most economically developed African country; SMEs generated more than 55% of all jobs and 22% of the

country's Gross Domestic Product (GDP). Despite the importance of SMEs, SMEs in other African countries have generally shown asymmetrical development. Unlike that of South Africa and the other powerhouse, Mauritius - two notable examples of countries with vibrant SMEs most countries have relied on oil or other natural resources for their economic development, in addition some countries such as the Democratic Republic of the Congo, most local SMEs went bankrupt due to the civil war. In Furtherance to this, the lack of infrastructure and environmental conditions such as unattractive tax regimes and legal systems, small local markets, and corruption have hampered the development of SMEs. All of these factors have resulted in an uncertain environment for local entrepreneurs. As a result, local businesses tend to stay in the informal sector and do not contribute to national economic growth. In addition, increased use of information technology creates opportunities for reducing bureaucratic burdens on SMEs. For example, enterprises could be given a single number for use in all their dealings with government. This would avoid the duplicating information to a variety of government departments such as taxation, business registration or employment agencies. The problem with this is that, whilst wider adoption of electronic data interchange (EDI) would be particularly helpful to smaller enterprises, it is precisely these firms that are the least likely to have access to expertise in this area. They therefore run the risk of being significantly and increasingly disadvantaged. In Kenyan perspective definition of SME lies on the number of employees that any SME has. SMEs can be defined as enterprises which employs between 1-50 people according to 2003 economic survey by the government of Kenya, employment within SMEs sector increased from 5 million to 5.1 million in 2002 within the informal sector. 70% of the total employment opportunities are in the informal sector (GoK economic survey 2005) The Government of Kenya plays a crucial role in SME development, as displayed by activities performed by different arms of government. The key organs of government such as Parliament and related policymaking institutions such as Local Authorities have to grasp the role of government in SME development, and be more aware of the impact of new policies and laws on the operations of small enterprises. In this process, the government has to set the institutional framework for business, the rules of the game, and to ensure that enterprises receive appropriate incentives to facilitate efficient growth. Such interventions have potential for mainstreaming the informal economy alongside larger formal enterprises. This study was

built on these past studies by investigating the influence of professional training programme on growth of Women Owned Small and Medium Enterprises in Migori County Kenya.

Objectives of the study:

The study was guided by the following objectives:

- To establish the extent to which access to funds influence growth of women owned SMEs in Migori County;
- To access the influence of cultural practices on growth of women owned SMEs Migori County;
- To trace the influence of use of technology on growth of women owned SMEs Migori County;
- To identify the extent to which the level of education influence growth of women owned SMEs Migori County;

Research Questions:

The study sought to answer the following questions:

- How does access to funds influence growth of women owned SMEs in Migori County?
- What extent do cultural practices on growth of women owned SMEs Migori County?
- Does use of technology influence growth of women owned SMEs Migori County?
- What extent do the level of education influence growth of women owned SMEs Migori County?

Research Hypotheses:

The study sought to test the following hypothesis at 95% significance Level:

- H01: There is no significant relationship between access to funds and growth of women owned SMEs
- H02: There is no significant relationship between cultural practices and growth of women owned SMEs
- H03: There is no significant relationship between use of technology and growth of women owned SMEs
- H04: There is no significant relationship between level of education and growth of women owned SMEs

Definitions of Significant Terms Used in the Study:

The following are the key terms and names used in the study:

Growth: Growth refers to the changes that must take place as the business moves from being small to medium size and is measured in different ways such

as the number of employees, turnover or sales, profitability, number of new products introduced, number of customers, return on investment, total assets, market share, productivity and organizational structure. These depends on the business, a combination of these may be of great significance (Holt, 2001). Professional Training: Refers to the process acquiring formal training to boost skills on SMEs. It reduces workplace accidents and minimizes wastage. It encourages SMEs managers and entrepreneurs towards their actions which aid them in achieving a preferred task. Small and Medium Enterprises: These are businesses whose personnel numbers fall below certain limits. In the Kenyan definition, there are three broad parameters which define SMEs; Micro firms are rated as firms' that employ 1 to 10 employees; Small firms are classified as firms employing 11 to 50 employees; while Medium firms are classified as those employing 51 to 100 employees (Mong'are, 2017).

Literature Review

Overview of SME:

According to Ward and Rhodes (2014) Small and Medium sized Enterprises (SMEs) is any business with fewer than 250 employees. There were 5.2 million SMEs in the UK in 2014, which was over 99% of all business in the world. In addition, statistical analysis of small businesses in the UK, the role of small businesses in international trade, small businesses and GDP, small businesses and tax receipts and information on government policy towards small businesses. In 2013, there were 9 million businesses in the UK, over 99% of which were small and medium enterprises: Small and medium enterprises employed 14,424,000 people in the UK in 2013; The European Commission's SME Growth Review estimates the Gross Value Added of SMEs as €473 billion or 49.8% of the UK economy; Research alludes that over 30 different SME categorizations exist in the literature (Sannajust, 2014). While this is the case, SMEs are "generally regarded as enterprises with a relatively small share of the market, managed by owners or part-owners in a personalized way, and not through the medium of a formalized management structure; and acting as separate entities, in the sense of not forming part of large enterprise or group" (Storey, 1994). Whether an enterprise is an SME or not therefore can significantly differ from one context to another, sometimes even varying between institutions of the same country (Özdemir, et.al, 2011), which is discussed to result from "the differences among industries and among level of development of

countries" (Yurttadur and Kaya, 2012; as cited in Hande, 2015). In Zimbabwe, Small and medium enterprises (SMEs) have a major role in development of their economy. Manufacturing SMEs in particular could play a leading role, but they need technical, financial and marketing support if they are to thrive. However, the short-to-medium term growth trends indicate that the SME sector is shrinking. That SMEs in Zimbabwe are on the decline is not surprising. According to a Confederation of Zimbabwe Industry (CZI) survey, more than 400 firms shut down in 2000 alone while several hundred more are estimated to have closed in 2001 as the Zimbabwean economy continue to slide (UNDP, 2001 as cited in Odera 2016). Ondinga (2012) citing the 1999 National Baseline Survey of Kenya conducted by Central Bureau of Statistics, ICEG and K-Rep Holdings provides the most recent comprehensive picture of SMEs in Kenya. Mead (1998) observes that the health of the economy as a whole has a strong relationship with the health and nature of micro and small enterprise sector. The most SMEs play a big role in the creation of jobs and a country's employment rate. evident public benefit of small business growth is the contribution made by SMEs to employment. A large number of studies carried out in various countries have concluded that small business plays major role in job creation. (Hamilton, 2007). When the state of the macro economy is less favorable, by contrast, the opportunities for profitable employment expansion in SMEs are limited. This is true especially for those SMEs that have linkages to larger enterprises and the economy at large. Given this scenario, an understanding of the dynamics of SMEs is necessary not only for the development of support program for SMEs, but also for the growth of the economy as a whole.

Access to funds and growth of women owned SMEs:

According to Heseltine (2013) SMEs access to funds plays a critical role in stimulation overall growth. In addition, for SMEs to achieve their growth potential it requires preparing for and securing appropriate forms of external capital, and this is a key horizontal theme running throughout 10,000 Small Businesses UK. A large majority of participants (84%) agreed that the program had enhanced their understanding of the external finance options available and 71% reported that the program had enhanced their ability to win finance. One in five (20%) participants reported that the program had helped to enhance their business network by introducing them to new capital providers (both debt and equity finance). Access to funds for SMEs is recognized as an important pillar

towards achieving the Millennium Development Goals (MDGs) that enhances gender equality, women's economic empowerment and poverty alleviation. In addition, socially responsible investments have boosted the affinity on financial markets. The financial institutions offer attractive opportunities to investors seeking to participate in reducing poverty index in developing countries (Ondieki, 2016).

Cultural practices and growth of women owned SMEs:

According to Machuki (2017) points out that, women faced additional barriers related to custom, had less time available due to the prevailing gender division of labour, or had lower intra-household bargaining position and consequently less control over their earnings. For the women entrepreneurs who were looking to achieve scale and further develop their enterprises, such constraints reduced their incentive to grow businesses and thus their ability to access financial services. On the same note, cultures practices may collide, and we observe frustration, low productivity, and the failure of innovations to survive and diffuse (Chelunget, 2013; Schein, 1997). Chelunget (2013), on the same note alludes that culture has also been observed to have an effect in women participation in entrepreneurship and access to business credit. Women owned SMEs are increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. The society we are living in is patriarchal in nature. In addition Njeru and Njoka (1998) point out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support was limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Moreover, there are many socio-cultural factors in Kenya impacting negatively on the upbringing of girls. Many ethnic cultures socially condition girls to acquire the need for affiliation, rather than achievement. Previous studies allude that, Cultures constrained the opportunities women pursue. An encouraging and motivating SMEs culture will result to supporting the development of SMEs, large generator of jobs, is a solution to increase employment and economic growth. This can be achieved by improving SME access to finance, tax reduction, development and support of entrepreneurship and entrepreneurship education. Therefore, for women owned SMEs to thrive well, a positive and transformational SMEs cultural change should be embraced in all aspects of

SMEs environment thus giving rise to best fruits of women owned SMES growth by reducing the venomous patriarchal competition.

Technology and growth of women owned SMEs:

According to Bouazza (2015), technology is crucial in the aspect of SMEs intervention, SMEs generate the technical innovation applicable in the economy. Many jobs come from innovation and new discoveries are the result of new entrepreneurial adventures. Almeida (2004) performed empirical research on the avant-garde industries in the United States during a ten-year period (1994–2004), found that SMEs play a unique, active, and critical role in the innovation process through their ability to invent in new technological spaces and improve high technology information networks. SMEs are the key driver of economic growth and employment generation in both developed and developing economies. Moreover, SMEs make a significant contribution to exports generation, technology assimilation, skills development, and innovation stimulation. Even such contributions vary among different countries and regions. Ngui (2014) citing Muragia (2008) noted that technology holds a special place in SME growth. In addition, entrepreneurs in America are respected for their role in creating new jobs, providing competition to existing businesses, improving product quality, reducing prices, introducing new goods and services through innovation and technology advancement. In the European Union, SMEs are seen as largely essential for European employment. Each year, one million new SMEs set up in the European Union. SMEs account for 99.8% of all companies and 65% of business turnover in the European Union. Ngui further argues that technology related to SMEs play a significant role in the development and growth of various economies as illustrated by the few examples discussed above. SMEs are vital for world prosperity. Success of the SME sector will help the country to achieve Vision 2030 and face a competitive, dynamic and challenging global environment. Collectively SMEs are the largest employers and greatest creators of wealth. Through job and wealth creation SMEs help alleviate poverty which in turn has a positive effect on the fight against diseases. SMEs therefore hold the key to achievement of national economic objectives of employment generation and poverty reduction at low investment cost as well as the development of entrepreneurial capabilities including indigenous technology. The labour intensity of the MSME sector is much higher than that of the large enterprises

therefore SMEs have a great potential in contributing to the achievement of Vision 2030 in Kenya.

Expertise and growth of women owned SMEs:

Kock (2008) argued that many women want post-start-up support that is accessible after trying out the skills learned in earlier training. Mentoring is one method of providing this support, which can be very effective as it addresses the specific problems faced by the individual entrepreneur. The support can include individual as well as group-based assistance directed at specific problems where mentors serve as role models. Langowitz and Minniti (2007) found that women tend to perceive themselves and the entrepreneurial environment in a less favourable light than men. Programmes aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up. A firm's growth is dependent on the managerial knowledge (Macpherson & Holt, 2007). Training is crucial aspect for the productivity and quality as well as it influences the effectiveness, efficiency and motivation of the employees (Thassanabanjong et al., 2009).

Theoretical Framework:

This research is theoretically grounded on the Two Factor Theory and Systems theory of the growth of women owned SMEs. These models are ideal since they support the influence of the independent variables on the dependent variable under study.

Two Factor Theory: This theory was propounded by Fredrick Herzberg who conducted a research study based on the interviews of 200 engineers and accountants working in eleven different firms in Pittsburg, USA and came up with the Two Factor Theory of motivation. This theory is actually based on Maslow's hierarchy of needs, but he distinguishes needs based on their influence on employees' satisfaction and dissatisfaction. These are hygiene factors and motivation factors. Hygiene factors were described as factors required to support the mental health of employees; their absence demotivates employees, but their presence does not motivate employees in a strong way (Saleemi, 2009). These factors include job satisfaction, SMEs growth, job security, working conditions, training, labour turnover, technical supervision, interpersonal relations and status (Saleemi, 2009). SMEs should be grounded on the principle of Motivation, on the other hand are job conditions that operate primarily to build strong motivation and high job satisfaction, but their absence does not create strong dissatisfaction. These factors include recognitions, achievement, and career advancement. The theory helps employers in

understanding the influence of job characteristics on motivation and performance. The main contribution of this theory is that it highlights the importance of job content in work motivation. It also brings out the strong contribution of growth of women owned SMEs in Migori County. He presents that performance can come as an emanation of feelings like achievement, advancement, SMEs growth which are related with professional training and motivation. Herzberg advises managers to avoid placing strong emphasis on fulfilling hygiene needs as this will result in employees relying too heavily on extrinsic rewards and may pose impediments to the long-term success of the organization. Instead, managers should focus on designing more intrinsically challenging tasks, providing recognition and empowering employees depending on their ability, which are the true motivators. Therefore, professional training is paramount on enhancing growth of women owned SMEs.

Systems theory: Juma (2015) analysed Systems theory and pointed out that it describes the interrelatedness of all parts of an organization and how change in one area can affect multiple other parts (Li & Geiser, 2009). The origin of systems theory is that all the components of an organization are interrelated, and that changing one variable might impact many others (Maignan et al., 2012). Walker and Brammer, (2009) organization act as systems interacting with their environment. Any equilibrium is constantly changing as the organization adapts to its changing environment. County Governments are viewed as open systems, continually interacting with their environment. They are in a state of dynamic equilibrium as they adapt to environmental changes. System theory views organizational structure as the established pattern of relationships among the parts of the organization (Lozano & Valles, 2013). Of particular importance are the patterns in relationships and duties. These include: Integration (the way activities are coordinated); Differentiation (the way tasks are divided); the structure of the hierarchical relationships (authority systems); and the formalized policies, procedures, and controls that guide the organization (administrative systems) (Maignan et al., 2012 cited in Juma, 2015).

Research Methodology

Research Design:

The descriptive survey design was used since the researcher had no direct control over the independent variables as their manifestation and these variables never rendered themselves to manipulation. In this

study, data on observable behaviours of the respondents were collected from a representative sample of the population and subjected to statistical analysis for the study of the influence of professional training program on growth of women owned SMEs in Migori County, Kenya.

Target Population:

According to Migori County Integrated Development Plan of 2016-2017 there are 980 SMEs owned by women in Migori County. This formed the researcher’s target population. The targeted population of this study was believed to have experience and knowledge in the area of study influence of professional training programme on growth of women owned SMEs in Migori County.

Sample size and sampling procedures:

This section dealt with the scientific process that was used to arrive at the sample size. It also applied the researchers’ interpretation of the theory and its applicability in the realization of the data information required for the study.

Sample size: Mugenda (2003) pointed out that, a target population of 10-20% was useful when the population is high. The sample for the study consisted of 98 SMEs owners from the area of study which took a 10% proportion of target population. Simple random sampling technique was used to obtain the sample.

Sampling procedure: The sampling design used for the study was purposive simple random where the population was divided into homogenous divisions. Thereafter simple random sampling method was used to select the required sample in order to give

every member of the population an equal chance of being selected and therefore avoiding biasness.

Methods of Data Collection:

Data was collected from the identified respondents using questionnaires that were distributed by the researcher. The researcher asked the respondents the questions in the questionnaire in the order in which they are listed and record the replies in the spaces meant for the same. To avoid interviewer bias when administering and translating the questions to the respondents, the researcher first inducted the respondents on the data collection instrument and the questions, ensuring that they have common understanding. The questionnaire that the researcher administered had 2 parts namely: Part I which shall entail Demographics and Part II which shall contain specific objectives. The structured sections of the questionnaire had a five-point Likert scale rating indicated thus: (1) Strongly agree (2) Agree (3) Neutral (4) Disagree (5) Strongly disagree respectively.

Data Analysis, Presentation, Interpretation and Discussion

Response Rate:

The researcher had issued 98 questionnaires targeting the same number of respondents out of these 80 questionnaires were filled meaning that the study had a 82% return rate. Table 1 shows the study findings.

Table 1: Response Return Rate

Dispatched	Returned	Percentage
98	80	82
Total	98	100

From the table 1, percentage return rate was 38 (95%).

According to Nachimias and Nachimias (1958) pointed out that, 80% to 90% return rate is enough for a study.

Background information of the respondents:

The researcher a quested for the background information of the respondents in an effort to ensure that sampling was effectively done under the following themes.

Gender of the respondents: The researcher sought to assess whether the gender of the respondents from the findings met assist to threshold of the principle of two third gender rule as shown in table 2

Table 2: Gender of respondents

Response	Frequency	Percentage
Male	20	25
Female	60	75
Total	80	100

Table 2 indicates that a majority of the respondents (75%) were female, while (25%) were male. This study further indicated that the researcher upheld the principle of two third gender rule while collecting data from the respondents within Migori County since the study targeted for women owned SMEs.

Age of the respondents: The researcher sought to establish the respondents’ age since the findings would assist categorize the respondents based on years of age of the respondents and the findings are as presented in table 3

Table 3: Respondent’s Age

Age	Frequency	Percentage
Below 20 years	3	4
20-30 years	28	35
30-40 years	37	46
40-50 years	8	10
50 years and above	4	5
Total	80	100

From Table 3 majority of the respondents were between 30-40 years of age, (81%) whereby 30-40 years had 37 respondents (46%); 20-30 years had 28 respondents with 35%; 40-50 years with 8 respondents and 10%; 50 and above years with 4 respondents with 5%; and below 20 years of age tailed in the list with 3 respondents having 4%. The study further showed that, the majority of the respondents had a true reflection of a young and vibrant of the years of age.

Access to funds and growth of women owned SMEs: Migori County. The findings revealed that majority of the respondent over (90%) believed that the access to funds is an important aspect that riggers the growth of women owned SMEs in Migori county. Table 4 shows the study findings

Table 4: Access to funds and growth of women owned SMEs results

Statement		S. A	A	U	D	SD	T
Many SMEs access loans for their business venture	Freq	7	3	1	40	29	80
	%	9	4	1	50	36	100
Many SMEs have collaterals required for them to access loans	Freq	45	35	0	0	0	80
	%	56	44	0	0	0	100
Funds for SME operations are sufficient for their thrive	Freq	0	13	0	30	37	80
	%	0	16	0	38	46	100
Banks and other financial institutions readily fund women owned SMEs	Freq	11	8	3	22	36	80
	%	13	10	4	28	45	100
Most of the SMEs’ funds come from own saving	Freq	46	34	0	0	0	80
	%	57	43	0	0	0	100
Access to fund boosts growth of women owned SMEs to greater extent	Freq	50	30	0	0	0	80
	%	63	37	0	0	0	100

From Table 4, the findings showed that majority of the respondent (90%) believed that access to funds triggers growth of women owned SMEs. Findings further shows that: Many SMEs do not access for their business

venture (86%); Many SMEs have collaterals required for them to access loans (over 90%); Funds for SME operations are insufficient for them thrive (84%); Banks and other financial institutions readily fund women owned SMEs (73%); Most of the SMEs’ funds come from own saving (100%); and access to fund boosts growth of women owned SMEs to greater extent (100%).These findings give a true reflection of how paramount is the issue of access to funds on growth of women owned SMEs.

Hypothesis testing for the influence of access to funds on growth of SMEs: H01: There is no significant relationship between access to funds and growth of women owned SMEs

Table 5: Showing chi-square testing on the influence of access to funds on growth of SMEs

	O	E	O-E	$\frac{(O - E)^2}{E}$
S.A	7	16	-9	5.06
A	3	16	-13	10.56
U	1	16	-15	14.06
D	40	16	24	36.00
S.D	29	16	13	10.56
				$\frac{\sum(O-E)^2}{E} = 76.24$

F=n-1=5-1=4; where F is degree of freedom.

$\chi^2 C = 76.24 \rightarrow \chi^2 = 9.488$ at 4 degrees of freedom and 5% level of confidence.

Since the calculated chi-square value of 76.24 is more than the critical chi-square value at 5% level of confidence, we reject the null hypothesis. Therefore, there is significant relationship between access to funds and growth of women owned SMEs in Migori County.

Cultural practices and growth of women owned SMEs:

The study also sought to determine how cultural practices influences growth of women owned SMEs in Migori County. The findings indicated that majority of the respondents over (90%) held that cultural practices are very important in transpiring growth of SMEs, in that Cultural practices like

patriarchal competition greatly affects growth of women owned SMEs; Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved; Women play a critical role in economic development and house hold chores should not be an hindrance to growth of women owned SMEs. The table 6 below show study findings .

Table 6: Cultural practices and growth of women owned SMEs results

Statement		S. A	A	U	D	SD	T
Cultural practices like patriarchal competition greatly affects growth of women owned SMEs	Freq	30	26	4	14	6	80
	%	37	32	5	18	8	100
Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved	Freq	56	24	0	0	0	80
	%	70	30	0	0	0	100
Women play a critical role in economic development	Freq	60	20	0	0	0	80
	%	75	25	0	0	0	100
Household chores should not be a hindrance to growth of women owned SMEs	Freq	40	24	3	10	3	80
	%	50	30	4	12	4	100
Culture has a very little influence on growth of women owned SMEs	Freq	0	0	0	56	24	80
	%	0	0	0	70	30	100

According to the study results as illustrated on table 6, findings indicate that majority of the respondents that over (90%) held that, cultural practices holds a key area in incrementing the growth of women owned SMEs in Migori County. Findings further showed that: Cultural practices like patriarchal competition greatly affects growth of women owned SMEs (69%); Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved (100%); Women play a critical role in economic development (100%); House hold chores should not be an hindrance to growth of women owned SMEs (80%); on contrary, respondents indicated that culture has a very high influence on growth of women owned SMEs (100%).

The study exceptionally showed that positive cultural practices integration greatly motivates the women entrepreneurs thus promoting growth of SMEs to greater height thus creative a good cultural environment to the SMEs atmosphere will result to great breakthrough in SME growth in Migori County.

Hypothesis Testing: Key informants participated in a scheduled interview whereby they gave their views and rating of influence of cultural practices on growth of women owned SMEs in Migori County. The findings from key informants were used to test

hypothesis are as follows: H02: There is no significant relationship between cultural practices and growth of women owned SMEs. Using the chi-square test of the statistics availed the results table 7

Table 7: Chi-square testing on the influence of cultural practices and growth of SMEs

	O	E	O-E	$\frac{(O - E)^2}{E}$
S.A	30	16	14	12.25
A	26	16	10	6.25
U	4	16	-12	9.00
D	14	16	-2	0.25
S.D	6	16	-10	6.25
				$\frac{\sum(O-E)^2}{E} = 34.0$

F= n-1=5-1=4; where F is degree of freedom.

At 5% level=9.488

Calculated value = 34.0

The standard table of x2 gives a value of 9.488 at 5% level with 4 degrees of freedom. Yet the calculated value is 34.0 which is higher than the table value. we reject the null hypothesis. Therefore, there is significant relationship between cultural practices and growth of women owned SMEs in Migori County.

Use of technology and growth of SMEs:

The study also sought to establish how use of technology influences growth of women owned SMEs in Migori County. The findings indicated that majority of the respondents over (89%) concurred that technology greatly influences the growth of women owned SMEs in Migori County. Furthermore, Use of computers makes

documentation and storage of SMEs files easier; Technology reduces wastage of time during retrieval of files; Technology has greatly enhanced E-business thus promoting growth of women owned SMEs; and lack of technological skills greatly affects the growth of SMEs sector thus technology creates a favorable base for growth of SMEs in Migori county. The table 8 below show study findings

Table 8: Use of technology and growth of SMEs results

Statement		S. A	A	U	D	SD	T
Technology greatly influence growth of women owned SMEs	Freq	33	23	8	10	6	80
	%	41	29	10	12	8	100
Use of computers makes documentation and storage of SMEs files easier.	Freq	14	66	0	0	0	80
	%	18	82	0	0	0	100
Technology reduces wastage of time during retrieval of files	Freq	56	24	0	0	0	80
	%	70	30	0	0	0	100
Technology has greatly enhanced E-business thus promoting growth of women owned SMEs	Freq	80	0	0	0	0	80
	%	100	0	0	0	0	100
Lack of technological skills greatly affects the growth of SMEs sector.	Freq	39	33	3	0	5	80
	%	49	41	4	0	6	100

The study results as illustrated on table 8, indicated that majority of the respondents over (89%) held that: Technology greatly influence growth of women owned SMEs (70%); Use of computers makes documentation and storage of SMEs files easier (100%); Technology reduces wastage of time during retrieval of files (100%); Technology has greatly enhanced E-business thus promoting growth of women owned SMEs (100%); and lack of technological skills greatly affects the growth of SMEs sector in Migori County.

Hypothesis testing for the influence of technology on growth of SMEs: Key informants participated in a scheduled interview whereby they gave their views and rating of influence of technology on growth of women owned SMEs in Migori County. The findings from key informants were used to test hypothesis are as follows:

H03: There is no significant relationship between use of technology and growth of women owned SMEs

Chi-square test was also used to test correlation. Using the chi-square test of the statistics availed the results in table 9.

Table 9: Chi-square testing on the influence of technology and growth of SMEs

	O	E	O-E	$\frac{(O - E)^2}{E}$
S. A	33	16	17	18.06
A	23	16	7	3.06
U	8	16	-8	4.00
D	10	16	-6	2.25
S. D	6	16	-10	6.25
				$\frac{\sum(O-E)^2}{E} = 33.62$

$F = n - 1 = 5 - 1 = 4$; where F is degree of freedom.

$\chi^2_C = 33.62 > \chi^2 = 9.488$ at 4 degrees of freedom and 5% level of confidence.

Since the calculated chi-square value of 33.62 is greater than the critical chi-square value at 5% level of confidence, we reject the null hypothesis. Thus, there is significant relationship between use of technology and growth of women owned SMEs in Migori County.

Level of Education and growth of SMEs:

The study sought to establish the influence of level of education on growth of women owned SMEs in Migori County. To answer this question, the respondents were asked to rank the various statements as per their level of agreement to the listed

statements. The findings indicated that majority of the respondents over (80%) were of the opinion that level of education greatly influenced growth of women owned SMEs. Therefore, results concurred that: Professional training promotes SMEs skills acquisition thus promoting overall growth; Capacity

building leads to motivation of the workforce thus promoting growth of SMEs sector; Expertise reduces workplace accidents thus promoting performance

and growth of SMEs and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth

Table 10: Level of education and growth of SMEs result

Statement		S. A	A	U	D	SD	T
The level of education of the SMEs owners and their employees greatly affects growth of SMEs	Freq	34	26	3	8	9	80
	%	55	26	11	5	3	100
Professional training promotes SMEs skills acquisition thus promoting overall growth	Freq	55	25	0	0	0	80
	%	69	31	0	0	0	100
Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector	Freq	50	30	0	0	0	80
	%	63	37	0	0	0	100
Expertise reduces workplace accidents thus promoting performance and growth of SMEs	Freq	40	24	3	10	3	80
	%	50	30	4	12	4	100
Relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth	Freq	30	26	4	14	6	80
	%	37	32	5	18	8	100

Findings from Table 10 deduced that majority of the respondents over (80%) were of the opinion: The level of education of the SMEs owners and their employees greatly affects growth of SMEs (81%); Professional training promotes SMEs skills acquisition thus promoting overall growth (100%); Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector (100%); Expertise reduces workplace accidents thus promoting performance and growth of SMEs (80%); and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth (69%). Interpretation of these findings meant that growth of women owned SMEs in Migori County is anchored on the tenet of level of education of the SMEs owners. ;

Hypothesis testing for influence of project team expertise on implementation of projects: H04:

There is no significant relationship between level of education and growth of women owned SMEs

Table 11: Chi-square testing on Level of education and growth of SMEs

	O	E	O-E	$\frac{(O - E)^2}{E}$
S. D	34	16	18	20.25
D	26	16	10	6.25
U	3	16	-13	10.56
A	8	16	-8	4.00
S. A	9	16	-7	3.06
				$\frac{\sum(O-E)^2}{E} = 412$

F=n-1=5-1=4; where F is degree of freedom.

$\chi^2_C = 412 > \chi^2 = 9.488$ at 4 degrees of freedom and 5% level of confidence.

Since the calculated chi-square value of 412 is greater than the critical chi-square value at 5% level of confidence, we reject the null hypothesis. Thus, the level of education influences growth of women owned SMEs in Migori County.

Summary of the study

The study sought to investigate the influence of professional training program on growth of women owned SMEs in Migori County. The following were the study findings. Concerning access to funds, the findings revealed that majority of the respondent over (90%) believed that the access to funds is an important aspect that riggers the growth of women owned SMEs in Migori County. On the cultural practices aspect, the findings indicated that majority of the respondents over (90%) held that cultural practices are very important in transpiring growth of SMEs, in that Cultural practices like patriarchal competition greatly affects growth of women owned SMEs; Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved; Women play a critical role in economic development and house hold chores should not be an hindrance to growth of women owned SMEs. Based on the aspect of use of technology, the findings indicated that majority of the respondents over (89%) concurred that technology greatly influences the growth of women owned SMEs in Migori County. Furthermore, Use of computers makes documentation and storage of SMEs files easier; Technology reduces wastage of time during retrieval of files; Technology has greatly enhanced E-business thus promoting growth of women owned SMEs; and lack of technological skills greatly affects the growth of SMEs sector thus technology creates a favorable base for growth of SMEs in Migori county. Finally, on the variable of level of education, the findings indicated that majority of the respondents over (80%) were of the opinion that level of education greatly influenced growth of women owned SMEs. Therefore, results concurred that: Professional training promotes SMEs skills acquisition thus promoting overall growth; Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector; Expertise reduces workplace accidents thus promoting performance and growth of SMEs and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth.

Discussions of the findings

This section discusses the findings of the study. The purpose of the study was to investigate the influence of professional training program on growth of women owned SMEs in Migori County. The following were the study findings concerning access to funds, the respondents over (95%) were of the

opinion: the findings showed that majority of the respondent (90%) believed that access to funds triggers growth of women owned SMEs. Findings further shows that: Many SMEs do not access for their business venture (86%); Many SMEs have collaterals required for them to access loans (over 90%); Funds for SME operations are insufficient for them thrive (84%); Banks and other financial institutions readily fund women owned SMEs (73%); Most of the SMEs' funds come from own saving (100%); and access to fund boosts growth of women owned SMEs to greater extent (100%). These findings give a true reflection of how paramount is the issue of access to funds on growth of women owned SMEs. This was interpreted to mean that growth of women owned SMEs in Migori County is anchored on the fundamental tenet of access to funds. Concerning the cultural practices, it can be deduced majority of the respondents that over (90%) held that, cultural practices holds a key area in incrementing the growth of women owned SMEs in Migori County. Findings further showed that: Cultural practices like patriarchal competition greatly affects growth of women owned SMEs (69%); Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved (100%); Women play a critical role in economic development (100%); House hold chores should not be an hindrance to growth of women owned SMEs (80%); on contrary, respondents indicated that culture has a very high influence on growth of women owned SMEs (100%). The study exceptionally showed that positive cultural practices integration greatly motivates the women entrepreneurs thus promoting growth of SMEs to greater height thus creative a good cultural environment to the SMEs atmosphere will result to great breakthrough in SME growth in Migori County. On the variable of use of technology, indicated that majority of the respondents over (89%) held that: Technology greatly influence growth of women owned SMEs (70%); Use of computers makes documentation and storage of SMEs files easier (100%); Technology reduces wastage of time during retrieval of files (100%); Technology has greatly enhanced E-business thus promoting growth of women owned SMEs (100%); and lack of technological skills greatly affects the growth of SMEs sector in Migori County. In addition, over (89%) concurred that technology greatly influences the growth of women owned SMEs in Migori County. Furthermore, Use of computers makes documentation and storage of SMEs files easier;

Technology reduces wastage of time during retrieval of files; Technology has greatly enhanced E-business thus promoting growth of women owned SMEs; and lack of technological skills greatly affects the growth of SMEs sector thus technology creates a favorable base for growth of SMEs in Migori county. Therefore, it is prudent to note that technology plays a key role in stimulating the growth of women owned SMEs in Migori County and Kenya as a whole. Finally, based on level of education, it can be deduced that majority of the respondents over (80%) were of the opinion that level of education greatly influenced growth of women owned SMEs. Therefore, results concurred that: Professional training promotes SMEs skills acquisition thus promoting overall growth; Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector; Expertise reduces workplace accidents thus promoting performance and growth of SMEs and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth. In addition, the level of education of the SMEs owners and their employees greatly affects growth of SMEs (81%); Professional training promotes SMEs skills acquisition thus promoting overall growth (100%); Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector (100%); Expertise reduces workplace accidents thus promoting performance and growth of SMEs (80%); and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth (69%). Interpretation of these findings meant that growth of women owned SMEs in Migori County is anchored on the tenet of level of education of the SMEs owners.

Conclusion

The purpose of the study was to examine how professional training program influences the growth of women owned SMEs in Migori County. Based on the findings of the study, the following conclusions were drawn: Concerning access to funds, it was deduced that majority of the respondent believed that access to funds triggers growth of women owned SMEs. Findings further shows that: Many SMEs do not access for their business venture; Many SMEs have collaterals required for them to access loans; Funds for SME operations are insufficient for them thrive; Banks and other financial institutions readily fund women owned SMEs; Most of the SMEs' funds come from own saving; and access to fund boosts growth of women owned SMEs to greater extent. These findings give a true reflection of how paramount is the issue of access to funds on growth

of women owned SMEs. Therefore, there is significant relationship between access to funds and growth of women owned SMEs in Migori County. In relation to cultural practices conclusion can be drawn as follows: The majority held that, cultural practices hold a key area in incrementing the growth of women owned SMEs in Migori County. Findings further showed that: Cultural practices like patriarchal competition greatly affects growth of women owned SMEs; Culture is an important aspect that should be looked unto if growth of women owned SMEs is to be achieved; Women play a critical role in economic development; House hold chores should not be an hindrance to growth of women owned SMEs; on contrary, respondents indicated that culture has a very high influence on growth of women owned SMEs. Therefore, findings ascertain that, there is significant relationship between cultural practices and growth of women owned SMEs in Migori County. Based on use of technology, it can be inferred as follows, use of computers makes documentation and storage of SMEs files easier; Technology reduces wastage of time during retrieval of files; Technology has greatly enhanced E-business thus promoting growth of women owned SMEs; and lack of technological skills greatly affects the growth of SMEs sector thus technology creates a favorable base for growth of SMEs in Migori county. Therefore, there is significant relationship between use of technology and growth of women owned SMEs in Migori County. Finally, level of education is essential in growth of SMEs, Therefore, results concurred that: Professional training promotes SMEs skills acquisition thus promoting overall growth; Capacity building leads to motivation of the workforce thus promoting growth of SMEs sector; Expertise reduces workplace accidents thus promoting performance and growth of SMEs and relevant training promotes integration of the SMEs workforce thus inducing overall SMEs growth. Therefore, the level of education influences growth of women owned SMEs in Migori County.

Recommendations

On the basis of the findings and conclusions above the study presents the following recommendations:

- Access to funds are important cornerstone to growth of SMEs, the study recommends the relevant financiers to reduce stringent loan requirements in order to encourage more SMEs borrowing funds for business.
- There ought to be cultural practices integration into the aspect of SMEs in order to promote its totality SMEs sector

- Integration of technology to SMEs sector is greatly recommended in order to boost SME growth.
- Level of education is key in any SMEs growth; relevant training should be rendered to the SMEs owners in order to promote competency.

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