Impact of Education and Training on the Performance of Micro and Small Enterprises: A Case of Kisumu City Bus Park - Kenya

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Abstract

Micro and Small Enterprises (MSEs) play an important economic role in many countries. In almost all economies, small businesses are vital for sustained growth. This paper highlights the influence of education and training on the performance of the Micro and Small Enterprises. It attempts to asses the relationship between the level of education and training of the entrepreneur and the performance of the business enterprise. A descriptive Survey employing the use of questionnaires and an interview schedule were used to collect data from a sample size of 286 Micro and Small enterprises picked from a population of 1300 operating within and around a 400 meter radius of Kisumu City's main bus Park. They were selected using stratified random and purposive sampling techniques. Data was analyzed

using descriptive statistics such as frequencies and percentages. A Chi Square test was used to test the significance of associations between the entrepreneur's level of education and the daily revenues generated by their businesses. The findings were displayed in percentages, frequencies, and tables. The study found that education and training influenced SMEs performance significantly. The entrepreneurs with more education and training performed better than those with lower levels of education.

Keywords: *Performance, education and training, micro and small-enterprises (MSEs)*

Background of the Study

Micro and Small Enterprises (MSEs) employ less than forty-nine workers; operate in manufacturing, trade and service subsectors. SMEs range from unregistered, commonly known as Jua Kali enterprises, to the registered (or formalized) small-scale businesses, such as supermarkets, wholesale shops and transport companies (Stevenson and St–Onge, 2005). In Kenya the 1999 Micro and Small Enterprises baseline survey revealed that there existed about 1.3 million micro and small scale enterprises employing 2.3 million people (Central Bureau of Statistics, 1999) showing its significance in national development. MSEs play a key role in economic development in the developing world (Stevenson and St-Onge, 2005

MSEs sub-sector is recognized in developing countries as an engine to development and as a vehicle for fulfilling Millennium Development Goals (MDGs) especially in reduction of poverty, wealth creation and the improvement of living standards. On the other hand MSEs transformation of the social and economic development has since been recognized by the International Labour Organization (ILO) as a necessary component for revolutionizing the well being of mankind. Based on this realization, ILO has strengthened support for this subsector due to its viability, expansion and growth.

Besides MSEs constitute majority of firms, generating a substantial share of both overall employment and output in the developing world. Based on this MSEs have stimulated the drive to increase overall output and income levels of the general population. Again, a large economic contribution revolves around maintaining existing employment levels, generating new ones and boosting income for the poor. To achieve this, higher levels of formal education are required to spur MSE growth through enhanced capabilities. For example, formal education provides entrepreneurs with a greater capacity to learn about production processes and product designs, offer specific technical knowledge necessary for growth and expansion, and increase owners' flexibility. However, available evidence shows that developing-country MSE owners and workers are relatively less educated posing a challenge in development of businesses. The low level of educational attainment among MSE owners and workers is higher in developed countries, where those with higher education are more likely to be self-employed (Woodruff, 1999). On the other hand, in developing countries the

poor have lower levels skills which make it difficult to access employment opportunities and turn to MSEs for survival.

According to the ROK/GOK Economic Survey (2006), the sector contributed over 50 percent of new jobs created in the year 2005. This is an indication of increased significance of the subsector to economic development. However this is hampered by educational levels of the players. According to (King and McGrath, 2002) education impacts positively to the growth of MSEs and sustainable livelihoods. Larger stocks of human capital, vocational training, adapt more easily with higher chances of survival to constantly changing business environments (King and McGrath, 1998).

Statement of the problem

The 1999 National Baseline Survey conducted by Central Bureau of Statistics provides a comprehensive picture of MSEs in Kenya. Mead (1998) observes that the health of the economy is dependent on the quality of human capital,

organizational and nature of micro and small enterprise sector. On the other hand, in instances where macro economic situation is less favorable, the opportunities for profitable employment in MSEs are limited. This occurs in situations where linkages exist between larger enterprises and the economy. Based on this, education is critical in mastering the dynamics of MSEs in an ever changing business environment. Education and training has considerable influence on the development of MSE and its implication in the transformation of the economy. Based on this, the study sought to establish the impact of the level of education on the development of MSEs and business development within 400M radius of the Kisumu Bus Park. The study sought to answer the following questions:

1. To what extent does level of education of entrepreneurs influence performance
2. To what extent does training on SMEs influence performance of business.

H_0 There is no significant relationship between the MSEs who had received business skills trainings and performance of their businesses.

Review of Literature

Quality human capital positively influences development of SMEs (Little, 1987; Burki and Terrell, 1998; Tan and Batra, 1995). Despite these potential benefits, limited education may harm MSE growth in cases where resources are diverted to other attractive opportunities. According to Alvarez and Crespi,(2003), small manufacturing firms in Chile found that university education did not induce higher efficiency, because the highly educated owners paid little attention to monitoring their labor force. On the same vein, King and McGrath,(2002) noted that an entrepreneur with more education and training is more likely to be successful in the MSE sector. While in Kenya, entrepreneurs need skills in managing their businesses which result from education and training. Education therefore plays a critical role in boosting supply of entrepreneurs capable of conducting of ventures from youthful age. In addition, education and training foster support and encouragement for those in ventures formation. However, experience in Sri Lanka, according to Sudatta (1996), most of the successful entrepreneurs have not gone through higher education or formal courses in entrepreneurship; an indication that higher education and training does not necessarily translate to uninterrupted entrepreneurial development. Again entrepreneurs with family business connections at the time of their starting a business tend to influence more than level of education and training.

the other hand, prior experience and skills gained through informal learning stimulate the desire to be involved in startup formation,

A study conducted by Meng and Liang (1996) involving entrepreneurs in Singapore disclosed that successful entrepreneurs have higher education levels compared to that of unsuccessful entrepreneurs (p = 0.01). This implies that entrepreneurship skills acquired through education tend to increase chances of venture formation and efficient management. Further, Meng and Liang (1996), Staw (1991), and Holt (1992), indicated that after entering the entrepreneurial world, those with higher levels of education tend to be more successful given that the university education acquired increased knowledge and modern managerial skills, that influence success of such business formation. Again higher education and training make such graduates more conscious of the reality of the business world and use learning capability to form and manage business enterprises.

Similarly, Lussiers and Pfeifer (2001) found that entrepreneurs with higher education level and experiences have greater chances of succeeding than the people without education and experiences (quoted in Rose et. al., 2006). This reveals that position of higher education on business formation remain additively strong. However, Minniti and Bygrave (2003) stated that people with more education are not necessarily more entrepreneurial, but tend to adopt innovations in entrepreneurial developments Thapa, (2007) in a study in Nepal found that the education of the business owner has a positive effect on entrepreneurial success, more particular when higher education emphasizes business development in support of this contention.

Inter-American Development Bank (IDB) indicated that secondary school attainment had no discernible impact on firm growth in Latin America (Kantis, Angellini, and Koenig, 2004), but were better than those entrepreneurs with much lower education levels. On the other hand, GEMINI studies in Sub-Saharan Africa revealed that entrepreneurs completing secondary school were more likely to grow in Kenya and Zimbabwe but found no significant effect of primary education on MSE expansion (Mead and Liedholm, 1998; Parker, 1995; McPherson, 1991). Primary education graduates tend to have much lower grasp of venture formation limiting the success of such enterprises. Further analysis show that recognizing threshold effect of education (Mead, interview, 2004) which boosts the performance of enterprises, MSEs with more highly educated owners tend to grow more quickly. However, country- specific threshold is required to observe the growth effect of ventures. For example, a threshold of secondary education identify high growth potential in the African

countries while, a higher threshold of university education exist in Latin America, and faster rates of venture formation and development are realized in situations where more education correlates with MSE growth which goes beyond country-specific threshold. Higher education expands entrepreneur’s opportunity to accelerate the growth of the venture. Based on these, the study sought to establish the position of educational and training levels on performance of businesses.

Theoretical Framework

The study is anchored on human capital theory postulated by Schultz (1961) emphasizing that, innate or acquired human abilities stimulate the drive to achieve organizational goals, According to Dragonetti, Jacobson and Roos (1999) human capital represents the human factor in an organization constituting intelligence, skills and expertise providing distinctive character. Further, human capital consists of innate of acquired human abilities that add value to an organization and defines its competitive advantage. Fillipo, (1984); Armstrong, (2004); Mbamba (1992); in support of this argues that, training of human capital results in acquisition of competencies most beneficial to the growth of an enterprise. The most common measure of enterprise growth is the amount of earning registered by the venture. Kavanagh and Doyle (2006)

advance that a person's earnings in the labour market are influenced by the level of human capital they possess and that education and training play an important role in increasing one's level of human capital.

Research Methodology

Descriptive research design was used to collect data in retrospect. The study targeted 1300 MSE owners operating at the main bus park, and those within a 400m radius from the bus park (Kisumu Municipal Council Revenue department, 2010). A total of 286 respondents constituted the sample size which was determined using Glen's sample size table as cited by Iseal (1992). The research employed stratified random sampling technique as shown in Table 1:

Table 1, Sample size selection

Sectors	Target	Sampled
1. Transport	132	29
2. Groceries	377	83
3. Boutique	164	36
4. Retail shop	232	51
5. Service Provider	395	87
Total	1300	286

Purposive sampling was used to sample the Bus Park and Municipal Market superintendents that made the sample size to rise to 290 respondents. The study delimited itself on business enterprises that were registered by the Municipal council revenue department located in Kisumu Bus Park and within a radius of 400 miters. The researchers tossed the pen in order to identify the direction for locating the respondents to participate in the study. This exercise continued until all the respondents identified in each stratum as shown in table 1 were reached. A questionnaire was used as the main instrument for data collection. It was composed of three sections- section one, sought information on socio-economic background of the MSEs; section two sought to establish the characteristics of business enterprises of the MSEs; section three was interested in the challenges faced by MSEs. The items in the questionnaire were both closed and open ended. This allowed the collection of both quantitative and qualitative data. The data gathered was analyzed using descriptive statistics which were mainly frequencies and percentages. Chi – square test was used to test the two null hypotheses at 0.05 significant levels.

Discussion of the Findings

In this section the paper will seek to present, analyze and interpret data on education and training of the SMEs in relation to the performance of the enterprises.

Education level against Business categories

Respondents were asked to indicate the categories of business that they dealt with. The information was cross tabulated with their level of education and presented in Table 2.

Table 2 Education level against Business categories

		Business Categories					Total
	Education Levels	Transport	Groceries	Boutique	Retail shop	Service provider	
		F %	F %	F %	F %	F %	**F %**
	1 Primary.	19 6.7	22 7.7	6 2.1	4 1.4	20 6.9	**71 24.8**
	2 Secondary.	6 2.1	57 19.9	16 .5.6	18 6.3	43 15.1	**140 49.0**
	3 Tertiary.	4 .1.4	4 1.4	10 3.5	27 9.5	20 6.9	**65 22.7**
	5 University.	0 .0.0	0 0.0	4 1.4	2 0.7	4 1.4	**10 3.5**
Total		**29 10.2**	**83 29.0**	**36 .12.6**	**51 17.9**	**87 30.3**	**286 100**

Table 2 shows that 140 (49%) of MSE had secondary school level of education. A big number 57 (19.9%) of those with secondary education were dealing with Groceries while only 6 (2.1%) were in transport business categories. The MSEs with primary education constituted of 71 (24.8%), a number 22 (7.7%) of whom were dealing with the groceries, and 20 (6.9%) were dealing with service provider type of business while the least 4 (1.4%) were in retail shop category of business. It was clear that business category involving groceries attracted MSEs with primary and secondary level of education. Further investigation indicated that business involving groceries was an easy choice of MSEs with primary and secondary education level because it required less capital to start up. The MSEs with tertiary level of education were 65 which constituted 22.7% of all the MSE reached by the study. Out of the MSEs with tertiary education, 27 (9.5%) were in retail shops, while 20 (6.9%) had business that were service provider oriented and only 10 (3.5%) were in boutique business. A small number of MSEs 10 (3.5%) were found to have university education, out of which 4 (1.4%) were in Boutique and Service provider type of business respectively and only 2 (0.7%) were handling retail shop business. It was established that all MSEs with

Primary and secondary education level were not on permanent employment as opposed to a big number 35 (12.2%) of MSEs with tertiary and university education that were found to be on permanent employment and were dealing in MSEs related business as alternative source of income. This explains why most of them had chosen to invest in business such as Boutique and retail shop business categories that were capital intensive as opposed to other business categories. This finding also explains why MSEs with primary and secondary schools level of education chose to invest in groceries.

Further analysis indicated that, majority 211 (73.8) of the MSEs had either secondary or primary education while only 26.2% had tertiary or university education respectively. Among the MSEs with tertiary and university education that indicated that they had no permanent employment 40 (14%) of them said that they were in MSEs related business awaiting for permanent employment while majority of MSEs with primary and secondary education 130 (45.5%) seemed to be settled and comfortable with being in business due to the fact that they had no higher education that could

guarantee them employment and thus found comfort in the self – employment that their enterprises provided. This is almost similar to the finding by Hj- Ismail and Zain (2006) who found that 62% of the MSEs with Secondary Education in Malaysia started business out of frustration of failing to find a job with reasonable pay. However, the scenario seemed to change with the duration each MSEs stayed in the business. For instance one SMEs with tertiary educations said *'I have looked for a job for years without success, thought of employing myself through own creativity…I think I am earning more than what I would if employed permanently. I have since learned that, if you take care of business, it takes care of you...* From this statement it is clear that MSEs with higher education are likely to succeed more if their education level is combined with experience.

Business skills training and MSEs development by categories

The SMEs were asked whether they had received any business skills training for the past two year. The responses were cross-tabulated and presented in the following Table 3

Table 3 Training received against business categories

Business Categories Response	**Transport**	**Groceries**	**Boutique**	**Retail shop**	**Service provider**	Tota
	F%	**F%**	**F%**	**F %**	**F%**	F
1. YES	09 3.2	24 8.4	17 5.9	12 4.2	39 13.6	101
2. NO	20 6.9	59 20.6	19 6.7	39 13.7	48 16.8	185
Total	**2 10.1 9**	**83 29.0**	**3 12.6 6**	**5 17.9 1**	**87 30.4**	**286**

N=286

Table 3 show that majority 185 (64.7%) of the MSEs had not received any business skills training, while 101 (35.3%) indicated that they had some training in business for the last two years. The leading category of MSEs 59 (20.6%) with no business skills training was found to be Groceries followed by 48 (16.8%) of MSEs in Service provider. Coincidentally, this is the same category with the highest number of MSEs with primary and secondary education level. This implies that the growth and development of this category of business is likely to be affected by both factors. The least number 19 (6.7%) of MSEs was recorded in Transport and Boutique respectively. The leading categories of MSEs that received business skills training was service provider category with 39 (13.7%) followed by groceries with 24 (8.4%). Although Boutique was among those business with low numbers 17 (5.9%) of MSEs who had received business skills training, their number was almost a half of the total number in that category. It was revealed that most of those MSEs sought training skills to help them handle the clientele that they perceived 'sophisticated'. The skill training was viewed as key to sustaining such clientele. This can be viewed as a well balanced business entity. In general, the statistics indicates that large proportions of MSE owners in Kisumu had not received training and were hence carrying out their businesses in an ad hoc manner. This trend was not good for business growth and sustainability. This finding is in agreement with the study by

t that lacked of business training skills by MSEs owners as very dangerous to their business sustainability.

Education and Performance of MSEs enterprises

To establish the extent at which education and training influenced performance of MSEs enterprise, the respondents were asked to indicate the revenue they generated daily from their business. The revenue was then cross-tabulated against Education level and analyzed in Table 4

Table 4 Level of Education, Revenues generated and growth of SMEs

	Revenues Generated Daily (Kshs)							
Level of Education	**Below 100**		**200–500**		**600–1000**		**Over 1000**	
	F	%	F	%	F	%	F	%
Primary	25	8.8	24	8.4	13	4.5	09	3.3
Secondary	20	7.0	60	20.9	54	18.9	06	2.2
Tertiary College	0	-	26	9.2	32	11.3	07	2.4
University	0	-	02	0.7	05	1.7	03	0.7
Total	**45**	**15.8**	**112**	**39.2**	**104**	**36.4**	**25**	**8.6**

N=286

From Table 4, highest number 60 (20.9%) of MSEs with secondary school education generated daily revenue between 200 to 500 Shillings. Statistics also indicate that 32 (11.3%) MSEs with the same education level (secondary education) recorded revenue in the bracket of 600 to 1000 shillings, followed by 32 (11.3%) MSEs with tertiary level of education who registered daily revenue between 600 and 100. Majority 195 (68.2%) of MSEs with

s y, tertiary, and university level of education recorded
e daily revenue of 500 shilling and above, while majority
c 49 (17.2%) of MSEs with primary school level recorded
o daily revenue of 500 and below. This implies that MSEs
n with primary education were performing poorly than
d MSEs with secondary, tertiary and University education
a respectively.
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The relationship between education and performance of MSEs was determined by employing chi-square test on a null hypothesis that: *There is no significant relationship between the level of education of the entrepreneurs and the performance of their businesses.* The computed Chi-square value was found to be 20.581 while the critical Chi-square value was 3.841 at 1 degree of freedom when calculated at 0.05 level of significance. Since the calculated Chi square value was greater than the Chi square Critical value, the null hypothesis was rejected. It was concluded that there is a significant relationship between the level of education of the MSEs and the performance of enterprises. This therefore implied that education level of MSEs does determine the performance of business venture. In other words, the level of education determined how much each MSEs generated per day. This is actually supported by the statistics shown in table 4 that majority 195 (68.2%) of MSEs with secondary, tertiary and University education recorded daily revenue of 500 shilling and above, while majority 49 (17.2%) of MSEs with primary school level recorded daily revenue of 500 and below. Meng and Liang, (1996), King and McGrath, (2002) and Wanjohi and Mugure, (2008) maintained that MSEs with higher levels of education are more successful because education provided them with knowledge and modern managerial skills, making them more conscious of the reality of the business world. It

makes them to use their learning capability in a more creative way to manage their business.

Business skills training, MSEs growth and performance

This section seeks to answer the question 'to what extend does business training skills received by MSEs influenced performance of their business enterprises? ' The study found it necessary to establish the extent at which business skills training received by MSEs influenced the performance of MSEs. Using revenue generated by MSEs per day as an indicator of performance the researcher's classified revenue in various categories and cross-tabulated against the responses of the MSEs on whether they had received business skills training in the last two years as shown in Table 4. Business skills training was regarded as any training aimed at helping the MSEs improve their general management of business they owned.

Table 5: Business Skills Training, Revenues generated and MSEs performance

	Revenues Generated Daily (Kshs)							
Receiving of Business Skills	**Below 100**		**200 - 500**		**600 - 1000**		**Over 1000**	
	F	%	F	%	F	%	F	%
Yes	25	8.7	14	4.9	33	11.5	29	10.1
No	58	20.4	43	15.1	46	16.0	38	13.3
Total	**83**	**29.1**	**57**	**20.0**	**79**	**27.5**	**67**	**23.4**

N=286

Table 5 shows that majority 185 (64.7%) of MSEs said that they had not received any business skills training while only 101 (35.3%) said that they had received training. Large number 58

(20.4%) of MSEs who said that they had not received business skills training generated daily revenue of 100 Kenyan shilling and below, while only 38 (13.3%) generated over 1000 shilling. A large number 29 (10.1%) of those who said that they had received business skills training, generated daily revenue of over 1,000, while only 25 (8.7%) said that they generated daily revenue of 100 and below. Out of 101 of MSEs who said that they had received business skills training 62 (21.7%) generated daily revenue of 600 Shillings and above. Contrally, out of 185 of those who said that they had not received business skills training, 101 (35.3) generated daily revenue of 500 and below. This contrast shows that MSEs that received business skills training performed slightly better than those MSEs who had not received business skills training.

The study sought to establish the relationship between business skills training and MSEs performance. Chi-square test was employed to test the null hypothesis that' *There is no significant relationship between the MSEs who had received business skills trainings and performance of their businesses.*

The computed Chi-square value was found to be 12.58 while the critical Chi-square value was 9.488 at 4 degree of freedom when evaluated at 0.05 level of significance. Since the calculated Chi square value was greater than the Chi square Critical value, the null hypothesis that '*There is no significant relationship between MSEs who had received business skills training and the performance of their*

business enterprises' was rejected. It was therefore concluded that there is a significant relationship between business skills training received by MSEs and the performance of their business enterprises. This therefore implied that there was a significant relationship between the MSEs who received business skills training and the performance of their business. Thus the business training received by MSEs determined the revenue of the business. This finding is supported by the observation in table 4 that that MSEs that received business

skills training performed slightly better than those MSEs who had not received business skills training.

Conclusions and Recommendations

The study established that majority 211 (73.8) of the MSEs had either secondary or primary education while only 26.2% had tertiary or university education respectively. The study found that most of those MSEs with primary and secondary education preferred business such as groceries that required low capital for start up since they did not have any other source of capital. This was different on the side of MSEs with tertiary and university education that preferred business such as Boutiques, Retail shops and even Solons that required a little bit more when setting up. This led to conclusion that MSEs with higher education accessed capital business start up more easily than those with lower education and thus could invest in capital intensive ventures more easily. It was also found that MSEs with higher education with no permanent jobs started their business venture due to frustration for failure to get a permanent job. But they tend to forget this as soon as they start realizing the benefits of involving their creativity and innovation gained from education that guarantees them higher returns.

The study found that majority 185 (64.7%) of the MSEs had not received any business skills training, while 101 (35.3%) indicated that they had some training in business for the last two years. Coincidentally, the leading category of MSEs 59 (20.6%) with no business skills training was found to be Groceries which was also identified as the category with the highest number of MSEs with primary and secondary education level. This makes the groceries business as the most vulnerable in terms of growth and development.

The study found a significant relationship between education and the performance of the business. Majority 195 (68.2%) of MSEs with secondary, tertiary, and university level of education recorded daily revenue of 500 shilling and above, while majority 49 (17.2%) of MSEs with primary school level recorded daily revenue of 500 and below. Implying that business ventures owned by MSEs with higher education were likely to grow and succeed.

A significant relationship was also found between skills training received by the MSEs owners and the performance of their business. Out of 101 of MSEs who said that they had received business skills training 62 (21.7%) generated daily revenue of 600 Shillings and above which was considered as good performance. On the other hand, out of 185 of those who said that they had not received business skills training, 101 (35.3) generated daily revenue of 500 and below which was considered to be low performance.

The study recommends that greater attention be paid to the school curriculum in order to ensure that an entrepreneurial culture is inculcated in the learners at an early age. Development partners such as banks, Micro Finance Institutions (MFIs), Non Governmental Organizations (NGOs) dealing with poverty alleviation should come together to ensure that the entrepreneurs are given training on relevant skills to enable them run their businesses professionally. Financial organizations should consider advancing loans to all the MSEs to enable them invest in more lucrative ventures. There is need for county government to design sustainable strategies of enhancing the capacities of MSEs, if they need to collect maximum revenues. This strategies should be geared not only on formulating policies and laws that govern the operations of business, but also ensure that MSEs are well trained to do business.

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