EFFECTS OF ENTREPRENEURSHIP TRAINING ON PERFORMANCE OF WOMEN OWNED SMES IN UGANDA: A CASE OF KAMPALA

BY

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DECLARATION

This study is original and has not been submitted for any other degree award to any other University before.

Signature.......................... Date 12/04/2018

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This dissertation has been submitted for examination with the approval of my supervisor.

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DEDICATION

I dedicate this dissertation to my lovely mother, father and my charming brothers Ssembatya Sam, Kaggwa George, Jona, Alone and my sweet sister Mirembe Rinah. Who always believed in me and wanted me to achieve my goals.
ACKNOWLEDGEMENTS

This research would not have been possible without the guidance and the aid of several individuals who were willing to contribute and extend their valuable assistance in the completion of this research. I would like to express my gratitude to all of those who gave me the possibility to complete this report. First and foremost my gratitude goes to the almighty God and to my parents who encouraged me, guided me and advised me from the initial and final stage of the research. I extend my sincere gratitude to my supervisor Assoc Prof. Robert Wamala (Ph.D). Who has been my inspiration as I hurdle all the obstacles in the completion of this research work. I have been making errors and mistakes but he patiently provided his assistance by stimulating suggestions, knowledge to help me all the time of the study and analysis of the project. Furthermore I wish to convey my thanks to the university, for the facilities provided, the availability of books in the library that helped me in referencing, I would like to thank my friends who helped me in the completion of this research, I gratefully acknowledge Nayiga Hellen, Aduso Elizabeth, Adong Joan, Nahereya Gloria, kawooya Alex, Thank you.
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<tr>
<td>IPA</td>
<td>Innovations for poverty action</td>
</tr>
<tr>
<td>MSMEs</td>
<td>Micro, Small and Medium Enterprises</td>
</tr>
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<td>RCT</td>
<td>Randomized Control trail</td>
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ABSTRACT

This study was set out to determine the effects of entrepreneurship training on performance of women owned SMEs in Uganda a study of Kampala. The objectives were to: examine the relationship between sales and marketing training on the performance of women owned SMEs in Kampala, assess the extent to which customer care and human resource training influences the performance of women owned SMEs and assess the empirical knowledge of the effectiveness of financial planning and management training on the performance of women SMEs in Kampala.

The study population included all women owned enterprises in Kampala. A sample was chosen using the Yemen’s formula to come out with 110 respondents of which 100 complied while the rest declined to respond. The researcher conducted the study using questionnaires upon which the respondents gave out their opinions concerning SMEs owned by women. The variables under study were analyzed at a univariate level using frequency tables and descriptive statistics accordingly. Relationship between these variables were sought through bivariate relationships so as to establish significance in relationship among them.

In the study carried out, majority of the women save money since 64% of the respondents save money on a daily basis. Astonishingly, the researcher found discovered that there is no relationship between the entrepreneurship training and the Sales of the respondents which when sought deeper was found out that the respondents found difficulty in incorporating the theoretical knowledge to the practical part of work as regards to customer retention. More than half of the respondents had received entrepreneurship training making 56% of the responses. In terms of marketing, it was found out that the common technique of marketing used by the Women running SMEs was through social media making 45% of the responses.

Given the findings above, the researcher found it pertinent for savings groups to be created among these women so as to pass financial skills unto them and also strengthen their savings culture. Follow ups were also encouraged, in terms of monitoring and evaluation, this helps to check whether the objectives and impact of these trainings are being met and also inform the actions to be taken at different points of time.
CHAPTER ONE

INTRODUCTION

1.0 Background to the study
Currently, there is general agreement about the importance of training as a tool to help companies in the development of sustainable competitive advantages based on their human resources. However, the investment of companies in training activities is still very low.
Among other reasons, that is due to the fact that they do not evaluate the effects of training on performance and therefore they do not know its economic impact for the company. There is also a lack of academic research analyzing that issue, mainly at the empirical level. This research will empirically study the effects of training on performance (effectiveness and profitability) using a sample of women owned SMEs in Kampala.
At present, the business world is characterized, among other things, by an increasing competitiveness, market globalization, continual technological advances and changes in work organization; therefore, the survival of a company implies the prosecution of sustainable competitive advantages. Theories placing the origin of these advantages outside the company are now losing validity in favor of those centered on internal elements, especially the theory of resources and capacities.
Among the internal resources which can be considered sources of competitive advantage is the human element, mainly due to its intangible characteristics: knowledge, skills and attitudes (Wright et al., 1994; Kamoche, 1996; Mueller, 1996; Barney and Wright, 1998) and organizational knowledge (Bassi et al., 1998; Lee and Yang, 2000; Alavi and Leidner, 2001; Bollinger and Smith, 2001) are being given more and more significance. Although all practices of personnel management are implied in the development of these resources, training is the main activity in order to have qualified, flexible and well-prepared employees (Bartel, 1994; Raghuram, 1994; MacDuffie and Kochan, 1995) and to achieve the correct running of each stage of the process of knowledge management (Alavi and Leidner, 2001; Bollinger and Smith, 2001).
Institutions, conscious of the strategic role of training, have been promoting this aspect over the last decade. The European Union is funding ambitious projects by means of the European Social Fund and, in Spain, the National Agreement on Continuing Training (Acuerdo Nacional de
1.1 Problem Statement
Years of investment in economic development across sub-Saharan Africa and other developing regions, there is little clear evidence of ‘what works’ in development. In recent years, governments and donors have appropriately begun to dig behind the headlines and emotional pictures to establish and evaluate an evidence-base that can guide investment decisions. Much as there are significant learning’s regarding the operations of women entrepreneurs – their characteristics, needs and challenges, several key issues have also been identified, the most critical being Is business skills training efficient and effective Kaufman and Keller (1994) i.e returns per dollar spent on training.

The question is related to what type of entrepreneur would benefit more from training, e.g. - does the higher potential (bigger) entrepreneur benefit more from the training than a smaller entrepreneur or vice versa. A third major question is related to why entrepreneurs train but nothing changes in terms of performance.

Much as a number of studies have been conducted in the area, there is little proof about causality because of poor estimates of the count factual. This research therefore seeks to provide answers using a Randomized Control Trail design. An RCT is the strongest design in terms of proving causality.

1.3 Objectives of the study
The main objective of this research is to determine the effects of entrepreneurship training on performance of women owned SMEs in Uganda a study of Kampala.

1. Examine the relationship between sales and marketing training on the performance of women owned SMEs in Kampala.

2. Assess the extent to which customer care and human resource training influences the performance of women owned SMEs in Kampala.

3. Assess the empirical knowledge of the effectiveness of financial planning and management training on the performance of women SMEs in Kampala.
1.4 Hypotheses of the study
The study was guided by the following hypotheses

1) Financial planning and management skills training positively contributes to the performance of women owned SMEs.
2) Women who have acquired sales and marketing training tend to perform better than other women.
3) Women who have attained customer care and human resource training tend to perform better than other women.

1.5 Significance of the study
Answers to these questions would be of significant benefit not only to researcher, but also to other implementers, governments and donors supporting entrepreneurship development. There is little reliable evidence to guide stakeholders in terms of proper estimates of return on investment. A broad range of stakeholders would therefore benefit from the study as a foundation for evidenced based decision making, to inform funding and project design. It is important to investigate the success factors attributable to the use of mobile payments by women SMEs because women’s enterprises have low growth rate and limited potential partially due to the type of business activities they run. Hence this research will provide significant insight into the entrepreneurial impact of the mobile payments technology investment to the empowerment needs of women SMEs, the mobile payment technology providers, the government and scholars and researchers. The mobile payment technology provider and his agents will offer the necessary technical support and advice to their clients as well as providing new developments.

1.6 Structure of the dissertation
This dissertation consists of five chapters, chapter one consists of background of the study, statement of the problem, study objectives, hypothesis, significances of the study and conceptual framework. Chapter two contains literature review, theoretical foundation……………………………….

It is important to investigate the success factors attributable to the use of mobile payments by women SMEs because women’s enterprises have low growth rate and limited potential partially due to the type of business activities they run. Hence this research will provide significant insight into the entrepreneurial impact of the mobile payments technology investment to the
Empowerment needs of women SMEs, the mobile payment technology providers, the government and scholars and researchers. The mobile payment technology provider and his agents will offer the necessary technical support and advice to their clients as well as providing new developments. The government will provide the required regulations and other interventions that are necessary to ensure smooth operations for all concerned parties. Scholars and researchers may wish to use the findings and carry out further research.

1.7 Conceptual framework
The conceptual framework is an analytical tool with several variations and context, it is used to make conceptual distinction and organize ideas. Strong conceptual frameworks captures something real and do this in a way that is easy to remember and apply. The figure below shows a conceptual framework shows the factors that lead to the performance of small medium enterprise

![Conceptual framework diagram](image)

**Figure 1.1: The Conceptual framework**
The above figure shows the linkage between different factors and small medium enterprise performance. It shows that SMEs performance as a dependent variable is related to the independent variables which are business skills and the macro economic instability.

1.8 Justification of the study
While still controversial in the development arena, one method of establishing this evidence base is Randomized Control Trials (RCT). It can be also used for comparing the results of entrepreneurs under training with those of the control group in order to decide
whether to invest in training (Ramírez, 1997: 110).
Therefore, the researcher recognizes the value of creating a foundation for evidence- 

based decision-making and establishing the actual effects of the intervention and therefore seeks to undertake this research study to obtain the necessary data and information on women-owned SMEs in Uganda and design an RCT that can help determine the relative cost-effectiveness and effectiveness of business skills training in improving the performance SMEs.

**Economic Entrepreneurship Theories**

The classical theory extolled the virtues of free trade, specialization, and competition (Ricardo, 1817; Smith, 1776). The theory was the result of Britain’s industrial revolution which took place in the mid 1700 and lasted until the 1830s. The classical movement described the directing role of the entrepreneur in the context of production and distribution of goods in a competitive marketplace (Say, 1803). The neo-classical model emerged from the criticisms of the classical model and indicated that economic phenomena could be relegated to instances of pure exchange, reflect an optimal ratio, and transpire in an economic system that was basically closed.

1.9 **Structure of the dissertation**

This dissertation consists of five chapters. Chapter one consists of background of the study, statement of the problem, study objectives, hypothesis, significances of the study and conceptual framework. Chapter two contains literature review on the medium and small enterprises, entrepreneurship and enterprise performance. Chapter three describes of research design, study population, sample size and design, data collection methods, data analysis, ethical considerations and study limitations. Chapter four presents findings of the analysis at univariate,bivariate,multivariate stages and other discussions. Chapter five provides a summary of the results, conclusions,recommendations and suggestion for further research.
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This review is based on the available secondary literature on business skills training and performance SMEs and a comparative desktop review to identify the best practices and benchmarks of business skills capacity building for Kampala the aim of collecting current secondary data and information relevant to conducting this research and realizing of the desired research objectives.

2.1 Entrepreneurship

Entrepreneurship is often associated with starting and running a business. However, the broader meaning of entrepreneurship “is a way of thinking, reasoning, and acting that results in the creation, enhancement, realization, and renewal of value for an individual, group, organization, and society (Rwamitoga, 2011). At the heart of this process are the creation and/or recognition of opportunities followed by the will and initiative to seize these opportunities”. The behaviors associated with entrepreneurship include needs for achievement, calculated risk-taking, initiative, growth seeking, a strong drive and determination, networking, opportunism, and the like (Manimala, 2006). Taking this broader view in mind, not all business start-ups constitute entrepreneurship because not all founders display these behaviors. At the same time, entrepreneurial individuals are found in all kinds of contexts and endeavors (Gibb, 2006).

Psychological Entrepreneurship Theory

The level of analysis in psychological theories is the individual (Landstrom, 1998). These theories emphasize personal characteristics that define entrepreneurship. Personality traits need for achievement and locus of control are reviewed and empirical evidence presented for three other new characteristics that have been found to be associated with entrepreneurial inclination. These are risk taking, innovativeness, and tolerance for ambiguity.

2.1 Enterprise Performance
Performance is an encompassing concept and can be defined in terms of job generation, growth, profitability, sustainability, survival and stability (Storey, 1994). Limited literature related to small business has tended to focus on the linking of planning to performance. Planning involves decision making. For the purpose of this study, business performance is defined as the growth, stagnation or decline of a business entity. Growth will be defined as successful performance, and decline as unsuccessful performance or failure. Stagnation can be defined as successful performance due to the fact that some business owners have no motive and/or intention to grow (Mwene-Millao, 2000 pp 17).

Trkman (2009) noted that performance measure is indispensable for entrepreneurial and small firms because it helps them to ascertain the success or failure of the firm. It also acts as the indicator to achieve sustainable improvement in entrepreneurial and business activities. Accordingly, Murphy, Trailer and Hill (1996) argued that “accurate performance measurement is critical to understanding new venture and small business success and failure”. However, the concept of performance is very hard to be operationalized in the field of research particularly in the field of entrepreneurship and small business. Researchers in the field of small firms and entrepreneurship development have measured performance from various perspectives (see Panigyrakis and Theodoridis, 2007; Murphy et al., 1996). Most measure performance within the context of financial and non-financial. Financial measurement on the small firm performance is the better indicator. This is due to the fact that financial measurement such as profitability seems to cover the overall objective of many firms, to provide financial income to the entrepreneurs. Indeed, Murphy et al (1996) suggest that financial measure is the primary measure of a firm success and performance. They argued that financial measure of small firms seems to be common and widely used mentioned that financial indicators seem to gain upper hand when discussing performance. This may be due to the ease of understanding where it can be used in ranking and judging how a firm is performing. Murphy et al (1996) and Panigyrakis et al (2007) define the financial measure of performance to include profit and growth. On the non-financial measure of performance, also known as operational measure, it is also important in measuring small firm’s performance (Ittner and Larcker 2003). They argued that non-financial performance measure helps managers and owners to ascertain the progress of the business despite of the difficulty in its measurement like the financial measure. For Campbell, (2007), the non-financial measure seems to compliment the financial measure in determining firm’s overall performance.
and success. The arguments above indicate that one set of firm performance measurement may not be sufficient enough to measure firm performance; therefore, there is a need to adopt both financial and non-financial performance measure as suggested by Venkatraman et al., 1986 and Panigyrakis et al. (2007). They asserted that it is very important to adopt both financial and non-financial indicators in measuring entrepreneurial performance since it may offer a broader perspective in measuring performance and clarify the relationship between financial and non-financial aspects of entrepreneurial performance under investigation.

**Small and medium Enterprises (SMEs)**

At present there is no universally accepted definition of small business (Scarborough and Zimmerer, 1991). The definitions use various measures of sizes depending on the purpose, and the person doing the measuring. Some of the yardsticks that have commonly been used include the total number of employees, total investments, and sales turnover (Rutashobya and Olomi, 1999)

so transformational in nature, who are lifelong learners and use failure as a tool and springboard. The trait model is still not supported by research evidence. The only way to explain or claim that it exists is to look through the lenses of one’s characteristics/behaviors and conclude that one has the inborn quality to become an entrepreneur.

2.2.1 **Marketing training and the performance of women owned SMEs**

Marketing efforts and know-how are instrumental in commercializing ideas and inventions and in running successful business. Nevertheless, the effect of strategic marketing on business performance remains elusive, even despite an established research tradition (Hooley, Greenley, Cadogan, & Fahy, 2005; Matsuno, Mentzer, & Özsomer, 2002; Srivastava, Shervani, & Fahey, 1998). This may be due to the fact that the outcomes of strategic marketing are subject to many internal and external influences, making the identification of cause-and-effect linkages very hard (Bonoma & Clark, 1988). A related issue is that the majority of studies examine only the effects of two or three marketing factors at a time. This is a clear limitation compared to corporate reality. The current situation is alarming and several studies emphasize the urgency to demonstrate relationships between marketing inputs, processes and business outcomes (e.g. Morgan,Clark, & Gooner, 2002; O’Sullivan & Abela, 2007). This study there for seeks to establish the actual attribution of marking training on the performance on of SMEs.
2.2.2 Customer care and human resource training influences the performance of women owned SMEs

Service quality has become important in many ways for most organisations, still the general view is that organisations don't take it too seriously. According to Zemke (1990): “Nothing is as common today as the organisation committed more to lip service than customer service; more interested in advertising than action”. Capodagli and Jackson (1998) point in the same direction: “All too many companies seem to consider customers as nothing more than a necessary nuisance. Oh, they may say otherwise, but they don’t deliver. If the road to hell is paved with good intentions, then the road to business failure is littered with placards proclaiming ‘the customer is always right’”.

One of the reasons is that the relationship between customer satisfaction (as a result of service quality) and business performance is not always very clear. The link between customer satisfaction and profits is neither straightforward nor simple (Zeithaml, 2000). Three major problems in measuring the relationship are (1) the time lag between measuring customer satisfaction and measuring profit improvements, (2) the number of other variables influencing company profits like price, distribution, competition etc and (3) the fact that other variables (e.g. behavioral issues) should be included in the relationship because they explain the causality between satisfaction and results.

Zeithaml (2000) gives an excellent overview of findings of research on aspects of the relationship between customer satisfaction and organisational performance. Positive evidence on the direct relationship between customer satisfaction and organizational performance is found by e.g. Koska (1990) and Nelson et al (1992) in hospital settings with higher profitability; Aaker and Jacobson (1994) found better stock return linked to improved quality perceptions; Anderson, Fornell and Lehmann (1994) found a significant association between customer satisfaction and accounting return on assets; Ittner and Larckner (1996) found that shareholder value is highly elastic with respect to customer satisfaction.

Other research (Buzzell and Gale (1987); Jacobson and Aaker (1987); Gale (1992); Hallowell (1996); Fornell (1992)) is showing that higher customer satisfaction translates into higher than normal market share growth, the ability to charge a higher price, improved customer loyalty with a strong link to improved profitability, and lower transaction costs. Customer satisfaction is also found to be strongly correlated with repurchase intentions, the willingness to recommend the
company, and to improved cross-buying (Reichheld (1996b); Cronin and Taylor (1992); Parasuraman, Zeithaml and Berry (1988); Zeithaml, Berry and Parasuraman (1996); Anderson and Sullivan (1993); Verhoef, Franses and Hoekstra (1999)).

One reason that organizations don't take customer satisfaction very seriously might be the difficulty in measuring the relationship between customer satisfaction and profit, however, another reason is the difficulty in translating the customer satisfaction data into action within the organisation. Most customer satisfaction measurements are based on short lists of items which have been defined inside-out. Those measurements don't improve the knowledge about what customers really find important and how customers build their perception. This study using the Randomized Control Trail design, will be in position to quantify the actual effect of customer care by comparing the intervention and control groups.

2.2.3 management training and financial planning on the performance of SMEs.

Finance is very important in any organization to survive. This is because without adequate finance there will be a collapse of business firm (Adeniyi, A.2004). Oppression periods bring out the full importance of finance in an organization. This brings about the war of survival, preservation of liquidity, avoidance of bankruptcy and liquidation. This problem of financial inadequacy brought out the failure of some small businesses in Nigeria especially during this period of Economic meltdown (Oye, A.2006). However, it is one thing to finance an organization and another thing to effectively manage the same finances for its incessant existence, hence the need for financial planning and control.

Francis N. (2012) also concurs that, the success of any business depends on the manner the production and distribution functions are coordinated. An important function of financial management is the coordination of the various decisions taken within a company so that they are mutually consistent, having regard for financial aims and constraints. The exercise of this function is perhaps most clearly seen in formulating financial plans which involves merging of estimates of each department into a budget for the whole firm. In this process the financial manager holds a strategic position. Coordination is the process of integrating the activities and objectives of the separate units of an organization in order to efficiently achieve organizational goals. Without coordination, individuals and departments would lose sight of their roles within
the organization. They would begin to pursue their own specialized interests, often at the expense of the large organizational goals. Also, the point to be emphasized is that the activities of all departments must mesh. It is through budgeting that the activities of various departments are coordinated and unnecessary wastage of resources and efforts is stopped. Budgeting requires each manager to establish a proper rapport between the activities of his department and that of other departments. Any imbalance in the relationship between the departmental activities should be identified and corrective measure taken.

Financial planning involves analyzing financial flows of a firm as a whole, forecasting the consequences of various investment, financing and dividend decisions and weighting the effects of various alternatives. Financial planning is the core of financial management. The complex nature of business demands that management should place greater emphasis upon financial planning to secure and employ capital resources in the amount and proportion necessary to increase the efficiency of remaining factors of production. Financial planning is needed both in dynamic and perfect economic conditions. It helps management to avoid waste by furnishing policies and procedures which make possible a closer co-ordination between the various functions of business (Kayode, F. 2005).

2.3 Summary
The review of the literature has shown that entrepreneurship training is necessary for the development of the enterprises. Education was linked to the growth of an enterprise. Poor management was found to be the main cause of enterprise failure which could be enhanced if one had the right training. The review further revealed that entrepreneurial performance could be enhanced by improving the entrepreneur’s management skills. Other factors which were found to influence the performance of most enterprises were poor financial management. While the literature review highlighted the importance of the training and education, there was no literature that highlighted the importance of introducing entrepreneurship training in secondary schools in Kenya, hence a knowledge gap.
CHAPTER THREE

METHODOLOGY

3.0 Introduction

The aim of the study is; to test and establish the effect and cost effectiveness of entrepreneurship trainings as described above, this is because many people have been trained but with little to show in terms of improved business performance. This will be done by collecting data on a range of qualitative and quantitative metrics designed to capture progress towards the program’s goals for both in intervention groups, as well as the control group. This chapter therefore contains the research design as well as the sampling procedure.

3.1 Research design

According to Polit and Beck, (2008) a research design is an overall plan used to obtain answers to the questions under study. It is a blueprint detailing what will be done and how it will be accomplished in the research study (Lee, 2014). It guides the research procedure and provides a framework not only for the data collection or methodology but also for the management of the research results.

A cross-sectional research design involves conducting a survey that will be done across subgroups of the study population in order to get detailed information about the impacts of entrepreneurship training. Both qualitative and quantitative research methods will be used to maximize the strength and limitations of each.

Qualitative methods will be and quantitative methods which will involve Randomized control Trails (RCT) design to be used right from enrollment of entrepreneurs, to randomly allocate into two groups i.e. intervention and control, and finally an evaluation to determine efficiency and effectiveness of the intervention will be conducted.

3.2 Study population
The study population will include all women owned enterprises in Kampala. Innovations for Poverty Action (IPA) estimated the number to be around 32,000 in the recently concluded Central Uganda SME market Survey. I chose Kampala because there is a considerable number of small and medium scale enterprises owned by women in comparison to the other districts, therefore this will provide enough and representative information to use.

3.3 Sample size and design

According to the recently concluded Central Uganda SME Market Survey by Innovations for Poverty Action (IPA, 2011), there are 32,000 women owned business in Kampala of which 5,250 meet the inclusion criteria into the study.

Sample size calculation

\[ n = \frac{N}{1 + Ne^2} = \frac{32000}{1 + 32000(0.1)^2} = 100 \]  

(3.1)

Where, \( n \) is the sample size, \( N \) is the total population, \( e \) is the error term or the maximum probability error the researcher is likely to commit (0.1).

Random allocation into the two study groups of 50 participants each: The recruited entrepreneurs (based on the inclusion criteria) will be randomly allocated into the two groups in order to ensure that, on average, the businesses in each of the groups are similar in character to those in the other group (i.e. all consist of a random mix of women entrepreneurs of varying sizes, who have been in business for varying periods of time, across a spectrum of sectors). This will ensure that the performance of each group can properly be compared against the performance of another because like will be compared with like.

3.4 Data collection methods and tools

Both primary and secondary data will be collected, primary data will be collected from questionnaires and secondary data is data that already exists.
Appropriate data collection tools such as survey questionnaires, will be developed in order to capture quantitative data on financial performance (e.g. revenues and gross profit) and business operations (e.g. percentage of entrepreneurs keeping financial records, utilizing financial services and those with business plans).

Qualitative data such as knowledge of business management practices and confidence, financial literacy and entrepreneurial attitudes will also be captured using interview guides, indirect observation, group discussion topics, observation checklists and document review. The same tools will be used with the treatment and control groups to ensure comparability of data.

3.5. Data analysis

Data collected will be analyzed at three levels using STATA 13.1
First stage, a descriptive summary of entrepreneurship training, small and medium enterprises and performance of women owned enterprises will be done using frequency distributions, this will show us which tool to be used at the next stage and how to do it following the description got
Second stage, analysis of entrepreneurship training, small and medium enterprises and performance of women owned enterprises will be done using testing of hypothesis for the dependent variable(performance of women owned enterprises) and the independent variables using Chi-square test. All the hypothesis of equality will be done at 5% level of significance.

The Chi-square statistic (\( \chi^2 \)) will be of the following form:

\[
\chi^2 = \sum_{i=1}^{r} \sum_{j=1}^{c} \left( \frac{O_{ij} - E_{ij}}{E_{ij}} \right)^2
\]

(3.2)

Where; \( \chi^2 \) is Chi-square, \( r \) denotes the number of categories of factors influencing performance of women owned enterprises, \( c \) denotes number of small and medium enterprises. \( O_{ij} \) denotes the observed frequency in row \( i \) and column \( j \), \( E_{ij} \) is expected frequency in row \( i \) and column \( j \). At this stage, variables with a relatively small probability value that is, will be considered to be taken to the third stage for further analysis.
Third stage the determinants of performance of women owned enterprises will be assessed by fitting a model using logistic regression. This model will be used at this stage for analysis since the dependent variable is categorical.

\[ y_i = \alpha + \beta_1 x_{i1} + \beta_2 x_{i2} + \ldots + \beta_n x_{in} \]  \hspace{1cm} (3.3)

Where,

- \( y_i \) is the performance of women owned enterprises
- \( \alpha \) is the constant parameter
- \( \beta_i \) is the coefficients of the independent variable \( x_i \) are the independent variables.

### 3.6 Ethical considerations.

An introductory letter from the University, the methods and tools to be used addresses appropriate ethical considerations, the questionnaire will have no provisions for names and so answers to be received from respondents will be treated with utmost confidentiality.

The information obtained from the respondents will only be used for data analysis in the dissertation.

The respondents will be asked first if they want to take part in the research, before the interview commences.

### 3.7 Study limitation

This section will look at the limitations or challenges that are to be faced in this proposed study; this study confines its self to particular areas of Kampala district.

This study will somehow bring biasness due to sensitive questions that are asked and somehow some women are not willing to give the necessary information.

Language barrier
CHAPTER FOUR

RESULTS AND FINDINGS

4.0 Introduction

This chapter gives the findings of the researcher. It gives a demographic overview of the respondents and the perceptions of the respondents on the different aspects concerning SMEs by women. The data was collected using questionnaire with open ended and closed ended questions. The researcher was able to collect information from 100 respondents as stipulated by the sample size determination method used, thereby giving a response rate of 100%.

4.1 Social demographic features of the respondents

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
<th>Frequency</th>
<th>Valid Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your Marital status?</td>
<td>Divorced</td>
<td>24</td>
<td>24.0</td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>46</td>
<td>46.0</td>
</tr>
<tr>
<td></td>
<td>Single</td>
<td>30</td>
<td>30.0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100.0</td>
</tr>
<tr>
<td>What is your Religion</td>
<td>catholic</td>
<td>44</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Muslim</td>
<td>15</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>protestants</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>What is your highest level of education</td>
<td>never attended</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>primary</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>secondary</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Time taken during operations</td>
<td>less than 2yrs</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>2-5yrs</td>
<td>31</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>6-10yrs</td>
<td>26</td>
<td>26</td>
</tr>
</tbody>
</table>
From the table 4.1, a high proportion of the respondents are married composing 46% of the respondents, 30% were single and the remaining are divorced. Majority of the respondents were christians making 69% of the responses by the women owning SMEs. Most of the respondents had attained secondary education as their highest level of education composing 46% of the responses, 44% reached primary education and the rest never attended school. Therefore majority of the respondents were literate and this made acquisition of relevant information easy. It was finally found out the 61% of the respondents had operated for less than 5 years. It was also found out that the average age of the respondents was 28.61 years with an approximately Normal distribution of skewness -0.661.

### 4.2 Entrepreneurship training

#### Acquisition of entrepreneurship training

The respondents were asked whether they had received entrepreneurship training of any kind

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Valid Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td>44.0</td>
</tr>
<tr>
<td>YES</td>
<td>56.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the table 4.2.1, Most of the respondents had received Entrepreneurship training composing 56% of the responses.

#### Type of business being operated by the Respondents

The respondents were asked what kind of businesses they operate and the following were their responses
Table 4.2.1: types of businesses by respondents

<table>
<thead>
<tr>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boutique</td>
<td>15</td>
</tr>
<tr>
<td>Others</td>
<td>14</td>
</tr>
<tr>
<td>restaurant</td>
<td>32</td>
</tr>
<tr>
<td>Salon</td>
<td>34</td>
</tr>
<tr>
<td>Shop</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

From table, a high proportion of the respondents were operating salon businesses composing 34%, followed by restaurant business that had 32% of the respondents, 15% operated boutiques, 5% ran shops and the rest operated other kinds of businesses.

The Worth of the Enterprises of Respondents

The respondents were asked to estimate the worth of their businesses and the responses recorded

Table 4.2.3: Worth of the respondents’ enterprises

<table>
<thead>
<tr>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 1000,000</td>
<td>17</td>
</tr>
<tr>
<td>1,000,000-2,000,000</td>
<td>48</td>
</tr>
<tr>
<td>Above 2,000,000</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

From the table, it was found out that 38% of the respondents were having business of a worth between 1,000,000-2,000,000shs, 35% were operated businesses because above 2,000,000shs and the rest were operated business of worth less than 1,000,000shs.

Major marketing techniques by the respondents

The respondents were asked which was their main technique of Marketing and the responses were as below
Table 4.2.4: marketing techniques by the respondents

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Valid Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>After sales services</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Discounts and bonuses</td>
<td>32</td>
<td>32</td>
</tr>
<tr>
<td>Others</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Social media</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

From the table 4.2, it was found out that the common technique of marketing used by the Women running SMEs was through social media making 45% of the responses, 32% of the women said it was through awarding of discounts, 13% considered availing of after sales services and the rest used other kinds of techniques.

**Relationship between Entrepreneurship training and sales of the SMEs**

A relationship was sought between the entrepreneurship training and sales. A bivariate relationship in this case was used. Since the variables in question was between a categorical and numerical variable, ANOVA was used.

Table 4.2.5: ANOVA showing relationship between Entrepreneurship and the daily sales of respondents

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Degree of freedom</th>
<th>F</th>
<th>Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>2.408</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>61.032</td>
<td>91</td>
<td>0.449</td>
<td>0.888</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>63.440</td>
<td>99</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the table, it was found out that there is No relationship between the entrepreneurship skills and the Sales of the respondents at 95% level of confidence.

This is so because the P-value (0.888) was greater than 0.05 at 95% level of confidence, hence
No relationship between the two. This could be as a result of the poor implementation of the trainings that are acquired by the respondents who attend the trainings.

4.3 Entrepreneurship and financial planning

Table 4.3: respondents’ views on different financial questions

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Valid Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the effects of entrepreneurship training on the performance of your business?</td>
<td></td>
</tr>
<tr>
<td>improvement</td>
<td>33</td>
</tr>
<tr>
<td>worsening</td>
<td>20</td>
</tr>
<tr>
<td>no change</td>
<td>16</td>
</tr>
<tr>
<td>Don’t know</td>
<td>29</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

| How much of the saved money is again invested in the business. | |
| less than 100000 | 16 | 16 |
| 100000-200000 | 32 | 32 |
| 200000-500000 | 40 | 40 |
| above 500000 | 12 | 12 |
| Total | 100 | 100 |

| On average how much do you save per day | |
| Less than 100,000 | 54 | 54 |
| 100000-200000 | 30 | 30 |
| Above 200000 | 16 | 16 |
| Total | 100 | 100 |

From the table 4.3, 33% of the respondents said that the entrepreneurship program improved the performance of business, 29% could not tell, 20% said that instead the entrepreneurship programs worsened the situation as they found difficulty in incorporating the theoretical knowledge to the practical part of work, while the rest said there is could not feel any change. 88% of the respondents re-invested utmost shs.500,000 back in their business after getting profits and 54% of the respondents save less than 100,000 shs on a daily basis.
**Relationship between the entrepreneurship training and savings**

The researcher thought a relationship between entrepreneurship trainings and the rate of savings among the respondents.

Since the variables were both categorical, a Chi-square approach was used as seen in the table below.

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Degree of freedom</th>
<th>Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>12.176*</td>
<td>9</td>
<td>0.027</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>13.125</td>
<td>9</td>
<td>0.157</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>100</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

It was found out that indeed there is a relationship between those who received training and the savings rate. This is so because the P-value (0.027) is less than 0.05 at 95% level of confidence.

**CHAPTER FIVE**

**5.0 SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

This chapter presents the summary of findings, conclusions and the recommendations to the women operating SMEs in Uganda.
5.1 Summary and discussions of the findings

Below are the findings of the study that looked at impact of Entrepreneurship training on women owned SMEs, a case study of Kampala;

The average age of the respondents was 28.61 years with a high proportion of the respondents being married/cohabiting composing 46% of the respondents and and the remaining the 30% were single/divorced. Majority of the respondents were christians making 69% of the responses by the women owning SMEs. Most of the respondents had at least attained primary education as their highest level of education composing 90% of the responses, and the rest never attended school, therefore majority of the respondents were literate and this made acquisition of relevant information easy.

The main business that the respondents were operating was salon businesses composing 34% of responses, followed by restaurant business that had 32% of the respondents, 15% operated boutiques, 5% ran shops and the rest operated other kinds of businesses. Also, 38% of the respondents were having business of a worth between 1,000,000-2,000,000shs, 35% were operated businesses because above 2,000,000shs and the rest were operated business of worth less than 1,000,000shs. 61% of the respondents had operated for less than 5 years.

Most of the respondents had received Entrepreneurship training composing 56% of the responses. In terms of marketing, it was found out that the common technique of marketing used by the Women running SMEs was through social media making 45% of the responses, 32% of the women said it was through awarding of discounts, 13% considered availing of after sales services and the rest used other kinds of techniques.

It was found out that there is no relationship between the entrepreneurship skills and the Sales of the respondents at 95% level of confidence. This could be as a result of low applicability if the concepts learnt during the trainings the women arrive at. However, 33% of the respondents said that the entrepreneurship program improved the performance of business, 29% could not tell, 20% said that instead the entrepreneurship programs worsened the situation as they found difficulty in incorporating the theoretical knowledge to the practical part of work, while the rest said there is could not feel any change.

88% of the respondents re-invested utmost shs.500000 back in their business after getting profits and 64% of the respondents save less than 100,000shs on a daily basis. It was found out that indeed there is a relationship between those who received training and the savings rate, therefore
the concept of saving was most mastered in these trainings.

5.2 Conclusions

Basing on the summary above, the following can be concluded about the impact of entrepreneur trainings on the SMEs owned by women.

It is mainly the youth that are engaging in the Small and Medium Enterprises. And this can best explain why the main business among the respondents was Salon. Since the business attracts the young women.

Most of the respondents had at least attained primary education as their highest level of education composing 90% of the responses, and the rest never attended school, therefore majority of the respondents were literate and this made acquisition of relevant information easy.

The study revealed that most of women in Kampala are operating small enterprises, this can be seen by 65% of the respondents having business of net worth utmost 2,000,000. The researcher also found out that 61% the enterprises have operated for less than 5 years, hence giving the reasons small capital base of these enterprises not forgetting those that don’t live to the first birhday.

Most of the respondents had received Entrepreneurship training of which majority adopted social media as the main marketing tool. It was found out that there is no relationship between the entrepreneurship skills and the Sales of the respondents at 95% level of confidence. This could be as a result of low applicability of the concepts learnt during the trainings the women arrive at despite the fact that 33% of the respondents said that the entrepreneurship program improved the performance of business.

The women under study are good at applying the saving concept; this is can be vividly seen with 64% of the respondents saving on a daily basis. It was found out that indeed there is a relationship between entrepreneurship training and the savings rate, therefore the concept of saving was most mastered in these trainings.

5.3 Recommendations

The following are the recommendations the researcher found useful in improving the Impact of entrepreneurship training among women running SMEs;
The entrepreneurship programs should have follow ups on the progress of the applicability of the concept taught, so as to have long and sustainable impact on the Women owning the SMEs

Since the findings reveal to the difficulty in implementation of the concepts. The researcher urges that parties concerned to find out the causes not forgetting availing of resources like funds, time and consistent technical advise

Even though most of the women save money, the savings are seen to be small to enhance expansion and re-investment. It is pertinent that these women be encouraged to form savings group so as to create a pool of funds to finance their activities or get cheap credit among themselves

REFERENCES

Abdul Razak”, *Journal of Asia Entrepreneurship and Sustainability*, 8. ProQuest Information and Learning Publishers


**Appendix: Questionnaire**

**ID NUMBER: ............................**

CONFIDENTIAL
A QUESTIONAIRE ON THE EFFECTS OF ENTREPRENUERSHIP TRAINNING ON PERFORMANCE OF WOMEN OWNED SMEs IN KAMPALA

Dear respondent,

I am NakaggwaRitah, a student of Makerere University currently pursuing a bachelor’s degree in Quantitative Economics. I would like to collect some information from you based on the effects of entrepreneurship training on performance of women owned SMEs in Kampala. The above information will help me in my final year research, which is a partial fulfillment for my course. The information needed will be treated with utmost confidentiality. Your cooperation is highly appreciated.

SECTION A: PERSONAL INFORMATION (Fill in the space and Tick where necessary)

<table>
<thead>
<tr>
<th>NO.</th>
<th>QUESTIONS AND FILTERS</th>
<th>CODING CATEGORIES</th>
<th>SKIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>A001</td>
<td>Name (optional)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A002</td>
<td>Age in years of respondent</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| A003 | Marital status of respondent | Single ..................... 1  
Married ........................ 2  
Divorced/separated ............ 3  
Widow ....................... 4 | |
| A004 | Education level of respondent | Never attended ......... 1  
Primary .......................... 2  
Secondary ..................... 3  
Above secondary ............ 4 | |
| A005 | Religion of respondent | Catholic .................. 1  
Muslim .......................... 2  
Protestant ..................... 3  
Others ....................... 4 | |
| A006 | Time spent in business in years | Less than 2 years ......... 1  
2-5 years ........................ 2  
6-10 years ..................... 3  
Above 10 years .............. 4 | |

SECTION B: SMEs INFORMATION

<table>
<thead>
<tr>
<th>NO.</th>
<th>QUESTIONS AND FILTERS</th>
<th>CODING CATEGORIES</th>
<th>SKIP</th>
</tr>
</thead>
</table>
| B001 | Type of business of respondent | Shop……………………………1  
|      |                               | Grocery………………………..2  
|      |                               | Boutique……………………….3  
|      |                               | Salon…………………………..4  
|      |                               | Others…………………………5 |
| B002 | Type of ownership by respondent | Sole proprietor…………………1  
|      |                               | Partnership……………………..2 |
| B003 | How much is the business? | Less than 100000shs  
|      |                               | 100000-200000shs  
|      |                               | 200000-500000shs  
|      |                               | Above 500000shs |
| B004 | After any of the training on marketing, did the number of your customers per day increase? | 1)………yes  
|      |                               | 2)………No |
| B005 | what are some of the marketing techniques that you used after getting the training | a) Social media  
|      |                               | b) Advertisement  
|      |                               | c) after sales services  
|      |                               | d) offering bonuses and discounts  
|      |                               | e) others |
| B006 | How many more customers did you get after the applying the above techniques | a)1-10 more customers  
|      |                               | b) 11-20 more customers  
|      |                               | c) 21-30 more customers  
|      |                               | d) 31 and more customers |
| B007 | What techniques do you use to take good care of your customers? | ......................... |
| B008 | Have the techniques above yielded more customers? | a) increased  
|      |                               | b) No change  
|      |                               | c) decreased  
|      |                               | d) Not sure |
| B009 | At what rate do you get new workers | a) once a week  
|      |                               | b) once a month  
|      |                               | c) once a year  
|      |                               | d) once five years  
|      |                               | e) more than five years |
| B010 | Time the business has been in operation in years | ......................... |
**SECTION C: ENTREPRENEURSHIP TRAINING**

<table>
<thead>
<tr>
<th>NO.</th>
<th>QUESTIONS AND FILTERS</th>
<th>CODING CATEGORIES</th>
<th>SKIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>C001</td>
<td>Have you ever received entrepreneurship education?</td>
<td>Yes………………………1 No………………………2</td>
<td>If no skip to C004</td>
</tr>
<tr>
<td>C002</td>
<td>If Yes, who offered entrepreneurship training (Specify the organization)</td>
<td>............................................................................</td>
<td></td>
</tr>
<tr>
<td>C003</td>
<td>What are the effects of entrepreneurship training on the performance of your business?</td>
<td>a) improvement b) worsening c) no change d) Don’t know</td>
<td></td>
</tr>
<tr>
<td>C004</td>
<td>How many customers do you get per day?</td>
<td>A) 1-10 B) 11-20 C) 21-30 D) Above 30</td>
<td></td>
</tr>
<tr>
<td>C005</td>
<td>How much of the saved money is again invested in the business.</td>
<td>a) less than 10000 b) 10000-20000 c) 20000-50000 d) above 50000</td>
<td></td>
</tr>
<tr>
<td>C006</td>
<td>On average how much do you save per day</td>
<td>a) less than 10000 b) 10000-20000 c) 20000-50000 d) above 50000</td>
<td></td>
</tr>
</tbody>
</table>

C007: In your opinion, do you think entrepreneurship education is necessary for the Performance of business? 
........................................................................................................................................................................
........................................................................................................................................................................

C006: Do you have any other information you would like to add on or any question to ask? 
........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
I appreciate your cooperation and I assure you the information information will help the student in her final year research which is a partial fulfillment for the above mentioned course. Your information will be treated with maximum confidentiality.

Thank You