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Business Training and Attitudinal Changes: Inculcating Entrepreneurial Culture among Kenyan Pastoralists

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Abstract: Uwezo Fund has been providing some business training to the fund beneficiaries namely, youths, women and persons with Disabilities (PwDs) in Isiolo County in order to enhance their business competencies. Despite of the Uwezo Fund beneficiaries having received business training input, the County experienced low loan utilization, poor enterprise performances and low repayment of loans. Therefore, effect of business training inputs on business attitudes of Uwezo Fund beneficiaries in Isiolo County was investigate. The study adopted descriptive survey design with purposive sampling. Census techniques was used to cover all the beneficiary trainees of Uwezo Fund. Using structured questionnaires, the researcher gathered primary data from all the 255 beneficiary trainees who have received some business training during the course of the loan acquisition while secondary data wascollected from Uwezo Fund Isiolo County Office. The study established that the business training inputs had significant effects on the positive attitudinal changes towards business culture. Factor analysis showed that people management, financial management and marketing management was key to enhancing attitudinal changes of the business trainees among other factors.

Key Words: training inputs, attitudinal changes, training needs analysis,

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I. BACKGROUND OF THE STUDY

Over the years, Human Resource Development (HRD) practitioners have tried number of training and development interventions in order to improve business competencies of their subjects. Components of the competencies included business skills to operate various activities. In addition, trainees required business knowledge to aid in managing business functions and making decision in different business environments. The training is also meant to enhance positive business attitudes towards business culture as opposed to other forms of livelihoods. The HRD practitioners have been applying Training and Development (T&D) methodologies in order to impart skills, knowledge and modify attitude of business trainees. This methodology has been proven to yield satisfactory result in terms of building trainees` capacities (Mankin, 2009). Thus, in this study effectiveness of business training inputs provided by Uwezo Fund to beneficiary trainees in Isiolo County was assessed with a view of establishing levels of positive attitudinal changes towards business culture.

Isiolo County is located in the upper Eastern region of Kenya. The County covers an area of 25,336.1 km². It has an approximate population of 143,294 with a population density of 5.66 people per km² and an annual growth rate of 1.45%. The age distributions are 0-14 years at 44 %, 15-64 years at 52 % and 65 years and above at 4%, reflecting quite youthful population. Main human economic activities included pastoralism, subsistence agriculture, small-scale trade and tourism (GoK, 2017). Isiolo County is one of the 47 Counties that has benefited from Uwezo Fund. Geographically, the study focused on Isiolo County and its two Sub-Counties namely, Isiolo South and Isiolo North. Methodologically, the study was limited to the assessment of the effect of business training inputs on the attitudes of Uwezo Fund loan beneficiaries. Further, assessment of the levels of business training included training needs analysis (TNA) and training input related to attitudinal changes to the beneficiary trainees.

Uwezo Fund was established vide Legal Notice No. 21 of 21st February, 2014. Uwezo Fund was a specific economic intervention under the Youth skills development and Women empowerment flagship projects aimed at enabling women, youth and Persons with Disabilities (PwDs) access finances to promote their businesses enterprises, thereby enhancing economic growth towards the realization of vision 2030. The Fund addressed Sustainable Development Goals (SDG) No. 1 (end poverty in all its forms), No. 5 (Achieve gender equality and empower all women and girls), No. 8 (promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) and No. 10 (Reduce inequality within and among countries) by providing affordable credit to youth, women and persons with disabilities.

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Since its inception, Uwezo Fund has disbursement of Kshs. 5,354,400,004 to all the 290 constituencies as loans to women, youth and person with disabilities. The beneficiaries comprised of 34,360 women groups, 19,461 youth groups and 1,423 PwDs groups in the Country. All these beneficiaries have been trained by 870 Trainers of Trainees (ToTs) who have been selected from Constituency Uwezo Fund Committee (CUFC) representatives. In Isiolo County, 255 beneficiaries (130 women, 72 youths and 53 PwDs) received various amount of loans to start or expand their business enterprises (Gok, 2018).

Borrowing from regional experience, lessons from Ghana, Malawi and Ethiopia illustrate that Key Result Areas (KRA) in youth business enterprises revolved around the access to market and investment opportunities coupled with reasonable skills and knowledge of business management. Aids for Africa (2010) demonstrated this success by partnering with business industry players for skills and knowledge, as well as availing favourable business environments. However, in African region there were instances of business failure arising from non-utilization of human and non-human resources by the business trainees which effectively resulted into poor business management skills (Training Today, 2014). Consequently, utilization of financial resources such as loans become difficult for the youths and women start-ups.

In the study areas, Uwezo Fund has supported youths, women and PwDs with finances and business training services to enhance their entrepreneurial capabilities. Loan disbursements to Uwezo Fund beneficiaries was coupled with some forms of basic business trainings to help the beneficiaries utilize the finances efficiently. However, training providers` inputs did not show standardized training methodologies as evidenced by reviewed training manuals, training programmes, objectives and learning outcomes (GoK, 2012).

Further, growth and profitability of devolved fund for the women, youths and PwDs in the County has not been satisfactory. According to Youths Enterprise Development Fund (YEDF) status report of 2016, Isiolo County ranked number 40 out of 47 Counties. The County utilized ksh 46,567,860 compared to top five (5) Counties with highest utilization ranking viz, (Nairobi - KSh 2,322,066,730.50, Kiambu- Ksh 894,169,955.00, Nakuru- KSh 746,579,755.60, Meru - KSh 690,615,179.80 and Nyandarua - KSh 491,610,567.00). Generally, growth and sustainability of the devolved fund in the County has been characterized with low profitability and frequent enterprise wind ups (GoK, 2016).

II. STATEMENT OF PROBLEM

Business training is a learning process meant to equip the learners with skills, knowledge and modify their attitude in order to improve their business performances. In Isiolo County, Uwezo Fund beneficiaries have received some business related training even though the magnitude of such training programmes have not been documented.

Further, according to Uwezo Fund implementation report of 2016, the County had low fund utilization rate (Isiolo South Constituency, 33.2%) and high loan default rates (Isiolo South Constituency, 54.7% & Isiolo North 59.7%). Overall performance of the Fund showed that the County ranked below the first-quarter of the well performing Counties in terms of revolved funds as shown in table 1.

Table 1: Status Report of the Implementation of Uwezo Fund as At 30th June 2016.

Constituency	Total amount allocated (Ksh)	Total amount approved (Ksh)	Number of beneficiaries	Total amount (Ksh) repayment due as at 30/6/2016	Total amount (Ksh)repaid as at 30/6/2016	Ranking(out of 290 constitue ncies)
Isiolo South	16,576,255	5,500,000	55	600,000	328,420	262
Isiolo North	18,679,916	18,679,916	200	3,335,006	1,991,667	129

Source: Uwezo Fund, 2016.

In addition, the County is among the 18 Counties in the Country which has not supported any LPO (Local Purchase Order) financing arrangement for the Fund beneficiaries (Gok, 2016). Hence, there was need to study and document the extent to which business training inputs offered by the Uwezo Fund to the beneficiaries in Isiolo County has influenced positive changes of attitude towards business enterprises management culture. Therefore, this study was set up to find out the effect of business training inputs on attitudinal changes of the Uwezo Fund loan beneficiary trainees in Isiolo County, Kenya.

1.3 Objectives of the Study

i. To analyze effect of business training inputs on attitudinal changes of Uwezo Fund loan beneficiary trainees in Isiolo County, Kenya.

1.4Research Questions

i. Do business training inputs have any effect on the business trainees` attitudinal changes towards business culture?

1.5 Significance of the Study

The studyis of great significance to the National Government of Kenya, business trainers, researchers, academicians, development agencies and Isiolo County Government. The output of this study would help the National Government policy makers to identify and support key result areas (KRA) for building business competencies among the youths, women and PwDs business trainees. Consequently, the business trainees could apply their business competence to utilize the devolved funds such as Uwezo and Youth Enterprise Development Fund and other financial resources available.

Besides, the findings of this is beneficial to business trainers, researchers and academicians in assisting them customize the design and delivery of business training interventions that are suitable for different cadre of trainees. In this study, the expected shift from pure pastoralism to commerce required both the improvement of business skills and changes in attitudes which results from appropriate application of business training inputs.

In addition, the findings of the study provides baseline data and information to the relevant government department, development agencies and policy makers for developing appropriate business training intervention and strategies to improve positive transfer of skills, knowledge and attitude to the beneficiaries to enhance their business performances.

Consequently, the findings of this study would contribute towards improving the effectiveness of devolved funds in terms of business training investments and returns not only in Arid and Semi-Arid Lands (ASAL) Counties like Isiolo but also in the rest of the Country. The study also provides reference points and basis for further research into the study of effective training approaches for other Counties with similar characteristics.

III. THEORY OF COMPETENCE DEVELOPMENT

The Theory of Competence Development underscores need for competence upgrading and competence renewal. Competency is described as set of knowledge, skills, behaviors, and attitudes related to job success or failure. The competence levels of the members of an organization are influenced by various factors such as firm-specific resource base, managers' ways of perceiving competence, undesired knowledge diffusion, negative attitudes and changes in the environmental dynamics specific to the firm (Dubois &Rothwell, 2004). Competency profiling helps in determining effective learning and development approaches by identifying the behaviours, knowledge, skills and attitudes that are necessary for successful performance in a job. Competency-based training support learning by focusing on competencies needed for job performance, mechanism for measuring competence, framework for enhancing competence and means of determining how well learning has occurred (Cheng & Dainty, 2005). Members of organizations occasionally assess their competencies against those required for their job and attempt to narrow the gap through HRD programmes. This practice is commonly known as competency mapping.

Competency mapping has been established as one of the most accurate means of identifying the behavioral characteristics required for successful execution of a job. Comparison between existing competencies and expected competencies provides opportunity for raising competence thresholds in order to address emerging job related challenges. Applications of competence mapping techniques have shown significant benefit to organization in keeping abreast with occupational demands (Yuvaraj, 2011).

In Isiolo County, beneficiaries of Uwezo Fund loan underwent business training that was expected to improve their business competencies. Evidence from training guide indicate that topics on business planning, marketing, human and financial management among others were part of the training inputs expected to have been delivered. Conventionally, proper delivery of this contents is expected to result into improved business competencies as witnessed in other parts of the world (Training Today,2014).

2.1 Training Needs Analysis (TNA)

Significant amount of research have been conducted in various part of Kenya regarding the role of training inputs and its effect on the performance of start-up enterprises. Githinji (2012), in the study of Youths Enterprise Development Fund (YEDF) performance of loans in Embu District, recommended that relevant stakeholders should consider setting up of business incubation centres for nurturing upcoming youth entrepreneurs. The stakeholders' input be tailor-made to suit business skills development through training for the youth. Similar study conducted in Kitui Central District of Kenyaestablished that there was poor utilization of YEDF loans by the youths owing to business competencies (Kitonga, 2012). Thus, these inadequacies needed to be intervened through training input that would empower the beneficiaries competently manage their enterprises.

Training is a continuous process of building capacity of the trainees to improve their competencies. Continuous entrepreneurial training prior to and during the allocation of funds so as to equip the beneficiaries with knowledge and skills for successful entrepreneurship is recommended Khaoya (2016). Training prior to the receipt of the loans and mid-way during the application of the loan provides timely monitoring and evaluation opportunity to tame incidence of loan non-performance by the beneficiaries. In Nakuru County-Kenya, poor

performance of the YEDF loans were linked to lack of training on business management and financial literacy (Kiplangat, Kilele, Nduruhu&Kimani, 2015). The study recommended that more youths and youth groups be trained on business management and financial literacy to build their capacity to effectively manage the loans and the enterprise.

Lack of Training Needs Analysis (TNA) has been cited having significant negative effects on the outcome of any training programmes. Tanuja (2012) concluded that lack of TNA may lead to the trainer failing to identify training need gaps, unable to measure criteria for measuring training success and unable to ascertain whether the overall training programme achieved desired goals. Guyo, Njehia and Mbugua (2015) in the study of Systematic Training Cycle (STC) effect on Trainee business competencies established 67.5% of all the trainers have not conducted a TNA before executing training programmes. The business trainers who conducted training needs analysis (TNA) employed varying degrees of training needs analysis techniques (target community analysis 74.0%, task analysis techniques75.3%, operational analysis75.3%, man analysis 69.1% and ad Hoc Analysis66.7%). The study further concluded that target group analysis (p= 0.00, α = 0.05), man analysis (p= 0.02, α = 0.05), and ad hoc analysis (p= 0.00, α = 0.05) had significant effects on the competencies of the business trainees in the study areas.

In congruence with this study's findings, TNA have been popularly applied in training analysis in corporate practices. Toyota, Dell Computers and Whole Foods are some of the multinational enterprises that frequently used task analysis techniques when forming quality circles and project teams (Tanuja, 2011). Equally, Silberman and Auerbach (2011) concluded that factors in man analysis such as skills, knowledge and attitude forms critical components for establishing types and scope of the training required to fill competency deficiency gap.

However, most studies on business competence development have concentrated on skills and knowledge input, ignoring the roles of attitude. Principally, positive attitude cultivates and maintains enabling business environment as well as learning and development. This will in turn lead to maximization of business performance and wealth creation (Robbins, 2001). Thus, in addition to the importance of skills and knowledge inputs, business training ought to emphasis attitude as basis on which application of skills and knowledge could effectively results into improved business performance.

2.2 Business Training Inputs

Training input for any subject group is a function of the desired outcome as realized through the training objectives. The inputs are designed with certain expected transformation in mind which includes enabling the trainees acquire requisite skills, knowledge and attitude to help them function at higher levels of performance after the training. The acquisition of these attributes is meant to improve the overall competencies of the trainees (Glaub, Matthias &Frese, 2011) In addition, training input needed to consider ability of the trainees to utilize the training inputs for planning and organizing business resources and make feasible business decisions.

The Uwezo Fund training for the loan beneficiaries has developed business training manual which aims to equip trainees with basic concepts of entrepreneurship and knowledge of business planning essential for the success of an entrepreneur. These areas included, general introductions, business plan, business records, employees management, quality management, working capital management, competitive costing of products and services, customer attraction and retention, taxation, product distributions, business registration, ICT adoption in business and HIV/AIDS (Gok, 2016)

Review of this training manual showed that fairly key business functional areas have been described for delivery. However, cross-cutting issues such as business communication, innovations, product/service diversification, entrepreneurship and basic competition skills have not been covered. Organizational functions are shared through effective communication within the firm as well as interaction with external stakeholders. Effective business communication includes a two-way cycle of messaging and feedback designed to achieve a specific reaction. For example small start-up owners require effective communication with their supplies, retailers and financiers among other important partners

Bradbury, A.J (2010) summarizes the importance of business communication as factors to promote motivation by informing and clarifying the employees about the task to be done, mannerism and performance improvement. It is a source of information to the organizational members for decision-making process which helps in identifying and assessing alternative course of actions. Communication also plays a crucial role in altering individual's attitudes, besides helping in employee socialization. More importantly, effective communication assists in controlling process which includes controlling organizational member's behaviour with regards to levels of hierarchy and reporting structure, adherence to principles and guidelines and compliance with organizational policies, performance targets and grievance handling procedures.

Agochiya (2009) underscores importance of entrepreneurship to budding businesses as agility and growth acceleration of a firm as well as capability to innovatively acquire capital. Practice of entrepreneurship culture reduces dependence on top management and encourages emergences of new ideas from in-house which

can be incorporated into business functions without spillage of plans to competitors. More importantly, it increases confidence and outlook of the firm in the larger market.

Guyo (2015) conducted a study of business training input analysis among entrepreneurial start-up in Marsabit County and established that about one-third of all the trainers failed to train in business planning, business organization, sourcing of funds, income generating activities, proposal writing, records keeping, entrepreneurial skills, product/service pricing and value-addition to local products. Training inputs that received least attention included product distribution (18.7%), managerial skills (20.3%), business commutation skills (19.6%), Interpersonal relationship (20.8%) and business diversification (20.4%). Further, most of the training input did not have significant effect on the business competencies of the trainees in the study areas ($p \le 0.06$, $\alpha = 0.05$).

Research and HRD practice do converge on the cardinal output of any given T&D input as imparting of skills to operate machines, tools and equipment and communicate with customers, as well as need for motor or psychomotor and interpersonal relationships. Equally, acquisition of relevant skills leads to understanding concepts and develop reasoning ability and judgment capabilities.

2.3 Evaluation of Attitudinal Changes

One of the key components of any trainee competencies is attitude. Attitudinal Changes represents feelings and beliefs an individual holds towards others, objects and events. Attitudes affect motivation, satisfaction and job commitment. Negative attitudes needs to be converted into positive attitudes through cognitive, affective and behavioural attitude changing techniques. Besides, imparting greater consideration for ethical value systems and cherishing virtuesforms basis for easier attitudinal restructuring in a workplace. Training and development inputs is also expected to result into improved decisionmaking and problem solving skills whichfocuses on methods and techniques for making organizational decision more effective and sustainable by defining, conceptualizing, collect and analyzing information and generating alternatives (Robins, 2001).

Effective learning inputs help the learners change their attitude towards the benefits of learning. Research has established that learners' attitudes have three (3) components: Cognitive component which is the idea and opinions propositions that express the relationship between situations and attitudinal objects while affective component is the emotional aspect that accompany an idea. Behavioral component is the readiness to act towards an object or situation in a consistent way. Further, the consistency principle states that learners attempt to maintain consistency between these three (3) components (Rollinson&Broadfield, 2002). Thus if one component changes, individuals could either reverse the change in this component or change the other two to align with the changes in the first component. Generally trainees tend to have positive attitude towards what they believe will help them achieve their goals.

Similar to this body of knowledge is reinforcement theory which states that behavior is a function of its consequence. This means certain behavior would follow every time a person takes on action. Most often, positive response initiate repeat behavior while negative response deters repeat behavior. Positive responses actually act as a reward of desired behavior and hence lead to repeat of similar desired behavior (Robbins, & Judge, 2008)

Attitudes are either formed or changed following certain factors. These factors includes past experience in which people come to believe or not to believe things on the basis of what they have seen, happen or experienced in the past. Available information regarding new events, experience or objects may also influence attitudinal changes. Generalization of ideas and information especially emanating from similar events or situations can greatly influence attitudinal changes. In addition, people tend to learn from experiences, coworkers, group membership, opinion leaders family and friends. Using attitudinal framework people can adjust to their environment, defend their self-image and express their value propositions (Aswathappa, 2008).

Given that attitudes are organized and are close to the core personality, trainers are often faced with the difficult task of changing attitudes because existing attitudes hinder anticipated changes. The hindrance may arise from many variables including trust in the sender of the message, the message itself and the circumstances under which message is delivered. Based on this characteristic nature of attitude, trainers need to design training programmes in such a way that these salient features of individual attitude are addressed.

Traditional practices among the pastoralist communities show that there are social-cultural factors which have shown resistance to changes from pastoral livelihoods to business cultures. Major among these practices included keeping huge herd sizes and male dominance in matters of resources ownership. Management and nurturing of micro enterprises owned by women and youth were occasionally disrupted by demands from family and kindred. In this culture family heads have unlimited control over family resources making independencyof business start-ups difficult. However, there was no empirical literature to explain any conspicuous resistance to adopting commerce in place of pastoralism in the study areas. On the contrary, there are number of micro-enterprise start-ups owned by youths and women groups though all suffer inevitable sustainability challenges.

Consequently, attitudinal transformations among the Uwezo Fund Beneficiary trainees require combination of attitudinal restructuring techniques. Cognitive attitude formation could be exemplified using entrepreneurial success stories, reduced drought burden on individual families, and demonstrating known households who have exited out of poverty through entrepreneurship during the training delivery. Affective attitude could be demonstrated through child labour as a result poverty and broken up homes ignited by lack of resources. Behavioural attitudes could also be illustrated using diversification of livelihoods into commerce besides pastoralism, and establishing entrepreneurial start-ups alongside livestock keeping.

IV. RESEARCH METHODOLOGY

The studyemployed descriptive survey research design as developed by Saunders and Thornbill (2009). The design was appropriate as independent variables (training inputs) was studied to establish effect of business training inputs after the business training has already been conducted by the training providers in the study areas in order to establish the attitudinal changes of the trainees. The target population of the study comprised of women, youth, and persons with disabilities who were beneficiaries of Uwezo Fund loans and have received some business trainings in Isiolo County. There were total of 255 beneficiaries (130 women, 72 youth & 53 persons with disabilities) (Gok, 2017).

Purposive sampling was used for selecting Isiolo County out of the remaining 46 counties on the basis of the problem statement. The researcher used census techniques to assess the effect of business training input on the attitudinal changes of all Uwezo fund loan beneficiary trainees. All the 255 beneficiaries (130 women, 72 youth & 53 persons with disabilities were subjected to questionnaire survey.

Primary data was collected using structured survey questionnaires from all the beneficiaries. The general principles of questionnaire construction, administration and analysiswere observed recommended by Kasomo(2006). Primacy of the study objectives, the core contents, forms and appropriate language were considered bearing in mind the status of the educational levels of the youth, women and persons with disabilities in the study areas. The questionnaire was piloted as recommended by Nasiuma and Mwangi, (2004) in Meru County. Secondary data were also reviewed from the Uwezo Fund office in Isiolo County. Given the vast nature of the County, services of research assistants were engaged in primary data collections. Data analysis employed use of Likert scale (Likert, 1932) to organize and convert qualitative data into quantitative data form for the ease of analysis and interpretation. Beside descriptive statistics, Pearson correlation and factor analysis were used to analyze the results.

V. RESULTS, FINDINGS AND DISCUSSIONS

The Uwezo fund beneficiaries had fairly equal gender representations in the study (54% male, 46% female), with 82.5% of the trainees having 8 to 14 years of formal education. These levels of formal education suffice for business transfer competence given the types of training inputs. The Uwezo Fund beneficiaries constituted50.9% women, 28.2% youths and 20.9% Persons with disabilities (PwDs) with an age majority of 21-40 years being 89.5%. The study revealed that 98.2% business trainees went through training needs analysis (TNA) before the onset of the training. The study showed that business trainers most commonly applied TNA techniques in varying measures as shown in table 1.

Table1: TNA and Commonly used Percentages

TNA Techniques		Commonly		used
		Percentages		
1.	Target community analysis	2.	54.1	
3.	Task analysis	4.	62.5	
5.	Man analysis	6.	16.1	
7.	Operational analysis	8.	24.1	

The study further revealed that close to two-third (63.16%) of the trainees received business trainings once with only 17.54% having received trainings twice.

The Uwezo Fund beneficiaries received various components of training input as they were being prepared to utilize the fund loans effectively. The trainees had different rating of suitablility of the inputs as shiown in Table 2.

Table 2: Mean percentage of training inputs Suitability ratings

Traini	ng Inputs	Mean percentage Suitability
1.	Business planning	64.9
2.	Business organization	61.4
3.	Products/service selling	42.1
4.	People organization/employees	28.1
5.	Product distribution methods	29.8
6.	sourcing of funds	56.1
7.	Product/service pricing	14.5
8.	Income generating activities	12.0
9.	Proposal writing	12.3
10.	Records keeping	35.1
11.	Business leadership/managerial	45.6
skills		
12.	Team work	54.4
13.	Report writing	8.8
14.	Entrepreneurial skills	31.6
15.	Value addition to local products	15.8
16.	Business commutation skills	40.1
17.	Interpersonal relationships	21.1
18.	Business diversification	12.3

The business trainees had some forms of livelihood activities before receiving the loans and taking to commerce. Livestock herding, home care and retail business were most common means of livelihood as shown in table 3.

40-30-30-37.50% 10-Herding Home care/House wife Retail trading Casual/menial jobs

Table 3: Forms Of Livelihoods before Taking to Cmmerce

Further, about three-quarter (76.3%) of the Uwezo Fund trainees had some form of experience in business related activities while 23.64% had no any exposure to business activities. 72.1% of them have been engaging in some business activities for periods between 1-3 years. These business activities were predominantly livestock trade.

After receiving business training and receiving the Uwezo Fund loans, the beneficiaries invested in different ventures. Livestock trading (45.61%) and retail shops (24.56%) were the most preferred business types as shown in table 4.

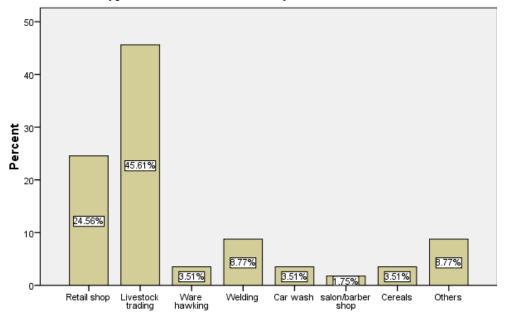


Table 4: Types of Business Undertaken by the Loan Beneficiaries

Business training inputs and attitudinal changes of business trainees were subjected to factor analysis tests. Given, the KMO (Kaiser-Meyer-Olkin)(keiser, 1974) value (0.698) is greater than 0.5 at (α = 0.05), then factor analysis was found appropriate method.

Factor scores for each respondent was determined and a correlation between the training inputs and attitudinal changes was computed. A positive Pearson correlation coefficient of 0.036 at (α = 0.05) was obtained, meaning there was a positive relationship between training inputs and positive attitudinal changes of the business trainees.

Analysis of attitudinal changes employed Likert scale (Likert, 1932) with batteries of fifty seven (57) statements assessing the three (3) domains of attitudes (cognitive, behavioural & affectional). The responses showed different individual training inputs had different effects on the attitudinal changes as indicated by factor loading. Factor loadings were determined using Stevens (1992) table of critical values. From the analysis key Result Areas (KRAs) for attitudinal changes of the business trainees from the training inputs were established as shown in table 5.

Table5: Training inputs and Factor Loadings

Training Inputs		Factor	
		Loadings	
1.	Business planning helped me reduce my operation costs	0.922	
2.	After the training I was able to reorganize my business resources	0.88	
3.	After the training I can effectively price my product/services	0.486	
4.	After training am able to identify different income generating activities	0.901	
5.	Entrepreneurial training input has helped me address business	0.814	
opport	unities more creatively		
6.	Business communication skills has helped me establish demand for my	0.598	
produc	t		
7.	I can now identify target market for my product/services	0.759	
8.	The training has helped me to identify appropriate distribution channel	0.862	
for my	products		
9.	After diversify my business I was able to reduce business risks	0.594	
10.	Managerial skills gained from training has helped me to realize optimum	0.543	
staffing			
11.	level for my business	0.753	
12.	Using business leadership gained from training i can set realistic vision	0.839	

for my Business

13. The team work spirit amongst my employees/partners has enhanced 0.910 productivity in my business

VI. CONCLUSION AND RECOMMENDATIONS

From table 5, it was evident that people management, financial resource management and marketing management had greater influence on the attitudes of the business trainees than other components of the training.

The role of human capital (HC) is increasingly becoming vital to the survival of every organization more so in the dynamic and competitive business environment of 21 st Century. Research has shown that linking HC functions with organizational goals and objectives is one such important alignments. The outcome of such alignment has brought about improved business performance as a result of focused Human Resource Planning (HRP), dedicated and integrated strategic training and development as well as purposeful compensation management. The benefits of such alignment thus included employee motivations, greater autonomy, labourflexibility and overall reduced operational costs (Bagga& Sanjay, 2014). Business start ups, therefore needed to invest more in HC capacity development as mandatory requisite. Consequently, the government department in charge of Uwezo Fund are required to enhance people management component of the Uwezo Fund training inputs to the beneficiaries of the fund.

Further, research has shown that financial management play a key role in the survival of any business start ups. The significant relationship between financial management and attitudinal changes of Uwezo Fund beneficiaries in the study can be corroborated from various similar works. A study survey of women entrepreneurs in Valencia region of Spain showed that types of financial support greatly influenced the success of the women business start ups (Gary, Enrique, & Mas-Tur, 2012). In Kenya, inadequacy of the finances and unpredictable release of finances from Uwezo Fund should be mitigated to allow for business growth (Nyanchama, Atambo&Nyangau, 2016). It is therefore imperative that training inputs by Uwezo Fund address the issues of types, sources and management of finances.

In addition, an eleven year longitudinal study of entrepreneurial start ups revealed that marketing activities were critical to the uptake of the entrepreneurial offerings. Ability of the new start ups to engage the potential consumers determined the continuity of the start ups (Wing, Michael & Harker, 2013). Besides, young entrepreneurs required marketing capabilities in competitive business environments in order to cushion them against the negative effects of under-cutting and smothering (Ralf and Siegfried, 2015). Thus, given the important influence of the marketing aspects on the attitudinal positive changes of the business trainees, the training programme should encompass a broad and detailed components of marketing skills that will enable the trainees penetrate the market with their offerings.

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