

**EFFECTS OF ANTECEDENTS OF ENTREPRENEURSHIP ON PERFORMANCE OF
SMALL AND MEDIUM ENTREPRISES IN FITNESS SECTOR IN NAIROBI COUNTY**

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DECLARATION

This research thesis is my original work and has not been presented for award of a degree in any other University.

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Declaration by Supervisors

This thesis has been submitted for examination with our approval as the University Supervisors.

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I dedicate this thesis to my beloved parents, who have been my source of inspiration and strength. To my brothers, sisters, relatives, mentor, workmates and friends who shared their words of advice and encouragement to finish this study. And finally, I dedicated this study to the almighty God, thank you for the guidance, strength, power of mind, protection and skills.

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ABSTRACT

Entrepreneurs hold a critical role in the economic growth of any nation because they maximize the use of the factors of production for the benefit of society, create jobs, foster innovation, raise living standards, and develop underdeveloped areas. Matching entrepreneurship to performance strategy has long been a cornerstone of entrepreneurship research. The general objective of this study was to establish antecedents of entrepreneurship and their effects on performance of small and medium enterprises (SME) in fitness sector in Nairobi County. In relation to the above general objective, the specific objectives included the following: To find out the relationship between entrepreneurship training and performance of SMEs in the fitness sector in Nairobi County, Kenya, to determine the relationship between networks and performance of SMEs in the fitness industry in Nairobi County, Kenya, to assess the connection between technology adoption and overall performance of SMEs in the fitness sector in Nairobi County, Kenya and to assess whether financial access affects the performance of SMEs in the fitness sector in Nairobi County, Kenya. The study informs policy formulation and decision making to steer the SMEs in the fitness sector into profitability and boost efforts in growing the sector to sustainability in employment and income generation as well as achieving vision 2030 as a driver of the economy especially in helping the government meet universal health care which is one of the big four agenda. The variables considered in this paper are entrepreneurial training conceptualized as an independent variable and anchored on human capital theory, technological adoption anchored on the diffusion of innovation theory, networking anchored on social networking theory and performance as the dependent variable. The research adopted a descriptive research. In the current study, the researcher's population of focus was the fitness SMEs that are formally registered by Nairobi City County licensing office and operating in Nairobi County. This study considered all 119 small and medium fitness establishments as a sample for this study. It was a census survey. The study administered survey questionnaires to owners or managers of fitness companies who had been in service for approximately three years or more. The findings were presented in figures and tables. Inferential statistics was used to determine the relationships among variables. The analysis showed that access to financial services has the strongest positive impact on company performance in addition; Networking is positively related to company performance. Entrepreneurial training and technology adoption showed a strong relationship with firm performance. The results imply that all the variables; entrepreneurial training, networking, technology adoption and financial access are significant in explaining performance of gyms/health clubs in Nairobi. The study recommends that firms should seek after networks to share ideas, relevant knowledge, skills and unique resources to succeed in a competing environment. These networks provide a platform through which gyms/health clubs should harness what they don't possess to better their operations.

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LIST OF ABBREVIATIONS AND ACRONYMS

DoI:	Diffusion of Innovation Theory
GDP:	Gross Domestic Product
ICT:	Information Communication and Technology
ILO:	International Labour organization
OECD:	Organization for Economic Co-operation and Development
R&D:	Research and Development
SMEs:	Small and Medium Enterprises
SPSS:	Statistical Package for the Social Sciences

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The concept of firm performance has gained considerable discussion in research over decades with firms experiencing different performance levels where some perform exemplary, others poorly and even some exiting the market (Ndikubwimana, 2016). Entrepreneurs contribute significantly towards economic growth of any nation since they maximize the use of the factors of production for the benefit of society, create jobs, foster innovation, raise living standards, and develop underdeveloped areas (Bula et al., 2014). Antecedents of entrepreneurship included those factors considered key to development of entrepreneurship in terms of their personal development as well as the performance involving their businesses (Azim & Kahtani, 2014). The important role played by entrepreneurial activities in economic development and growth includes expanding per capita yield and income through establishing changes in the way modern businesses should be managed (Hukaet al., 2015).

The concept of Entrepreneurship and the related factors and its relationship to enterprise performance has gained considerable traction in research in the last few decades and the debate is not conclusive. Bula et al. (2014) argues that such antecedents of entrepreneurship includes; entrepreneurial training, networking, technological adoption as well as financial access. Entrepreneur training is the process or arrangement of identifying and exercising plans to empower entrepreneurs and business minded individuals to create skill, knowledge, information, and understanding which permit a wider scope of issues to advance their performance levels in their businesses (Azim & Kahtani, 2014). Entrepreneurial Training therefore is key as it explores

creativity in the domain of skills and knowledge of entrepreneurs as well as, providing insights into gaining competitive advantage by building stronger pool of opportunities that translates into business growth (Azim & Kahtani, 2014).

According to Aarakit and Kimbugwe (2015), networking is an association where the entrepreneurs connects with other groups that they deem resourceful for their businesses to tap the necessary resources that they in turn use to grow their businesses. Networking if well utilized will improve the financial performance and increase in market share of a firm through identification of new business opportunities, ensure skills transfer and gain good ratings in the sector. This therefore means that SMEs need to intensify their networks if they are to improve performance and hence the need to understand the effect of such networks to SME's if any. Several authors have emphasized the relevance of networks and networking for SMEs, with networking contributing to performance of SMEs. According to Stam et al. (2014) the resources bundled up in an entrepreneur's network play an important role in the performance of that firm. Networking if well utilized will improve the financial performance and increase the market share of SMEs through identification of key partners by allowing SMEs to access resources that would have been difficult to access on their own (Armanios et al., 2012).

An assessment by Jerônimo and DeMedeiros (2012), found that organizations experience changes during the periods of their life cycle or as a result of changes of their operating environments. Kirby and Turner (2012) argue that a firm is forced to acquire a certain technology as the outside forces deepen to remain competitive through improved processes. It is also contended that a firm adopts that technology that will solve their current problems and associated technical hurdles

experienced by the firm in a certain market of operation (Kabanda & Brown, 2017). Firms experience various stages and react to changes through adopting relevant technology to remain competitive.

For some organizations, the most widely recognized explanations behind technology adoption are to give a way to overcome the associated challenges in terms of survival as well as growth so as to remain competitive (Ndikubwimana, 2016). SMEs adopt technology for various reasons, including dynamism in customer expectations and market trends (Ghimire & Abo, 2013). The need for value creation, attaining entrepreneurial goals, improved firm processes and competitive positioning has made entrepreneurs to invest on competent technologies. This practice will also requires entrepreneurs to be equipped with technological knowledge and skills to enable them understand the role of technology adoption related to decisions concerning growth of the firms.

Small and Medium Enterprises (SMEs) is defined as a business with annual sales between KES 500,000 –KES 1,000,000 or has 10-50 employees (Republic of Kenya [Micro and Small Enterprises Act], 2012). The SMEs sector contributed KES 3,371.7 billion to the GDP representing 33.8% and generated approximately 14.9 million jobs (Kenya National Bureau of Statistics [KNBS], 2016) yet there is scanty documentation on their performance. In Kenya, the importance of the sector is evidenced by the legislation and operationalization of the Kenya Micro and Small Enterprises Act, 2012. The sector is recognized in Vision 2030, the Kenya Government blue print for economic development, as an important driver of the economy. Under this Act, SMEs enterprise is defined as having an investment of less than KES 5 million, sales of less than KES 500,000 per year or has 1-9 employees.

Regardless of this, the SME part has kept on encountering a few limitations such as constrained access to other business sectors; inhibitive legitimate and administrative condition; deficient training and innovation; prevalence of low quality products and services, insufficient business abilities; restricted access to data; absence of institutional structure; and constrained linkages with huge and established enterprises.

Small and medium companies (SMEs) have progressively become a potent engine for economic growth and development in today's fast rising and competitive global economy. Most governments in a number of growing economies around the world have recognized the critical role that SMEs play in achieving long-term growth, job creation, and reducing poverty. The fitness sector in Kenya has gradually become an attractive market for the fitness business due to a raise in middle class group, an attractive environment for fitness business, growing influence of western culture and diets and also the prevalence of underlying health conditions that can be controlled through planned and supported physical activities. The entrepreneurs are now keen on these developments and therefore the current study is keen to study the antecedents of entrepreneurship and how they influence performance of these fitness firms.

A study by Muigai (2009) observed that in Kenya, most gyms and health clubs are located in major Cities. He also observed that quality of service contributes highest towards overall client satisfaction while market orientation contributed significantly towards the overall performance of gyms and fitness facilities in Kenya. Firm's innovation also impacted positively towards the overall firm performance by contributing towards strategic innovation.

1.2 Statement Problem

Matching entrepreneurship to performance strategy has long been a cornerstone of entrepreneurship research (Khalid et al., 2019). The basic premise underlying this body of research is that different factors pose different entrepreneurship challenges that, in turn, require systematically different skills and experiences to succeed.

Fitness sector plays important role in making the population enjoy comparatively good health with reduced prevalence of chronic disease. With a growing middle class, increase in urbanization, an alarming increase in obesity and other lifestyle diseases, the general populace within Nairobi County is increasingly becoming aware of the need to live a health and active lifestyle. The positive impact of these fitness firms on the socioeconomic and health welfare of the people will only be attained and sustained if these firms records good performance evidenced by profitability, sustainability and satisfaction levels to the owners.

Every day, more people are becoming aware of the importance of living a healthy lifestyle. As a result, fitness centers are more driven to concentrate on these revenue sources. Therefore, it is critical for these businesses to learn how to delight customers in order to gain customer loyalty, as customers are continually looking for better alternatives to meet their needs (Das & Goswami, 2019). Most fitness firms must understand that firms cannot keep customers long lasting just by luck, but by continuous improvement through trainings, networking, acquiring new technologies on the market and also keeping financial muscles for smooth operations.

Previous studies have been conducted to examine the effect of several variables such as entrepreneurial training (Khalid et al., 2019), networking (Das & Goswami, 2019), technological adoption (Kabanda & Brown, 2017) and financial access (Ndikubwimana, 2016) on performance

of SMEs in different sectors. However, there is limited research done in fitness sector. The reason of this study is to provide an understanding of the predecessors of entrepreneurship and their effect on fitness firms. Essentially this paper explores whether or not is it possible to do well by practicing entrepreneurship. How can SMEs, specifically fitness firms, secure a profitable foothold in serving their clients?

1.4 Research Objective

1.4.1 General Objective

The overall objective of this study was to identify the drivers of entrepreneurship and their impacts on the performance of SME businesses in the fitness sector in Nairobi County.

1.4.2 Specific Objectives

The specific objectives include:

1. To ascertain the relationship between entrepreneurial training and performance of SMEs in fitness sector in Nairobi County, Kenya.
2. To identify the relationship between networks and performance of fitness-related SMEs in Nairobi County, Kenya.
3. To evaluate the relationship between technology uptake and the performance of SMEs in the fitness sector in Nairobi County, Kenya.
4. To assess the influence of financial access on performance of SMEs in fitness sector in Nairobi County, Kenya.

1.5 Research Questions

To achieve the aforementioned research objectives, the study relied on the following questions:

1. What is the relationship between entrepreneurial training and performance of SMEs in fitness sector in Nairobi County, Kenya?
2. How does networking impact the performance of fitness-related SMEs in Nairobi County, Kenya?
3. How does technology adoption have an impact on overall performance of SMEs in fitness industry in Nairobi County, Kenya?
4. How does financial access have an effect on the performance of SMEs within the wellness sector in Nairobi District, Kenya?

1.6 Significant of the Study

1.6.1 Policy Makers

The study will inform policy formulation and decision making to steer the SMEs in the fitness sector into profitability and boost efforts in growing the sector to sustainability in employment and income generation as well as achieving vision 2030 as a driver of the economy especially in helping the government meet universal health care which is one of the big four agenda.

1.6.2 Practioners/Fitness sector

In practice investors in the fitness sector will benefit by using the study to determine the variable combination to apply for improved performance and contribution to the national economy through payment of taxes and by growing their enterprises from small ventures to sustainable source of employment and income generation. I engage in this sector and have witnessed entrepreneurs in this area struggle to grow their businesses and by carrying out this study; my intention is to make a

positive, practical contribution to the subsector. The fitness business owners will read this study to help them change some of their business practices and improve their performance.

1.6.3 Future Academicians/Researchers

The work contributes to current theoretical knowledge, filling a gap in the scholastic writing on precursors of entrepreneurship and their effect on execution of SMEs in wellness area in Nairobi County. In addition, future researchers are able to determine which factors were applied in this study and formulate their improved models for further generation of knowledge.

1.7 Limitations of the Study

There was bureaucracy and delays in getting approval to carryout research from relevant authorities in Kenya including National Commission for Science, Technology & Innovation. To offer respondents enough time to complete the survey, the drop and pick later strategy and emailing were utilized. This enabled the respondent to fill the questionnaires at their own convenient time. Another limitation was based on the respondents' attitude towards the researcher's study area. The respondents give inaccurate information due to confidentiality and sensitivity of the information queried. In addition, the target population may not have been conversant with some entrepreneurship terminologies of the study owing to their various areas of specialization.

1.8 Delimitation of the Study

However, in order to receive the essential support and avoid bureaucracy, the researcher requested an introductory letter from the university to facilitate relevant authorities to approve the study and provide written approval to carry out the survey. Follow up was made through voice calls to confirmed receipt of emails, encourage response and confirm when study questionnaires would be

collected or received through email. The respondents contacts were retrieved from Nairobi City Council licensing office, firms websites and online directories.

The researcher assured the respondents of anonymity and that the research is merely for academic purpose to uplift confidence and encourage accurate information from the respondents. Also, the researcher used simple language in the data collection instrument and also explain concepts not familiar to the respondents for clarity.

1.9 Scope of the Study

This study focused on the antecedents of entrepreneurship and their implications on the success of SMEs in the fitness sector in Nairobi County, Kenya. The study considered four variables which included; entrepreneurial training, networking, technology adoption and financial access. The study was undertaken in Nairobi County from June 2020 to February 2021. The questionnaires was submitted to the owners or managers of each fitness firm in their premises and took one month from the month of June.

2.0 Operational Definition of Terms

Antecedents: Is defined in this study to mean a range of factors that contribute to the change in entrepreneurship processes and consequently resulting to firm performance (Constanza & Rumintha, 2016).

Entrepreneurial Training: Entrepreneur training is the process of empowering entrepreneurs and business minded individuals to create skill, knowledge, information, and understanding which permit a wider scope of issues to advance their performance levels in their businesses (Azim & Kahtani, 2014).

Financial access: Financial access is described as a person's or a company's capacity to obtain and use a variety of financial services if they so desire (Beck et al., 2018).

Firm performance: Firm performance is defined as a company's ability to accomplish planned outcomes in comparison to its intended outputs. (Khalid et al., 2019).

Fitness sector: Promotes the supervision of physical activity and exercise in an individual capacity or within a group setup (Muigai, 2019).

Networking: It is an association where the entrepreneurs connects with other groups that they deem resourceful for their businesses to tap the necessary resources that they in turn use to grow their businesses (Das & Goswami, 2018)

Small and Medium Enterprise (SMES): is defined to include those enterprises/businesses with annual sales between KES 500,000 –KES 1,000,000 or has 10-50 employees. (Republic of Kenya [Micro and Small Enterprises Act], 2012).

Technology adoption: This requires entrepreneurs to be equipped with technology knowledge and skills to enable them understand the role of technology in related to decisions concerning growth of the firms (Boothby & Tang, 2018).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The study looked at many points of view on the topic of antecedents of entrepreneurship on performance. The theoretical review, empirical review, conceptual framework, and literature review summary were all areas of concentration.

2.2 Theoretical Review

The establishment of a theoretical framework aids in the clear definition of relevant theories. In this section each theory is outlined and discussed based on their assumptions and critique in line with the study variables. The variables considered in this paper are entrepreneurial training conceptualized as an independent variable and anchored on human capital theory, technological adoption anchored on the diffusion of innovation theory, networking anchored on social networking theory and performance as the dependent variable. The critique of the theories, their assumptions and relationships are well stated in the following sub-section.

2.2.1 Human Capital Theory

Schultz (1961) proposed the Human Capital Theory, which Becker elaborated on (1964). Schultz claims that both expertise and knowledge are forms of capital, and that this capital is the product of entrepreneurs being developed and intensively trained. The idea of human capital infers an interest in individuals through training and education. The theory informs about the developing of skills and knowledge to expand human efficiency, which thus enhances development of entrepreneurs to achieve their goals in an optimal manner.

As indicated by the theory, developing human capital portrays person's skills, knowledge or rather required information to solve the evolving challenges in entrepreneurship field. The theory argues that developing human capital is essential to entrepreneurship achievement. The theory contends that developing entrepreneurs upgrades their efficiency, which brings about higher benefits and, subsequently, reduces likelihood of early exit of the business entity established by an entrepreneur. Subsequently entrepreneurs may use their insight and the social interaction acquired via the training framework to gain materials needed to achieve in their business activities (Kingori & Theuri, 2016).

The required manpower can be accomplished via practical groundings and past experience in the field of entrepreneurship. The theory also argues that training incorporates key information on the best way to deal with a firm for survival and general growth (Azim & Kahtani, 2014). Specifically, trained entrepreneurs take advantage of disregarded business opportunities and key choices which are essential for the achievement of the established firms (Firdousi, 2013).

2.2.2 Diffusion of Innovation Theory

This theory was advanced by Everett Rogers (2003). It clearly outlined how a new idea diffuses in a social system over a period of time. Therefore, diffusion is the process through which innovation is shared through specific ways over a given period of time amongst various components of a social system.

According to the theory the use of technology and innovation in SMEs processes has been felt by improved business performance characterized with customer value creation and better competitive advantage (Bon & Mustafa, 2013). Technology adoption plays a major role in enhancing SMEs to take advantage and utilize the new ideas effectively in an endeavor to enhance competitive

positioning. As result of this competitive edge, service innovation, superior customer satisfaction and retention can be enhanced by applying radical use of intangible resources on modern based performance designs. This implies that technology adoption should surpass the traditional limitations of product innovativeness by use of modern systems to enhance operation and design processes and creating new performance systems (Danjuma & Rasli, 2012).

The new technologies should always remain innovative to activate SMEs process improvements towards meeting customer specifications and satisfaction. This trend is essential to make SMEs survive in the business stage for some time. Further technology adoption in entrepreneurship can lead into new ideas on how to improve processes to satisfy customers by establishing a suitable communication system that can positively facilitate interaction between SMEs and customers (LinF, & LinY, 2016). Therefore the interaction between SMEs entrepreneurs and technological advancement is enhanced by innovation and proper coordination to enhance performance.

2.2.3 Social Networking Theory

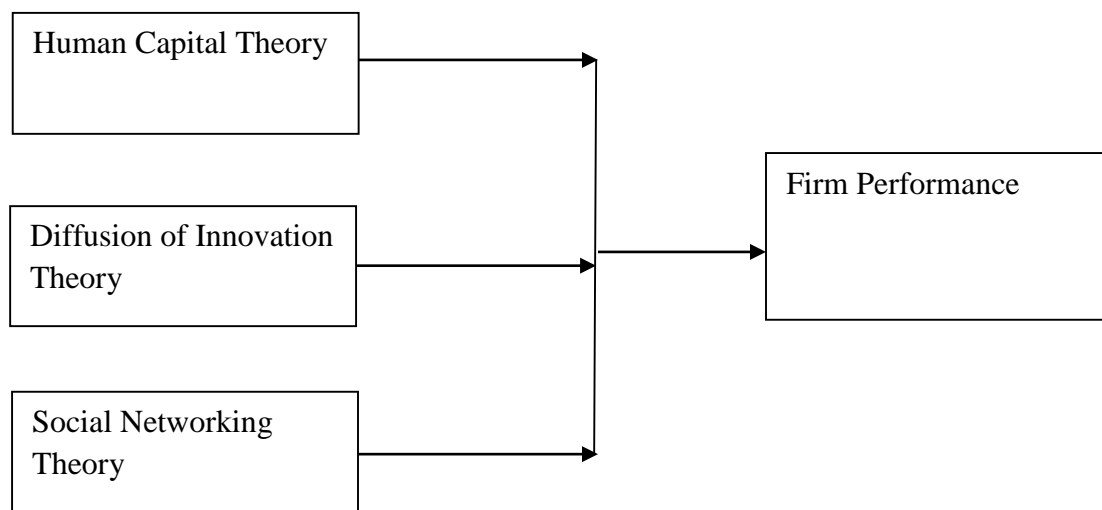
Social networking theory depends on the argument that communication in different networks offers some benefits to firms and entrepreneurs in a system by permitting them to take advantage of the key resources within the network to their advantage (Borgatti & Halgin, 2011). The theory focuses on the importance of strong ties and social connections in accessing assets, data, and information to cultivate innovative undertakings.

This theory clarifies the advantages that build to a business as a result of entrepreneurs being part and parcel of a social network. It explains how the manner in which the entrepreneurs socialization affects performance (Borgatti & Halgin, 2011). Socialization enables an entrepreneur to inter-

phase with others from different firms and professional background (Nyangarika, 2016). This could be used to offer a base for competitiveness. Our theory is pertinent to this research because it explains how SMEs can use social media to expand their market and improve their overall company performance.

Figure 2.1

Theoretical framework.



Source: Author (2021)

2.3 Empirical Literature Review

In a study by Boothby et al., (2018) on technology adoption, training, networking and productivity performance using panel data regression equation found that a training module containing technological adoption elements influences firm performance significantly. The study further argued that technologies which are advanced enhances entrepreneurs' skills to perform better with a conclusion that through networking firms are able to acquire and combine technologies depending on the training that are commonly adopted and undertaken by firms to significantly improve their performance. The paper further concludes that when firms keenly invest in

technological adoption and training through networks, performance in terms of productivity is inevitable.

Another study by Das and Goswami (2019) on how networks of entrepreneurs enables the firms acquire technologies and necessary knowledge especially on small firms leads performance using empirical studies in the context of Kamrup, a district of Assam found that support given by other firms in a network including skills and knowledge coupled with technological advancement enables firms gain new ways of doing business thus superior performance.

Another study by Khalid et al. (2019) in empirical evidence focusing on entrepreneurship as a concept that requires networks and know-how and how this could lead to firm performance found that those firms that are well networked are able to learn new ways of doing things especially through acquisition of knowledge which significantly impact on their revenues and overall success. Further Rosli and Mahmood (2013) on how human resource management through networks moderate firm's entrepreneur training and innovation to influence firm performance especially in small businesses found that when management networks, they are able to bring skills through training which is coupled with innovations through technological adoption to bring about better performance.

Leiva et al. (2014) in their review of existing literature on the influence of entrepreneurial learning through networks and innovation results to superior performance argued that innovative nature of the firm is through trainings from expertise in entrepreneurship which are acquired by networking within and without various business undertakings. This will significantly result to better

performance as firms will acquire the technical know-how and apply in those crucial areas of performance aspects. The study further reveals that when firms have well established themselves in a network, they are able to seek financial assistance that are key to acquiring new technologies which will improve the processes for firms to gain competitiveness and outperform others in the same industry.

Essel et al. (2019) studying how entrepreneurship coupled with characteristics at institutional level in Ghana firms at small scale level using a technique of multiple regression of multivariate level found that factors of demographics like education as well as those of institution like trainings and also characteristics in the firm like advancement in technology conjointly in a significant state influence performance of SMEs. The study further gives an indication that those entrepreneurs with requisite training acquire skills which are key to networking and eventually acquisition of necessary technologies that foster performance.

Chege et al. (2020) studying innovation in technology information and the impact it creates to a firm using a modeling of structural equation in a 240 enterprises in SMEs indicated that adoption of technology creates a network to the firm which creates a synergy for firms to acquire entrepreneurship knowledge which significantly and positive add to the value of a firm. The study enabled the understanding of how a firm can use technology adoption like centers of ICT that are aimed at supporting businesses and their involved processes. The study therefore gives a green light to firms especially those in SMEs to acquire innovativeness through entrepreneurial training for them to compete effectively.

Kocak et al. (2017) in examining how orientations in entrepreneurship and technology adoption affect performance and also innovativeness of firms especially in SMEs found that entrepreneurial training enhances entrepreneurship orientation in terms of aggressiveness, innovativeness and this gives firms' ability to network for more technologies that fit their processes. The study also found that market reactivity leads to radical innovations leading to significant improvement in performance.

Gronum (2015) studying how technology adoption, competencies in entrepreneurship and breadth in innovation creates an innovative firm found that technology adoption is significantly related to firms' innovativeness thus leading to high performance. The study further found a significant interconnectedness between networking and firm performance due to dynamics in technology adoption which creates ability for the firm to network through marketing channels and also business communication channels. The study therefore gives recommendations for firms to combine factors like networking, adoption of technology and trainings on entrepreneurial related activities to gain competitive edge and perform exemplary.

This section provides conceptual evidence on the validity of the relationships among the variables that is how they relate to the dependent variable and in relation to the context of the subject being studied. The interconnectedness goes along how training of entrepreneurship, networking as well as adoption of technology influences performance of the firm. The reviewed empirical studies are discussed in sub-sections herein.

2.3.1 Entrepreneurial Training and Firm performance

Studies have demonstrated the relationship existing between entrepreneurial training and performance of firms. For example, Mayuran (2016) conducted an empirical study using an in-depth case study technique and a cross-sectional design, researchers in Sri Lanka's Jaffna district investigated the influence entrepreneurship training on small business performance and realized that there is a favorable relationship between entrepreneurship training and company performance. There was no mention of the impact of other entrepreneurial qualities on performance because the focus was focused on business management abilities.

Ladzani and Vuuren (2016) used a literature analysis and grounded theory approach to investigate entrepreneurship training for developing SMEs in South Africa. During the study, motivation, entrepreneurship, and business skills, were also examined. The ability to inspire and cope with failure, as well as the drive for achievement, were all discussed in the motivation component. Entrepreneurship abilities included the capacity to take risks, generate business ideas, identify opportunities, and be creative and innovative. Operational skills, financial management, marketing and human resource management, company planning, and leadership are all examples of business skills. The study recommended that budding entrepreneurs improve their entrepreneurial abilities so that they can produce better company ideas, screen those ideas, and find existing business prospects from those ideas. However, the survey only gathered information from regular employees and trainers, not from business owners. Interviews were used, and there was no quantitative data. As a result, the findings are not generalizable.

In Meru town, Kenya, Ajuna et al. (2018) carried out a study on the effect of training on the performance of women entrepreneurs. The research design was descriptive, and the target

population was 158 women entrepreneurs. The study found that mentoring, apprenticeship, and coaching had a significant impact on the performance of female entrepreneurs. As a consequence, the study recommends expanding technical and vocational training institutes for women. The curriculum should be enhanced to provide a complete education that provides female entrepreneurs with skills in management, production, sales, and marketing, among other things. This study was only limited to women entrepreneurs in Meru County and only focused on three aspects of training. According to the International Labour Organization (ILO), entrepreneurship training should combine technical, entrepreneurial, and managerial skills. Competencies in record keeping, company management, marketing, financial, and human resource management are examples of managerial skills. Risk-taking, persistence, originality, innovativeness, and self-drive are all examples of entrepreneurial talents Firdousi (2013).

According to Ogonnia (2016), who used a descriptive research design to investigate strategies for improving entrepreneurial training in business courses in colleges in the East and South of Nigeria, the utilization of knowledge in entrepreneurship could improve the skills of managing businesses, resulting in improved management in terms of profit generation and satisfaction levels. In addition, hiring successful entrepreneurs as mentors can assist student entrepreneurs improve their talents, according to the study. The research, on the other hand, focused on students with no prior business experience, such as small business owners and managers.

Matofari (2015) used a cross-sectional approach to evaluate the influence of training methods on the performance of SMEs in the hospitality sector in Mombasa County, Kenya. They discovered that three-quarters of SMEs provided on-the-job training to lodging companies. Demonstrations, discussion, and presentations utilized in on-the-job training were among the primary approaches

that had a substantial impact on performance. In this research, firm-specific case study surveys were used. The research employed a small sample size of 24 hotels and gave no information on the population size. The research focused on on-the-job training and its components, but it didn't look into alternative entrepreneurial training methods.

Nyachome (2012) examined the variables that impact the success of entrepreneurship training programs in Kenya using a descriptive research technique. The study found that it is critical to include the learner's business experiences and knowledge during the learning process. During training, however, the trainers largely used the lecture style. This need additional investigation into training approaches.

A study done by Akemu and Colapinto (2019) investigated the impact of business training on SME performance. The study found that both formal training and informal training contributed significantly to business performance through contributing to development of managerial competence, the ability of entrepreneurs' to manage customers, resources, operations of the business and people within small businesses in transition and developing economies.

Ladzani and Vuuren (2016) investigated entrepreneurship training for emerging SMEs in South Africa using a literature review and a grounded theory method. The study looked at the course material to determine if it offered entrepreneurship and business skills. Entrepreneurial talents include idea generation, creativity, risk-taking ability, inventiveness, and opportunity awareness. While organizational management, marketing, talent management, leadership, financial management, company planning, and operational ability are all examples of business talents.

Botha et al. (2015) investigated an integrated entrepreneurial performance model for start-up and existing SMEs, emphasizing on the importance and proficiency of competences. The study target

population was 570 start-up and established SMEs. The researchers used exploratory factor analysis to see if there are statistically significant differences in relevance and proficiency in these abilities between the groups. The findings revealed that established functional competencies outperformed start-ups, meaning that if start-up SMEs wish to boost their chances of becoming established firms, they must emphasize the relevance of functional competencies. The established group thought they were highly good at both functional and entrepreneurial skills, whereas the start-up group thought the opposite.

According to a research by Moronge and Muiru (2013), partner-initiated programs contributed to the development and expansion of SMEs in Kenya, 43 percent of them benefited from business advice. Training respondents evaluated 15 percent of programs as exceptional, 41 percent as very good, and 42 percent as good, according to the report. As a result, the study discovered that development partners contributed significantly to SME growth in Kenya through entrepreneurial training programs.

Entrepreneurs profited from business support offered by Development Agencies, according to a study conducted in Muranga County. Business advising services helped to capacity building, which increased the growth of firms when incorporated into their current resources (Muiru & Muronge, 2013). Entrepreneurial training, according to the report, leads to the growth of SME in Kenya. Entrepreneurs learn skills like planning, which helps them increase their creativity, see opportunities, and think strategically. Entrepreneurs who needed entrepreneurial skills were targeted by the Kenya Management Assistance Program (K-MAP) and other non-governmental organizations (NGOs), who were trained through workshops, seminars, focus groups talks, business counseling, and visits to the entrepreneurs' premises. This has resulted in increased business growth among the trained entrepreneurs.

Munene (2013) examined the nature and content of entrepreneurship trainings offered by the Kenya Institute of Business Training and Joint Loans, as well as the effect of entrepreneurship training on the performance of micro, small, and medium-sized enterprises in Nakuru County. According to the research, the training concentrated on working capital management, record keeping, and marketing. This study suggested that inclusion of risk management, company development strategies, and loan delinquency and default management to be part of training. It was clear that the curriculum used was inadequate. However, the response rate to this survey was poor since only 37 SMEs responded to the survey. The research was also limited to the county of Nakuru and the Kenya Institute of Business Training and Joint Loans programs. It's important that we have a deeper look into the content of other organizations' entrepreneurship training.

Entrepreneurs are regarded to be creative individuals, but their skills must be honed via education. As a result, community colleges should assist in the growth of entrepreneurs. Because public and non-profit organizations are always looking for ways to find a balance between good fringe benefits and reasonable running expenses, entrepreneurship training is necessary to help them achieve their objectives.

According to Rosli and Mahmood (2013), human resource management practices and entrepreneurial training have little impact on the link between innovation and SMEs performance. Malaysian small enterprises provided a total of 284 samples. Employee and employer training, according to this study, interacted with innovation and had a substantial impact on the success of SMEs. In general, the higher performance of SMEs is justified not only by the amount of work they put into innovation, but also by the amount of money they spend on employee and employer training. This serves as a reminder to SMEs that employee and entrepreneur training are both necessary for improving performance.

2.3.2 Networking and Firm performance

The term "network" has been defined in a variety of ways by academics and researchers. Aarakit and Kimbugwe (2015) define it as an activity in which business owners develop and manage personal connections with specific persons in their surroundings. Networking can also be described as a process through which formal collaborations are formed, resulting in channels via which information about other people and groups may be easily acquired, tested, and confirmed for the advantage of an organization. Several authors have acknowledged the importance of networks and networking for small and medium-sized businesses (SMEs), with networking improving their commercial performance.

The resources bundled up in an entrepreneur's network, according to Lin, & Lin, (2016), have a crucial impact in the performance of that firm. By identifying new business prospects, ensuring skill transfer, and gaining good evaluations in the sector, networking can help an organization enhance its financial performance and market share. Networking is important for giving information and minimizing the level of uncertainty in business operations. By allowing SMEs to access resources that might otherwise be unavailable to them on their own. As a result, in today's economy, networking and SME performance are becoming increasingly crucial in both developed and developing countries. Networking is critical to organizations at all stages of development, according to Maina et al, (2016).

Studies showing a correlation between networking and firm performance have been documented. For example, Rehman (2015) conducted a study in Pakistan using both primary and secondary data in a cross-sectional design to assess the association between networks and company performance. The study confirmed the relevance of networks to small businesses by demonstrating

that businesses with more networks perform better than businesses with fewer networks. This study suggests that SMEs should adopt organized networks in order to reduce the expense of seeking irrelevant networks. SMEs' networks, for example, joint partnerships, R&D collaboration and firms' in the similar industries impact on their efficiency and innovative abilities. In addition, SMEs network size positively impact innovation, quality standards and management experience of SMEs. The study solely used secondary data among SMEs thus showing the need of studies in SMEs with primary data.

Baum et al. (2012) conducted a study that used current literature and a conceptual overview to investigate the impact of network strategy on business success. According to the participants in the study, different network platforms have different effects on business performance. The study revealed, however, that network platforms that foster closer bonds have the greatest impact on corporate performance. However, the study did not look at the effects of network platforms on small and medium businesses.

Utilizing a cross-sectional review approach and existing experimental proof, Maina et al. (2016) led a review in Kenya with the principle objective of examining the effect of network interactions on the success of Kenyan SMEs. It is evident from the study that network platforms positively and significantly influences firm performance. It is through the networking platforms that ties are established which results to strengthening firms external relationships with other organizations (Katua, 2014). The study focused on the importance of networking on SMEs. However, it only narrowed down to manufacturing sector creating the need for other sectorial studies, thus this study.

Using networking capability and training as mediating variables in a sample of 164 internationalizing SMEs in New Zealand, Karami and Tang (2019) discovered that networking capabilities and training significantly mediates the relationship between entrepreneurial orientation and performance. Another study on the impact of network ties and entrepreneurial orientation on the innovative performance of SMEs in developing countries, conducted by Gunawan et al. (2016) on a sample size of 120 Indonesian SMEs, discovered positive effects of knowledge acquisition through entrepreneurship training and network ties on innovative performance. The researchers discovered that network links regulate the relationship between innovativeness and performance, as well as having a substantial impact on how knowledge is gained to improve performance.

Ombaka et al. (2020) studied the moderating influence of social media on the connection between entrepreneurial networking and performance of youth-owned agro-processing SMEs in Kenya using a pragmatic research methodology and a cross-sectional survey. The findings show that entrepreneurial networking has a significant influence on their performance. Using a cross-sectional survey approach and existing empirical evidence, Maina et al. (2016) performed a study in Kenya with the primary objective of evaluating the impact of network interactions on the performance of Kenyan SME's. The findings reveal a strong link between network platforms and company performance.

Networking, according to Nyangarika (2016), offers SMEs with trusted ties that can assist them in harvesting from suppliers, clients, and friends for the benefit of their business. In this study, the term "networking" will be used to describe how SMEs share information and resources through strategic alliances, collaboration, and business clusters. As a result, SMEs must strengthen their

networks if they wish to improve their performance, which needs a deeper knowledge of the impact of such networks on SMEs, if any.

Starr and MacMillan (1990) argue that throughout the resource acquisition phase, independent venture managers will devote more time to creating, cultivating, and maintaining networks than administrative managers. According to the findings of a body of empirical research, certain networking behaviors may be favorably associated with the success of new ventures. Hansen's (1991) study of the characteristics of 44 new firm owner-managers' 'pre-organization' external networks yielded similar results. He discovered that networking activities during an entrepreneurial endeavor's pre-organization stage explained a statistically significant amount of variance in new venture growth rates.

Klapper et al. (2011) investigated whether networking through the use of ICT may assist SMEs in gaining access to loans and a quick payment method. According to the data, 10 (25%) respondents were highly satisfied, 15 (37.5%) respondents were moderately satisfied, 6 (15%) respondents were indifferent, 4 (10%) respondents were dissatisfied, and 5 (12.5%) respondents were extremely dissatisfied. As a result, 62.5 percent agreed that networking makes it easier to get money and is a smart way to pay. According to the findings, ICT-enabled networking in financial services, such as electronic cash transfers and other electronic operations, has streamlined payment transactions.

In Dar es Salaam, Msabila (2012) looked into the impact of networking on SMEs' market access. The findings of the study showed that SMEs in Dar es Salaam City were able to expand their market access via networking using ICT.

Another crucial factor that a well-programmed networking system could influence is market accessibility. Networking via ICT is one of the most common marketing strategies for gaining access to market data and opportunities. Tenders, requests, supplies, and demands can all be found on the internet. Furthermore, according to Beckinsale and Ram (2006), networking promotes market efficiency. Businesses can also alter their marketing approach thanks to ICT-enabled networking through use of commercial websites, and social networking platforms. The researcher's empirical evidence was consistent with the examined literature, which said that networking through ICT has transformed marketing techniques and that people can now devise better marketing plans that are simple to implement (USAID, 2013).

Mwakaje (2010) explored if networking could cut advertising costs. According to the findings, networking reduces the cost of advertising, and so networking via ICT contributes to decrease product price by decreasing operating expenditures, boosting sales volume, and giving broad market access. Incorporating networking via ICT as a marketing strategy may incur additional expenditures that might become marketing roadblocks. During the research, it was revealed that respondents do not feel ICT incurs additional costs. SMEs with well-functioning ICT, on the other hand, believe that ICT offers more marketing benefits than downsides. This indicates that networking helps to enhance sales volume through ICT, increase in market share, lowers expenses and a higher profit margin.

2.3.3 Technology Adoption and Firm Performance

Previous studies on the influence of technology adoption on corporate performance produced conflicting conclusions. Dixon et al. (2012) see that the expense involved in acquiring technology is a significant factor affecting the selection and utilization of certain technologies by numerous SMEs which might be obsolete in the current operating environment. Olise et al. (2014)

investigated the determinants of ICT reception for improved SME performance in Anambra state, Nigeria, using a cross-sectional approach. They discovered a significant difference in the degree of technology acquisition and application choices among SMEs. Technology selection was influenced by capital base, turnovers, and the benefit to be gained from a new technology.

Kabanda and Brown (2017) conducted an empirical study of SMEs in Tanzania and discovered that the SMEs used technologies that were easily accessible in terms of cost and applicability in their areas of operation because they could not afford the advanced and comprehensive technologies that were more effective. SMEs utilized portable innovation broadly, as they are convenient for their operations and are less costly. The study recommended measures including; SMEs being required to form networks to enable them access and acquired relevant technologies that are key to performance of their enterprises.

Arifin et al. (2016) investigated the determinants of technology adoption for improving firm performance in an empirical study of Indonesia's electricity company and proposed that technology adoption is a function that mediates the relationship between capabilities of entrepreneurial training and firm performance. Entrepreneurial leadership, training, and resource readiness were found as elements that have a substantial impact on company success, according to the study. The study went on to say that skills and knowledge gained through technology uptake training will be less effective.

Rehman et al. (2020) investigated the link between information technology and business performance, as well as the impact of entrepreneurship training and corporate entrepreneurship in manufacturing SMEs in Punjab, Pakistan, using the Smart-PLS software and the structural

equation modeling technique. According to the research, a combination of IT technical abilities, training capacity, corporate entrepreneurship, and firm performance is highly essential. According to Rad et al. (2018), SMEs should use IT in a universal and equitable manner. According to the authors of a research on SME competitive intelligence practice in Canada, Owners and managers from small firms must be attentive to environmental changes, devoted to innovation, and prepared to modify or take action if necessary. In order to grow more competitive, SMEs, particularly those in emerging markets, must capture international and transnational markets (Conto et al. 2016).

The research demonstrates that the application of competitive intelligence techniques and technology tools by SMEs is critical not only for all nations, but especially for countries like Turkey, who rely heavily on that sector of the economy for fiscal, trade, and employment. According to Kim-Soon et al. (2017), an important component of a SME's operation in today's competitive market is its IT uptake and the potential for IT to allow or support strategic, and operational choices. SMEs are the major source of employment in most countries and are becoming increasingly active players in the global economy.

Despite the fact that the world is now digitally driven, certain Malaysian SMEs are still lacking in ICT expertise due to a lack of trained staff to deploy information technology (IT). According to certain studies, SMEs should engage in open innovation to address the shortage of qualified IT professionals. Open innovation is a strategy in which a corporation leverages both external and internal ideas to improve its technology and generate more value (Aziz & Samad, 2016).

Collaboration with suppliers, competitors, customers, and institutions can lead to open innovation. With collaboration among multiple partners, SMEs can increase ICT deployment. However, there are several barriers to open innovation in SMEs, including a lack of funding, inexperienced

personnel, knowledge sharing, technology adoption, regulatory risk, and a lack of motivation and inclination to collaborate. Furthermore, a lack of advanced technology understanding might be a major issue that makes SMEs fearful of technological development. In fact, one of the most common reasons for SMEs to refuse to update their technology system is a lack of skilled individuals in technology development. According to Kim-Soon et al. (2017), innovation and technology adoption are the most important performance levers.

When it comes to adopting innovation, SMEs face several challenges. They also confront a variety of challenges, including a lack of investment in R&D, which stifles innovation. Entrepreneurs believe that the following issues have a significant negative influence on innovation: a lack of funding from their own resources, a high cost of invention, and corruption. SMEs also have marketing challenges, which are exacerbated by a lack of information and technological skills. IT can help SMEs become global participants, particularly through e-commerce.

2.3.4 Financial Access and Firm Performance

Understanding the essential duties met by SMEs has resulted in increased focus and education on the strategy for establishing and maintaining a strong SMEs sector. According to Bubou et al. (2014), any endeavor to build any economy that does not include a specific focus on appropriate government help for the growth of small and medium-sized businesses is unlikely to provide major long-term advantages. Access to finance is essential for the establishment, growth, and expansion of SMEs (Khandker, 2013). Finance not only facilitates market access, company development, and risk reduction, but it also promotes entrepreneurial activity, innovation, and investment in high-return investment projects (World Bank, 2008). Many informal companies in developing nations, encounter barriers to accessing financial services. The main reason for this is a lack of financial literacy (OECD, 2012). Despite their importance to the country's socioeconomic growth,

SMEs have had difficulty obtaining short- to long-term and flexible funding (Campanella & Serino 2019). Information asymmetry; substantial administrative transaction costs; and weak institutional and legal frameworks have all been proposed as factors for SMEs' lack of access to credit and money.

Del Mel (2008) performed a research in Sri Lanka to determine how finances impact business performance and discovered that financial access increased the usage of financial goods by firms, which improved their performance. Nunoo et al. (2012) studied the usage of financial services by SMEs in Ghana and discovered that financially skilled entrepreneurs were more likely to access and utilize financial services, which improved the performance of their firms. According to Mwangi et al. (2012), financial access improved the performance of small businesses in Kenya. According to an International Monetary Fund (IMF) assessment, SME access to finance is the major constraint in the Middle East and Central Asia when compared to other nations at similar economic development levels. Financial depth, defined as the extension of a country's financial sector aimed toward financial access, can increase firm performance and potentially stimulate overall economic growth, according to Beck and De La Torre (2007). SME finance is distinct in that it is quick and the quantity is quite little, but it occurs on a regular basis (Duan et al., 2009). Market factors have a big impact on SME funding. When SMEs seize business possibilities, they will quickly approach a third party for funding. When access to finance improves, whether in terms of quantity, manner, or frequency, it encourages the establishment of mutually beneficial possibilities with other productive resources through value creation. As a result of this opportunity creation, market demands will be met, revenues will be increased, and entrepreneurs will be rewarded. Debt can increase corporate performance at a moderate level, according to Campello (2006), when compared to organizations that do not have any debt. When a small business is still in its early stages of development, it is common for it to rely on debt to fund its operations for as

long as possible. When the enhanced benefits surpass the new costs, debt will continue to be taken. SMEs can benefit from easier finance access and cheap interest rates (Beck, 2008; Duan et al., 2009), which can be used to boost production and efficiency, improve financial performance (Levine, 2003), boost customer satisfaction, and grow entrepreneurial performance (Demirguc-Kunt & Levine, 2008).

SMEs in emerging economies, notably in Nigeria, have a high rate of failure and underperformance, according to Eniola and Entebang (2015), due to a lack of financial support. Before Nigeria's independence, foreign multinational firms such as Lever Brothers Company, GB Olivant, United African Company (UAC), Patterson Zechonics, Leventis, and others dominated the business environment and were only concerned in importing finished goods to Nigeria. They also had a strong and commanding control of the Nigerian economy, considerable commercial expertise and a strong capital foundation. All of the governments at the time offered incentives such as lower tariffs and tax cuts to encourage them to grow stronger.

Government support programs are designed to aid and stimulate the growth of small companies (Awojide, 2015). It is crucial to recall that various governments' venture assistance programs and efforts have resulted in varying degrees of success in various nations across the world. Government assistance programs, for example, have been deemed important in the growth of the SME sector and Korea's industrialization. Furthermore, as a result of the 1979 economic reform, SMEs improved the economic status of almost 200 million formerly impoverished Chinese citizens (World Bank Group).

According to Fatoki (2014), SMEs suffer a number of challenges, including a lack of financial and human resources, and that government assistance programs are needed to overcome some of these

obstacles. This is especially troubling because SMEs are often seen as a crucial instrument for producing economic value, and their social and environmental implications are becoming increasingly important. Government-sponsored venture development programs are an important instrument for SMEs to accelerate their growth.

Despite the fact that the SMEs sector has enormous potential and is widely acknowledged for its major contribution to long-term economic growth, its performance in many developing countries continues to fall short of expectations (Okonkwo & Obidike, 2016). This indicates that, despite the presence of a number of SMEs support programs that give financial help to SMEs, they fail at a high rate (Kehinde et al., 2016). This begs the question of whether SME owners and managers receive sufficient financial support from the government to run their businesses in a way that promotes development and survival.

2.5 Conceptualization

2.5.1 Entrepreneurial Training

(Cope, 2005) defines entrepreneurship training (ET) as a structured program that seeks to provide participants with the required skill set and attitude for discovering and launching new business initiatives. According to Schwarz et al (2020), entrepreneurship training is crucial in promoting entrepreneurship, strengthening capacities for sustainable growth, economic activity, and stakeholder participation. Any organization's success or failure is mainly determined by its human resource skill to combine resources in a way that maximizes opportunities while minimizing dangers in order to achieve organizational goals.

The development of entrepreneurial skills has been identified as one of the strategies for improving organizational capacities for effective performance by the (Global Entrepreneurship Monitor [GEM] 2020). Entrepreneurial growth through training is one of the important factors for boosting

performance for Small and Micro Enterprises (SMEs). Entrepreneurship education has been related to higher levels of creativity, risk-taking, opportunity identification, good management, and technical skill development (Ratten & Jones, 2021). To that end, the Kenyan government published Sessional Paper No. 2 in 1992, which addressed this crucial problem. According to the report, entrepreneurial education should be applied at all levels of technical institutes and universities. Previously, entrepreneurial trainings had been offered by a variety of non-governmental organizations, volunteer groups, private trainings by consulting firms, and government institutions such as Kenya Industrial Estate (KIE). Entrepreneurial training consolidates both casual and formal techniques. The strategies and content techniques to be used in training sessions will change depending on the group of the students under study. The proper parts of entrepreneurship training center around giving the hypothetical and practical forms of training which support business (Mara, 2018). The instructor should be a specialist in entrepreneurship to educating, train and encourage the learning process which is more practical as opposed to theoretical prepositions. The informal nature of entrepreneurship training centers on knowledge building, skills improvement and social change. Both theoretical and practical forms of training are thus key in enhancing entrepreneurial competencies.

2.5.2 Networking

Network as a term has been defined differently by different scholars and researchers. According to Aarakit and Kimbugwe (2015), it is an association where the entrepreneurs connects with other groups that they deem resourceful for their businesses to tap the necessary resources that they in turn use to grow their businesses. A number of authors have recognized the relevance of networks and networking for small and medium-sized organizations (SMEs), with networking contributing to SMEs' performance (Stam et al., 2014). Networking if well utilized will improve the financial

performance and increase the market share of SMEs through identification of key partners by allowing SMEs to access resources that would have been difficult to access on their own.

The study distinguishes four elements of networking ability in particular namely professional groups (SACCOs, Conferences, Clubs), Social networks like Facebook, twitter and you tube and business websites (Kariuki, 2015) of which this study believes they are key in understanding the networking concept and underpinnings. It is important to note therefore that networking helps firms to grow and establish their activities in a broad area of knowledge and resources sharing. This particularly is important to SMEs to grow and establish their market base which they could have not achieved in isolated environments.

The ability of owners to acquire access to resources not under their control in a cost-effective manner through networking, according to network theory, can influence the success of commercial operations (Wanyoike & Kithae, 2019).

According to Muteshi and Kariuki (2020), networking may give value to members by providing access to the social resources inherent within a network; that is, networking can provide access to vital resources that are "external" to the company. This sort of partnership, according to Abbas et al. (2019), can assist small firms achieve economies of scale without generating large-scale diseconomies.

2.5.3 Technology Adoption

Technology is described as “firm-specific data about the features and performance attributes of manufacturing processes and product design” (Mustafa & Yaakub, 2018). Hota et al. (2019) describe technology as a competitive advantage over rivals and divides it into four linked elements:

method, knowledge, production, organization, and product. As technology progresses, businesses are becoming increasingly worried about information exposure to outsiders.

Entrepreneurs are keen to grow their businesses and therefore willing to adopt a certain technology that they deem necessary to solve a given challenge and improve on their processes to gain more market and customers (Ngugi et al., 2013). Technology is created to fulfill the need in the market through building specific models to be used by businesses at all levels including SMEs. According to Sajuyigbe and Alabi (2012), technology is utilized for communication, strategic management, collaboration, decision making, data management, customer access, and information management since it helps to improve organizational efficiency and service delivery. Technology has evolved into a significant instrument in day-to-day company operations.

For some organizations, the most widely recognized explanations behind technology adoption are to give a way to overcome the associated challenges in terms of survival as well as growth so as to remain competitive. SMEs adopt technology for various reasons, including dynamism in customer expectations and market trends. The need for value creation, attaining entrepreneurial goals, improved firm processes and competitive positioning has made entrepreneurs to invest on competent technologies. This practice will also requires entrepreneurs to be equipped with technology knowledge and skills to enable them understand the role of technology adoption in related to decisions concerning growth of the firms.

Jinhua et al. (2019) argue that a firm is forced to acquire a certain technology as the outside forces deepen to remain competitive through improved processes. It is also contended that a firm adopts that technology that will solve their current problems and associated technical hurdles experienced by the firm in a certain market of operation. Firms experience various stages and react to changes through adopting relevant technology to remain competitive. This incorporates the need to fulfill

certain prerequisites or to react or adjust to a necessary improvement. Entrepreneurs are keen to grow their businesses and therefore willing to adopt a certain technology that they deem necessary to solve a given challenge and improve on their processes to gain more market and customers. Technology is created to fulfill the need in the market through building specific models to be used by businesses at all levels including SMEs.

2.5.4 Financial Access

Financial access is an important predictor of micro-enterprise performance because it provides them with working capital, encourages higher levels of business innovation and dynamism, boosts entrepreneurship, improves asset allocation efficiency, and improves the firm's ability to capitalize on growth opportunities (Beck et al., 2008). Providing widespread access to financing for deserving businesses has a significant impact on economic growth because limited financial access limits businesses' economic and social prospects, stifles innovation and growth, makes their homes and businesses more vulnerable to risks, and makes payments more expensive and less secure.

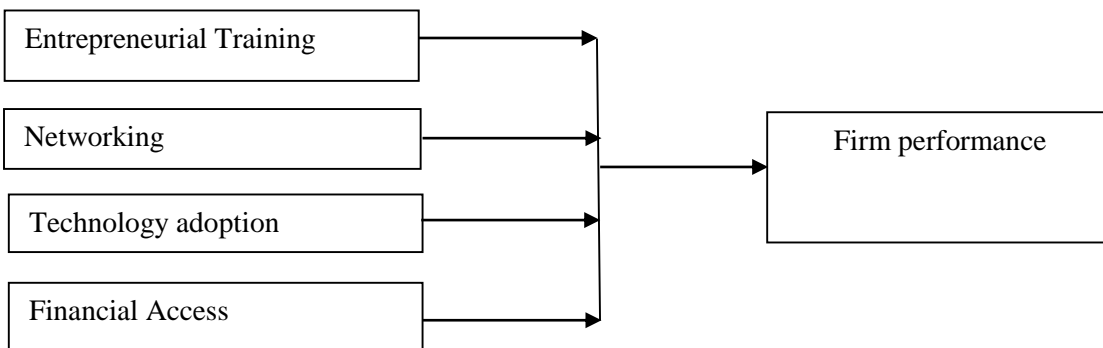
A company's capacity to access financial resources is essential. Due to restricted access to external financial sources, SMEs rely more on internal funding sources (Shinozaki, 2014). A malfunctioning financial system stifles innovation, but a competent financial system may lead to additional company possibilities and procedures. The difficulty of obtaining external finance is a barrier to SME development in Asia and Africa (Edewor et al., 2014; Shinozaki, 2014; Urim & Imhonopi, 2015; Wang, 2016). There has already been a lot of study done on company development finance in the form of stock or debt (Balboa et al., 2011).

Several financial elements, on the other hand, have been shown to have little effect on the success of SMEs. These anomalies can also be found in the use of equity financing to improve the

performance of small businesses. Although it is assumed that access to capital will increase SMEs' performance, this relationship is only indirect. Furthermore, just when a correlation exists does not guarantee that it always has a positive impact. The entrepreneur's entrepreneurial oriented financing has been identified as another variable that mediates the association between firm funding and SMEs performance. A prior research distinguished between entrepreneurial finance and financing supply by investigating how financial resources and compositions are used to pool resources and carry out innovation for SMEs (Klonowski, 2016). However, from a demand side viewpoint, there is still a paucity of entrepreneurial finance literature. This means that the ways through which entrepreneurs get and employ cash to expand their businesses have not been scientifically investigated.

Figure 2.2:

Conceptual framework



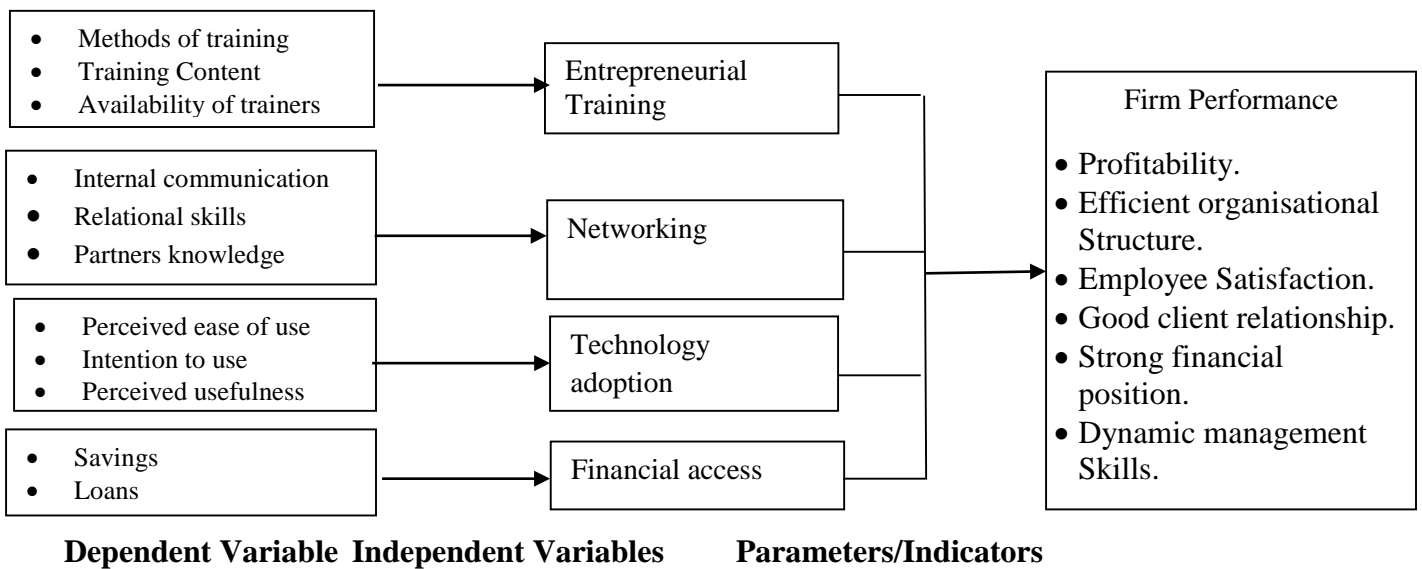
Source: author (2020)

2.5 Operationalization

This is the practice of seeking to make a conceptual definition more exact by tying it to one or more particular indicators. It basically relates to how variables and their indicators are measured.

Figure 2.3:

Operational Framework



Source: author (2020)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section zeroed in on the research design, study population, target population, data instruments, validity and reliability of research instruments, data collection and procedures, analysis and presentation.

3.2 Research Design

A research design, by definition, is a procedural strategy used by a researcher to provide answers to research questions. The study's true goal is to assess the effects of entrepreneurship on the performance of SMEs in the fitness sector in Nairobi County. To identify the characteristics of the population, the study used descriptive and quantitative research methods. Given the prior descriptions, definitions, and strengths, the descriptive survey is the best design for this study.

3.3 Target Population

A population is a grouping of events, things, and people who share characteristics and satisfy a set of criteria (Mugenda & Mugenda, 2003). In the current study, the researcher's population of focus (target population) was the fitness SMEs that are formally registered by Nairobi City County licensing office and operating in Nairobi County. As per the data available from the Nairobi City County licensing office, there were 119 fitness SMEs as at December 2019. The population served as the primary source of data for answering the study questions on how antecedents of entrepreneurship impact the performance of SMEs in the fitness sector in Nairobi County. The sample for this study consisted of all 119 fitness SMEs; it was a census survey. This study's respondents are gym owners and managers. Owners or managers of fitness businesses who have

been in business for three years or more were given survey questionnaires as part of the study. They were in better position to respond to the questionnaire since they hold a managerial position and are better placed to understand overall organizational operations and strategies.

3.4 Data Collection Instruments and Procedures.

The data instrument was divided into portions that focused on the respondents' demographic traits as well as all of the study's variables. This was achieved by physically dropping off the questionnaires or emailing the concerned respondents. Follow up was made through voice calls to confirmed receipt of emails, encourage response and confirm when study questionnaires would be collected or received through email. The respondents' contacts were retrieved from Nairobi city council licensing office, firms' websites and online directories.

The data instruments were piloted before administration to establish their validity and reliability.

3.5 Data Reliability and Validity

3.5.1 Reliability

The term "reliability" means to measure actual scores that involves a look at stability and equivalence. It refers to a data instrument's capacity to consistently measure a property. In most cases, internal consistency and test retest are commonly used to assess reliability (Ruane, 2005). Cronbach alpha was used to measure the internal reliability of the structured questionnaire. The following values are interpreted as; $\alpha \geq 0.9$ – excellent, $.7 \leq \alpha < 0.9$ – good, $0.6 \leq \alpha < 0.7$ – acceptable. Therefore 0.7 is regarded as the acceptable limit as postulated by Hair et al.,(1998). The Pearson Product-moment Correlation Coefficient, denoted by r , was computed from the

Statistical Package for the Social Sciences (SPSS). This ensured that data collection instrument is reliable for collecting data.

3.5.2 Validity

Validity is described as a data instrument's ability to assess the qualities of the construct under investigation in a specific phenomenon, and it is determined by looking at content and construct. (Ruane, 2005). For this study, the data instrument was piloted and appropriate input obtained from supervisors (face validity) to enable validation of the instrument and incorporating possible amendments or utilizing factor analysis during the development to analyze relationships among variables. Unrelated elements are removed from the tool, while related items that define a portion of the construct are grouped together.

3.6 Data Analysis

Data was stored, cleaned and coded into statistical package (SPSS) and analysis done employing descriptive statistics. The information was displayed in graphs and tables, along with metrics of central tendency such as standard deviation, mean, and median. The relationships between variables were determined using inferential statistics such as multiple regression and Pearson correlation coefficients. Ordinal and nominal scales will be used to measure continuous and categorical variables.

The regression model that the researcher used was expounded as follows; $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$

Where Y= Firm performance

X₁= Entrepreneurial training

X₂= Networking

X₃= Technology adoption

X₄= Financial access

β_0 –Constant

$\beta_1, 2, 3, 4$ - Beta coefficients

3.7 Ethical Considerations

Before the study was commissioned, authorization from the management of fitness firms was obtained before conducting the study. All prospective respondents were given sufficient information concerning the study objectives, procedures, benefits and individual consent obtained before they take part in the study. Matters of confidentiality were observed accordingly at all times. This study sought approval to carryout research in relevant authorities in Kenya including National Commission for Science, Technology & Innovation (NACOSTI) and Kenya Methodist University (KEMU).

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION.

4.1 Introduction

The main objective of the study was to investigate the causes of entrepreneurship and their consequences on the performance of SMEs in the fitness sector in Nairobi County. Four particular objectives were specified in order to attain this goal, and research questions were formulated as a result. This chapter examines the study's findings in relation to the research questions. The data was obtained and analyzed through a well-structured questionnaire. Respondents were given descriptive statements for each research variable and asked to assess how relevant the statements were in their companies on a 5-point likert scale. The specifics of descriptive analysis using frequency distribution tables and descriptive statistics including means and standard deviations are presented and discussed in depth.

4.2 Response Rate

All 119 gyms and health clubs in Nairobi County were included in the study. Only 96 of the 119 questionnaires were filled out and returned by the respondents. An 80.67 percent favorable response rate was achieved. The remaining 19.33 percent remained unresponsive. Table 4.1 give results for the response rate.

Table 4.1:

Response Rate

Category	Questionnaires distributed	Questionnaires filled and returned	Percentage %
Respondents	119	96	80.67%

As a result, the response rate for this study is good for survey research, according to Punch (2003), who recommends an 80-85 percent response rate, but Mugenda and Mugenda (2003) recommend a 50% response rate as appropriate, 60% is good, and over 70% as extremely good. According to Njeru (2013), a response rate of 60% is typical of the study's population. The use of introduction letters from the university describing the purpose and nature of the study, as well as the employment of qualified research assistants, led to this study's high response rate.

4.3 Reliability Tests

The degree to which an instrument's results are consistent over multiple measurements is known as reliability. Its objective is to estimate measurement errors, which are typically random. It assesses the internal consistency of a piece of equipment. For it to measure consistently, the measurement tool must be reliable (Cooper & Schindler, 2014). The test items internal consistency or average correlation was assessed using cronbach's alpha. The alpha coefficient value ranging from 0 to 1 were used. This study used alpha coefficient ranges to characterize reliability variables retrieved from structured surveys on a Likert-type scale (rating from scale 1 to 5).

A cut-off Cronbach score of 0.7 is considered a good indicator of reliability consistency (Gliem & Gliem, 2003). The survey instrument's reliability was established by a pilot study with firms that

were required to respond to the questionnaire and report any problematic questions, as well as identify any mistakes in the questions or lack of clarity in the instructions, and propose any changes. According to Hair et al. (2007), a pretest of 5 to 10 respondents drawn from the target demographic is adequate to validate a questionnaire. These businesses were not allowed to participate in the main survey. Table 4.2 summarizes the findings of the reliability testing.

Table 4.2:

Cronbach's Alpha Reliability Coefficients

Variable	Cronbach's Alpha	Number of items	Decision
Entrepreneurial training	.785	14	Reliable
Networking	.820	11	Reliable
Technology adoption	.764	7	Reliable
Financial access	.769	20	Reliable
Firm performance	.761	8	Reliable

All of the variables' alpha coefficients are over the 0.7 threshold, as shown in Table 4.2. This proved that the data utilized to draw conclusions from theoretical notions was reliable. Cronbach's alpha coefficients ranged from 0.761 (firm performance) to 0.820 (networking), indicating that the instrument was extremely reliable. The findings show that all constructs have excellent reliability coefficients. This means that all of the variables had a credible index measure, showing that the instrument was reliable when it came to gathering data. The conclusions of the study are in line with those of Creswell and Clark (2017), who claim that a reliability score of more than 70% is sufficient for running other statistical tests.

4.4 Validity Tests

According to Aiken et al. (1991), validity refers to whether a research instrument is capable of producing the desired measurement in a study. The capacity of the questionnaire to measure what is meant meaningfully and properly characterize the concept is referred to as validity (Cooper & Schindler, 2014). In science, validity is used as an assessment criteria to determine if a study's results properly describe what happened.

To refine the instrument, pre-testing for validity of the instrument, the researcher originally engaged a few respondents from the research population. Randomly pilot testing managers from different gyms to find out if they could answer the responses carried out construct and criterion validity on the instrument. These groups were not taken into account in the final survey.

To test for construct, convergent, and discriminate validity, factor analysis (FA) was used. Different forms of validity, such as concept, discriminant, and convergent validity, were tested using KMO and Bartlett's Test for Sampling Adequacy. To extract the factors that clearly measure the variables under inquiry, additional Varimax approaches and principal component analysis were applied. Eigen values greater than or equal to 0.5 were used in the principle element analysis and Varimax rotation methodology. Items with factor loadings more than or equal to 0.5 were maintained, and factors with Eigen values greater than (1) were derived. Table 4.3 summarizes the findings of the investigation.

Table 4.3:*Summary of KMO and Bartlett's Test*

Variable	KMO	Bartlett's Test of Sphericity		
		Chi-square (χ)	df	Sig. Level
Entrepreneurial training	.663	554.064	91	.000
Networking	.728	378.320	55	.000
Technology adoption	.617	154.374	21	.000
Financial access	.725	736.624	19	.000
Firm performance	.559	323.275	28	.000

The outcomes from the study show that the sampling adequacy for all the variables showed adequacy in all respective samples. Entrepreneurial training (KMO=.663, Chi-square (χ) = 554.064, df=91 and sig. level=0.000); Networking (KMO=.728, Chi-square (χ)= 378.320, df=55 and sig. level=0.000), technology adoption (KMO=.617, Chi-square (χ)= 154.374, df=21 and sig. level=0.000), financial access (KMO=.725, Chi-square (χ)= 736.624, df=19 and sig. level=0.000) and firm performance (KMO=.559, Chi-square (χ)= 323.275, df=28 and sig. level=0.000) All the variables revealed varied factor loadings, implying that they diligently measure the dependent variable. This result indicates a highly significant relationship among variables. According to Ghazali (2008), any item with KMO score ranging from .50 to .99 is deemed reliable and valid for making additional statistical analysis. The preceding statistical analysis shows that all of the KMO scores were significant with a value greater than 0.50, implying that all of the items collected were legitimate for further statistical analysis on the dataset.

4.5 Respondents Profiles

The demographic characteristics of people who responded to the questionnaire in terms of gender distribution, age category, and level of education were also established by the study. The findings are addressed in detail in the following sections.

4.5.1 Gender Distribution

The study determined how gender is distributed among the gyms and health clubs in the surveyed category. Gender balance in organizations is known to bring heterogeneity of ideas during decision making process. The results are presented in Table 4.4.

Table 4.4:

Distribution by Gender

Gender	Frequency	Percentage
Male	72	75.0
Female	24	25.0
Total	96	100.0

The results in Table 4.4 reveal that male comprised 75% of all the respondents with females being at 25.0%. Therefore, more males being registered than females in the gyms and health clubs. This depicts that gyms and health clubs responsibilities requires masculine which attracts more males to venture in to than females.

4.5.2 Age Bracket

Age was also key to the study as it helps determine the category of age bracket dominating in gym and health clubs and if they are in position to champion entrepreneurship spirit to enhance their performance. The relevant strategies are presented in Table 4.5

Table 4.5:

Age Distribution

Age Distribution	Frequency	Percentage
Up to 29 years	10	10.4
30-34 years	48	50.0
35-39 years	36	37.5
40-44 years	2	2.1
Total	96	100.0

In terms of age bracket, majority ranged between 30-34 years at 50%, followed by 35-39 years at 37.5% with only 10.4% and 2.1% falling between up to 29 years and 40-44 years respectively. Majority therefore fall in the category of youthful age between 30 and 39 years implying that they are able to carry out responsibilities pertaining gym and health clubs.

4.5.3 Level of Education

The study determined the educational levels associated with the respondents. Education is key as it is the source of knowledge, skills and competencies required to steer firms objectives of growth. Furthermore entrepreneurship requires skills and competencies as it requires technical know-how for results to be achieved. Table 4.6 summarizes the findings.

Table 4.6:

Level of Education

	Frequency	Percentage
Master's degree	4	4.2
undergraduate degree	21	21.9
Diploma	62	64.6
Certificate	9	9.4
Total	96	100.0

As far as education level is concerned majority indicated having diploma certificate at 64.6% followed by undergraduate at 21.9%, certificate at 9.4% and masters coming at 4%. This depicts that majority of the management in gym and health clubs possess a diploma and above and therefore able to interpret what entails entrepreneurship and how it can be applied to enhance performance of their businesses.

4.6 Entrepreneurship Training

The study looked at how entrepreneurial training was implemented in the gyms and health clubs that were assessed. Table 4.7 shows the outcomes of statements reflecting entrepreneurial training that were formulated and responded to on a five-point Likert scale.

Table 4.7:***Manifestations of Entrepreneurial Training***

	N	Mean	Standard Deviation
We organizes trainings about the firm so that the managers understands about how to steer goals forward	96	1.8125	.96586
Our training methods is informed by the need in our firm	96	2.0521	1.77924
The management have acquired training on firms equipment to enhance clients satisfaction	96	4.0417	.69459
The firm organizes training on entrepreneurial skills to improve the competitiveness of the firm	96	4.1979	.69008
Our trainers are well versed with entrepreneur skills	96	4.2917	.61416
The firm offers training about competition to improve on its competitive position	96	4.0000	.78136
The firm offers training on time management to improve efficiency	96	4.0729	.68433
The firm offers training on cost management so as to improve firms' profitability	96	4.0313	.76024
The firm organizes training on client relationship management so as to improve on client retention	96	3.6354	.97462
The firm offers training on report writing and surveys so as to improve service to clients	96	4.2813	.59300
The firm organizes training on finance management to improve on profitability	96	4.0417	.70958
The firm organizes training on safety and security to avoid accidents and incidents	96	4.0729	.60253
The firm offers team building training to improve on teamwork	96	4.2500	.64889
The firm organizes training on crisis management to minimize disruption on its operations	96	3.9271	.72902
Average Mean score	96	3.7648	0.80196

The average mean score of entrepreneurial training is 3.7648 and standard deviation of 0.80196. This is a moderate mean score implying that majority of the surveyed gyms and health clubs manifests their training as far as entrepreneurship is concerned moderately. The statement with the highest mean score shows that our trainers are well versed with entrepreneur skills (Mean=4.2917, SD=.61416). Further the statement that manifested the lowest mean score was that we organizes trainings about the firm so that the managers understands about how to steer goals forward (Mean=1.8125, SD=.96586). This is an indication that although training on how to operate the gyms/health clubs is available, the specific on entrepreneurship is minimal or lacking in some firms at all. Other statements that showed high mean score includes; the firm organizes training on entrepreneurial skills to improve the competitiveness of the firm (Mean=4.1979, SD=.69008), the firm offers training on report writing and surveys so as to improve service to clients (Mean=4.2813, SD=.59300) and the firm offers team building training to improve on teamwork (Mean=4.2500 and SD=.64889). The findings supports previous studies for instance a study by Ogonna (2016) on the strategies of improving the entrepreneurial training in business courses indicated that, the utilization of knowledge in entrepreneurship could improve the skills of managing businesses and therefore resulting to improved management in terms of profit generation and satisfaction levels. Similarly, according to Nyachome (2012), the method of training used to ensure the success of entrepreneurship training is critical. Learners' business experiences and expertise should be included into training approaches.

These findings also concur with Khalid et al. (2019) who conducted a study an empirical study and established that many successful firms organize training on client relationship management so as to improve retention of clients. The study also indicated that entrepreneurship as a concept that

requires networks and know-how which may lead to increase performance of the firm through acquisition of knowledge which significantly impact on their revenues and overall success.

4.7 Networking

The study determined the manifestation of networking in the gyms/health clubs surveyed. Table 4.8 shows the outcomes of statements indicating networking that were formulated and responded to on a 5-point Likert scale.

Table 4.8:

Manifestations of Networking

	N	Mean	Standard Deviation
Our firm has acquired vital resources through networking	96	3.8750	.72909
Our firm has put in place internal communication to foster networking	96	4.0938	.74095
We encourage our staff to improve relationship skills to our clients	96	4.1146	.67854
The management encourages employees to network with different partners in our firm	96	4.1250	.81111
Networking has resulted to shared skills to champion our firms course	96	4.0208	1.00503
We acquire knowledge pertaining fitness sector through networking	96	3.9375	.55843
Our clients are well informed on matters of fitness	96	4.0417	.61416
We have acquired more clients from networks	96	3.9792	.64855
The management is keen to new networks available	96	4.0833	.59235
Our firm assists other fitness firms in the networks	96	4.1771	.50252
The shared knowledge in networks creates competitive advantage	96	4.2188	.54682
Average Mean Score	96	4.0606	0.6752

The average mean score of the statements relevant to networking is 4.0606 with a standard deviation of 0.6752, as shown in Table 4.8. All the statements had a mean score above 3.0 which indicates strong agreement. The statement with the highest mean score was that the shared knowledge in networks creates competitive advantage (Mean=4.2188, SD=.54682). Further the statement that showed lowest mean score was that our firm has acquired vital resources through networking (Mean=3.8750 and SD=.72909). Other statements are; our firm has put in place internal communication to foster networking (Mean=4.0938, SD=.74095), we encourage our staff to improve relationship skills to our clients (Mean=4.1146, SD=.67854), the management encourages employees to network with different partners in our firm (Mean=4.1250, SD=.81111), networking has resulted to shared skills to champion our firms course (Mean=4.0208, SD=1.00503), our clients are well informed on matters of fitness (Mean=4.0417, SD=.61416), the management is keen to new networks available (Mean=4.0833, SD=.59235) and our firm assists other fitness firms in the networks (Mean=4.1771, SD=.50252). The study backs up Rehman (2015), who asserted the relevance of networks to small businesses through networks, demonstrating that businesses with more networks perform better than businesses with less networks. According to Maina et al. (2016) network platforms have a favorable and considerable impact on company performance. Another study by Baum et al. (2012) indicates that different network platforms affect business performance differently. The study stressed that for a firm to perform better, the following elements must be streamlined; internal communication, relational skills, partners' knowledge and coordination. Firms with the elements listed perform better in terms of customer retention and supplier relationship.

4.8 Technological Adoption

The study determined the manifestation of technological adoption in the gyms/health clubs surveyed. Table 4.8 shows the outcomes of statements indicating technology adoption that were formulated and responded to on a 5-point Likert scale.

Table 4.8:

Manifestations of Technological Adoption

	N	Mean	Standard Deviation
Our firm has acquired useful new technologies to address dynamic client needs.	96	4.1875	.56777
Competent IT and skills are in place to facilitate ease of use, flexible and effective use of technology adoption.	96	4.0833	.62688
Our firm has a committed management to follow through technology adoption.	96	3.6250	.94312
The firm has committed enough resources and quality systems to support timely acquisition of technology	96	2.7708	.78779
Fitness sector is well anchored in technology adoption for smooth use by all fitness firms.	96	3.3438	1.05460
Technology adoption is key for better s operations in fitness sector.	96	2.8958	.96768
Technology adoption in our firm support functional units on business processes which in turn add to greater revenues generation.	93	3.2581	.88346
Average Mean Score	96	3.4520	0.8330

The average mean score of the statements concerning the manifestation of technological adoption is 3.4520 and standard deviation of 0.8330. This depicts a moderate manifestation of technological adoption as far as adopting technology is concerned in the surveyed gyms/health clubs. The statement that showed highest mean score was that our firm has acquired useful new technologies to address dynamic client needs (mean=4.1875, SD=.56777) followed by the statement that competent IT and skills are in place to facilitate ease of use, flexible and effective use of technology adoption (Mean=4.0833, SD=.62688). Other statements that showed a mean of 3.0 and above include; our firm has a committed management to follow through technology adoption (Mean=3.6250, SD=.94312), fitness sector is well anchored in technology adoption for smooth use by all fitness firms (Mean=3.3438, SD=1.05460) and technology adoption in our firm support functional units on business processes which in turn add to greater revenues generation (Mean=3.2581, SD=.88346). However other statements showed a mean score below 3.0; the firm has committed enough resources and quality systems to support timely acquisition of technology (Mean=2.7708, SD=.78779) and technology adoption is key for better s operations in fitness sector (Mean=2.8958 and SD=.96768). The results depicts that technology adoption is manifested on a moderate scale within the surveyed gyms/health clubs in Nairobi County. Kabanda and Brown (2017) found that the SMEs utilized technologies that they can easily access in terms of cost and applicability in their areas of operation as they cannot afford the advanced and comprehensive technologies that are more effective. Vilaseca (2013) contends that because of the need to improve technologies, redistributing of innovation is getting reasonable and is rising as an effective variable for some SMEs.

This result is consistent with Apulu and Latham (2011), who found that technology uptake improved the competitiveness of SMEs in a previous study. They came to the conclusion that

SMEs that were technologically innovative grew faster than SMEs that were not as innovative. According to Sajuyigbe and Alabi (2012), technology is utilized for communication, strategic management, collaboration, decision making, data management, customer access, and information management since it helps to improve organizational efficiency and service delivery.

4.9 Financial access

The study determined the manifestation of financial access in the gyms/health clubs surveyed. Statements depicting financial access were formulated and respondent to in a 5 point Likert scale. The results are presented in Table 4.9.

Table 4.9:*Manifestations of Financial Access*

	N	Mean	Standard Deviation
Our firm has a transaction account	96	4.3333	.70587
Our firm has a loan account	88	4.2273	.70674
Our firm have savings account in a financial institution	96	4.1250	.71451
Our firm have an insurance account	96	3.9896	.91185
Our firm have an investment account at NSE	91	4.0769	.71850
Our company has received a loan in the last twelve months	96	4.1771	.68048
Management must have a plan for how the loan monies will be used before our company applies for a loan	96	4.2396	.49725
Following my loan, management adheres to the strategy and ensures that the loan funds are spent in accordance with the plan	96	4.1979	.47284
We put the entire loan amount into my company	96	4.1771	.63237
Our company has been able to obtain loans from commercial banks in the recent twelve months.	96	4.3542	.54249
Our company has been able to obtain loans from MFIs for the past twelve months	96	4.2813	.66019
Our company has been able to obtain loans from Sacco in the last twelve months	94	3.1277	1.53968
Our company has been able to obtain loans from mobile money in the last twelve months	96	3.9583	.66359
Our firm have a savings account in commercial bank	96	3.9688	.62329
Our firm have a savings account in MFIs	96	4.0000	.68056
Our firm have a savings account in Sacco	96	3.8854	.63028
Our firm have a savings account in mobile money (Mshwari)	96	3.8646	.80289
I use my savings to help grow my business on a monthly basis	96	3.6458	.99450
When the yields on my shares/bonds are high, I sell them and put the money into my business.	96	3.5104	1.15161
I don't touch my savings until they've reached maturity	91	2.0220	1.29081
Average Mean Score	95	3.9081	0.78101

The average mean score as far as financial access statements in the surveyed firms are concerned is 3.9081 and standard deviation of 0.78101. This is a high agreement index implying that surveyed gyms/health clubs access finances to advance their operations. For instance, the statement that gives highest nod include; our firm has a transaction account (mean=4.3333, SD=.70587), management must have a plan for how the loan monies will be used before our company applies for a loan (Mean=4.2396, SD=.49725 and that our company has been able to obtain loans from commercial banks in the recent twelve months (Mean=4.3542, SD=.54249). Other statements gave lowest mean scores; I don't touch my savings until they've reached maturity (Mean=2.0220, SD=1.29081) and that our company has been able to obtain loans from Sacco in the last twelve months (mean=3.1277, SD=1.53968). Nunoo et al (2012) verified the findings, stating that financially trained entrepreneurs were more likely to obtain and use financial services, which increased the performance of their businesses.

Mengich et al. (2012) investigated the hurdles to SMEs in Kenya pursuing equity financing and discovered that knowledge asymmetry, a lack of financial literacy, and transaction costs hindered SMEs in Kenya's adoption of equity financing. The study's findings are consistent with the findings of Mira et al (2013), who investigated credit barriers among women entrepreneurs in Nairobi's Central Business District and concluded that a lack of awareness, a lack of collateral requirements, and socio-cultural roles all had a strong and negative impact on credit access.

4.10 Firm Performance

The study determined the manifestation of firm performance in the gyms/health clubs surveyed. Statements reflecting firm performance were written and respondents were asked to reply on a 5-point Likert scale, with the findings shown in Table 4.10.

Table 4.10:***Manifestations of Firm Performance***

	N	Mean	Standard Deviation
My business profits have increased substantially over years	96	3.2604	1.30783
Employee numbers in my business have been increasing over years	96	2.8542	1.32966
My business commands a good market share	96	2.4688	1.31352
I'm happy with the money I make from my business	96	3.6667	.80350
My business has allowed me to raise my level of living and achieve my life goals	96	3.7813	.54682
My business has enabled me to meet my life goals	96	3.9792	.71051
Because of my business, I get a lot of psychological satisfaction	96	3.7708	1.16510
Self-employment is more appealing to me than traditional employment (even if an opportunity for formal employment arose)	96	4.3542	.48077
Average Mean Score	96	3.5169	0.95721

The average statements regarding performance of the surveyed firms are 3.5169 and standard deviation of 0.95721. This is an average performance implying that surveyed gyms/health clubs perform on average scale. The statement that had highest mean score was that Self-employment is more appealing to me than traditional employment (even if an opportunity for formal employment

arose) (mean=4.3542, SD=.48077). The statement with the lowest mean score was that my business commands a good market share (Mean=2.4688, SD=1.31352) depicting that the market is not certain to any firm. Self-satisfaction was highly agreed upon by respondents implying that they derive their satisfaction from the businesses as an indicator of performance.

4.11 Correlation Analysis

The degree of relationship between the variables under examination was measured using Pearson correlation i.e. predictor variables (entrepreneurial training, networking, technological adoption and financial access) and the dependent variable (firm performance). Pearson correlation coefficients range between -1 and +1. Where a Pearson coefficient of 0.3 indicates a weak correlation, a Pearson coefficient of $>0.30.5$ indicates a moderate correlation, and a Pearson coefficient of >0.5 indicates a strong correlation. The findings are summarized in Table 4.11.

Table 4.11:*Correlation Analysis Results*

		Entrepreneurial		Technology	Financial	Firm
		Training	Networking	Adoption	Access	Performance
Entrepreneurial training	Pearson.					
	Correlation.	1				
	Sig. (2-tailed)					
	N.	96				
Networking	Pearson.					
	Correlation.	.402**	1			
	Sig. (2-tailed)	.000				
	N.	96	96			
Technology adoption	Pearson.					
	Correlation.	.102	.394**	1		
	Sig. (2-tailed)	.321	.000			
	N.	96	96	96		
Financial access	Pearson.					
	Correlation.	.597**	.740**	.497**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N.	96	96	96	96	
Firm performance	Pearson.					
	Correlation.	.635**	.742**	.564**	.828**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N.	96	96	96	96	96

** . Correlation is significant at the 0.01 level (2-tailed).

According to Table 4.11, financial access has the greatest beneficial impact on company performance (Pearson correlation coefficient =.828 and P0.05), showing that the link is statistically significant. Furthermore, company performance is positively connected with networking (Pearson correlation coefficient =.742 and P0.05), signifying a statistically meaningful and strong association. Further entrepreneurial training had a substantial and statistically significant link to business performance (Pearson correlation coefficient =.635 and P0.05). Finally, there was a substantial and statistically significant link between technology adoption and business performance (Pearson correlation coefficient =.564 and P0.05). As a result, the findings suggest that all variables have a role in explaining gym/health club success in Nairobi.

The impact of each independent variable (entrepreneurial training, networking, technological adoption, and financial availability) on the dependent variable was investigated using multiple regression analysis (firm performance). Correlations (R), coefficients of determinations (R²), F-Statistic values (F), and beta values (β) were all taken into account in the interpretation of the data and subsequent discussions at a 95 percent confidence level ($\alpha=0.05$). When R² was determined, the change in the dependent variable was explained by the change in the independent variables. Furthermore, the more significant the model was, the higher the F-Statistic was. The beta (β) sign indicated whether the independent variable had a positive or negative impact on the dependent variable (either negative or positive). The R-value denotes the strength of the link between the variables, and the t-values denote the relative relevance of the variables.

Table 4.12

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901 ^a	.811	.803	.12499

a. Predictors: (Constant), Financial access, Technology adoption, Entrepreneurial training, Networking.

The independent variables are shown in Table 4.12. (Entrepreneurial training, networking, technological adoption and financial access) combined influences firm performance as the dependent variable by 81.1% as shown by the value of coefficient of determination ($R^2=.811$). Further the results shows that all the variables combined relate to firm performance at .901 as shown by correlation coefficient of $R=.901$. This depicts high influence of independent variables to firm performance and therefore key in decision making if performance is to be realized.

Table 4.13:

Analysis of Variance (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.103	4	1.526	97.675	.000 ^b
	Residual	1.422	91	.016		
	Total	7.525	95			

a. Dependent Variable: Firm performance

b. Predictors: (Constant), Financial access, Technology adoption, Entrepreneurial training , Networking

Because the value of significance (p-value) is less than 0.05 at the 95 percent confidence level, the processed data, which is the population parameters, had a significance level of 0.000, indicating that the data is excellent for forming a conclusion on the population's parameter, as shown in Table 4.13. The F value was high an indication that independent variables (entrepreneurial training, networking, technological adoption and financial access) combined significantly influence firm performance.

Table 4.14:***Coefficients***

		Coefficients^a				
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.430	.195		2.199	.030
	Entrepreneurial training	.205	.038	.320	5.393	.000
	Networking	.226	.051	.298	4.383	.000
	Technology adoption	.250	.050	.275	5.029	.000
	Financial access	.237	.072	.280	3.281	.001

a. Dependent Variable: Firm performance

The results in Table 4.14 indicates that the contribution of each independent variable (entrepreneurial training, networking, technological adoption and financial access) on firm performance. The significant relationship is manifested by the β and t-values in the coefficient table. Entrepreneurial training ($\beta=.205$, $t=5.393$, $p<0.05$), Networking ($\beta=.226$, $t=4.383$, $p<0.05$), technology adoption ($\beta=.250$, $t=5.029$, $p<0.05$) and financial access ($\beta=.237$, $t=3.281$, $p<0.05$). This therefore depicts that these variables contributes positively and significantly to firm performance and thus are key in determining performance of gyms/health clubs in Nairobi County. The results support previous literature; for instance Mayuran (2016) found a significant relationship between entrepreneurship training and company performance. Networking if well utilized will improve the financial performance and increase the market share of SMEs through

identification of key partners by allowing SMEs to access resources that would have been difficult to access on their own (Sangi et al., 2018). Vilaseca (2013) contends that there is need for organizations to improve technologies, redistributing of innovation is getting reasonable and is rising as an effective variable for some SMEs. According to Khandker (2013), financing promotes market access, business development, and risk reduction. It also encourages entrepreneurial activity, innovation, and investment in high-return investment projects. The regression model that the researcher used was expounded as follows;

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

Based on the results, the regression model is substituted as follows:

$$Y = 0.430 + .205X_1 + .226X_2 + .250X_3 + .237X_4$$

Where Y= Firm performance

X₁= Entrepreneurial training

X₂= Networking

X₃= Technology adoption

X₄= Financial access

Firm performance is 0.430 in the absence of all independent factors, according to the model. The model further implies that independently, a unit change in entrepreneurial training, networking, technological adoption and financial access leads to .205, .226, .250 and .237 change in firm performance which are all significant at 0.05 statistical levels.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the study's findings, draws conclusions, and makes suggestions. The conclusions are directly related to the research aims / hypotheses, and the suggestions were derived from the discussion of the study findings and conclusion. The chapter also suggests studies that could be conducted in the future to further knowledge in this field of study. The descriptive statistics and influence of the independent factors on the dependent variable were used to display the field data collected on each of the objectives. These findings are provided in relation to the findings of the preceding chapter, which evaluated entrepreneurial incidents and their influence on the performance of SMEs in Nairobi County's fitness sector.

5.2 Summary

The overarching goal of this research was to identify the causes of entrepreneurship and their effects on the performance of SMEs in the fitness industry in Nairobi County, Kenya, specifically how entrepreneurial training, networking, technology adoption, and financial access have a significant impact on the performance of SMEs in the fitness industry in Nairobi County. This was based on the findings of the study as well as the replies from the field survey. The summary for each of the objectives is provided and discussed.

In order to determine how entrepreneurship training influences the performance of SMEs in the fitness industry in Nairobi County, Kenya, the survey found the average mean score of entrepreneurship training is 3.7648. This is a moderate mean score implying that majority of the surveyed gyms and health clubs manifests their training as far as entrepreneurship is concerned

moderately. According to the study training is key to enabling entrepreneurs interpreting the market and spot opportunities to boost their effort in enhancing performance aspects.

The study looked at how networking was manifested in the gyms/health clubs that were studied. The findings demonstrate that the average mean score of the networking statements is 4.0606, with all assertions having a mean score over 3.0, suggesting substantial agreement. Networking enables firms to acquire extra capabilities and enhance market for their products. Firms might have a wider selection of products and services as well as access to capital, giving them a competitive advantage.

The study determined the manifestation of technological adoption in the gyms/health clubs surveyed in terms of embracing technology in the investigated gyms/health clubs. The average mean score addressing the manifestation of technological adoption is 3.4520, indicating a modest manifestation of technological adoption. Firms can use technology to improve their processes, gain competitiveness, and expand the market for their products and services.

The study also looked at how financial access manifested itself in the gyms and health clubs that were evaluated. The average mean score as far as financial access statements in the surveyed firms are concerned is 3.9081 implying that surveyed gyms/health clubs access finances to advance their operations. Through enhanced sources of accessing finance, firms are able to improve on their operations through processes that satisfy customers and expand on their markets.

The study determined the manifestation of firm performance in the gyms/health clubs surveyed. The average statements regarding performance of the surveyed firms are 3.5169 implying that surveyed gyms/health clubs perform on average scale. Each firm desire is to perform and meet its objectives and goals and therefore performance aspects are to be met in order for the firm to remain in continuity and gain competitiveness.

5.3 Conclusions

The predictor variables were entrepreneurial training, networking, technological adoption and financial access and the dependent variable was firm performance. According to the findings, financial access has the most positive impact on firm performance. However, networking, entrepreneurial training and technology adoption also shown a statistically strong relationship with firm performance.

As a result, the findings imply that all variables are important in influencing gym/health club performance in Nairobi. The results further shows that the independent variables (entrepreneurial training, networking, technological adoption and financial access) combined influences firm performance as the dependent variable by 81.1% as shown by the value of coefficient of determination ($R^2=.811$). Further the results shows that all the variables combined relate to firm performance at .901 as shown by correlation coefficient of $R=.901$. This depicts high influence of independent variables to firm performance and therefore key in decision making if performance is to be realized.

The results also show the contribution of each independent variable (entrepreneurial training, networking, technological adoption and financial access) on firm performance. The significant relationship is manifested by the β and t-values in the coefficient table. Entrepreneurial training ($\beta=.205$, $t=5.393$, $p<0.05$), Networking ($\beta=.226$, $t=4.383$, $p<0.05$), technology adoption ($\beta=.250$, $t=5.029$, $p<0.05$) and financial access ($\beta=.237$, $t=3.281$, $p<0.05$).

Furthermore, financial access has the biggest beneficial effect on company success, according to the research, and networking is favorably linked with firm performance. Entrepreneurial education and technology use were found to have a high association with company performance. This

therefore depicts that these variables contributes positively and significantly to firm performance and thus are key in determining performance of gyms/health clubs in Nairobi County.

5.4 Recommendations on Research Findings

As a result, the findings imply that all variables are important in influencing gym/health club performance in Nairobi. The firms therefore should consider these factors for better identification of viable opportunities and translating such opportunities to profitable firms. Further technology has basically become irreplaceable apparatus for everyday activities of business operations. Gyms/health clubs should consider putting noteworthy measure of resources in innovation to reinforce their competitive positions because of high utilization of technology among SMEs, they have been subjected to few risks associated with manual and traditional form of operations thus increasing their returns Earlier studies on technology appropriation in SMEs show that technologies have increased the efficiency of SMEs necessary for survival and growth.

The study likewise infers that firms should seek after networks to share ideas, relevant knowledge, skills and unique resources to succeed in a competing environment. These networks provide a platform through which gyms/health clubs should harness what they don't possess to better their operations. The study emphasized the importance of networks with an argument that those firms in relevant networks performs better since they are able to use networks strengths to solve their impeding challenges and seek more opportunities to widen their scope of operation through sharing unique resources and technologies to innovate in to better and efficient ways of operations.

5.5 Recommendations for Further Research

The report suggests more research that it feels will contribute to future research understanding. Other studies should be conducted there using other common metrics of achievement, such as increased financial performance, because this study solely utilized entrepreneurial satisfaction levels as performance indicators. These studies can further be disaggregated by industry among SMEs apart from fitness industry to offer more in-depth insight and should not presume linear relationships and a different form of relationship like a curvilinear relationship. Other studies on the factors influencing entrepreneurship and performance like market efficiency may also be important to evaluate their effect on entrepreneurship potential which should be considered in future.

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- vi Job rotation
- vii Simulation
- viii Correspondence courses
- ix Short courses (up to 5 days)
- x Long durations (more than 5 days)

6. The following statements describe entrepreneurial training manifestations in fitness sector. Rate the statements using the scale where 1 = Very small extent; 2 = Small extent; 3 = Moderate extent; 4 = Great extent and 5 = Very Great extent".

S/No	Entrepreneurial Training	Respondent's rating				
		1	2	3	4	5
i	We organizes trainings about the firm so that the managers understands about how to steer goals forward					
	Our training methods is informed by the need in our firm					
ii	The management have acquired training on firms equipment to enhance clients satisfaction					
iii	The firm organizes training on entrepreneurial skills to improve the competitiveness of the firm					
	Our trainers are well versed with entrepreneur skills					
iv	The firm offers training about competition to improve on its competitive position					
v	The firm offers training on time management to improve efficiency					
vi	The firm offers training on cost management so as to improve firms' profitability					
vii	The firm organizes training on client relationship management so as to improve on client retention					
viii	The firm offers training on report writing and surveys so as to improve service to clients					
ix	The firm organizes training on finance management to improve on profitability					
x	The firm organizes training on safety and security to avoid accidents and incidents					
xi	The firm offers team building training to improve on teamwork					
xii	The firm organizes training on crisis management to minimize disruption on its operations					

SECTION C: NETWORKING

7. The following statements describe networking manifestations in fitness sector. Rate the statements using the scale where 1 = Very small extent; 2 = Small extent; 3 = Moderate extent; 4 = Great extent and 5 = Very Great extent".

S/No	Networking	Respondent's rating				
		1	2	3	4	5
i	Our firm has acquired vital resources through networking					
	Our firm has put in place internal communication to foster networking					
	We encourage our staff to improve relationship skills to our clients					
ii	The management encourages employees to network with different partners in our firm					
iii	Networking has resulted to shared skills to champion our firms course					
iv	We acquire knowledge pertaining fitness sector through networking					
v	Our clients are well informed on matters of fitness					
vi	We have acquired more clients from networks					
vii	The management is keen to new networks available					
viii	Our firm assists other fitness firms in the networks					
ix	The shared knowledge in networks creates competitive advantage					

SECTION D: TECHNOLOGY ADOPTION

8. The following statements describe technology adoption manifestations in fitness sector. Rate the statements using the scale where 1 = Very small extent; 2 = Small extent; 3 = Moderate extent; 4 = Great extent and 5 = Very Great extent".

S/No	Technology Adoption	Respondent's rating				
		1	2	3	4	5
i	Our firm has acquired useful new technologies to address dynamic client needs.					
ii	Competent IT and skills are in place to facilitate ease of use, flexible and effective use of technology adoption.					
iii	Our firm has a committed management to follow through technology adoption.					
iv	The firm has committed enough resources and quality systems to support timely acquisition of technology					
v	Fitness sector is well anchored in technology adoption for smooth use by all fitness firms.					
vi	Technology adoption is key for better s operations in fitness sector.					
ix	Technology adoption in our firm support functional units on business processes which in turn add to greater revenues generation.					

SECTION E: FINANCIAL ACCESS

Rate the statements appropriately:

	1	2	3	4	5
Our firm has a transaction account					
Our firm has a loan account					
Our firm have savings account in a financial institution					
Our firm have an insurance account					
Our firm have an investment account at NSE					
Our company has received a loan in the last twelve months					
Management must have a plan for how the loan monies will be used before our company applies for a loan					
Following my loan, management adheres to the strategy and ensures that the loan funds are spent in accordance with the plan					
We put the entire loan amount into my company					
Our company has been able to obtain loans from commercial banks in the recent twelve months.					
Our company has been able to obtain loans from MFIs for the past twelve months					
Our company has been able to obtain loans from Sacco in the last twelve months					
Our company has been able to obtain loans from mobile money in the last twelve months					
Our firm have a savings account in commercial bank					
Our firm have a savings account in MFIs					
Our firm have a savings account in Sacco					
Our firm have a savings account in mobile money (Mshwari					
I use my savings to help grow my business on a monthly basis					

When the yields on my shares/bonds are high, I sell them and put the money into my business					
I don't touch my savings until they've reached maturity					

SECTION F: FIRM PERFORMANCE

9. The following statements describe level of performance in fitness sector. Rate the statements using the scale where 1 = Very small extent; 2 = Small extent; 3 = Moderate extent; 4 = Great extent and 5 = Very Great extent".

	1	2	3	4	5
My business profits have increased substantially over years					
Employee numbers in my business have been increasing over years					
My business commands a good market share					
I'm happy with the money I make from my business					
My business has allowed me to raise my level of living and achieve my life goals					
My business has enabled me to meet my life goals					
Because of my business, I get a lot of psychological satisfaction					
Self-employment is more appealing to me than traditional employment (even if an opportunity for formal employment arose)					

THANK YOU VERY MUCH FOR YOUR TIME

Appendix II: List for Gyms and Health Clubs in Nairobi

	NAME OF GYM	LOCATION
1.	Shania Active Gym	ABC Place, Waiyaki Way
2.	King's Gym & Spa	Rhapta Rd, Nairobi
3.	Premier Fitness Centre	Chester House,CBD, Koinange Street
4.	Cross Fit Kwetu Gym	Gigiri lane
5.	Samto Fitness Centre	Nairobi West- Kogo plaza
6.	Racing Sport Gym	Westlands
7.	Parklands Sports Club Gym	Parklands
8.	Arena Health & Fitness Centre	Sarit Centre- Westlands
9.	Zealous Health Club Gym	Highridge, Parklands
10.	Smart Gyms	Southfield Mall, Airport North Rd
11.	Colosseum Fitness Centre	Adams Arcade
12.	Wentworth Gym	Tabere Cres, NRB
13.	Urban Fitness Gym	Kibera Dr, Nairobi
14.	Goodlife Fitness Centre & Gym	Kasarani
15.	Great Body Gym	Interfina Hse, Ronald Ngala St
16.	Figure 8 Health Club	CBD, Nairobi
17.	Hotel Central Park Health Club	Sheikh Karume Road
18.	The Saints Health Club	
19.	Laurasam Fitness Centre	Banjuni Rd, Nairobi
20.	Serenity Spa	412 UN Crescent, Gigiri
21.	Uzima	
22.	Revitalize Wellness Centre	Thigiri View opp.Muthaiga shopping Centre
23.	Dojo Wellness Club	320 Ngong' rd
24.	Duma Health & Fitness	Ole Sereni Hotel
25.	Firstpower Fitness	Galleria Mall, NRB
26.	Alpha Fit	Kenya Rugby, Jamuhuri, NRB
27.	Reform Cycling & Strength Studio	Karuna CI, Nairobi
28.	Fitness 4 Life Gym	
29.	Ignite Fitness	Westgate Mall
30.	Ignite Fitness Village Market	Village Market
31.	The Dojo	

32.	The Fitness Cocoon	Koitobos Rd, Karen Hardy, Nairobi
33.	Nairobi County Taekwondo H/Q	
34.	Fitness Kenya	
35.	The South Fitness Centre	South B Shopping Centre
36.	Sir Ali Muslim Gym	Ngara, Nairobi
37.	Mom3ntum Fitness	Muguga Green, Nairobi
38.	Fit 4 Life Gym & Fitness Centre	Karura Limuru AMCO, NRB
39.	Fitstan Kenya	
40.	Life Fitness Centre	Panari Sky Centre, Mombasa Rd
41.	Oasis Fitness Centre	Koinange Street, Nairobi
42.	Strathmore University Gym	Strathmore, Nairobi
43.	Highway Fitness Centre	Highway Mall, Uhuru Hwy
44.	Savannah Fitness Exchange	Vienna Court, State House Crescent
45.	Westside Apartments	Muringa Rd
46.	Infinity Fitness	Animet Ltd, Tmall
47.	Zarnash Gym	Naushad Merali Dr, NRB
48.	Ultra Fitness Gym	Kilimani Road, Nairobi
49.	Gym Solutions	Reinsurance Plaza, 4th Floor, CBD
50.	YMCA Gym	Nairobi
51.	Axion Gym	Ring rd , Ngara
52.	Hillpark Hotel Gym	Upper Hill, Lower Hill Rd, Nairobi
53.	Danwin Fitness Gym	Fairlane Hse, Kenyatta Mrkt, Mtongwe rd
54.	Nadiano Wonder Fitness Centre	Rhapta Rd, Nairobi
55.	Sadili Gym	Civil Servant Estate
56.	Zeal Fitness Centre	Riara Corporate Suites, Riara Rd
57.	Golds Gym	Gathuru Rd, Kawangware
58.	Pumwani Boys Sports Complex	
59.	Arena Ltd	Sarit Centre
60.	Muscle N' Motion	Liza Apartments, Rhapta Rd
61.	Jaffreys Sports Club- Zarnasha	Nausha Merali Dr, Nairobi
62.	Veva Fitness Centre & Spa	Muhoho Avenue, Nairobi
63.	Kaloleni Social Hall	Nairobi
64.	Parklands Fitness Centre	
65.	Curves Health & Fitness Centre	Southgate Centre 2nd flr, Mukoma Rd, South B
66.	Lang'ata Pilates & Fitness Centre	Lang'ata shopping mall
67.	Fitness Empire	General Waruinge St, Nairobi
68.	Easy Gym-Trm	Thika Road Mall
69.	Greenspan Gym & Fitness Centre	Greenspan Mall
70.	Olympia Gym	
71.	UN Recreational Centre	Nairobi

72.	Stop & Trend Fitness Centre	Mumias Rd
73.	VM Gym & Fitness Centre	Tassia, Nairobi
74.	Evib Sports Science Gym	Kasarani
75.	Total Fitness Connection	Embakasi
76.	Active Gym	Kwa Njenga, Catherine Ndereba Rd,
77.	Karen Gym & Personal training Centre	3rd Flr Karen Square
78.	B- Active gym & spa	DTB Centre, MSA Rd
79.	Core Vibrations Health Studio Power Plate Centre	Kitisuru Place, 2nd Flr, Getathuru Rd, Ngecha Rd,
80.	UpperCut Fitness boxing	3rd Flr Karen Square
81.	Bounty Gym & Aerobics	Ngong Rd, Ngong'
82.	Quest Martial Arts Academy & Fitness Centre	2nd Flr, Shoppers Paradise, Rongai, Magadi rd
83.	Nairobi Kenpo Karate	Terry House, Mfangano St, Nairobi
84.	Afya House	Cathedral Rd
85.	The Connections Swimming pool	Mlolongo
86.	Hot Yoga Nairobi	Two Rivers Mall
87.	Bikram Yoga Nairobi	Lavington Mall
88.	Royal Nairobi Golf Club	Ngong rd, Nairobi
89.	Reymark Hotel Gym	Kiambu
90.	Royal Fitness Centre	PH 4, Royal Around, Komarock, Close to Viewpark Hotel, Machakos
91.	Mimosa Court Apartment	Muchai Dr, Nairobi
92.	Acme Fitness Training Institute	
93.	Classic Villa Resort	Lower Kabete Rd, Kiambu
94.	The Smith Hotels	Ole Sane Crescent, Magadi Rd, Ongata Rongai(Nkoroi)
95.	Mathare Youth Sports Association	
96.	AV Fitness Kenya	Mbaazi Ave, Nairobi
97.	Utalii Hotel Gym	Thika Road
98.	Capital Club gym	4-7 Floor Imperial Court, Westlands Rd, Nairobi
99.	Hyatt Fitness	Wood Avenue Road, North
100.	Villa Rosa-Kempiski	Chiromo Rd, Nairobi
101.	ILRI Fitness Complex	Naivasha Rd, Nairobi
102.	Alison Studios	Muthaiga Shopping Center, Limuru Road, Nairobi.
103.	Godia Gym	Off Mahiga Mahiru avenue next to Westcom point black gate number 10, Westlands, Nairobi

104.	Salonika Fitness	Salonika Apartments, Muthangari Rd, Nairobi, Kenya
105.	Maisha Health Club- Nairobi Serena	Valley road,Nairobi
106.	Andrews Apartments	Parklands, Rhapta Road, Nairobi
107.	Nairobi Club Gym	
108.	Lystra Gym & Spa	Harambee Rabai Rd, Buruburu The Point Mall Makadara
109.	Fridah's Fitness	KINOO 87
110.	Fitness 360	KPA Estate South C
111.	Penthouse Gym	View Park Towers
112.	Fit Fam Gym & Fitness Center	Paramount Plaza 5th Flr-Kipande Road Ngara Roundabout Nairobi
113.	South Fitness gym	South B Shopping Centre
114.	Ignite Fitness Village Market	The Village Market
115.	TKO Health & Fitness Centre	Nyayo Sports Complex
116.	Feel Fitness Centre	
117.	Body & Spirit Gym	Kahawa Sukari, 17738 Kahawa, Nairobi Area, Kenya
118.	Muscle Health and Fitness	CPF Metro Park
119.	The Stanley's Health Club	The New Stanley Hotel,Kimathi St.



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11TH AUGUST 2020

Commission Secretary,
National Commission for Science, Technology and Innovations,
P.O. Box 30623-00100,
NAIROBI.

Dear Sir/ Madam,

RE: PATRICK ODEYO NAMWAMBAH (BUS-3-3779-2/2012)

This is to confirm that the above named is a bona fide student of Kenya Methodist University, undertaking masters in Business Administration. He is conducting a research titled: **EFFECTS OF ANTECEDENTS OF ENTREPRENEURSHIP ON PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES FITNESS SECTOR IN NAIROBI COUNTY.**

We confirm that this thesis proposal has been defended and approved by the university.

In this regard, we are requesting your office to issue a permit to enable him collect data for his masters dissertation.

Any assistance accorded to him will be appreciated.

Yours faithfully,

PROF. Evangeline Gichunge, PhD.
ASS DIRECTOR POSTGRADUATE STUDIES



Encl.



REPUBLIC OF KENYA



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 913373

Date of Issue: 26/August/2020

RESEARCH LICENSE



This is to Certify that Mr.. PATRICK ODEYO NAMWAMBAH of Kenya Methodist University, has been licensed to conduct research in Nairobi on the topic: EFFECTS OF ANTECEDENTS OF ENTREPRENEURSHIP ON PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN FITNESS SECTOR IN NAIROBI COUNTY for the period ending : 26/August/2021.

License No: NACOSTI/P/20/6286

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