

Effecting Training to Entrepreneurs: Use of Vouchers

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Abstract

This paper describes the use of vouchers in effecting training to established entrepreneurs of MSEs in Kisumu and Luanda in Kenya, a case of demand side financing. The study's main objective was to examine the effectiveness of vouchers in effecting training to the established micro and small entrepreneurs. It involved a sample of 150 micro and small-scale entrepreneurs. Data collected was analyzed using both inferential and descriptive techniques. The results suggest that effecting training using voucher system is an effective method of conducting training to the established entrepreneurs. The main reason given by the respondents was that the system allowed the beneficiary to seek training from any training provider, thereby promoting competition between the public and private providers of training services. However, most entrepreneurs said that the mechanism of distributing vouchers and management of the voucher system by Project Coordinating Office were not well done. Being a new method of effecting training, most PCO staff did not understand the procedures to be followed. For the voucher system of training to succeed, the entrepreneurs opined that the management and coordination of the activities should be decentralized to the regional level. This reduced the cost entrepreneurs experienced to travel to Nairobi.

Keywords: Vouchers, Training, Voucher Training Program, Demand side financing, Western Kenya

1. Introduction

Lack of appropriate skills has long been regarded- alongside funding inadequacy as one of the major obstacles to the growth of micro and small enterprise sectors of developing countries. However, all efforts undertaken to date to overcome this obstacle through development policy intervention have to a greater or lesser, failed to achieve their aim. Typically, the target group of micro and small entrepreneurs has shown little interest in taking advantage of the training opportunities that have been offered, generally in combination with credit programs. They have felt that having to pay for training courses is an unreasonable imposition, like a form of taxation, and if they have attended such classes at all, they have done so not in order to satisfy a real demand for training on their part, but merely in order to qualify for a loan, reluctantly accepting the training component as a necessary evil, an extraneous element which serves merely to increase the opportunity costs of the loan (Adams, 1996, Schor and Albert, 1996).

The voucher system of training works like this; the entrepreneurs obtain vouchers from the ministry concerned with vocational training, attend training courses of their choice, and pay for their courses with vouchers, plus a contribution from their own pocket. The only restriction on the entrepreneur's choice of training course is that an institution must provide it, which has officially been recognized to offer the program. Once the training has been completed, the training institutions participating in the program exchange the vouchers for cash.

In the Kenya's case, which is the area of the study, the Project Coordinating Office in their statistics, approximates 37,483 vouchers to have been issued to 20,845 micro and small-scale entrepreneurs. Out of these, 26,940 vouchers were distributed in the first phase.

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The research reported here assessed the use of vouchers in effecting training to the established micro and small entrepreneurs. The study was carried out in Kisumu and Luanda, from where a sample of 150 entrepreneurs was interviewed.

Statement of the Problem

Vouchers have been used for a number of years in different countries. For instance, voucher system as used in England is intended to promote competition between private and public providers of training services (Adams, 1996). In Africa, Cote d'voire, Madagascar, Mali, and Togo, voucher system has been used to enable entrepreneurs buy training in open market. However, voucher system of effecting training is still a relatively new phenomenon. It is not known whether the objectives, which the voucher system was introduced, namely, to enable entrepreneurs, purchase training in the open market, to encourage competition among private and public training service providers, to provide half of total vouchers to women entrepreneurs, have been met. Further, voucher system have their own limitations, which include, high cost, mechanism of distributing, coordinating the exercise of voucher distributing and creating awareness of vouchers to the entrepreneurs. These limitations have made voucher system to function effectively in specific parts of the Kenya due to the distribution mechanism. The problems associated with the voucher system are the mechanism of distributing vouchers and coordinating. The lesson learned from the Kenya is that of empowering entrepreneurs with the capacity of purchasing training in the open market and thereby promoting competition between private and public training providers.

Consequently, this paper analyses the use of vouchers in effecting training to established entrepreneurs of micro and small enterprises in Western Kenya's two towns: Luanda and Kisumu.

Objective of the Study

The main objective of the study is to determine the effectiveness of vouchers in the effecting training to the established entrepreneurs in Western Kenya. Specifically, the study would endeavor to:

1. Establish the use of vouchers in effecting training to the established entrepreneurs,
2. Determine reasons for using vouchers in training, and
3. Determine the challenges and opportunities of effecting training to the established entrepreneurs by using voucher system.

Empirical Model

The three of the independent variables used in this analysis- profile of beneficiaries, cost of the vouchers, and distribution of the vouchers represents the determinants affecting the voucher system of training. The relationship between these variables will take the form of the following empirical model:

$$V_s = f(P_e, C_v, D_v, E)$$

Where the parameters: V_s - refers to the voucher system of effecting training

P_e - refers to the profile of the beneficiary

C_v - refers to the cost of the voucher

D_v – refers to the distribution of the vouchers

E - Refers to an error term.

2. Review of Related Literature

➤ General Overview of Micro and Small Enterprise

Industrialization results in capital-intensive industry dependent on a factor of production not readily available in many developing countries and leaving much of the available unskilled labour force idle (Teszler, 1993). This unemployment problem led to the ILO's employment program missions and the discovery of the informal sector in the early 1970s. Subsequent interest in the MSE sector tended to rise

and fall with the economic cycle, with the informal sector viewed as an alternative path to development at the times of crisis and adjustment in the large-scale capitalist system (Gerry, 1987).

Literature on the perception of MSE and its role in development of nations has emerged overtime since the early 1980s. This view is supported by OECD (1998) when it says that, where from the 1980s attention began to focus on micro and small enterprises as a means to poverty alleviation and unemployment reduction, with these enterprise creating a new economic opportunities and increasing competition in the market. In developing countries, with advent of structural adjustment policies, micro and small enterprises development could be an alternative way of approaching tasks of development in an era of structural development and attending to socio-economic reforms. Ikiara, (2001) supports this sentiment by saying that the modern sector facing reforms, restructuring and increasing external competition from both regional and global competitors has had to undertake retrenchments and other forms of labour cutbacks making it less able to contribute to national efforts to reduce unemployment. This has left the informal sector to play an increasing important role in this struggle.

In view of this, a lot of literature has emerged on the importance of micro and small enterprises in developing the economy and articulates the views that support strategies on growth of micro and small enterprises. These strategies perceive micro and small enterprises as offering the best alternative to economic growth including industrialization of most developing nations.

➤ **Overview of Kenya's Micro and Small Enterprise**

The publication of the ILO Report (ILO, 1972) marked the turning point in the perception of MSE sector in the development process of Kenya. Entitled: "Employment, Incomes and Equity in Kenya", it provided a concrete and irreversible justification for the development of the micro and small enterprise sector, as means of generating income, providing employment and alleviating poverty for poor households in Kenya.

More enlightening studies were the two national baseline surveys, which took place in the years 1994 and 1999. These surveys conducted by Parker (1994) and CBS et al, (1999) quantified the magnitude of the micro and small enterprise sector and its contribution to employment creation and income generation.

The most important aspect of this quantification was the observation that an estimated 2.4 million of Kenyan workforce are employed in the sectors 1.3 million enterprises of which 117,000 are in manufacturing sector. The sector contributes 70 percent of the total employment opportunities and is projected to contribute 75 percent of all new rural non-farm jobs by 2020. It is also projected to contribute 40 percent of national wage employment and 20 percent of Gross Domestic Product. These are compelling reasons for the government of Kenya, donors and Non-Governmental Organisations to take active interest in the continued growth and expansion of micro and small enterprises.

➤ **Voucher System of Training**

Voucher system of training has been used in many other countries. For example, Vouchers as used in United Kingdom are intended to empower recipients with the capacity to buy training in the open market, and thereby, promote competition between the public and private providers of training services (Adams, 1996). Voucher system of training is not only important to micro and small enterprises in Kenya, but also to other African countries faced with the need for reform of publicly financed training systems that are poorly aligned with market needs. Government financing of these systems without focusing on their outcomes provides little incentive for reforms. Elsewhere in the region, training funds have emerged with World Bank support- Cote d'vore, Togo, Mali, and Madagascar- to shift money away from institutions into the hands of employer and workers representatives to buy effective training services. Kenya is the only country where purchasing power has been moved directly into the hands of beneficiaries to promote training reforms (Adam, 2001).

The voucher system of training a component of Micro and Small Enterprise Training Technology Project (MSETTP), commenced in January 1997 under the authority of the Kenyan government and the

Ministry of Research, Technical, Training and Technology (MoRTTT). The training was conducted in the fields of textile, food processing, metal work, motor vehicle, electrical, building, leather works, handcraft, chemicals processing, wood work and management. Project Coordination Office (PCO), directly managed the component under the supervision of MoRTTT (Liang, 1996).

The voucher system focused on the skill upgrading needs of the micro and small enterprise sector and to generate a supply response among trainers to fill these needs. The objective of the voucher system of training was to improve the productivity of micro and small enterprises and increase the incomes of entrepreneurs and their employees. It targeted established entrepreneurs, in order to assist enterprises with the most potential for growth and employment generation. The exception was for the women who were to be eligible for vouchers as new entrants to the sector in order to encourage their development as entrepreneurs. No fewer than twenty percent of the vouchers were expected to go to women.

Vouchers were used towards training courses from public and private sector institutions and enterprises that provided access to skill upgrading and technology development to the micro and small enterprise sector. In other words, the program was demand driven.

The voucher took the form of a sheet of paper with two perforated counterfoils. One counterfoil was to be retained by the allocation agency, the second counterfoil to be issued to the beneficiary as a receipt when he/she submitted the voucher to the training provider, and the main body of the voucher was to be used for redemption by the training provider. All three parts of the voucher contained a pre-printed serial number. The value of the voucher was also printed. The name of the allocation agency was to be stamped on all three parts of the voucher prior to distribution of the vouchers to the allocation agencies. An expiration date appeared on the voucher.

The value of vouchers allocated to individuals was to be related to the cost of the particular training. The directory of training providers lists the value of vouchers in the sub sector as follows; management- KSh. 13,000, metal works- KSh. 10,000, motor vehicle- KSh. 11,000, agro processing- KSh. 13,000, building- KSh. 11,000, chemicals- KSh. 15,000, electrical and electronics- KSh. 13,000, leather work- KSh. 11,000, textiles- KSh. 11,000, wood work- KSh. 10,000 and handicraft- KSh. 12,000. It was administratively convenient, however, to let each voucher carry the same value. Applicants therefore can receive however many vouchers they require to cover the schedule fee. Each voucher will have a monetary value of 2,000 shillings or (US \$ 40). Application forms were to be obtained from the selected allocation agencies for a fee of 100 shillings (US \$ 2). The application fee was to be a screening procedure designed to discourage applicants who were serious in pursuing training (Liang, 1996).

The selection criteria took the following way, vouchers were to be awarded to entrepreneurs who could demonstrate that they had an association with their current enterprise for six months or more, and who could provide evidence that they had passed a level III trade test (or equivalent experience). Preferences were to be given to women and those with low income. The rest of the vouchers were to be distributed through public lottery (Liang, 1996)

Courses were to be offered on a part time basis; the full-time equivalent duration of these courses was to be 2-6 weeks. On receipt of the Vouchers, entrepreneur was provided with a directory of approved training providers. Entrepreneur took the voucher to the training provider of his choice so long as the training provider had had a place available for the training (Liang, 1996).

Through contracted allocation agencies, vouchers were to be distributed to entrepreneurs in the informal sector each year for the first five years of the program. The program aimed at distributing up to 30,000 vouchers, on average 6,000 per year for a period of five years. Vouchers can be used toward training courses from public and private sector institutions and enterprises that provide access to skill upgrading and technology development to the micro and small enterprise sector

3. Research Design and Methodology

➤ Study Setting

The study was conducted in Western region's two towns, namely, Kisumu and Luanda. Kisumu town is the headquarters of Nyanza province. Luanda town is found in Vihiga district in the Western province. These towns have experienced a high population density in the recent years. Their population as per the 1999 Population and Housing Census was as follows; Kisumu had 322,734 persons and Luanda had 109,574 persons (Kenya, 2001). This high population has led to many people engaging in other forms of economic activities apart from agriculture and fishing. Informal Sector is one of the forms of economic activity that in the recent years has experienced a very high rate of growth of micro and small enterprises. Majority of enterprises in these towns engages in tailoring, mechanics, posho milling, metal works, carpentry and woodwork, scrap metal dealings etc.

This was a possible reason that contributed to many micro and small-scale entrepreneurs obtaining vouchers in this region. Accordingly, the PCO estimates the number of those who acquired vouchers in these towns to be more than 2,000 micro and small scale entrepreneurs, which represent eleven percent of the total micro and small scale entrepreneurs who received vouchers country wide (PCO, 2002).

Consequently, the large number of beneficiaries of voucher system of training, accessibility and familiarity of the researcher guides and the need for maximum utilization of time, finances and human resources led to the choice of these two towns.

➤ Research Design

This study used survey research because it enables generalization and prediction of the data to be made. Survey research design allows collection of data by use of interview schedules and questionnaires (Mugenda et al, 1999).

➤ Study Population and Sample

The target population was micro and small-scale entrepreneurs in the Western regions' two towns: Kisumu and Luanda, which is approximately 30,000 entrepreneurs (Kenya, 2001). The accessible population for the study was all beneficiaries of the voucher system of training in these two towns, which stands at 2,000 as of now (PCO, 2002). A sample of 150 beneficiaries was interviewed. Simple random sample selection technique was used in selecting beneficiaries of voucher system of training.

➤ Instrumentation

The researcher used the questionnaire, interview schedule and observation methods.

A questionnaire is often used in a survey research study as a primary data-collection instrument. Data will be also collected through observation and content analysis.

➤ Data Analysis

The data collected was analysed using inferential and descriptive methods. A non-parametric test known as Chi-square (XI) test was used to test the relationship and association of hypotheses and variables in the inferential techniques. The descriptive method was used to analyze qualitative data (non-numerical data). These data was presented inform of tables.

4. Empirical Results

➤ Profile of Beneficiaries of Voucher System of Training

The profile of beneficiaries' characteristics comprises: age, gender, literacy, marital status, position in the enterprise and years involved in enterprise activities.

• Age of Beneficiaries of Voucher System of Training

Age is an important factor in the decision making in life. Age also determines richness of an individual (Noula, 2002). The voucher system targeted established entrepreneurs in the manufacturing sector (Liang, 1996). The data collected from the beneficiaries in western Kenya region agrees with the above factors. Most of the beneficiaries surveyed were in the advanced age group. This is the age above 41 years (see Table I).

- **Gender of Beneficiaries of Voucher System of Training**

The aim of the program was to provide about 20 percent of the total vouchers to the women (King, 1996). The study found out that although many male beneficiaries (67.3 percent) acquired vouchers than women beneficiaries (32.7 percent), the aim of the program was achieved, that is, more than 20 percent of the vouchers were distributed to the women regardless of their prior experience in the informal sector (see Table II).

- **Literacy Level of Beneficiaries of Voucher System of Training**

The level of education is important in determining the level of skills one has. In fact, it would determine the status of enterprise, volume of financial operation etc (Noula, 2002). The person would be better permeable in understanding the procedures or functioning, appreciate the benefits and would be able to decide better on the number of vouchers to purchase. This study found out that majority of the beneficiaries had primary level of education, that is. 36.7 percent (see Table III).

- **Marital Status of Beneficiaries of Voucher System of Training**

The marital status of entrepreneurs has been shown to be an important variable that influences access to credit, training, control of enterprises, and even accessing to such thing like vouchers (Goetz and Gupta, 1996). This study found out that 68 percent of beneficiaries of voucher system were married (see Table IV).

- **Position of Beneficiaries of Voucher System of Training**

The position an entrepreneur holds in the enterprise determine his/ her ability to be accessed to some aspects such as accessing vouchers for training. The study discovered that most of entrepreneurs who acquired vouchers were owner and managers of enterprises, that is, 48.7 percent (see Table V).

- **Years in Enterprise Activity by Beneficiaries of Voucher System of Training**

Data on the number of years an entrepreneur has been involved in enterprise activity indicates 20.7 percent have been in the business for 13 years and above, 21.3 percent for 9 years to 12 years, 26.7 percent for 1 year to 4 years and 31.3 percent for 5 years to 8 years. These data therefore shows that majority of entrepreneurs who benefited from voucher system of training have been in the enterprise activity for many years.

- **Effecting Training using Vouchers**

This section looks at the issues related to vouchers such as: the cost of vouchers, distribution of vouchers, awareness or marketing of vouchers, and other related issues.

- **Cost of the Vouchers**

The full cost of the voucher system includes the direct cost of training provided and the administrative cost of operating the program, plus the indirect cost of the times spent by the beneficiaries (Project Coordination Office, 2002). The latter is an opportunity cost for trainees representing the income forgone while training. The sum of the average voucher value was Kshs 12,000.

To know the effect of cost of the voucher on the entrepreneurs, they were required to respond to the question that required them to respond on whether the voucher scheme was a financial relief. The study found that 89.3 percent of the beneficiaries indicated that it was a financial relief and that vouchers were expensive to purchase, whereas 10.7 percent indicated that purchasing vouchers was not a financial relief (see Table VI).

Though many beneficiaries complained that the cost was high, it was discovered that training institutions, which charged a very high fee for a particular training, had adjusted the fee downwards to the voucher value. This in essence is the evidence of competition working to reduce the cost of training.

On whether the funds provided through the vouchers being sufficient to cater for training, most of the beneficiaries 97.9 percent said that the funds provided through voucher scheme were not adequate (see Table VII). These beneficiaries said that they topped up with an average sum of Kshs. 5,000.

- **Distribution of Vouchers**

Allocating agencies upon a beneficiary paying an application fee of Kshs. 100 did distribution of vouchers. There were 14 allocating agencies in the Western region, but only two allocating agencies were interviewed namely: Kisumu Central Jua Kali Association and Vihiga Jua Kali Association.

A total of 2,180 vouchers were distributed to the entrepreneurs who paid a 10 percent of the voucher value to the allocating agency. This information was availed by the allocating agencies and the Provincial Applied Technology Officer of Nyanza province and District Applied Technology Officer of Kakamega district. The figures given are compared to those of the Project Coordination Office records.

- **Marketing or Awareness of Vouchers**

The responsibility for marketing of vouchers was assigned to the allocating agencies and the training providers. The allocating agencies did the marketing by holding meetings with their members and a few if any went outside their membership. It was noted that some of the allocating agencies could not market the vouchers effectively because they did not have the resources such as personnel transport, finance etc. The training providers on the other hand, advertised through training sessions and issued brochures.

On commenting freely about effecting training by using vouchers is an effective method 90.5 percent supported this system (see Table VIII). The reason given was that the system appears to have succeeded in attracting the attention of training providers of all types public training providers and private training providers, although private trainers were more responsive than public trainers. Kisumu Centre Jua Kali Association, one of the allocating agencies indicated that many entrepreneurs acquired training from the private training providers.

5. Conclusion

Voucher system was intended to sensitize Kenyan entrepreneurs on the means of acquiring training through use of vouchers. Entrepreneurs purchase training from either public or private training service providers. This in essence encouraged competition between these training providers. At least eighty eight percent or 134 of the respondents said that effecting training through vouchers was an effective method. Training entrepreneurs using vouchers has actually encouraged many established entrepreneurs in different positions to acquire different skills in different fields. This is clearly shown in the data where beneficiaries in the positions such as managers, owners, partners, and employees in the organization. Voucher system is a financial relief as indicated by beneficiaries. At least eighty nine percent indicated that it was a financial relief. Beneficiaries also considered the funds allocated for the system to be inadequate. About ninety-nine percent of the respondents said that the funds were not sufficient.

Thus using vouchers to effect training is an effective method of conducting training. The system has opened opportunities for demand driven training on the micro and small enterprise sector and other sectors in the economy. However, the study discovered that many entrepreneurs were not satisfied with the mechanism, management, coordination, and the method of disbursing vouchers. Redemption of the vouchers was also a problem. The solution to this problem as suggested by beneficiaries was that the delays in processing the payments and redemption of the vouchers should be decentralized to the region level such as district levels to eliminate high transportation costs of traveling to Nairobi to seek for payments. Finally, the data was collected from a small sample of 150 beneficiaries of vouchers in Kenya. There are many entrepreneurs who participated in voucher training in Kenya, thus there is need to

conduct a study country wide in future to get a better judgment. This paper seems to support the government policies, which emphasize the need of the private sectors getting involved in supporting the government alone. Consequently, this is a reason that has led to the World Bank group supporting the micro and small enterprises in Kenya.

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Appendix

Table I: Age Distributions of Beneficiaries

Age Bracket	Frequency	Percent
Upto 20 yrs	18	12.0
21 – 30 yrs	41	27.3
31 – 40 yrs	35	23.4
41 yrs and above	56	37.3
Total	150	100.0

Table II: Gender of Beneficiaries

Gender	Frequency	Percentage
Male	101	67.3
Female	49	32.7
Total	150	100.0

Table III: Educational Level of Beneficiaries

Education Level	Frequency	Percentage
Primary Level	55	36.7
Secondary Level	48	32.0
College Level	42	28.0
University Level	5	3.3
Total	150	100.0

Sample Size (n) 150

Chi square result 58.05, df = 0.04, Signific

Table IV: Marital Status of Beneficiaries

Marital Status	Frequency	Percentage
Married	102	68.0
Single	36	24.0
Divorced	7	4.7
Widowed	5	3.3
Total	150	100.0

Notes: Sample Size N (150)

Chi square results: 38, df = 0.02, Significant at 5 percent

Table V: Position of Beneficiary in Enterprise

Position	Frequency	Percentage
Owner but not Manager	2	1.3
Partner and Manager	2	1.3
Employed Manager	10	6.7
Employees	63	42.0
Owner and Manager	73	48.7
Total	150	100.0

Notes: Sample Size (n) 150

Chi squared results: 63.5, df = 0.87, Significant at 10 percent

Table VI: Voucher Scheme a Financial Relief

Rating	Frequency	Percentage
Yes	134	89.3
No	16	10.7
Total	150	100.0

Notes: Sample size (n) 150

Chi squared results: 72.8, df= 0.358, significant at 10 percent

Table VII: Sufficiency of the Funds to Beneficiaries

Rating	Frequency	Percentage
Yes	4	2.7
No	146	97.3
Total	150	100.0

Notes: sample size (n) 150

Chi squared results: 84.3, df= 0.5, significant at 10 percent

Table VIII: Use of the Vouchers in Effecting Training to the Entrepreneurs of Micro and Small-Scale Enterprises

Rating	Frequency	Percentage
Effective	134	88.7
Fair	6	4.0
Bad	8	5.3
Total	150	100.0