

# Entrepreneurship and Social Transformation in Kenya: A Logistic Analysis of Agricultural Livelihoods

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**Abstract:** Agriculture is the backbone of the Kenyan economy yet there is limited productivity in the sector despite its high potential of wealth creation for social transformation. This study investigated the influence of entrepreneurship on social transformation of small farmers in Kenya where entrepreneurship was classified as social and commercial. The study employed a cross-sectional survey design and a multi-stage sampling technique where 15 locations from Kiambu and Murang'a counties were identified. 388 small farms were selected by line transect sampling technique. Descriptive statistics was used to estimate the extent of entrepreneurship among the small farmers. Logistic Regression Model was used to estimate the effects of social and commercial entrepreneurship on the social transformation of small farmers. Church, SACCO and Table banking memberships were used as indicators of social transformation. It was discovered that social entrepreneurship increases the probability of SACCO membership while commercial entrepreneurship reduces the probability of church membership. It was established that age of the farmer, financial security, access to loan, desire for independence, and social status have an effect on the chance of SACCO membership. On the other hand, desire for independence, gender of the farmer, and government regulations have an effect on the probability of table banking membership. Furthermore, desire for financial security, government regulations, business opportunities, social status, weather conditions and desire for independence were found to have an effect on the chance of church membership.

**Key Words:** Social Entrepreneurship, Commercial Entrepreneurship, Social Transformation, and Logistic

## 1. INTRODUCTION:

Sustainable development has extensively proposed actions and policies required for achieving the sustainable development goals, however, there has been less attention on the systemic changes and governance capacities that can enable scaling up good practices and policies to the necessary magnitude for meaningful social transformation (United Nations, 2015). Entrepreneurship is regarded as a solution to social problems and as a means to wealth creation as it enlarges the economy by the supply of innovative enterprises, entrepreneurs, social networks, linkages and clusters (Khondker & Schuerkens, 2014, Ntale 2013). For an entrepreneur to succeed in a competitive environment there must be deliberate operations that bring about an interface between the social problems and innovations. Entrepreneurship can be classified as social or commercial depending on the prime beneficiary of the innovations (Castles, 2000). Commercial entrepreneurship is concerned with identification, evaluation and exploitation of business opportunities in the competitive environment. Social entrepreneurship on the other hand deals with social problems and social change through application of entrepreneurial principles, processes and operations for social benefits (Zahra, 2009). From the Schumpeterian school of thought, entrepreneurship resulted in new industries and in new combinations. In this case the innovation was the car that brought about fundamental social transformation (Schumpeter, 1934).

Social transformation means a fundamental change in society, which can be contrasted with social change viewed as gradual or incremental changes over a period of time. Social transformation concept encompasses a wide range of institutional and cultural changes in community over time (Pierli & Selvam, 2017). The modalities, causes and consequences of social transformation have been an issue of discussion over a long period of time. The concept of social transformation is more or less universal, but there are some disagreements on the directionality of transformation as with the mechanisms of transformation (McMichael, 2012). The indicators of social transformation in this paper are proxied by Church, Table banking, SACCO membership. The indicators are conditions that cause the small scale farmers to move from one particular situation to another (Schuerkens, 2003).

## 2. Commercial Entrepreneurship:

Commercial entrepreneurship is the process of identifying, evaluating and exploiting business opportunities. Commercial entrepreneurship is the act of starting an enterprise or businesses with an intention of making profit. Schumpeter (1934) argues that creativity and innovation is at the heart of entrepreneurship. He further says that entrepreneurship is a process of creative destruction whereby new products, new business, and new commerce

displaces the old way of doing business. According to Knight (1971) and Drucker (1994), entrepreneurship is about taking risks in economic activities. The entrepreneur undertakes the responsibility by putting his or her career and financial security at risk. He/she spends time and capital on a venture which is not certain. A study by Lazear (2005) indicated that education level and work experience were important factors which differentiated entrepreneurs from non-entrepreneurs. Uschi Backes-Gellner (2013) found out that social network a major indicator of entrepreneurship.

Ferreira (2018) explains that commercial entrepreneurship helps in lowering unemployment rates through job creation and hence helps to reduce poverty. He goes on to say that commercial entrepreneurship is what people do to take their career and dreams into their hands and this gives direction of their own choice. Commercial entrepreneurship is about building a life on ones’ own terms. No bosses, no restricting schedules, and no one can stop you from doing what you want to do. Entrepreneurs are the prime movers of economic development as they are the major players in the economy. They are the ones to take the first step into making the world a better place to live in for everybody (Ntale, 2013).

### 3. Social Entrepreneurship:

Social entrepreneurship is the process of identifying and being able to solve the social problems through the employment of entrepreneurial principles, processes and operations. On the other hand social entrepreneurs are the individuals associated with non-profit and non-government organizations that raise funds through community events and activities. Social entrepreneurship is highly recognized by scholars as well as the public sector for social transformation (Bacq & Janssen, 2010). Social entrepreneurship is an area of interest because of the advantages brought about by social entrepreneurship to the public. First, its innovativeness in addressing social problems that are becoming more and more complex ( Johnson 2000; Mair & Martí, 2004; Nicholls, 2008; Roberts & Woods, 2005; Thompson, Alvy & Lees 2000; Weerawardena & Sullivan, 2006). Secondly, innovative entrepreneurial practice supersedes the traditional boundaries which existed between private and public sectors. Consequently,, hybrid models of enterprises have emerged as a result of using market solutions to solve social problems (Austin, Stevenson & Wei-Skillern, 2006; Johnson, 2000; Wallace, 1999). Social entrepreneurship, embraces social and financial value creation, and is also viewed as a response to the funding problems of non-profits (Dees, 1998) as well as to the financial risks they are taking (Young 2001). Social entrepreneurship is of primary concerned with improvement of the well being, human development, responsibilities, motivated by ideals, concern on rights and wrongs, benefits and harms, and look at people as communities to develop (Weerawardena & Sullivan Mort 2006; Dees 1998; Ntale. 2017). On the other hand, commercial entrepreneurship is concerned with wealth creation, efficient resource use, focus on revenues, profits and losses, concerns on assets and liabilities, and look at people as markets to exploit. This comparison is illustrated in Table 1.

**Table 1: Comparison of Social and Commercial Entrepreneurship**

Commercial entrepreneurship Concerns	Social Entrepreneurship Concerns
Wealth creation	Improvement of the well being
Efficient resource use	Human development
Focus on revenues	Responsibilities
Keen on profits	Motivated by ideals
Concerns on assets and liabilities	Concern on rights and wrongs
Gain and losses	Benefits and harms
Look at people as markets to exploit	Look at people as communities to develop

Adopted from Ntale (2017)

### 4. Social Transformation:

Social transformation refers to the process of changing the society's systemic characteristics for the betterment of people’s well-being. This incorporates the change of existing parameters of a societal system, including technological, economic, political and cultural restructuring (Khondker & Schuerkens, 2014; Pierli & Selvam, 2017). Furthermore, Pierli and Selvam (2017) stressed that social transformation presupposes a change with a positive value with a forward outlook on quality of well-being. They clarified that ‘social change’ can either be negative or positive processes while social transformation is always looked at from a positive perspective.

Social transformation influences productive infrastructure which bring about new technological changes and new patterns of participation in the international division of labour. The developments of new structures of economic organization are indicators of social transformation (McMichael, 2012). This has implications in ownership rights, investments, production, marketing and supply chain management of goods and services. The social transformation can enable distribution and use of political power to take different forms which may involve changes in the structure and decision making of public and private institutions for better performance (Schuerkens, 2003). Above all, social transformation improves the society's value-normative system, often in a way that allows the emergence and

stabilization of organizations like Savings and Credit Cooperative Organizations (SACCOs), Table banking, and religious organizations such as churches.

## 5. SACCOs

SACCOs are voluntary associations where farmers regularly pool their savings, and subsequently obtain loans which they use for various purposes. The idea behind creation of SACCOs is to promote savings and make credits available to the members. A cooperative society is a form of a business organisation or a group of people who agree to voluntarily work together on the basis of equality for the promotion of their economic interests. SACCOs for farmers are SACCOs which are financial, economic and social in nature.

In the Kenyan context, the government has put in place various policies and resources to fight against poverty through SACCOs. SACCOs are key players in poverty reduction and wealth creation (Siringi, 2011). Kuria (2012) asserted that SACCOs have immense potential to deliver goods and services in areas where both public and private sectors have not ventured. Gichuhi and Okonga (2014) explained that SACCOs are established to alleviate poverty and minimize the risks of vulnerability through provision of resource pooling mechanisms for social protection. On the other hand, Smith (2004) observed that as SACCOs grow, they became means by which low and middle-income people use to empower themselves financially. Nembhard (2005) stated that SACCOs have income and wealth creation benefits combined with spill-over effects that culminate in social transformation.

## 6. Table Banking:

Table banking is a process which involves a range of financial related activities in a business to promote group performance. It is undertaken through various practices which can range from simple bonding exercises to complex simulations as well as multi-day team building retreats established to create a dynamic team. It is a form of organizational development which brings out the best out of the team members to ensure personal development, recreation and financial stability in a group (Obiria, 2014).

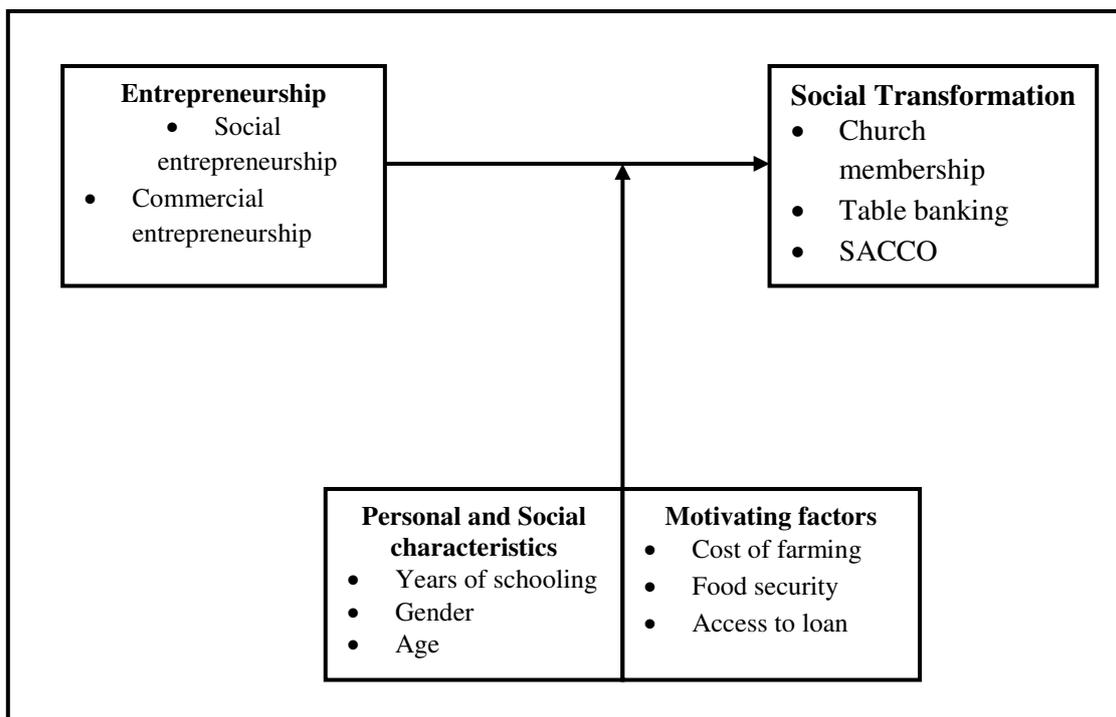
Njuguna (2015) explained that table banking is a concept like that of merry-go-round. However, the difference between the two is that in table banking the members' contribution is not given to an individual. In this case, the contribution of members is collected and put in one pool before members are allowed to borrow. The borrowers are expected to pay back the loans with an average interest of about 15 percent, depending on what the group decides. This process ensures that the money available for the members keeps on accumulating periodically. Obiria (2014) observed that table banking has transformed the lives of women in Kenya where land is the prime asset for accessing loans. For a long time, men have dominated land ownership and inheritance unlike their female counterparts.

## 7. Church Membership:

Church membership involves commitment of members worshipping together. The members enlighten each other through mutual exhortation and service, cooperating in mission, and holding each other accountable to walk in a manner pleasing to the Lord as a witness to the truth of Christ in the world. Pierli and Selvam (2017) explained that in the past the church based on religious traditions which were preserved as a certain body of revelation that was handed down by God as a service to someone in a unique way. They went on to say that there were some divine characteristics associated to this person. According to Capra and Steindl-Rast (1991), the awareness of God's intervention is not in every dimension of religion; however, divine intervention is not totally lost from religion. However, there is a greater acknowledgement among believers of most religions, particularly scholars, that a large part of religion may be a result of human elaboration, historical additions, and regional cultural interpretations by the founder of a given religion. In this case, religions are not only looked at as agents of social transformation, but also as targets of transformation.

Waliggo (1994) argued that although there was no biblical requirement for church membership, there is certainly nothing to prohibit it. Church membership is a way of officially identifying oneself with a local body of believers. Church membership is a statement that a Christian is in agreement with that local church and is willing to be identified as a representative of it. Church membership is valuable as it takes care of the whole person, that is, body, soul and spirit. Therefore, church membership is essential to people's livelihood since it gives meaning to life.

Figure 1: Conceptual Framework



Source: Authors (2018)

The conceptual framework shows the relationship that exists between Entrepreneurship regardless of the form and social transformation which can be manifested in SACCO, Table banking and Church membership. Literature indicates that social entrepreneurship and commercial entrepreneurship lead to social transformation. Members of SACCOS, Table banking and Churches are regarded as socially transformed. However, there are other aspects like personal characteristics (like education level, gender and age) and motivation factors (such as cost of farming, food security and access to loan) that can lead to social transformation as illustrated.

### 8. Material and Methods:

Data was collected from a cross-sectional survey of 388 small farms from Murang'a and Kiambu counties of Kenya. The counties under study are a prototype of the smallholder agriculture in Kenya. A multistage sampling technique was used to identify the locations where sample was drawn from. Line transect sampling technique was used to identify the farms of the respondents. Logit model was used to estimate the effect of entrepreneurship on social transformation in Kenya. While qualitative and quantitative descriptions were used to estimate the extent commercial and social entrepreneurship among small farmers. The probability estimates of entrepreneurial small farmers due to farm & farmer characteristics and motivating factors were estimated by the logistic model. The Predictive Model estimated the probability of an entrepreneurial farmer being socially transformed given that he/she is either a social or a commercial entrepreneur. The logistic Regression model which was used to estimate the impact of entrepreneurship on the social transformation of the small scale farmers is presented below

$$P_{(i)} = \frac{1}{1 + e^{-z_i}}$$

Where  $P_{(i)}$  is the probability of having a social transformation on condition that the farmer is practicing entrepreneurial activities, while  $z_i$  is the logit index which measures the benefits of a farmer, perceives in a social transformation. The parameters of the logit models are estimated by Maximum Likelihood Estimates (MLE). The estimating equation is as follows:

$$Z_{2i} = \beta_0 + \beta_1 SE + \beta_2 CE + \beta_3 PS_i + \beta_4 M_i + \varepsilon_i$$

$Z_{2i}^*$  is a logit index for the benefits a farmer  $i$  perceives in social transformation,  $SE$  is social entrepreneurship where a farmer  $i$  is actively involved in activities that are beneficial to the society such as planting of trees, construction of public schools and health centres, community cattle dips, and water projects, construction of churches for the common good; while  $CE$  is commercial entrepreneurship where a farmer  $i$  is engaged in economic activities for

profit maximization, such as value addition and marketing;  $PS$  is a set of personal and social characteristics such as age, education level and gender;  $M$  is a set of motivating factors such as access to loan and desire for social status and high need for achievement; and  $e$  is the error term.

## 9. Findings:

### Qualitative Analysis

The agricultural sector in the study area comprises of food and cash crop farming, forestry, livestock, wild life and fisheries. The counties have a number of large manufacturing industries including factories like textile for cotton, food processing for pineapples, macadamia nuts and wheat. There are also factories for tannery, and cigarette manufacturing which rely on the smallholder agriculture for the supply of primary products. Other factories belong to tea and coffee growers' co-operative societies, and are found in different parts of the counties.

### Quantitative Description

Descriptive statistics was used to estimate the extent of entrepreneurship among the small farmers in Kiambu and Murang'a County. The study indicates that 6% of the farmers were social entrepreneurs and 38% were commercial entrepreneurs. Granaries are taken to be a value addition venture because they protect agricultural produce from deterioration and post harvest losses. Farmers can also preserve their produce in granaries when the prices are low and sell at their convenience when the prices are high. The average income of the farmers was Ksh.10,000 ranging from Ksh.500 to Ksh.100,000 per month. This concurs with SID (2004) report which stated that inequalities in Kenya were manifested in different forms. Differences in share of income and social services were observed across regions, genders and even specific segments of the population. The study found out that 53% of small farmers were members of SACCOs. This is an indication that some small farmers are socially transformed to a certain extent.

### Logistic Model Results

The results of the social transformation models are summarized in the Table 2 which shows that the logit marginal effects of social and commercial entrepreneurships on social transformation proxied by Church or SACCO and Table banking membership. The marginal effects SACCO membership model show that a 10% increase in social entrepreneurship among farmers increases the chance of SACCO membership by 6.6% ( $z = 5.16$ ), however, commercial entrepreneurship among farmers has no significant influence on SACCO membership. It should be noted that these SACCOs are for communal agricultural activities rather than personalized agricultural activities. The model indicates that the pseudo  $R^2$  of 0.0651 means that social entrepreneurship explains 6.51% of the variations in the probability of a farmer becoming a member of a SACCO. The  $p$ -value of the  $\chi^2$  – statistic for the model is zero meaning that we reject the null hypothesis that social and commercial entrepreneurships jointly have no effect on SACCO membership.

After controlling for the other independent variables in the model, social entrepreneurship remains a strong predictor of SACCO membership. The results show that a 10% increase in social entrepreneurship among farmers increases the chance of SACCO membership by 5.5% ( $z = 2.66$ ), desire for financial security by 1.8% ( $z = 2.68$ ) and access to loan by 1.1% ( $z = 2.26$ ). On the other hand, desire for independence and desire for social status have a negative influence on SACCO membership. These findings make sense because some farmers join SACCOs because they are advanced with some credit to meet their financial needs in case the proceeds from farm produce delay. The pseudo  $R^2$  of 0.2541 means that, independent variables jointly explain 25.41% of the variations in the proportion of farmers becoming SACCO members. The  $p$ -value of the  $\chi^2$  – statistics for the model is zero meaning that we reject the null hypothesis that social and commercial entrepreneurships, personal and social characteristics and motivating factors jointly have no effect on SACCO membership.

The results of the table banking membership model indicate that a 10% increase in social entrepreneurship among farmers increases the chance of table banking membership by 4.1% ( $z = 3.56$ ). However, commercial entrepreneurship among farmers has no influence on table banking membership. The pseudo  $R^2$  is 0.0491 which means that 4.91% of the variations in the proportion of table banking membership can be explained by social and commercial entrepreneurships. The  $p$ -value of the  $\chi^2$  – statistics for the model is zero meaning that we reject the null hypothesis that social and commercial entrepreneurships have no effect on table banking membership. It is worth noting that, after controlling for the other independent variables, social and commercial entrepreneurships cease to be important determinants of the proportions of farmers in table banking membership. Nevertheless, a 10% increase in the proportion of women farmers increases the probability of table banking membership by 5.9% ( $z = 2.03$ ), and unfavorable government regulations increase the probability by 7.2% ( $z = 2.56$ ). The pseudo  $R^2$  of 0.1783 means that, 17.8% of the variations in the proportion of farmers in table banking is explained by the independent variables. The  $p$ -value of the  $\chi^2$  – statistics for the model is zero meaning that we reject the null hypothesis that social and commercial entrepreneurships, personal and social characteristics, and motivating factors jointly have no effect on table banking membership.

**Table 2 Effect of Entrepreneurship on Social Transformation Maximum Likelihood Estimates (Absolute z - Statistics in parentheses)**

Variables	Social Transformation					
	SACCO Membership		Table Banking		Church Membership	
	Logistic regression parameters		Logistic regression parameters		Logistic regression parameters	
<i>Type of Diversification</i>						
Social Entrepreneurship	.65990 (5.16)	.54512 (2.66)	.40867 (3.56)	.17966 (0.94)	.23797 (1.83)	-.07235 (0.34)
Commercial Entrepreneurship	-.06178 (1.43)	-.01868 (0.14)	.04948 (1.17)	.07853 (0.61)	-.25000 (4.86)	-.34831 (2.25)
<i>Personal and social characteristics</i>						
Years of schooling		.00453 (0.87)		.00095 (0.20)		-.00772 (1.35)
Gender (1 = male)		.01844 (0.62)		-.05870 (2.03)		.01607 (0.49)
Age		.00399 (3.18)		.00022 (0.18)		-.00103 (-0.70)
<i>Motivating factors (dummies)</i>						
Desire for financial security		.18115 (2.68)		.01608 (0.25)		.14230 (2.24)
Desire for food security		-.01402 (0.17)		.10675 (1.27)		-.09407 (1.13)
Cost of farming		.05684 (1.42)		.06501 (1.71)		-.04745 (1.07)
Unfavourable government Regulations		.03854 (1.26)		.07167 (2.56)		.12554 (3.63)
Access to loan		.11435 (2.26)		.06151 (1.30)		.07052 (1.24)
Insurance availability		-.05340 (1.48)		.00602 (0.18)		.05819 (1.45)
Existence of business opportunity		-.02181 (0.56)		.01397 (0.39)		-.09688 (2.05)
Desire for independence		-.09050 (2.22)		-.12190 (3.13)		-.17307 (3.22)
Desire for achievement		-.03088 (0.60)		.02094 (0.42)		-.09517 (1.61)
Desire for social status		-.12168 (2.59)		-.02432 (0.55)		.16575 (3.01)
Weather conditions (1 = weather)		-.00732 (0.15)		.01670 (0.36)		.13853 (2.87)
Constant	-.002023 (0.12)	-.28891 (2.82)	-.05066 (2.92)	-.17959 (1.72)	.19715 (8.52)	.31899 (2.76)
Pseudo R <sup>2</sup>	0.0651	0.2541	0.0491	0.1783	0.0617	0.2498
$\chi^2$ -Statistics (p-value)	34.93 (0.0000)	136.28 (0.0000)	26.38 (0.0000)	95.80 (0.0000)	27.07 (0.0000)	109.55 (0.0000)
Observations	388	388	388	388	388	388

Source: Own estimates

The results of church membership model show that a 10% increase in commercial entrepreneurship among the farmers reduces the chance of farmers becoming church members by 2.5% ( $z = 4.86$ ). The pseudo  $R^2$  of 0.0617 means that 6.17% of the variations in church membership are explained by social and commercial entrepreneurs jointly. The  $p$ -value of  $\chi^2$  – statistics is zero meaning that the null hypothesis that church membership has no relationship with social and commercial entrepreneurs. After controlling for explanatory variables, the marginal effects of commercial entrepreneurship among farmers indicate that a 10% increase in commercial entrepreneurship reduces the probability of church membership by 3.5% ( $z = 3.25$ ). Further analysis shows that desire for financial security, government regulations, existence of business opportunity, desire for independence, desire for social status and

weather conditions have an effect on church membership. The pseudo  $R^2$  is 0.2498 which means that 24.98% of the variations in the probability of church membership is explained by the predictor variables. The  $p$ -value of  $\chi^2$  – statistics of the church membership predictor model is zero meaning that the null hypothesis that church membership has no relationship with social and commercial entrepreneurs, personal and social characteristics, and motivating factors together is rejected. Therefore, social and commercial entrepreneurship together with social, personal and motivating factors have a significant effect on the probability of farmers becoming church members.

## 10. Conclusion and Recommendation:

It was established that social entrepreneurship increases the probability of small-scale farmers becoming members of SACCOs, but has no effect table banking membership. On the other hand, commercial entrepreneurship was found to reduce the probability of small farmers becoming church members. SACCOs are recognized by the public and private sector to be major contributors to social transformation as they are found to have a major impact on the livelihoods of the people as they enable them to save and access cheap loans for development.

It was further established that the age of a farmer, farmer's desire for financial security, cost of farming, access to loan, desire for independence and social status increases the probability of farmer's SACCO membership. The study found out that age of the farmer, desire for financial security, desire for social status, access to loan, and desire for independence have a significant effect on SACCO membership. It was established that gender of the farmer, government regulations and desire for independence have an effect on table banking. While church membership was significantly affected by desire for financial security, government regulations, existence of business opportunity, desire for independence, desire for social status, and weather conditions.

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