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INFLUENCE OF SOCIAL ENTERPRISE VENTURES ON ENTREPRENEURSHIP AND BUSINESS GROWTH

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About the Author: Mr. Kinoti is a social entrepreneur, philanthropist and author. He is a Former Chief Executive of ECLOF Kenya; Co-founder & Former Managing Director of Fusion Capital Limited; Former Chief Executive of Suntra Investment Bank and is the Current Chairman; Key Microfinance Bank PLC. He is the author of The Merchant's Pearl, a book that addresses challenges that a modern-day entrepreneur encounter.

Abstract

Purpose: The main objective of the study was to establish the role of social enterprises in promoting entrepreneurship and business growth for the members. Riziki Kenya social enterprise was used as the case for the study.

Methodology: This study used descriptive survey design which was qualitative in nature. In this type of research, respondents describe their feelings, characteristics and how it affects their performance. The study collected primary data owing to the fact that the data represented the whole population. The use of interviews enabled the researcher to solicit the required information from supported entrepreneurs, key informants and group micro-enterprises. The target population for this study was Riziki managers and staff as the key informants, the 230 supported entrepreneurs (households) and 22 supported micro-enterprises groups in Kibra Sub-County. The purposively selected informants were well informed; exhibited deep knowledge and clear understanding of the study area. The study employed multi-stage sampling which included purposive and simple random sampling. Interviews were conducted by the researcher using key informant interview guide to get information from the key informants on the demographic information, conceptualization of the study topic and on obtaining solutions to the problem study. The key informants were a good source of first-hand knowledge from the identified study community. They provided honest information, sensitive and confidential issues which cannot be discussed in focus groups. In this study Key Informants included Riziki Kenya managers and staff members. The researcher interviewed six key informants. Statistical package for the social sciences (SPSS) was used to analyze quantitative data from questionnaires and the results presented in tables, graphs, charts and narratives so as to answer the research questions. Qualitative data was organized into themes and patterns categorized through content analysis to capture emerging thoughts. **Results:** It was found that social enterprises improve the business performances and entrepreneurship of the households. This was reflected in the rise of new businesses which showed increased entrepreneurship spirit and growth of businesses.

Contributions to theory, policy and practice: Government should commission public services to promote social innovation or social enterprises. This is because social entrepreneurs are more in touch with people needs on the ground and therefore able to spearhead them to business and entrepreneurship spirit.

Keywords: *Social Enterprises, Entrepreneurship, Business*

1.1 INTRODUCTION

Social enterprise refers to organizations that apply commercial strategies to intentionally and strategically tackle social problems such as poverty through promoting wellbeing, environment preservation or financially empowering the supported beneficiaries (Social enterprise UK, 2012). It is an important consideration in activities targeted at country development. Governments, donors and NGOs have over the years initiated and implemented programmes aimed at empowering households socially and economically. The term 'social enterprise' was coined in the UK, in reference to organizations that were using the power of business to bring about social and environmental change. The social enterprise holds that the primary aim of all social enterprises is anchored on social or environmental change (Social Enterprise UK, 2012).

Despite social enterprise being a new term in Africa, Kenya as a country has indicated its warmth to the concept. A fact that been well brought out by the Kenyan Vision 2030 blueprint. The blueprint has three pillars: economic, political and social. All the pillars are interdependent with the latter aiming for a just and cohesive society that enjoys equitable social development in a clean and secure environment (GoK, 2007). Experience of action research projects reveal that the operational aspects, such as the extent of enabling that goes into the community self-help processes and sharpening the mind set of every household improves the cohesiveness of the community through integration and transformation of households.

According to Otero (1999), socio-economic empowerment involves strategic interventions such as financial services, education and training among others. Micro-finance is "the provision of financial services to low income earners and very poor self-employed people." Schreiner and Colombet (2001), define microfinance as "the attempt to improve access to small deposits and small loans for less privileged households neglected by banks." A general agreement in the economic field is that micro financing cause's economic development. The money or funds that are provided by social enterprises in terms of credit and micro loans enable those who once lacked to invest in productive activities that are bound to earn them income helping them boost their economic level and improve livelihoods in the entire economy.

Social enterprise institutions are an opportunity for sustainable development. They make opportunities available to generate income and the ability of households to respond to the available opportunities that are to a large extent determined by the degree or ability to access financial services that are affordable. Initially, social enterprises aimed at providing donor finances and financing experimental projects. This had developed to financial institutions that provided a wide range of services and several routes to opportunities that are significant for economic development and expansion (Khan, 2005).

An overview of Riziki Kenya Enterprise

Riziki Kenya is a welfare and community development organization formed in the year 2000. It was registered on the 10th May 2001 under the name "Window Development Fund" (WDF) under Section 10 of the Non-Governmental Organizations Co-ordination Act, Laws of Kenya. It focused its interventions on providing a window for development for the marginalized groups in Kenya living under difficult conditions in the slums. In the year 2007, it changed its orientation away from just providing a window for development, to one of enhancing the capacity of its target population to transform their lives holistically.

It was founded after the conceptualization of the vision and the inspiration to start a Christian organization as a forum to transform lives, through engaging and empowering the socially and economically vulnerable members of the society. Over the years, the organization has evolved and incorporated many other projects. It has also re-branded to reflect its pursuit of transforming lives as demonstrated in its passionate service to community, hence the adoption of the new name Riziki Kenya since June 2008. Riziki is a Kiswahili word which means "provision".

The re-branding of WDF to Riziki Kenya was mainly to reflect both this attribute and Christian mandate to transform the lives of orphaned, vulnerable children and low income people in the slums by providing opportunities for them to become self - reliant. In addition, the word Riziki helps people conceptualize opportunities provided by the organization. It also helps them to understand, appreciate, support and identify themselves with its programmes. Currently its main mandate is to transform lives through community development programmes that make a positive impact among the households in Nairobi County, Kibra Sub - county. Riziki supported entrepreneurs have been catering for basic needs of the Kibra residents. Its main objective was to make education accessible to the children of Kibra.

Through donors, Riziki sponsors children to access education both at primary and tertiary levels. Through enabling of children's education, Riziki supported entrepreneurs have been able to venture into other community development activities such as provision of an enabling environment for child development and empower the community for self-reliance. These initiatives are underpinned by development of Riziki's financial services such as credit, savings and financial education which are strategic interventions to facilitate community development and empower households.

Problem Statement

Social enterprises are created with the objective of improving the social economic development of the beneficiaries in a sustainable manner. However, situations exist where beneficiaries of social enterprises fail to achieve improved social economic empowerment. In other situations, social enterprises have been known to have a positive role on the social economic conditions of beneficiaries. The social economic empowerment of households in the Kibra area remain low. Poverty levels remain high with a poverty rate of over 60 percent. This is evidenced from a report by Ngelechei (2017), who noted that even for the women who are able to participate in formal micro-finance programmes, the short-term nature of the loans, the low ceilings (of up to Ksh 500, 000) and the high interest rates are liabilities for growth and innovation of households.

The decline in social economic empowerment has had negative implications on the members of the households which is actually evidenced in Kibra slums. Households practice hand to mouth kind of living. This may bring other social issues such as increased crime rates. Additionally, the decline in social economic empowerment may have negative implication on the government. This includes reduced tax income, increased wealth disparities and overburden of few people who could pay taxes for security and health issues in the country. This social research investigated whether social enterprises promote entrepreneurship and business growth.

Purpose

The main objective of the study was to establish the role of social enterprises in promoting entrepreneurship and business growth for the members. Riziki Kenya social enterprise was used as the case for the study.

2.1 LITERATURE REVIEW Characteristics of Social Enterprises

Okibol et al., (2014), define the diverse features of social enterprises (SEs) which include: poverty alleviation and improved living standards; offering financing to the poor; women empowerment and the development of the business sector as a means of achieving high standards and reducing market failure. In some cases, debatable stories had been reported yet there had been success stories. In other cases, the reasons for failures or successes have not been well documented. Notably absent was an understanding of factors affecting growth and a lack of cumulative knowledge to adequately conceptualize and build explanatory theories of growth process on women owned enterprises.

Zimmer (2014) claims that most SEs are active on a local level and in the field related to welfare state issues and societal deficit, which had not been met or overcome by government or any other developed institution. The SEs then engage in economic activities to address the social need.

Taking this into perspectives, there are four characteristics that bring clear understanding of SEs. One is the financial situation which is diverse as the SEs activities itself. Basically, all SEs pursue economic activities with a tweak to the approach of normal profit-orientation business which is replaced by a social mission. This positioning brings a diverse picture of their financial composition. Some strive to generate profit while others strive to meet their social mission objective. Others depend on donation while others incorporate membership fees, committed stocks or a mixture of all of them.

The second feature is the social mission which describes the pursuit of a social goal. In some countries particularly developed countries, the scope of social goal has changed. The SEs organizations in the 19th century took care of the poorest by offering them housing or any form of financial aid unlike today's' organizations which take care especially of the educationally deprived groups or parent-child issues (Brauer, 2014). This social mission also fits well with mainly affected groups of women, young and low skilled people. In developing countries such as Kenya, the social care and mission have not changed. Lastly is innovative capacity which is often used in connection with SEs. In terms of SEs, innovation refers to innovative products and (Grohs et al, 2013). It also refers to their ability to spread innovations and combine their social innovations with business strategies.

Inevitably, there are market failures which affect the demand for social enterprises the main one being the consequence of information failure. Some of the supported households or social enterprises do not recognize the value of provided support or advice. In some cases, there is lack of awareness in terms of identifying and recognizing their own support needs. This failure tends to be asymmetrical and most prevalent in smaller enterprises with less capacity to pay the social enterprise support in future.

Social Enterprises Intervention Strategies

Financial inclusion and services has been the most common social enterprises intervention. Microfinance incorporates the provision of loans, often at interest rates of 25% or more, to individuals, groups and small businesses. That is micro-credit. More recently it has also been extended to include the provision of savings accounts known as micro-savings, insurance and money transfer services. Of late, housing finance for the poor, micro-leasing, micro-franchising and other financial services for the poor have been added to the broad grouping of micro finances. Microfinance is among the strategic interventions in community development.

In South Africa, skills development and training is regarded as a key mechanism for addressing some of South Africa's broader social challenges. These are economic exclusion, unemployment, crime and HIV/AIDS reflecting the overall significance of education and skills development need in South Africa. Virtually every social enterprise in South Africa carries out work linked to training, education and wider personal development. For example, the social enterprise Learn to Earn (LtE), through its training centers in the Khayelitsha and Zwelihle townships, provides training in a variety of fields, including sewing, woodwork, baking, basic education and life skills. Since its inception it has trained more than 9,000 unemployed people.

Through its business resource centers, LtE also runs entrepreneurship and business support programs, engaging in informal markets and with informal economy actors. Other forms of interventions revolve around substituting street behaviors with income-generating alternatives for the youths. These involve vocational and small – business skills acquisition for the youths, business-related skills needed to start social enterprises such as budgeting, marketing, accounting and management.

Social enterprise formation and distribution establishes social enterprises in supportive, empowering and community-based setting (Becker & Drake, 2003). The individual placement and support models of supported employment is an example of vocation intervention that targets individuals with severe mental illness. Wangui (2016) conducted a research on the strategies to improve performance adopted by social enterprises in Kenya. The study used cross sectional survey to understand the strategies adopted by social enterprises in Kenya and establish if such strategies influence performance of the social enterprises in Kenya. The study concluded that the relationship between strategic planning and performance are inconclusive.

The best method towards achieving sustained organizational performance would be amending strategy when changes occur in the external environment. The study further recommended that for government to strengthen the capacity of social enterprises it ought to partner with financial institutions. The government could sign a memorandum of understanding with financial institutions to inject capital into such investments, giving them direct participation in government procurement. However, the study failed to give an in-depth analysis of single social impact enterprises and the relation of social enterprises to change management.

Ashoka (2010) conducted a study to investigate the strategies used by social enterprises and whether or not they enhanced community empowerment. The study was limited in identifying the role of faith-based organizations in empowering the community. The study adopted a descriptive research design where they examined the attitudes of the beneficiaries of faith-based organizations in Kajiado County. The study found out that over 50% of schools and health facilities in Kenya were being sponsored by Faith Based Organizations (FBOs) (Kenya Open Data, 2011). FBOs are overtime emerging to be consistent in their activities, community-need driven and ability to access the masses in all corners of the community. The study was able to indicate that resource mobilization affects community empowerment among FBOs in Kajiado County. Nevertheless, the study was limited in terms of understanding the role of social entrepreneurship activities in conjunction with geographical limitation.

Economic Empowerment by Social Enterprises

Social economic empowerment of individuals and disadvantaged groups leads to well-being and progress in all spheres (Mucheke, 2015). It influences all aspects of human existences within the community. The main focus of social economic development is the education system which has led to proliferation of education institutions where disadvantaged groups are provided with education free of charge. Acquisition of education and development of literacy skills would help individuals obtain employment opportunities which will help them generate income and sustain their living conditions. While Gross Domestic Product (GDP) is a major indication of social economic development, it does not take into account most aspects such as freedom, social justice, environmental quality or gender equality. This is a reason why so many governments have not been able to approach social economic development properly hence creating gaps for social enterprises to exploit (Mucheke, 2015).

The main purpose of empowerment of disadvantaged groups is to reduce the regional disparities and uplift the status of these communities. A number of commitments have been made by the Constitution of Kenya in order to improve the progression of equality and social economic empowerment of youths and women (Kamau, 2012). Economic empowerment, social empowerment and social justice have been adopted to eliminate disparities, exploitation and to make provision for the protection of the disadvantaged groups. Education is mostly regarded as the main driver of social empowerment.

Through education, individuals are able to generate awareness relating to various aspects, acquiring knowledge and providing solutions to problems or challenges. Economic empowerment extensively focuses on raising employment prospects and income generating programs. These include assisting the vulnerable or disadvantaged groups to set up businesses, educate them about their businesses and offer them financial support in order to assist them to scale up their businesses. In some sense, the government could provide incentives or programs to facilitate enterprises.

Social justice guarantees protection from injustice against all forms of exploitation (Kamau, 2012). Socio-economic development and empowerment of the individuals leads to progress and wellbeing in all spheres (Wangui, 2016). It influences all aspects of human existence within the country. The main area that needs to be improved is the educational system. There should be the establishment of educational institutions where disadvantaged groups are provided with education, free of charge (Wangui, 2016; Mucheke, 2015). Development of literacy skills and acquisition of education would help the individuals obtain employment opportunities. Employment opportunities would help them generate a source of income and sustain their living conditions. GDP is the major indicator of socio-economic development. It does not take into account important aspects such as leisure time, environmental quality, freedom, social justice or gender equality. Another indicator, per capita income, does not indicate the level of income equality among individuals. This is the reason that the concept of human development is made use of. It is focused upon the overall quality of lives of the individuals, opportunities and rights that they have. Socio-economic development and empowerment of the individuals leads to progress and well-being in all spheres. It influences all aspects of human existence within the country (Wangui, 2016).

Mucheke (2015) carried out a research study on the influence of microfinance institution services on women livelihood. The research was a case study of Joyful Women Organization (JOWYO) Trans-Nzoia County .It employed a descriptive research design. The study objectives were to establish whether loans acquisition influence women livelihoods. The findings revealed that micro-finance institutions influence women's livelihood at a greater extent. They should be advocated at any County to improve the livelihood of women. It further recommended that loaning should be doing more to poor women than those with the salaries to uplift their living standards. The study was limited in terms of scope. It focused on the impact of micro – finance institutions on women in Trans-Nzoia County. Although women make an important segment of the economy, households are more relevant in establishing the impact of micro – finance institutions on social economic empowerment of the society.

Gorgi (2012) study examined strategies in social entrepreneurship: depicting entrepreneurial elements and business principles in Social Entrepreneurial Organizations (SEOs) from Germany and Bangladesh. The study employed quantitative research design. The study showed that in both countries innovative models of product or service provision, usually developed by economic entrepreneurs and business concepts such as 'customer and competitor orientation' or 'unique selling propositions' are as likely to be found in SEOs as a 'vanguard role' in developing social innovation and the striving for societal change of 'non-economic entrepreneurs'. This study deviates from empirical studies reviewed in a number of ways. Whilst it tried to focus on the relationship between social enterprise and social economic empowerment, it failed to establish the role of social enterprise on the social economic empowerment of households. The studies failed to give in-depth analysis of single social impact enterprises and the relation of social enterprises to social empowerment.

Social Capital Theory

Social capital theory originated from the areas of political and sociological sciences. It appeared in the Hanifan (1916) study of rural schools community centers. Later, it appeared in community studies where networks of strong personal relationships provided the basis for trust, collective action and cooperation action which were critical for the functioning and survival of city neighborhoods (1965). In essence, the social capital theory represents in all senses the goodwill such as sympathy, forgiveness, trust and forgiveness, engendered by the fabric of social relations. It could facilitate action.

Social capital is used to describe relational resources embedded in personal ties, which are useful in the development of individuals in community social organizations. They have been conceptualized either as a set of social resources embedded in relationships or more broadly as including, in addition to social relationships, the norms and values associated with them (Tsai & Ghoshal, 1998). The diverse definition of the theory could be synthesized as the goodwill available to individuals or groups. In that regard, the theory is defined by its function. It is a composite of different entities comprising some aspects of social structures which facilitate action of individual actors within the structure.

There are three social capital forms that make social relations useful capital resource for individuals:

(i) Information channels;
(ii) Obligations and expectations;
(iii) Social norms.

The first form of social capital is the potential for information that is inherent in social relations. In this sense, information is viewed as an important basis for action, although it is costly and requires attention. Usually, it comes from established social relations which serve other purposes. The second form is the obligations and expectations which depend on two elements, the extent of obligations held and the trustworthiness of the social environment or the chances that the obligations for previous actions or favors was repaid. The third form which is the social norms could be powerful or fragile when they exist and are effective. A prescriptive norm within a collectivity is where one would forgo self-interest and act in the interest of the collectivity. It is reinforced by social support, status, honor and other rewards. These norms could be supported by either internal or external sanctions and by rewards (Adler & Kwon, 2002).

All social structures and social relations characterize some aspects of social capital. Certain forms of social structure could be more beneficial to particular social capital forms. A general consensus is that without social networks and social relations, social capital does not exist. In true sense, they are all intertwined such that social capital being the resource available to actors as a function of their social relations within the social structure. According to Adler and Kwon (2002), there are three forms of social structure which are based on a different kind of relations:

(i) Market relations where money serves as the medium for exchange of goods and services;
(ii) Social relations where gifts and favors are exchanged and;
(iii) Hierarchical relations where obedience to authority is exchanged for spiritual and material security. These forms are repeated interactions which directly or indirectly contribute to social capital.

This theory was useful in this study in explaining the foundation of social enterprises, the structures and in some form or shape the functions of social enterprise. SEs are geared towards social economic empowerment of their members. They are form of good will which indirectly and in

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some aspects directly generate social capital. In that regard, the theory will form the basis for analyzing between social enterprises and the supported household enterprises.

3.0 METHODOLOGY

This study used descriptive survey design which was qualitative in nature. In this type of research, respondents describe their feelings, characteristics and how it affects their performance. The use of interviews enabled the researcher to solicit the required information from supported entrepreneurs, key informants and group micro-enterprises. The target population for this study was Riziki managers and staff as the key informants, the 230 supported entrepreneurs (households) and 22 supported micro-enterprises groups in Kibra Sub-County. The purposively selected informants were well informed; exhibited deep knowledge and clear understanding of study area.

The study employed multi-stage sampling which included purposive and simple random sampling. Riziki Kenya has 22 supported groups with a total population of 264 household heads. On average each group consists 0f 10 to 13 members. The groups were formed to enhance social capital forms that make social relations useful. The groups serve as information channels. They are used to manage obligations and expectations. In that regard, members can receive funds and other forms of support such as training through groups. The groups also ensure that the loan payment is done on time and that the loan funds are used appropriately with regard to business and purpose of borrowing. Purposive sampling was used to select 6 best performing and 6 worst performing groups out of the 22 supported groups.

Groups are formed by entrepreneurs who own businesses. These members access Riziki Kenya support through groups. However, they have their own unique attributes in terms of what kind of business they run and how they manage their business. Out of the 12 purposively selected groups, each group had 10 to 13 members which totaled to 150 members. Simple random sampling was done to select 7 members from each selected groups. The researcher considered 7 members to be adequate to represent the group. A total of 84 members were selected out of 150 members. Simple random sampling was used because it gives every member of the selected groups an equal chance of being selected.

The key informants are people within the community which Riziki Kenya uses to mobilize and reach the groups. They include Riziki Kenya managers and staffs who have knowledge regarding the supported households. There were 10 Riziki Kenya staff members. Purposive sampling was used to select six key informants. This was done on the criteria of their years of experience and knowledge of their operations.

Survey method was used to collect the desired information in an organized and methodical manner about characteristics of interest from units of population using well defined concepts, methods and procedures. The researcher used the questionnaire to collect data in the survey. Additionally, key informant interviews were conducted to well informed and key resourceful individuals from Riziki Kenya who had valuable insights and resourceful specialized knowledge on the topic of study. Interviews were conducted by the researcher using key informant interview guide to get information from the key informants on the conceptualization of the study topic. The key informants were a good source of first-hand knowledge from the identified study community. They provided honest information, sensitive and confidential issues which cannot be discussed in focus groups.

Statistical package for the social sciences (SPSS) was used to analyze quantitative data from questionnaires and the results presented in tables, graphs, charts and narratives so as to answer the research questions. Qualitative data was organized into themes and patterns categorized through content analysis to capture emerging thoughts.

4.0 FINDINGS Intervention Strategies by Riziki Kenya Social Enterprise to its Members

The study examined Riziki Kenya's intervention strategies and their effect on entrepreneurship of its members. Members were asked why they joined the groups. The answers provided were diverse and some were interrelated. The study organized them into themes.

The reason why Riziki Kenya members joined the groups is because they were convinced by the group members or group leaders or leaders in the community that the groups would help them start or improve their business. The groups are presented as vehicles for Riziki Kenya's social economic empowerment group. The study established that majority of the households were also driven by the desire to provide for their families and improve their lives. The households mentioned the benefits which convinced them to join the groups such as: easy access to much needed finances to support business operations; exchange of business ideas more so in diversification and cost reduction; sharing of challenges encountered in running the businesses and the success stories thereof greatly contributing to the growth of their businesses.

The findings are consistent with the social capital theory which stipulated that communities are networks of strong personal relationships providing the basis for trust, collective action and cooperation action which were critical for the functioning and survival of city neighborhoods. As such, through social interaction, collective needs and action, majority of the members decided to join the groups to reap the benefits of Riziki Kenya social economic empowerment program. The members of the groups were like neighbors' keepers who look after each other progress and created collective action to improve their business. The groups through their initiatives of improvement, sought to motivate every member in the group. This was enhanced by trainings and motivational speeches that they received from Riziki Kenya staff. The responses from the household heads were in tandem with those of key informants.

A KI (Riziki Kenya staff member 2) reckoned that:

> "*The groups are formed by the members of the community and they consist of members not than more 15. The groups have leaders who organize the groups and disseminates information to the members. There are 12 groups which they are currently serving. The groups consist of men and women. These groups engage in activities such as sharing of business ideas, visiting each other's business to see progress made and raising of finances to support their businesses within their social groups. They basically facilitate Riziki Kenya in achieving their intervention objectives".*

Another key informant mentioned that one of the outstanding features of the group entrepreneurs is the collective support.

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Also KI (Riziki Kenya staff member 5) indicated that:

> *"The support from the social groups or networks improves the respondents' business performance in several ways like easy access to much needed finances to support business operations; exchange of business ideas more so in whereas of diversification and cost reduction; sharing of challenges encountered in running the businesses and the success stories thereof greatly contributing to the growth of their businesses. The formation of groups was critical to the performance of organization."*

Additionally, the groups' leaders were asked about the objectives of the groups. KI (Group leader 1) indicated that:

> *"The objectives of the groups revolve around sharing of business ideas, visiting each other's business to see progress made and raising of finances to support their businesses within their social groups.*"

Another KI (group leader said 2) indicated that:

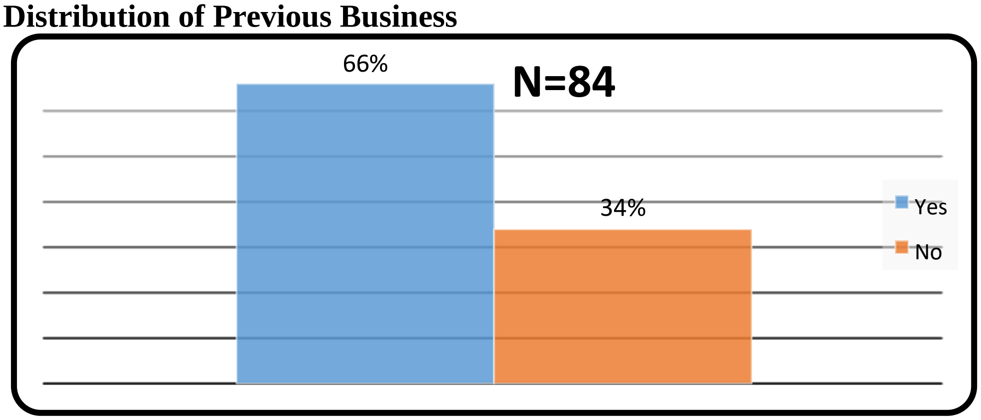
> *"The groups were formed to facilitate members' trainings on various subjects. The groups' members usually visit each member to see the progress and share their business ideas"*.

These findings were consistent with that of Zimmer (2014) who claimed that most SEs are active on a local level and in the field related to welfare state issues and societal deficit which had not been met or overcome by government or any other developed institution. The findings were also consistent with those of Ansari (2012), who found that education and training were the most important objective of the SEs to economically empower their members. In intervening through trainings and other programmes, SEs unlock capacity to utilize the social capital through formation of new commercial enterprises.

Business operation prior to joining the group

The study sought to know whether the households operated a business prior to joining the group. The reason for asking the questions was to give insights and encode the reasons why they joined the groups. The findings are shown in Figure 1.

Figure 1. Distribution of Previous Business



The study established that 56% of the respondents had previous business prior to joining the group while 44% had no previous business prior to joining the group.

The results could not give us strong insights on the reasons for joining group as such the reasons remained diversified. The study further wanted to establish those who said that they had a business prior to joining the group to indicate the businesses. The findings are shown in table 4.4. The study found out that 32% of the respondents indicated that previously they owned business prior to joining a group. They included boutiques / beauty shops, tailoring and retail shops. Another 32% owned cereal , groceries and household items shops; 16% saloon and barber; 12% selling chemicals for soap and detergents making while 8% were selling scratch cards and offering MPesa services.

Table 1: Distribution type of Business

Business type	Frequency	percentage
Cereals, groceries, households items	12	32
Selling chemicals for soap making detergents	4	12
Boutiques, tailoring and retail shops	12	32
Saloon and barber shop	6	16
M-pesa and, scratch cards services.	3	8
Total	**37**	**100**

Tailoring and dressmaking, Cereals, groceries and household items as well as saloon and beauty shops were preferred due to the ready market as a result of previous experience by most members. Making detergents and selling chemicals for soap making complemented each other while selling air time did not require much capital. These activities were undertaken on a smaller scale due to existing opportunities.

Saving through Riziki Kenya

All the members agreed that they had been saving through Riziki Kenya. Savings were regarded as one of the benefits ripped and a requirement to qualify for loans. As such, saving is one of the interventions that Riziki Kenya offers to promote entrepreneurship and business growth of its members.

This was in line with Wangui (2017), who found that financial inclusion and services had been the most common social enterprises intervention. She noted that microfinance is a term used to describe financial services for those without access to traditional formal banking. It incorporates the provision of loans, often at interest rates of 25% or more, to individuals, groups and small businesses – i.e. micro-credit. More recently it had also been extended to include the provision of savings accounts – micro-savings – as well as insurance and money transfer services.

The study sought to determine how much the households had saved so far. The findings are shown in Table 2.

Table 2: Distribution of household savings

Savings (KSH)	Frequency of households	Percentage
Below 5,000	14	17
5,000 - 10,000	19	23
10,000 - 15,000	17	20
15,000 and above	34	40
Total	**84**	**100**

The study indicated that 40% of the respondents indicated that had saved Kshs. 15,000 and above; 23% Kshs. 5,000- Kshs.10,000; 20% Kshs.10, 000 – Kshs.15,000 while 17% below Ksh5,000. This indicated that Riziki Kenya had provided a good intervention and an avenue where household heads could keep their savings safely hence fostering financial inclusion in the community. As such more households could save and later use the savings to create new businesses and support their families hence empowerment of households.

This was in line with the qualitative data findings.

Data from KI (Riziki Kenya Staff member 1) reckoned that:

> *"The main intervention is to include the supported households in financial services. This gives the households' opportunity to save and access funds which could spearhead them to grow or create new business and employment opportunities in the community."*

Another KI (Riziki Kenya staff member 2) indicated:

> "*Saving is a significant move since it helps root out the financial problems associated in the community and create social capital. This saving initiative had been particularly achieved through group arrangements where members of the groups are eligible for the opportunities and members of the groups are responsible for the actions of other members of the groups.*"

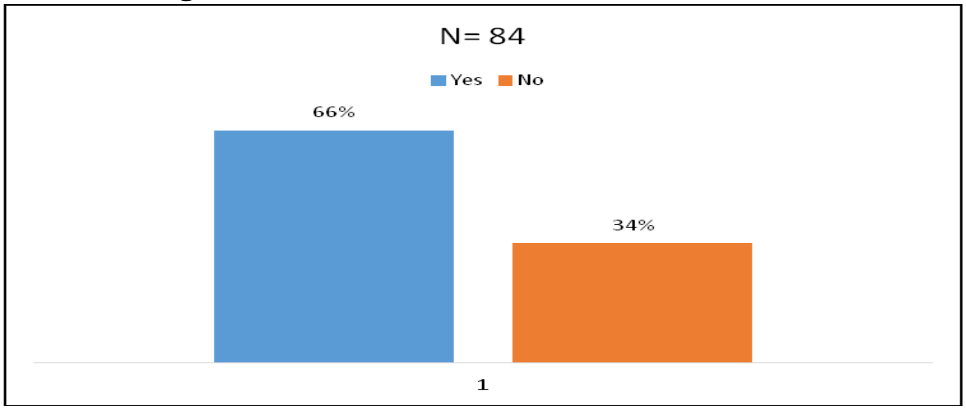
The study findings were particularly in line with the social capital theory which posits that certain forms of social structure could be more beneficial to particular social capital forms. The consensus is that without social networks and social relations, social capital does not exist. In true sense, they are all intertwined such that social capital being the resource available to actors as a function of their social relations within the social structure.

It sought to enhance local capacities for influencing conditions that facilitated business and development, giving and receiving support, contributing to the capacity of community partnerships while learning from them. Where community was effectively enhanced, empowerment was increasingly a greater reality.

Loan Access

The study intended to determine if the respondents had borrowed loans from Riziki Kenya or groups. The findings are shown in Figure 2.

Figure 2 Loan **borrowing**



The study established and indicated that 66% of the respondents had borrowed loans either from Riziki Kenya or through the groups while 34% of the respondents had not yet borrowed loans. The 34% could be attributed to members who recently joined the groups or who had not saved. The 66% indicate that majority of the households had access to loans and funds to improve their businesses.

Responses of the households who acquired loans Year of borrowing

The study sought to establish the year, the amount and the progress of loan repayment by the respondents. The findings are shown in Table 4.6.

Table 3 Distribution on year of borrowing

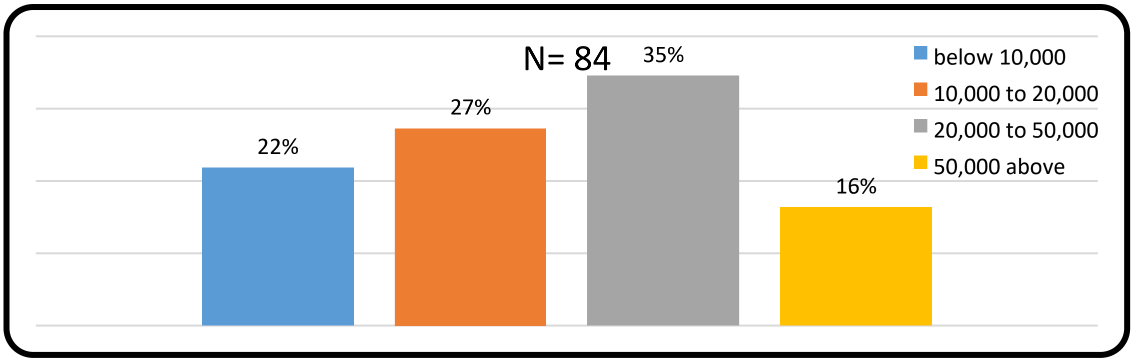
Year of borrowing	Frequency	Percentage
2019	30	36
2018	24	28
2017	8	10
2018 and 2019	11	13
2017 and 2019	11	13
Total	**84**	**100**

The study established that 36% of the respondents indicated that they had borrowed loans in the year 2019; 28% in year 2018 while 10% in the year 2017. Further that study revealed that 13% of the respondents had borrowed the loans in both 2018 and 2019 while those who borrowed in both 2017 and 2019 were 13%. Taking this into perspective, the proportion of those who borrowed loans in the year 2017 and 2019 was higher than the proportion of those who borrowed the loans in years 2018 and 2019.This could be attributed to the fact that those who borrowed in 2017 were done or almost done repaying the loans.

Amount borrowed

The study sought to establish the amount of loans borrowed. The findings are shown in the Figure 3.

Figure 3. Amount borrowed

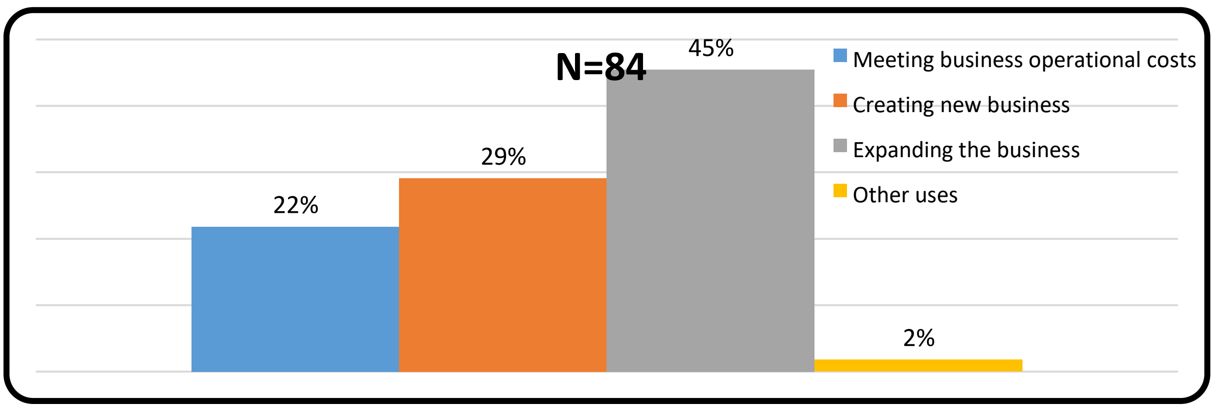


The study established that 35% of the households had borrowed loans between Kshs.20,000 and Kshs. 50,000; 27% between Kshs.10, 000 to Kshs. 20,000; 22% Kshs. 10,000 and below while 15% Kshs. 50,000 and above. This implied that majority of the households operated in small enterprises.

Purpose of the loan

The study sought to establish the use of the acquired loan. The findings are shown in Figure 4.

Figure 4 Purpose of the loan

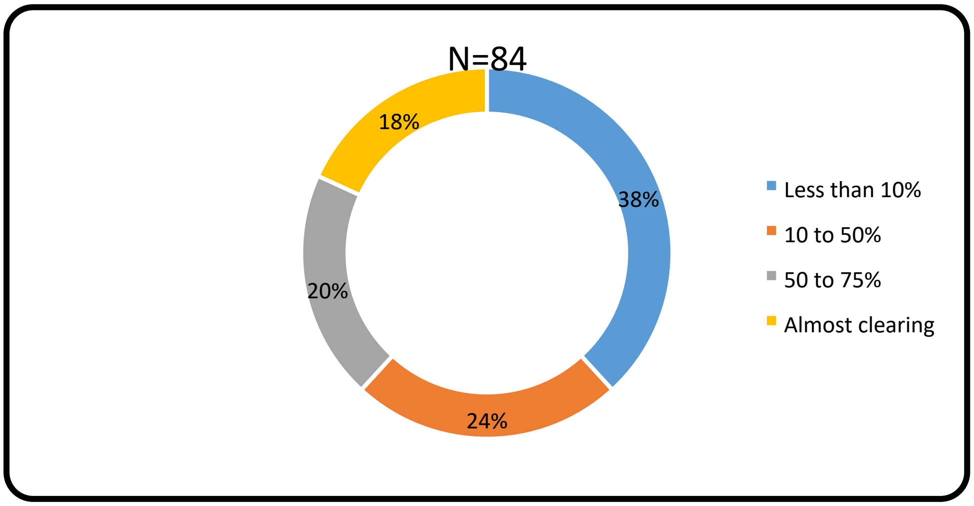


The study established that 45% of the respondents borrowed loans to expand the businesses; 29% creation of new businesses; 22% meeting business operational costs while 2% for other purposes such as repayment of other loans and paying for education among others.

Progress of payment

The study sought to establish the progress of loan repayment. The findings are shown in Figure 5.

Figure 5 Progress of payment

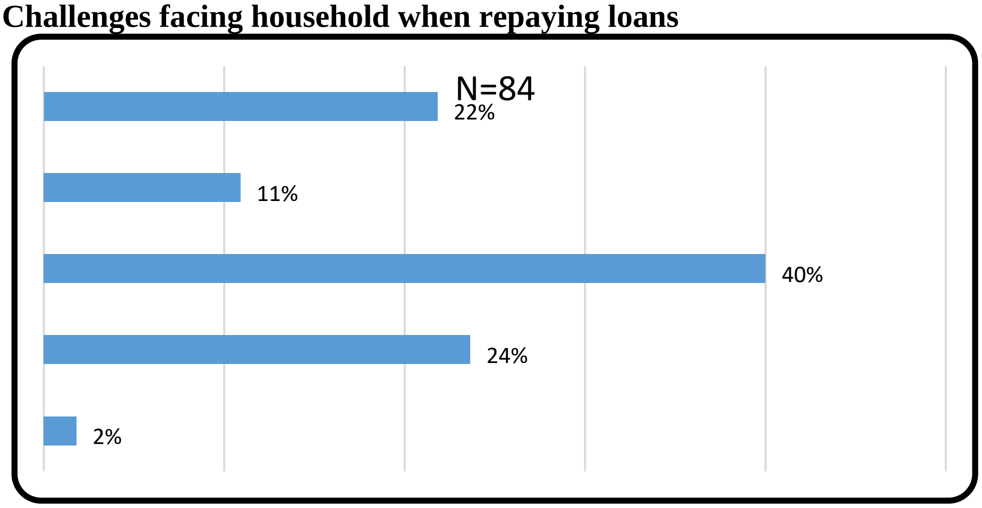


The study established that 38% of the respondents had paid less than 10 percentage of the loan they borrowed; 24% had cleared 10 to 50 percent of their loans; 20% had cleared 50 to 75 per cent of their loans while 18% have almost cleared their loans. The findings were consistent with those of Mclean (2006), who identified that lack of financial inclusion is the main problem facing the small and medium entrepreneurs. This is attributed to the fact that majority of the households had borrowed in 2019 and might still be in the grace period.

Challenges faced when repaying loans

The household heads had received loans were asked to name the challenges they face when they are repaying loans. The findings are shown in Figure 7.

Figure 7: Challenges facing household when repaying loans



The study found out that 40% of the respondents faced the challenges of short repayment period; 24% strict credit requirements; 22% amount of credit they received was insufficient to meet their needs and generate funds for repayment; 11% of the respondents complained that the collateral requirement of having a certain amount of savings was a challenge to them since at the moment of default, their savings would be lost while 2% high credit rates.

In line with the loan access, there are other forms of lifestyle improvement offered by Riziki Kenya in the form of loans to improve the lifestyle of the households. The qualitative data supported this aspect such that Riziki Kenya sought to ensure that the households 'lifestyle improves alongside their business.

The KI (Riziki Kenya staff member 4) was quoted saying that:

> *"Overall we are looking at improving the lifestyle of households. For instance, we provide solar lamps to eliminate the use of kerosene which is believed to be a cause of lung problems. Solar lamps are lifestyle intervention which would also facilitate the improvement of education."*

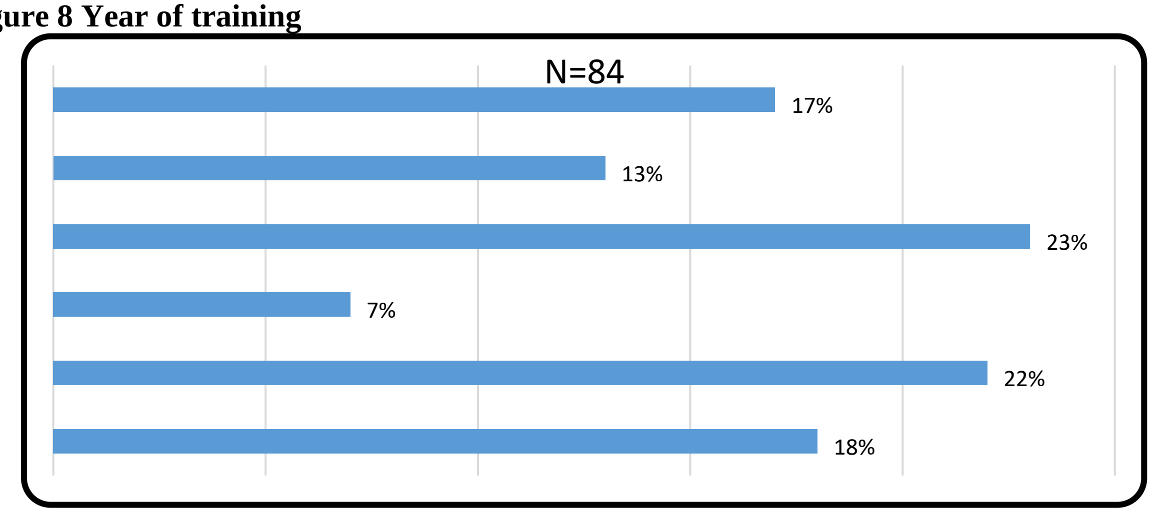
This aspect of loaning in services was emphasized by another key informant. She said- Another KI (Riziki Kenya staff member 5) reckoned that:

"*Another way of helping the households especially when they are pressed by school fees is by short term loaning of school fees to help them keep the student at school."* The findings from these responses showed variety of ways credit or loan services could be used to empower socially and economically. This makes sense because when the community is in abject poverty, empowerment should be done in all angles to ensure consistent improvement. Empowering one side will likely be dragged by the social side.

Training

The study sought to establish the years the respondents attended trainings. The findings are shown in Figure 8.

Figure 8 Year of training



The findings revealed that majority 23% of the respondents had attended trainings in years 2017 and 2018; 22% in year 2018 only; 18% in year 2019 while 17% of the respondents had attended trainings in the year 2017, 2018 and 2019. Further findings show that 13% of the respondents had

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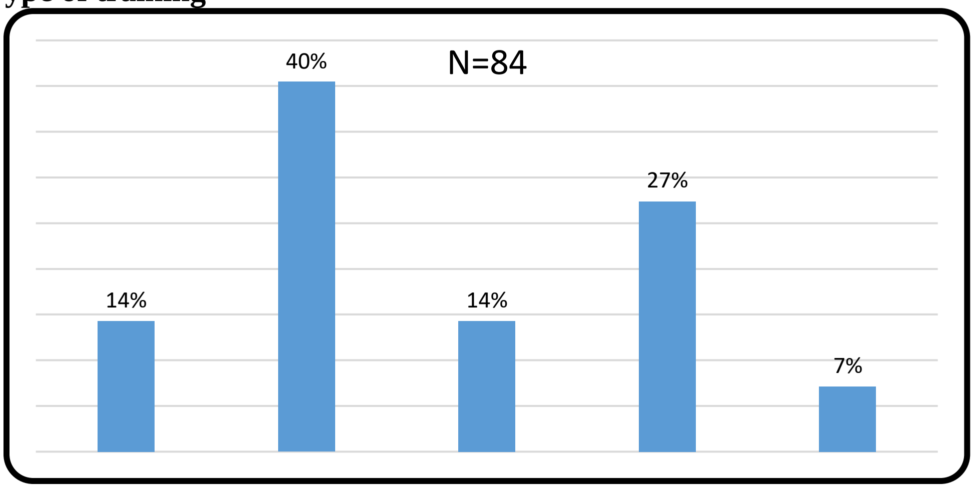
attended trainings in years 2018 and 2019 while only 7% of the households had attended training in year 2017. **Type of training**

The sought to determine the type of training they had received from Riziki Kenya. The findings are shown in Figure 9. The study found out that 40% of the respondents had received entrepreneurship type of training; 27% had received business counselling training; 14% had received youth vocational training; 14% had received financial stewardship type of training while 7% had received mentorship program.

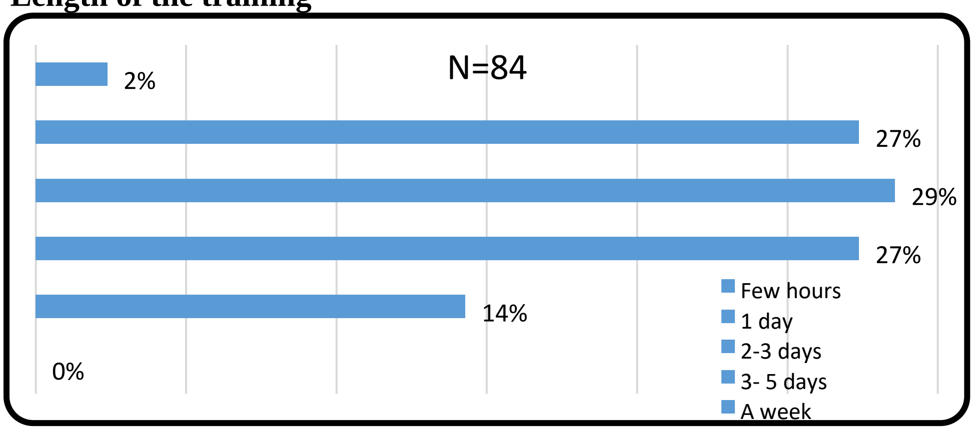
Figure 9 Type of training



Length of the training

The respondents were asked to indicate the length of the training. The findings are shown in Figure 10.

Figure 10: Length of the training



The study indicated that 29% of the trainings lasted for three to five days;27% lasted for two to three days ; 27% lasted for a week, 14% lasted for just a day while 2% lasted for more than a week.

These findings on training were consistent with qualitative data.

Data from KI (Riziki Kenya staff member 3) indicated that:

"Training and educating is one of main weapon in our arsenal to help the community. Mostly training is facilitated through the social economic empowerment program (SEEP). The program aim is to improve the entrepreneurship skills of the group members, vocational training to the youths, business management, and financial stewardship training and mentorship programs."

The responses revealed that households required the training to improve their skills, eliminate illiteracy and lack of knowledge. This was posed as a main hindrance to development among the group members.

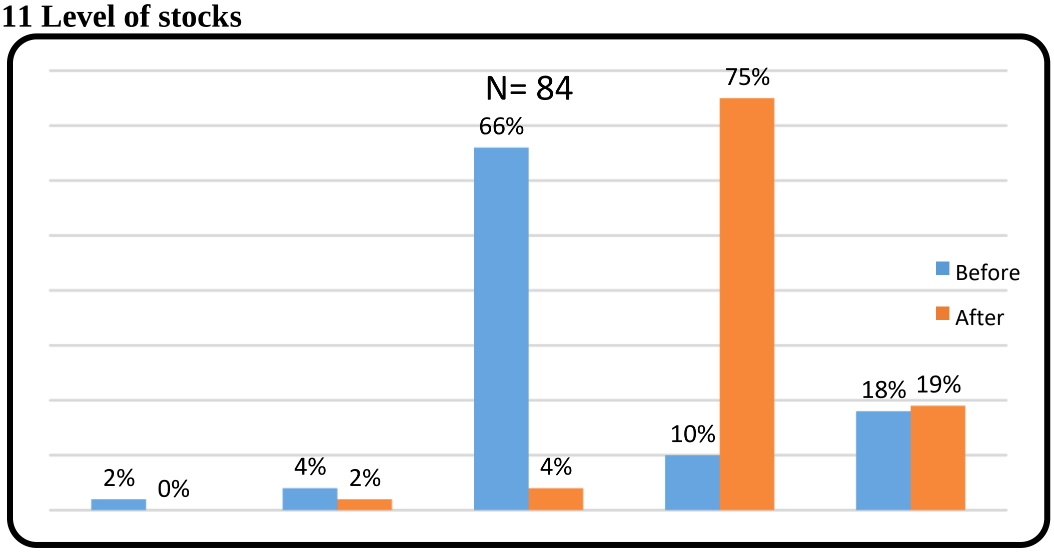
Performance of Enterprises

The study sought to determine the performance of the enterprises before and after intervention. The indicators of the performance were: level of stocks and clients; the amount of savings before and after intervention; the number of employees before and after intervention, business products before and after intervention, business service lines before and after intervention, the volume of sales before and after intervention and profit generated before and after intervention.

Level of stocks

The study sought the respondents to estimate the level of stocks before and after intervention. The findings are shown in Figure 11.

Figure 11 Level of stocks



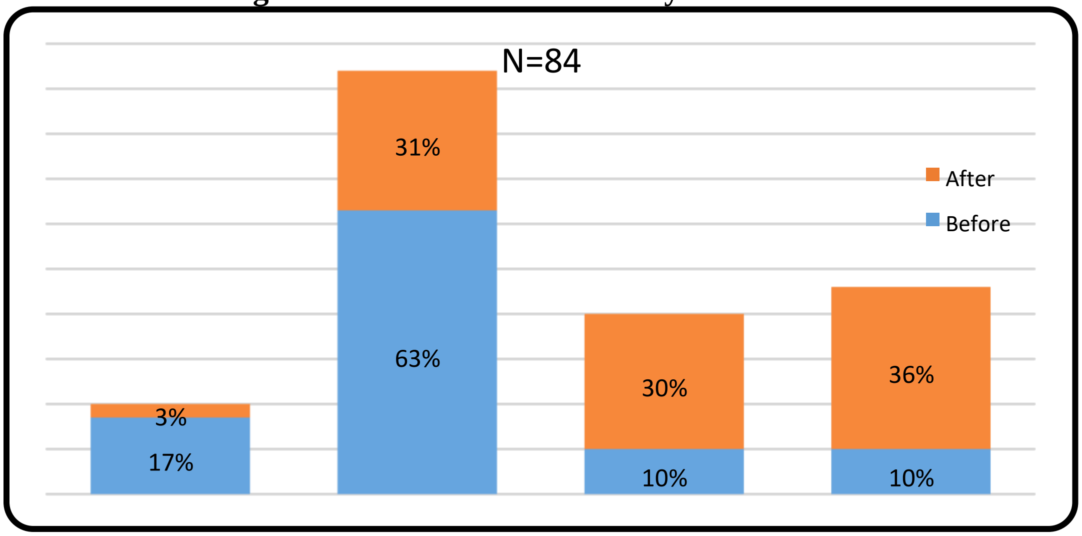
From the findings, the study revealed that before intervention, 66% of the respondents had a business with stock worth between Kshs. 5,000 to Kshs.10,000. After intervention, majority, (75%) of the respondents had a stock worth between Kshs.10,000 to Kshs. 20,000. The respondents whose stock was worth over Kshs. 20,000 increased by 1% after intervention from 18% of the respondents to 19% of the respondents.

Additionally, the proportion of the respondents whose stock was worth between Kshs.1,000 to Kshs.5000 reduced from 4% of the respondents to 2% of the respondents. It was also clear that the respondents whose stock was worth less than Kshs.1,000 before intervention completely improved after the intervention.

Level of saving before and after Riziki Kenya intervention

The respondents were asked about their level of savings before and after intervention. The findings are shown in Figure 12.

Figure 12: Level of savings before and after Riziki Kenya intervention

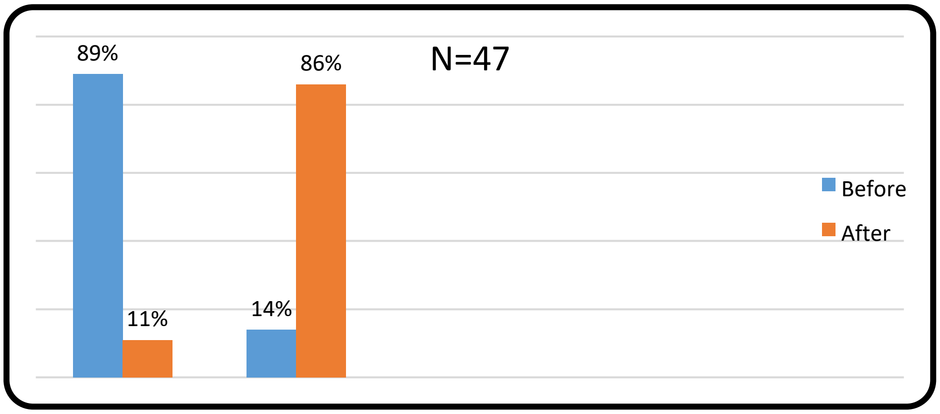


The study established that 63% of the respondents said that they saved between Kshs.5,000 to Kshs.10,000 on average per month before intervention; 36 indicated that they save more than Ksh15,000 on average per month after intervention. This is a clear indication of improved savings culture and performance of household enterprises. The results revealed that prior to intervention, 17% of the respondents saved below Kshs. 5000 while after intervention the percentage dropped to just 3%. The results also revealed that the percentage of the respondents who saved between Kshs.10, 000 to Kshs.15,000 improved from 10% prior to intervention to 30% after intervention. The figures show major financial improvement after intervention.

Number of employees before and after intervention

The study sought to establish the change in number of employees before and after the Riziki Kenya intervention. Respondent who had previously mentioned that they had employees were asked to indicate the number of employees before and after joining the groups. The findings are shown in the Figure 13.

Figure 13: Number of employees



The study established that the majority, (89%) of the respondents had employed less than two employees prior to intervention. After Riziki interventions majority, (86%) of the respondents employed more than two employees. This shows the huge impact created by the Riziki Kenya interventions.

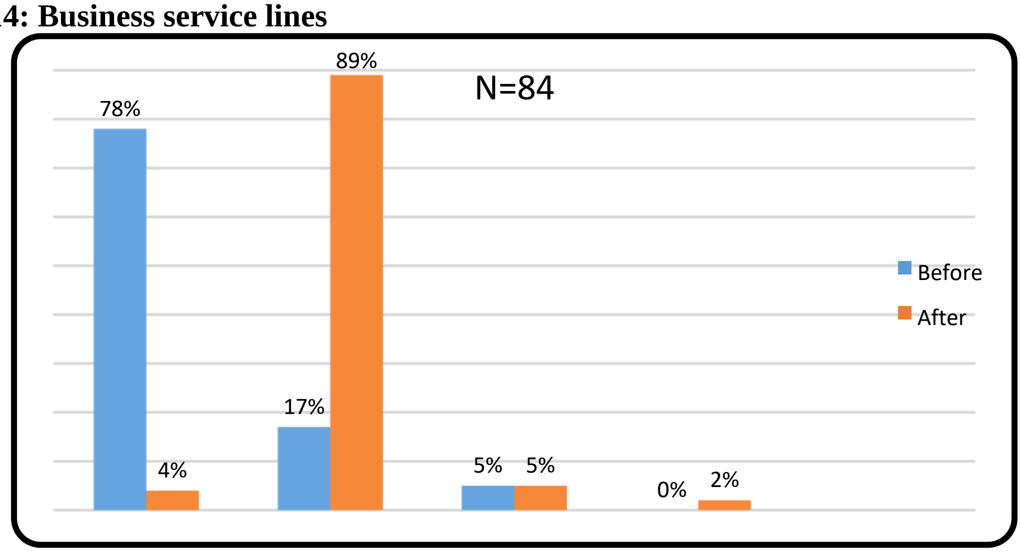
Business products before and after Riziki Kenya intervention

The respondents were asked to indicate the business products they had created before and after intervention. Majority of the respondents agreed that they had regular products .After intervention what changed is the stock mostly because of the expansion of business and creation of new business to support the old business. This implies that despite interventions, there is still a long way to go to improve the businesses so that they could have ability to scale and grow.

How many business service lines emerged before and after Riziki Kenya intervention?

The study sought to understand the expansion of businesses through creation of business lines. The findings are shown in Figure 14.

Figure 14: Business service lines



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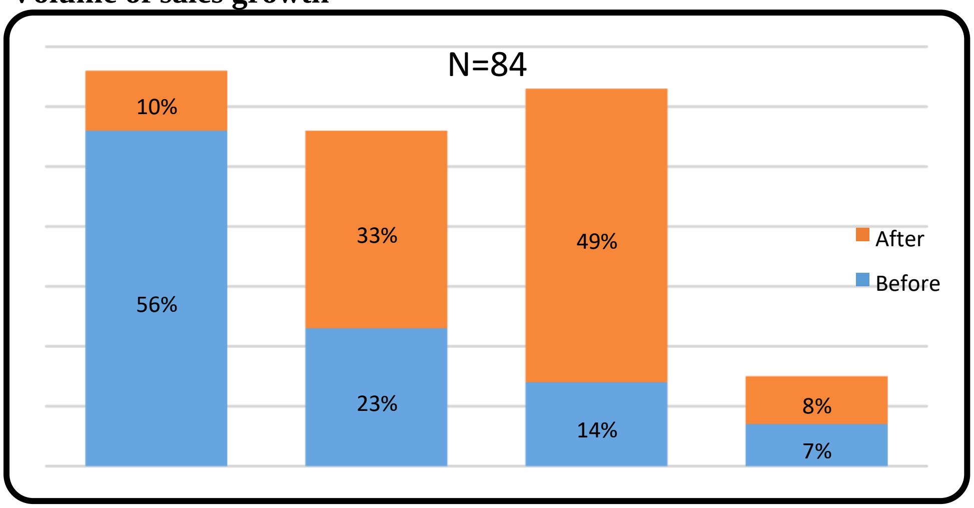
The findings revealed that majority, (78%) of the respondents had no new business service lines prior to intervention. The findings also revealed that majority, (89%) of the respondents had developed between one and the new business service lines after intervention. The percentage of the respondents who had developed between three to five new business lines remained the same while 2% of the respondents said that they developed over 5% business lines up from 0% of the respondents.

Volume of sales growth

The study sought to establish the change in volume of sales growth before and after Riziki Kenya intervention. The findings are shown in Figure 15.

Figure 15: Volume of sales growth



The findings revealed that 56% of the respondents said that their sales grew by less than 10% per month prior to intervention. The findings also revealed that 49% of the respondents said that their sales grew by between 30% and 50% on average after intervention. Further, the findings revealed that the percentage of respondents who said that their sales grew by between 10% and 30% on average increased from 23% to 33%. There was a small increase in those who doubled their sales volume from 7% of the respondents prior to intervention to 8% of the respondents after intervention.

The results show that Riziki Kenya intervention strategies had helped household entrepreneurs improve their business and market share hence increasing their sales volume.

Profit Generation

The respondents were further asked to estimate the total profit they made per month after Riziki Kenya intervention and how much they made per month prior to Riziki Kenya intervention. The findings are shown in Figure 16.

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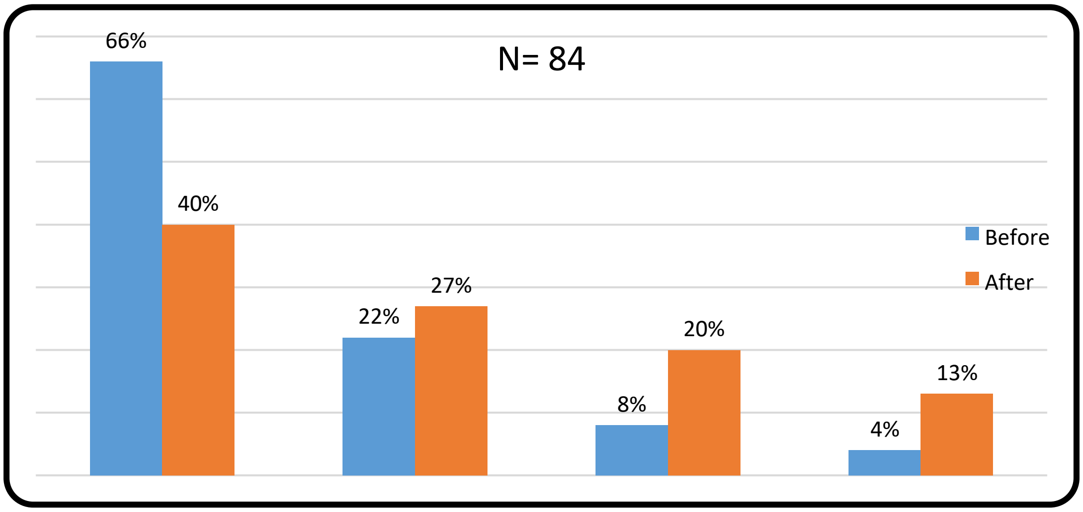
Figure 16: Profit generation before and after Riziki Kenya intervention

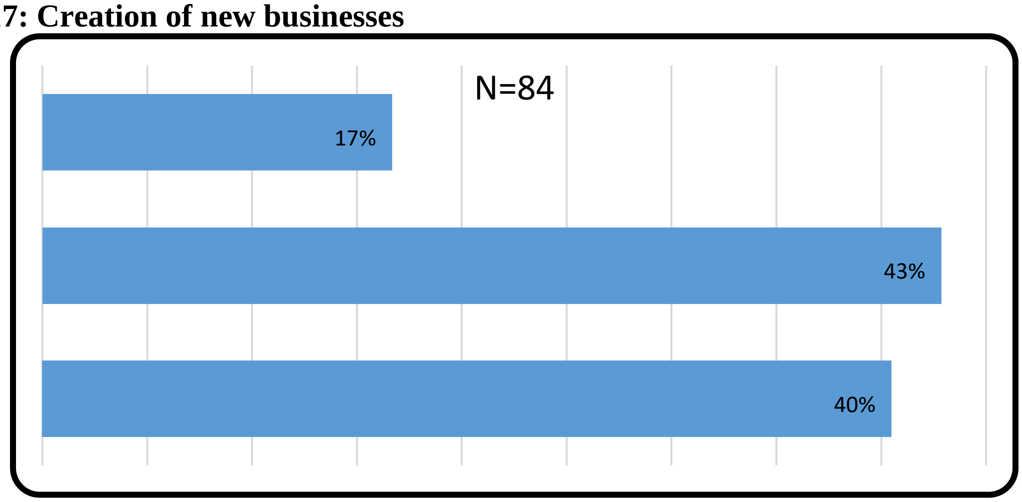


The study found that 66% of the respondents generated profit less than Kshs.10, 000 per month prior to intervention. After intervention, the percentage of respondents who generated profit below Kshs.10, 000 reduced to 40%. The percentage of respondents who generated profits between Kshs.11, 000 to 20,000 increased from 22% to 27%. Further, the findings revealed that the percentage of respondents who generated profits between Kshs. 20, 000 to 30,000 increased from 8% to 20%. Finally, it was revealed that the percentage of respondents who generated profits above Kshs. 30,000 increased from 4% to 13%. The results imply that the improvement of financial management and business management which translates to more profit generation.

Other new businesses

The respondents were asked whether they had been able to start new businesses since joining the groups. The findings are shown in Figure 17 below.

Figure 17: Creation of new businesses



The findings revealed that 43% of the respondents expanded their businesses after Riziki Kenya interventions. This was closely followed by those who did not create new or expand their businesses which was 40%. Those who created new businesses were 17% of the respondents.

Overall, majority of the respondents created new or expanded their businesses which manifested entrepreneurship empowerment. Majority of the respondents said that they had not started new business but had expanded their businesses.

Qualitative data lauded that the creation of new businesses and scaling the existing ones.

Data from KI (Riziki Kenya staff member 5) indicated that:

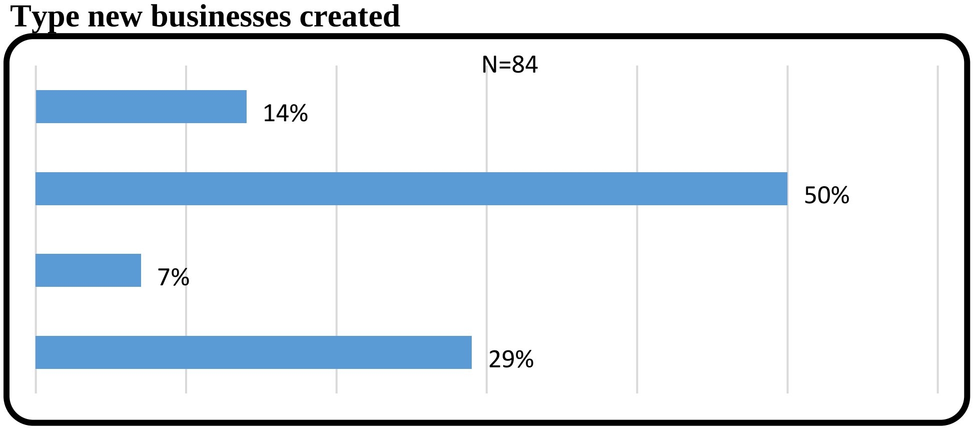
> *"We are aware that the businesses may not be performing any better and this calls for expansion and creation of big business to even improve the potential of job creation. One of the main hindrances is capital and the mindset of the supported households who prefer micro-business which requires less hassle. We are looking to rectify this by partnering with other organizations or government to improve financial inclusion and financial access."*

These sentiments imply that the Riziki Kenya organization lacked enough resources to meet that demand. On the mindset, further trainings and education regarding entrepreneurship could help alleviate the small scale mind set. Exposure and providence of resources would help address the problems.

Type of new businesses created

Those who said they created new businesses were asked to name those businesses. The findings are shown in Figure 18.

Figure 18: Type new businesses created

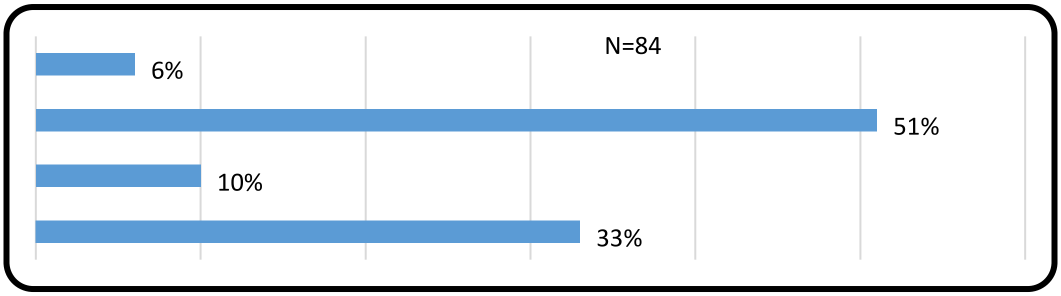


The study established that 50% of the respondents had new businesses created; M-Pesa or agent banking businesses. This could be attributed to the rising demand of mobile banking and transactions which had been prominent in the country for the last few years. Additionally, 'kinyozi' and saloon type of business followed with 29% of the respondents who created new businesses pursued that path; 14% created restaurant which could be attributed to the fact that the most basic need is food; while only 7% created hardware business which reflected the rising demand of housing materials. Generally, the new businesses reflected the demands in the community. M-Pesa businesses were created majorly because they complement all other businesses. These finding revealed the entrepreneurship spirit had been fostered by Riziki Kenya interventions.

Hindrances to new businesses

The respondents who said that they had not created any new businesses were asked to mention what were their main hindrances. Their responses revolved to four distinct themes which made the categories. The findings are shown in Figure 19 below.

Figure 19: Hindrances of new businesses



From the findings, the study revealed that 51% of the respondents said that they were held by family responsibilities such as education and other obligations; 33% mentioned that' starting capital was their main challenge. It was made clear that 10% of the respondents said that the government permit requirements were hindering them from starting new businesses while 6% said that they figured out that running additional business at the moment would be problematic given the high cost of running and growing new businesses.

5.0 CONCLUSIONS AND RECOMMENDATIONS Conclusion

The main objective of the study was to establish the role of social enterprises in promoting entrepreneurship and business growth for the members. Riziki Kenya social enterprise was used as the case for the study. From the findings Riziki Kenya has been able to support and promote the businesses for its members. The members businesses were performing at micro-level, but there were major improvements in their entrepreneurship spirit. Since both economic and social aspects seem intertwined, the SEs plays a significant role in empowering its members socially and economically by fulfilling the needs which the government and private investors could not and are not willingly able to address. As such, the conclusion reflects the social capital theory which in essence describes relational resources embedded in personal ties, which are useful in the development of individuals in community social organizations and had been conceptualized either as a set of social resources embedded in relationships or more broadly as including, in addition to social relationships, the norms and values associated with them.

The members have adopted the savings and entrepreneurship culture through sharing of ideas and experiences making them grow socially. Furthermore, the aspect of education and health insurance, socially has changed how these community members viewed education and health. In every sense, the education programs and the trainings are now viewed as a necessity and means to achieve progress. Riziki Kenya has been part and parcel of this significant change.

In an economic sense, the study concludes that majority of the households' entrepreneurs operated small business enterprises, which were less likely to grow owing to lack of branch network. It also implied that owing to their small size, their businesses were less profitable. Performance of majority of the household entrepreneurs was average. Majority of the households' entrepreneurs' businesses made little profits and hence their reduced rate of growth, profitability and sustainability. Additionally, majority of the households' entrepreneurs operated their businesses on small-scale basis as is the common feature with majority of the sole proprietors. This further implied that majority of the households' entrepreneurs' businesses were small in size, less likely to grow, less profitable and begun with less capital investment than those owned by men. Majority of the households' entrepreneurs operated businesses that did not require huge initial capital. These types of businesses were also highly susceptible to market changes influenced by factors such as labor and fashion.

However, Riziki Kenya has empowered households to improve their standards of living. Even with their small businesses, they could feed their families and pay bills. Empirically, the study has proved that suggestions that Riziki Kenya has improved the access to financial services which the household entrepreneurs could benefit from. Access to credit facilities helps improve the households' finances with which to operate their businesses improving the growth of the households' enterprises. The gradual growth could be adjudged as a primary objective of Riziki Kenya strategy. By setting the platform for development through financial services and offering education support, the researcher assumes that Riziki Kenya had phased out their improvement strategies or they were lacking adequate resources to push their strategies into better actions.

The study was limited in a number of ways. It focused on Riziki Kenya only and thus the researcher could not comprehensively conclude what the role of SEs is beyond the role of Riziki Kenya as an SE. The study was superficial on some of the aspects such as training, savings and credit. On training, the study did not go into detail to identify the strategies of training such as learner characteristics or learning style, information quality, the competency level of trainer among others and how they influenced the household business or altered the behavior or mindset of the households. On savings, the researcher did not investigate the purpose and the intent of saving. That was whether it was for the purpose of wealth accumulation, security or emergency fund, creation of business or if it was merely collateral for credit. The study did not establish whether households saved as a group or whether they saved individually.

On loan access, the study did not go into details on the loan appraisal, collateral requirement and loan repayment policies by Riziki Kenya.

The study also did not establish whether the households had loans elsewhere. The study also did not establish whether members were allowed to join other groups or whether they received support elsewhere. These limited the researcher not to conclude that the aforementioned social economic improvements are a direct result of Riziki Kenya intervention strategies. Further, this is not a causal effect study. Conclusions are limited to the empirical findings from the study. Recommendations

Policy recommendations

The study came up with several recommendations which if implemented will assist the households grow their businesses. The recommendations to practice include:

a) Since majority of the households do not have good education to scale up their businesses, the study recommends Riziki Kenya to regularly conduct vocational education to improve how the households run their businesses. Additionally, it is essential for households to continue being trained by Riziki Kenya, who can also partner with other NGOs to train on the basic entrepreneurial and business management skills in order to improve their enterprises.
b) The study recommends the groups' members and Riziki Kenya to keep improving the growth culture of social responsibility, change of norms and behavior through education, training and mentorship.
c) Government should collaborate with Riziki Kenya so as to increase funds and loan amount since the current amounts are too low for them to venture into big income generating activities.
d) Households need to be exposed to big ideas through educational programs to deconstruct their micro-business mindset. This would require Riziki Kenya to collaborate with international humanity supporters such as NGO in their training and educational programs.
e) Government should support social entrepreneurs to operate at greater scale, through organizational growth where appropriate, clustering, networks and licensing.
f) Government should encourage a wider giving culture and sense of social responsibility that will feed into consumer behavior in ethical markets, charitable giving to support social enterprises and voluntary contributions to support public services, for example in the care economy
g) Government should commission public services to promote social innovation and more effective social outcomes, including encouraging user-led innovative public services.

Areas for further Study

The study focused on the general intervention strategies implying that there are a lot of details left out. As such, future studies could focus on the effect of savings, credit and training on the growth of households' businesses. This means that future studies could focus on particular strategy to uncover how it is done, the limitations and how the strategy could be strengthened to improve its effectiveness. Additionally, since the economic empowerment had not been as massive as social empowerment, further studies should be conducted on the challenges facing social enterprises on economic empowerment of households. This could help identify the problems and create solutions on how to address these problems.

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