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**CHALLENGES OF ACCESS TO TRAINING FUND AMONG CIVIL SERVANTS IN KENYA**

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## CHALLENGES OF ACCESS TO TRAINING FUND AMONG CIVIL SERVANTS IN KENYA

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### ABSTRACT

The public sector plays the particularly important function of providing public goods and public services, and maintaining public order. Hence, public organizations should pay attention to human resources development. Without training and development, government agencies cannot maximize their use of human capital. With the rapid pace of globalization and technological change today, all organizations have to continually train their workforce to keep pace with their competition. The Kenyan government has been supporting the building of technical, managerial and leadership competencies of the employees in the public sector with the aim of enabling them to meet the demands of providing efficient, effective and hands-on services to citizens. This can be evidence by the launch of the Training Revolving Fund (TRF) in 2011/2012. However, in spite of these efforts, there have been deficiencies on work performance, a clear indicator of inadequate or complete lack of training amongst civil servants in Kenya. The general objective of the study was to establish the challenges of access to training fund among the civil servants in Kenya. Specifically the study sought to; establish how awareness of training fund details influences access to training fund among civil servants in Kenya, determine how bureaucracy in administration of training fund influences access to training fund among civil servants in Kenya, investigate how borrowing requirements influences access to training fund among civil servants in Kenya and establish how cost of loans influences access to training fund among civil servants in Kenya. This study adopted a descriptive research design. The population of the study was all the civil servants working in the government of Kenya. The study used a formula to calculate the sample since the population is greater than 10,000. This yielded a sample size of 265. The study used simple random sampling to select the respondents. The study used primary data which was collected using a questionnaire. The questionnaire was self administered using a drop and pick later method. A pilot study was conducted in order to establish the validity and reliability of data collection instruments. The pilot test was based on 5% of the sample population. The study used quantitative techniques in analyzing the data. This included descriptive and inferential statistics. Specifically, the descriptive statistics included; frequencies and percentages while the inferential statistics included a multiple linear regression. The organised data was interpreted on account of concurrence to objectives using assistance of computer packages especially Statistical Package for Social Sciences (SPSS) to communicate the research findings. The analyzed data was presented in charts and tables. This enhanced easier interpretation and understanding of the research findings. Based on the findings the study concluded that awareness about training fund details has an effect on the access of training funds among civil servants in Kenya. Based on the findings the study also concluded that bureaucracy of administration of the training fund and borrowing requirements also influence the accessibility of training funds among civil servants in Kenya. Furthermore, based on the findings it was possible to conclude further that cost of acquiring training funds influenced accessibility to training funds. From the study findings, it is recommended that accessibility of training funds be made possible, available and affordable. Strategies include increasing awareness on training funds and reducing the number of requirements to access funds. In addition, reduce interest rates charged on funds received and ample repayment period. This would increase the number of civil servants accessing the funds. It is also recommended that time taken to process and disburse funds be addressed by the lending institutions so that civil servants are able to acquire funds for training. This would enhance work performance of the civil workers because of the acquisition of improved skills.

**Keywords:** awareness of training, bureaucracy, borrowing requirements, cost of loans, access to training and civil servants

## **INTRODUCTION**

### **Background and research gap**

In a changing environment, many countries focus on human capital in order to build and strengthen a skilled labor pool that will allow the country to maintain a competitive edge in a knowledge-based economy (Wendy, 2010). Further, organizations are making great efforts to properly adjust to the changing environment to enhance their competitiveness (Lim & Nam, 2007). These rapid changes in the organization require the development of a more focused and coherent approach to the development and management of people (Lin & Sharif, 2009).

According to Porter (2000), firms operating in a knowledge-based economy become more and more dependent on the skills and knowledge of their workers (Vichet, 2009). As the idea that work has become increasingly knowledge based has taken hold, investing in intangible assets especially human capital has been regarded as a core strategy for competitive advantage (Storberg-Walker, 2007). Therefore, organizations should spend more resources on training in order to improve their competency at work (Kelloway & Barling, 2000 quoted in Cheng & Hampson, 2008). Organizations have realized the importance of training as a tool in gaining a competitive edge because training programs are seen as an organizational investment and not as an expense (Noe, 2008).

According to Armstrong (2010), training of employees also ensures that formal organizations and their employees remain relevant and ahead of competition in their ever changing environment. He also says that training can be used to create positive attitudes through clarifying the behaviour and attitudes that are expected of them. Armstrong also stresses that training of serving employees is cost effective as

it is cheaper to train existing employees compared to recruiting new employees with the required skill among others. Training and Management experts such as Tian (2010) have also hailed training as an essential activity for all organizations because it provides employees with the key knowledge and skill that the employer requires to provide a service.

In Africa and Kenya in particular, the core objectives of in-service training in the public sector are traced back to the end of the colonial rule when departing colonial government officials embarked on passing over the management and administration of government affairs to local personnel (Chege, 2010). The key objective at that time was equipping the local staff with managerial and technical skills that were necessary to run the affairs of the government. This was done by setting up the Kenya Institute of Administration (now renamed Kenya School of Government, KSG). After independence in 1963, the government set up other training institutions such as Government Training Institutes (GTIs) at Embu in Eastern region, Mombasa in Coast region and Maseno in Nyanza region and District Development Institutes (DDIs) in Baringo and Kwale which were elevated to satellite campuses of the KSG in 2012. The main objective of setting up Government run training intuitions was to ensure that the civil service was staffed with well-skilled and knowledgeable officers (Vision 2030). The School trains an average of 18,000 civil servants per year (KSG, 2013) .The Government also facilities employees by sponsoring them or by providing appropriate guidelines that make it possible for them to undertake training through private arrangements (MSPS, 2011).

In an advertisement in the country's main dailies, HELB said it had signed a memorandum of

understanding with the ministry of state for public service, to help willing employees' access funds to support them in enhancing their knowledge and skills at local universities. "The fund is meant to assist public servants to access funds at subsidized interest rates for training in order to enhance knowledge and skills considered critical for performance improvement and achievement of national development goals," said the advertisement. It emphasized that priority groups are those who wish to study in "technical, professional and highly specialized courses" at local institutions. And in another notice the board said that from 2013, where students are willing, it will extend funding to all salaried students whether enrolled in private or public universities recognized by the government for all levels of education.

The salaried students HELB is targeting are adults employed in either government or the private sector who are already self-sponsoring their participation in Kenya's popular evening studies in local institutions also known as 'module2' in public universities. The civil servants being assisted under the HELB-government agreement will also study this way, working during the day and taking evening classes. Kenya's civil service will be pleased by the news of subsidized loans considering that, with low salaries relative to those paid by the private sector, only a few public employees can afford university education.

Of the country's 250,000 government employees, less than 20% hold degree qualifications, with about 30% holding diploma and certificate qualifications. HELB gets all of its funding from the government, and last year received a total of KES3.7 billion (US\$40 million), up from the KES1.8 billion made available to students in 2006 (Waruru, 2012). The board has experienced challenges in recovering money

from ex-students particularly those not employed and those working in the informal sector and in self-employment. But the loans recovery rate has improved in recent years to KES2.3 billion in 2010, from KES1.03 billion in 2006 (HELB, 2011).

### **Statement of the Problem**

After the realization that training can enable the achievement of vision 2030, the Kenyan Government under the ministry of public service has recognized the need to up skill its work force. The Kenyan government has been supporting the building of technical, managerial and leadership competencies of the employees in the public sector with the aim of enabling them to meet the demands of providing efficient, effective and hands-on services to citizens (Chege, 2010). This can be evidence by the launch of the Training Revolving Fund (TRF) in 2011/2012. However, in spite of these efforts, there has been an increase in public complaints, reports and studies that point to deficiency of technical and managerial skills among employees in the public sector. Studies by the Commission on Administrative Justice (CAJ, 2013), Ethics and Anti- Corruption Commission (EACC, 2012) Public Service Management Services and Transparency International (II, 2012) on services offered by Civil servants in Kenya for example found that employees in the public sector exhibit several deficiencies in service provision. These deficiencies are a clear indicator of inadequate or complete lack of training amongst civil servants in Kenya.

Past studies relating to access of civil service training fund include Odebero, Bosire, Sang, Ngala and Ngware (2007) who conducted a study to determine the level of equity in the distribution of HELB loans in relation to students' characteristics; Wasinye and Nasongo (2009)

who did a study on equity and access to university education through higher loans in Bungoma district Kenya; Gachuru and Mwirigi (2014) who conducted a study on the challenges in the disbursement of the youth enterprise development fund, Kenya and Lagat and Maru (2012) who conducted a study on Youth Enterprise Development Fund (YEDF) and Growth of Enterprise at Constituency Level in Kenya. There is need to establish the challenges of access to training fund among the civil servants in Kenya and this is the gap that this study seeks to fill. Therefore the study wishes to establish the challenges of access to training fund among the civil servants in Kenya.

### **Objectives of the Study**

- i. To establish how awareness of training fund details influences access to training fund among civil servants in Kenya.
- ii. To determine how bureaucracy in administration of training fund influences access to training fund among civil servants in Kenya.
- iii. To investigate how borrowing requirements influences access to training fund among civil servants in Kenya.
- iv. To establish how cost of loans influences access to training fund among civil servants in Kenya.

## **LITERATURE REVIEW**

### **Theoretical Review**

Financial Inclusion Theory: Financial inclusion refers to the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost, in a fair and transparent manner, by mainstream institutional players

(Chakrabarty, 2011). An inclusive financial sector that provides 'access' to credit for all 'bankable' people and firms, to insurance for all insurable people and firms, to savings and payment services for everyone (United Nations, 2006). Inclusive finance does not require that everyone who is eligible use each of the services, but they should be able to choose to use them if desired.

Credit Rationing Theory: An increasing body of analytical work has attempted to explain the functioning of credit markets using new theoretical developments. Challenging the paradigm of competitive equilibrium, they have explored the implications of incomplete markets and imperfect information for the functioning of credit markets in developing countries. These provide a new theoretical foundation for policy intervention. According to Stiglitz and Weiss (1981) interest rates charged by a credit institution are seen as having a dual role of sorting potential borrowers leading to adverse selection, and affecting the actions of borrowers leading to the incentive effect. Interest rates thus affect the nature of the transaction and do not necessarily clear the market. Both effects are seen as a result of the imperfect information inherent in credit markets.

### **Empirical Review**

Mbugua (2013) did a study on factors determining access to credit facilities for farmers in Cherangany constituency in Trans- Nzoia County. For this study, data was gathered using questionnaires and was analyzed using Ms-Excel and presented using elementary statistical techniques such frequency tables and charts. Research established that collateral, basic loan requirements and interest rates on loans are key determinants to farmer's access to credit, deficiency in any of the above factors hindered farmers from getting credit. After assessing the

findings of the study, the researcher made recommendations aimed at improving and making it easy for farmers to access credit, e.g. coming up with loan products specifically tailored for farmers and opening of rural branches by financial institutions to bring services closer to farmers.

Gaititi (2013) investigated the factors that hinder access to Women Enterprise Fund by women entrepreneurs. This study used a descriptive design. The target population was 1019 registered women entrepreneurs in Murang'a Municipality, out of which a 10% sample was used. A total of 96 women participated. Data was collected using questionnaires administered to selected women entrepreneurs chosen through a stratified sampling procedure. Data was analyzed using descriptive statistics method of analysis with the aid of statistical package for social sciences (SPSS). Presentation of the data was done through tables, pie charts and bar graphs. The research revealed that majority of women felt that WEF was an essential component towards business growth and financial independence. Financial literacy, lack of awareness on the existence of WEF and some social-cultural factors were identified as factors that hinder the accessibility of WEF. From the findings, the study recommends that business financing training programs for women entrepreneurs be developed and training approaches which effectively reach them at their work place be adopted. The study also recommends that the Ministry of Gender and Financial Intermediaries embrace educative form of marketing to bring enlightenment on existence of WEF. There is also need to sensitize men who also pose as a hindrance so as they allow and encourage their spouses to access the WEF.

The study by Mungai (2015) conclude that the WEF and the YEDF need to be institutionalized to increase the overall amount and efficacy in projects launched by the groups and individual beneficiaries; that there is a dire need to reduce external reliance by weaning the WEF and YEDF away from dependence of external sources including the government and that; though technology did not have a statistical relationship to loan repayment and sustainability in Murang'a County, the government should strengthen this facility to enable loanee follow-up and enhance early detection of defaulters in order to take early action.

Review of empirical studies revealed various gaps. These gaps include; scope/geographical gap, methodological gap and objective gap. For instance, a study by Mbugua (2013) on factors determining access to credit facilities for farmers in Cherangany constituency in Trans- Nzoia County reveals both an objective and a scope gap since this study seeks to establish the challenges of access to training fund among the civil servants in Kenya. Similarly, a study by Gaititi (2013) who investigated the factors that hinder access to Women Enterprise Fund by women entrepreneurs in Murang'a County reveals both an objective and a scope gap since this study seeks to establish the challenges of access to training fund among the civil servants in Kenya. Further, a study by Maithulia (2012) sought to access the factors influencing the implementation of donor funded projects in Meru County also reveals an objective and a scope gap since this study seeks to establish the challenges of access to training fund among the civil servants in Kenya. This study will seek to establish the challenges of access to training fund among the civil servants in Kenya.

## **RESEARCH METHODOLOGY**

The study adopted a descriptive research design. The major purpose of descriptive research design is to describe the state of affairs as it is at the time. This aided the study in evaluate the challenges of access to training fund among the civil servants in Kenya in the public service. The population of the study was all civil servants working in the government of Kenya. A sample of 385 was arrived at by calculating using the Fishers' formula of determining sample size from a large population. The study used primary data which was collected using a structured questionnaire.

The study used qualitative and quantitative techniques in analyzing the data. The statistics generated were descriptive statistics and inferential statistics. The specific descriptive statistics included percentages and frequencies while the inferential statistics included a multiple linear regression model. The multiple linear regression models were used to measure the relationship between the independent variables and the dependent variable which were explained in the model.

## **FINDINGS AND DISCUSSIONS**

### **Response Rate**

The number of questionnaires that were administered was 385. A total of 265 questionnaires were properly filled and returned. This represented an overall successful response rate of 68.67%

### **Demographic Characteristics**

The respondents were asked to indicate their gender. Results in figure 4.1 shows that 63.11% of the respondents were male while 36.89% of the respondents were female. This implies that there exists gender imbalance with regards to

employment of civil servants in Kenya with males over-represented in the civil sector. The respondents were asked to state their levels of education. Results in Figure 4.2 shows that 43.69% of the respondents had education up to university level, 23.30% had attained education up to college level and 18.45% of the respondents had reached post graduate level while 14.56% of the respondents had attained education up to secondary school.

The respondents were asked to state the number of years they had worked in the civil service. Results in figure 4.3 show that majority (44%) of the respondents indicated that they had worked in civil service for 3 – 5 years, 28% of the respondents indicated that they had worked in civil service for 1 –2 years. Further, show that 14% of the respondents had worked in their civil service for more than 5 years with the same percent (14%) of the remaining respondents working in the civil service for less than a year. The respondents were asked to indicate their age. Results in figure 4.4 reveal that 47% of the civil servants were aged between 41 – 50 years, 24% of the teachers were between 31 – 40 years, 16% of the teachers were age 21- 30 years while 13% of the civil servants were above 51 years.

### **Descriptive Statistics**

#### **Accessibility of Training Funds**

The respondents were asked to indicate the extent to which they can access training funds. Results in table 1 shows that 57.3% of the respondents indicated that it was complex to access training funds. Forty two point seven percent (42.7%) of the respondents indicated that it was easy. The result therefore indicates that there is complexity among civil servants to access training funds.

**Table 1: Accessibility of Training Funds**

Accessibility of training funds	Frequency	Percent
Complex	152	57.3
Easy	113	42.7
<b>Total</b>	<b>265</b>	<b>100</b>

#### 4.4.2.1 Awareness about the existence of the training fund for the civil servants

The respondents were asked their awareness on the existence of the training fund for the civil servants. Table 2 indicated that 62.1% of the

respondents were not aware of existence of training funds while 37.9% of the respondents said they were aware. This shows that the level of awareness about the existence of training funds among civil servants was low.

**Table 2: Existence of training funds**

Response	Frequency	Percent
No	165	62.1
Yes	100	37.9
<b>Total</b>	<b>265</b>	<b>100</b>

#### Time taken before approval of the training fund after application (Bureaucracy)

Respondents were asked to indicate the time taken before approval of the training funds after application. Table 3 showed that majority of the respondents (55.3%) indicated that it took them

a longer period of more than 3 months. Twenty eight point two (28.2%) of the respondents indicated that it took them 2-3 months while only 16.5% of the respondents who indicated that it took less than one month before approval.

**Table 3: Time Taken before Approval**

Period	Frequency	Percent
Less than one month	44	16.5
2 – 3 months	75	28.2
More than 3 months	146	55.3
<b>Total</b>	<b>265</b>	<b>100</b>

#### Borrowing Requirements

The respondents were asked to rate the nature of the borrowing requirements for one to acquire the training fund Table 4. reveals that 64.1% of the respondents indicated that the

borrowing requirements were very strict. Twenty three point three percent (23.3%) of the respondents indicated that the borrowing requirements were strict while only 12.6% of the respondents indicated that the borrowing requirements were not strict.



**Table 4: Nature of borrowing requirements**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Very strict	170	64.1
Strict	62	23.3
Not strict	33	12.6
<b>Total</b>	<b>265</b>	<b>100</b>

**Cost of Loans**

The respondents were asked to rate the cost of acquiring the training fund. Results in table 4.16

shows that majority (62.1%) of the respondents said it was very “High”, 22.3% of the respondents said it was “Moderate” and only 15.5% said it was “Low”.

**Table 5: Rating Cost of Acquiring loans**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
High	165	62.1
Moderate	59	22.3
Low	141	15.5
<b>Total</b>	<b>265</b>	<b>100</b>

**Regression Analysis**

The results presented in table 6 presented the fitness of model used of the regression model in explaining the study phenomena. Awareness of training fund details, bureaucracy in administration of training fund, borrowing requirements and cost of loans were found to be satisfactory variables in explaining access to training fund among civil servants in Kenya. This

is supported by coefficient of determination also known as the R square of 69.3%. This means that awareness of training fund details, bureaucracy in administration of training fund, borrowing requirements and cost of loans explain 69.3% of access to training fund among civil servants in Kenya. This results further means that the model applied to link the relationship of the variables was satisfactory.

**Table 6: Model Fitness**

<b>Indicator</b>	<b>Coefficient</b>
R	0.833
R Square	0.693

Table 7 provided the results on the analysis of the variance (ANOVA). The results indicate that the overall model was statistically significant.

Further, the results imply that the independent variables are good predictors of access to training fund among civil servants in Kenya. This was supported by an F statistic of 55.341 and the

reported p value (0.000) which was less than the conventional probability of

0.05 significance level.

**Table 7: Analysis of Variance**

Indicator	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.693	4	1.423	55.341	0.000
Residual	2.52	98	0.026		
Total	8.214	102			

Regression of coefficients results in table 8 showed that there is a negative and significant relationship between awareness of training fund details, bureaucracy in administration of training fund, borrowing requirements, cost of loans and access to training fund among civil servants in Kenya as supported by beta coefficients of -0.683, -0.259, -0.164 and -0.277 respectively. These results show that an increase in the independent variables would result to a decrease in access to training fund among civil servants. Specifically, the results show that

increased low awareness would result to decreased access to training fund among civil servants by 0.683 units. These results also show that an increased bureaucracy in administration of training fund would result to decreased access to training fund among civil servants by 0.259 units. Further, these results show that more strict borrowing requirements would result to decreased access to training fund among civil servants by 0.164 units while increased cost of loans would result to decreased access to training fund among civil servants by 0.277 units.

**Table 8: Regression of Coefficients**

Variable	B	Std. Error	t	Sig.
(Constant)	-0.729	0.186	-3.917	0.000
Awareness of about training fund details	-0.683	0.058	11.694	0.031
Bureaucracy in administration of training fund	-0.259	0.069	-3.783	0.000
Borrowing requirements	-0.164	0.065	2.508	0.014
Cost of loans	-0.277	0.064	4.302	0.000

### Conclusions

Based on the findings the study concluded that awareness about training fund details has an effect on the access of training funds among civil servants in Kenya. Based on the findings the study also concluded that bureaucracy of administration of the training fund and borrowing requirements also influence the

accessibility of training funds among civil servants in Kenya. Furthermore, based on the findings it was possible to conclude further that cost of acquiring training funds influenced accessibility to training funds.

The findings of this study are based on the financial inclusion which refers to the process of ensuring access to appropriate financial

products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost, in a fair and transparent manner, by mainstream institutional players. This theory can be linked to this study in that accessibility of the training fund to the civil servants is dependent on the level of financial inclusion. In this respect the borrowing requirements determine those who can access the fund and those who are locked out. For instance, the requirements that applicants should commence studies the same financial year, the applicants should have the ability to pay while studying based on the one third rule of basic salary as per the Employment Act, the applicants should avail a letter of admission from a recognized training institution, the applicant should have completed one year after completion of probation and that the applicants should have completed two years after completion of a long course Repaying or Repaid

HELB loans if a beneficiary forms a base of inclusion or exclusion of the training fund applicants.

### **Recommendations**

From the study findings, it is recommended that accessibility of training funds be made possible, available and affordable. Strategies include increasing awareness on training funds and reducing the number of requirements to access funds. In addition, reduce interest rates charged on funds received and ample repayment period. This would increase the number of civil servants accessing the funds.

It is also recommended that time taken to process and disburse funds be addressed by the lending institutions so that civil servants are able to acquire funds for training. This would enhance work performance of the civil workers because of the acquisition of improved skills.

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