Relationship between Formal Education and Marketing Strategies Implemented In Garment–Making Micro Enterprises in Nakuru, Kenya

Author's Details:
[1] **Lydia N. Kinuthia** [2] **Dinah Tumuti** [3]**Milcah Mulu-Mutuku**
[1][3]Egerton University, P.O Box 536-20115, Egerton
[2]Kenyatta University, P.O Box 43844-00100, Nairobi

Abstract
Garment-making micro and small enterprises in Kenya face varied challenges in marketing their products. However, with proper training many people are able to take advantage of the market information and marketing opportunities that could improve their business ventures. The clothing industry in Kenya, is typified by a dynamic environment and tough competition caused mainly by the second-hand (mitumba) clothes, trade liberalization and increasing globalization. Such an environment will require an individual who is able to scan the market in-order to offer high value-added products. This requires training in the relevant skills to enable an entrepreneur formulate and implement sound marketing strategies that are critical to their business survival and growth. Education is thus critical in obtaining the information required. However, there is limited research that has looked at the relationship between the formal education level of the entrepreneurs and the type of marketing strategies that are implemented by garment-making micro and small enterprises in Kenya. This paper aimed at determining the relationship between the various marketing strategies used and the education level of the entrepreneurs in the garment-making businesses. The study used ex-post facto design targeting garment-making enterprises that had 0-10 employees in Nakuru town. The data collection instrument was a questionnaire containing closed and open ended questions. Principal component analysis and Pearson Product Moment correlation (r) were used to identify the various marketing strategies and to test the hypothesis that there was no relationship between the marketing strategies embraced by garment-making micro-enterprises and the level of education of the enterprise owners. A major conclusion is that there was a negative significant relationship between education level and the implementing of e-marketing
Key words: Education, micro and small enterprises, marketing strategies, e-marketing

1.0 Introduction
Education is a process whereby knowledge is transferred to learners primarily in theory-based lectures, while developing critical thinking skills and the ability to ask questions and formulate answers, whereas training includes practical decision making, communication skills and on-the-job action. It follows that the main difference between education and training relates to focus: whereas education focuses on the product rather than the process, training is more concerned with the process. For small and micro enterprise to survive, the level of education and training in management courses are important aspects. In addition, according to Kolstad, & Wiig, 2011 some motivational and attitudinal features of entrepreneurship can be taught in secondary schools. Several studies (Bili, Ante Prka, & Vidovi, 2011: Kolstad, & Wiig, 2011) suggest that entrepreneurship, or at least some aspects of entrepreneurship, can be taught successfully in general education and has an impact on entrepreneurial orientation. However, scholars are of the opinion that among the demographic variables that influence entrepreneurship activities, the level of education cannot be downplayed. This is further emphasized by Wanigasekara and Surangi (2010), who argue that business experience and the level of education are two key demographic variables. This means therefore, that there is a strong link between success in business and education level.

In Kenya, training and education are seen as a life time venture that aims to endow a person with appropriate skills for economic empowerment either through salaried or self employment. Education and training in Kenya are governed by the Education Act (1968) which provides policy guidelines on the establishment and development of institutions, administration and management, curricula development, and teacher training. The education and training is conducted either formally or informally. Formally, the Youth Polytechnic Programmes provide training to unemployed school-leavers in skills related to local income-generating opportunities while within the informal sector, the training was based on the apprenticeship model commonly known as Jua Kali, in

Swahili "hot sun". This name was coined to refer to the informal sector artisans who worked under the hot sun because of a lack of shelter.

The informal (Jua Kali) sector currently encompasses micro and small scale enterprises mainly operated by entrepreneurs who lack access to credit, good working conditions, property rights, and proper training. The sector has no rigid rules or time constraints about the duration needed to learn a trade and apprenticeship model has flexible negotiable fees and a low consideration for formal certification. There are several type of enterprises that fall under the Jua Kali sector which include the garment making. According to Mulu-Mutuku, Namusonge and Odhuno (2004), many manufacturing micro-enterprises in Nakuru have generally stagnated in terms of growth mainly due to competition. This was witnessed especially in the garment making sector that is characterized by a variety of substitutes; and free entry and exit into business. In such a situation, marketing is one of the major issues that need to be addressed by the micro-entrepreneurs, if they are to survive (Ngoze, 2006). This means that if a micro-enterprise in the garment making business, is to achieve a competitive advantage, the entrepreneurs must adopt marketing strategies that will enable them sell more and remain relevant in the market place.

Stokes and Wendy (2008) argue that marketing is an essential component in fostering a micro-enterprises' growth. Many scholars argue that all firms undertake strategy (whether or not they would use the term to describe what they were doing). Anybody in business must in one way or the other make decisions on how to sell, what to sell, and when to do it. In view of this, there must be a strategy that identifies customers which the business can better serve (than its competitors), and tailor product offerings, prices, distribution, promotional efforts, and services towards those customers. Thus, the strategy will eventually enable an enterprise to develop long-range plans which will ensure its survival, profitability, growth, and perpetuity (Schiffman & Kanuk, 1992; Björk, Lindquist, Poukkula, Ravald, West & Ahman, 2004; Fifield, 1992).

Though the textile and clothing sector (under which the garment-making enterprises fall) is a main spotlight for investment and major in the development and growth of a country (Ikiara & Ndirangu, 2002), marketing at the micro level in Kenya has not received much attention from researchers. The sector is characterized by a dynamic environment and intense competition caused mainly by enlarging globalization, trade liberalization, the second-hand (*mitumba*) clothes and imported new clothing (Kinyanjui & McComick, 2002; Malinowska-Olszowy, 2005; Mangieri, 2006). In addition to the above factors, there is low demand for locally made new clothing (Elung'ata, 2003). Thus, garment making micro-enterprises in Kenya have the challenge to adopt marketing strategies that will make them more competitive as well as enable them face the threats from the liberalized market (Gakure, 2006).

According to many entrepreneurship scholars, there is a correlation between the level of education and enterprise success. However, no known study has focused on the markting strategies used. The purpose of this paper is to analyze the relationship between the levels of formal education with type of marketing strategy chosen among the garment making microenterprise owners in Nakuru town, Kenya. It was hypothezed there was no relationship between the level of education and the choice of marketing strategy.

2.0 Methodology

The target population comprised of 385 garment-making micro-enterprises within Nakuru Municipality. Based on a confidence level of 0.05 and confidence interval of 3, 295 respondents were selected for the survey. Additionally, 40 respondents participated in an interview (10% of total target population). A pre-test using a sample of 30 respondents for the survey and 10 respondents for the interview was conducted to ascertain the reliability level of the instruments. A questionnaire comprising of 5-Point likert scale questions in relation to the types of marketing strategies that were adopted (27 items) and highest level of education was used as the primary method for data collection. The reliability was tested using the Cronbach's Alpha coefficient since it

required a single administration to provide distinctive estimates of the reliability for a given test. It also provided the mean value of the reliability coefficients one is likely to obtain for all probable permutations of items when split into two half-tests. Pearson Product Moment (r) was used to the relation between education and the strategies implemented.

3.0 Results and Discussion

The factorial structure of 27 items was determined by applying the Principal component analysis using Varimax rotation method. Twenty two variables yielded eight strategies, namely; Market Penetration; E-marketing; Pricing; Branding and Cost Reduction; Interactive Marketing; Product Differentiation; Customer Focus; and Product Quality. However, five items had factor loadings less than 0.5 hence excluded from further analysis. The eight strategies had eigen-values greater than 1 and they accounted for about 64% of the total variance. This meant that the eight strategies are associated with marketing efforts by the garment-making micro-enterprises and had common factors.

3.1 Marketing Strategies Implemented by the Garment-making Micro Enterprises

Interactive Marketing strategy was the most implemented by 66% of the respondents compared to 34% who did not. Branding and Cost Reduction Strategy was ranked second in terms of implementation (61%). Customer Focus was adopted by 57% while Market Penetration as a strategy was undertaken by 56% of the respondents. Those that implemented Product Differentiation as a strategy were 55%, Pricing strategy was implemented by 46% and Product Quality Strategy was implemented by 37%. E-marketing was the least implemented by about 21%.

The Interactive Marketing as a strategy is based on making sure that customers are well-taken care of as well as satisfied. According to Gwin (2009), it is considered to be the best approach to creating value for the customer as well as being fundamental in satisfying customer's current and future needs. These results are consistent with Stokes and Wendy's (2008), arguments that most of the entrepreneurs spend most of their time and resources building relationships with customers who, when satisfied, recommend the business to others. Based on the interview results of this study, this strategy was enhanced by talking to the customers; listening to what they want; giving them full attention when they walk in; and as well as negotiating at a personal level.

Based on the interview result, most branding based on the owner's name(s). From the results of this study, most of the respondents indicated that they had a business name by which the customers identified them with. From the interview results, most of the businesses were named after the name of the owner. Most of the respondents whose enterprises were referred to by their names, expressed that it is difficult to change the names since most customers were already used to refer to them that way. According to Azevedo and Farhangmehr (2005), brands provide emotional and self-expression benefits to the customers thus leading to business success. For example, a customer who is loyal to a particular designer derives satisfaction which makes him/her make repeat purchases. Gwin (2009), argue that customers are likely to repeat purchases when they identify with a particular name (owner's name or the business name) and associate that name with the manufacturer. This means that garment making enterprises that had a business name were likely to retain customers hence more orders that translated to more profit. However, to build an image in the clothing market, they need to advertise and focus on the quality and workmanship of the garment made.

Under this strategy, micro-enterprises also sought various ways of reducing or minimizing costs. Use modern machine such as electric sewing machines, over-lock and embroidery machines increases efficiency hence, reduction of operating costs. One of the interviewees had this view: "Electric sewing machines are faster, neater and easier to use". This implied that when using an electric sewing machine, one was able to make many pieces within a given time as opposed to the manual machines hence reducing on time spent. It also emerged that workers were paid for the work done. This kind of arrangement ensured minimum costs of production since the

workers were contracted only when there was work to be done. This was viewed as cost effective as opposed to a waged or salaried worker who needed to be paid at the end of the month whether or not there was work. Based on these results, it is clear that most entrepreneurs in garment making look for ways of cutting costs. This showed that they were applying the principles of remaining competitive as posited by Bharradwaj, Clark and Kulviwat (2005) and Gakure (2006), that for a business to be competitive, the enterprise needs to be the lowest cost producer relative to its competitors.

A customer-based strategy involved planning on how to handle the customers at every point and it is practiced by enterprises that are customer-centric. All the respondents interviewed were in agreement that the customer knows what he/she wants and one has to listen to them and simply provide as per the customer needs. Stokes and Wendy (2008) indicate that micro-enterprises adopt a customer-oriented strategy in order to survive and thrive in a competitive market. Based on this study, it is clear that garment-making micro-enterprises take customer opinion as regards to prices very important while devising ways of having as many customers as possible.

The results on Market penetration are consistent with the arguments by Stokes and Wendy (2008) who posits that enterprises that are growth oriented implement this strategy to increase their customer base as well as increase sales without making major changes on their products. Market penetration as a strategy was introduced by Ansoff as an alternative strategy which links products to the markets with the least risk in the large firms (Kotler & Armstrong, 1994). However, this strategy is also applicable to micro-enterprises because it seeks to increase the market share with the existing products. This means that one has to keep on looking for new ways to market his/her designs and constantly look for new customers.

In garment making micro-enterprises, Product Differentiation is achieved by having new and unique designs as well as offering "after sale" services. Based on the interviews, the most after sale services offered are ironing and quantity discounts. A customer who is price-sensitive would be loyal to a specific garment maker since he/she knows he/she will make discounts based on how many items he/she orders and the frequency of placing the orders.

The garment making entrepreneurs are also keen on what is in the market (fashion), in order to ensure that their products are unique thus creating a competitive edge. Swinker and Hines (2007), hypothesize that fashion consumers are also keen on what is on fashion and would always want to be unique since clothing is used as a way of extending oneself. Interview results also indicated that fashion consumers want unique designs that are not common. Some interviewees indicated that fashion conscious customers hate to see someone else with similar designs and if this happens, they will never wear that garment even though it may be new.

According to Stokes and Wendy (2008), Pricing can be equated to the price penetration approach. They posit that this approach aims at keeping prices as low as possible in order to achieve the highest level of sales. This indicates that some of the garment-making micro-entrepreneurs will always set prices lower than the competitors using the market price as the benchmark. These results tally with the remarks from one of the interviewees who indicated that: "I cannot charge extremely high or low vis-à-vis the average market price".

The interview results indicate that good Product quality is one of the demands that customers make when they order garments. According to Stokes and Wendy (2008), product quality refers to the benefits to the customer as a result of using the product and the actual product features or characteristics that create these benefits. Based on these results, garment-making micro-enterprises would consider the quality vis-à-vis the price of the fabric as well as the workmanship. The quality of the fabric is important in garment-making because it affects the hand feel, texture and other performance aspects of the product. One of the interviewee indicated that; "Quality

of a fabric is a thing one learns with experience, once you can distinguish between poor and good quality you can offer the best".

Swinker and Hines (2007), indicate that majority of the fashion consumers (65%), consider quality as important in their clothing purchase. Thus, the entrepreneurs in garment-making micro-enterprises have the obligation to ensure that products presented to the consumers are made of good quality material with excellent workmanship. However, from this study, product quality was not a priority area. This explains why business in second hand clothing continue to thrive in Kenya since the clothes are viewed to be of higher quality as compared to custom-made clothing.

E-marketing was the least adopted strategy among those identified. This means that garment-making micro-enterprises have not yet embraced the usage of internet as a means of communication or for sourcing for designs though it is viewed as a modern business practice. It also means that garment making enterprises may not be updated on the current fashion designs in the developed world. This finding is consistent with the findings by Kinyanjui and McCormick (2002) that most Kenyan garment making enterprises do not engage in E-marketing. This is also consistent with observations made by Stokes and Wendy (2008) that the full impact of internet on competitive strategies is yet to be seen. Based on the interview results, the main ways of communicating to the customers are through the cell-phone and face-to-face. However, there is need for the garment-making micro-entrepreneurs to embrace the internet as a communication tool as well as a source of inspiration for the latest design ideas. This means there is need for computer training to equip the entrepreneurs with skills necessary for them to use this strategy effectively

3.2 Level of Education of the Entrepreneurs in Garment-making

When asked about the highest education level, 95 (37%) were secondary school leavers with only 19 (7%) being degree and diploma holders, 65 (25%) were craft certificate holders and 74 (29%) of the respondents were either primary school leavers or had not completed primary school education (Figure 1).
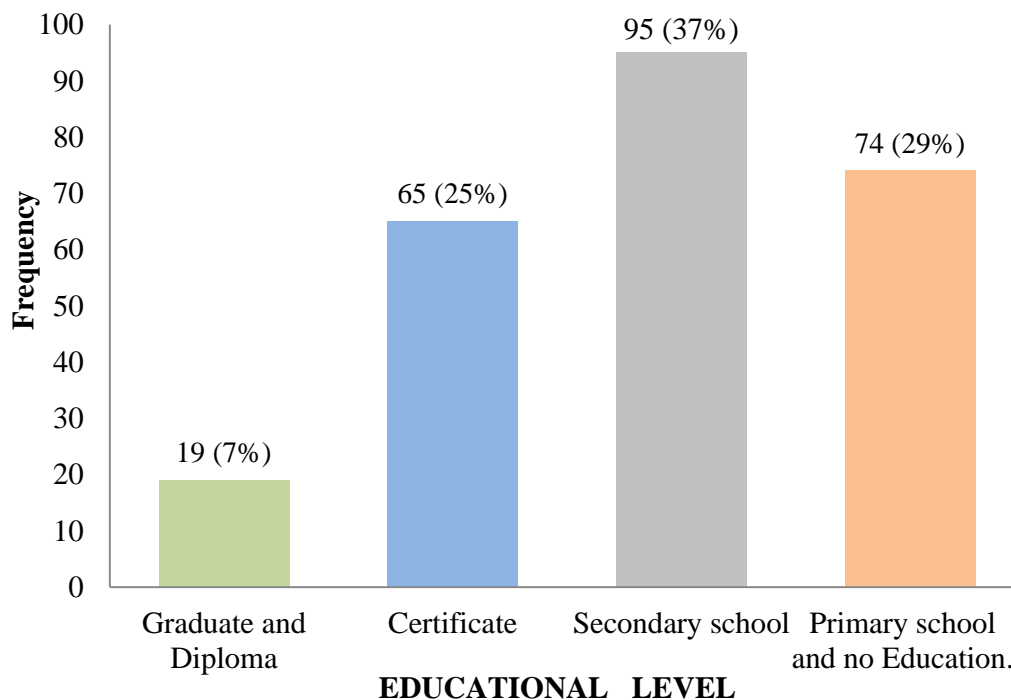

Figure 1: Education levels of enterprise owners

Most of the respondents (66%) are concentrated between primary level education and secondary level education. This was supported by some respondents who said: "Could not qualify to do anything else; don't have education to do other job; lack anything else to do; there was no job".

Table 1:
Respondents by Area of Training

Area of training specialization	Frequency	Percent
No specialization	173	68
Fashion Design	74	29
Business administration	3	1
Others	6	2
TOTAL	**256**	**100**

As shown on Table 1, 173 (68%) had no specialization at all, 74 (29%) were trained in fashion design, three (1%) specialized in business administration and six (2%) had specialized in nursing, secretarial work, teaching or electrical.

The education background is considered important as one of the internal influence of how strategies are implemented. Dinning (2010), indicates that lack of education is among the major challenges facing the entrepreneurs in the micro-enterprises in Kenya. The level of knowledge and skills are related to innovative activities. Also, the understanding of the marketing concept by the enterprise owner is influenced by the level of training one has. As indicated by Rehman and Elahi (2012, the kind of training one has greatly influences the success of a business. The education background is considered important as one of the internal influence of how strategies are implemented. Dinning (2010), indicates that lack of education is among the major challenges facing the entrepreneurs in the micro-enterprises in Kenya. The level of knowledge and skills are related to innovative activities. Also, the understanding of the marketing concept by the enterprise owner is influenced by the level of training one has.

The finding on the level of education concurs with findings by Gakure (2006) and Ngoze (2006) that majority of the micro-entrepreneurs possess primary education. This indicates that most of the respondents with this level of education fail to get employment in the formal sector thus resort to micro-enterprise activities that are unregulated and require simple labour-intensive technology.

From the results, it is clear that most of the entrepreneurs engage in garment making simply because they do not qualify for other jobs which has detrimental consequences on business performance. Bowen, Morara and Mureithi (2009), indicate that there is relationship between business performance and level of education. In their study, they noted that those who had been trained indicated that their businesses were doing well. Therefore, this implies that most garment-making micro-enterprises are facing challenges that stem from lack of education or training. For the entrepreneurs in the garment-making micro-enterprises to fully benefit from marketing, there is need for more training.
It is worth noting that after completing formal primary education, most entrepreneurs do not attend any formal training. They mostly acquire skills through apprenticeships. Moreover, most operators of garment-making micro-enterprises have minimal skills in creative designs hence will not have any specialization. According to Bowen et al. (2009), training related to the business one engages in is important for business performance. This implies that most entrepreneurs in garment-making micro-enterprises are faced with the challenge of creative thinking and critical analysis of various situations. This has an impact on problem solving skills and consequently the marketing activities carried out.

3.3 Relationship between the Level of Education and the Choice of Marketing Strategy

Those with certificate level of education mostly used Branding and Cost Reduction strategy while those with high school level mostly used Product Quality Strategy. However, those that went up to primary school level mostly implemented the Pricing Strategy (Ref. Table 2).

Table 2
Most Used Marketing Strategy Based on the Education Level

		Most used Marketing Strategy*								Total	
		1	2	3	4	5	6	7	8		%
Education	No response	0	0	0	0	0	**2**	1	0	3	67
Level	Graduate	0	0	1	0	0	1	**2**	0	4	50
	Diploma	3	1	**4**	0	1	2	1	3	15	27
	Certificate	9	5	**19**	1	10	4	8	9	65	29
	High Sch	2	16	16	8	6	18	10	**19**	95	20
	Pry Sch	1	11	6	7	9	**16**	9	10	69	23
	No Educ	0	0	0	1	0	**3**	0	1	5	60
Total		**15**	**33**	**46**	**17**	**26**	**46**	**31**	**42**	**256**	

*1. E-marketing; 2. Market Penetration; 3. Branding and Cost Reduction; 4. Interactive Marketing; 5. Customer Focus; 6. Pricing; 7. Product Differentiation; 8. Product Quality

To test the hypothesis that there is no relationship between the level of education and the choice of marketing strategies undertaken by garment making micro enterprises, Person Product Moment correlation was used (Table 3).

From the table, there is no significant relationship between the education level and the choice of marketing strategy except for the Branding and Cost Reduction which was significant yet negative.

Table 3
Relationship between the Level of Education and the Choice of Marketing Strategies

		e-marketing	market penetration	branding and cost reduction	relationship marketing	customer focus	pricing	product differentiation	Product Quality	most used marketing strategy	education
market penetration	Pearson Correlation	.031	1								
	Sig. (2-tailed)	.617									
branding and cost reduction	Pearson Correlation	-.014	.045	1							
	Sig. (2-tailed)	.828	.470								
Relationship marketing	Pearson Correlation	-.119	-.044	.018	1						
	Sig. (2-tailed)	.058	.486	.773							
customer focus	Pearson Correlation	-.112	.014	.010	.017	1					
	Sig. (2-tailed)	.073	.825	.877	.781						
pricing	Pearson Correlation	-.021	.033	-.001	.033	-.077	1				
	Sig. (2-tailed)	.736	.604	.990	.602	.220					
product differentiation	Pearson Correlation	.005	-.052	-.006	.139*	-.007	-.103	1			
	Sig. (2-tailed)	.937	.403	.924	.026	.917	.100				
Product Quality	Pearson Correlation	-.025	-.098	-.068	.038	-.094	.135*	.051	1		
	Sig. (2-tailed)	.694	.119	.278	.540	.135	.030	.419			
Most used marketing strategy	Pearson Correlation	-.158*	-.144*	-.230**	.095	.054	.090	.189**	.345**	1	
	Sig. (2-tailed)	.012	.021	.000	.131	.387	.150	.002	.000		
Education	Pearson Correlation	-.068	-.041	**-.283****	.113	-.009	.070	-.007	.000	.083	1
	Sig. (2-tailed)	.280	.518	.000	.072	.889	.262	.910	1.000	.186	

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

4. Conclusion and Recommendation

The current study attempted to determine the relationship between the marketing strategies implemented by garment making micro-enterprises and the level of education of the owners. There are various strategies that garment making micro-enterprises embrace as they market their products. However, there is no significant relationship between education level and choice of marketing strategy though Pricing was most used by those with primary school level and below.

Based on the results of this study, its recommended that there is need for collaboration between governments, the private sector and educational institutions to ensure that most people who manage to go up to primary school level are empowered with entrepreneurial skills that can enable them embrace other marketing strategies as opposed to pricing only. This will lead to increased number of citizens exposed to entrepreneurship which is also an effectual way of upgrading their level of soft skills.

REFERENCES

Azevedo, A. & Farhangmehr, M. (2005). Clothing branding strategies: Influence of brand personality on advertising response. *Journal of textile and Apparel, Technology and Management*. 4 (3) 1-13.

Bharradwaj, S., Clark, T., & Kulviwat, S. (2005).Marketing, Market growth and Endogenous growth theory: An inquiry into the case of market growth. *Journal of the academy of marketing science.* 33 (3) 347-359.

Bili, I., Ante Prka, A. & Vidovi, G. (2011). How does Education Influence Entrepreneurship Orientation? Case Study of Croatia. *Management*, Vol. 16, 2011, 1, pp. 115-128. Retrieved from https://www.efst.hr/management/Vol16No1-2011/6-Bilic-Prka-Vidovic.pdf

Björk, P., Lindquist, L. J., Poukkula, K., Ravald, A., West, B., & Ahman (2004).*A theory of marketing-in-use in micro firms - preliminary findings.* Finland. Retrieved from http://web.bi.no/forskninglncsb2004.nst76ef4dJ$FILE/Bj%C3%B6rk&al.pdf

Bowen, M., Morara, M., & Mureithi, S. (2009). Management of business challenges among small and micro enterprises in Nairobi-Kenya. *KCA Journal of Business Management* 2 (1) 16-31.

Dinning, R. (2010). *Micro Enterprise in Kenya.* Retrieved July 17, 2010, from http://www.slideshare.net/fhk/micro-enterprise-in-kenya

Elung'ata, B. (2003). *Factors influencing the business viability of local apparel traders within a liberalized market.*A case of Nairobi, Kenya.Unpublished manuscript, MSc TCD, Kenyatta University.

Fifield, P. (1992). *Marketing Strategy.* New Delhi: Butterworth Heimann.

Gakure, R. W. (2006). *Factors affecting growth of small and medium hand craft enterprises in Nairobi, Kenya.* Paper presented during the 3rd International Entrepreneurship conference held at USIU 29th to 30th May 2006.

Gwin, C. F. (2009). *The Impact of Trust and Brand Relationship Quality on Perceived Value and Loyalty in a Consumer Goods Environment.* Retrieved from http://www.swdsi.org/swdsi2009/Papers/9N01.pdf

Ikiara, M. M., & Ndirangu, L. K. (2002).*Developing a revival strategy for the Kenyan cotton-textile industry: A value chain Approach* Kenya Institute for Public Policy Research and Analysis (KIPRRA). Unpublished manuscript.

Kinyanjui, M., & McCormick, D. (2002).*E-commerce in the garment industry in Kenya: Usage, obstacles and policies.* Retrieved from
http://www.ids.ac.ukiUserfiles/file/globalisation.teamfB2Bkenyagarmentsfinal

Kotler, P., & Armstrong, O. (1994).*Principles of Marketing.*New Delhi: Prentice-Hall of India.

Kolstad, I. & Wiig, A. (2011). *Education and Entrepreneurial Success*. Retrieved from
https://www.tcd.ie/Economics/assets/pdf/Entrepreneurship_and_education_Dublin.pdf

Malinowska-Olszowy, M. (2005).Brand strategy in the clothing and textile market.*Fibres and Textiles in Eastern Europe.*January/March 2005n, 13 (49) 8-17 Retrieved from http://www.fibtex.lodz.pl/

Mangieri, T. (2006). *African Cloth, Export Production, and Secondhand Clothing in Kenya*. Retrieved from
http://www.cggc.duke.edu/pdfs/workshop/Kenya%20cloth%20&%20clothing.pdf

Mulu-Mutuku, M., Namusonge, G. S., & Odhuno, A. (2004). *Effects of Training on Manufacturing Micro-enterprises' Growth in Nakuru, Kenya.*Paper presented during the 2nd International Entrepreneurship conference held at USIU 12th to 14th May 2004.

Ngoze, M. L. (2006). *Barriers inhibiting growth of small enterprises in Kenya.*Paper presented in the Second Annual 2006 San Francisco-Silicon Valley Global Entrepreneurship Research Conference on March 22-25, 2006 San Francisco, California. Retrieved from http://www.usfca.edu

Rehman A. & Elahi Y. A. (2012). Entrepreneurship Education in India–Scope, challenges and Role of B-schools in Promoting Entrepreneurship Education .*International Journal of Engineering and Management Research*, Vol. 2, Issue-5, October 2012 Pp 5-14. Retrieved from
http://www.ijemr.net/October2012Issue/EntrepreneurshipEducationInIndia%28AnisUrRahman%295-14.pdf

Schiffman, L. G., & Kanuk, L. L. (1992).*Consumer Behavior.*New Delhi: Prentice-Hall of India.

Stokes, D., & Wendy, L. (2008).*Marketing: A brief introduction.* Thomson Learning

Swinker, M. E., & Hines, J.D. (2007). Understanding consumer's perception of clothing quality: a multidimensional approach. *International journal of consumer studies,* 30 (2), 218-223.

Wanigasekara, W.M.S.K & Surangi, H.K.N.S (2010). Impact of Level of Education and Business Experience on Business Success among Small Retail Owner Managers in Sri Lanka.